

NOTICE

UNIT : KINTECH RENEWABLES LIMITED

Registered Office : Kintech House, 8, Shivalik Plaza, Opp. AMA, IIM Road, Ambawadi, Ahmedabad-380 015 (Gujarat) INDIA

Notice is hereby given that the Certificates in respect of below mentioned Equity Shares of the Company have been lost / misplaced / stolen and the holder of the said shares have applied to the Company for issue of Duplicate Share Certificates in lieu of the original share certificates.

Sr. No.	Name of Shareholder(s)	Folio No.	No. of Shares	Certificate No.	Distinctive No.
1.	Sunil Kantilal Kansara	426	100 Equity Shares	349 & 350	684551 to 684650

Any person, who has a claim in respect of the said shares, should lodge such claim with the Company at its Registered Office within 15 days from publication of this notice, failing which the Company will proceed to issue Duplicate Share Certificates without further intimation.

Place : Navsari
Date : 23.11.2023

Sunil Kantilal Kansara
Name of Shareholder(s)

बैंक ऑफ बरौडा

Bank of Baroda

BOB

Bank of Baroda

बैंक ऑफ महाराष्ट्र

Bank of Maharashtra

GOVT OF INDIA UNDERTAKING

एन सी ई आई एन एन

Race Course Road Branch : Plot No. 24,25,26 30,31,
The City Centre, Old Amrapali Cinema Raiya Road,
Rajkot - 360 007

SALE NOTICE (AUCTION OF PLEDGED GOLD ITEMS)

The under mentioned Person/s are hereby informed that they have failed to pay off the Liability in the Loan Accounts. Notices sent to them by Registered Post have been Returned Undelivered/ after acknowledgement to Bank. They are therefore requested to pay off the liability and other charges and redeem the pledged securities on 11.12.2023, failing which the said securities will be sold by the Bank through Online Auction <https://egold.auctiontiger.net> at the cost of Borrower or on any other convenient thereafter without further notice at the absolute of the bank.

Branch Address	Name of Borrower	Borrower Account Number	Total Grams	Total/ Net Weight	Outstanding Amount	Reserve Price/EMD
Race Course Road Branch Plot No. 24, 25, 26, 30, 31, The City Centre, Old Amrapali Cinema, Raiya Road, Rajkot-7	SAMA SAMIR HABIBHAI	72720600001344	183.700	153.000	Rs. 5,22,222.80 + unapplied Interest & Other Charges	Rs. 83,630/-

The Online Auction will be held on 12.12.2023 from 12 PM to 3 PM as per IST • Intending Bidder shall Contact **M/s. e-Procurement Technologies Ltd. (Auction Tiger)**, Elisbridge, Ahmedabad, Contact No. 63526 32523 / 90237 24780 or E-mail Id : egold@auctiontiger.net • Successful Bidders have to pay Winning Amount + Applicable Taxes on or before 14.12.2023, failing which bank shall forfeit the EMD amount • Intending bidders can visit auction portal for detailed Terms & Conditions.

Date : 23.11.2023
Place : Rajkot

Sd/- Authorise Officer,
Bank of Baroda

RBL BANK

REGISTERED OFFICE: 1st Lane, Shahpuri, Kolhapur-416001

National Office : 9th Floor, Techniplex-1, Off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400 062.

POSSESSION NOTICE

(For Immovable Property) Rule 8(1)

Whereas, The undersigned being the Authorized Officer of the RBL BANK LTD under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 13/11/2019 calling upon the borrowers **Mr. Prashant Samjibhai Karia (Applicant & Mortgagee), Mrs. Ilaben Prashantbhai Karia (Co-Applicant) in Loan Account No. 809001850498 to repay the amount mentioned in the notice i.e., as on date: 13/11/2019, Rs.15,64,366.03** within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken **Actual Physical Possession** of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with Rule 9 of the said Rules on this 21/11/2023.

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of RBL BANK LTD for an above-mentioned amount and interest thereon.

Description of the Immovable Property:

Property owned by: **Prashant Samjibhai Karia**
All that pieces and parcels of residential property bearing Flat No.02, on 2nd Floor, admeasuring carpet area 519.09 sq. fts., in the building known as "High Rise", situated at Vad Faliya, Junagad City Survey Ward No.10, City Survey No. 413/P, in Sub-District & Regional District Junagad, Gujarat 362001. **Bounded and surrounded by:** On or towards East- Staircase, Main Door of the flat, On or towards South- Other Property, On or towards West-Public Road, On or towards North-Other Property.

Date : 21/11/2023
Place : Junagad / Rajkot

Authorised Officer
For RBL BANK LTD
Mohammed Sahejad Qureshi

Aadhar Housing Finance Ltd.

Corporate Office: Unit No. 802, Natraj Rustomjee, Western Express Highway and M.V. Road, Andheri (East), Mumbai - 400069.

Godhra Branch : Shop No.3, 1st Floor, Sri Swaminarayan Ave, Bamroli Road, Godhra, Panchmahal, Gujarat - 389001

APPENDIX IV POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the Authorized Officer of **Aadhar Housing Finance Limited (AHFL)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002.

The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of AHFL for an amount as mentioned herein under with interest thereon.

Sr. No.	Name of the Borrower(s)/ Co-Borrower(s) (Name of the Branch)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1	(Loan Code No.17610000098 / Godhra Branch) Arunsinh Laxmansinh Hada (Borrower), Laxmanbhai Navalsinh Hada & Anjuben Laxmansinh Hada (Co-Borrowers)	All that part & parcel of property bearing, G. Floor Plot No.73 Paikdi North Side First Part, Mun. House No.1/208/B.N/731 Bhakti Nagar Society-1 Godhra Lunawada Road, Sampa Road Godhra Panchmahal Gujarat 389001. Boundaries: East: Khalsa Plot No. 82 and 83 Boundaries, West: 6.00 Mtrs Open Road, North: Khalsa Plot No.74 Boundaries, South: Khalsa Plot No. 73 Boundaries	11-08-2023 ₹ 10,87,181/-	21-11-2023

Place : Gujarat
Date : 23-11-2023

Authorised Officer
Aadhar Housing Finance Limited

Panasonic

Panasonic Energy India Co. Ltd.

CIN: L31400GJ1972PLC002091

Reg. Office: GIDC, Makarpura, Vadodara-390 010, Gujarat-India

Ph. No.: (0265) 2642661 Website: www.panasonicenergyindia.in

E-mail: company.secretary@in.panasonic.com

Notice of Postal Ballot

The Members of Panasonic Energy India Co. Ltd. ("Company") are hereby informed that pursuant to Section 110 and other applicable provisions, if any, of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014 and applicable provisions of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015, including any statutory modifications, circulars, notifications, amendments or re-enactment thereof for the time being in force, the Company is seeking consent of the Members of the Company through Special Resolution for the following business by way of Postal Ballot through voting by Electronic means:

• Re-Appointment of Mr. Akinori Isomura (DIN: 09382377) as Chairman & Managing Director of the Company w.e.f. January 01, 2024 for a period of 5 years.

The Postal Ballot notice is available on the company's website at www.panasonicenergyindia.in, RITA's website at www.linkintime.co.in and on the website of the stock exchange, i.e., BSE Limited at www.bseindia.com. Members who do not received the postal ballot notice may download it from the above-mentioned websites.

In this regard, **NOTICE is hereby given that-**

1) The Company has completed dispatch of Postal Ballot Notices on November 22, 2023.

2) The cut-off date as on which the voting rights of the Members have been reckoned is November 20, 2023. A person who was not a Member as on the cut-off date should treat this notice for information purpose only.

3) Only members whose names are recorded in the register of members or in the register of beneficial owners maintained by the depository as of the cut-off date, i.e., November 20, 2023, will be entitled to avail the facility of e-voting.

4) The Company is providing to its members the facility to exercise their right to vote on the resolutions proposed in the said postal ballot notice only by electronic means (e-voting). The communication of the assent or dissent of the members will take place through e-voting process only. The company has engaged the services of Link Intime India Private Limited (RTA) as the agency to provide the E-voting facility. Members can cast their votes during the period mentioned herein below:

• Commencement of E-Voting : 9:00 AM (IST) on Monday, November 27, 2023

• End of E-voting : 5:00 PM (IST) on Tuesday, December 26, 2023

5) Any e-voting on Postal ballot by electronic means received from the Members after December 26, 2023 (5:00 pm IST), will not be valid and shall not be allowed beyond the said date and time. The e-voting process will be disabled after end time.

6) For members who have not received the notice due to change / non-registration of email address with the depository participants / RTA / Company, can either download the notice from the above-mentioned website or may send the request by Tuesday, December 26, 2023 and members should follow the procedure given in note (3) to the notice of the postal ballot and notifications of any modes given by SEBI and Stock Exchange from time to time.

7) Manner of E-voting by members holding shares in dematerialized mode, physical mode and members who have not registered their e-mail address has been provided in postal ballot notice, the manner in which the person who have forgotten the User ID and Password, can obtain/generate the same, has also been provided in the said notice.

8) In case of any queries or issues regarding e-voting, members may write an email to enotices@linkintime.co.in or helpdesk.evoting@cdslindia.com or evoting@nsdl.co.in.

9) The results of the Postal Ballot will be announced on or before Thursday, December 28, 2023 at the Registered Office of the Company situated at GIDC, Makarpura, Vadodara-390 010, corporate/ factory office at Sector – III, Pithampur Industrial Area, Dhar – 454774, Madhya Pradesh and shall also be posted on Company's website www.panasonicenergyindia.in and will also be forwarded to www.bseindia.com, the website of Stock Exchange, BSE Limited, where the Company's equity shares are listed. RTA, who has provided the platform for facilitating remote e-voting, will also display these results on its website <http://www.instatvote.linkintime.co.in>.

10) In case of queries with regard to e-voting through postal ballot, the members may contact: Mr. Sraban Kumar Karan, Company Secretary GIDC, Makarpura, Vadodara-390010, Gujarat. Email - company.secretary@in.panasonic.com. Contact- (0265) 2642661.

For Panasonic Energy India Co. Ltd.

Place : Vadodara
Date : November 22, 2023

Sraban Kumar Karan
Company Secretary

TMB

Tamilnad Mercantile Bank Ltd

Be a step ahead in life

CIN - L65110TN1921PLC001908

TAMILNAD MERCANTILE BANK

Sidhpur Branch : Door No.2-6, First Floor, Vijay Shopping Center, Dethali Circle, Opp to Circuit House, Sidhpur - 384151

Email:-sidhpur@tmbank.in | Phone No.02767-225522

Auction Notice for Sale of Immovable Properties

Auction Sale Notice for Sale of Immovable Assets mortgaged / charged to the Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) and 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower **Mr.Patel Dilipkumar, S/o.Mr.Patel Khodabhai Joitram and Co-Applicant: Mrs.Patel Komalben, W/o.Mr.Patel Dilipkumar** that the below described immovable property mortgaged to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of Tamilnad Mercantile Bank Limited , Sidhpur Branch, will be sold "As is where is", "As is what is", and "Whatever there is" on 11.12.2023 for recovery of **Rs.8,23,757.59 (Rupees Eight Lakhs Twenty Three Thousand Seven Hundred Fifty Seven Three and Paise Fifty Nine only)** as on 18.11.2023 due to the Tamilnad Mercantile Bank Limited, Sidhpur Branch with subsequent interest and expenses.

The Reserve Price will be **Rs.20,00,000/- (Rupees Twenty Lakh Only)** and the earnest money deposit will be **Rs.2,00,000/- (Rupees Two Lakh Only)**

Description of the Property

On Equitable mortgage of land to the extent of 93.65 sq.mt situated at R.S.No.209 Paiki-1, Plot No.67, Patidar Green, Near Govt Dental College Road, Dethali, Sidhpur at.Kholwada, Ta.Sidhpur, Dist.Patan-384151 and house building constructed thereon admeasuring 57.21 sq.mt standing in the name of Mrs.Komalben Dilipkumar Patel..
Boundaries North : Plot No.68, South : Plot No.66, East : Society Internal Road, West : Plot No. 78
Note: (The above security is common for the Overdraft (Account number -332700050900087) Limit of Rs.4,50,000/- (Balance outstanding is Rs.2,50,058.76 as on 31.10.2023) availed in the name of M/s. Patel Auto Parts (Proprietor Mr.Patel Dilipkumar). The account is in NPA status.)

For detailed terms and conditions of the sale, please refer to the link provided in secured creditors website (www.tmb.in)

Place: Sidhpur
Date: 22.11.2023

Authorized Officer
Tamilnad Mercantile Bank Ltd
Ahmedabad Region [For Sidhpur Branch]

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ

...बरोरो के प्रतीक !

punjab national bank

...the name you can BANK upon !

Appendix-IV [See Rule 8(1)]

POSSESSION NOTICE

(For immovable Property)

Circle SASTRA Centre : 1st Floor, Meghani Tower, Station Road, Surat, Gujarat Ph. : 0261-2454543 email: cs8323@pnbb.co.in

Whereas, The undersigned being the Authorized Officer of the Punjab National Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of Powers conferred under Section 13(12) read with [rule 3] of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated as mentioned below calling upon the respective borrowers/guarantor to repay the amount mentioned against each account within 60 days from the date of notice/date of receipt of the said notice.

The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers/Guarantor/Mortgagee and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on **date as mentioned below**.

The Borrowers/Mortgagee in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab National Bank for an aggregate amount and interest thereon.

Sr. No.	Name of the Branch	Description of immovable property	Date of Demand Notice
	Name of the Account		Date of affixture of possession notice
	Name of the Borrower/ Guarantor (Owner of the property)		Amount Outstanding as on the date of demand notice
1.	PNB : Surat Trade House Mr. Dharmesh Babubhai Kathiria (Borrower), Mr. Babubhai Bhillabhkhai Kathiria (Co-Borrower) and Mr. Daxay Mukeshbhai Diwora (Guarantor)	The title report of the property bearing Open Plot No. 347 admeasuring 42.38 sq. mtrs. undivided share of C.O.P admeasuring 23.95 Sq. Meters total admeasuring 66.33 sq. mtrs. of "Shubh Nandini Residency Vibhag-2" situated at Revenue Block Nos. 250/A, 250/B, 251, 252, 253, 255/A, 255/B (as per consolidation Block No. 250/A) admeasuring Hecter-Aare 6-98-32 Sq. Mtrs. at Moje- Derod, Sub-Dist. Kamrej, Dist. Surat, in the name of Mr. Dharmesh Babubhai Kathiria. Bounded As: North: Society Road, West: Society Road, South: Plot No.346, East: Plot No.- 348	08.08.2023 and paper publication on 07.09.2023 21st Day of November of the year 2023 Rs. 18,53,704.50 (Rupees Eighteen Lac Fifty Three Thousand Seven Hundred Four and Paise Fifty Only) as on 07.08.2023 and further interest
2.	PNB : Surat Trade House Mr. Hasmukhbhai Jayantibhai Karkar (Borrower) and Mr. Bharatibhai Gadhiya (Guarantor)	The title report of the property bearing Plot No. 157 admeasuring 44.65 sq. mtrs. of "Krishna Residency Vibhag-2" situated at Revenue Survey No. 261, 263, Block No. 278 at moje- Mankana, Sub- Dist. Kamrej, Dist. Surat, in the name of Mr. Hasmukhbhai Jayantibhai Karkar. Bounded As: North: Plot No. 156, West: Plot No. 144, South: Plot No. 158, East: Society Internal Road	08.08.2023 and paper publication on 07.09.2023 21st Day of November of the year 2023 Rs. 14,62,683.62 (Rupees Fourteen Lacs Sixty-two Thousand Six Hundred Eighty-Three and Paise Sixty-Two Only) as on 07.08.2023 and further interest with monthly rest and other charges and expenses
3.	PNB : Surat Trade House Mr. Thakarji Chunaji Vanzara (Borrower) and Mr. Lakshaji Bhillabhkhai Vanzara (Guarantor)	The title report of the property bearing Plot No. 26 admeasuring 78.75 sq. yards i.e., 65.84 sq. mtrs. as per K. J. P. Block No. 54/26 admeasuring 62.44 Sq. mtrs. of "Shiv Vatika Raw House" situated at Revenue Survey No. 60, Block No. 54 admeasuring Hecter 1-93 Aare 83 sq. mtrs. i.e., 19383 sq. mtrs. at moje- Mankana, Sub- Dist. Kamrej, Dist. Surat, in the name of Mr. Thakarjibhai Chunaji Vanzara. Bounded As: North: Plot No. 25, West: Society Limit, South: Plot No. 27, East: Society Internal Road	08.08.2023 and paper publication on 07.09.2023 21st Day of November of the year 2023 Rs. 20,74,968.48 (Rupees Twenty Lacs Seventy-Four Thousand Nine Hundred Sixty-Eight and Paise Forty-Eight Only) as on 07.08.2023 and further interest with monthly rest and other charges and expenses
4.	PNB : Surat Trade House Mr. Vijaykumar Ghusabhai Savaliya (Borrower), Mr. Ghusabhai Haribhai Savaliya (Co-Borrower) and Mr. Rajeshbhai Dhanjibhai Ghinaiya (Guarantor)	All that right title and interest in the property bearing Plot No. 224, after K.J.P Block No. 81/01/224, admeasuring area 50.69 Sq. yards i.e., equivalent to 42.38 Sq. Meters with proportionate undivided inchoate share of land of Roads and C.O.P admeasuring 15.23 Sq. Meters of "Vraj Nandini Residency Vibhag-2" situated at Block No. 81/1 adm. Hecter-Aare 1-90-08 Sq. Mtrs. at Moje- Nansad, Sub-Dist. Kamrej, Dist. Surat, in the name of Mr. Vijaykumar Ghusabhai Savaliya. Bounded As: North: Plot No. 233, West: Plot No. 223, South: Society Internal Road, East: Plot No.- 225	08.08.2023 and paper publication on 07.09.2023 21st Day of November of the year 2023 Rs. 14,22,537.35 (Rupees Fourteen Lacs Twenty-Two Thousand Five Hundred Thirty-Seven and Paise Thirty Five Only) as on 07.08.2023 and further interest with monthly rest and other charges and expenses

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

Date : 21/11/2023 | Place : Surat

Authorised Officer, Punjab National Bank

बैंक ऑफ महाराष्ट्र

Bank of Maharashtra

GOVT OF INDIA UNDERTAKING

एन सी ई आई एन एन

Head Office : 'Lokmangal', 1501, Shivajinagar, Pune-411 005, Maharashtra

Zonal Office : Mumbai Zonal Office, Jamnangal 45/47, Mumbai Samachar Marg, Fort, Mumbai-400 001, Maharashtra. •Telephone Number (022) 2267 5899.

Branch Office : Gokhale Road Dadar Branch, 71, Gokhale Road (N), Dadar (West), Mumbai-400 028, Maharashtra. •Telephone Number (022) 2422 6106

•Fax Number (022) 2422 1792 •E-mail : bom42@mahabank.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES (Appendix-IV-A)

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 proviso 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 below described immovable property mortgaged to **Bank of Maharashtra (Secured Creditor)**, the **Symbolic Possession** of which has been taken by the **Authorized Officer of Bank of Maharashtra** will be sold and **ON PHYSICAL POSSESSION BASIS** on 30.12.2023 for recovery of the balance due to the **Bank of Maharashtra** from the borrowers and guarantors as mentioned in the table. Details of the Borrower/s and Guarantor/s, amount due, short description of the property and Reserve Price and the Earnest Money deposit are also given under : :

Name & Address of Borrowers & Guarantors	Outstanding Dues for Recovery of which Property are being sold as per demand notice
1. Croyance Automotive Pvt. Ltd. , D-224, M Cube Business Hub, 2 nd Floor, Balitha, NH-48, Vapi, Valsad-Gujarat-396 191. 2. Mrs. Kapila Soni (Managing Director) , Opp. State Bank of India, Kalyan-Ambernath Road, Above Janta Auto Garage, Ulhasnagar, Thane, Maharashtra-421 002. 3. Mrs. Jyoti R. Chaudhari (Director) , Harish Niwas, Plot No. 02, Shiv Mandir Road, Paranjape Chawl, Shiv Mandir Area, Ambarnath, Thane, Maharashtra-421 501. 4. Mr. Vinay Bharat Gangar (Director) , C/o. 1002, Jeevan Mangal Society, Road No. 6 and 9 Corner, Daulat Nagar, Borivali East, Mumbai, Maharashtra-400 066. 5. Mr. Vedprakash Abhayraj Singh (Director) , 501, B New, Sonam Samrudhi CHS., Off Mira Bhayander Road, Golden Nest Phase 1, Near Siddheshwar Mandir, Bhayander East, Thane, Maharashtra-401 105. 6. Mr. Mahesh Chandulal Chaudhari (Director) , S/o. Chandu Bhai, Dipa Faliyu, Mahuva, Mahuvariya, Surat, Gujarat-394 248. 7. Mr. Harsinghbhai Abheysinghbhai Chaudhari (Guarantor) , Kankra Dungari Falia, Ambiya, Ta. Vyara, Dist. Tapi, Surat-394 240, Gujarat. 8. Bharat M. Gangar , Flat No. 1001, Jeevan Mangal CHS., Corner of Road No. 6 & 9, Daulat Nagar, Borivali East, Mumbai-400 066. 9. Bharati Gangar , Flat No. 1001, Jeevan Mangal CHS., Corner of Road No. 6 & 9, Daulat Nagar, Borivali East, Mumbai-400 066.	₹ 3,85,49,173.51 (Rs. Three Crore Eighty Five Lakhs Forty Nine Thousand One Hundred Seventy Three and Fifty One Paise Only) plus unapplied interest from 04.04.2023 and expenses incurred for recovery. AND Inspection of the Property : 14.12.2023 between 11:00 a. m. to 05:00 p. m., (Please contact, Mr. Abhishek Kumar, Chief Manager, Gokhale road Dadar Branch Mobile No. 8305320182 / Mr R. P. SAH 7600603006 for inspection & Details of the Property)

Date & Time for submission of request letter of participation / KYC Documents / Deposit and Proof of EMD etc. by : 29.12.2023 up to 05.00 p. m.
Date & Time of E-auction : 30.12.2023 between 11.30 a. m. to 12.30 p. m. with auto extension for 5 minutes in case bid is placed within last 5 minutes.

For detailed terms & conditions of the sale and for participating in e-auction, please refer to the link "<https://www.bankofmaharashtra.in/proposale.asp>" provided in the Bank's website & <https://www.mstcecommerce.com> & <https://www.ibapi.in>. For information in respect of the above properties, you may also contact **Mr. Abhishek Kumar**, Chief Manager, Gokhale Road Dadar : M. No. 8305320182.

Place : Mumbai
Date : 20.11.2023

Sd/-
(Mr. Abhishek Kumar) (Mobile No. 8305320182)
Chief Manager (Gokhale Road Dadar) & Authorised Officer
Bank of Maharashtra

भारत

GOVT OF INDIA

DEBTS RECOVERY TRIBUNAL - I

(Ministry of Finance, Department of Financial Service, Government of India)

2nd Floor, "Bhikhubhai Chamber" Nr. Kochrab Ashram, Paldi, Ahmedabad - 380 006

Form No. 22 (Earlier 62) [Regulation 37(1) DRT Regulations, 2015]

[See Rule 52 (1) of the Second Schedule to the Income-tax Act, 1961]

E- AUCTION/SALE NOTICE THROUGH REGD. AD/DASTI/AFFIXATION/BEAT OF DRUM

PROCLAMATION OF SALE UNDER RULES 38, 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993

R.C. No. 238/2018

O.A. NO. 451/2017

C.H.: PUNJAB NATIONAL BANK, MASKATI MARKET BRANCH, AHMEDABAD

VERSUS

C.D.: M/s. KESRINANDAN ENTERPRISE & ORS.

To,

CD No. 1: M/s. Kesrinandan Enterprise (A Partnership Firm)
A-8, Bharat Small Industrial Estate, B/h. Gujarat Offset, Nr. Ambica Tube Road, Vatva, Ahmedabad - 382 440.
CD No. 2: Mr. Chetan Babubhai Parmar
CD No. 3: Mr. Manoj Babubhai Parmar
CD No. 2 & 3 Having Add: C/100, Tirth Bhoomi Apartment, Nr. Moni Hotel, Isanpur, Ahmedabad - 382446.

The under mentioned property will be sold by **Public e-auction Sale on 22nd December, 2023** for recovery of sum of **Rs. 31,06,424.50 (Rs. Thirty One Lakhs Six Thousand Four Hundred Twenty Four and Paise Fifty Only) (Decree Amount)** plus interest and cost payable as per Recovery Certificate issued by Hon'ble Presiding Officer, DRT-1, (Less amount already recovered, if any), from **M/s. Kesrinandan Enterprise & Ors.**

Lot No.	Description of the property to be sold with the names of the co-owners where the property belongs to defaulter and any other person as co-owners	Reserve Price below which the property will not be sold	EMD 10% of Reserve Price/ Rounded off
1	Tenement No. C-100/113, Tirth Bhoomi Association, Land adm. 129.59 Sq. Mtrs., GF+1, constructed area 71.06 Sq. Mtrs. lying and being at Survey No. 510, F.P. No. 1, T.P. No. 54, Mouje Isanpur, Ahmedabad.	Rs. 39,00,000.00	Rs. 3,90,000.00

Revenue assessed upon the property or any part thereof: Not Known
Details of any other encumbrance to which property is liable: Not Known
Valuation Also state Valuation given, if any by the Certificate Debtor: No
Claims, if any which have been put forward to the property & any other known particulars being its nature & value: Not Known

TERMS AND CONDITIONS:

1. Auction / bidding shall only be through online electronic mode through the e-auction website i.e. <https://www.mstcecommerce.com>

2. The intending bidders should register the participation with the service provider-well in advance and get user ID and password for participating in **E-auction**. It can be procured only when the requisite earnest money is deposited in prescribed mode below.

3. EMD shall be deposited by through RTGS / NEFT latest by **20.12.2023** as per details as under:

Beneficiary Bank Name	Punjab National Bank
Beneficiary Name:	Authorized Officer, Punjab National Bank
Beneficiary Account No.:	0960002105015890
IFSC Code:	PUNB0017010
Branch:	Ashram Road Branch, Ahmedabad.

EMD deposited thereafter shall not be considered for participation in the e-auction.

4. In addition to above, the copy of PAN Card, Address Proof and Identity Proof, E-mail ID, Mobile Number, in case of the company, copy of board resolution passed by the Board of Directors of the company or any other document confirming representation/attorney of the company and the Receipt/Counter File of such deposit should reach to the said service provider through e-auction website by uploading soft copies on or before **20.12.2023** and also hardcopies alongwith EMDs deposit receipts should reach at the **Office of Recovery Officer-II, DRT-I, Ahmedabad by 21.12.2023** It is also held that earnest money of unsuccessful bidders shall be returned back in the respective accounts such bidders through the same mode of payment.

5. Prospective bidder may avail online training from service provider:

Name of Auction Agency	M/s. MSTC Limited
Address	225-C, A.J.C. Bose Road, Kolkata - 700020.
Contact Person	Sh. Arindam Bhattacharjee - SM: 033-23400027 / 35013227, Smt. Srabani Barai - Manager: 033-35013217, Mr. Saurabh Kumar - DM: 033-35013219, Sh. Rakesh Rajan - DM: 033-23400029.
Helpline No.	011-41106131 or 18001025026
Email Address	ibapiop@mstcecommerce.com
For any queries related to auction and property contact	Mr. Lokesh Kumar Agarwal, Mobile: +91 9932435441 Email: cs4517@pnbb.co.in

6. Prospective bidders are advised to visit website <https://www.mstcecommerce.com> for detailed terms & conditions and procedure of sale before submitting their bids.

7. The property shall not be sold below the reserve price.

8. The properties shall be sold in 01 lot, with **Reserve Price as mentioned above lot.**

9. The bidder shall improve offer in multiples of **Rs. 10,000/-** during entire auction period.

10. The property shall be sold "**AS IS WHERE IS BASIS**" and shall be subject to other terms and conditions as published on the official website of the e-auction agency.

11. The highest bidder shall have to deposit **25% of his final bid amount** after adjustment of EMD already paid, by immediate next bank working day by **4:00 P.M.** through RTGS/NEFT in the account as mentioned above.

12. The **successful bidder/ auction purchaser** shall deposit the **balance 75% of sale consideration amount on or before 15th day from the date of sale of the property. If the 15th day is Sunday or other Holiday, then on immediate first bank working day through RTGS/NEFT in the account as mentioned above. In addition to the above, the purchaser shall also deposit poundage fee @1% on total sale consideration money (plus Rs.10) through DD in favour of The Registrar, DRT-I, Ahmedabad. The DD prepared towards poundage's fees shall be submitted directly with the office of Recovery Officer, DRT-I, Ahmedabad.**

13. In case of default of payment within the prescribed period, the deposit, after deduction the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government Account and the defaulting purchaser shall forfeit all claims to the property or the amount deposited. The property shall be resold forthwith, after the issue of fresh proclamation of sale. Further the purchaser shall also be liable to make good of any shortfall or difference between his final bid amount and the price for which it is subsequently sold.

14. Schedule of auction is as under:-

Date and Time of Inspection	04.12.2023	Between 2.00 pm to 4.00 pm
Last Date of uploading proof of EMD / Documents	20.12.2023	Upto 4.00 pm
Last date of submissions of hard copies of proof of EMD/documents with office of the Recovery Officer.	21.12.2023	Up to 5:00 pm
Date and Time of E-Auction:	22.12.2023	Between 12.00 Noon to 1.00 pm (with auto extension clause of 5 minutes, till auction completes.)

15. The Recovery Officer has the absolute right to accept or reject any bid or bids or to postpone or cancel the e-auction without assigning any reasons.

Issued under my hand and seal of this

Tribunal on this 03rd Day of November, 2023

SEAL

Sd/- (Alok Kumar Dixit)
Recovery Officer - II DRT-I, Ahmedabad

સર્વોચ્ચ અદાલતે પતંજલિ પ્રોડક્ટ પર ફટકાર લગાવી : તેઓ ભ્રામક જાહેરાતો બંધ કરે

મેડિકલ માફિયા પતંજલિ વિરુદ્ધ પ્રચાર કરે છે : રામદેવ



નવી દિલ્હી, તા. ૨૨ ભારતની સર્વોચ્ચ અદાલતે બાબા રામદેવની પતંજલિ આયુર્વેદ પ્રોડક્ટ પર કડક ફટકાર લગાવી છે અને કડકાઈ સાથે કહ્યું હતું કે, તેઓ ભ્રામક જાહેરાતો બંધ કરે. ત્યારે આ મામલે યોગગુરુ અને પતંજલિના સ્થાપક બાબા રામદેવે જવાબ આપ્યો છે. સુપ્રીમ કોર્ટની ટીપ્પણી બાદ રામદેવે કહ્યું કે, પતંજલિએ ક્યારેય ખોટો પ્રચાર કર્યો નથી. અમારી દવાઓ સંશોધન પર આધારિત છે. રામદેવે ગંભીર આક્ષેપ કરતા કહ્યું કે, મેડિકલ માફિયાઓ અમારા વિરુદ્ધ પ્રોપગેન્ડા ચલાવી રહ્યા છે.

બાબા રામદેવે કહ્યું કે, પતંજલિ વિરુદ્ધ ૫ વર્ષથી પ્રોપેગેન્ડા ચલાવાઈ રહ્યો છે. અમને સતત ટાર્ગેટ કરવામાં આવી રહ્યા છે. મારી પાછળ મેડિકલ માફિયાઓ પડ્યા

છે. તેમણે કહ્યું કે, અમે સુપ્રીમ કોર્ટનું સન્માન કરીએ છીએ. અમે ખોટા વચનો આપતા નથી. ઉલ્લેખનિય છે કે, પતંજલિ દ્વારા ભ્રામક જાહેરાતો તેમજ એલોપેથીક અંગે બાબા રામદેવના વિવાદાસ્પદ નિવેદન મામલે ગઈકાલે (મંગળવાર) સુપ્રીમ કોર્ટમાં સુનાવણી હાથ ધરાઈ હતી, જેમાં સુપ્રીમ કોર્ટે આધુનિક દવાઓ અને રસીકરણ મામલે પતંજલિ આયુર્વેદની જાહેરાતો પર નારાજગી વ્યક્ત કરી છે. કોર્ટે પતંજલિને કહ્યું કે, તેઓ કોઈપણ ભ્રામક જાહેરાત કે ખોટો દાવો ન કરે. કોર્ટે પતંજલિને ચેતવણી આપતા કહ્યું હતું કે, મોટો દંડ ફટકારવામાં આવશે. પતંજલિને ચેતવણી આપવાની સાથે સુપ્રીમ કોર્ટે કેન્દ્ર સરકારનો પણ ઉલ્લેખ કર્યો છે. સુપ્રીમ

સંહિતા (આઈપીસી) અથવા અન્ય કોઈપણ એક્ટ હેઠળના કોઈપણ ગુનાને પાત્ર નથી. રામદેવે બીજા જ દિવસે નિવેદન પરત ખેંચી લીધું હતું. ન્યાયાધીશ એ.એસ. બોપન્ના અને ન્યાયાધીશ એમ.એમ સુંદરેશની બંને પતંજલિને ચેતવણી આપવાની સાથે કેન્દ્ર સરકાર, ઈન્ડિયન મેડિકલ એસોસિએશન, બિહાર અને છત્તીસગઢ સરકારોને

પતંજલિએ ક્યારેય ખોટો પ્રચાર કર્યો નથી, દવાઓ સંશોધન પર આધારિત હોવાનો યોગગુરુ બાબા રામદેવનો દાવો

તેમની સામે કેસ નોંધાયો, ત્યારે આ મામલે બાબા રામદેવે સુપ્રીમ કોર્ટમાં પિટિશન દાખલ કરી ફોજદારી એક્રાઈઆરથી રક્ષણની માંગ કરી હતી.

બાબા રામદેવ વતી હાજર રહેલા વરિષ્ઠ વકીલ સિદ્ધાર્થ દવેએ સુપ્રીમ કોર્ટમાં દલીલ કરી કે, તેમની ટિપ્પણીઓ ભારતીય દંડ

નોટિસ પાઠવી કેસ મામલે પ્રતિક્રિયા માંગી છે.

રામદેવની પિટિશનમાં એવી પણ માંગ કરાઈ છે કે, તેમના વિરુદ્ધની તમામ એક્રાઈઆર કલબ કરવામાં આવે અને તેને દિલ્હી (Delhi)માં ટ્રાન્સફર કરવામાં આવે. તેમણે તેમની સામે દાખલ અનેક કેસોની કાર્યવાહી

પર રોક લગાવવા અને દંડાત્મક કાર્યવાહીથી રક્ષણ આપવા પણ માંગ કરી છે.

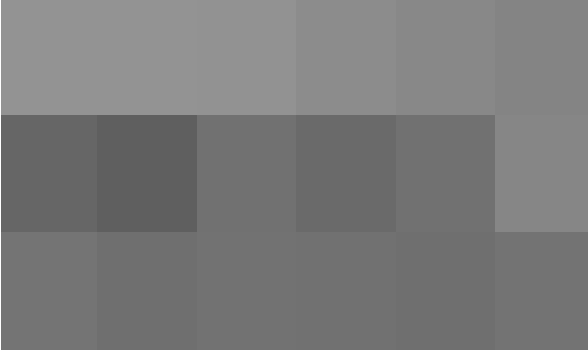
ઉલ્લેખનિય છે કે, રામદેવે કોવિડ-૧૯ મહામારી દરમિયાન એક મોટો વિવાદ ઉભો કર્યો હતો. આ દરમિયાન તેમનો એક વીડિયો સામે આવ્યો હતો, જેમાં તેમણે દાવો કર્યો હતો કે, ડ્રગ કંટ્રોલર જનરલ ઓફ ઈન્ડિયા (ડીસીજીઆઈ) દ્વારા મંજૂર કરાયેલ રેમડેસિવિર અને ફેબિક્લૂ જેવી દવાઓ કોરોના દર્દીઓની સારવારમાં નિષ્ફળ ગઈ છે. રામદેવ એલોપેથીક ઉપચાર વિરુદ્ધ વિવાદાસ્પદ ટિપ્પણી કરી એક વીડિયોમાં કહ્યું હતું કે, મેડિકલ ઓક્સીજન અને પથારીની અછત કરતા એલોપેથિક દવાઓના કારણે સૌથી વધુ લોકોના મોત થયા છે. આ વીડિયો સોશિયલ મીડિયા પર વાયરલ થયા બાદ ડોક્ટરો રોષે ભરાયા હતા. આઈએમએએ રામદેવને કાનૂની નોટિસ પાઠવી હતી. ત્યારબાદ રામપુર અને

પટણાની આઈએમએ શાખાઓએ તેમના વિરુદ્ધ એક્રાઈઆર નોંધાઈ હતી.ભારતની સર્વોચ્ચ અદાલતે બાબા રામદેવની પતંજલિ આયુર્વેદ પ્રોડક્ટ પર કડક ફટકાર લગાવી છે અને કડકાઈ સાથે કહ્યું હતું કે, તેઓ ભ્રામક જાહેરાતો બંધ કરે. ત્યારે આ મામલે યોગગુરુ અને પતંજલિના સ્થાપક બાબા રામદેવે જવાબ આપ્યો છે. સુપ્રીમ કોર્ટની ટીપ્પણી બાદ રામદેવે કહ્યું કે, પતંજલિએ ક્યારેય ખોટો પ્રચાર કર્યો નથી. અમારી દવાઓ સંશોધન પર આધારિત છે. રામદેવે ગંભીર આક્ષેપ કરતા કહ્યું કે, મેડિકલ માફિયાઓ અમારા વિરુદ્ધ પ્રોપગેન્ડા ચલાવી રહ્યા છે.

બાબા રામદેવે કહ્યું કે, પતંજલિ વિરુદ્ધ ૫ વર્ષથી પ્રોપેગેન્ડા ચલાવાઈ રહ્યો છે. અમને સતત ટાર્ગેટ કરવામાં આવી રહ્યા છે. મારી પાછળ મેડિકલ માફિયાઓ પડ્યા છે. તેમણે કહ્યું કે, અમે સુપ્રીમ કોર્ટનું સન્માન કરીએ છીએ. અમે ખોટા વચનો આપતા નથી.

નેત્રંગ કોટન જીન ૨૦ વર્ષથી બંધ, ખેડુતોની દયનીય હાલત

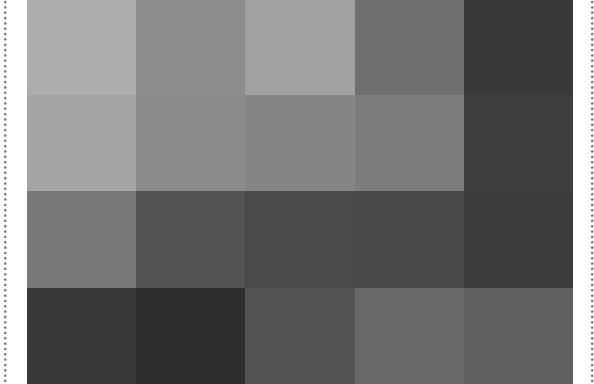
સહકારી આગેવાનો જીન ફરીવાર કાર્યેરત કરવા પ્રયત્નો હાથધરે તેવી માંગ



ભરૂચ,તા.૨૨ પ્રાપ્ત માહિત મુજબ ભરૂચ-નર્મદા જીલ્લાના આદિવાસી વિસ્તારમાં આવેલા નેત્રંગ તાલુકા મથકના જીનબજાર વિસ્તારમાં સન ૧૯૩૬ માં કોટન જીનની શરૂઆત કરાઈ હતી. અંબાજી-ઉમરગામ સુધીના આદિવાસી વિસ્તારમાં કપાસની સિંચનમાં કપાસના પાકનું મબલખ ઉત્પાદન થાય છે. જીનમાં ફિટ કરવામાં આવેલા ૩૨ ચરખા રાત-દિવસ ચાલતા હતા, અને ૧૨ કલાકમાં ૧૫૦ કિંગટલ કપાસનું પિલાણ કરીને ૩૨ ઘાંસડી બંધાતી હતી, ૧૦૦ થી વધુ કામદારો ખડપળે કામ કરતાં હતા.જીન ઉપર મજૂરીકામ કરતાં કામદારોનું ઘરગુજરાન ચાલતું હતું. નેત્રંગ જીનમાં ભરૂચ-નર્મદા અને સુરત

જીલ્લાના છેવાડાના વિસ્તારમાંથી ખેડુતો બળદગાડા ભરીને કપાસ વેચાણ અર્થે આવતા હતા. ત્યારે બળદગાડાની બે-ત્રણ કિમી લાંબી-લાંબી કતારો લાગતી હતી, અને બે-ત્રણ દિવસ પછી ખેડુતોના કપાસની ખરીદી થતી હતી.લાખો-કરોડો રૂપિયાનો વહીવટ થતો હતો. પરંતુ રાજા-રજવાડાના સમયમાં શરૂ કરવામાં આવેલ અને ખેડુતો માટે આશિવાંદરૂપ ગણાતી રાજધની પ્રથમ કોટન જીન ઇલ્લા ૨૦ વર્ષના વધુ સમયથી બંધ હાલતમાં હોવાથી ખેડુતોની દયનીય હાલત બની જવા પામી છે. તેવા સંજોગોમાં ભરૂચ-નર્મદા જીલ્લાના સહકારી આગેવાનો કોટન જીન ફરીવાર કાર્યેરત થાય તે માટે પ્રયત્નો હાથધરે તેવી લોકમાંગ ઉઠી છે.

શેરબજારના કારોબારમાં ભારે ઉતાર-ચઢાવ
સેન્સેક્સમાં ૧૦૩ અને નિફ્ટીમાં ૨૯ પોઈન્ટનો ઊછાળો જોવા મળ્યો



મુંબઈ, તા. ૨૨ ક્લોઝિંગ બેલ ટુડે-બુધવારે નેશનલ સ્ટોક એક્સચેન્જનો નિફ્ટી ૨૯.૪૦ પોઈન્ટના ઉછાળા સાથે ૧૯૮૧ ના સ્તરે બંધ થયો હતો, જ્યારે મુંબઈ સ્ટોક એક્સચેન્જનો સેન્સેક્સ ૧૦૩ પોઈન્ટના ઉછાળા સાથે ૬૬૦૩૩.૬૭ના સ્તરે બંધ થયો હતો. બુધવારે દિવસભર શેરબજારમાં કારોબારમાં ભારે ઉતાર-ચઢાવ જોવા મળ્યો હતો. બુધવારે, બીપીસીએ, સિલા, એનટીપીસી અને પાવર ગ્રીડના શેર શેરબજારમાં ટોપ ગેઈનર્સમાં હતા.

રિટર્ન આપતી કંપનીઓ વિશે વાત કરીએ તો માત્ર ઓમ ઈન્ફાના શેરમાં બે ટકાનો વધારો નોંધાયો હતો જ્યારે જિયો ફાઈનાન્શિયલ, ટાટા મોટર્સ, કામધેનુ લિમિટેડ, ગતિ લિમિટેડ, યુનિ પાર્ટ્સ ઈન્ડિયા, એક્સાઈડ ઈન્ડસ્ટ્રીઝ, મહિન્દ્રા એન્ડ મહિન્દ્રા, દેવયાની નબળાઈ હતી. ઈન્ટરનેશનલ, સ્ટોવ કાફ્ટ અને પટેલ એન્જનીયરીંગના શેરમાં નોંધાયેલ. બુધવારે શેરબજારના આઈટી પેકમાં ઉછાળો જોવા મળ્યો હતો અને ઈન્ફોસિસના શેર ૧.૩૧ ટકાના વધારા સાથે બંધ

યા હતા. બુધવારે બેંકિસસ બેંક, કોટક બેંક અને સ્ટ્રુટ ફાઈનાન્સ, અદાણી પોર્ટ્સના શેર્સ ટોપ લોઝર્સમાં હતા. નિકે મિડકેપ ૧૦૩.૧ મામૂલી વધારા સાથે

બીપીસીએ, સિલા, એનટીપીસી અને પાવર ગ્રીડના શેર શેરબજારમાં ટોપ ગેઇનર્સમાં જોવા મળ્યા હતા

વધારો નોંધાયો હતો, જ્યારે આઈસીઆઈસીઆઈ બેંક, મારુતિ સુઝુકી, એચડીએફસી બેંક,એસબીઆઈ કાર્ડ,ફેડરલ બેંક, આઈઆરસીટીસી, પતંજલિ ફૂડ્સ અને આશાનિષા ઈન્ડસ્ટ્રીઝના શેરમાં નબળાઈ નોંધાઈ હતી. થઈ ગયું છે. બુધવારે સેન્સેક્સ અને નિફ્ટીએ દિવસના કારોબારમાં સારો ઉછાળો નોંધાવ્યો હતો, પરંતુ કારોબારના અંત સુધીમાં સેન્સેક્સ અને નિફ્ટીએ તેમનો તમામ ફાયદો ગુમાવી દીધો છે.

રિઝર્વ બેન્કે મોંઘવારી ઘટાડવા માટે અનેક નાના મોટા પગલાં લીધાં

રિસ્ક વેટૅજ પર બેન્કોએ ટેસ્ટની જેમ લાંબી ઈનિંગ્સ રમવી જરૂરી : દાસ

નવી દિલ્હી, તા. ૨૨ દેશમાં વધતી જતી મોંઘવારી અંગે રિઝર્વ બેન્ક જોકે ઈન્ડિયા (આરબીઆઈ) ના ગવર્નર શક્તિકાંત દાસે કહ્યું કે વર્તમાન સમયમાં ચોતરફી પડકારો સામે આવી રહ્યા છે. દુનિયાભરમાં સંકટની સ્થિતિ

જોવા મળી રહી છે. એટલા માટે અમે મોંઘવારી ઘટાડવા માટે અનેક પગલાં ભર્યા છે. સાથે જ ગત ૧.૫ વર્ષમાં જે નિર્ણયો આરબીઆઈએ લીધા છે તેનાથી દેશમાં સ્થિતિ સ્થિર રહી છે. ગવર્નર શક્તિકાંત દાસે રિસ્ક વેટેજ મામલે પણ પોતાનો

અભિપ્રાય રજૂ કર્યો હતો. તેમણે કહ્યું કે ભારે મંથન બાદ આ નિર્ણય લેવાયો છે. એટલા માટે બેંકોએ લાંબા પ્લાન પર કામ કરવાની જરૂર છે. શોર્ટ ટર્મમાં ક્યાંક ને ક્યાંક બેંકો સાથે ઈકોનોમીને પણ ખતરો હોઈ શકે છે. ઉલ્લેખનીય છે કે થોડા દિવસ પહેલાં જ આરબીઆઈએ અનસિક્યોર્ડ લોન પર રિસ્ક વેટેજ ૨૫ ટકાના દરે વધારી દીધો હતો.

જેના બાદથી બેન્કોએ વધારે રિઝર્વ અનસિક્યોર્ડ લોન માટે બનાવવું પડી રહ્યું છે.ગવર્નર શક્તિકાંતે કહ્યું કે હાલમાં બેન્ક પર્સનલ લોનની સાથે ઓટો સેક્ટરમાં પણ ઝડપથી લોન આપી રહી છે. એટલા માટે કંડૂપ્પર લોન્સુધી જ રિસ્ક વેટેજને વધારાયું છે. અનસિક્યોર્ડ લોનથી દેશની ઈકોનોમી પર પ્રેશર વધે છે એટલા માટે રિસ્ક વેટેજનો નિર્ણય ઠીક છે.