

[illegible]

SMFG INDIA CREDIT COMPANY LIMITED

 SMEFi Credit India Private Ltd. Regd. Office Plot No. 4, Nagpur Industrial Estate, Nagpur-465 019	Corporate Office: 11th Floor, C Wing, Embassy 247, Lal Bahadur Shastri Marg, Gandhi Nagar Vikrol (West) Mumbai Maharashtra – 400083
DEMAND NOTICE	
UNDER THE PROVISIONS OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")	
We the undersigned being the authorized officer of SMEFi INDIA CREDIT COMPANY LIMITED (SMEFi Credit India) under the Act and in exercise of powers conferred under Section 13 (12) of the Act read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following Borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that Borrower(s) is/are owing the service of the demand notice(s), therefore the service of the notice is being effected by affixation and publication as per Rules. The contents of demand notice(s) are extracted herein below:	
Name of the Borrower(s) UYINIF DESIGN ZAHID ABDUL HAMID UNIFORMMWALA YASMEEN KHALID UNIFORMMWALA KHALID ABDUL HAMID UNIFORMMWALA PAN – 172901311671854	Demand Notice Date and Amount 07-10-2026 Rs. 1,61,82,335.00 (Rupees One Crore Sixty One Lakh Eighty Two Thousand Three Hundred Thirty Five only) as on 05-10-2026
Description of Immovable Property Mortgaged	
All That Premises Bearing Plot No. 604, on the 6th Floor, In Building No. A-8, of Al-quba Co-operative Housing Society Ltd, Situated C.T.S. No. 1 (P), P. So. 41(P), Village Oshwara, At/A/7-8, Millat Nagar,	

Shiwara Village, Andher (West), Mumbai 400 053, Having An Area of 63.84 Sq. Etrs / 687 Sq. Ft. Built- Up.	
AJAY RAJENDRA RAI TALORA CREATION	07-10-2026 Rs. 70,41,632.00/- (Rupees Seventy Two Lakh Forty One Thousand Six Hundred Thirty Two Only) as on 05-10-2026
KIRAN AJAY RAI RAN - 21622131206498	
Description of Immovable Property Mortgaged	
The said Plot No. 16, Ground Floor Admeasuring 152 Sq. Ft. Carpet Area Of The Building Known As "Borikh Village" Bearing C.T.No. 114, 114/T To 11, F.P.No. 67, T.P.S. Road, Kanheri Village, Mumbai (W), Mumbai-400 092.	
PRIYANKA PRAKASH GHADE RAN - 26532311395378	07-10-2026 Rs. 31,97,553.00/- (Rupees Thirteen Lakh Ninety Seven Thousand Five Hundred Fifty Three Only) as on 05-10-2026

AJAY RAJENDRA RAI TORAL CREATION KIRAN AJAY RAI AN – 216221311206498	07-10-2026 Rs. 70,41,632.00/- (Rupees Seventy Lakh Forty One Thousand Six Hundred Thirty Two Only) as on 05-10-2026
Description of Immovable Property Mortgaged	
NI/ That Premises Bearing Shop No. 16, Ground Floor Admeasuring 152 Sq. Ft. Carpet Area of The Commercial Building Known As "Moksh Plaza" Bearing C.T.S. No.114, 114/1 To 11, F.P. No. 67, T.P.S. AT AT S/V Road, Kanheri Village, Borivali (W), Mumbai - 400 092.	
KIRAN PRAKASH GHADE PRIYANKA PRAKASH GHADE AN – 265321111395378	07-10-2026 Rs. 31,97,553.00/- (Rupees Thirty One Lakh Ninety Seven Thousand Five Hundred Fifty Three Only) as on 05-10-2026
Description of Immovable Property Mortgaged	
NI/ That Premises Shop Bearing No. 006, on The Ground Floor, Admeasuring 305 Square Feet I.e. 28.34 Car Park Meters Sheds (Built Up Area), in Building Known As "Rukmini Apartment", In The Society Known As "Rukmini Building No. 1 Co-operative Housing Society Ltd.", Constructed On N.A. Land Bearing Survey No. 180, Hissa No. 11, Lying Being And Situated At Village Virar, Tal Vasal, Dist. Palghar, Within The Area of S/ubdivision of S/ubdivision No. 2/Jing	

. FULCHAND V UPADHAYAY	07-10-2026
------------------------	------------

FULCHAND V UPADHAYAY PARAG FULCHAND UPADHYAY KHUSHI FULCHAND UPADHYAY	07-10-2026 Rs. 36,57,188.02/- (Rupees Thirty Six Lakh Fifty Seven Thousand One Hundred Eighty Eight Rupees Two Paise Only)
--	--

KUSUM FULCHAND UPADHYAYA PAN – 265420912018785	Thousand One Hundred Eighty Eight and Paise Two Only) as on 05-10-2026
---	---

KUSUM PULCHAND UPADHAYA
PAN - 265420912016785
One thousand one Hundred eighty Eight and Paise two
Only) as on 05-10-2016

Description of Immovable Property Mortgages

All That Premises Bearing Flat No 502, 5th Floor, B Wing, Amber Heights CHSL, Near Green City Garden,
Village Morwal, Ambarnath East 421501

The Borrower(s) are hereby advised to comply with the demand notice(s) and to pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of the mortgage. The borrower(s) may note that SFGM India Credit is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property/properties being the

KUSUM PULCHAND UPADHAYA
PAN - 265420912016785
One thousand one Hundred eighty Eight and Paise two
Only) as on 05-10-2016

Description of Immovable Property Mortgages

All That Premises Bearing Flat No 502, 5th Floor, B Wing, Amber Heights CHSL, Near Green City Garden,
Village Morwal, Ambarnath East 421501

The Borrower(s) are hereby advised to comply with the demand notice(s) and to pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of the mortgage. The borrower(s) may note that SMFG India Credit is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property/properties being the

SFMS India Credits mortgaged by the borrower(s).

If the asset/borrower(s) are failed to discharge their liabilities in full within the stipulated time, SFMG India Credit shall be entitled to exercise all the rights under Section 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. SFMG India Credit is also empowered to ATTACH AND/OR SEAL the secured asset(s) before enforcing the right to sale or realise.

Subsequent to the Sale of the secured asset(s), SFMG India Credit also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the SFMG India Credit. This remedy is in addition and independent of all the other remedies available to SFMG India Credit under any other law.

The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time allowable, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained/precluded from disposing of or dealing with the secured asset(s) or transferring by way of lease, sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of SFMG India Credit and non-compliance with the above is an offence punishable under Section 22 of the said Act. The copy of the demand notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Place: Mumbai
Date: 22-10-2026

Sd/- Authorized Officer
SFMS INDIA CREDIT COMPANY LIMITED

ORIGINAL

Court Room No. 31

IN THE BOMBAY CITY CIVIL COURT AT BOMBAY
COMMERCIAL SUIT NO. 1 OF 2023
Under Order V Rule 20(1a) of the Code of Civil Procedure 1908 For Paper Publication

Plaint: Lodged on : 04.09.2021 P_roceedings On : 03.01.2023
Under Order V, Rule-2 of the Code of Civil Procedure, 1908 /r/ Sec. 16 of the Commercial Court Act, 2015.

RULE-51, SUMMONS to answer to Plaintiff Under Section 27, O.V., r, 1,5,7 And 8 And O.V.III, r 9 of the Code of Civil Procedure.

PUNJAB NATIONAL BANK(Eerstwhile Oriental Bank of Commerce)a Body Corporate Constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act Delv Fy 1970 having their Corporate Office: Plot No. 4 Sector-10/Dwarka , New Delhi -110075; and Having Branch Office at: Dalamal Towers, "B" Wing, Ground Floor, 211, Nanaim Point Mumbai - 400 021, known as "Cluster Office, MSME Mumbai Suburb" and account transferred to Circle Shastra Cell,Mumbai City having its Office at: 181-A1, 18th Floor, "E" Wing, MakerTower, Gulf Parade, Mumbai - 400 005; through their Attorney Constituted Holder / Sr.Manager Mr.Dhananjay Sope/Age-35, Sr Manager

].Plaintiff

VERSUS

M/S. AL SHUMS TOURS & TRAVELS.A Proprietorship Firm, Indian inhabitant of, having its office at: 285, Sunder Nagar, Lala Nigam Road, Colaba, Mumbai - 400 005; and having its another Address at: B-39, Grant Building, 2nd Floor, Plot No. 19, Bhaskar Rao Kargulkar Marg, Near Strand Cinema, Colaba, Mumbai - 400 005;

M. R. GAJBAR ABDUL HAMID SHAIKH,Proprietor of M/s. Al Shums Tours & Travels, An adult, Indian Inhabitant of, having his Address at: 285, Sunder Nagar,

....Defendants

....Defendants

As per Order dated 16.09.2026 & H.H.J. Shri N.B. Lavte
GREETINGS WHEREAS the above named Plaintiff/s has/have instituted a suit
relating to a commercial dispute against you and you are hereby summoned to
file Written Statement within 30 days of the service of present summons and in
case you fails to file Written Statement within the period of 30 days, as you shall
be allowed to file the Written Statement on such other days, as may be specified
by the Court, the reasons to be recorded in writing and on payment of such costs

As per Order dated 16.09.2026 & H.H.J. Shri N.B. Lavte
GREETINGS WHEREAS the above named Plaintiff/s has/have instituted a suit
relating to a commercial dispute against you and you are hereby summoned to
file Written Statement within 30 days of the service of present summons and in
case you fails to file Written Statement within the period of 30 days, as you shall
be allowed to file the Written Statement on such other days, as may be specified
by the Court, the reasons to be recorded in writing and on payment of such costs

as the Court deems fit, but which shall not be later than 120 days from the date of service of summons. On expiry of one hundred and twenty days from the date of service of summons, You shall forfeit the right to file the Written Statement and the Court shall not allow the Written Statement to be taken on record:

1. The Plaintiff therefore prays that:

as the Court deems fit, but which shall not be later than 120 days from the date of service of summons. On expiry of one hundred and twenty days from the date of service of summons, You shall forfeit the right to file the Written Statement and the Court shall not allow the Written Statement to be taken on record:

1. The Plaintiff therefore prays that:

a. that the Defendants be ordered and decreed to pay to the Plaintiff a sum of Rs.13,74,366.20 (Rupees Thirteen Lacs Seventy Four Thousand Three Hundred Sixty Six and Twenty Paise Only) under the Cash Credit A/c, being the balance outstanding amount as on 31.01.2020 and interest at applicable rates

a. that the Defendants be ordered and decreed to pay to the Plaintiff a sum of Rs.13,74,366.20 (Rupees Thirteen Lacs Seventy Four Thousand Three Hundred Sixty Six and Twenty Paise Only) under the Cash Credit A/c, being the balance outstanding amount as on 31.01.2020 and interest at applicable rates

13. that the Defendants be ordered and decreed to pay to the Plaintiff a sum of Rs.13,74,366.20 (Rupees Thirteen Lacs Seventy Four Thousand Three Hundred Sixty Six and Twenty Paise Only) under the Cash Credit A/c, being the balance outstanding amount as on 31.01.2020 and interest at applicable rates from time to time, presently from the date of filing suit @9.75% p.a. plus Penal Interest @2.00% p.a. till the final payment and realization, more particularly set

but in the Particulars of Claim being Exhibit "J" hereto, and for all costs, charges and expenses required to be incurred by the Plaintiff for the preservation of the said assets and the Defendants' assets, that the Defendants:

b. That a Decree against the Defendants as mentioned in Particulars of Claim being Exhibit "J" hereto together with interest at the respective rate under the aforesaid Cash Credit A/c., with monthly rests from the date of filing of the suit till actual payment and/or realization together with costs expenses incurred for preservation and enforcement of the security and realization;

c. that this Hon'ble Court be pleased to declare that the sums payable in terms of Paragraph (a) above by the Defendants is validly secured in favor of the Plaintiff and the said hypothecated assets i.e. Hypothecation of Receivables and entire

Current Assets of the Firm, more particularly mentioned in Exhibit 'E' hereto, and the Plaintiff is entitled to sell the same and realize and appropriate the net sale proceeds of those moveable assets, and the movable and immovable properties so disclosed by the Defendants;

14. that pending the hearing and final disposal of the suit, the Court Receiver, High Court, Bombay be appointed Receiver of the said hypothecated assets i.e.

Current Assets of the Firm, more particularly mentioned in Exhibit 'E' hereto, and the Plaintiff is entitled to sell the same and realize and appropriate the net sale proceeds of those moveable assets, and the movable and immovable properties so disclosed by the Defendants;

14. that pending the hearing and final disposal of the suit, the Court Receiver, High Court, Bombay be appointed Receiver of the said hypothecated assets i.e.

hypothecation of Receivables and entire Current Assets of the Firm, more particularly mentioned in Exhibit "E" hereto, with all powers under order XL, Rule 1 of the Code of Civil Procedure, 1908 including the power to sell the same and assign the same and hand over the net sale proceeds thereof to the Plaintiff towards their claim;

g. that pending the hearing and final disposal of the suit, the Defendants by themselves, their servants and agents be restrained by an order and injunction of this Hon'ble Court from in any manner selling or transferring or assigning or alienating or encumbering or parting with possession on creating third party Receivables or interest in the said hypothecated assets i.e. Hypothecation of Receivables and entire Current Assets of the Firm, more particularly mentioned in Exhibit "E" hereto, or any part thereof;

h. that pending the hearing and final disposal of the suit, the Defendants be directed to disclose his entire assets by filing affidavit;

i. that pending the hearing and final disposal of the suit, the Defendants may be

hypothecation of Receivables and entire Current Assets of the Firm, more particularly mentioned in Exhibit "E" hereto, with all powers under order XL, Rule 1 of the Code of Civil Procedure, 1908 including the power to sell the same and realize the same and hand over the net sale proceeds thereof to the Plaintiff for the satisfaction of their claim.

10. On 26.02.2014, i.e. pending the hearing and final disposal of the suit, the Defendants by themselves, their servants and agents be restrained by an order and injunction of this Hon'ble Court from in any manner selling or transferring or assigning or alienating or encumbering or parting with possession on creating third party rights or interest in the said hypothecated assets i.e. Hypothecation of Receivables and entire Current Assets of the Firm, more particularly mentioned in Exhibit "E" hereto, or any part thereof;

11. On 26.02.2014, i.e. pending the hearing and final disposal of the suit, the Defendants be directed to disclose his entire assets by filing affidavit;

12. On 26.02.2014, i.e. pending the hearing and final disposal of the suit, the Defendants may be directed to deposit a sum of Rs. 13,74,366.20 (Rupees Thirteen Lacs Seventy-Four Thousand Three Hundred Sixty-Six and Twenty Paise only) being the suit amount in the hands of the court of this Hon'ble Court as security.

13. On 26.02.2014, i.e. pending the hearing and final disposal of the suit, the Defendant No. 2 be restrained by an order of this Hon'ble Court from leaving India without

for ad-interim reliefs in terms of prayer (b) to (g) hereinabove;

permitted by the Hon'ble Court and be directed to surrender their passports in this Hon'ble Court;

g. for ad-interim reliefs in terms of prayer (b) to (g) hereinabove;

h. that this Hon'ble Court may be pleased to Order the Defendants to pay to the Plaintiff the costs of the suit;

k. that this Hon'ble Court may be pleased to grant to the Plaintiff such further and other reliefs as this Hon'ble Court may deem fit and proper.

You are hereby summoned to appear in this Court in person, or by Advocate and

permission of this Hon'ble Court and be directed to surrender their passports in this Hon'ble Court;

for ad-interim reliefs in terms of prayer (b) to (g) hereinabove;

that, this Hon'ble Court may be pleased to Order the Defendants to pay to the Plaintiff the costs of the suit;

that, this Hon'ble Court may be pleased to grant to the Plaintiff such further and other reliefs as this Hon'ble Court may deem fit and proper.

You are hereby summoned to appear in this Court in person, or by Advocate and be able to answer all material questions relating to suit, or who shall be accompanied by some person able to answer all such questions to answer the above named Plaintiff, and as the Coram Suit if fixed for the final disposal, you must produce all your witness and you are hereby required to take notice that in default or you

permission of this Hon'ble Court and be directed to surrender their passports in this Hon'ble Court;

for ad-interim reliefs in terms of prayer (b) to (g) hereinabove;

that, that this Hon'ble Court may be pleased to Order the Defendants to pay to the Plaintiff the costs of the suit;

that, that this Hon'ble Court may be pleased to Order the Plaintiff such further and other reliefs as this Hon'ble Court may deem fit and proper.

You are hereby summoned to appear in this Court in person, or by Advocate and able to answer all material questions relating to suit, or who shall be accompanied by some person able to answer all such questions to answer the above named Plaintiff, and as the Coram Suit if fixed for the final disposal, you must produce all your witness and you are hereby required to take notice that in default or your appearance, the suit will be heard and determined in your absence; and you will be deemed to be in possession of your property and power containing evidence relating to the merits of the Plaintiffs case or upon which you intend to rely in support of your case and in particular for the Plaintiff's the following documents: -

permission of this Hon'ble Court and be directed to surrender their passports in this Hon'ble Court;

for ad-interim reliefs in terms of prayer (b) to (g) hereinabove;

that this Hon'ble Court may be pleased to Order the Defendants to pay to the Plaintiff the costs of the suit;

that, this Hon'ble Court may be pleased to grant to the Plaintiff such further and other reliefs as this Hon'ble Court may deem fit and proper.

You are hereby summoned to appear in this Court in person, or by Advocate and be able to answer all material questions relating to suit, or who shall be accompanied by some person able to answer all such questions to answer the above named Plaintiff, and as the Coram Suit if fixed for the final disposal, you must produce all your witness and you are hereby required to take notice that in default or your appearance, the suit will be heard and determined in your absence; and you will be deemed to be in possession of your property and power containing evidence relating to the merits of the Plaintiffs case or upon which you intend to rely in support of your case and in particular for the Plaintiffs the following documents:-

Given under my hand and the seal of this Hon'ble Court.

Dated this 24th day of September, 2026.

For Registrar
City Civil Court,
Gr. Bombay

SEAL

Shri C.A. Das

Commission of this Hon'ble Court and be directed to surrender their passports in this Hon'ble Court;

For, ad-interim reliefs in terms of prayer (b) to (g) hereinabove;

That this Hon'ble Court may be pleased to Order the Defendants to pay to the Plaintiff the costs of the suit;

And, that this Hon'ble Court may be pleased to grant to the Plaintiff such further and further reliefs as this Hon'ble Court may deem fit and proper.

You are hereby summoned to appear in this Court in person, or by Advocate and able to answer all material questions relating to suit, or who shall be accompanied by some person able to answer all such questions to answer the above named Plaintiff, and as the Coram Suit if fixed for the final disposal, you must produce all your witness and you are hereby required to take notice that in default or your appearance, the suit will be heard and determined in your absence; and you will be deemed to have any document in your possession or power containing evidence in support of your case and in particular for the Plaintiff/s the following documents:-

Given under my hand and the seal of this Hon'ble Court.

Dated this 24th day of September, 2026.

(SEAL)

For Registrar
City Civil Court,
Gr. Bombay

Shri O. A. Das,
Advocate for Plaintiff,
Plot No. 7, 1st Floor, Rehman Building, 24, Veer Nariman Road,
Opp. Akalbali, Fort, Mumbai-400 023. Email: oadasassociates7@gmail.com
Mobile: 98213 30455.

the permission of this Hon'ble Court and be directed to surrender their passports in this Hon'ble Court;

For, ad-interim reliefs in terms of prayer (b) to (g) hereinabove;

And, that this Hon'ble Court may be pleased to Order the Defendants to pay to the Plaintiff the costs of the suit;

And, that this Hon'ble Court may be pleased to grant to the Plaintiff such further and other reliefs as this Hon'ble Court may deem fit and proper.

And, that you are hereby summoned to appear in this Court in person, or by Advocate and liable to answer all material questions relating to suit, or who shall be accompanied by some person able to answer all such questions to answer the above named Plaintiff, and as the Coram Suit if fixed for the final disposal, you must produce all your witness and you are hereby required to take notice that in default or your non-appearance, the suit will be heard and determined in your absence; and you will be deemed to have agreed to your possession or power containing evidence relating to the merits of the Plaintiffs case or upon which you intend to rely in support of your case and in particular for the Plaintiff is the following documents:-

Given under my hand and the seal of this Hon'ble Court.

Dated this 24th day of September, 2026.

**SEAL**

For Registrar
City Civil Court,
Gr. Bombay

Shri O. A. Das,
Advocate for Plaintiff,
Office No.7, 1st Floor, Rehman Building, 24, Veer Nariman Road,
Opp. Akbarallys, Fort, Mumbai-400 023.Email: oadassassociates7@gmail.com
Mobile: 98213 30455

And, that you are hereby informed that the Free Legal Service from the State Legal Services Authority, High Court Legal Services Committee, District Legal Services Authority and Taluka Legal Services Committee as per eligibility criteria are available to you and in case you are eligible and desire to avail the free legal

permission of this Hon'ble Court and be directed to surrender their passports in this Hon'ble Court;

For ad-interim reliefs in terms of prayer (b) to (g) hereinabove;

that this Hon'ble Court may be pleased to Order the Defendants to pay to the Plaintiff the costs of the suit;

that this Hon'ble Court may be pleased to grant to the Plaintiff such further and other reliefs as this Hon'ble Court may deem fit and proper.

And you are hereby summoned to appear in this Court in person, or by Advocate and you are to answer all material questions relating to suit, or who shall be accompanied by some person able to answer all such questions to answer the above named Plaintiff, and as the Coram Suit if fixed for the final disposal, you must produce all your witness and you are hereby required to take notice that in default or your appearance, the suit will be heard and determined in your absence; and you will be dealing with any document in your possession or power containing evidence relating to the merits of the Plaintiffs case or upon which you intend to rely in support of your case and in particular for the Plaintiff/s the following documents:-

Given under my hand and the seal of this Hon'ble Court.

Dated this 24th day of September, 2026.

SEAL

For Registrar
City Civil Court,
Gr. Bombay

Shri O. A. Das,
Advocate for Plaintiff,
Office No. 7, 1st Floor, Rehman Building, 24, Veer Nariman Road,
Opp. Akbaralloys, Fort, Mumbai-400 023. Email: oadassociates7@gmail.com
Mobile: 98213 30455

You are hereby informed that the Free Legal Service from the State Legal Services Authority, High Court Legal Services Committee, District Legal Services Authority and Taluka Legal Services Committee as per eligibility criteria are available to you and in case you are eligible and desire to avail the free legal service, you may contact any of the above Legal Services Authority/Committee.

NOTE: Next date in the Suit is 28.10.2026. Please check the status and next/further date of this Suit on the Official website of the City Civil & Sessions Court, for Gr. Bombay.