GRIHUM HOUSING FINANCE LIMITED

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014
Branch Off Unit: Grihum Housing Finance Ltd., Chhatrapati Sambhajinagar (Aurangabad), Maharashtra

E-AUCTION - SALE NOTICE
Sale of secured immovable asset under SARFAESI Act

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/ Mortgagor (s)/Guarantor(s) that the below described immovable properties mortgaged to **Grihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act),** the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act.
The Secured Assets **will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 18-08-2026 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: https://www.bankeauctions.com. For detailed T&Cs of sale, please refer to link provided in GHFL's/Secured Creditor's website i.e. www.grihumhousing.com.**

Sl. No.	Proposal No. Customer Name {A}	Demand Notice Date and Outstanding Amount {B}	Nature of Possession {C}	Description of Property {D}	Reserve Price {E}	EMD (10% of RP) {F}	EMD Submission date {G}	Incremental Bid {H}	Property Inspection Date & Time {I}	Date and time of Auction {J}	Known encumbrances/ Court cases if any {K}
1	**Loan No. HL0021 7100000005001620 ANAND MAHADEV KHEDKAR (BORROWER) SUNITA ANAND KHEDKAR (CO BORROWER)**	**Notice date: 09-01-2026 Total Dues: Rs. 2744090/-** (Rupees TwentySeven Lakh FourtyFour Thousand Ninety Only) payable as on 09-01-2026 along with interest @12.1% p.a. till the realization.	**Physical**	All That Piece And Parcel Of Flat No. A-2, On Ground Floor, In A Building Of Madhura Apartment, Admeasuring Area 79.55 Sq. Meter, Constructed On Plot No. 19, Cts No. 15737/134, Situated At Ulkanagari, Garkheda Parisar, Tq. And Dist. Aurangabad And **Boundaries Of The Property As Under;** East - Common Space West - Jina And Flat No. A-1, North - Flat No. B-1 And B-3, South - Common Space And Road.	**Rs. 2989000/-** (Rupees Twenty Nine Lacs Eighty Nine Thousand Only)	**Rs. 298900/-** (Rupees Two Lacs Ninety Eight Thousand Nine Hundred Only)	**17-08-2026 Before 5 PM**	**10,000/-**	**10-08-2026 (11AM – 4PM)**	**18-08-2026 (11 AM- 2PM)**	**NIL**

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder.
The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider) C1 India PVT LTD. Address- Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email id – Support@bankeauctions.com. **Contact Person –Dharni P, Email id- dharani.p@c1india.com Contact No- 9948182222..** Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of by way of NEFT/RTGS /DD in the account of "GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C", Bank-ICICI BANK LTD. Account No-091551000028 and IFSC Code- ICIC0000915 , ICICI Bank Ltd, Panchshil Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014 drawn on any nationalized or scheduled Bank **on or before 17-08-2026 and register their name at https://www.bankeauctions.com and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address: Grihum Housing Finance Ltd., Chhatrapati Sambhajinagar (Aurangabad), Maharashtra Mobile no. +91 8281138143 e-mail ID p.adith@grihumhousing.com For further details on terms and conditions please visit https://www.bankeauctions.com & www.grihumhousing.com to take part in e-auction.**
This notice should also be considered as 30 DAYS (Thirty) notice to Borrower / Co-Borrower/ Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in The Indian Express shall be prevail

Date: 17.07.2026 Place: AURANGABAD **Sd/- Authorised Officer, Grihum Housing Finance Limited**

GRIHUM HOUSING FINANCE LIMITED

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014 Branch Off Unit: Office no. 404 and 405, Fourth Floor, A wing, ABH Capital Phase-I, opp to Ramayan Bunglow, Tilakwadi, Nashik - 422001

E-AUCTION - SALE NOTICE
Sale of secured immovable asset under SARFAESI Act

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/ Mortgagor (s)/Guarantor(s) that the below described immovable properties mortgaged to **Grihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act),** the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act.
The Secured Assets **will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 18-08-2026 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: https://www.bankeauctions.com. For detailed T&Cs of sale, please refer to link provided in GHFL's/Secured Creditor's website i.e. www.grihumhousing.com**

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1	**Loan No. HI0062 7100000005028066 Wasim Muktar Sayyed (Borrower) Sumaiyya Mustafa Sayyed (Co Borrower) Shakila Muktar Sayyed Mustafa Muktar Saiyyad**	**Notice date: 09-10-2025 Total Dues: Rs. 2753386/-** (Rupees TwentySeven Lakh FiftyThree Thousand Three Hundred EightySix Only) payable as on 09-10-2025 along with interest @12.85% p.a. till the realization.	**Physical**	All That Piece And Parcel Of The Property Bearing Duplex Row House No. 02 Having Plotted Area Adm. 61.12sq. Mtrs And Built Up Area Adm. 115.13 Sq. Mtrs. I.E. 1239.50 Sq. Fts. In The Building Known As "Vijay Nagar Row House" Constructed On Plot No. 20 To 26 Having Total Area Adm. 1898.99 Sq. Mtrs. Out Of Gat No. 72/73/79 To 82/84 Situated At Mauje Ozar Tal Niphad Dist .Nashik **Bounded As Follows-** East : 7.50 Mtrs Road, West : Adj. Gat No. 69, South : 9 Mtrs Road, North : Adj. Gat No. 74 & 75 Duplex Row House No. 02 East : Marginal Space, West : Road, South : Row House No. 1, North :Row House No. 3.	**Rs. 2583700/-** (Rupees Twenty Five Lacs Eighty Three Thousand Seven Hundred Only)	**Rs. 258370/-** (Rupees Two Lacs Fifty Eight Thousand Three Hundred Seventy Only)	**17-08-2026 Before 5 PM**	**10,000/-**	**10-08-2026 (11AM – 4PM)**	**18-08-2026 (11 AM- 2PM)**	**NIL**

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder.
The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider) C1 India PVT LTD. Address- Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email id – Support@bankeauctions.com. **Contact Person –Dharni P, Email id- dharani.p@c1india.com Contact No- 9948182222..** Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of by way of NEFT/RTGS /DD in the account of "GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C", Bank-ICICI BANK LTD. Account No-091551000028 and IFSC Code- ICIC0000915 , ICICI Bank Ltd, Panchshil Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014 drawn on any nationalized or scheduled Bank **on or before 17-08-2026 and register their name at https://www.bankeauctions.com and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address: Office no. 404 and 405, Fourth Floor, A wing, ABH Capital Phase-I, opp to Ramayan Bunglow, Tilakwadi, Nashik - 422001 Mobile no. +91 8281138143 e-mail ID p.adith@grihumhousing.com For further details on terms and conditions please visit https://www.bankeauctions.com & www.grihumhousing.com to take part in e-auction.**
This notice should also be considered as 30 DAYS (Thirty) notice to Borrower / Co-Borrower/ Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in The Indian Express shall be prevail

Date: 17.07.2026 Place: NASHIK **Sd/- Authorised Officer, Grihum Housing Finance Limited**

Motilal Oswal Home Finance Limited

Regd. Office: Motilal Oswal Tower, Rahimtullah Sayani Road,Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025, CS : 8291889898 **Website**: www.motilaloswalhf.com, **Email:** hfquery@motilaloswal.com

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY/IES)
(UNDER RULE 8 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

Whereas the undersigned being the authorized officer of Motilal Oswal Home Finance Limited, (Formally known as Aspire Home Finance Corporation Ltd), under Securitisation 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 Demand Notice dated mentioned hereunder calling upon the following borrowers to repay the amount mentioned in the notice being also mentioned hereunder within 60 days from the date of receipt of the said notice.
The following borrowers having failed to repay the amount, notice is hereby given to the following borrowers and the public in general that undersigned has taken possession of the properties described herein below in exercise of powers conferred on him under sub section (4) of section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on the date mentioned hereunder.

Sr No	Loan Agreement No. / Name Of The Borrower / Co Borrower/Guarantor	Date of Demand Notice & Outstanding	Date Of Possession Taken	Description Of The Immovable Property : All That Part And Parcel Of Proprty Consiting Of Property Address
1	**LXSAN00417-180069000 Borrower : MANGESH YADAV ADANGALE Co Borrower : YADAV SUKDEV ADANGALE / SHOBHA YADAV ADANGALE**	**09-05-2025 For Rs. 814267/-**	14-07-2026	M. No. 863 A/P Land Admeasuring 1210 Sq Gr Floor Built Up Area 112.39 Sq.m(1210 Sq.ft) Property No. 863 Nimaj Tal- Sangamner Dist-Ahmednagar Hanuman Mandir 422605 Ahmednagar Maharashtra East- Road West- Bharat Sukhdev Andagade North- Babaraje Balkrishna Matkar South- Ajit Madhav Andhagade

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 Motilal Oswal Home Finance Limited for an amount mentioned herein above and interest thereon. 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.
Sd/-,Authorized Officer
Date : 17.07.2026 / Place : Maharashtra **(Motilal Oswal Home Finance Limited)**

SYMBOLIC POSSESSION NOTICE

ICICI Bank
Branch Office: ICICI Bank Ltd. Office Number 201-B, 2nd Floor, Road No. 1 Plot No-B3, WIFI IT Park, Wagle Industrial Estate, Thane (West)- 400604

The Authorised ICICI Bank Officer under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.
Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	Siddheshwar Lemon Company/ Ramdas Pandharinath Thange/ Sitabai Ramdas Thanage/ Dnyaneshwar Pandharinath Thanage 199805009513	Property No. 1 Plot No. 55 To 58, Property No.15 And 16, Gat No. 2182/9, Krushi Utpanna Bazar Samiti, Near Tulashidas Mangal Karyalay, Mouje And Taluka Shrigonda, District Ahmednagar, Maharashtra- 413726 Property No. 2- Property/ Shop No. 19. Plot No. 55 To 58, Property No. 15 And 16, Gat No. 2182/9, Krushi Utpanna Bazar Samiti, Near Tulashidas Mangal Karyalay, Mouje And Taluka Shrigonda, District Ahmednagar, Maharashtra- 413726/ 14, July 2026	February 27, 2026 Rs. 20,80,373.00/-	Ahmednagar

The above-mentioned borrowers(s)/guarantors(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.
Date: July 17, 2026
Place: Ahmednagar
Sincerely Authorised Officer,
For ICICI Bank Ltd.

जनता सहकारी बँक लि., पुणे
(मल्टीस्टेट शेड्युल्ड बँक)
मुख्य कार्यालय : १४४४, शुक्रवार पेठ, थोरले बाजीराव मार्ग, पुणे ४११००२. Email: jsbho@jsblpune.bank.in

JANATA SAHAKARI BANK LTD., PUNE
(Multi State Scheduled Bank)
Head Office: 1444, Shukrawar Peth, Thorale Bajirao Road, Pune 411002. Email: jsbho@jsblpune.bank.in

PROPOSED AMENDMENTS PLACED BEFORE 77TH ANNUAL GENERAL MEETING F.Y.2025-26

SR	BYE LAWS CLAUSE NO.	EXISTING CLAUSE OF THE BYE LAWS	PROPOSED BYE LAWS CLAUSE	BYE LAWS AFTER AMENDMENT	REASON FOR AMENDMENT
13	31(D)(1)(g)	31(D)(1)(g) Has taken loan or goods on credit from the Bank of which he is a member, or is otherwise Indebted to such Bank and after the receipt of a notice of default Issued to him by such Bank, Has defaulted –	~~31(D)(1)(g)~~ **9.9.3.7.** Has taken loan or goods on credit from the Bank of which he is a member, or is otherwise Indebted to such Bank and after the receipt of a notice of default Issued to him by such Bank, Has defaulted –	9.9.3.7. Has taken loan or goods on credit from the Bank of which he is a member, or is otherwise Indebted to such Bank and after the receipt of a notice of default Issued to him by such Bank, Has defaulted –	Only Serial Number Change
14	31(D)(1)(g)(i)	31(D)(1)(g)(i) In repayment of such loan or debt or in payment of the price of the goods taken on credit, as the case may be, within the date fixed for such repayment or payment, which in no case shall exceed six months, within the date so extended, or	~~31(D)(1)(g)(i)~~ **9.9.3.7. (i)** In repayment of such loan or debt or in payment of the price of the goods taken on credit, as the case may be, within the date fixed for such repayment or payment, which in no case shall exceed six months, within the date so extended, or	9.9.3.7 (i) In repayment of such loan or debt or in payment of the price of the goods taken on credit, as the case may be, within the date fixed for such repayment or payment, which in no case shall exceed six months, within the date so extended, or	Only Serial Number Change
15	31(D)(1)(g)(ii)	31(D)(1)(g)(ii) When such loan or debt or the price of goods taken on credit is to be paid in installments, in payment of any installments, and the amount in default or any part thereof has remained unpaid on the expiry of six months from the date of such default.	~~31(D)(1)(g)(ii)~~ **9.9.3.7. (ii)** When such loan or debt or the price of goods taken on credit is to be paid in installments, in payment of any installments, and the amount in default or any part thereof has remained unpaid on the expiry of six months from the date of such default.	9.9.3.7. (ii) When such loan or debt or the price of goods taken on credit is to be paid in installments, in payment of any installments, and the amount in default or any part thereof has remained unpaid on the expiry of six months from the date of such default.	Only Serial Number Change
16	31(D)(1)(h)	31(D)(1)(h) Is a person against whom any amount due under a decree, decision, award or order is Pending Recovery under any Act?	~~31(D)(1)(h)~~ **9.9.3.8.** Is a person against whom any amount due under a decree, decision, award or order is Pending Recovery under any Act?	9.9.3.8. Is a person against whom any amount due under a decree, decision, award or order is Pending Recovery under any Act?	Only Serial Number Change
17	31(D)(1)(i)	31(D)(1)(i) Is retained or employed as a legal practitioner on behalf of or against the Bank or on behalf of or against any other Multi-State Co-operative Society. Provided that a member of the board who has ceased to hold office as such under this clause shall not be eligible for a period of one year from the date on which he ceased to hold office, for re-election as a member of the board of the Bank of which he was a member or for the election to the board of any other Multi-State Co-operative Society. Explanation – For the purpose of this clause "legal practice" has the same Meaning as in Clause- (1) of Sub-Section (1) of Section 2 of the Advocates Act, 1961 (25 of 1961).	~~31(D)(1)(i)~~ **9.9.3.9.** Is retained or employed as a legal practitioner on behalf of or against the Bank or on behalf of or against any other Multi-State Co-operative Society. Provided that a member of the board who has ceased to hold office as such under this clause shall not be eligible for a period of one year from the date on which he ceased to hold office, for re-election as a member of the board of the Bank of which he was a member or for the election to the board of any other Multi-State Co-operative Society. Explanation – For the purpose of this clause "legal practice" has the same Meaning as in Clause- (1) of Sub-Section (1) of Section 2 of the Advocates Act, 1961 (25 of 1961).	9.9.3.9. Is retained or employed as a legal practitioner on behalf of or against the Bank or on behalf of or against any other Multi-State Co-operative Society. Provided that a member of the board who has ceased to hold office as such under this clause shall not be eligible for a period of one year from the date on which he ceased to hold office, for re-election as a member of the board of the Bank of which he was a member or for the election to the board of any other Multi-State Co-operative Society. Explanation – For the purpose of this clause "legal practice" has the same Meaning as in Clause- (1) of Sub-Section (1) of Section 2 of the Advocates Act, 1961 (25 of 1961).	Only Serial Number Change
18	31(D)(1)(j)	31(D)(1)(j) 9.9.1.10. Has been convicted for any offence under this Act.	~~31(D)(1)(j)~~ **9.9.3.10.** Has been convicted for any offence under this Act.	9.9.3.10. Has been convicted for any offence under this Act.	Only Serial Number Change
19	31(D)(1)(k)	31(D)(1)(k) Is disqualified for being a member under Section 29 of the Act.	~~31(D)(1)(k)~~ **9.9.3.11.** Is disqualified for being a member under Section 29 of the Act.	9.9.3.11. Is disqualified for being a member under Section 29 of the Act.	Only Serial Number Change
20	31(D)(1)(l)	31(D)(1)(l) Has been expelled as a member under Section 30 of the Act.	~~31(D)(1)(l)~~ **9.9.3.12.** Has been expelled as a member under Section 30 of the Act.	9.9.3.12. Has been expelled as a member under Section 30 of the Act.	Only Serial Number Change
21	31(D)(1)(m)	31(D)(1)(m) Absents himself from three consecutive board meetings and such absence has not been condoned to by the Board.	~~31(D)(1)(m)~~ **9.9.3.13.** Absents himself from three consecutive board meetings and such absence has not been condoned to by the Board.	9.9.3.13. Absents himself from three consecutive board meetings and such absence has not been condoned to by the Board.	Only Serial Number Change
22	31(D)(1)(n)	31(D)(1)(n) Absents himself from consecutive three general body meetings and such absence has not been condoned to by the members in the general body.	~~31(D)(1)(n)~~ **9.9.3.14.** Absents himself from consecutive three general body meetings and such absence has not been condoned to by the members in the general body.	9.9.3.14. Absents himself from consecutive three general body meetings and such absence has not been condoned to by the members in the general body.	Only Serial Number Change
23	31(D)(2)	31(D)(2) A person shall not be eligible for being elected as a member of the Board of a Bank for a period of five Years, if the Board fails –	~~31(D)(2)~~ **9.9.3.15.** A person shall not be eligible for being elected as a member of the Board of a Bank for a period of five Years, if the Board fails –	9.9.3.15. A person shall not be eligible for being elected as a member of the Board of a Bank for a period of five Years, if the Board fails –	Only Serial Number Change
24	31(D)(2)(a)	31(D)(2)(a) To conduct elections of the Board under Section 45 of the Act or	~~31(D)(2)(a)~~ **9.9.3.15.1.** To conduct elections of the Board under Section 45 of the Act or	9.9.3.15.1. To conduct elections of the Board under Section 45 of the Act or	Only Serial Number Change
25	31(D)(2)(b)	31(D)(2)(b) To call the annual general meeting under Section 39 of the Act or	~~31(D)(2)(b)~~ **9.9.3.15.2.** To call the annual general meeting under Section 39 of the Act or	9.9.3.15.2. To call the annual general meeting under Section 39 of the Act or	Only Serial Number Change
26	31(D)(2)(c)	31(D)(2)(c) To prepare the financial statement and present the same in the Annual General Meeting.	~~31(D)(2)(c)~~ **9.9.3.15.3.** To prepare the financial statement and present the same in the Annual General Meeting.	9.9.3.15.3. To prepare the financial statement and present the same in the Annual General Meeting.	Only Serial Number Change
27	31(D)(3)	31(D)(3) No Director or candidate for election to the Board of Directors of the Bank at the time of nomination shall draw or have drawn loan from this Bank. However, he is entitled to avail secured loans against Pledge of Fixed Deposit, Government Securities, Gold Ornaments and Unit of Unit Trust of India and Life Insurance Policies.	~~31(D)(3)~~ **9.9.3.16** No Director or candidate for election to the Board of Directors of the Bank at the time of nomination shall draw or have drawn loan from this Bank. However, he is entitled to avail secured loans against Pledge of Fixed Deposit, Government Securities, ~~Gold Ornaments and Unit of Unit Trust of India~~ and Life Insurance Policies **standing in their own name.**	9.9.3.16 No Director or candidate for election to the Board of Directors of the Bank at the time of nomination shall draw or have drawn loan from this Bank. However, he is entitled to avail secured loans against Pledge of Fixed Deposit, Government Securities, and Life Insurance Policies standing in their own name.	Serial Number change together with as per Clause No. (A) 12 of RBI Circular RBI/DOR/2025-26/280 DOR.CRE.REC.199 /07-02-005/2025-26 November 28, 2025.
28	31(D)(4)	31(D)(4) No Directors shall stand as surety or guarantee in this bank for any borrower and no candidate for election for Directorship should be a guarantor or a surety in this Bank on the date of nomination.	~~31(D)(4)~~ **9.9.3.17.** No Directors shall stand as surety or guarantee in this bank for any borrower and no candidate for election for Directorship should be a guarantor or a surety in this Bank on the date of nomination.	9.9.3.17. No Directors shall stand as surety or guarantee in this bank for any borrower and no candidate for election for Directorship should be a guarantor or a surety in this Bank on the date of nomination.	Only Serial Number Change
29	31(D)(5)	31(D)(5) An elected member of the Board of the Bank removed by the General Body who has acted adversely to the interests of the Bank, may on the basis of a report of the Central Registrar or otherwise be removed from the Board upon a resolution of the General Body passed at its meeting by a majority of not less than two third of the members present and voting at the meeting. Provided that the member concerned shall not be removed unless he has been given a reasonable opportunity of making a representation in the matter.	~~31(D)(5)~~ **9.9.3.18.** An elected member of the Board of the Bank removed by the General Body who has acted adversely to the interests of the Bank, may on the basis of a report of the Central Registrar or otherwise be removed from the Board upon a resolution of the General Body passed at its meeting by a majority of not less than two third of the members present and voting at the meeting. Provided that the member concerned shall not be removed unless he has been given a reasonable opportunity of making a representation in the matter.	9.9.3.18. An elected member of the Board of the Bank removed by the General Body who has acted adversely to the interests of the Bank, may on the basis of a report of the Central Registrar or otherwise be removed from the Board upon a resolution of the General Body passed at its meeting by a majority of not less than two third of the members present and voting at the meeting. Provided that the member concerned shall not be removed unless he has been given a reasonable opportunity of making a representation in the matter.	Only Serial Number Change
30	31(D)(6)	31(D)(6) A member of the bank shall not be eligible to be elected as the Chairman and Vice chairman of a Bank if such member is a Minister in the Central Government or a State Government or No Member of a Board shall be eligible to be elected as the Chairman / Vice chairman of a Bank, after he has held the office, as such during two consecutive terms, whether full or part, provided that a member who has ceased to hold the office of the Chairman / Vice chairman continuously for one full term shall again be eligible for election to the office as such.	~~31(D)(6)~~ **9.9.3.19.** A member of the bank shall not be eligible to be elected as the Chairman and Vice chairman of a Bank if such member is a Minister in the Central Government or a State Government or No Member of a Board shall be eligible to be elected as the Chairman / Vice chairman of a Bank, after he has held the office, as such during two consecutive terms, whether full or part, provided that a member who has ceased to hold the office of the Chairman / Vice chairman continuously for one full term shall again be eligible for election to the office as such.	9.9.3.19. A member of the bank shall not be eligible to be elected as the Chairman and Vice chairman of a Bank if such member is a Minister in the Central Government or a State Government or No Member of a Board shall be eligible to be elected as the Chairman / Vice chairman of a Bank, after he has held the office, as such during two consecutive terms, whether full or part, provided that a member who has ceased to hold the office of the Chairman / Vice chairman continuously for one full term shall again be eligible for election to the office as such.	Only Serial Number Change
31	31(D)(7)	31(D)(7) No person shall be eligible to hold, at the same time, office of a Chairman / Vice chairman on the Board of more than two Multi state Co-operative Societies.	~~31(D)(7)~~ **9.9.3.20.** No person shall be eligible to hold, at the same time, office of a Chairman / Vice chairman on the Board of more than two Multi state Co-operative Societies.	9.9.3.20. No person shall be eligible to hold, at the same time, office of a Chairman / Vice chairman on the Board of more than two Multi state Co-operative Societies.	Only Serial Number Change
32	4.11.3	4.11.3. Upon fulfilment of either of the above conditions, the notice of expulsion shall be issued by CEO in consultation with Board	4.11.3. Upon fulfilment of ~~either of~~ the above conditions, the notice of expulsion shall be issued by CEO in consultation with Board.	4.11.3. Upon fulfilment of the above condition, the notice of expulsion shall be issued by CEO in consultation with Board.	Grammatical changes made as per non approval of clause No.4.11.2 by CRCS order dated 06.03.2026,
33	12.12	New Clause Added	**The Bank can sanction a loan to a person against the security of fixed deposit held in own name without insisting for membership or nominal membership.**	The Bank can sanction a loan to a person against the security of fixed deposit held in own name without insisting for membership or nominal membership.	As per Master Direction issued by RBI and Sec.68 of MSCS Act, 2002 requirement.