

IndusInd Bank
1st Floor, Sangam Tower Church Road, Jaipur- 302001
(FOR IMMOVABLE PROPERTY)
(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the IndusInd Bank Limited under the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) (SARFAESI Act) and in exercise of powers conferred under Section 13(2) of the Act, read with Rule 3 of the Security Interest Enforcement Rules, 2002, issued a Demand Notice dated 16/12/2023 through Registered Post Thereby Calling Upon The Borrower And Co-Borrowers - Ms. K. Rammikani And Sons, Through Its Partners (Borrower), Mr. Pankaj Kumar Rammikani, Mrs. Kundan Rammikani, Mr. Dharendra Rammikani, Mr. Dharendra Rammikani And Mr. Jawahar Rammikani (in the Capacity of Co-Borrower And Also In The Capacity of Legal Heir Of Late Mr. Rammikani Hargovind Savani) And Mrs. Umaben Pankajbhai Savani (Co-Borrower) loan account No. GRR0251N To Repay The Amount Mentioned In The Said Notice Being INR. 885,974.32/- (INR Eight Lacs Eighty Five Thousand Nine Hundred Seventy Four and Thirty Two Paise only) as on 15 November 2022/With 60 Days From The Date of Receipt of the Said Notice.

The borrower/co-borrower(s) having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the properties 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 30day January 2024.

The borrower/co-borrower(s) 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 IndusInd Bank Ltd., for an amount of INR. 885,974.32/- (INR Eight Lacs Eighty Five Thousand Nine Hundred Seventy Four and Thirty Two Paise only) as on 15 November 2022 and further interest thereon, plus costs, charges, expenses incurred.

DESCRIPTION OF THE IMMOVABLE PROPERTY
ALL THAT PIECE AND PARCEL OF LAND BEARING NO - SHOP NO 10, GROUND FLOOR SHANTI COMPLEX BHUPENDRA ROAD, CITY SURVEY NO. 3318 TO 13321, PAKI OF CITY SURVEY NO. WARD NO-1, NEAR SWAMI NARAYAN TEMPLE, RAJKOT ADMEASURING AREA 130 SQ. FT. WHICH IS BOUNDED AS FOLLOWS - EAST: SHOP NO. 09 WEST: STAIRCASE SOUTH: COMMON PASSAGE NORTH: OTHER PROPERTY SOUTH: OFFICER/ IndusInd Bank Limited
Date: 30.01.2024 Place: Rajkot, GUJARAT

PNB Housing Regd. Office : 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110001, Ph. 011-23357171, 23357172, 23705414, Website : www.pnbhousing.com
BRANCH OFFICE: 305-308, Third Floor, Titanium Square, Adajan Char Rasta, Adajan, Surat - 395009

POSSESSION NOTICE (FOR IMMOVABLE PROPERTIES)

Whereas the undersigned being the Authorized Officer of the PNB Housing Finance Ltd. under the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(2) read with Rule 3 of the Security Interest Enforcement Rules, 2002, issued demand notices on the date mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice(s) date of receipt of the said notice(s).

The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 6 of the said Rules on the dates mentioned against each account.

The borrower/s in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the properties will be subject to the charge of PNB Housing Finance Ltd., for the amount and interest thereon as per loan agreement. 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.

S. No.	Loan Account No.	Name of the Borrower/Co-Borrower/Guarantor	Demand Notice Date	Amount Outstanding	Date of Possession Taken	Description of the Property Mortgaged
1.	HOU/AHM/0717/406464 B.O.: Ahmedabad	Madhuben Kirribhai Dayabhai Patel	19-02-2019	Rs. 21,45,40,030/- (Rupees Twenty One Laks Forty Five Thousand Four Hundred Fifty Thirteen only) as on 19-02-2019	28-01-2024 (Physical)	M103, Ashirwad Dreams, Nr. Madhav Homes, Niranar Cross Road, Ahmedabad, Gujarat - 382418
2.	NHL/SRT/0118/48038 & NHL/SRT/1222/106349 B.O.: Surat	Prakashbhai Chhotla & Komalben Prakashbhai Chhotla	12-05-2023	Rs. 13,33,055.89/- (Rupees Thirteen Lakhs Thirty Three Thousand Five Hundred Eighty Nine Paise Only) as on 12-05-2023	30-01-2024 (Physical)	Shop No. 122, 1st Floor, Ampona Business Hub, Karadva 120 Feet Road, Nr. Miliniani Park, Surat, Gujarat-394210

PLACE: AHMEDABAD, SURAT, DATE: 01.02.2024 AUTHORIZED OFFICER, PNB HOUSING FINANCE LTD.

AKSHAR SPINTEX LIMITED
CIN: L17291GJ2013PLC075677
Registered Office: Revenue Survey No. 102/2 Paiki, Plot No. - 2 Village: Haripar, Ranuja Road.
Tal: Kalavad, Jamnagar - 361 013, Gujarat, India
Phone: + 91 75748 87085
e-Mail: info@aksharspintex.in Website: www.aksharspintex.in

NOTICE OF THE ADJOURNED EXTRA ORDINARY GENERAL MEETING

Notice is hereby given that the Extra-Ordinary General Meeting (EGM) of the Members of **AKSHAR SPINTEX LIMITED** (which had been conveyed on Monday, 31st January, 2024, at 1.00 p.m. through video conferencing ("VC") / other audio-visual means ("OAVM")) was adjourned due to want of quorum, will be held on **Wednesday, 07th February, 2024, at 01.00 p.m.** through video conferencing ("VC") / other audio-visual means ("OAVM").

- The attendance of the Members attending the EGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.
- The Members who have cast their vote by remote e-voting prior to the EGM may also attend / participate in the Adjourned EGM but shall not be entitled to cast their vote again.
- The remote E-voting in respect of the business to be transacted at the Adjourned EGM had already been ended on 30th January, 2024 at 5:00 P.M. The Members who had cast their vote by remote e-voting prior to the Adjourned EGM may attend the Adjourned EGM but shall not be entitled to cast their vote again.
- There is no change in book closure or remote e-voting scheduled it remains the same.
- Members who have not voted through remote e-voting can cast their votes through e-voting facility during the Adjourned EGM and 15 minutes after conclusion of the agenda.

By order of the Board of Directors,
AKSHAR SPINTEX LIMITED
Sd/-
AMIT VALLABHBHAI GADHIYA
MANAGING DIRECTOR
DIN: 06604671
Place: Haripar (Jamnagar)
Date: 31/01/2024

PUBLIC NOTICE FOR E-AUCTION (AS PER SECTION 13(2) OF SARFAESI ACT)

Whereas the undersigned being the Authorized Officer of the IndusInd Bank Limited (Company known as IndusInd Home Finance Ltd.) (INHL) Corporate Office at Plot No. 98 Udyog Vinay, Phase-I/Gurgaon-122015 (Haryana) and Branch Office at: "Office No.701, 7th Floor, 21st Century Business Center, Near Vidya Darwaja, Ring Road, Surat - 395007", "303, 3rd Floor, Bhagwandas Chambers, Opp. Circuit House, P.C. Dutt Road, Vadodra, Pin Code-390007" under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorized Officer ("AO") of INHL-HFL has taken the possession of the following properties pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS AND WITHOUT RECOURSE BASIS" for realization of INHL-HFL's dues. The Sale will be done by the undersigned through e-auction platform provided at the website: www.iflhome.com

Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date	Description of the Immovable Property	Date of Possession	Reserve Price
1. Mr. Sagar Suresh Pawar, 2. Mrs. Lalitaben S. Pawar, 3. Mrs. Suresh S. Pawar (Prospect No. 871176)	19-Sep-2023	All that Part Parcel of the Property Plot of Land in Mouje-Vadsar, Flat No. 306, 3rd Floor, Flat No.135/1, Shivam Flat., Vadsar, Vadodra, 390011 (Land Area Super Built Up Area 860 Sq. Ft.)	25-Nov-2023	Rs. 9,00,000/- (Rupees Nine Lakh Only)
1. Mr. Suraj Vinodkumar Dube 2. Mrs. Anubhav Vinodkumar Dube 3. Mr. Vinodkumar Dube (Prospect No. 870984)	25-June-2021	All that part and parcel of the property bearing Plot No.356, measuring 282 sqft in Aradhana Ambe Velly, Mota Bardoli, Surat, 394130 Gujarat (Land Area Ad Measuring 432 Sq. Ft. and Built Up Area Ad Measuring 235.52 Sq. Ft.)	24-Sep-2023	Rs. 5,50,000/- (Rupees Five Lakh Fifty Thousand Only)

Mode of Payment: EMD payments are to be made vide online mode only. To make payments you have to visit https://www.iflhome.com and pay through link available for the property/ Secured Asset.

TERMS AND CONDITIONS:-

- For participating in e-auction, intending bidders required to register with the Service Provider https://www.iflhome.com, well in advance and has to create the login ID and password. Intending bidders have to submit / send their "Tender Form" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.
- The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.
- The successful bidder should deposit the bid amount of 25% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment.
- The purchaser has to bear the cost, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoings relating to the property.
- Bidders are advised to go through the website https://www.iflhome.com and https://www.ifl.com/home-loans/properties-for-auction for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
- For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID: auction.hq@ifl.com, Support Helpline no. 1800 2672 499.
- For any query related to Property and Online bid etc. call INHL HFL toll free no. 1800 2672 499 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to: auction.hq@ifl.com.
- Notice is hereby given to above said borrowers to collect the household articles, which were lying in the secured assets at the time of taking physical possession within 7 days, otherwise INHL-HFL shall not be responsible for any loss of property under the circumstances.
- Further the notice is hereby given that in case the borrower/s do not collect the above said articles same shall be sold in accordance with Law 10. In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put to sale.
- AO reserves the rights to postpone/cancel or vary the terms and condition of tender/ auction without assigning any reason thereof. In case of any dispute in tender/auction, the decision of AO of INHL-HFL will be final.

5 DAYS SALE NOTICE UNDER THE RULE 9(SUB RULE (1)) OF SARFAESI ACT, 2002

The Borrower are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.

Place: Surat Vadodra, Date: 02-Feb-2024 Sd/- Authorized Officer, INFL Home Finance Limited

Bank of Baroda Udhana Magdalla Branch : Sunrise Residency, Udhana Magdalla Road, Barmer Road, Surat-395007 (Gujarat) • Phone: 0261-2637011 • E-mail: udmagn@bankofbaroda.com

DEMAND NOTICE
(Under Sub-Section (2) of Section 13 of the SARFAESI Act, 2002)

1. **Mr. Ludulal Ganeshlal Shah, Mrs. Sushilaben Ludulal Shah & Mr. Riteshkumar Ludulal Shah (Borrowers)** 17.01.2024
All address: B/8 Ramkibhai Society, Near Railway Crossing, Opp. Madhuvan Society, Chalthan, Tal. Palsana, Surat, Gujarat 394305.
All Also Property At: Plot No. 11, Madhav Park, B/S. Madhav Arcade, Gododara, Surat. 395011

2. **Mr. Roshanlal Ganeshlal Shah (Guarantor)**, Add.: 70/71, Vishnu Nagar Society, Ichhapore, Surat-395110

Sub: Notice under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" A/c: Mr. Ludulal Ganeshlal Shah, Mrs. Sushilaben Ludulal Shah & Mr. Riteshkumar Ludulal Shah

DEAR SIR - RE : CREDIT FACILITIES WITH OUR UDHANA MAGDALLA BRANCH, SURAT

1. We refer to our letter no. BOB/ADVT dated 11.09.2013 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilizing the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature Type of Facility	Limit	% Rate of Interest	Outstanding as on 17.01.2024 (Inclusive of interest up to 17.01.2024)
Housing Loan	Rs. 22,50,000/-	10.50%	Rs. 8,28,120/- + an applied interest from 05.01.2024 + Legal & other Expenses

SECURITY AGREEMENT WITH BRIEF DESCRIPTION OF SECURITIES

Equitable Mortgage of Bearing Plot No. 11 Admeasuring About/51.87 Sq. mts. of Residential Society Known As Madhav Park (Previously Known As Madhavbaug) Situated And Constructed On Land Bearing Sub-Division-3 Of Old Revenue Survey No.16, Block No. 25, T.P. Scheme no. 11 of Village Godadara, Taluka Surat City District Surat in the name of Mr. Ludulal Ganeshlal Shah. Boundary : • North By: Plot No. 11 Paiki 1. • South By: Plot No. 12. • East By: Wado and Gutter Line. • West By: Society Road.

2) you are aware, you have committed defaults in payment of interest on above loans/outstanding for the Month ended January 2024 and therefore: 3) Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on 05.01.2024 in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon. 4) Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating Rs. 8,28,120/- as on 17.01.2024 + an applied interest there on + Legal & other Expenses as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note. 5) Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full. 6) We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act. 7) We further invite your attention to sub-section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender/private treaty. Please note that, after publication of the notice as above, your right to redeem the secured assets will not be available. 8) Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us. Sd/-
Date : 17.01.2024
Place : Surat
Authorized Officer
Bank of Baroda, Surat

JANA SMALL FINANCE BANK
(A scheduled commercial bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Regional Branch Office: 208 to 213, 2nd Floor, Shangrila Arcade, Above Saraswat Bank, 100 Feet Anand Nagar Road, Shyamal, Ahmedabad, Gujarat-380015

E-AUCTION NOTICE

PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISIO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

The undersigned as authorised officer of Jana Small Finance Bank Limited has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that online auction (e-auction) of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice of Possession	Date of Possession	Present Outstanding balance as on 30.01.2024	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last date TIME & Place for submission of Bid
1	31809420000445	1) Dilipbhai Vaghri, 2) Rekhaben Vaghari	25.03.2023	19.06.2023	Rs.23,15,847.08 (Rupees Twenty Three Lakh Fifteen Thousand Eight Hundred Forty Seven and Eight Paise Only)	19.02.2024 Time: 09:30 AM to 05:00 PM	Rs.14,37,000/- (Rupees Fourteen Lakh Thirty Seven Thousand Only)	Rs.1,43,700/- (Rupees One Lakh Forty Three Thousand Seven Hundred Only)	04.03.2024 @ 02:00 PM	02.03.2024, Till 05.00 PM Jana Small Finance Bank Ltd., 208 to 213, 2nd Floor, Shangrila Arcade, Nr. Shyamal Cross Road, Satellite, Ahmedabad-380015
2	30719610000074	1) Pagda Tulsiabhai Parsottambhai, 2) Pagada Panna Ben	25.09.2023	27.10.2023	Rs.20,10,295.01 (Rupees Twenty Lakh Ten Thousand Two Hundred Ninety Five and One Paise Only)	19.02.2024 Time: 09:30 AM to 05:00 PM	Rs.13,35,000/- (Rupees Thirteen Lakh Thirty Five Thousand Only)	Rs.1,33,500/- (Rupees One Lakh Thirty Three Thousand Five Hundred Only)	04.03.2024 @ 02:00 PM	02.03.2024, Till 05.00 PM Jana Small Finance Bank Ltd., 208 to 213, 2nd Floor, Shangrila Arcade, Nr. Shyamal Cross Road, Satellite, Ahmedabad-380015
3	31529420002791	1) Nakum Nitinkumar Kishorkumar, 2) Nakum Gitaben Kishorbhai	25.03.2023	22.10.2023	Rs.12,73,027.07 (Rupees Twelve Lakh Seventy Three Thousand Twenty Seven and Seven Paise Only)	19.02.2024 Time: 09:30 AM to 05:00 PM	Rs.6,37,000/- (Rupees Six Lakh Thirty Seven Thousand Only)	Rs.63,700/- (Rupees Sixty Three Thousand Seven Hundred Only)	04.03.2024 @ 02:00 PM	02.03.2024, Till 05.00 PM Jana Small Finance Bank Ltd., 208 to 213, 2nd Floor, Shangrila Arcade, Nr. Shyamal Cross Road, Satellite, Ahmedabad-380015

Mortgaged Immovable Property: Moje Gam Sanjaya, Survey No.84, Paiki Old Survey No.129, Piki Total admeasuring hec. are 1-48-57, Paikikar 19.12 paiki hec. are 0-40-47, Paiki Khata No.444, Paiki "SHYAM SHREEJEE RESIDENCY" Paiki Sub Plot No.33 paiki admeasuring 51.10 Sq.mtrs. Paiki common plot land admeasuring 39.47 paiki Total admeasuring 90.58 Sq.mtrs. paiki Ground Floor & First Floor construction admeasuring 67.50 Sq.mtrs., Ta. Petlad, Dist. Anand. Boundaries: East: Society Approach Road, West: Sub Plot No.24 & 25, North: Sub Plot No.32, South: Sub Plot No.34

The properties are being held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and the E-Auction will be conducted "On Line". The auction will be conducted through the Bank's approved service provider M/s. A Closure at the web portal https://bankauctoins.in & www.foreclosureindia.com. For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact M/s. A Closure; Contact Mr. Bhaskar Naidu Contact Number: 8142000809/ 8142000061. Email id: info@bankauctoins.in / subbarao@bankauctoins.in.

For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact Jana Small Finance Bank authorized officers Mr. Pratikbhai Soni (Mob No.9974690765) & Mr. Ranjan Naik (Mob No.9590858249). To the best of knowledge and information of the Authorized Officer, there are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named Borrowers/ Guarantor/s Mortgagees about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagee are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.

Date: 02.02.2024, Place: Gujarat Sd/- Authorized Officer, Jana Small Finance Bank Limited

JM FINANCIAL HOME LOANS LIMITED
Corporate Identity Number: U65999MH2016PLC288534
Corporate Office Address: 3rd Floor Sushashil IT Park, Plot No 68E, Off Datta Patta Road, Borivali East, Mumbai - 400066 HOME LOANS

DEMAND NOTICE

Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rule 3 of the Security Interest Enforcement Rules, 2002 ("Rules").

Whereas the undersigned being the Authorized Officer of JM Financial Home Loans Limited (JMFL) under the Act and in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Rules already issued Demand Notice dated below under Section 13(2) of the Act, calling upon the Borrower/s/Co-Borrower/s/Guarantor/s (all singularly or together referred to as "Obligors"/Legal Heir/s/Legal Representative/s) listed hereunder, to pay the amount mentioned in the respective Demand Notice, within 60 days from the date of the respective Notice, as per details given below. Copies of the said Notices are served by Registered Post and are available with the undersigned, and the said Obligors/Legal Heir/s/Legal Representative/s, may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours. In connection with the above, Notice is hereby given, once again, to the said Obligors/Legal Heir/s/Legal Representative/s to pay to JMFL, within 60 days from the date of the respective Notice, the amount indicated here below against their respective names, together with further interest as detailed below from the respective dates mentioned below in column (d) till the date of payment and / or realization, read with the loan agreement and other documents/writings, if any, executed by the said Obligors/As. Security for due repayment of the loan, the following Secured Asset(s) is/are mortgaged to JMFL by the said Obligors(s) respectively.

Loan Account Number	Borrowers/Co-borrowers/ Guarantors Name	Total Outstanding As on date	Date of 13(2) Notice and Date of A/c
HSRT2200025239	Mr. Santosh Devidas Hire, Mrs. Asha Devidas Hire	Rs. 6,94,071/- (Rupees Six Lakh Ninety-Four Thousand Seventy-One only) As on: 18-Jan-24	19-Jan-2024 And 11-Jan-2024
HVP12300033445	Mr. Avinash Singh, Mrs. Pritico	Rs. 11,36,966/- (Rupees Eleven Lakh Thirty-Six Thousand Nine Hundred Sixty-Six only) As on: 18-Jan-24	19-Jan-2024 And 11-Jan-2024

Description of the secured assets / Immovable Properties

Flat No - 410, 4th Floor, "Radhekrishna Residency" In Shiv Dhara Residency Vihag-01, R. S. No - 70, Block No - 92, Plot No - 1 To 7, Dist. & Sub. Dist. - Palsana, Surat, Gujarat Pincode - 394305.

Flat No - G - 04, "B - Wing", Sak Krupa Apartment, Ground Floor, (Old Survey No. 1332/ To 9, New Survey No. 2135P) Plot No.03 To 13, 16 To 24, Village - Dunga, Ta. Vapi, Dis. Valsad, Gujarat Pincode - 396191.

With further interest, additional interest at the rate as more particularly stated in respective Demand Notices dated mentioned above, incidental expenses, costs, charges etc incurred till the date of payment and/or realization. If the said Obligors(s) shall fail to make payment to JMFL, as aforesaid, then JMFL shall proceed against the above Secured Asset(s)/Immovable Property (ies) under Section 13(4) of the said Act and the applicable Rules enacted at the risk of the said Obligors(s)/Legal Representative(s) as to the costs and consequences.

The said Obligors(s)/Legal Heir(s)/Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s)/Immovable Property(ies), whether by way of sale, lease or otherwise without the prior written consent of JMFL. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

Date: 02-Feb-2024 Place: Surat & Vapi Sd/- Authorized Officer, JM Financial Home Loans Limited

Bank of Baroda Palanpur patia Branch, G/2-5, Morden Shoppe, Beside Silver Plaza, Rander Road, Surat-395010. • Ph.: 0261-2640029, 2640030, E-mail: punsur@bankofbaroda.com

DEMAND NOTICE
(Under Sub-Section (2) of Section 13 of the SARFAESI Act, 2002)

1. **Mr. Anwarhkan Faruq Pathan (Borrower)** 16.01.2024
Flat No. 303, Gulshanpark, A/3 Paliya Bhamrataria Road, Varyavi Bazar, Surat-395003.

2. **Mr. Noushadalam Muslim Mohmmad (Guarantor)**
Flat No. B/1-204, Gulshan park, Bhamrataria Road, Varyavi Bazar, Surat-395003

Sub: Notice under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" A/c: Mr. Anwarhkan Faruq Pathan

DEAR SIR - RE : CREDIT FACILITIES WITH OUR PALANPUR PATIA BRANCH, SURAT

1. We refer to our letter no. BOB/dated 23/04/2015 & 31/08/2019 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilizing the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature Type of Facility	Limit	Rate of Interest	Outstanding as on 16.01.2024 (Inclusive of interest up to 12.01.2024)
Housing Loan	Rs. 9,50,000/-	under Floating Option	Rs. 8,15,519.90/- + an applied interest there on + Legal & other Expenses
Top Up Loan	Rs. 7,00,000/-	under Floating Option	Rs. 6,83,482.21/- + an applied interest there on + Legal & other Expenses

SECURITY AGREEMENT WITH BRIEF DESCRIPTION OF SECURITIES

All the piece and parcel of immovable property bearing Flat No. 303, admeasuring area 1025.00 sq.ft. (Built up) on the 3rd Floor of Building A/3(as per Sanction plan A Type Building) of "Gulshan Park" Situated on the properties bearing City Survey Nondh No. 1382 Part, 1387 Part & 1394 Part, 1394 Part & 1397 Part & 1399 Part of City Survey Ward No. 07 in the area of Bhamrataria in the City of Surat, property in the name of Mr. Anwarhkan Faruq Pathan

2) you are aware, you have committed defaults in payment of interest on above loans/ outstanding for the Month ended November 2023 and therefore: 3) Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on 18.11.2023 (mention date of classification as NPA) in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon. 4) Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating Rs. 14,98,962.11/- as on 16/01/2024 + an applied interest there on + Legal & other Expenses as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note. 5) Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full. 6) We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act. 7) We further invite your attention to sub-section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender/private treaty. Please note that, after publication of the notice as above, your right to redeem the secured assets will not be available. 8) Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us. Sd/-
Date : 16.01.2024
Place : Surat
Authorized Officer
Bank of Baroda, Surat

fincare Small Finance Bank Registered Office: 301-306, 3rd Floor, Abhijeet-V, Opp. Mayor's Bungalow, Law Garden Road, Mithakhali, Ahmedabad-380006. Ph: +91-79-40011000. CIN No.U67120GJ1995PLC205373

Head Office: # 835/39, 5th Floor, Bren Mercury, Kalkondanahalli, Sarjapur Main Road, Bengaluru-560035, Karnataka. Phone: +91-80-42504444. www.fincarebank.com

APPENDIX IV - [See rule 8 (1)] POSSESSION NOTICE

Whereas, the undersigned being the Authorized Officer of the Fincare Small Finance Bank Ltd. under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2000 (54 of 2002) and in exercise of powers conferred under section 13 (2) read with Rule 3 of the Security Interest Enforcement Rules, 2002 has issued Demand Notices for calling upon the Borrowers, Mortgagees, Co-borrowers and Guarantors to repay the amount mentioned in the said demand notice amount within 60 days (Sixty days) from the date of the said demand notice.

The Borrowers, Mortgagees, Co-borrowers and Guarantors mentioned herein above having failed to repay the said demand notice amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken Repayable Possession of the property/properties described herein below in exercise of powers conferred on him under sub-section 4 of Section 13 of the said Act read with Rule 9 of the Security Interest Enforcement Rules 2002.

The Borrowers 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 Borrowers, Mortgagees, Co-borrower and Guarantors mentioned herein above in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property/properties will be subject to the charge of the Fincare Small Finance Bank Ltd. for the amounts and further interest and other charges thereon till the date of recovery.

Sl. No.	Borrowers, Mortgagees, Co-obligants and Consentors	Possession taken on	Total Outstanding Amount
1.	MR/MRS KHER RAJDEEPSINH PAHADSINH, MR/MRS. Kher Komalben Rajdeepsinh, Kher Neetaben Pahadsinh, Demand Notices dated 02-06-2021. loan account no. 1966000034587	Possession taken on: 30/01/2024	Rs. 457327/- as on 25-05-2021 interest and other charges thereon.
2.	MR/MRS Bharvad Kashiben Gajibhai, MR/MRS. Chosia Laljibhai Gajibhai, Demand Notices dated 15-07-2022. loan account no. 1966000023038	Possession taken on: 30/01/2024	Rs. 443686/- as on 05-07-2022 interest and other charges thereon.
3.	MR/MRS HARDIK MOHANBHAI PATEL, MR/MRS. Priya Hardik Patel, Mohanbhai Haribhai Patel, Demand Notices dated 08-12-2022. loan account no. 2163000012871	Possession taken on: 30/01/2024	Rs. 1432481/- as on 30-11-2021 interest and other charges thereon.
4.	MR/MRS BABITA GAMHA SAHNI, MR/MRS. Gamha Sahni, Demand Notices dated		