

GRIHUM HOUSING FINANCE LIMITED (Formerly known as Poonawala Housing Finance Ltd.) : Registered Office- 602, 6th Floor, Zero One IT Park, Sr. No.79/1, Ghorpadi, Mundhwa Road, Pune-411036.		APPENDIX IV (See Rule 8(1)) POSSESSION NOTICE (For Immovable Property)
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Whereas, the undersigned is the Authorised Officer of Gruhun Housing Finance Limited (formerly known as Poonawala Housing Finance Limited as the name Poonawala Housing Finance Limited changed to Gruhun Housing Finance Limited with effect from 17 Nov 2023 (Previously known as Magna Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Limited Company) hereinafter referred as Secured Creditor of the above Corporate/ Register office under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred as the "said Act") and in exercise of the powers conferred under Section 13(2) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand note below dated calling upon the below Borrowers to repay the amount mentioned in the note within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers 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 of the Security Interest Enforcement Rules 2002 on this 14th Day of May of the Year 2024.

The borrowers 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 secured Creditor the amount 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. Details of Property taken in possession are herein below.

Sr. No.	Name of Borrowers	Description of Property	POSSESSION Date of statutory taken Date	Date of Demand Notice	Amount in Demand Notice (Rs.)
1.	Kirti A. Deshani, Shubh Industries, Anikumar Y Deshani,	All That Piece & Parcel Of Rev. Sur No.36/2 Paiki, City Sur No 59669, Open Plot No.17-B, Shiv Nagar, St. No. 12, B/H. P.D. Collage, Off. Gondal Road, Admin. 211-63 St Mtrs. Nr Doshi Hospital Pin Code- 36004 Bound By- East- Sub Plot No 17/C, West- Sub Plot No 17/A, North- Road, South- Plot No 18.	14/05/2024	26/02/2024	Rs.17205741.54/- (Rupees One Crore Seventy Two Lakh Five Thousand Seven Hundred Forty One Paise Fifty Four Only) payable as on 26/02/2024 along with interest @ 16.3 p.a. till the realization.

Place: Gujarat Dated: 20-04-2024 Gruhun Housing Finance Limited, (Formerly known as Poonawala Housing Finance Limited)

Chola Enter a better life!	CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED Corporate Office : Chola Crest, Super B, C54 & C55, 4th Flr, Vi Ka Industrial Estate, Guindy, Chennai-600 032, T.N.
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DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules") The undersigned is the Authorised Officer of Cholamandalam Investment and Finance Company Ltd. (the Secured Creditor) under the Act and in exercise of the powers conferred under Sec. 13(2) of the Act read with Rule 3 issued Demand Notice(s) under Sec. 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 avoiding the service of the Demand Notice(s), therefore the service of notice is being affected by affixation and publication as per Rules. The contents of Demand Notice(s) are extracted herein below :-

Sr. No.	Name & Address of the Borrower/s & Co-Borrower/s	Loan Amt.	Dt. of Demand Notice & O/s. Amt.	Description of the Property / Secured Asset
1.	Mr. & Mrs. Sunmani Rafikbhai Mamadbhai & Mamadbhai,	15.05.2024	Rs. 21,36,675/- (Rs. Twenty One Lakh Thirty Six Thousand Six Hundred Seventy Five Only) as on 14.05.2024	All The Peace & parcel A Property of House Total Sq. Mts. 117-09 Sq. Fts. 1250-6 [Built up Area GF Sq. Mts. 64-18] Of Lekh No. 246, Dt. 31/07/935, City Survey Sheet No. 158, City Survey No. 93, Ward No. 3 Situated at Navadeala Road, Kadiya Kumbhar Street in Morbi City, Taluka Morbi. • Boundaries of Property - * North : Adj. Property of City Survey No. 914; * South : Adj. Property of City Survey No. 912; * East : Adj. Property of City Survey No. 899; * West : Road.
2.	Mr. & Mrs. Sunmani Rafikbhai Mamadbhai,	15.05.2024	Rs. 21,36,675/- (Rs. Twenty One Lakh Thirty Six Thousand Six Hundred Seventy Five Only) as on 14.05.2024	All The Peace & parcel A Property of House Total Sq. Mts. 117-09 Sq. Fts. 1250-6 [Built up Area GF Sq. Mts. 64-18] Of Lekh No. 246, Dt. 31/07/935, City Survey Sheet No. 158, City Survey No. 93, Ward No. 3 Situated at Navadeala Road, Kadiya Kumbhar Street in Morbi City, Taluka Morbi. • Boundaries of Property - * North : Adj. Property of City Survey No. 914; * South : Adj. Property of City Survey No. 912; * East : Adj. Property of City Survey No. 899; * West : Road.
3.	Both are R/L - Masjid, Bajuma, Memon, Shera, Tankara, Rajkot, Gujarat, Tankara-363 650; Also at - H. D. Bhe. Lekh No. 246, City St. No. 913, City St. Ward 3 /City St. Sheet No. 158, Kadiya Kumbhar Street, Navadeala Road, Morbi, Gujarat-363 641.			

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 payment. The borrower(s) may note that Cholamandalam Investment and Finance Company Ltd. is a secured creditor and the loan facility availed by the borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, The Secured Creditor 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. The Secured Creditor is also empowered to ATTACH AND / OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), the Secured Creditor 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 Secured Creditor. This remedy is in addition and independent of all the other remedies available to the Secured Creditor under any other law.

The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(3) of the Act, where the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of the Secured Creditor and non-compliance with the above is an offence punishable under Section 29 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 : Morbi, Gujarat Date : 15.05.2024

Authorized Officer For Cholamandalam Investment and Finance Company Limited

Public Notice For E-Auction For Sale Of Immovable Properties
Sale of Immovable property mortgaged to IFIL Home Finance Limited (Formerly known as India Infonet Housing Finance Ltd.) (IIFL-HFL) Corporate Office at Plot No. 98, Udyog Vihar, Phase-I, Gurgaon-122015 (Haryana) and Branch Office at Office No.701, 7th Floor, 21st Century Business Center, Near Udyog Vihar, Sector-9, Gurgaon-122015. T-5, 33, Sector-9, Sector-9, Noida, Uttar Pradesh-201301. Security Interest Act, 2002 (hereinafter referred as "the Act") Wherein the Authorised Officer ('AO') of IIFL-HFL had taken the possession of the following properties pursuant to the notice issued US 13(2) of the said loan accounts/project nos., with a right to sell the same on "AS IS WHERE IS BASIS and WITHOUT RECOURSE BASIS" for realization of IIFL-HFL's dues. The Sale will be done by the undersigned through an auction platform provided at the website: www.ifilhome.com

Borrower/s/ Co-Borrower/s/ Guarantor/s	Demand Notice Date and Amount	Description of the Immovable property/ Secured Assets	Date of Physical Possession	Reserve Price
1. Mr. Tapankumar Das	06-Nov-2023 Rs. 10,76,391/- (Rupees Ten Lakh Seventy Six Thousand Three Hundred and Ninety One Only)	All that part and parcel of the property bearing Plot No.12, Block No.265, Mahesh Residency 2, Swami Ojapad Sayan Road, Sector-34/130 Area Admeasuring (In Sq. Ft.) 10,130 Patta No. 100, 100 Sq. Mts. Super Area, Super Built Up Area, Property Area: 432.00, 275.00, 275.00	27-Apr-2024	Rs.10,23,000/- (Rupees Ten Lakh Twenty Three Thousand Only)
2. Mrs. Garani Das	Rs. 25,000/- (Rupees Twenty Five Thousand Only)	All that part and parcel of the property bearing City Survey No. 922, Sheet No. 11, Plot No. 100, 100 Sq. Mts. Super Area, Super Built Up Area, Property Area: 432.00, 275.00, 275.00	05-May-2024	Rs.25,18,000/- (Rupees Twenty Five Lakh Eighteen Thousand Only)
3. Mr. Sarveshwar Das (Prospect No IL109974)	Rs. 20,79-2023 Rs. 26,53,897/- (Rupees Twenty Six Lakh Fifty Three Thousand Eight Hundred and Ninety Seven Only)	All that part and parcel of the property bearing City Survey No. 922, Sheet No. 11, Plot No. 100, 100 Sq. Mts. Super Area, Super Built Up Area, Property Area: 432.00, 275.00, 275.00	05-May-2024	Rs.28,13,000/- (Rupees Twenty Six Lakh Ninety Three Thousand One Hundred and Thirty Eight Only)
4. Mr. Chamanji Ramji Thakor (2nd Father) Trading Com.	Rs. 40,000/- (Rupees Forty Thousand Only)	All that part and parcel of the property bearing City Survey No. 922, Sheet No. 11, Plot No. 100, 100 Sq. Mts. Super Area, Super Built Up Area, Property Area: 432.00, 275.00, 275.00	05-May-2024	Rs.40,000/- (Rupees Forty Thousand Only)
5. Mrs. Thakor Kakaben Chamanji (Prospect No IL10423787)	Rs. 20,79-2023 Rs. 26,53,897/- (Rupees Twenty Six Lakh Fifty Three Thousand Eight Hundred and Ninety Seven Only)	All that part and parcel of the property bearing City Survey No. 922, Sheet No. 11, Plot No. 100, 100 Sq. Mts. Super Area, Super Built Up Area, Property Area: 432.00, 275.00, 275.00	05-May-2024	Rs.40,000/- (Rupees Forty Thousand Only)
6. Date of inspection of property	EMD Last Date	Date of E-Auction		
21-Jun-2024 1100 hrs -1400 hrs	24-Jun-2024 1115 hrs	26-Jun-2024 1100 hrs -1300 hrs		

Mode of Payment :- EMD payments are to be made via online mode only. To make payments you have to visit [https://www.ifilhome.com](http://www.ifilhome.com) and pay through link available for the property/ Secured Asset only.

Note: Payment link for each property/ Secured Asset is different. Ensure you are using link of the property/ Secured Asset to intend to buy public auction.

For balance payment, upon successful bid, has to pay through RTGS/NEFT. The account details are as follows: a) Name of the Account- IIFL Home Finance Ltd., b) Name of the Bank- Standard Chartered Bank, c) Account No- 9902879xxxxx followed by Prospect Number, d) IFSC Code- SCBL0036001, e) Bank Address: Standard Chartered Bank, 96 M.G. Road, Fort, Mumbai-400001.

Terms and Conditions:-

1. For participating in e-auction, Intending bidders required to register their details with the Service Provider [https://www.ifilhome.com](http://www.ifilhome.com) well in advance and has to create the login account, login ID and password. Intending bidders have to submit/ send their "Tender FORM" along with the payment details towards EMD, copy of KYC and PAN card at the above mentioned Branch Office.

2. The bidders shall improve their offer in 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.

3. The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% 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.

4. The secured creditor shall be entitled to deduct the amount of EMD and other expenses due like municipal tax, electricity charges, land and all other incidental costs, including all other taxes and rates outgoings relating to the property.

5. Bidders are advised to go through the website [https://www.ifilhome.com](http://www.ifilhome.com) and [https://www.iifl-hfl.com](http://www.iifl-hfl.com)/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.

6. For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID- care@ifilhome.com, Support Helpline Number @ 9802672499.

7. For any query related to Property details, Inspection of Property and Online bid etc, call IIFL-HFL toll free no. 1800 267 9999 from 09:30 hrs to 18:00 hrs between Monday to Friday or email to: care@ifilhome.com

8. Notice is hereby given to above said borrowers to collect the household articles, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IIFL-HFL shall not be responsible for any loss of property under the circumstances.

9. Further the notice is hereby given to the Borrower/s, that in case they fail to 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.

11. 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 IIFL-HFL will be final.

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8 (6) OF THE SARFAESI ACT, 2002

The Borrower/s 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 and balance dues if any will be recovered with interest and cost.

Place : Surat, Patan ; Date : 20-05-2024

Sd/- Authorised Officer, For IIFL Home Finance Ltd.

SMFG India Home Finance Company Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)

Corporate Off. : 503 & 505' Floor, G-Block, Inskip BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai-400 051, MH.

Regd. Off. : Megh Towers, Fl. 3, Old No. 307, New No. 165, Poonamallee High Road, Madraswaram, Chennai-600 095, Tamil Nadu.

POSSESSION NOTICE FOR IMMOVABLE PROPERTY [(Appendix IV) Rule 8(1)]

WHEREAS the undersigned being the Authorised Officer of **SMFG India Home Finance Company Ltd.** (Formerly Fullerton India Home Finance Co. Ltd.) a Housing Finance Company [duly registered with National Housing Bank (Fully Owned by RBL) (hereinafter referred to as "SMHFC") under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 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 Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken Physical Possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of "SMHFC" for an amount as mentioned herein under and interest thereon.

Name of the Borrower/s / Guarantor/s LAN

Description of Secured Assets (Immovable Property)

Demand Notice Date & Amount

Date of Possession