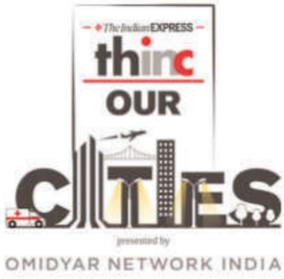


IE THINC: OUR CITIES

'Tech must become accessible & affordable'

Panelists discussed how technology can be leveraged to help in urban planning and expansion at the fifth edition of the IE Thinc: CITIES series, presented by The Indian Express with Omidyar Network India. The session was moderated by Udit Misra, Associate Editor



Key recommendations include filling 27 per cent of sanctioned positions, creating an all-India urban planning service, and updating outdated urban planning acts to address environmental sustainability, climate change and water sensitivity. Transformative change requires world-class planners, a national authority, and nurturing city-specific skills. Enhancing economic geographies and coastal city potential is vital. We must also reform governance by integrating businesses, industries, professionals and associations into local government.

On the role of tech in India's urbanisation

JAGAN SHAH: One thing we must recognise about technology, especially digital technology, is that it forms the backbone of many transformations in Indian cities. Much of this technology is dematerialised, almost invisible due to its digital nature. Currently, we are using various technologies, including data sciences for ICT applications, material sciences for waste recovery and advanced methods for water recycling.

Technologies such as remote sensing and GIS-based planning are integral to urban development. Cities, particularly under the Smart Cities Mission, are leveraging these technologies for data collection, efficient transportation and citizen engagement. A successful example is Srinagar, a smart city utilising these innovations.

However, challenges remain. First, cities must efficiently measure their "metabolism," monitoring operations like air quality and traffic flow through sensing technologies and data analysis. Second, platforms like Gatishakti, effective at national logistics management, should be adapted for a macro view of urban systems. With over 8,000 cities, understanding their economic interactions is crucial for growth.

Third, scaling these technologies requires market forces and private sector involvement. Currently, projects like Srinagar act as lighthouses but widespread implementation is necessary. The government must enable cities to partner with the private sector, fostering competition and innovation.

While progress is promising, much remains siloed. A tipping point is approach-

KEYNOTE SPEAKER

KESHAV VERMA, CHAIRMAN, HLC, URBAN PLANNING, MOHUA

Professionalising municipal systems is crucial. There is enthusiasm with regard to the potential of using technologies. But that enthusiasm is diluted

because of lack of professionals in city governance structures. Transformative change requires world-class planners, a national authority, and nurturing city-specific skills

PANELLISTS

SHALINI AGARWAL
COMMISSIONER, SURAT MUNICIPAL CORPORATION
Urban planning will be one of the most important aspects. Technology and urban governance will have to run in tandem with each other

JAGAN SHAH
CEO, THE INFRAVISION FOUNDATION, ARCHITECT AND URBANIST
Cities, particularly under the Smart Cities Mission, are leveraging technologies such as remote sensing and GIS-based planning for data collection, transportation and citizen engagement

ANUPAM KUMAR SINGH, PROFESSOR & DEAN, ACADEMICS, ADANI UNIVERSITY, AHMEDABAD

There is a lot of air pollution and dust generated through construction. We are still relying on traditional practices

— on sand and cement aggregate mix. The challenge lies in bringing sustainable building practices into the urbanisation pattern

On potential of tech in urban planning

KESHAV VERMA: India has immense potential by fully leveraging urbanisation, which remains untapped. The challenges from the 1990s have intensified. To achieve a \$10 trillion economy, we must transform urban youth profiles and create employment. Urbanisation in India is nearly 50 per cent, much lower than developed nations where rates exceed 75 per cent.

Delhi-NCR's 30 million people face toxic air, reflecting governance failures. Vehicular pollution, especially two-wheelers, thermal plants, dust, factories and degradation of the Aravallis contribute significantly. Municipal commissioners must spend 70 per cent of their time on roads. Professionalising municipal systems is crucial, requiring MBAs, chartered accountants, environmental and civil engineers. Municipal corporations are often insulated and disconnected from the public. In Ahmedabad, we professionalised property tax systems, increasing revenue to 67 per cent. Municipal budgets are less than one per cent of a city's GDP, leaving no room for generating significant income.

Traffic remains a major issue. AI could revolutionise parking systems and traffic management. For example, New York earns \$546 million from traffic, whereas India earns nothing. Technology enables transparency and better governance, turning administration toward public needs. Lidar technology aids in understanding water systems and brownfield development potential, while social infrastructure impacts area marketing.

ing where the impact of technology will significantly improve urban life. Continued efforts are needed to make these advancements more visible and scalable across the urban landscape.

On key concerns in the path to urbanisation

ANUPAM KUMAR SINGH: When we look at the challenges in the urban context, it's not only the challenges which are related to urban planning or urban governance alone. There are challenges even in construction management and construction technology. When we see the overall urbanisation perspective, construction technology plays a significant role. There-

fore, the challenges in this particular sphere of construction technology relate to a large number of construction projects that are happening at the city level.

Technologies are available to arrest this particular challenge. There are challenges related to sustainable building practices. We have more than a few lakhs square metre of space, which has been identified as site for green buildings. But when we look into the overall scenario of buildings, not just green field but brownfield projects as well, we find a less than optimal use of technology. This could align with sustainable building practices. There is air pollution and dust generated through construction. We are still relying on traditional

practices — on sand and cement aggregate mix. The challenge lies in how to bring sustainable building practices into the urbanisation pattern.

On reasons why we get sub-optimal results

SHALINI AGARWAL: India has set an ambitious target to become a \$30 trillion economy in the world by 2047. Cities will play the biggest role to fulfill this target. Today, 65 per cent of India's GDP comes from the cities and you will be surprised that they occupy 3 per cent of our total land area. So, 65 per cent of GDP is coming from 3 per cent area of the country, which is expected to grow to 85 per cent by 2047.

Prime Minister Narendra Modi has mentioned in one of his speeches that urban planning will decide the fate of cities in India and the fate of cities will in turn decide the fate of India. So, urban planning will be one of the most important pivots of urbanisation.

Now, when we are talking about urban governance, technology will play role in three ways. One, planning, implementation and monitoring. Second, we have to think about people. So, technology must be put in such a way that it is accessible to people and works for their convenience. The third aspect is the way the urban local bodies work. Is their staff equipped with technology? Without technology, you can't pace your development the way the cities are growing. So, technology and urban governance will have to be in tandem with each other.

On the reluctance to use technology

KESHAV VERMA: There is enthusiasm with regard to the potential of using technologies. But that enthusiasm is diluted because of lack of professionals in city governance. We don't have professionals and we hire them on contract. There is this whole sprinkling of contracted professionals who come from one city and go to another. Therefore, there is a lack of intent to create in-house capacities, which is extremely important. For technology to become real, you need a professional platform which is in-house,

to make it relevant to people.

If the PM says urban planning is going to catalyse economic development, then where are the urban planners? We've got to have them in place.

On tech-related solutions

JAGAN SHAH: A plethora of solutions is being applied to urban challenges. Waste water reuse is a national priority, with Surat leading in supplying recycled wastewater to industries in Hazira and Panipat following suit. Towns along the Ganga are scaling up these efforts, combining biotechnology and water transport technologies. Remote sensing supports transportation systems, while renewable energy, like solar and compressed biogas, is gaining traction. The Building Information Modelling code is being embedded in public contracts, paving the way for digital twins — data-rich simulations used for complex systems, initially developed by National Aeronautics and Space Administration (NASA). Cities are beginning to adopt digital twins for urban management.

Command and control centres in smart cities became vital during COVID-19, acting as war rooms where data, AI and machine learning were used to understand the viral spread. Municipal portals now deliver services, address grievances and collect taxes, all driven by this technology. Miniaturisation is increasing reliance on handheld devices, from point-of-sale machines on buses to mobile navigation and payments.

Technology is no longer optional; it is essential for urbanisation and improving quality of life. However, its inefficient use remains a challenge. Cities must converge and integrate technologies, developing decision-support systems to analyse data and prioritise actions. Surveillance cameras enhance safety and traffic management, while early warning systems aid in flood control.

Technology must become ubiquitous, accessible and affordable, as there is no alternative path to progress. Integrating and scaling these solutions is critical to ensuring sustainable urban development and prosperity for all.



Scan the QR code to watch video

TATA CAPITAL HOUSING FINANCE LTD.

Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013.
Branch Address: TATA CAPITAL HOUSING FINANCE LIMITED, 4th Floor, Capital One Building, Between HDFC House & HDFC Bank, Near Mithakhali 6 Road, Navrangpura, Ahmedabad, Gujarat - 380009

NOTICE FOR SALE OF IMMOVABLE PROPERTY
(Under Rule 8(6) read with Rule 9(1) of the Security Interest (Enforcement) Rules 2002)

E-Auction Notice of 30 days for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the below mentioned Borrower and/ Co-Borrower, or their legal heirs/representatives (Borrowers) that the below described immovable property mortgaged to Tata Capital Housing Finance Ltd. (TCHFL), the Possession of which has been taken by the Authorised Officer of TCHFL, will be sold on 28-01-2025 on "As is where is" and "As is what is" and "Whatever there is" and without any recourse basis" for recovery of outstanding dues from below mentioned Borrower and Co-Borrowers. The Reserve Price and the Earnest Money Deposit is mentioned below. Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said secured asset / property shall be sold by E-Auction at 2.00 P.M. on the said 28-01-2025. The sealed envelope containing Demand Draft of EMD for participating in E-Auction shall be submitted to the Authorised Officer of the TCHFL on or before 27-01-2025 till 5.00 P.M. at Branch address: TATA CAPITAL HOUSING FINANCE LIMITED, 4th Floor, Capital One Building, Between HDFC House & HDFC Bank, Near Mithakhali 6 Road, Navrangpura, Ahmedabad, Gujarat - 380009.

The sale of the Secured Asset/ Immovable Property will be on "as is where condition is" as per brief particulars described herein below:

Sr. No.	Loan A/c. No.	Name of Borrower(s) / Co-borrower(s) / Legal Heir(s) / Legal Representative/ Guarantor(s)	Amount as per Demand Notice	Reserve Price	Earnest Money	Type of possession	O/s as on 17-12-2024
1.	10400756	LATE KUNAL HARISHBHAI THAKKER (DECEASED) Through all its Legal Heirs MS. NITABEN HARESHBHAI THAKKAR	Rs. 8.11,294/- (Rupees Eight Lakh Eleven Thousand Two Hundred Ninety Four Only) 05-12-2023	Rs. 8.32,600/- (Rupees Eight Lakh Thirty Two Thousand Six Hundred Only)	Rs. 83,260/- (Rupees Eighty Three Thousand Two Hundred Sixty Only)	Physical	Rs. 1005275/- (Rupees Ten Lakh Five Thousand Two Hundred Seventy Five Only)
2.	9658347	Mr. VAIBHAV BIRENDRA SINHA, Mr. BIRENDRA JOGESHCANDRA SINHA	Rs. 10,03,379/- (Rupees Ten Lakh Three Thousand Three Hundred Seventy Nine Only) 16-01-2024	Rs. 9,58,700/- (Rupees Nine Lakh Fifty Eight Thousand Seven Hundred Only)	Rs. 95,870/- (Rupees Ninety Five Thousand Eight Hundred Seventy Only)	Physical	Rs. 1141500/- (Rupees Eleven Lakh Forty One Thousand Five Hundred Only)

Description of the Immovable Property: All the rights, piece and parcel of immovable property bearing Sub Plot No. 16-A (Northern part) admeasuring 45.50 Sq. Mtrs of main plot no. 16 admeasuring 91 Sq. Mtrs, which was divided into equal parts namely Sub Plot no. 16-A and Sub Plot no. 16-B, main plot no. 16 is among 77 plots that were plotted numbered 1 to 77 on land which was converted into non agricultural land and can be used for residential purpose by order of District Panchayat court vide order no. DP/REV/NA/49/16-17/842 dated 07/04/2017 of Revenue survey no. 254/1/paik 1, situated at village: Varsamedi, Taluka: Anjar, District: Kachchh, Gujarat. Bounded :- East :- By Common Plot-A, West :- By 7.50 mtr Internal Road, North :- By Sub Plot no. 17-B, South :- By Sub Plot no. 16-B

Description of the Immovable Property: All the rights, piece & parcel of Immovable property bearing Flat No. 101 having super built-up area of 972 square feet. i.e. 90.30 square meters located on 1st floor of Block-9F constructed on land bearing revenue Survey no. 1017/C of Moje Sachana, Taluka Viramgam, in the Registration Sub District Viramgam and District Ahmedabad in the project known as "ANGAM 99 RESIDENCY" PHASE - II" together with undivided proportionate share admeasuring 48.39 square yards i.e. 40.46 square meters in all that nonagricultural land admeasuring 28025 square meters bearing revenue survey no. 1017/A admeasuring 6880 square meters and survey no. 1017/B admeasuring 10624 square meters and survey no. 1017/C admeasuring 10521 square meters situate lying and being at Moje Sachana, Taluka Viramgam, in the Registration Sub District Viramgam and District Ahmedabad along with rights to use the common amenities and facilities in the said Project developed on the Larger Land. Bounded :- East :- Road and block 9A, West :- Flat No. 9F-102, North :- Flat No. 9F-104, South :- Road

All the Auction, the public generally is invited to submit their bid(s) personally. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the Immovable Property sold.

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:

NOTE: The E-auction of the properties will take place through portal <http://bankauctions.in/> on 28-01-2025 between 2.00 PM to 3.00 PM with limited extension of 5 minutes each.

Terms and Condition: 1. The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. In the event of any dispute arising as to the amount bid, or as to the bidder, the Immovable Property shall at once again be put up to auction subject to the discretion of the Authorised Officer. 2. The Immovable Property shall not be sold below the Reserve Price. 3. Bid Increment Amount will be: Rs. 10,000/- (Rupees Ten Thousand Only). 4. All the Bids submitted for the purchase of the property shall be accompanied by Earnest Money as mentioned above by way of a Demand Draft favoring the "TATA CAPITAL HOUSING FINANCE LTD." Payable at Branch address. The Demand Drafts will be returned to the unsuccessful bidders after auction. For payment of EMD through NEFT/RTGS/IMPS, kindly contact Authorised Officer. 5. The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be in the discretion of the Authorised Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so. 6. For reasons recorded, it shall be in the discretion of the Authorised Officer to adjourn/discontinue the sale. 7. Inspection of the Immovable Property can be done on 17-01-2025 between 11 AM to 5.00 PM, with prior appointment. 8. The person declared as a successful bidder shall, immediately after such declaration, deposit twenty-five per cent of the amount of purchase money/bid which would include EMD amount to the Authorised Officer within 24hrs and in default of such deposit, the property shall forthwith be put to fresh auction/Sale by private treaty. 9. In case the initial deposit is made as above, the balance amount of the purchase money payable shall be paid by the purchaser to the Authorised Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. 10. In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/Sale by private treaty. The deposit including EMD shall stand forfeited by TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property. 11. Details of any encumbrances, known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable, as per table above. The Intending Bidder is advised to make their own independent inquiries regarding encumbrances on the property including statutory liabilities areas of property tax, electricity etc. 12. For any other details or for procedure online training on e-auction the prospective bidders may contact the Service Provider, M/s. 4Closure, Block No.605 A, 6th Floor, Mahirvanam Commercial Complex, Ameerpet, Hyderabad - 500038 Email: info@bankauctions.in or Manish Bansal, Email id: Manish.Bansal@tatacapital.com. Authorised Officer Mobile No: 8558983696. Please send your query on WhatsApp Number - 9999078669. 13. TDS of 1% will be applicable and payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by highest bidder in the PAN of the owner/ borrower(s) and the copy of the challan shall be submitted to our company. 14. Please refer to the below link provided in secured creditor's website <http://url.li/ksxcrb> for the above details. 15. Kindly also visit the link: <https://www.tatacapital.com/property-disposal.html>

Please Note - TCHFL has not engaged any broker/agent apart from the mentioned auctioning partner for sale/auction of this property. Interested parties should only contact the undersigned or the Authorised officer for all queries and enquiry in this matter.

Place:- Ahmedabad
Date :- 24-12-2024

Sd/- Authorised Officer,
Tata Capital Housing Finance Ltd.

POSSESSION NOTICE
(for immovable property)

Whereas,

The undersigned being the Authorized Officer of SAMMAAN CAPITAL LIMITED (CIN:L65922DL2005PLC136029) (formerly known as INDIABULLS HOUSING FINANCE LIMITED) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 25.09.2021 calling upon the Borrower(s) KANSAGARA SHARDABEN G, KANSAGARA HITESHKUMAR GIRDHARLAL, TUSHAR GIRDHAR KANSAGARA, KANSAGARA DARSHANABEN TUSHARBHAI, KANSAGARA ALPABEN HITESHKUMAR, KANSAGARA HITESHKUMAR GIRDHARLAL, KANSAGARA GIRDHARLAL MOHANLAL to repay the amount mentioned in the Notice being Rs. 18,44,397.78 (Rupees Eighteen Lakhs Forty Four Thousand Three Hundred Ninety Seven and Paise Seventy Eight Only) against Loan Account No. HLPAPRAJ00238867 as on 26.06.2021 and interest thereon within 60 days from the date of receipt of the said Notice.

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 Symbolic Possession of the property 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 19.12.2024.

The 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 SAMMAAN CAPITAL LIMITED (formerly known as INDIABULLS HOUSING FINANCE LIMITED) for an amount of Rs. 18,44,397.78 (Rupees Eighteen Lakhs Forty Four Thousand Three Hundred Ninety Seven and Paise Seventy Eight Only) as on 26.06.2021 and interest thereon.

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.

DESCRIPTION OF THE IMMOVABLE PROPERTY

SHOP NO.106, 1ST FLOOR, AUTO POINT COMPLEX, RAVI TRADERS,, NEAR LODHAVAD CHOWK, RAJKOT, GUJARAT - 360003.

Sd/-
Date : 19.12.2024
Place : RAJKOT
(FORMERLY KNOWN AS INDIABULLS HOUSING FINANCE LIMITED)

Authorised Officer
SAMMAAN CAPITAL LIMITED
(FORMERLY KNOWN AS INDIABULLS HOUSING FINANCE LIMITED)

POSSESSION NOTICE
(for immovable property)

Whereas,

The undersigned being the Authorized Officer of SAMMAAN CAPITAL LIMITED (CIN:L65922DL2005PLC136029) (formerly known as INDIABULLS HOUSING FINANCE LIMITED) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 25.09.2021 calling upon the Borrower(s) KANSAGARA SHARDABEN G, KANSAGARA HITESHKUMAR GIRDHARLAL, TUSHAR GIRDHAR KANSAGARA, KANSAGARA DARSHANABEN TUSHARBHAI, KANSAGARA ALPABEN HITESHKUMAR, KANSAGARA HITESHKUMAR GIRDHARLAL, KANSAGARA GIRDHARLAL MOHANLAL to repay the amount mentioned in the Notice being Rs. 27,42,074.39 (Rupees Twenty Seven Lakhs Forty Two Thousand Seventy Four and Paise Thirty Nine Only) against Loan Account No. HLPAPRAJ00238801 as on 26.06.2021 and interest thereon within 60 days from the date of receipt of the said Notice.

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 Symbolic Possession of the property 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 19.12.2024.

The 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 SAMMAAN CAPITAL LIMITED (formerly known as INDIABULLS HOUSING FINANCE LIMITED) for an amount of Rs. 27,42,074.39 (Rupees Twenty Seven Lakhs Forty Two Thousand Seventy Four and Paise Thirty Nine Only) as on 26.06.2021 and interest thereon.

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.

DESCRIPTION OF THE IMMOVABLE PROPERTY

MARUTI COMMERCIAL COMPLEX, AUTO POINT COMPLEX, SHOP NO.107, 1ST FLOOR, RAVI TRADERS, NEAR LODHAVAD CHOWK, C.S.WARD NO.17, C.S.NO.50 & 53-E & A-B-D, OFF. GONDAL ROAD, RAJKOT, GUJARAT-360002.

Sd/-
Date : 19.12.2024
Place : RAJKOT
(FORMERLY KNOWN AS INDIABULLS HOUSING FINANCE LIMITED)

Authorised Officer
SAMMAAN CAPITAL LIMITED
(FORMERLY KNOWN AS INDIABULLS HOUSING FINANCE LIMITED)

homefirst
Home First Finance Company India Limited

CIN: L65990MH2010PLC240703
Website: homefirstindia.com
Phone No.: 180030008425 Email ID: loanfirst@homefirstindia.com

POSSESSION NOTICE

REF: POSSESSION NOTICE UNDER SUB-RULE (1) OF RULE 8 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

WHEREAS the undersigned being the Authorized Officer of HOME FIRST FINANCE COMPANY INDIA LIMITED, pursuant to demand notice issued on its respective dates as given below, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 calling upon you/Borrowers, the under named to pay outstanding dues as within 60 days from the date of receipt of respective notices. You/Borrowers all, however, have failed to pay the said outstanding dues within stipulated time, hence HOME FIRST FINANCE COMPANY INDIA LIMITED are in exercise and having right as conferred under the provision of sub section (4) of section 13 of SARFAESI ACT, 2002 read with rules thereunder, taken POSSESSION of the secured assets as mentioned herein below.

Sr. No	Name of Borrowers/ Co-Borrowers/ Guarantors	Description of Mortgaged Property	Date of Demand Notice	Total O/s as on date of Demand Notice (in INR)	Date of possession
1.	Rajdipsinh Bhimdevsinh Jethva, Bhimdevsinh Jamsinh Jethva,chetanabha bhimdevsinh jethva	Plot No. 25/P, South East corner part, "Somnath", Yogninagar (Gondal), Opp. BAPS Temple, Off. Rajkot Road, Opp. Kanya Shala, Area Yogninagar, Tal Gondal, Dist Rajkot, Gujarat 360311 Bounded by NORTH-Property of Prafulaben Nitinbhai Dave, SOUTH-Road, EAST-Road, WEST-Property of Bhavnabehan Dhirendrabhai Gandhi	03/09/2024	14,68,971	22/12/2024
2.	Harshadhbhai Somabhai Jadav, Rameshbhai Vanvi	House-SBP 6465/6,Vallabhacharya Nagar 3,Opp. Ram Mandir, Off. Rajkot - Morbi Highway, Nr. Vrundavan Society Area, Vallabhacharya Nagar - 3, Ratanpar, City : Rajkot Gujarat,360003. Bounded by:- North:- Sub plot no 64+65/1 to 5, South:- Plot no 66, East:- 6.00 Mt wide road, West:- Plot no 62	04/07/2024	11,33,815	22/12/2024

The borrower having failed to repay the amount, notice is hereby given to the borrower / Guarantor 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 rule on the date mentioned above.

The BORROWERS/ GUARANTORS and the PUBLIC IN GENERAL are hereby cautioned not to deal with the above referred Properties/Secured Assets or any part thereof and any dealing with the said Properties/Secured Assets shall be subject to charge of HOME FIRST FINANCE COMPANY INDIA LIMITED for the amount mentioned hereinabove against Properties/Secured Assets which is payable with the further interest thereon until payment in full.

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

Place: Gujarat
Date: 24-12-2024

Authorised Officer,
Home First Finance Company India Limited

THE BUSINESS DAILY.

FOR DAILY BUSINESS.

FINANCIAL EXPRESS