

TATA CAPITAL HOUSING FINANCE LIMITED
 Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013.
 Branch Address: TATA CAPITAL HOUSING FINANCE LIMITED, 16/106, 2nd Floor, JS Tower, The Mall, Kanpur 208001

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 29-05-2025 on "As is where is" & "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 29-05-2025. 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 28-05-2025 till 5.00 PM at Branch address TATA CAPITAL HOUSING FINANCE LIMITED, 16/106, 2nd Floor JS Tower/The Mall Kanpur 208001

Sr. No.	Loan Ac. No and Branch	Name of Borrower(s) / Co-borrower(s) / Legal Heir(s)/ Representative/ Guarantor(s)	Amount as per Demand Notice	Reserve Price	Earnest Money	Type of possession	Outstanding as on
1.	TCHHL0371000100076113 & TCHHL0371000100075949	Mr. Avinash Gupta Alias Avinash S/o Mr. Ram Vilas Gupta, Mrs. Anita Alias Anita Gupta W/o Mr. Avinash Gupta Alias Avinash	Rs. 24,08,209/- (Rupees Twenty Four Lakh Eight Thousand Two Hundred Nine Only) is due and payable by you Loan Account No. TCHHL0371000100076113 and an amount of Rs. 1,09,477/- (Rupees One Lakh Nine Thousand Four Hundred Seventy Seven Only) is due and payable by you Loan Account No. TCHHL0371000100075949 i.e. totalling to Rs. 25,17,686/- (Rupees Twenty Five Lakh Seventeen Thousand Six Hundred Eighty Six Only).	Rs. 23,73,300/- (Rupees Twenty Three Lakh Seventy Three Thousand Three Hundred Only)	Rs. 2,37,330/- (Rupees Two Lakh Thirty Seven Thousand Three Hundred Thirty Only)	Physical	Rs. 3017235/- (Rupees Thirty Lakh Seventeen Thousand Two Hundred Thirty Five Only) is due and payable by you under Agreement No. TCHHL0371000100076113 and an amount of Rs. 221078/- (Rupees Two Lakh Twenty One Thousand Seventy Eight Only) is due and payable by you under Agreement No. TCHHL0371000100075949 totalling to Rs. 3238313/- (Rupees Thirty Two Lakh Thirty Eight Thousand Three Hundred Thirteen Only) as on 22-04-2025

Description of the Immovable Property: All piece & parcels of Residential Flat bearing No. C-01 on Ground Floor of Builtup House No. 847. Having Covered Area Admeasuring 81 Sq. Mtrs., Along with Undivided Share in Land beneath Admeasuring 20.25 Sq. Mtrs. Situated at Gujani, Block A, Kanpur City, Kanpur - 208017 (Uttar Pradesh), with all common amenities mentioned in Sale Deed. House No. 847 bounded as: East - Road 09 Mtrs., West - House No. 740 & Road 4.5 Mtrs., North - House No. 846, South - House No. 848.

At 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 29-05-2025 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 favouring 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 21-05-2025 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 the 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, Mahatma Commercial Complex, Amrpet, Hyderabad - 500038 Email : info@bankauctions.in or Manish Bansal, Email id Manish.Bansal@tatacapital.com Authorised Officer Mobile No 8588983966. 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 <https://surl.ly/yppzt> 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 : Kanpur
Date : 28-04-2025

Authorised Officer, Tata Capital Housing Finance Ltd.

INDIA SHELTER FINANCE CORPORATION LTD.
 Registered Office: Plot-15,6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002.
 Branch Office: E-44 Ground Floor Sector 3, Noida Near Sector 16 Metro Station And Multilevel Parking, Noida, 201301, Uttar Pradesh.

PUBLIC NOTICE-AUCTION FOR SALE OF IMMOVABLE PROPERTY

(UNDER RULE 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002) NOTICE FOR SALE OF IMMOVABLE PROPERTY MORTGAGED WITH INDIA SHELTER FINANCE CORPORATION (ISFC) (SECURED CREDITOR) UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

Notice is hereby given to the public in general and in particular to the borrower(s), co-borrower(s) and guarantor(s) or their legal heirs/representatives that the below described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of ISFC (secured creditor), will be sold on 13-MAY-2025 (on "AS IS WHERE IS", "AS IS WHAT IS" and "WHAT EVER THERE IS" basis for recovery of outstanding dues from below mentioned Borrower, Co-Borrowers or Guarantors. The Reserve Price and the Earnest Money Deposit is mentioned below. The sealed envelope containing the EMD amount for participating in Public Auction shall be submitted to the Authorised Officer of ISFC on or before 12-MAY-2025 till 5 PM by EMD /Payment will be DD/ Cheque /RTGS/NEFT at Branch/Corporate Office. E-44 Ground Floor Sector 3, Noida Near Sector 16 Metro Station And Multilevel Parking, Noida, 201301, Uttar Pradesh.

Loan Account No. and Name of Borrower(s) / Co-Borrower(s) / Guarantor(s)/Legal Heir(s)/Legal Rep.	Date of Demand Notice Amount As On Date	Type of Possession (Under Constructive Physical)	Reserve Price, Earnest Money
LA11CLL00005038935/AP-10082167 MRS. POONAM MITTAL W/O SANJAY MITTAL, MR. SANJAY MITTAL S/O PREM PRAKASH MITTAL	12.11.2024 Rs. 2048320/- (Rupees Twenty Lakh Four Eight Thousand Three Hundred Twenty Only)	Symbolic Possession	Rs. 1,90,000 Rs. 19,00,000

Description of Property: All Piece And Parcel Of Property Comprising Of A Property No. 77/-10-A, First Floor, Having An Area Of 100 Sq.Yards, Situated At Gali No. 4, Mukesh Nagar, Shahdara, New Delhi Boundary: East-road, West-Other Property,north-pn 70-c7-11,south-pn OfOthers

Terms and conditions:
 1) The prescribed Tender/ Bid Form and the terms and conditions of sale will be available with the Branch/Corporate Office. Branch Office: E-44 Ground Floor Sector 3, Noida Near Sector 16 Metro Station And Multilevel Parking, Noida, 201301, Uttar Pradesh. between 10.00 am. to 5.00 pm. on any working day. 2) The immovable property shall not be sold below the Reserve Price. 3) All the bids/ tenders submitted for the purchase of the above property shall be accompanied by Earnest Money as mentioned above. EMD amount favouring "India Shelter Finance Corporation Limited". The EMD amount will be returned to the unsuccessful bidders after auction. 4) 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. 5) The prospective bidders can inspect the property on 09-MAY-2025 between 11.00 A.M and 5.00 P.M with prior appointment. 6) The person declared as a successful bidder shall, immediately after the declaration, deposit 25% of the amount of purchase money/highest 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. 7) 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. 8) 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 India Shelter Finance Corporation Ltd. and the defaulting purchaser shall lose all claims to the property. 9) The above sale shall be subject to the final approval of ISFC. Interested parties are requested to verify/confirm the statutory and other dues like Sales/Property tax, Electricity dues, and society dues, from the respective departments / offices. The Company does not undertake any responsibility of payment of any dues on the property. 10) TDS of 1%, if any, shall be payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by the highest bidder in the PAN of the company and the copy of the challan shall be submitted to the company. 11) Sale is strictly subject to the terms and conditions incorporated in this advertisement and to the prescribed tender form. 12) The successful bidder/purchaser shall bear all stamp duty, registration fees, and incidental expenses for getting sale certificate registered as applicable as per law. 13) The Authorised Officer has the absolute right to accept or reject the bid or adjourn / postpone / cancel the tender without assigning any reason therefor and also to modify any terms and conditions of this sale without any prior notice. 14) Interested bidders may contact Mr. Sudhir Tomar at Mob. No. +91 98184 60101

15 DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/MORTGAGOR

The above mentioned Borrowers/Mortgagors/guarantors are hereby notified to pay the sum as mentioned in Demand Notice under section 13(2) with as on date interest and expenses before the date of Auction failing which the property shall be auctioned and balance dues, if any, will be recovered with interest and cost from you.
Date: 28.04.2025
Place: DELHI, NCR
 For India Shelter Finance Corporation Ltd Authorised officer.
 Mr. Sudhir Tomar at Mob. No. +91 98184 60101

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act) read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 (the said Rules). In exercise of powers conferred under Section 13(2) of the said Act read with Rule 3 of the said Rules, the Authorised Officer of IIFL Home Finance Ltd. (IIFL) (Formerly known as India Infoline Housing Finance Ltd.) has issued Demand Notice under section 13(2) of the said Act, calling upon the Borrower(s), to repay the amount mentioned in the respective Demand Notice(s) issued to them. In connection with above, notice is hereby given, once again, to the Borrower(s) to pay within 60 days from the publication of this notice, the amounts indicated herein below, together with further interest from the date of Demand Notice till the date of payment. The detail of the Borrower(s), amount due as on date of Demand Notice and security offered towards repayment of loan amount are as under:

Name of the Borrower (s) / Guarantor (s)	Demand Notice Date & Amount	Description of the Secured Asset (Immovable Property)
Mr.Dheeraj Chawla Mr.Mahesh Chawla Mrs.Kamlesh Chawla (Prospect No 930596)	15/04/2025 Rs.1911081/- (Rupees Nineteen Lakh Eleven Thousand and Eighty One Only)	All that piece and parcel of the property being Built Up Property on Second Floor (RHS Portion) (Without Terrace/Roof Rights), Bearing Pvt.No.C-2, Including Common Entrance, Passage, Lending Staircase & Common Silt/Parking Facility (For on Two Wheeler at the Common Silt Area Lower Ground Floor Portion), Bearing Part of Built-Up Property With Land Bearing Pvt. Plot No.7, Comprising in Kharsa No.61 Farm Situated Within The Extended Lal Dora/Abadi of Village Baran, Delhi, 110084, Area Adm. (In Sq. Ft.); Property Type: Saleable, Area, Carpet, Area Property Area: 414.00, 351.00.
Mr.Pankaj Shrivastava Mrs.Urvashi Sharma (Prospect No 78745)	16/04/2025, Rs.17800377/- (Rupees Seventeen Lakh Eighty Thousand and Thirty Seven Only)	All that piece and parcel of the property being Unit No Sun 1-0501, 5th floor, Kharsa no-5/4/51, Migsun Roof, Raj Nagar Extn, Ghaziabad, Uttar Pradesh, India, 201017, Area Admeasuring (In Sq. Ft.); Property Type: Carpet, Area, Super_Built_Up, Area Property Area: 400.00, 675.00.
Mr.Satyaj Prakash Kashyap, Mr. Mani Ram (Prospect No 796806)	16/04/2025, Rs.1064395/- (Rupees Ten Lakh Sixty Four Thousand Three Hundred and Ninety Five Only)	All that piece and parcel of the property being Flat No-FF-04, First Floor, Rear LHS, LIG, Plot No-C-96, DLF, Ankur Vihar, Sadullabad, Loni, Ghaziabad, 201102, National Capital Region, India. Area Admeasuring (In Sq. Ft.); Property Type: Carpet, Area, Super_Built_Up, Area Property Area: 280.00, 400.00.
Mr.Kalish Chand Mishra, Mrs.Indira Mishra, Mrs.Saraswati Devi (Prospect No 861631)	15/04/2025 Rs.790762/- (Rupees Seven Lakh Ninety Thousand Seven Hundred and Sixty Two Only)	All that piece and parcel of the property being Built Up Property out of Kharsa No. 426, situated at Village Dayal Pur, in the abadi of A-Block, Gali No. 7, Dayal Pur Extn, Ilaa, Shahdara, Delhi, 110094, Area Admeasuring (In Sq. Ft.); Property Type: Land, Area, Built_Up, Area, Super_Built_Up, Area, Carpet, Area Property Area: 720.00, 1296.00, 1440.00, 1252.00.
Mr. Kiran Sharma Mrs. Priya Dabral (Prospect No 880760)	16/04/2025, Rs.2124996/- (Rupees Twenty One Lakh Twenty Four Thousand Nine Hundred and Ninety Six Only)	All that piece and parcel of the property being Flat No. 1406, Floor No. 14, Tower-2, Vasant Valley, Sector-56A, Village Ganchi, Tehsil and District Fardabad, 121004, Area Admeasuring (In Sq. Ft.); Property Type: Saleable, Area, Carpet, Area, Area, Measuring Property Area: 612.00, 550.00, 490.00.
Mr. Niral Sharma Mrs. Anju Devi (Prospect No 110084102)	16/04/2025, Rs.952745/- (Rupees Nine Lakh Fifty Two Thousand Seven Hundred and Seventy Five Only)	All that piece and parcel of the property being Flat No - SF-3, LIG, 2nd Floor, With Roof Rights, Rear RHS, Plot No - F-140, F-Block, SLF Vihar, Sadullabad, Loni, Ghaziabad, UP-201010, Area Admeasuring (In Sq. Ft.); Property Type: Saleable Area, Carpet, Area, Super_Built_Up, Area, Measuring Property Area: 360.00, 306.00, 325.00.
Ms. Bhumiya, Xpress Packers & Movers Mr. Mukesh (Prospect No 110088446)	16/04/2025, Rs.1661771/- (Rupees Sixteen Lakh Sixty One Thousand Seven Hundred and Seventy One Only)	All that piece and parcel of the property being Flat No-UGF-2, MIG, Front Middle Side, Plot No-D-93, SLF Vihar, Loni, Sadullabad, Ghaziabad, UP-201012, Area Admeasuring (In Sq. Ft.); Property Type: Saleable, Area, Carpet, Area, Area, Measuring Property Area: 612.00, 550.00, 490.00.
Mr. Ashok Kumar Mr. Veeramat, Mrs. Pooja (Prospect No 110313299)	22/04/2025, Rs.799113/- (Rupees Seven Lakh Ninety Nine Thousand and Thirteen Only)	All that piece and parcel of the property being Property Land / Plot Comprised in Khawat no 554, Khatta No. 603, Kite-8, and Khawat No. 1270, Khatta No. 1396, Kite-5, Situated in Vill. Bega, Tehsil Ganour and Dist.Sonapat, 131001, Area Admeasuring (In Sq. Ft.); Property Type: Land, Area, Built_Up, Area, Carpet, Area Property Area: 1353.00, 1015.00, 863.00.
Mr. Ajay, Mrs. Silwati (Prospect No 110379272)	22/04/2025, Rs.63269/- (Rupees Six Lakh Thirty Two Thousand Nine Hundred and Nine Only)	All that piece and parcel of the property being Property bearing Khawat No.428, Khata No. 447, Kila No.2801(10/-6/-), situated at mauja, Guita, Gautamgarh, Gohana with MC Limits Dist. Sonapat, Tehsil Gohana, 131301, Area Admeasuring (In Sq. Ft.); Property Type: Land, Area, Built_Up, Area, Carpet, Area Property Area: 900.00, 768.00, 614.00.
Mr.Mukesh, Mukesh Photography, Mrs. Medini (Prospect No 110405989)	16/04/2025, Rs.1398628/- (Rupees Thirteen Lakh Ninety Eight Thousand Six Hundred and Twenty Eight Only)	All that piece and parcel of the property being Plot No UGF (Upper Ground Floor) without roof rights, Rear LHS, Plot No. D-392, Block D, Indraprastha Vojna, Loni, Ghaziabad, UP, 201102, Area Admeasuring (In Sq. Ft.); Property Type: Saleable Area, Carpet, Area, Area, Measuring Property Area: 340.00, 258.00, 258.00.
Mrs. Preeti, Mr. Rakesh, Kiryana Store (Prospect No 110415474)	22/04/2025, Rs.619517/- (Rupees Six Lakh Nineteen Thousand Five Hundred and Seventeen Only)	All that piece and parcel of the property being Property out of Khawat no. 485mm, Khata no. 532mm comprised in kharsa no. 326,337,504,7214,736,737, Situated in Village Baroda, Teh Gohana, Distt Sonapat, Haryana, 131304, Area Adm.(In Sq. Ft.); Property Type: Land, Area, Built_Up, Area, Carpet, Area Property Area: 1800.00, 1260.00, 1008.00.
Mr. Sanjiv, Mr. Mahantard, Mrs. Mani (Prospect No 110529274)	22/04/2025, Rs.635588/- (Rupees Six Lakh Thirty Five Thousand Five Hundred & Fifty Eight Only)	All that piece and parcel of the property being Property bearing Khawat no. 164/137, Khata no. 167, Kila no. 301/15/2, (1-4), Situated at Guda Tehsil Gohana, District Sonapat, Haryana, 131301, Area Admeasuring (In Sq. Ft.); Property Type: Land, Area, Built_Up, Area, Carpet, Area Property Area: 1350.00, 1215.00, 1032.00.
Mr. Kuldeep Mrs. Omwati (Prospect No 837092, IL10016816)	16/04/2025 & 837092 Rs.95608/- (Rupees Nine Five Thousand Six Hundred and Eight Only) & IL10016816 is Rs.1692278/- (Rupees Sixteen Lakh Ninety Two Thousand Two Hundred and Seventy Eight Only)	All that piece and parcel of the property being Unit No. Twinn Sun-10-2604, 26th Floor, Migsun Vihar, Plot No. -GH-01B(1),Sector-ETA 2, Greater Noida, Greater Noida, Uttar Pradesh, India, 201308, Area Admeasuring (In Sq. Ft.); Property Type: Carpet, Area, Super_Built_Up, Area Property Area: 496.40, 844.90

If the said Borrowers fail to make payment to IIFL, HFL as aforesaid, IIFL, HFL may proceed against the above secured assets under Section 13(4) of the said Act, and the applicable Rules, entirely at the risks, costs and consequences of the Borrowers. For further details please contact to Authorised Officer Plot No. 30/02E, Upper Ground Floor, Main Shivaji Marg, Nafarbar Road, Beside Jagu Showroom, Moti Nagar, New Delhi A-1C & A-1D, 2nd floor, Noida Sec16, Noida, Gautam Budh Nagar - 201301 Corporate Office: IIFL Tower, Plot No. 98, Udyog Vihar, Ph-IV Gurgaon, Haryana.
Date: Delhi, Date: 28-04-2025
 Sd/- Authorised Officer, For IIFL Home Finance Ltd.

AXIS BANK LIMITED (CIN: CIN: L6510GJ1993PLC020769)
 Structured Assets Group, 7th Floor, Corporate Office, "Axis House", C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400025. Tel: +91-8451832131 | www.axisbank.com

- M/S. Berry Trading (Proprietorship firm of Mr. Devendra Kumar Jaiswal I)**
69/1 Mehra Estate, Asha Usha Compound, Lbs Road, Opp Union Bank, Vikhroli-West, Mumbai-400079
- Mr. Devendra Kumar Jaiswal (Proprietor, Mortgagor & Guarantor)**
- 11784A C-19, Sarvodaya Nagar, Hans Nagar, Kanpur, Uttar Pradesh 208005
Also at- 301 Tivoli CHS Ltd, Hirandandani Gardens Powai Mumbai 400076
- Mr. Yash Jaiswal (Mortgagor & Guarantor)**
Near Hirandandani Court, Eden 2, A-702, Hirandandani Gardens, Powai IT S.O., Mumbai, Maharashtra, 400076 Also at- 301 Tivoli CHS Ltd, Hirandandani Gardens Powai Mumbai 400076
- Mrs. Rita Jaiswal (Mortgagor & Guarantor)**
26/01, Glenridge, Hirandandani Garden, Hirandandani, Powai IT, Mumbai, Maharashtra 400076
Also at- 301 Tivoli CHS Ltd, Hirandandani gardens Powai Mumbai 400076

Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 in the account of Berry Trading

We Axis Bank Ltd, (hereinafter referred to as "Our Bank or The Bank") through its Authorised Officer, do hereby issue this statutory notice to you, under the provision of the sub-section (2) of the Section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 herein after referred to as the Act, do hereby state as under:

1. You the address No. 1 had approached our Bank for takeover of the existing credit limit from Kaur Vysya Bank and also enhancement of the same and pursuant to the request of You No.1 the Bank sanctioned the takeover of existing credit limits of Rs. 7 Crores from Kaur Vysya Bank along with enhancement of the same by Rs. 1 Crores vide sanction letter No. AXIS/SME/MUM-III/1377/2017-18 dated 26th March, 2018 as more particularly set out in the table below:

Facility	Sanctioned Limits
Working Capital	
Cash Credit (enhancement from Rs. 7.00 Crs from the existing limit taken over from Kaur Vysya Bank)	8.00
Total	8.00

2. The above mentioned credit facility was sanctioned by the Bank at an interest rate of 9% p.a. (MCLR+0.85%). The Cash Credit was sanctioned for period of one year and which was to be repaid on demand and the Cash Credit facility for the purpose of Working Capital purpose as per the terms and conditions more particularly set out in the said sanction letter issued by the Bank.

3. You No.1 had utilised the Cash Credit facility of Rs.8 Crores for your working capital requirements and You No.1 had once again approached the Bank for the renewal and enhancement of the Cash credit facility and after considering the request of You No.1 the Bank has vide its Sanction letter dated 16th March 2019 renewed and enhanced the Cash Credit facility by Rs.9 Crores as per the terms and conditions set out therein, which has been duly accepted by You No.1. As per the terms of the sanction letter the cash credit facility was sanctioned for a period of 1 year to meet the working capital requirements of You No.1 and the same was to be repaid on demand with interest at the rate of 9.75% p.a. (3 months MCLR plus 1.10%) with monthly rest.

4. You the address No.1 again approached the Bank in the August 2020 requesting for sanction of additional credit facility as per the RBI Guidelines to meet the liquidity mismatch arising out of COVID-19 to which the Bank sanctioned Working Capital Term Loan for an amount Rs. 1.80 Crore vide its sanction letter dated 31st August 2020. The term and condition of the sanction letter dated 31st August 2020 was revised vide Sanction letter dated 4th September 2020 vide which the rate of interest was revised to 8.80% p.a. with monthly rest. You No.1 has also accepted the terms and conditions of the aforementioned sanction letters vide their Disbursement Request Letter dated 5th September 2020.

5. You No.1 again approached the Bank in the August 2021 requesting for renewal of the existing credit facilities of Cash Credit of Rs.9 Crores and Working Capital Term Loan of Rs. 1.80 Crore and the Bank has vide its sanction letter dated 3rd August 2021 renewed the said credit facilities. As per the term and condition of the sanction letter dated 3rd August 2021 the rate of interest was revised to 8.35% p.a. with monthly rest for the Cash Credit facility and 8.80% p.a. with monthly rest for the Working Capital Term Loan. You No.1 has also accepted the terms and conditions of the aforementioned sanction letter.

6. You No.1 again approached the bank in the November 2021 requesting for sanction of additional credit facility as per the RBI Guidelines to meet the liquidity mismatch arising out of COVID-19 to which the Bank sanctioned Working Capital Term Loan for an amount Rs. 1.11 Crore vide its sanction letter dated 1st November 2021. As per the term and condition of the sanction letter dated 1st November 2021 the rate of interest was 8.80% p.a. with monthly rest and You No.1 has also accepted the terms and conditions of the aforementioned sanction letters.

7. You No.1 again approached the Bank in the November 2022 requesting for renewal of the existing credit facilities to which the Bank vide its sanction letter dated 9th November 2022 the Bank has renewed the credit facilities aggregating to Rs. 11.31 Crores. As per the term and condition of the sanction letter dated 9th November 2022 which You No.1 has also accepted the terms and conditions of the aforementioned sanction letters.

8. You No.1 again approached the Applicant bank in the January 2024 requesting for renewal of the existing credit facilities aggregating to Rs. 11.53 Crores as set out herein below:

Sr. No.	Nature of Facility	Existing Limit	Enhanced Limit
1.	Cash Credit	9.00	9.00
2.	Ad-hoc Cash Credit	0.00	1.00
3.	WCTL-ECLGS 1.0	0.45	0.45
4.	WCTL-ECLGS 1.0 Extension	1.08	1.08
Total		10.53	11.53

The Bank vide its sanction letter dated 2nd January 2024 renewed the said credit facilities as per the term and condition of the sanction letter which has been duly also accepted by you.

9. You the address No.1 in consideration thereof and on the basis of the terms and conditions as set out in the Sanction Letter had executed the Various security documents in favour of our Bank to secure the credit facilities availed by you

10. The Facilities sanctioned to you the address No.1 were granted subject to the creation of Primary security over the current assets by way of Hypothecation and charge on entire current assets of You No.1 more particularly set out in Part A of Schedule I by execution of various Deed of Hypothecation as set out in Part B of Schedule I and also by creation of Common Collateral security over the mortgaged property more particularly set out in Part A of Schedule II by execution of documents as set out in Part B of Schedule II along with execution of Personal Guarantee of You No.2 to 4 in favour of the Bank as set out in Schedule III.

11. We have to inform you that the You the address No.1 to 4 have committed default in complying with the various terms and conditions of the security documents executed by them in favour of our Bank. We have time and again called upon You the address No.1 to make payments of the amounts due under the aforesaid Credit facilities.

However, You the address No.1, however have failed to honour with their commitments in terms of the security documents. Our Bank has sufficient indulgence to the You the address No. 1 to 5, You the address No. 1 on the other hand, have confirmed the outstanding amounts, however, You the address No. 1, to 4 have failed to repay the amount outstanding under the various Credit facilities to our Bank. Therefore, the Account of the You the address No. 1 has been classified as NPA account on 27.07.2024 pursuant to your default in making repayment of dues / installment / interest which was intimated to you by the Bank vide its letter dated 18.12.2024. As on 31.03.2025, a sum of Rs. 8,76,57,990/- is outstanding in your account as shown below:

Facility	Sanction Limit	Amount in Rs.)		Total Dues as on 31.03.2025
		Principal	Interest net of credits	
Cash Credit	10,00,00,000	6,80,21,221	75,19,814	7,55,41,035
WCTL-ECLGS 1	45,00,000	24,98,005	4,27,134	29,25,139
WCTL-ECLGS 2	1,08,00,000	95,58,335	16,33,481	1,11,91,816
Total	11,53,00,000	7,80,77,561	95,80,429	8,76,57,990

12. In spite of our repeated demands, you have not paid any amount towards the amount outstanding in your term loan account / you have not discharged your liabilities.