

Bank of Baroda
 Majura Gate Branch : G-29 & 30, D-Wing, International Trade Centre, Ring Road, Surat - 395001, Gujarat. Phone No. 0261-2461145, E-mail : vjmaju@bankofbaroda.com

DEMAND NOTICE (Under Sub-Section (2) of Section 13 of the SARFAESI Act, 2002)
 Date : 26.09.2024

To, Mr. Samadhan Ananda Bagul (Borrower Cum Mortgagor),
 Residence Address : Plot No. 419/A, Priyanka Green City, Behind Noori Media, Opp. Maganwadi, Kadodara, Palsana, Surat - 394327.
 Mr. Lalit Ashok Patil (Guarantor), Plot No. 94, Samrat Green City, Behind Noori Media, Opp. Maganwadi, Kadodara, Palsana, Surat-394327.

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. Samadhan Ananda Bagul.

Dear Sirs, - **Ref: Credit facilities with our Bank of Baroda, Majura Gate Branch, Surat.**

1. We refer to our letter dated 15.05.2017 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilising 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:

Type of Facility	Limit	Rates of Interest	Q/s as on 29.08.2024 (inclusive of interest up to 31.07.2024)
Housing Loan (7822060000675)	Rs. 7,65,000/-	BLLRR + 1.10% = 10.25% PA with Monthly Rests	Rs. 6,69,269/- (along with interest & expenses from 01.08.2024)

SECURITY AGREEMENT WITH BRIEF DESCRIPTION OF SECURITIES

All that Piece and Parcel of Immovable Property bearing Plot No. 419/A, with Built up Area 26.71 Sq. Mtrs and Undivided Proportionate share in Road and COP of the Society known and named as "Priyanka Green City" situated on the land bearing Revenue Survey No. 129, 130, Block No. 112 of Moje - Kadodara, Behind Noori Media, Opposite Maganwadi, Taluka - Palsana, District - Surat in the Name of Mr. Samadhan Ananda Bagul, Bounded by - East: Road, West: Plot No. 430, North: Plot No. 420-A, South: Plot No. 418-A.

You are also liable to pay further contractual rate of interest on the above amount from 01.08.2024 till realization. Since entire amount is overdue, you are also liable to pay penal interest @2% p.a. (simple interest). Please note that the Bank has calculated land claimed penal interest of 2% p.a. (Simple Interest), (2). As you are aware, you have committed defaults in payment of interest/installments on above loans/outstandings for the month ended 31.05.2024 and thereafter. (3). Consequently upon the defaults committed by you, your loan account has been classified as non-performing asset on 29.08.2024 (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. 6,69,269/- (Rs. Six Lakhs Sixty Nine Thousand Two Hundred Sixty Nine Only) along with interest and expenses from 01.08.2024 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(1) of the said Act, is an offence punishable under section 28 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/-,
 Authorised Officer,
 Bank of Baroda, Surat

DCB Bank Limited
 Regional Office: DCB Bank 8th Floor, Pariseema Complex, Bodyline Cross Road, Opp. IFCI Bhavan, C.G. Road, Ahmedabad-380006.

DCB BANK

POSSESSION NOTICE
 (For immovable property)

The undersigned being the authorized officer of the DCB Bank Ltd., under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Ordinance, 2002 (Ord. 3 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice as mentioned in below table calling within named borrowers, co-borrowers to repay the amount mentioned in the notice by an amount as detailed mentioned in table given hereunder within 60 days from the date of receipt of the said notice.

The borrower and Co-Borrower having failed to repay the amount, notice is hereby given to the borrower, Co-Borrower 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 Ordinance read with Rule 9 of the said Rules on 13th Apr 2025.

The borrower, Co-Borrower 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 the DCB Bank Ltd. for an amount as mentioned in the demand notice and further 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.

Sl. No.	Physical Possession Taken on
1.	23-08-2024

Demand Notice Dated	23-08-2024
Name of Borrower(S) and (Co-borrower(S))	GOHIL GHANSHYAMBHAI KALUBHAI & GOHIL BHAVNABEN GHANSHYAMBHAI
Loan Account Number	DRHLBH00517364 & DRHLBH00615074
Total Outstanding Amount.	Rs. 7,33,760/- (Rupees Seven Lakh Thirty Three Thousand Seven Hundred Sixty Only) as on 23.08.2024
Description of The Immovable Property	ALL THE PIECE & PARCEL OF FLAT NO 302 ADMEASURING 20.91 MTRS IN PROJECT KNOWN AS ASHAPURA RESIDENCY BEING CONSTRUCTED ON SURVEY NO 11 TP SCHEME NO 2/A (AHRI) OP NO 6 FP NO 20 OF PLOT NO 41/A SITUATED AT VILL.FULSAR TAL & DIST.BHAVNAGAR.

Demand Notice Dated	03-09-2024
Name of Borrower(S) and (Co-borrower(S))	ZALABHAI BABABHAI BHAMMAR & RUDIBEN ZALABHAI BHAMMAR
Loan Account Number	DRHLBH00582224 & DRHLBH00582225
Total Outstanding Amount.	Rs. 12,76,869/- (Rupees Twelve Lakh Seventy Six Thousand Eight Hundred Sixty Nine Only) as on 03.09.2024
Description of The Immovable Property	ALL PIECE AND PARCEL OF PROPERTY BEARING FLAT NO.D-104, ADM.65.52 SQ.MTRS. FIRST FLOOR, WING 'D' OF LEASE HOLD PLOT NO.2532, CTS WARD NO.6, SHEET NO.368, SURVEY NO.4578 KNOWN AS "RUDRA RESIDENCY" SITUATED AT SARDARNAGAR AREA, BHAVNAGAR.

Date: 15/04/2025
 Place: BHAVNAGAR
 Authorized Officer
 DCB Bank Limited.

POSSESSION NOTICE

Whereas, Manupuram Home Finance Ltd. under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) ("said Act") and in exercise of powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("said Rules") issued a demand notice dated 28-02-2022, calling upon the borrower viz. borrower, PRABHAVATIBEN DINESHBHAI CHAUDHARI and DINESHBHAI KUBERBHAI CHAUDHARI the guarantors and the mortgagors to repay the amount under LAN NO. MAS0MHLNS00000509147 respectively, details of which are mentioned in the table below.

And whereas subsequently Manupuram Home Finance Ltd. has vide Assignment Agreement dated 31-03-2023 assigned all its rights, title, interest and benefits in respect of the debts due and payable by the borrower/guarantor(s)/mortgagor(s) arising out of the facilities advanced by Manupuram Home Finance Ltd. to borrower/guarantor(s) along with the underlying Immovable Property to Asset Reconstruction Company (India) Limited acting in its capacity as Trustee of Arcil-Retail Loan Portfolio-087-A-TRUST ("Arcil") for the benefit of the holders of Security Recipients. Therefore, in view of the said assignment, Arcil now stands substituted in the place of Manupuram Home Finance Ltd. and Arcil shall be entitled to institute/continue all and any proceedings against the borrower/guarantor(s)/mortgagor(s) and to enforce the rights and benefits under the financial documents including the enforcement of guarantee and security interest executed and created by the borrower/guarantor(s)/mortgagor(s) for the financial facilities advanced by them.

The borrower/guarantor(s)/mortgagor(s) having failed to repay the said amounts, notice is hereby given to the borrower/guarantor(s)/mortgagor(s) in particular and the public in general that the undersigned being the Authorized Officer of Arcil has taken possession of the underlying Immovable Property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of the said Act read with Rule 8 of the said Rules on "AS IS WHERE IS & WHATEVER THERE IS BASIS" on the date mentioned below.

Borrower Name and Guarantors	Demand Notice	Possession Date
Borrower Prabhavati Dineshbhai Chaudhari and Guarantors Navgagan, Chaudharivas, Sidhpur, District Patan, Gujarat, Pn - 384151.	Rs. 3,59,425/- (Rupees Three Lakhs Fifty-Nine Thousand Four Hundred Twenty-Five Only) as on 27-02-2022 in respect of the said facility with further interest thereon and penal interest from 28-02-2022 respectively together with incidental expenses, cost, charges etc. Notice dated: 28 th February 2022.	12-04-2025

Physical Possession

Property owned by PRABHAVATIBEN DINESHBHAI CHAUDHARI: Property Bearing Gram Panchayat Sector B-107 (old Grampanchayat Property No. 157) Grampanchayat Property Survey No. 317, Admeasuring Of Plot Area 660.00 Sq. Ft. At - Navgagan, Tal - Sidhpur, Dist - Patan, Gujarat. Boundaries: North: House Of Chaudhari Raghajibhai Kuberbhai, South: House Of Chaudhari Ramjibhai Kuberbhai, East: Vado Owned By Chaudhari Virjibhai Chelabhai, West: Road. Hereinafter referred to as "Immovable Property"

The borrower/guarantor(s)/mortgagor(s) in particular and the public in general are hereby cautioned that Arcil is in the lawful possession of the Immovable Property mentioned above and under Section 13(13) of the SARFAESI Act, 2002, the borrower/guarantor(s)/mortgagor(s) or any person whatsoever, shall after receipt of this notice not transfer by way of sale, lease or otherwise deal with or alienate the Immovable Property, without prior written consent of Arcil and any dealings with the Immovable Property will be subject to the charge of Arcil for the amount as mentioned above along with future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc.

The borrower's/guarantors'/mortgagors' attention is invited to the provisions of the Sub-Section (8) of Section 13 of the said Act, in respect of time available to redeem the above-mentioned Immovable Property.

Sd/- Authorised Officer
 Place: Gujarat
 Date: 16-04-2025
 Asset Reconstruction Company (India) Limited
 Trustee of Arcil-Retail Loan Portfolio-087-A-TRUST

Arcil Asset Reconstruction Company (India) Ltd.,
 CIN No.: U65999MH2002PLC134884. Website: www.arcil.co.in
 Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (W), Mumbai - 400 028. Tel: 022-66581300

POSSESSION NOTICE

Whereas, the authorized officer of Jana Small Finance Bank Limited under the Securitization 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 notices to the borrower(s)/ Co-borrower(s) calling upon the borrowers to repay the amount mentioned against the respective names together with interest thereon at the applicable rates as mentioned in the said notices within 60 days from the receipt of the said notices, along with future interest as applicable incidental expenses, costs, charges etc. incurred till the date of payment and/or realisation.

Sr. No.	Loan No.	Borrower/ Co-Borrower/ Guarantor/ Mortgagor	13(2) Notice Date/ Outstanding Due (in Rs.) as on	Date/ Time & Type of Possession
1	31529610000684	(1) Chavda Arvind Devraj, (2) Chavda Anitaben	10/01/2025 to Rs. 16,56,203/- (Sixteen Lakh Fifty Six Thousand Two Hundred Thru Rupees Only) as of 07/01/2025	Date: 11/04/2025 Time: 04:25 PM & Symbolic Possession
Description of Secured Asset: Immovable Property of residential house constructed on the land of Plot No. 73/Paika land admeasuring 47-64 Sq. Mts. and residential house constructed on the land of Plot No. 72/Paika land admeasuring 27-04 Sq. Mts. and Plot No. 73/Paika land admeasuring 20-60 Sq. Mts. total land admeasuring 47-64 Sq. Mts. total land admeasuring 95-28 Sq. Mts. of R.S.No. 103/1Paika-1 land admeasuring 12040-00 Sq. Mts., known as "Radhekrishna Park" of the Upleta, located within the limits of Upleta Nagarpalika, Tal. Upleta, Dist. Rajkot. Boundaries: Plot No. 73/Paika: East: Adj. 9-00 Mts. wide Road, West: Adj. Property of Plot No. 62, North: Adj. Property of Plot No. 73/Paika Plot No. 73/Paika Plot No. 72/Paika and 73/Paika East: Adj. 9-00 Mts. wide Road, West: Adj. Property of Plot No. 62/Paika and 63/Paika North: Adj. Property of Plot No. 73/Paika South: Adj. Property of Plot No. 72/Paika.				
2	45229420004938	(1) Vaghela Nitinbhai Babulal, (2) Vaghela Jalpaben Nitinbhai	10/01/2025 to Rs. 17,49,069/- (Seventeen Lakh Forty Nine Thousand Sixty Nine Rupees Only) as of 07/01/2025	Date: 11/04/2025 Time: 03:40 PM & Symbolic Possession
Description of Secured Asset: Residential house on Sub-Plot No.74 to 76/6 land 54-98 Sq.Mt. constructed on of Plot No.74 to 76, area known as Sangannagar, situated at Ratanpur Revenue Survey No.1950, Dist. Rajkot. Boundaries: North: Sub-Plot No.74 to 76/5, joint wall, South: Sub-Plot No.74 to 76/7, joint wall, East: 6-10 Mt. Road, West: Plot No.85 to 87.				
3	45229420004619	(1) Zala Harpalshih Kalpansinh (2) Zala Gayatriba Harpalshih	10/01/2025 to Rs. 12,58,162/- (Twelve Lakh Fifty Eight Thousand One Hundred Sixty Two Rupees Only) as of 07/01/2025	Date: 11/04/2025 Time: 03:03 PM & Symbolic Possession
Description of Secured Asset: Residential Property measuring 41.80 Sq.Mts. Situated at Revenue Survey No. 591, City Survey Ward No. 16, TP No 19, Radhe Park p Plot No 16, Radhe Complex p Flat No. 3 on Second Floor at Rajkot. East By: Flat No. 4, West By: Plot No. 17p, North By: Plot No. 15p, South By: Marglin then Road.				
4	45190430000238	(1) Joshi Sanjaybhai Nareshbhai (2) Joshi Harshaben Nareshbhai	08/10/2024 to Rs. 4,36,522/- (Rupees Four Lakh Thirty Six Thousand Five Hundred And Twenty Two Only) as of 03/10/2024	Date: 12/04/2025 Time: 11:59 AM & Physical Possession
Description of Secured Asset: All that piece and Parcel of the immovable Gamtal Property House No. 760 land area admeasuring 100.80 Sq. Mts. (1085 Sq.Ft.) with 114 Sq.Mts. Construction Thron at Village-Talana, Taluka Shiror and District Bhavnagar Bounded as under: East: Public Road, West: Public Road, North: Other Property, South: Public Road.				

Whereas, the Borrowers/ Co-borrowers/ Guarantors/ Mortgagors, mentioned herein above have failed to repay the amounts due, notice is hereby given to the Borrowers mentioned herein above in particular and to the Public in general that the authorized officer of Jana Small Finance Bank Limited has taken possession of the properties/ secured assets described herein above in exercise of powers conferred on him under section 13 (4) of the said Act read with Rule 8 of the said rules on the dates mentioned above. The Borrowers/ Co-borrowers/ Guarantors/ Mortgagors, mentioned herein above in particular and the Public in general are hereby cautioned not to deal with the aforesaid properties/ Secured Assets and any dealings with the said properties/ Secured Assets will be subject to the charge of Jana Small Finance Bank Limited.

Place: Ahmedabad
 Date: 16-04-2025
 Sd/- Authorised Officer
 For. Jana Small Finance Bank Limited

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: Jana Small Finance Bank Ltd., 208 to 213, 2nd Floor, Shrangliya Arcade, Above Saraswat Bank, 100 Feet Anand Nagar Road, Shyamal, Ahmedabad, Gujarat-380015

EPIGRAL LIMITED
 (Formerly known as Meghmani Finechem Limited)
 (CIN: L24100GJ2007PLC0501717)

Registered Office: Epigral House, B/h, Safal Profitaire, Corporate Road, Prahladnagar, Ahmedabad-380 015, Gujarat. Phone No.: +91-79-7176 1000, +91-79-29709600 Website: www.epigral.com, Email: helpdesk@epigral.com

NOTICE OF POSTAL BALLOT

NOTICE is hereby given pursuant to the provisions of Sections 108, 110 and other applicable provisions, if any, of the Companies Act, 2013 ("the Act"), Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 ("Rules") and Regulation 44 & other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations), Secretarial Standard - 2 on General Meetings issued by The Institute of Company Secretaries of India ("SS-2") to the extent applicable, read with the General Circular No.09/2024 dated 19th September, 2024 (in continuation to the circulars issued earlier in this regard) issued by the Ministry of Corporate Affairs ("MCA Circulars") and other applicable laws and regulations, as amended from time to time (including any statutory modification(s) or re-enactment thereof for the time being in force, the resolution as set out in the Postal Ballot Notice dated 12th April, 2025 ("Notice") are proposed for approval of the Members of Epigral Limited (the "Company") by way of Postal Ballot by voting through electronic means only ("remote e-voting").

Sr.No.	Business	Type of Resolution
1.	Appointment of Ms. Priyanka Agarwal Chopra (DIN: 10011547) as a Non-Executive Independent Woman Director of the Company.	Special Resolution

In accordance with the terms of MCA Circulars, the Company has completed the dispatch of Postal Ballot Notice on Tuesday, 15th April, 2025 in electronic form only to those members who have registered their email address with the Company / Registrar & Share Transfer Agent i.e. MUFG Intime India Private Limited ("MUFG") or with their Depository Participant(s) ("DPs") and whose names appear in the Register of Members / Register of Beneficial Owners as received from the Depositories as on Friday, 11th April, 2025 ("cut-off date").

Members whose email addresses were not registered with the Company or Depository Participant(s) as on the Cut-off date, are requested to register their e-mail addresses, in respect of electronic holdings with the Depository through their concerned Depository Participants.

In pursuance of regulation 44 of SEBI Listing Regulations, the Company has engaged the services of MUFG Intime India Private Limited ("MUFG Intime") to provide electronic facility to the members of the Company.

The detailed procedure/instructions for e-voting forms part of the Postal Ballot Notice. In this regard, the members are hereby notified that:

- The hard copy of the notice along with postal ballot form and postage prepaid self-addressed business reply envelope will not be sent to the members in accordance with the requirements specified under MCA circulars.
- The Members are requested to provide their assent or dissent on the resolution mentioned in the Notice only through remote e-voting system as per MCA circulars. Once the vote on a resolution is cast, the members shall not be allowed to change it subsequently.
- The cut-off date as on which the voting rights of the members shall be reckoned is Friday, 11th April, 2025 ("cut-off date"). A person who is not a member as on cut-off date should treat this notice for information purposes only;
- Voting through electronic means shall commence on Wednesday, 16th April, 2025 (9.00 A.M.) and end on Thursday, 15th May, 2025 (5.00 P.M.). The e-voting facilities shall be disabled thereafter.
- In case of non-receipt of Notice, a member as on the cut-off date can either download the same from the website of the Company viz: www.epigral.com or website of MUFG Intime at https://intavote.linlinkintime.co.in. The said Notice is also available on the websites of the Stock Exchanges i.e. National Stock Exchange of India Limited (NSE) at www.nseindia.com, BSE Limited (BSE) at www.bseindia.com, respectively.
- The Board of Directors of the Company has appointed Mr. Utkarsh Shah - Practicing Company Secretary (FCS No 12526 CP No 26241) of M/s. Utkarsh Shah & Company, Ahmedabad, as the Scrutinizer for conducting the Postal Ballot process through remote e-voting only, in a fair and transparent manner.
- The results of voting shall be declared within two working days from the conclusion of the Postal Ballot i.e. on or before Monday, 19th May, 2025.
- The result along with the Scrutinizer's report will be posted on the website of the Company at www.epigral.com, besides communicating to the NSE and BSE where the shares of the Company are listed.
- In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Members available at the download section of https://intavote.linlinkintime.co.in (under help section) or write an e-mail to notices@in.mps.mufg.com or helpdesk@epigral.com or contact on - Tel: 022 - 4918 6000.

Members are requested to carefully read all the notes set out in the Notice and in particular manner of casting vote through remote e-voting.

For EPIGRAL LIMITED
 (formerly known as Meghmani Finechem Limited)
 Sd/-
 Gaurang Trivedi
 Company Secretary
 Membership No. A22307

Date: 15.04.2025
 Place: Ahmedabad

AXIS BANK LIMITED (CIN: L65110GJ1993PLC020769)
 Shared Assets Group, Corporate Office, "Axis House", 7th Floor, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400025. | www.axisbank.com

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
 E-Auction Sale Notice for sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/Mortgagor 1) Spel Ganeti Private Limited (Currently under CIRP Proceedings under IBC Code)/Borrower, Mortgagor & Hypothecator) Having its registered office at S.No. 488, Near Pavadiyari Temple, At: Jasmadgad Jetpur Road, Morbi, Gujarat-363630. 2) Mr. Mahendra Kalyanjibhai Zariyari (Director & Guarantor) Residing at 159, Anupam Society, Ravapur 6, Ravapur, Morbi, Gujarat-363641. 3) Mrs. Lata Mahendra Zariyari (Director & Guarantor) Residing at Om, Anupam Society-4, Opp. Shila House, Ravapur Road, Morbi, Gujarat-363641. 4) Mrs. Ramaben Dhanjibhai Chikhaliya (Mortgagor & Guarantor) Residing at 401, Shivdhara Apartment, Panchwati Main Road, Aliti Chawk, Rajkot, Gujarat-360015. 5) Mr. Rasiklal Ratanshibhai Patel (Guarantor) Residing at Shikar Timbar, Morbi, Rajkot, Gujarat-363641. 6) Mr. Pareshbhai Dhanjibhai Patel (Guarantor) Residing at 401, Shivdhara Apartment, Panchwati Main Road, Aliti Chawk, Rajkot, Gujarat-360011. This notice is not served to the corporate debtor i.e. Spel Ganeti Pvt Ltd due to moratorium under IBC Code.)

That the below described immovable properties mortgaged/charged to Axis Bank Limited i.e. Secured Creditor, the physical possession of which has been taken by the Court Commissioner on 18th February 2024 and handed over to Authorised Officer of Axis Bank Limited, i.e., Secured Creditor, will be sold on AS IS WHERE IS "AS IS WHAT IS" AND "WHATEVER THERE IS" AND "NO RECOURSE BASIS" on 8th May 2025, for recovery of Rs. 8,21,35,386.85/- (Rupees Eighty Crores Twenty One Lakhs Ninety Five Thousand Three Hundred Eighty Six and Eighty Five Paisa only) as on 31st July 2022 with further interest from 1st August 2022 till the date of payment till the date of payment, incidental expenses, other charges, costs etc. due to Axis Bank Limited from the above-mentioned borrower and guarantors.

Details of lot	Description of Property	Reserve Price (Amt. in Rupees)	Earnest Money Deposit
Lot No.1	All that pieces and parcel of immovable property of Flat No. 401 having on Fourth Floor of residential building named "Shivdhara Apartment" lying and situated on land of Revenue Survey No. 423 paiki of Rajkot having City Survey No. 3320-E-16 of City Survey Ward No. 152 of T.P. Scheme No. 2 of F.P. No. 115 of Rajkot City of Rajkot District.	Rs. 28,00,818/-	Rs. 2,80,082/-

Physical possession of the above-mentioned property is taken by the Court Commissioner on 18th February 2024 in accordance with Hon'ble Chief Judicial Magistrate Rajkot order dated 20th November 2023 under section 14 of the SARFAESI Act, 2002 and handed over the physical possession to the Authorised Officer of Axis Bank Limited.

Last date for submission of Demand Draft/Pay Order in the favour of "Axis Bank Ltd." payable at Mumbai, to be submitted on or before 5th May 2025 by 5:00 p.m., at either of the following address - Mumbai - Mr. Atul Mishra, Axis Bank Ltd., 7th Floor, "Axis House", Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400 025. Mob: +91 9821367780. Rajkot: Axis Bank Limited "Titani" Ntr. KKV Circle, Kalawad Road / Rajkot - 360 005.

Inspection of Property: For inspection, please contact Mr. Atul Mishra (Authorised officer) on the following number +91 9821366780. Inspection shall be done with prior approval of authorised officer.

Date and time of e-auction: 8th May 2025 between 1:00 p.m. to 2:00 p.m. with auto-extension of five minutes each in the event of bids placed in the last five minutes.

Bid Increment Amount: Rs. 50,000/-

Encumbrances known to the Secured Creditor: NIL

For detailed terms and conditions of the sale, please refer to the link provided in https://www.axisbank.com/auaction-notices and/or https://axisbank.auctiontiger.net. (Auction ID = 332004)

Date: 16-04-2025 | Place: Mumbai | Sd/- Authorised Officer, Axis Bank Ltd.

Tyger Home Finance Private Limited
 Registered Office : Shikhar, Nr. Mithakhali Circle, Navrangpura, Ahmedabad-380009, Gujarat, India
 Corporate Office : One BKC, C-Wing, 1004/5, 10th Floor, Bandra Kurla Complex, Bandra (East), Mumbai 400 051, Maharashtra, India.
 CIN: U65999GJ2017PTC098960. Website : www.adanihousing.in

DEMAND NOTICE UNDER SECTION 13(2) OF THE SARFAESI ACT, 2002

You the below mentioned Borrowers, Co-borrower(s) / Guarantor have availed loan's facility(ies) have availed loan's facility(ies) from Tyger Home Finance Private Limited (formerly known as M/s. Adani Housing Finance Pvt Ltd vide Certificate of Incorporation dated 06 June 2024, issued by the Office of the Registrar of Companies, Ministry of Corporate Affairs, herein after refer to "THFPL") by mortgaging your immovable properties (Securities). Consequently to your defaults your loans were classified as non-performing assets. Tyger Home Finance Private Limited for the recovery of the outstanding dues, issued demand notice under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the Act), the contents of which are being published herewith as per Section 13(2) of the Act read with rule 3(1) of the Security Interest (Enforcement) Rules, 2002

Name of the Borrower / Co-Borrower / Guarantor	Mortgage Property Address	Demand Notice Date / O/s Amount / O/s Date
Chirragkumar Vitthalbhai Hadvani / Jayashreebhen Vitthalbhai Hadvani/Rekhaben Kanjibhai Kuvadiya / 8010HL001057228	All that piece and parcel of situated at Morbi Dist. Morbi, Taluka Village Mahendranagar Revenue Survey No. 160/1, 161 Paiki, 162 Paiki, 162/1 Paiki, 163/1 Paiki, 163/1 Paiki, 163/1 Paiki, 163/1 Paiki, 164 Paiki, 164/1 Paiki, 164 Paiki, N.A Plot No. 93 to 96 and N.A Plot No. 108 to 111 total open land admeasuring 1400-07 Sq. mtr in built rest Building known as Sundaram Apartment, Wing - C, in Third Floor, Flat No. 301 with built up area 104-47 Sq. mtr (Without Terrace Rchairs) it's N.A is known as Uma Township Which is bounded as under - East: Road West- Stair , Lift Common Passage, Entry then Flat No. 304 North- Open Space South- Flat No. 302	10-Apr-25 Rs.1637043/- (Rupees Sixteen Lakhs Thirty Seven Thousand Forty Three Only) As On Date 10-Apr-25
Hemrajbhai Punjabhai Rabari / Shantaban Hemrajbhai Rabari / 800HL_001077246	All that piece and parcel of land along with structure standing there on being the residential Property of Property No. 792 Sr No. 792 situated at Jashwanth Gandhi Ta. Idr & Dist - S.K admeasuring 600.00 Sq. Ft. Which is bounded as under - East- Open land then Road West- House of Laxmanbhai Bijalbhai then House of Rabari Govabhai Mulabhai North- Road South- Road then thakor vas	10-Apr-25 Rs.5306099/- (Rupees Five Lakhs Twenty Three Thousand Six Hundred Nine Only) As On Date 10-Apr-25
KISHOR VEJABHAI BAROT / Geetaben Kishorbhai Barot / 8010HL001078048	All that piece and parcel of immovable property of Flat No. 101, on the first floor of the building known as "Shree Ram apartment" situated at Katargam bearing Revenues Survey No: 473, T.P. Scheme No: 18 (Katargam), Final plot Nos: 31,32,33 paiki Plot No.8, paiki northern side portion of village:Katargam, Taluka: Surat City, Which is bounded as under - East-Adj. Property West- Inter Road North- Open Space & Road South- Entry Passage & Stair	10-Apr-25 Rs.62074/- (Rupees Sixty Two Thousand Seventy Four Only) As On Date 10-Apr-25
KALUBHAI C SOYLIA / Pujan Katubhai Soyali / 801HL001125472	All that piece and parcel of being a Residential tenement on land adm. Sq. Mts. 181-16-15 i.e. Sq. Yards 216-6-0 of plot No. 20/B of Gamtal land of village Nanamanavna of Tal. & Reg. Dist. Kotadasnaji of Rajkot District. Which is bounded as under - East- Others property West- Plot no. 20/A North- Road South- Othera property	10-Apr-25 Rs.824259/- (Rupees Eight Lakhs Twenty Three Thousand Two Hundred Fifty Nine Only) As On Date 10-Apr-25
RANJITA BALESHWAR SHARMA / Babita Sharma / 8010HL001164164	All that piece and parcel of property being flat no. 308, admeasuring about 1050.00 Sq. Ft., Equivalent to 97.54 Sq.Mtr., Super Built up area, lying and located on the Third Floor of building known as "Balaji Vatika", Constructed on the N.A. land bearing survey No. 255, total admeasuring to 586.12 Sq. Mtrs. Situated at Village- chhiri, Taluka - Vapi, District- Valsad, Gujarat Which is bounded as under - East- Passage West- Open Space North- Staircase and Flat no. 301 South- Flat No. 307	10-Apr-25Rs.1654727/- (Rupees Sixteen Lakhs Fifty Four Thousand Seven Hundred Twenty Seven Only) As On Date 10-Apr-25
GHANSHYAM DINESHBHAI MIYANI / Dineshkumar Kanjibhai Miyan/Nayabhen Dineshbhai Miyani / 801HL001182484	All that piece and parcel of immovable property of Northern side half portion i.e. Private land, admeasuring about 500.00 Sq feet i.e. 93.613 Sq.Mtr. And 612.00 Sq.Ft. i.e. 56.86 Sq.Ft. along with undivided proportionate share in the said land 16.6181 Sq. Mtr. of basement of building known as Al Noor Palace, Situated at: Vadiya street Macchali Pith bearing Nondh No: 2477 of Ward No:11 Taluka: Surat City, Dist: Surat Which is bounded as under - East- Pir Apartment West- School North- Road South- Road	10-Apr-25Rs.1700156/- (Rupees Seventeen Lakhs One Hundred Fifty Six Only) As On Date 10-Apr-25
Ritesh Thakorbbhai Panchal / Bhavnaben Riteshbhai Panchal / 8000HL001018465	All that piece and parcel of Property along with structure standing there on being the Residential Flat No. 204, on Second Floor area admeasuring 24.6194 Sq. mtrs in scheme known as Govind Apartment, situated at City Survey Sheet No. 20/2, City Survey No. 8/1/D, area admeasuring 212.8924 Sq. mtrs on Khairavay Road Dandia Bazar of Moje Vadodra. Which is bounded as under - East- Stairs of Apartment West- Road North- Flat No. 205 South- Road	10-Apr-25Rs.662108/- (Rupees Six Lakhs Sixty Two Thousand Eight Only) As On Date 10-Apr-25
Vishalbhai Mansukhbhai Gondalya / Karan Mansukhbhai Gondalya/ Jayashreebhen Mansukhbhai Gondalya/Mansukhbhai Popatbhai Gondalya / 801HL001163924+8010 HL001163808	All that piece and parcel of property of a Residential House having Land area 58-40 Sq. Mtr. Of P.No. 41, (Part No.) of the area known as "Radha Meera Park" of T.P.S. No. 18 (Draft) of F.P. No. 25+28/3/p of CSW No. 13/2 of CS No. 3610/41 of RSN 61p3 & 62p1 of City Rajkot Tal. & Dist. Rajkot Which is bounded As: East- Plot No. 3 West- 750 Mt Road North- Plot No.42 South- Plot No.4	