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U GRO CAPITAL LIMITED

4th Floor, Tower 3, Equinox Business Park, LBS Road, Kurla, Mumbai 400070

POSSESSION NOTICE APPENDIX IV (See rule 8(1)) (For Immovable Property) Whereas, the undersigned being the Authorized Officer of UGRO Capital Limited, having its registered office at 4th Floor, Tower 3. Equinox Business Park, LBS Road, Kurla, Mumbai 400070, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice to repay the amount mentioned in the notice together with interest thereon, within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of Section 13 of the Act read with Rule 8 of the said rules of the Security Interest (Enforcement) Rules 2002 on the day, month and year mentioned below. The borrowers 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 UGRO Capital Limited for the amount mentioned in the notice together with 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.

BORROWER DETAILS	Demand Notice Date and Amount	POSSESSION	
1) U.S.A MARKETING 2) RASHIKBHAI HIRABHAI UBHADIYA	Demand Notice dated 03-02-2024 for an	DATE	
3) GAYTRIBEN RASHIKBHAI UBHADIYA 4) LAVJIBHAI HIRABHAI UBHADIYA 5) UBHADIYA DIPNABEN LAVJIBHAI Loan Account Number: HCFMRBSEC00001027523	amount of Rs. 27,16,122/- (Rupees Twenty Seven Lakhs Fifteen Thousand Eight Hundred Seventy-Nine Only) as on 02-02-2024	25-09-24	

Mortgaged Property: All That Part And Parcel Of Residential Property Of City, Survey Ward No. 1, City Survey No. 2995 Paiki, Admesauring Area 64.27 Sq. Mtrs., Known As "Vaghpara Street No. 7", Building Thereon In Morbi In The Registration District Of Morbi In Gujarat Division, Pin: 363641 Having Boundaries Of The Property As Under: By North: Darji Devji Odhavji'S House; By South: Dalvadi Mavji Bhana'S House; By East: Street; By West: Remaining Property Of Bai Ravita (Alias) Bachuben Bhimjibhai'S Property

Date: 28.09,2024. Place: Gujarat. SD/- Ramfal Gupta - Authorised Officer - UGRO Capital Limited GRO CAPITAL

U GRO CAPITAL LIMITED

4th Floor, Tower 3, Equinox Business Park, LBS Road, Kurla, Mumbai 400070 POSSESSION NOTICE APPENDIX IV (See rule 8(1)) (For Immovable Property)

Whereas, the undersigned being the Authorized Officer of UGRO Capital Limited, having its registered office at 4th Floor, Tower 3, Equinox Business Park, LBS Road, Kurla, Mumbai 400070, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice to repay the amount mentioned in the notice together with interest thereon, within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of Section 13 of the Act read with Rule 8 of the said rules of the Security Interest (Enforcement) Rules 2002 on the day, month and year mentioned below. The borrowers 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 UGRO Capital Limited for the amount mentioned in the notice together with 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.

BORROWER DETAILS Demand Notice POSSESSION Demand Notice dated 05-07-2024 for an DATE 1) YOGI BROTHERS 2) KAUSHAL JAYANTIBHAI PATEL 3) JAYANTIBHAI TAPUBHAI PATEL 4) RASILABEN JAYANTIBHAI 27-09-24 amount of Rs. 38,16,411/- (Rupees Thirty PATEL 5) ARDRA ENTERPRISE PRIVATE LIMITED Eight Lakhs Sixteen Thousand Four Hundred Loan Account Number: UGSRTM0000003543 Eleven Only) as on 05-07-2024

Mortgaged Property : ITEM NO.1 Plot No. 165 admeasuring 92.06 sq meters (as per site) & (as per 7/12 admeasuring 87.71 sq. meters), along with undivided admeasuring 48.15 sq meters in whole land known & identified as "Swapn Bunglows" situated at Old Block No. 359 and 360, after consolidation Old Block No. 359, after promulgation New Block No. 488 (as per KJP Block No. 488/165) N.A. land situated at Village: Koli Bharthana, Sub-District & Taluka: Kamrej, District: Surat, State: Gujarat, Butted and Bounded On the East: Society Road, West: Plot No. 166, North: Society Road, South: Plot No. 164

ITEM NO.2 Plot No. 166 admeasuring 92.06 sq meters (as per site) & (as per 7112 admeasuring 92.06 sq meters), along with undivided admeasuring 48.15 sq meters in whole land known & identified as "Swapn Bunglows" situated at Old Block No. 359 and 360, after consolidation Old Block No. 359, after promulgation New Block No. 488 (as per KJP Block No. 4881166) N.A. land situated at Village: Koli Bharthana, Sub-District & Taluka: Kamrej, District: Surat, State: Gujarat, Butted and Bounded On the East: Plot No. 165, On the West: 167, On the North: Society Road, On the South: Plot No. 163

ITEM NO.3 Plot No. 167 admeasuring 92.06 sq meters (admeasuring 92.06 sq meters), along with undivided admeasuring 48.15 sg meters in whole land known & identified as "Swapn Bunglows" situated at Old Block No. 359 and 360, after consolidation Old Block No. 359, after promulgation New Block No. 488 (as per KJP Block No. 488/167) N.A. land situated at Village: Koli Bharthana, Sub-District & Taluka: Kamrej, District: Surat, State: Gujarat, Butted and Bounded On the East: Plot No. 166, On the West: Plot No. 168, On the North: Society Road, On the South: Plot No. 162

SD/- Ramlal Gupta - Authorised Officer - UGRO Capital Limited Place: Gujarat Date: 28.09.2024.

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 22.11.2021 calling upon the Borrower(s) VALAND HARSHADBHAI AND VALAND HANSABEN to repay the amount mentioned in the Notice being Rs. 15,89,563.87 (Rupees Fifteen Lakhs Eighty Nine Thousand Five Hundred Sixty Three and Paise Eighty Seven Only) against Loan Account No.HHLAHA00299690 as on 19.11.2021 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 25.09.2024.

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. 15,89,563.87 (Rupees Fifteen Lakhs Eighty Nine Thousand Five Hundred Sixty Three and Paise Eighty Seven Only) as on 19.11.2021 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

FLAT NO.D 705, 7THFLOOR, ASHIRVAD AVENUE, ASHIRVAD AVENUE, HARIDARSHAN CROSS ROAD, NARODA - NIKOL ROAD, NARODA, AHMEDABAD, GUJARAT - 382330.

Sd/-Date: 25.09.2024 **Authorised Officer** Place: AHMEDABAD SAMMAAN CAPITAL LIMITED

(FORMERLY KNOWN AS INDIABULLS HOUSING FINANCE LIMITED)

10th September, 2024

L&T Finance Limited (Erstwhile, L&T Finance Holdings Limited) Registered Office: L&T Finance Limited, Brindavan Building Plot No. 177, Kalina, CST Road, Near Mercedes Showroom Santacruz (East), Mumbai 400 098 CIN No.: L67120MH2008PLC181833 **Branch office:** Ahmedabad



PUBLIC AUCTION FOR SALE OF MORTGAGED PROPERTY

The Authorised Officer of L&T Finance Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 [54 OF 2002] and in exercise of powers conferred under the said Act is auctioning the following property on "AS IS WHERE IS BASIS" and "AS IS WHAT IS **CONDITION**" by way of "PUBLIC AUCTION" for recovery of its dues and further interest, charges and costs etc.

Name of Borrower and Co-Borrower	S		Property Iress	Loan Account Number(s)	Possession Taken	Earnest Money Deposit 10% or more of RP (In ₹)	Total Outstanding dues as on 26.09.2024	Reserve Price (In ₹)	Date of Inspection	Date and Time of Auction
, ,	All the piece and parcel of the Property Address: Flat No. A/10 On 3rd Floor, "shivam Apartment", Gram Panchayat No. 667, 668/1 To 668/5, Sheet No. 16, Chalta No. 166 To 168 & 296, Mouje: Isanpur, Taluka: Maninagar, Dist. & Sub District: Ahmedabad. (admeasuring About 70 Sq. Mtrs.) Gujarat.		000049 & : AHMHL17 000070	01.09.2024	Rs.1,08,432/-	Rs. 27,25,204.17/-	Rs. 10,84,320/-	On all working day from 10.00 A.M to 5.30 P.M with Prior Appointm	05.11.2024 from 12.00 P.M to 2.00 P.M.	
		East West	Passage Road						ent.	
	Boundaries	North	Flat No. A/9							
		South	Flat No. A/11							

Terms And Conditions Of Public Auction

- 1. The E-auction Sale is being conducted online by the Authorised Officer through the website https://sarfaesi.auctiontiger.net/EPROC/ under the provisions of SARFAESI Act with the aid and through public e-E-auction mode.
- 2. The public E-auction will be conducted on the date and time mentioned herein above, when the secured asset/s mentioned above will be sold on "AS IS WHERE IS" BASIS & "AS IS WHAT IT IS" CONDITION.
- 3. For participating in the public E-auction, intending purchasers/bidders will have to submit the details of payment of refundable Earnest Money Deposit of 10 % of the reserve price of the secured assets along with copies of the PANCARD. Board Resolutions in case of company and Address Proof on or
- 4. The EMD of all other bidders who did not succeed in the public E-auction will be refunded by LTF within 7 days of the closure of the public E-auction. The EMD will not carry any interest.
- 5. The successful purchaser/bidder shall deposit the 25 % (inclusive of EMD) of his/its offer by way of by way of D.D./P. O favoring "L&T Finance Limited" payable at Mumbai on or before 18:00 hours on 05/11/2024 i.e., day of e-auction or on the next working day i.e., 06/11/2024, which deposit will have to confirmed by L&T Finance Limited, failing which the sale will be deemed have been failed and the EMD of the said successful bidder shall be forfeited. The balance amount i.e.,75% of purchase price payable shall be paid by the purchaser to L&T Finance Limited on or before the fifteenth day of confirmation of sale of immovable property or such extended period as per provisions of law.
- 6. For inspection of property or more information, the prospective bidders may contact the authorised officer i.e. Name Dilip Mishra, Contact No. 7575021496, L&T Finance Limited, ECO Commerz, 3rd Floor, Unit No. 308 to 311 & Unit No. 322 to 326, G D Goenka Road, Opp. Sangini arise, Vesu, Surat - 395007 and Mr. Santosh Tiwari, Contact No. 9920490126, L&T Finance Ltd, Office: 6th Floor, Brindavan Building, Plot No. 177, Kalina, CST Road, Near Mercedes Showroom, SantaCruz (East), Mumbai - 400 098. At any stage of the E-auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pone the E-auction without assigning any reason thereof and without any prior notice.
- The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law.
- 8. The Borrower/Guarantors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 (6) of the Security Interest (Enforcement) Rules, about the holding of above-mentioned public E-auction sale. 9. The Borrower (s) /Co-Borrower(s)/Guarantor(s)/Mortgagor(s) are hereby called up on to pay the entire loan outstanding dues as mentioned above before
- the said E-auction date failing which the L&T Finance Ltd shall sale the property as per the provisions laid down in the SARFAESI ACT, 2002. 10. The Borrower (s) /Co-Borrower(s)/Guarantor(s)/Mortgagor(s) /public at large are hereby restrained from transferring by way of sale, lease or otherwise
- with the secured assets referred to in the notice without prior written consent of L&T Finance Limited.

Date: 28.09.2024 Place: Ahmedabad

Dated: 28-09-2024

Authorized Officer For L&T Finance Limited

GRIHUM HOUSING FINANCE LIMITED (Formerly known as APPENDIX IV (See Rule 8(1)) **POSSESSION NOTICE** Poonawalla Housing Finance Ltd.) Registered Office:- 602, 6th Floor, (For Immovable Property) Zero One IT Park, Sr. No.79/1, Ghorpadi, Mundhwa Road, Pune-411036.

Whereas, the undersigned being the Authorised Officer of Grihum Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited as the name Poonawalla Housing Finance Limited changed to Grihum Housing Finance Limited with effect from 17 Nov 2023 (Previously known as Magma Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Unlimited Company) herein after referred as Secured Creditor of the above Corporate/ Register office under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred as the "said Act") and in exercise of the powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice below dated calling upon the below Borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section

		he public in general are hereby cautioned not to deal with the prope e amount and interest thereon. The borrower's attention is invited to			
im	e available, to rede	eem the secured assets. Details of Property taken in possession a	ire herein be	low.	
Sr.	Name of Borrowers	Description of Property		Date of statutory Demand Notice	Amount in Demand Notice (Rs.)
1.	Mukhalal Sahani, Rajni Devi	All That piece and parcel The Non Agricultural Plot of Land In Non-Agricultural Plot of Land In Moje Kanav, Lying Being Land Bearing R.S. No. 79, Block No. 93, Admeasuring 10623.00 Sq. Mtrs., Known As "Ashtvinayak Residency" Paikki Plot No. 38, Admeasuring 40.15 Sq. Mtrs., (After K.J.P. Block No. 93/38 Admeasuring 40.15 Sq. Mtrs.,) Road, C.O.P. Undivided Share of Land Admeasuring 32.63 Sq. Mtrs., At Registrar District & Sub District Palsana At District Surat. Boundaries:-East- By Plot No. 25, West-By Society Road, North- By Plot No. 39, South- By Plot No. 37	24/09/2024	09/07/2024	Loan No. HL0058910000005005308 Rs.10,42,859/- (Rupees Ten Lakh Fourty Two Thousand Eight Hundred FiftyNine Only) payable as on 09/07/2024 along with interest @ 10.6 p.a. till the realization.
2.	Bablu Nishad, Poonam Devi Nishad	All that piece & Parcel The Immoveable Property Being Flat No. 202 Admeasuring About 1021.00 Sq. Fts. E Area, Alongwith Its Undivided Share In Land Admeasuring About- 10.00 Sq Mtrs. Situated On The 2nd Floor Of The Building Known As "Neha Complex" Constructed On N.A. Land Bearing Survey No. 11+26 Paikee +42/1 Paikee Plot.Situated At: Chharwada, Tal: Vapi, Dist: Valsad. And Bounded As Under- East:-By Open Space; West:-By Flat No. 201; Nort:-By Open Space;South:-By Flat No. 203;Admeasuring Area -94.85 Sq. Mtrs.	23/09/2024	09/07/2024	Loan No. HL00232000000005000130 Rs.7,90,041/- (Rupees Seven Lakh Ninety Thousand Fourty One Only) payable as on 09/07/2024 along with interest @ 14 p.a. till the realization. Loan No. LAP0232000000005000441 Rs.5,03,319/- (Rupees Five Lakh Three Thousand Three Hundred Nineteen Only) payable as on 09/07/2024 along with interest @ 15.5 p.a. till the realization.
3.	Ravindra Balkrishna Bannapure, Bannapure Bharti Ravindrabhai	All The Piece & Parcel of Immovable Non-Agriculture Residential Property Being Flat No. 702 Admeasuring 91.89 Sq Meters (Carpet) & 110.268 Sq Meters (Built-Up), Along With Undivided Admeasuring 41.21 Sq Meters In Ground Land, 7th Floor, Building Known & Identify As "Parisar Apartment" Situated At Ward No. 7, Nondh No. 420 Paikki North Side Admeasuring 1028.37 Sq Meters Land Situated At Laldarvaja, Sumul Dairy, Sub-District & Taluka: Surat City, District: Surat State: Gujarat.	24/09/2024	09/07/2024	Loan No. HL0058910000005021429 Rs.41,45,378/- (Rupees FourtyOne Lakh Fourty Five Thousand Three Hundred Seventy Eight Only) payable as on 09/07/2024 along with interest @ 12 p.a. till the realization.
4.	Dhanasree Jagadish Sawant, Jagdish Bhila Sawant,	All That Piece & Parcel of Immovable Property Being A Shop No. 7, Admeasuring About Super Built-Up Area 374 Sq. Fts. And Built-Up Area 249 Sq. Feet 23.14 Sq. Meters On Ground Floor Along With Undivided Share In Land Below of In Scheme Known As Ramdev Recidency, Forming Part Of Land Bearing Block No. 294 Paikee Of Mouje Kareli of Palsana Taluko In The Registration District And Sub District Of Surat, Which Is Bounded As Under; North: Adjoin Building C", South Adjoin Open Spas, East: Adjoin Shop No. 8, West: Adjoin Shop No. 6.	24/09/2024	09/07/2024	Loan No.HM0190H17100444 Rs.9,28,021/- (Rupees Nine Lakh Twenty Eight Thousand Twenty One Only) payable as on 09/07/2024 along with interest @ 14.5 p.a. till the realization.
5.	Kajenura,	All That Piece & Parcel of The Property Bearing Plot No. 67 Admeasuring 48 Sq. Yard. I.E. 40.15 Sq. Mts., In "Rajmandir Villa", Situate At Revenue Survey No. 7/1, 6, 7/2, Block No. 12 (Block No. 12, 13), Admeasuring He. 0-76-89 Sq. Mts., Of Moje Dastan, Ta: Palsana, Dist: Surat. On The East N/A, On The West N/A, On The North N/A, On The South N/A		09/07/2024	Loan No. HM0190H18100330 Rs.11,32,710/- (Rupees Eleven Lakh Thirty Two Thousand Seven Hundred Ten Only) payable as on 09/07/2024 along with interest @ 15.5 p.a. till the realization.
6.	Fumakiya Kiranben H, Fumakiya Harshadbhai K	Site Sub Plot No. 2 Admeasuring 702.05 Sq. Mtrs. At Site & As Per 7/12 Admeasuring 594.85 Sq. Mtrs And Boundaries of The Property: East: Flat No. 302, West: Flat No. 304, North: Passage & South: Open To Sky	24/09/2024	09/07/2024	Loan No. HM0190H18100576 Rs.7,53,224/- (Rupees Seven Lakh Fifty Three Thousand Two Hundred Twenty Four Only) payable as on 09/07/2024 along with interest @ 14.5 p.a. till the realization.

Grihum Housing Finance Limited, (Formerly known as Poonawalla Housing Finance Limited)



AXIS FINANCE LIMITED

(CIN U65921MH1995PLC212675) Axis House, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400 025

BY SPEED POST/ REGISTERED A.D./EMAIL

WITHOUT PREJUDICE

Late. Mr. Nilesh Himmatlal Baraiya (Borrower) Residence Address: Plot No.548, Jalaram Nagar, GHB, Chhaparabhata, Ganeshpura, Amroli, Surat, Gujarat, Pin No. 395004.

Office Address: Surat Municipal Corporation, Ward Boy, 3-A, Orthopadic Ward, Smimmer Hospital, Ring Road, Surat, Gujarat, Pin No.395010

Property Address: Plot No.37, Navjivan Society, Katargam, Surat, Gujarat, Pin No.395004 E-Mail ID: nilbaraiya@gmail.com

Through his legal heirs

Shailesh H. Baraiya

Email ID: nilbaraiya@gmail.com

Ref. No. AFL/CO/2024-25/Legal/Sep/121

Kanchanben Nilesh Baraiya W/O Late. Nilesh Himmatlal Baraiya, (Co-Borrower 1/Mortgagor/ Legal Heir)
Residence Address: Plot No.548, Jalaram Nagar, GHB, Chhaparabhata, Ganeshpura, Amroli, Surat, Gujarat, Pin No. Also At: Office Address: Surat Municipal Corporation, Safai Kamdar, Ved Gam, Ward Office, Ved Road, Katargam, Surat, Gujarat, Pin No.395004.

Also At: Property Address: Plot No.37, Navjivan Society, Katargam, Surat, Gujarat, Pin No.395004. Email ID: nilbaraiya@gmail.com

(Co-Borrower 3) Residence Address: Plot No.548, Jalaram Nagar, GHB, Chhaparabhata, Ganeshpura, Amroli, Surat, Gujarat, Pin No. Also At: Property Address: Plot No.37, Navjivan Society, Katargam, Surat, Gujarat, Pin No.395004. Jayaben Shaileshbhai Baraiya (Co-Borrower 2/ Mortgagor) Residence Address: Plot No.548, Jalaram Nagar, GHB, Chhaparabhata, Ganeshpura, Amroli, Surat, Gujarat, Pin No. 395004.

Also At: Office Address: Surat Municipal Corporation, Safai Kamdar, Rander Ward Office, Rander Road, Adajan, Surat, Gujarat, Pin No.395005.

Also at: Residence Address: A-28, River Park Soc., Near D Mart Mall, Causeway Road, Singanpur, Surat City, Surat, Katargam, Gujarat, Pin No.395004. Also At: Property Address: Plot No.37, Navjivan Society, Katargam, Surat, Gujarat, Pin No.395004.

Email ID: nilbaraiya@gmail.com

Savitaben H. Baraiya M/O Late. Nilesh Himmatlal Baraiya, (Co-Borrower 4/Mortgagor/ Legal Heir) Residence Address: Plot No.548, Jalaram Nagar, GHB, Chhaparabhata, Ganeshpura, Amroli, Surat, Gujarat, Pin No. 395004. Residence Address: A-28, River Park Soc., Near D Mart Mall, Causeway

Road, Singanpur, Surat City, Surat, Katargam, Gujarat, Pin No.395004. Property Address: Plot No.37, Navjivan Society, Katargam, Surat, Gujarat, Pin No.395004. Email ID: nilbaraiya@gmail.com

Dear Sir/Madam,

SUB: NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (AS AMENDED FROM TIME TO TIME) AND THE RULES MADE THEREUNDER

, the undersigned, being the Authorized Officer of Axis Finance Limited (hereinafter referred to as "the AFL/Secured Creditor"), a company incorporated under the provision of the Companies Act, 1956 and a Non-Banking Financial Company registered under the Reserve Bank of India Act, 1934, having its Registered Office at Axis House, Axis Finance Limited, ground floor, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai – 400025 do hereby give this Notice under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred to as the "SARFAESI Act") as under: AFL, in the ordinary course of its business, at the request of Borrower sanctioned Term Loan Facilities for the purpose of Home Purchase -Resale, respectively

For securing the credit facilities, the Mortgagors/Security Providers have mortgaged in favour of AFL, immovable properties as described detailed in Schedule A for a sum of INR.53,96,059/- Rupees Fifty-Three Lakh Ninety-Six Thousand Fifty-Nine Only ("Credit Facility") on the terms and conditions as mentioned therein. Pursuant thereto, you Addressee signed and executed the Mortgage Loan Agreements dated **31.01.2023** ("Facility Agreements") in your capacity as the Co-Borrower 1/ Mortgagor /Legal Heir, Co-Borrower / Mortgagor - 2, Co-Borrower -3 and Co-Borrower 4 / Mortgagor/ Legal Heir, in order to secure/ guarantee the repayment of all amounts payable under the aforesaid Facility Agreements and consequently, have become jointly and severally liable for ne repayment of the Credit Facilities availed by the Borrower. You the Addréssee had agreed to repay the CreditFacilities in Equal Monthly Instalments. The facility and security documents executed/submitted for the Credit Facilities in terms of the Facility Agreements shall be collectively referred to as e "Transaction Documents" hereinafter in this notice

That as a security towards repayment of all amounts payable under the aforesaid Credit Facilities, on 31.01.2023 the Mortgagors had with an intent to secure the Credit Facilities, created mortgage and charge of all their right, title, interest in the land/asset more particularly detailed in SCHEDULE A

The asset as mentioned in SCHEDULE A shall be hereinafter referred to as "Secured Asset" It is pertinent to state herein that the Co-Borrower 1/ Mortgagor /Legal Heir, Co-Borrower -2, Co-Borrower -3 and Co-Borrower 4 / Mortgagor/Legal Heir, by virtue of the Facility Agreements have availed Credit Facilities from AFL by mortgaging the property mentioned in SCHEDULE A, and thereby created secured interest in favour of AFL. The security mentioned in SCHEDULE A is "Secured Asset" within the meaning of section 2(1) (zc) of the SARFAESI Act. At the request of you the Addressee, AFL had on various dates disbursed the Credit Facilities to the Borrower on specific instructions, as described in

detail in SCHEDULE B hereto. As per the terms of the Transaction Documents, you the Co-Borrower 1/ Mortgagor /Legal Heir, Co-Borrower / Mortgagor - 2, Co-Borrower -3 and Co-Borrower 4 / Mortgagor/ Legal Heir, were required to repay the dues under the said Credit Facilities and further you the Co-Borrower 1/ Mortgagor /Legal Heir, Co-Borrower -2, Co-Borrower -3 and Co-Borrower 4 / Mortgagor/ Legal Heir, were also required to pay interest thereon and other

Heir, Co-Borrower / Mortgagor - 2, Co-Borrower -3 and Co-Borrower 4 / Mortgagor/ Legal Heir, were also required to pay interest thereon and other charges at the contractual rates as in the manner set out in the Facility Agreements and subsequent communication(s).

However, you the Co-Borrower 1/ Mortgagor /Legal Heir, Co-Borrower / Mortgagor - 2, Co-Borrower -3 and Co-Borrower 4 / Mortgagor/ Legal Heir, have failed to comply with the terms and conditions of the Transaction Documents and defaulted in repayment of the amount payable under the Facility Agreements. AFL had through various default notices informed you the Addressee of such default, however, till date, the same have neither been rectified nor any steps have been undertaken thereto to repay the outstanding amounts.

In this context, it is important to note that since you the Addressee have committed continuous defaults, the account has become non-performing asset ("NPA") w.e.f. 03.08.2024 in compliance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India from time to time

It is imperative to state herein that the above information of classification of account as NPA was communicated by AFL to you the Addressee vide an NPA intimation letter dated **08.08.2024** bearing Ref No. **AFL/NPA/CO/Aug-24/1547** for Credit Facility.

As per the provisions of the SARFAESI Act, the debt due to Secured Creditor is a debt secured against the Secured Asset and you being the Co-Borrower 1/ Mortgagor /Legal Heir, Co-Borrower / Mortgagor - 2, Co-Borrower -3 and Co-Borrower 4 / Mortgagor/ Legal Heir, have committed defaults in repayment of such secured debt/Credit Facilities in terms of the Transaction Documents.

As on 5th September, 2024, the outstanding debt due and payable by the Co-Borrower 1/ Mortgagor /Legal Heir, Co-Borrower -3 and Co-Borrower 4 / Mortgagor/ Legal Heir, to the Secured Creditor is INR.54,02,118/- (Rupees Fifty-Four Lakh Two Thousand One Hundred Eighteen Only) as more particularly detailed in SCHEDULE C hereto.

In view of the aforesaid, the Secured Creditor has become entitled to issue this statutory notice to the Co-Borrower 1/ Mortgagor /Legal Heir, Co-Borrower 1/ Mortgagor /Lega

In view of the aforesaid, the Secured Creditor has become entitled to issue this statutory notice to the Co-Borrower 1/ Mortgagor /Legal Heir, Co-Borrower / Mortgagor - 2, Co-Borrower -3 and Co-Borrower 4 / Mortgagor/ Legal Heir, in terms of Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and hereby call upon you all Addressee, jointly and severally to discharge in full the dues towards the Secured Creditor amounting/ aggregating INR.54,02,118/- (Rupees Fifty-Four Lakh Two Thousand One Hundred Eighteen Only) due as on 5th September, 2024, together with applicable interest, turther interest, default interest, costs, charges etc. at contractual rates in respect of the Credit Facility from this date till date of repayment, within 60 days (Sixty days) from the date of this Notice issued under Section 13(2) of the SARFAESI Act, failing which the Secured Creditor shall be constrained to exercise its rights of enforcement of security interest without any rthér reference to you under the said SARFAESI Act and entirely at your risk as to costs and consequences.

On expiry of 60 days from the date hereof and on your failure to comply with the demand, the Secured Creditor shall take the following measures under the SARFAESI Act: Take over possession of the Secured Asset as mentioned in Schedule A hereto including the right to transfer by way of lease, assignment or sale

take over management of business of you the Addressee(s) including the right to transfer by way of lease, assignment or sale for realizing the Secured Asset, subject to the conditions as stipulated in the *proviso* to Section 13(4)(b) and Section 15 of the SARFAESI Act;

appoint any person to manage the Secured Asset, the possession of which will be taken over by AFL; require at any time by notice in writing, any person who has acquired any of the Secured Asset from you the Addressee(s) and from whom any

money is due or may become due to you the Addressee(s), to pay AFL, so much of the money as is sufficient to pay the secured debt.

13. I also invite your attention to Section 13(8) of the SARFAESI Act, whereby you have an opportunity to tender the amount due as stated above to the secured creditor together with all costs, charges and expenses incurred, at any time before the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of secured assets.

14. All of you are notified and cautioned that as per the provisions of Section 13 (13) of the SARFAESI Act, no transfer of the Secured Asset (set out in the SCHEDULE A hereunder) by way of sale, lease or otherwise, shall be made without prior written consent of Secured Creditor. Please note that any non-compliance/contravention of the provisions contained in the said SARFAESI Act read with the Rules, is an offence punishable under Section 29 of

15. Please further note that this statutory notice is issued without prejudice to the rights of the Secured Creditor including initiation of any other legal proceedings/legal action as deemed fit and necessary under the provisions of any law for the time being in force and/ or as per contract or both. I hereby expressly reserve all rights under the relevant Transaction Documents, any other associated documents, under law or otherwise. Nothing contained in this notice or any action or inaction by us shall operate as a waiver of, or prejudice, diminish or otherwise adversely affect, any of our

present or future rights or remedies under the respective Transaction Documents or any of our rights or remedies under law or generally, which remain and shall continue in full force and effect. The undersigned is duly Authorized as Authorized Officer to issue this Notice and exercise powers on behalf of the Secured Creditor under the

SARFAESI Act read with the Rules. 18. Request you to kindly acknowledge the receipt of this Notice. A copy of this notice is being retained in our office for future reference.

Yours Faithfully,

Authorized Officer Axis Finance Limited

> INR. 118/- towards CERSAL INR. 57,773/- towards PF

SCHEDULE A
DETAILS OF SECURED ASSET

All that piece and parcel of bearing Non-agricultural plot of land Moje Katargam, Surat lying being land bearing R.S. No. 107/A/2, T.P. Scheme No.49 (Katargam), Final Plot No.85, Known as **NAVJIVAN SOCIETY**" Paikki **Plot no.37**, area admeasuring 100.33 Sq. Mtrs., alongwith Ground Floor admeasuring 66.91 Sq. Mtrs., & First Floor construction area admeasuring 93.504 Sq. Mtrs., Total construction admeasuring 160.414 Sq. Mtrs., at Registration District & Sub-District Surat District Surat within the State of Gujarat. East: By 20th Ft., Road West: By Plot No.8 North: By Open Space.

South: By Plot No. 37-A SCHEDULE B **DETAILS OF DISBURSEMENT**

Housing Loan Loan Account No. 0456AHA00004575 INR. 24,07,023/- towards Nilesh Himmatlal Baraiya, State Bank of India, Account No.30175692168; INR. 28,80,000/- towards Hargovind Lebabhai Rabari, State Bank of India, Account No.40578105815. INR. 38,268/- to MAX Life Insurance Co. Ltd. INR. 5.086/- towards BPI

INR. 7,791/- towards TATA AIG General Insurance Co Ltd.

DETAILS OF OUTSTANDING AMOUNTS AS ON 5th September 2024

Original Limit Facility Loan Account No. Interest sanctioned Outstanding Instalment's Charges Outstanding 0456AHA00004575 5,396,059 52,72,182 1.23.340 1,10,221 54,02,118 Housing Loan Note: - Interest at the applicable interest rate as defined in the facility Agreement.

(Amount in INR)