

U GRO CAPITAL LIMITED
4th Floor, Tower 3, Equinox Business Park, LBS Road, Kuria, Mumbai 400070
POSSESSION NOTICE APPENDIX IV (See rule 8(1)) (For Immovable Property)
Whereas, the undersigned being the Authorized Officer of U GRO Capital Limited, having its registered office at 4th Floor, Tower 3, Equinox Business Park, LBS Road, Kuria, 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.

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POSSESSION NOTICE (for immovable property)
Whereas, The undersigned being the Authorized Officer of SAMMAAN CAPITAL LIMITED (CIN:L65922D0250PCL136029) (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 HARSHADHAI 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. HLLAHA00299690 as on 19.11.2021 and interest thereon within 60 days from the date of receipt of the said Notice.

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.: L67120MH2008PCL181833
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.

Table with columns: Name of Borrower and Co-Borrower, Secured Property Address, 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.

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-auction mode.
2. The public e-auction will be conducted on the date and time mentioned herein above, when the secured assets mentioned above will be sold on "AS IS WHERE IS" BASIS & "AS IS WHAT IT IS" CONDITION.

Date: 28.09.2024
Place: Ahmedabad
Authorized Officer For L&T Finance Limited

GRIHUM HOUSING FINANCE LIMITED (Formerly known as Poonawalla Housing Finance Ltd.)
Registered Office: 602, 6th Floor, Zero One IT Park, Sr. No.79/1, Ghorpadi, Mundhwa Road, Pune-411036.
APPENDIX IV (See Rule 8(1)) POSSESSION NOTICE (For Immovable Property)
Whereas, the undersigned being the Authorized Officer of Grihuh Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited as the name Poonawalla Housing Finance Limited changed to Grihuh 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 Limited 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.

AXIS FINANCE LIMITED
(CIN U65921MH1995PCL212675)
Axis House, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400 025
Ref. No. AFL/CO/2024-25/Legal/Sep/121
BY SPEED POST REGISTERED A.D./EMAIL
WITHOUT PREJUDICE
10<sup>th</sup> September, 2024

Late. Mr. Nilesh Himmatlal Baraiya (Borrower)
Residence Address: Plot No.548, Jalarang Nagar, GHB, Chhaparabhata, Ganeshpura, Amroli, Surat, Gujarat, Pin No. 395004.
Also At: Office Address: Surat Municipal Corporation, Ward Boy, 3-A, Orthopadic Ward, Simmer Hospital, Ring Road, Surat, Gujarat, Pin No.395010.
Also At: Property Address: Plot No.37, Navjivan Society, Katargam, Surat, Gujarat, Pin No.395004.
E-Mail ID: nilbaraiya@gmail.com

- 1. Kanchanben Nilesh Baraiya W/O Late. Nilesh Himmatlal Baraiya, (Co-Borrower 1/Mortgagor/ Legal Heir)
2. Jayaben Shaileshbhai Baraiya (Co-Borrower 2/ Mortgagor)
3. Shailesh H. Baraiya (Co-Borrower 3)
4. Savitaben H. Baraiya W/O Late. Nilesh Himmatlal Baraiya, (Co-Borrower 4/Mortgagor/ Legal Heir)

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

I, the undersigned, being the Authorized Officer of Axis Finance Limited (hereinafter referred to as "the AFL/Secured Creditor"), a company incorporated under the provisions 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 Securitisation 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 Mortgagor/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.
1. Pursuant thereto, you Addressed 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 2/ 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 the repayment of the Credit Facilities availed by the Borrower. You the Addressee had agreed to repay the Credit Facilities 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 the "Transaction Documents" hereinafter in this notice].
2. 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 hereto. [The asset as mentioned in SCHEDULE A shall be hereinafter referred to as "Secured Asset"]
3. 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.
4. At the request of 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.
5. 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 / 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 communications.
6. 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 the amount payable has been undertaken thereto to repay the outstanding amounts.
7. 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.
8. 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.
9. 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 the secured debt/Credit Facilities in terms of the Transaction Documents.
10. As on 5<sup>th</sup> September, 2024, the outstanding debt due and payable by the Co-Borrower 1/ Mortgagor /Legal Heir, Co-Borrower / Mortgagor - 2, 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.
11. It is in pursuance of the aforesaid intimation letter dated 08.08.2024 that you the Addressee are hereby called upon you the 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 5<sup>th</sup> September, 2024, together with applicable interest, further interest, default interest, premia, costs, charges etc. at contractual rates in respect of the Credit Facility from the date of receipt of the said demand notice, 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 further reference to you under the said SARFAESI Act and entirely at your risk as to costs and consequences.
12. 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:
a. 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 for realizing the same;
b. 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;
c. appoint any person to manage the Secured Asset, the possession of which will be taken over by AFL;
d. 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(6) 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) shall be made by way of sale, lease or otherwise, without the 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 the SARFAESI Act.
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 for enforcement of its rights and necessary under the provisions of any law for the time being in force and as per contract or both.
16. 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.
17. 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.

SCHEDULE A DETAILS OF SECURED ASSET
All that piece and parcel of bearing Non-agricultural plot of land Moje Kanav, Lying being land bearing R.S. No. 107A/2, T.P. Scheme No.49 (Katargam), Final Plot No.85, Known as NAVJIVAN SOCIETY, Paikki Plot no. 87, 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 20<sup>th</sup> Fl., 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
a. INR. 24,07,023/- towards Nilbaraiya Baraiya, State Bank of India, Account No.30175692168;
b. INR. 28,80,000/- towards Hargovind Lebbahai Rabari, State Bank of India, Account No.40578105815.
c. INR. 38,268/- to MAX Life Insurance Co. Ltd.
d. INR. 5,986/- towards BPI
e. INR. 7,791/- towards TATA AIG General Insurance Co. Ltd.
f. INR. 8/- towards CERSAI
g. INR. 57,773/- towards PF
SCHEDULE C DETAILS OF OUTSTANDING AMOUNTS AS ON 5<sup>th</sup> September 2024 (Amount in INR)
Facility Loan Account No. Original Limit sanctioned Principal Outstanding Overdue Instalments Interest Penal and bouncing Charges Total Outstanding
Housing Loan 0456AHA00004575 5,396,059 52,782 1,23,340 1,10,221 16,925 54,02,118