

**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, Mundwaha Road, Pune-411036.

**APPENDIX IV (See Rule 8(1))  
POSSESSION NOTICE  
(For Immovable Property)**

Whereas, the undersigned being the Authorized Officer of **Grithum Housing Finance Limited** (formerly known as Poonawalla Housing Finance Limited) as the name Poonawalla Housing Finance Limited changed to Grithum Housing Finance Limited with effect from 17 Nov 2023 (Previously known as Magna 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 Corparate/ 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 Borrower to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13 (4) of the said Act read with Rule 8 of the said Rules of the Security Interest Enforcement Rules 2002 on this 8th Day of March of the Year 2024.

The borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of secured Creditor the amount and 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. Details of Property taken in possession are herein below.

Sr. No.	Name of the Borrower	Description of Property	Possession Taken Date	Date of statutory Demand Notice	Amount in Demand Notice (Rs.)
1.	Dipak Julasing Rajput, Muktabai Dipak Rajput,	All that Piece And Parcel Of R/S No. 34/35 Block No. 97/2, Plot No. 198, 199, 200, Flat No. 104sagam Residential, 1st Floor, Block A, Constructed On Land Situated At Moje Sanki, Tal. Palsana, Dist. Surat. Adm. 529.39 Sq. Ft. City Of Surat, Behind Pacific School, Of Engineering, Gujarat-394315 East By-Ad Road West By-Flat No. 102, North By-Flat No. 103, South By-Lift.	08/03/2024	07/10/2023	Loan No. HM/1901H/18/100819 Rs. 403841.42/- (Rupees Four Lakh Thirty Thousand Eight Hundred Forty One Rupees Four) Two (02) payable as on 07/10/2023 along with interest @ 12.5 p.a. till the realization.

Place: Gujarat  
Date: 14/03/2024  
Sd/- Authorised Officer  
Grithum Housing Finance Limited, (Formerly known as Poonawalla Housing Finance Limited)

**Capri Global Capital Limited**  
**CAPRI GLOBAL**  
Registered & Corporate Office: 502, Lower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai-400013.  
Office Address: 9th Floor, BCB Tower, Opposite Law Garden, Near Axis Bank, Ahmedabad-380006.

**POSSESSION NOTICE**  
(for Immovable Properties)

Whereas the undersigned being the Authorized Officer of **Capri Global Capital Limited (CGCL)** under the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rule, 2002, Demand Notice(s) issued by the Authorized Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The Borrower having failed to repay the amount, notice is hereby given to the borrower(s) / Guarantor(s) 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 the section 13 of the said Act read with Rule 8 of the Security Interest Enforcement Rules, 2002. "The Borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets." The 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 "CGCL" for an amount as mentioned herein under with interest thereon.

Sr. No.	Name of the Borrower/ Guarantor	Description of Secured Asset (Immovable Properties)	Demand Notice Date & Amount	Date of Possession
1.	Mrs. Tuls Kamlesh Goswami C/o M/s Vansh Traders Mr. Kamlesh Nareshkumar Goswami	All that piece and parcel of Property being Residential Flat No. 305 on Third Floor, area admeasuring 51.56 sq. Mtrs. (1550.00 Sq. Ft.) in the Scheme known as "Hariom Apartment" situated at Revenue Survey No. 357/2, T.P. Scheme No. 5, Final Plot No. 59 of Moje Savad, Old RTO Road, Warasaya Road, Vadodra, Gujarat - 390006. Bounded by :- East : Flat No. 306, West : Flat No. 304, North : Passage, South : Main Road.	09.11.2023 Rs. 21,42,755/-	08.03.2024 (Physical)
2.	M. Bipinchandra Shantilal Joshi C/o Shivam Paints & Sanitary Ware Mrs. Pratikshaben Bipinchandra Joshi	All that piece and parcel of Property bearing City Survey Ward No. 1, CS No. 3863, Southern Side, Ground Floor Shop No. 1 (Adm. 15.05 Sq Mtr) Paiki, Opp. Aditya Petrol Pump, Near Vaghari Temple, Surendranagar, Gujarat - 363002 belonging to Mrs. Pratikshaben Bipinchandra Joshi. Bounded by :- East : This Side Property of Land of Raval Namdasahankar Dayashankar, West : This Side Main Road to Dudhrej, North : This Side Shop property of others, South : This Side Property of Mansukh Ramp.	12.01.2023 Rs. 22,85,060/-	12.03.2024 (Physical)

Date : 14.03.2024. Place : Gujarat  
Sd/- (Authorized Officer), For, Capri Global Capital Limited

**NEOGROWTH M/S NEOGROWTH CREDIT PRIVATE LIMITED**  
Lending simplified. Growth amplified.  
Registered office: #902, 8th Floor, Tower A, Peninsula Business Park, G. K. Marg, Lower Parel, Mumbai-400013.  
Regional Office : 3rd Floor, Plot No. 7-B, Pusa Road, Rajendra Park, New Delhi-110060

**DEMAND NOTICE**

Whereas the borrowers/co-borrowers mentioned hereunder had availed the financial assistance from **M/s. NeoGrowth Credit Private Limited** We state that despite having availed the financial assistance, the borrowers/mortgagors have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non Performing Asset on the respective dates mentioned hereunder, as per guidelines of Reserve Bank of India, Consequently to the Authorized Officer under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) and in exercise of powers conferred under Section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notices on respective dates mentioned herein below, calling upon the following borrowers /mortgagors to repay the amount mentioned in the notices together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc., until the date of payment within 60 days from the date of notices.

The notices issued to them on their last known addresses have returned un-served and as such they are hereby informed by way of public notice about the same.

Name of The Borrower/Address & Name of Trust	Date of Notice & NPA	Notice Amount
1. Laxmi Foods (Merchant) (A Partnership Firm Through Its Partners/Authorised Signatory) Ground Floor 1 Alpha Center Court Opp Ambeda Road, Ahmedabad - 380054 Gujarat. Also At- Tenement No. 90/A, Patel Co. Operative Housing Society, City Survey No. 1873, Sardarnagar, Mouje Hansol, Taluka Asarva, Ahmedabad, Gujarat-382475	06.03.2024	Rs. 78,04,392.09/- (Rupees Seventy Eight Lakh Four Thousand Three Hundred Ninety Two Paise Nine Only)
2. Mahendra Mulchand Dudani (Borrower), 90 Patel Society Near Indira Bridge Hansol Ahmedabad - 382475 Gujarat	03.03.2024	Rs. 78,04,392.09/- (Rupees Seventy Eight Lakh Four Thousand Three Hundred Ninety Two Paise Nine Only)
3. Siddhrajsinh Ratansinh Chauhan (Co-Applicant), B-102, Shukan Orchid, New C G Road Chankhedar Gandhinagar GJ -382424. Also At- Tenement No. 90/A, Patel Co. Operative Housing Society, City Survey No. 1873, Sardarnagar, Mouje Hansol, Taluka Asarva, Ahmedabad, GJ-382475	03.03.2024	Rs. 78,04,392.09/- (Rupees Seventy Eight Lakh Four Thousand Three Hundred Ninety Two Paise Nine Only)
4. Rashmi Mahendra Dudani (Co-Applicant) 90 Patel Society Near Indira Bridge Hansol Ahmedabad - 382475 Gujarat	03.03.2024	Rs. 78,04,392.09/- (Rupees Seventy Eight Lakh Four Thousand Three Hundred Ninety Two Paise Nine Only)

**Description of Secured Assets: Loan Account/Agreement No. 1241913 & 1243264**  
**Schedule 1E** - All That Piece And Parcel of Property Bearing Tenement No. 90/A, Construction Thereon Admeasuring 75 Sq. Yards At/And In Patel Co. Operative Housing Society Limited Constructed On The Land Bearing City Survey No. 1873 Paiki, 1874 Paiki Sardarnagar Ward-1 (allotted Lieue Revenue Survey No. 30/2, 31/1 & 31/3) Situated, Lying And Being At Mouje Hansol, Taluka Asarva, In The District Of Ahmedabad And Registration Sub District Ahmedabad-6 (naroda), Ahmedabad, Gujarat-382475. Bounded By: East-tenement No.87, West- Tenement No.88 & 89, North- Madhusudan Ashram And Road, South- Road.

In the circumstances as aforesaid, the notice is hereby given to the above borrowers, co-borrowers, to pay the outstanding dues as mentioned above along with future interest and applicable charges within 60 days from the date of the publication of this notice calling which further steps will be taken after the expiry of 60 days of this notice against the secured assets including taking possession of the secured assets of the borrowers and the mortgagors under Section 13(4) of the SARFAESI Act and the applicable Rules thereunder. Please note that under Section 13 (13) of the SARFAESI Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.

Date: 14.03.2024  
Place: Ahmedabad, Gujarat.  
Sd/- Authorised Officer  
M/s NeoGrowth Credit Private Limited

**RELIGARE HOUSING DEVELOPMENT FINANCE CORPORATION LTD.**  
Registered Office at 1407, 14th floor, Chiranjiv Tower, 43, Nehru Place, New Delhi - 110019  
Corporate Office : 8th Floor, Max House, Block A, Dr. Jha Marg, Okhla Phase III, Okhla Industrial Estate, New Delhi - 110020  
CIN No: U74999DL1993PLC054259, website: www.religarehomefinance.com

**E-AUCTION/SALE NOTICE**

Notice is hereby given for conducting E-Auction sale under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) and Rule 8(1) of the Security Interest (Enforcement) Rules, 2002 of the immovable properties, mortgaged to the **M/s Religare Housing Development Finance Corporation Limited** (hereinafter referred to as the "RHDFCL"). Whereas the below mentioned borrower failed to repay the loan amounts to the bank, within 60 days from the date of the notice mentioned in the notice issued by its authorized officer under section 13(4) of the SARFAESI Act, 2002.

WHEREAS the Bank has pursuant to the powers vested in it through its authorized officer taken the POSSESSION of the mortgaged property as mentioned in table under the provision of Rule 8(1) of the Security Interest (Enforcement) Rules 2002 and under the provisions of section 13 (4) of the SARFAESI Act 2002 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 Borrower to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13 (4) of the said Act read with Rule 8 of the said Rules of the Security Interest Enforcement Rules 2002 on this 8th Day of March of the Year 2024.

The borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of secured Creditor the amount and 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. Details of Property taken in possession are herein below.

Borrower(s) Name & Address	Notice date and Possession date	Reserve Price EMD
1. MR. RAMKISHAN DHANNARAM CHOUDHARY SO DHANNARAM CHOUDHARY AND PINKEYEN RAMA BOTH R/O 22 NARAYAN NAGAR SO NEAR SHIVPOTAL GODADARA SURAT GUJARAT-395010 ALSO AT SUNRISE INTERNATIONAL A BLOCK KODHONAR MARKET 2011-14 RING ROAD SURAT GUJARAT 395022.	Notice Issued U/s 13(2) of SARFAESI Act on 20.02.2023 and POSSESSION taken through Authorized Officer on 28.01.2024 under the provision of Sec 13 (4) of the SARFAESI Act 2002	Rs. 4,96,600/- Rs. 49,660/-

**Description of Property** : All That Piece And Parcel of Property Bearing Flat No. 313 On The 3rd Floor Admeasuring 382 Sq Feet i.e. 35.50 Sq Mtrs. Built Up Area 272 Sq Feet i.e. 25.27 Sq Mtrs Built Up Area Along With 6 Sq. Mtrs. Undivided Share In The Land of Jagdamba Residency of Samrat Green City Society Situated At Revenuey Survey No. 129 & 130 Block No. 112 Admeasuring 45022 Sq Mts Aakar Rs. 63.56 Paise Southern Side 16973 Sq Mts Paiki Plot No. 64 870 (total 7 Plots Of Oje Village Kadodara Ta Palsana District Surat.

**Inspection of Property** : 19.04.2024 from 11.00 AM. to 02.00 P.M.  
**Last date for bid submission** : 22.04.2024 till 03.00 PM  
**Date of e-auction** : 23.04.2024 between 11.00 AM to 1 P.M with extension of 5 minutes each

**TERMS AND CONDITIONS OF SALE**:- 1) Full description of the above property is available with Authorized officer. The properties/documents can be inspected after fixing date and time with the Authorized Officer. 2) E-auction will be conducted ONLINE through M/s. INDIA PVT LTD at Plot No. 68 Gurgaon Haryana pin Code 122003. 3) Before participating in E-auction, the intending bidders should hold a valid e-mail id and register their names at portal www.bankauctions.com and get their User ID and password from M/s. C1 INDIA PVT LTD. 4) Prospective bidders may avail online training on E-Auction from M/s. C1 INDIA PVT LTD. (Contact Person: Mr. Dharami Krishna on Mobile +919948182222, Delhi@c1india.com or Support@bankauctions.com (Helpline No 7291961124,25,26). 5) Earnest Money Deposit (EMD) shall be deposited through electronic mode/RTGS/NEFT fund transfer to Current Account No. 1526020004845 Name of the Bank: Federal Bank, Name of the Beneficiary: Religare Housing Development Finance Corporation Limited, IFSC Code: FDR1001526. Please note that the Cheque/Demand Draft shall not be accepted towards EMD. 6) The bids below reserve price and/or without EMD amount shall not be accepted. Bidders may improve their further bid amount in multiple of Rs. 5000 per lot. 7) The successful bidder is required to deposit 25% of the bid amount (inclusive of EMD), on the same day by electronic mode / DD / Cheque drawn in favour of "M/s Religare Housing Development Finance Corporation Limited" payable in Delhi and the balance amount shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price by the interested bidders shall carry no interest. The deposit of EMD or 25% of sale price, whatever the case may be shall be forfeited by the "RHDFCL" if the successful bidder fails to adhere to the terms of sale or commits any default for stamp duty, registration fee, etc. for registration of the "Sale Certificate". 8) Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e. outstanding water/electric dues, property tax or other charges if any. 10) Any arrears, dues, taxes, VAT, TDS, GST, charges on the property whether statutory or otherwise including stamp duty/registration fees on sale of property shall be borne by the purchaser only. 11) The bidders should make discreet enquiries as regards to charge/encumbrances/statutory dues on the property and should satisfy themselves about the title, extent, quality of the property before submitting their bid. No claim of whatsoever nature regarding charges, encumbrances on the property and any other matter etc., shall be entertained after submission of the online bid. 12) The Authorized Officer has absolute right to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice. 13) To the best of its knowledge and information, the "RHDFCL" is not aware of any encumbrances on the properties to be sold except of the "RHDFCL". Interested parties should make their own assessment of the properties to their satisfaction. Bank does not in any way guarantee or makes any representation with regard to the fitness of the aforesaid properties.

For any other information, contact at: 1800103971 / 1860264411 / 1800399711 email at: customerservice@religare.com may be contacted at the above address.

**STATIONARY 30 DAYS NOTICE UNDER RULE 8(2), 8(6) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002**

The Borrower/Co-Borrowers/Guarantors/mortgagors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before auction, failing which the auction of mortgaged property mentioned above shall take place and balance dues if any shall be recovered with interest/cost. In case of no bid received in the auction sale on the date fixed for auction, the secured creditor shall be at liberty to sell this property by way of private treaty on or above the reserve price fixed above to any prospective buyer. Borrower/Co-Borrowers/Guarantors/Mortgagors are hereby called upon to SHIFF/TREMOVE ALL HOUSEHOLD ARTICLES/PERSONAL BELONGINGS IF ANY LYING IN THE REPOSSESSED PROPERTY, as per Panchanama/Inventory report prepared at the time of taking possession of the mortgaged property, within 7 (seven) days from the date of this notice. On failure to shift household articles/personal belongings within stipulated period of 7 (seven) days from the date of this notice, the company shall be constrained to remove/shiff /dispose off the same on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis at Borrower/Co-Borrowers/Guarantors/mortgagors risk, responsibilities & cost. Company shall not be responsible for any claim raised by any party in this regard.

Place : SURAT  
Date : 14.03.2024  
Sd/- Authorised Officer  
M/s Religare Housing Development Finance Corporation Limited  
Note: Amount paid if any in discharge of SARFAESI Demand Notice, would be reckoned for ascertaining the dues payable at the time of realization/settlement.

**Public Notice For E-Auction Cum Sale (Appendix - IV A) (Rule 8(6))**

Sale of Immovable property mortgaged to IFL Home Finance Limited (Formerly known as Indira Infoline Housing Finance Ltd.) (IFL-HFL) Corporate Office at Plot No. 58 Udyog Vihar, Phase-V, Gurgaon-122015 (Haryana) and Branch Office at - 303, Third Floor, Goldroff Complex, 65.66 Above Federal Bank, Opp Swagat Restaurant, Jetalpur Road, Alkapuri, Vadodra, Gujarat-390007. Office No. 301, 3rd Floor, The Imperia, Opp. Shastri Mandir, Above Federal Bank, N.R. Axis Bank, Rajkot, Gujarat-360001 under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorized Officer ("AO") of IFL-HFL had taken the possession of the following properties pursuant to the notice issued U/s 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" AND "WHATEVER THERE IS" BASIS" for realization of IFL-HFL's dues. The Sale will be done by the undersigned through e-auction platform provided at the website: www.iflhome.com

Borrower(s) / Co-Borrower (s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable Property	Date of Physical Possession	Reserve Price
1. Mr. Pareshbhai Rathva 2. Mrs. Kavitaaben Rathva (Prospect No. 845969)	18-Feb-2021 & Rs.12,32,122/- (Rupees Twelve Lakh Thirty Two Hundred One Hundred Twenty Two Only)	All that part and parcel of the property A-303, 3RD Floor, 59.92 Sq. Ft., Mrs. Ranjagar Heights, Village Shapur, Timbi Sigma College Road, Wadhwa Road, Vadodara, 390010, Gujarat, India.	01-Jan-2024	Rs. 10,00,000/- (Rupees Ten Lakh Only)
1. Miss Ashvanya Turia, 2. Mr. Makulbhai Turia 3. M/S Sindhivivayak Enterprise (Prospect No. IL1026962)	15-May-2023 Rs. 11,67,510/- (Rupees Ten Lakh Sixty Seven Thousand Five Hundred Ten Only) Bid Increase Amount Rs. 20,000/- (Rupees Twenty Thousand Only)	All that part and parcel of the property bearing Flat No. 703, (7th Floor, ) Carpet Area Ad Measuring 241 Sq. Ft., Wing D, Samarvan Heights, Moti Sagar, Bh. Rajgambaj Society, Nr. Mooni School, Nr. HDPET Ring Road, Rajkot - 360003 (Built Up Area ad Measuring 285 Sq. Ft.)	25-Dec-2023 01-Jan-2024	Rs. 5,00,000/- (Rupees Five Lakh Only) Earnest Money Deposit (EMD) Rs. 1,00,000/- (Rupees One Lakh Only)

**Mode of Payment** -EMD payments are to be made vide online mode only. To make payments you have to visit https://www.iflhome.com and pay through bank account for the property Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Payment link for each property Secured Asset is different. Ensure you are using link of the property Secured Asset you intend to buy vide public auction. For balance payment, upon successful bid, has to be paid through RTGS/NEFT. The accounts details are as follows: a) Name of the Account: IFL Home Finance Ltd., b) Name of the Bank: Standard Chartered Bank, c) Account No.-9902879xxxx followed by Prospect Number, d) IFSC Code: SCBL0036001, e) Bank Address: Standard Chartered Bank, 90 M.G. Road, Fort, Mumbai-400001.

**TERMS AND CONDITIONS**:-

- For participating in e-auction, intending bidders required to register their details with the Service Provider https://www.iflhome.com, well in advance and has to create log account, login ID and password. Intending bidders have to submit / send their "Tender FORM" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.
- The bidders shall improve their offer of 25% of the amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will be automatically get extended for 5 minutes.
- The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment. And the purchaser has to bear the cess, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoings relating to the property.
- Bidders are advised to go through the website https://www.iflhome.com and https://www.ifl.com/home-loans/properties-for-auction for detailed terms and conditions of auction sale & auction application form before submitting their bids for taking part in the e-auction sale proceedings.
- For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID: auction.hfl@gmail.com, Support Helpline No. 1800 2672 499.
- For any query related to property details, inspection of Property and Online bid etc. call IFL HFL toll free no. 1800 2672 499 from 10:30 hrs to 18:00 hrs between Monday to Friday or write to email: auction.hfl@gmail.com.
- Notice is hereby given to above said borrowers to collect the household articles, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IFL-HFL shall not be responsible for any loss of property under the circumstances.
- Further the notice is hereby given to in case they fail to collect the above said articles same shall be sold in accordance with Law.
- In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be tendered up to sale.
- AO reserves the rights to postpone/cancel or vary the terms and condition of tender/auction without assigning any reason thereof. In case of any dispute in tender/auction, the decision of AO of IFL-HFL will be final.

**15 DAYS SALE NOTICE UNDER THE RULE 9 SUB RULE 1(1) OF SARFAESI ACT, 2002**  
The Borrower are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.

Place: Vadodara/Rajkot, Date: 14-March-2024  
Sd/- Authorised Officer, IFL Home Finance Limited.

**JM FINANCIAL HOME LOANS LIMITED**  
Corporate Identity Number: U65999MH2016PLC288334  
CORPORATE OFFICE: 201, 2ND FLOOR, PAVAN PARK, PLOT NO. 68E, OFF DATTA PADA ROAD, OPP. YATA SATEL, BORIVALI (E), MUMBAI - 400 066

**NOTICE OF SALE TO BORROWER AND PUBLIC AT LARGE**

Sale of Movable & Immovable Assets Charged to JM Financial Home Loans Under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002.

The undersigned as Authorized Officer of JM Financial Home Loans Limited (JMFFHL) has taken over possession of the schedule property under section 13(4) of the SARFAESI Act, 2002.

In case the Borrower/ Co Borrower fails to repay the entire outstanding amount within a period of 30 days from date of this notice, JMFFHL will be at liberty to dispose off the property under the provisions of SARFAESI Act.

Public at large is informed that the secured property as mentioned in the Schedule is available for sale under the provisions of SARFAESI Act 2002 and the Security Interest (Enforcement) Rules, 2002, as per the terms agreeable to the company for realization of JMFFHL's dues on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" "WHATEVER THERE IS".

**Loan Details:**

Sr. No.	NAME OF THE BORROWERS/ CO-BORROWERS/GUARANTORS	LOAN ACCOUNT NO.	LOAN AMOUNT	MORTGAGE PROPERTY DETAILS
1.	Mr. Hotal Yadav & Mrs. Bebi Devi	HVPI 2100016848	Rs. 9,48,877/- (Nine Lakh Forty Eight Thousand Eight Hundred Seventy Seven only)	Flat No. B-101, 1st Floor, Building No.- "B" Nakoda Apartment, Chhrawada Road, Pardi, Gujarat, Pincode 396145.
2.	Mr. Nitin Suresh Bolade & Mrs. Nikita Nitin Bolade	HSRT 2100016061 & LSRT 2300013472	Rs. 8,35,908/- & 2,75,000/- (Eight Lakh Thirty Five Thousand Nine Hundred Eight & Two Lakh Seventy Five Thousand Only)	Block No. 223, R/S - 2, 75,000/- (Eight Lakh Thirty Five Thousand Nine Hundred Eight & Two Lakh Seventy Five Thousand Only) Village - Jolva, Taluka - Palsana, Gujarat Pincode- 394305.
3.	Mr. Arunkumar Radheshyam Singh & Mrs. Sadhna Arun kumar Singh	HSRT 2200021579	Rs. 6,43,683/- (Rupees Six Lakh Forty Three Thousand Six Hundred Eighty Three only)	Flat No. B/201, 2nd Floor, Building No. B, Anupam Palace in shivam residency, Moje Village Kadodara, Taluka Palsana, Nr. Priyanka Green City, Surat Bardoli Road, Palsana, Surat - 394327.
4.	Mrs. Suman & Mr. Ajay Kumar T. Verma	HVPI 2200019971	Rs. 10,85,484/- (Rupees Ten Lakh Eighty Five Thousand Four Hundred Eighty Four only)	Flat No.C-401, Fourth Floor, Sai Samarpn Residency, Chandor Road Pardi, Gujarat Pincode -396191

**Standard terms & conditions for sale of property through Private Treaty are as under:**

- Sale through private treaty will be on "AS IS WHERE IS BASIS", "AS IS WHAT ISBASIS" and "WHATEVER THERE IS". 2. The purchaser will be required to deposit 25% of the sale consideration on the next working day of receipt of Bank's acceptance of offer for purchase of property and the remaining amount within 15 days thereafter. 3. The purchaser has to deposit 10% of the offered amount along with application which will be adjusted against 25% of the deposit to be made as per clause (2) above. 4. Failure to remit the amount as required under clause (2) above, will cause forfeiture of amount already paid including 10% of the amount paid along with application. 5. In case of non-acceptance of offer of purchase by JMFFHL, the amount of 10% paid along with the application will be refunded without any interest. 6. The property is being sold with all the existing and future encumbrances whether known or unknown to JMFFHL. The Authorized Officer / Secured Creditor shall not be responsible in anyway for any third-party claims / rights / dues. 7. The purchaser should conduct due diligence on all aspects related to the property (under sale through private treaty) to his satisfaction. The purchaser shall not be entitled to make any claim against the Authorized Officer / Secured Creditor in this regard at a later date. 8. JMFFHL reserves the right to reject any offer of purchase without assigning any reason. 9. In case of more than one offer, JMFFHL will accept the highest offer. 10. The interested parties may contact the Authorized Officer for further details / clarifications/and for submitting their application. 11. The purchaser has to bear all stamp duty, registration fee, and other expenses, taxes, duties in respect of purchase of the property. 12. Sale shall be in accordance with the provisions of SARFAESI Act / Rules. 13. In case the borrower approaches JMFFHL and clears the outstanding amount, JMFFHL will have to cancel the deal and will repay the amount paid towards sale consideration back to the prospective buyer. 14. Details of Authorized Officer Mr. Rakesh Singh Contact: 9167601554 Mail: Rakesh.Singh@jmf.com

PLACE: GUJARAT  
DATE: 14.03.2024  
Sd/- AUTHORIZED OFFICER  
FOR JM FINANCIAL HOME LOANS LIMITED

**HDB FINANCIAL SERVICES LIMITED**  
REGISTERED OFFICE: RADHKA, 2ND FLOOR, LAW GARDEN ROAD, NAVRANGPURA, AHMEDABAD-380009

**BRANCH OFFICE: THIRD FLOOR, BLUE POINT, SHOP NO. 305 & 306, OPPOSITE D-MART, SURVEY NO. 125, 149, 150 & 153, BLOCK NO. 149/1, TPS NO. 22, SARTHANA VARACHHA ROAD, SURAT, GUJARAT-395006.**

**PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES (SEE PROVISO TO RULE 8(1))**

**LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS 28/03/2024 UPTO 04:00 PM**

SALE OF IMMOVABLE PROPERTY MORTGAGED TO HDB FINANCIAL SERVICES LIMITED UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI ACT) 2002 (NO.54 OF 2002) WHEREAS, THE AUTHORIZED OFFICER OF HDB FINANCIAL SERVICES LIMITED HAS TAKEN PHYSICAL POSSESSION OF THE FOLLOWING PROPERTIES PURSUANT TO THE NOTICE ISSUED UNDER SEC.13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI ACT), 2002 IN THE FOLLOWING LOAN ACCOUNTS WITH A RIGHT TO SELL THE SAME ON "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" FOR REALIZATION OF HDB FINANCIAL SERVICES LIMITED'S DUES. THE SALE WILL BE DONE BY THE UNDERSIGNED THROUGH E-AUCTION PLATFORM PROVIDED AT THE WEBSITE: www.vehicledunya.com

NAME OF THE BRANCH & ACCOUNT DETAILS	MORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE & POSSESSION STATUS	DEMAND NOTICE DATE	AUTHORIZED OFFICER'S DETAILS FOR PROPERTY INSPECTION AND OTHER QUERIES	EMD SUBMISSION ACCOUNT DETAILS		DATE/TIME OF E-AUCTION
				OUTSTANDING AMOUNT (SECURED DEBT)	RESERVE PRICE EMD	
THIRD FLOOR, BLUE POINT SHOP NO. 305 & 306, OPPOSITE D-MART SURVEY NO. 125, 149, 150 & 153, BLOCK NO. 149/1, TPS NO. 22, SARTHANA VARACHHA ROAD, SURAT, GUJARAT-395006.	Property-1:- FLAT NO. B-503, REGENCY TOWER, NR. RAJHANS CINEMA SURAT-DUMAS ROAD, SURAT-395003. AND BOUNDED AS FOLLOWS :- NORTH: SURAT DUMAS ROAD SOUTH: THE LAND BEARING TPS/SCHEME NO. 6 (PIPLOD), FPN0. 119 PAISHEE EAST: THE LAND BEARING TPS/SCHEME NO. 6 (PIPLOD), FPN0. 119 PAISHEE WEST: ROAD OF TPS/SCHEME NO. 6 395003.	21/07/2017 57,05,367/- (RUPEES FIFTY SEVEN LAKHS FIVE THOUSAND THREE HUNDRED SIXTY SEVEN ONLY) ALONG WITH FURTHER INTEREST @ 18% PER ANNUM TILL ACTUAL REALIZATION AS DEMANDED IN OUR NOTICE, WITHIN THE STATUTORY PERIOD OF 15 DAYS FROM THE DATE OF THIS NOTICE.	VPUL PANKHANIYA CONTACT NO. 9558098444 MR. SUNIL YISHVANARAA CONTACT NO. 8800375505 (FOR PROPERTY INSPECTION AND OTHER QUERIES) MR. JEEGENESH KUMAR DAVE 4. CONTACT NO. 7043042298 MR. CHIRAG CHAGANI 5. CONTACT NO. 9909910901 EMAIL ID: -CHIRAG CHAGANI@HDBFS.COM	MODE OF PAYMENT - ONLY DEMAND DRAFT	RS. 1,47,66,198/- (RUPEES ONE CRORE FORTY SEVEN LAKH SIXTY SIX THOUSAND ONE HUNDRED NINETY EIGHT ONLY) EMD PRICE:- RS. 14,76,62,100/- (RUPEES FOURTEEN LAKH SEVENTY SIX THOUSAND SIX HUNDRED TWENTY ONLY)	E-AUCTION DATE :- 29/03/2024 AT: 10.30 AM TO 04.00 PM EMD SUBMISSION DATE :- 28/03/2024

**TERMS & CONDITIONS:**

- TO THE BEST OF KNOWLEDGE AND INFORMATION OF THE AUTHORIZED OFFICER, THERE IS NO ENCUMBRANCE ON ANY PROPERTY HOWEVER, THE INTENDING BIDDERS SHOULD MAKE THEIR OWN INDEPENDENT INQUIRIES REGARDING THE ENCUMBRANCES, TITLE OF PROPERTIES/PUT ON AUCTION AND CLAIMS/RIGHTS/DUES/EFFECTING THE PROPERTY PRIOR TO SUBMITTING THEIR BID. THE E-AUCTION ADVERTISEMENT DOES NOT CONSTITUTE AND WILL NOT BE DEEMED TO CONSTITUTE ANY COMMITMENT OR ANY REPRESENTATION OF THE HDB FINANCIAL SERVICES LIMITED. THE PROPERTY IS BEING SOLD WITH ALL THE EXISTING AND FUTURE ENCUMBRANCES WHETHER KNOWN OR UNKNOWN TO THE HDB FINANCIAL SERVICES LIMITED. THE AUTHORIZED OFFICER/SECURED CREDITOR SHALL NOT BE RESPONSIBLE IN ANY WAY FOR ANY THIRD PARTY CLAIMS/RIGHTS/DUES.
- THE E-AUCTION IS BEING HELD ON "AS IS WHERE IS", "AS IS WHAT IS" AND "WHATEVER THERE IS" AFTER TAKING PHYSICAL POSSESSION OF THE PROPERTIES. SUCCESSFUL BIDDERS SHALL HAVE TO GET PHYSICAL POSSESSION OF THIS/ THEIR COST, RISK & RESPONSIBILITY.
- IT SHALL BE THE RESPONSIBILITY OF THE BIDDERS TO INSPECT AND SATISFY THEMSELVES ABOUT THE ASSET AND SPECIFICATION BEFORE SUBMITTING THE BID. THE INSPECTION OF PROPERTIES PUT ON AUCTION WILL BE PERMITTED TO INTERESTED BIDDERS ON 27/03/2024 (DURING OFFICE HOURS).
- THE INTERESTED BIDDERS SHALL SUBMIT THEIR EMD THROUGH WEB PORTAL www.vehicledunya.com (THE USER ID & PASSWORD CAN BE OBTAINED FREE OF COST BY REGISTERING NAME WITH www.vehicledunya.com THROUGH LOGIN ID & PASSWORD). THE EMD SHOULD BE PAYABLE THROUGH DEMAND DRAFT AFTER REGISTRATION (ONE TIME) BY THE BIDDER. THE WEB PORTAL, THE INTENDING BIDDER/ PURCHASER IS REQUIRED TO GET THE COPIES OF THE FOLLOWING DOCUMENTS UPLOADED IN THE WEB PORTAL BEFORE THE LAST DATE & TIME OF SUBMISSION OF THE BID DOCUMENTS VIZ: i) COPY OF THE DEMAND DRAFT, ii) COPY OF PAN CARD, iii) PROOF OF IDENTIFICATION/ ADDRESS PROOF (KYC) VIZ. SELF-ATTACHED COPY OF VOTER ID CARD/ DRIVING LICENSE/ PASSPORT ETC., WITHOUT WHICH THE BID IS LIABLE TO BE REJECTED. UPLOADED SCANNED COPY OF ANNEXURE- II, III (CAN BE DOWNLOADED FROM THE WEB PORTAL, www.vehicledunya.com) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. THE INTERESTED BIDDERS WHO REQUIRE ASSISTANCE IN CREATING LOGIN ID & PASSWORD, UPLOADING BID, SUBMITTING BID DOCUMENTS, TRAINING/ DEMONSTRATION ON ONLINE INTER-SE BIDDING ETC., MAY CONTACT DLFS PHASE II GURGAON HARYANA-122001, E-MAIL ID: support@vehicledunya.com, yogesh@vehicledunya.com SUPPORT HELPLINE NUMBERS : + 91 91096 89799. AND FOR ANY PROPERTY RELATED QUERY MAY CONTACT AUTHORIZED OFFICER: MR. VPUL PANKHANIYA, MO: 9558098444, E-MAIL ID: LA.SURAT@HDBFS.COM, DURING THE WORKING HOURS FROM MONDAY TO SATURDAY.
- THE INTERESTED BIDDER HAS TO SUBMIT THEIR BID DOCUMENTS (EMD (NOT BELOW THE RESERVE PRICE) AND REQUIRED DOCUMENTS (MENTIONED IN POINT NO.4)) ON/ BEFORE 28/03/2024 UPTO