## FINANCIAL EXPRESS

(a) **pnb** Housing

Guarantor(s)/Legal heirs (A)

HOU/AHM/0721/897926, B.O.

Ahmedabad, Mehul M Rangwani

/ Devi Ramchand Mohnani

HOU/RJKT/1117/454888 &

HOU/RJKT/1117/458682, B.O.

tajkot, Dharmendra Jethalal Shah

Nutanben Dharmendra Shah

HOU/RJKT/0522/995638, B.O.

Rajkot, Bhavesh Jerambhai

Vekariya /mital Bhaveshbhai

HOU/RJKT/0118/481771, B.O.

Rajkot, Shankarbhai Shivabhai

Chauhan / Dinesh Shivabhai

Chauhan

HOU/RJKT/0917/428010, B.O.

Rajkot, Udaykumar Indubhai

Upadhyay / Falguniben Upadhyay

Lalitbhai Solanki

Place: Gujrat, Dated: 11-07-2024

Lot a) Name of the Borrower

c) Description of Property

a) M/s. Pushpak Marktrade India Pvt. Ltd.

c) EM of NA Land bearing Survey Number 101 (New

Survey No. 164) (9510 Sq. Mtr.), At Village Lavacha

\*E Auction Date: 26.07.2024 between 12:00 Noon to 5:00 p.m.

on the aforesaid amount and incidental expenses, costs, charges etc. incurred/to be incurred.

**Demand Notice** Date & o/s.

Amount Rs.

(interest +

**Charges-Recovery** 

10.03.2023

Rs. 6,31,983 as on

10.03.2023

30.05.2019

Rs.618316/- as

on 24.05.2019

10.03.2023

Rs. 5,07,733/- as

on 10.03.2023

16.04.2024

Rs.60,47,371/-

co.in. E-Auction process will be held through E-BIKRAY only.

b) Asset Recovery Branch, Mumbai

Valsad Gujrat owned by Sashi Beswal

d) Name of the Owner/s

d) Mrs. Sashi Beswal

Date: 10.07.2024

AXIS BANK

rule 8 of the said Rules on following date.

Guarantor/

Co-Borrower

(1) MR. KISHORBHAI

HIRABHAI BHADANI (2)

MS. GITABEN BHADANI

(1)Mr. Kuldipgar

Nayangar Gusai, (2Mrs.

Lataben Kuldipgar

Gusai

(1) MR.

**RANCHHODBHAI** 

ANANDBHAI VIRANI (2)

MS. DAYABEN

RANCHHODBHAI VIRANI

(1) LEGAL HEIR OF KHER

NATUBHAI MAUSING (2)

MRS RAJPUT INDUBEN

NATUBHAI (3) MR

NIRMAL KHER LEGAL

**HEIR OF NATUBHAI** 

MAUSING KHER (4) MR

HARSHAD KHER LEGAL

**HEIR OF NATUBHAI** 

MAUSING KHER

Date: 11.07.2024, Place: Gujarat

prior written consent of our Bank.

Place: Mumbai

No. b) Name of the Branch

HOU/RJKT/0618/544326, B.O. Rs. Rajkot, Dipesh V Vaghela / Anita 1303862.95

LOAN LTD.

INDIA HOME Reg Office: 504, Nirmal Ecstasy, 5th Floor, Jatashankar Dossa Road, Mulund (W), Mumbai - 400080.

Branch Office: A-202, Ganesh Plaza, Nr. Navrangpura Post Office, Navrangpura, Ahmedabad - 380009. Ph: 079-26449917 • Mob: 8976892962

## PUBLIC NOTICE

This is to inform our Customers & General public that the following Surat Branch Office of our Company will has been Changed WEF 07thJuly 2024. INDIA HOME LOAN LIMITED, 401, NEW OPERA HOUSE, NEAR DESAI CNG STATION, BAMROLI ROAD, KHATODARA, SURAT - 395 001.

New Office Address: INDIA HOME LOAN LIMITED, 109, NEW OPERA HOUSE, NEAR SHELL PETROL PUMP, RS. No. 27, 28 & 29, TP. 06, FP. 166/B, BAMROLI ROAD, KHATODARA, SURAT - 395 001.

All are request to take the note of the above and in case of any assistance,

payment and other services,

Person to Contact: Surat Office: Mob: 9824777643, Ahmedabad Office: Ph: 079-26449917, Mob: 8976892962.

Demanded Nature of

15-12-2022

4046110.78

2948446.9

07-10-2023

Rs.

as on

16-06-2021

Rs. 1346820.16

as on

20-09-2018

as on

01-02-2019

to sign the terms and conditions of this auction along with the Bid Form.

2496839.02

Date: 11-07-2024, Ahmedabad

Registered Office: - 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones:-011-23357171, 23357172, 23705414, Web:-www.pnbhousing.com Ahmedabad Branch: PNB Housing Finance Limited, 2nd Floor, Part I, Megha House, Opp. Kotak Bank, Mithakhali Law Garden Road, Ellisbridge, Ahmedabad, Gujrat-380006. Rajkot Branch: PNB Housing Finance Limited, 404-406, Fourth Floor, Kings Plaza, Astron Chowk, Rajkot, Gujrat – 360001

Notice Is Hereby Given To The Public In General And In Particular To The Borrower(s) & Guarantor(s) Indicated In Column No-a That The Below Described Immovable Property (ies) Described In

Column No-d Mortgaged/charged To The Secured Creditor, The Constructive/physical Possession of Which Has Been Taken (as Described In Column No-c) By The Authorized Officer Of M/s Prib

Housing Finance Emîted/secured Creditor, Will Be Sold On "as Is Where Is, As Is What Is And Whatever There Is Basis" As Per The Details Mentioned Below. Notice Is Hereby Given To

Borrower(s)/mortgagor(s)/legal Heirs, Legal Representative, (whether Known Or Unknown), Executor(s), Administrator(s), Successor(s), Assignee(s) Of The Respective Borrowers, Mortgagor(s)(since Deceased) As The Case May Be Indicated in Column No-a Under Rule-8(6) & 9 Of The Security Interest Enforcement Rules, 2002 Amended As On Date.

For Detailed Terms And Conditions Of The Sale, Please Refer To The Link Provided In M/s Pnb Housing Finance Limited/secured Creditor's Website I.e. www.pnbhousing.com

Description of the Properties

Mortgaged (D)

Rs. Physical B 401, Minakshi Avenue, Opposite Arrits dus Stallo, 1863214.64 Pessession Bunglow Area, Kubernagar, Ahmedabad, Gujarat- 1767000 176700 Physical B 401, Minakshi Avenue, Opposite Amts Bus Stand.

Physical Flat No B 902, Ninth Floor, Wing B, Vasant Marvel, Opp Rs.

Pessession Shivdham Society, Vimalnagar Main Road, University 3004000

Physical Ajanta Complex, Wing B. 4th Floor, Sadhuvasvasvani Rs.

Possession Road, Nr Gangotri Dairy, Sadhuvasvani Road, Rajkot, 2301000

Physical Flat No B 303, Third Floor, Shree Sadguru Sanidhya App, Opp Pavan Park Shivam Nagar, Narayan Nagar Main Road Nr Satyasai Hospital, Nanamava, Rajkot,

Physical Flat No. 406, Fourth Floor, Natraj App, Nr Adarsh Nagar, off Rs.

Possession Giriraj Main Road Bh Bus Station, Surya Nagar, 943000

Physical Plot No.47, Pushpak Park 3 Nr Tirupati Temple.off Rs.

Pessession Dhichda Road, Dhichda, Jamnagar, Gujarat-361001, 826000

Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred up to the date of payment and/or realization thereof. \*\* To the best knowledge and information of the

authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/ claims in respect of above mentioned immovable/secured assets except what is disclosed in the column no-K. Further

such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned

. The prospective purchasen bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited

to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offen(s). The bidden(s) has

Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s)/the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money,

if any, deposited) on the same day or not later than next working day. The sale may be confirmed in favour of (bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with

Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the scale consideration amount has to be deposited by the purchaser within 15 days' from the date of acknowledgement.

C1 INDIA PRIVATE LIMITED would be assisting the Authorised Officer in conducting sale through an e-Auction having its corporate office at Plot No.68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003

Website- www.bankeauctions.com. For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with

यूनयन बंक (j) Union Bank

**ASSETS RECOVERY MANAGEMENT BRANCH:** 

21, Veena Chambers, Mezzanine Floor, Dalal Street, Near Bombay Stock Exchange, Fort, Mumbai-400 001, Maharashtra.

E-AUCTION SALE NOTICE (UNDER SARFAESI ACT)

15 DAYS E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISON 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(s) and Guarantor(s), that the below described immovable property mortgaged

charged to the Secured Creditor, the Symbolic Possession of which has been taken by the Authorised Officer of Union Bank of India (Secured Creditor) will be sold

on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" and "WITHOUT RECOURSE BASIS" on 26.07.2024 in between 12.00 p. m. to 5.00 p. m.

for recovery of respective amounts, due to the Union Bank of India (Secured Creditor) from the respective Borrower(s) and Guarantor(s) as mentioned below

The Reserve Price and Earnest Money Deposit will be as mentioned below, For details terms and conditions of the sale, please refer to the link provided in **Union** 

Bank of India (Secured Creditor) website i. e. www.unionbankofindia.co.in. The under mentioned properties will be sold by Online E-Auction through website

Online E-Auction through website https://ebkray.in

Date & Time of Auction: 26.07.2024 at 12.00 P. M. to 05.00 P. M.

For detailed terms & conditions of the sale, please refer to the link provided ion Union Bank of India secured creditors website i. e. www.unionbankofindia.

Axis Bank Ltd. (CIN: L65110GJ1993PLC020769)

Possession Notice APPENDIX –IV [Rule 8(1)]

Whereas, the undersigned being the Authorized Officer of the AXIS BANK LTD, 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 a demand notice dated mentioned herein below tabel calling upon

the Borrower/Co-Borrower/Mortgagor/Guarantor, mentioned herein below table to repay the amount mentioned hereunder in the notice as mentioned in the said notice together with further

interest at the contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. incurred/to be incurred, within 60 days from the date of the said notice. Borrower/Co-

Borrower/Mortgagor/Guarantor, mentioned herein below tabel having failed to repay the Banks dues as mentioned in the notice issued to him under Securitisation and Reconstruction of

Financial Assets and Enforcement of Security Interest Act, 2002, notice is hereby given to the Borrower and other mentioned herein above in particular and the public, in general, that the

undersigned has taken Possession (mentioned herein below tabel) of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with

Borrower/Co-Borrower/Mortgagor/Guarantor mentioned herein below tabel 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 the AXIS BANK LTD for an amount mentioned herein below tabel as mentioned in the said notice together with further interest at the contractual rate

**Description of the Properties** 

The Borrowers attention is invited to the provisions of sub Section (8) of section 13 of the SARFAESI act, 2002 in respect of time available, to redeem the secured assets

a) Reserve Price in ₹

b) Earnest Money

Deposit (EMD) in ₹

a) ₹ 3,52,00,000.00

b) ₹ 35,20,000.00

Last date for submission of EMD: Before start of E-Auction. EMD Shall be deposited through E-BIKRAY only.

Road, Airoli, Navi Mumbai – 400 708.

OPEN SPACE: SOUTH: FLAT NO.E-303:

ASSETS SITUATED THEREON.

https://ebkray.in on 26.07.2024 for recovery of respective amounts plus interest and other expenses in the respective borrowers accounts.

As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets.

Road, Rajkot, Gujarat-360001, India.

Gujarat-360001, India.

Gujarat-360004.India.

Jamnagar, India.

Junagadh, Gujarat-362001, India.

Manojkumar Solanki Contact Number 1800120 8800, auction@probhousing.com is authorised person of PNBHFL or refer to www.auction@pnbhousing.com

LOAN LTD.

INDIA HOME Reg Office: 504, Nirmal Ecstasy, 5th Floor, Jatashankar Dossa Road, Mulund (W), Mumbai - 400080.

Branch Office: A-202, Ganesh Plaza, Nr. Navrangpura Post Office, Navrangpura, Ahmedabad - 380009. Ph: 079-26449917 • Mob: 8976892962

## PUBLIC NOTICE

This is to inform our Customers & General public that the following Rajkot Branch Office of our Company will has been Changed WEF 31st January 2024.

INDIA HOME LOAN LIMITED, 28, FF, SAMRUDDHI BHAVAN, OPP.

BOMBAY PETROL PUMP, GONDAL ROAD, RAJKOT - 360002. New Office Address: INDIA HOME LOAN LIMITED, 127, 4TH FLOOR SAMRUDDHI BHAVAN, OPP. BOMBAY PETROL PUMP, GONDAL ROAD,

RAJKOT - 360002. All are request to take the note of the above and in case of any assistance,

APPENDIX -IV-A
E-AUCTION SALE NOTICE OF IMMOVABLE PROPERTY (IES)

E-Auction-Sale Notice for Sale of Immoveable Assets Under the Securitisation and Reconstruction of Financial Assets and

forcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002

(10% of

Rs.

Rs.

185000

Rs.

payment and other services, Person to Contact: Rajkot Office: Mob: 9925108674, Ahmedabad Office. Ph: 079-26449917, Mob: 8976892962.

Reserve EMD Last Date of Bid Inspection Date of Known Encumb

(RP) (E) RP) (F) of Bid (G) Rate (H) Time (I) & Time (J) Cases if any (K

10,000

Rs.

Rs.

Rs.

10,000

10,000

10,000

10,000

10,000

12-08-2024 Rs.

25-07-2024

25-07-2024

25-07-2024

25-07-2024

25-07-2024

**Debt Due** 

**Contact Person and Mobile No.** 

**Inspection Date / Time** 

₹ 54,40,73,118.78 (Rs. Fifty Four Crores Fourty

Lakhs Seventy Three Lakhs One Hundred

Eighteen and Seventy Eight Paisa Only) as

on 31.12.2023 plus interest thereon wef from

01.01.2024 at applicable rate of interest, cost and

Mr Kishor Chandra Kumar-Mob. No. 9466747894

**Authorised Officer, Union Bank of India** 

Mr. Uttam Bandgar-Mob. No. 8668196378

charges till date.

Corporate Office: Axis Bank Ltd., 3rd Floor, Gigaplex, NPC - 1, TTC Industrial Area, Mugalsan

**SCHEDULE OF IMMOVABLE PROPERTY** 

ALL THE RIGHT, TITLE AND INTEREST IN IMMOVABLE PROPERTY IN THE FORM OF FLAT NO. 304 WITH SUPER BUILT UP AREA

ADMEASURING 92.38 SQ. MTRS. AND BUILT UP AREA ADMEASURING 60.04 SQ.MTRS. ON THE 3rd FLOOR OF BUILDING NO.

E" AND UNDIVIDED PROPORTIONATE SHARE OF 15 SQ. MTRS. IN LAND UNDER THE SAID BUILDING IN RESIDENTIAL SOCIET"

SURVEY NO. 54 PAIKI OF BLOCK NO. 128 OF VILLAGE SAYAN, TALUKA OLPAD, DISTRICT SURAT STANDING IN THE NAME OF

MS. GITABEN BHADANI AND BOUNDED AS FOLLOWS : EAST: FLAT NO. E-301; WEST: ADJ. RESIDENCY ROAD; NORTH: ADJ

Property :- ALL THE PIECE AND PARCEL OF FLAT NO. 5, ON FIRST FLOOR ON N.A LAND HAVING TOTAL BUILT UP AREA OF FLAT

ALL THE RIGHT, TITLE AND INTEREST IN IMMOVABLE PROPERTY IN THE FORM OF FLAT NO. 102 WITH SUPER BUILT UP AREA

ADMEASURING 92.38 SQ. MTRS. AND BUILT UP AREA ADMEASURING 59.67 SQ.MTRS. ON THE !st FLOOR OF BUILDING NO.

"D" AND UNDIVIDED PROPORTIONATE SHARE OF 38.13 SQ. MTRS. IN LAND UNDER THE SAID BUILDING IN RESIDENTIAL

REVENUE SURVEY NO. 54 PAIKI OF BLOCK NO. 18 OF VILLAGE SAYAN, TALUKA OLPAD, DISTRICT SURAT STANDING IN THE

NAME OF (1) MR. RANCHHODBHAI ANANDBHAI VIRANI and (2) MS. DAYABEN RANCHHODBHAI VIRANI AND BOUNDED AS

ALL THAT PIECES AND PARCEL OF IMMOVABLE PROPERTY BEARING UNIT NO 64 ADM 67 SQ MTRS WITH CONSTRUCTION IN

THE SCHEME SHALIGRAM VILLA CONSTRUCTED ON RS NO 30 ADM 16390 SQ MTRS., TPS NO 241, FP NO 30 ADM. 9834 SQ

BOUNDED AS FOLLOW: EAST: Sub Plot No- 130-132/1 To 6, WEST: Passage, NORTH: Flat No. 4, SOUTH: Flat No. 6

FOLLOWS : EAST: ADJ. OPEN SPACE; WEST: FLAT NO. D-103; NORTH: FLAT NO. D-101; SOUTH: ADJ. OPEN SPACE;

as on 16.04.2024 ASSETS SUCH AS FURNITURE AND FIXTURES, EQUIPMENTS, MACHINERY —FIXED AND MOVABLE, STRUCTURE AND ANY OTHERS

Please further note that as mentioned in sub-section 13 of Sec. 13 of the aforesaid Act, you shall not transfer by way of sale, lease or otherwise any of the assets stated under security referred to in this Notice without

NAMED AND KNOWN AS "BHAKTIDHARA RESIDENCY-2", CONSTRUCTED ON NA LAND SITUATED AND LYING ON REVENUE OF 19 Provided In the State of the S

ADM. 41.82 SQ. MTS. ON AREA KNOWN AS "GHANSHYAM NAGAR" NA LAND BEARING REVENUE SURVEY NO - 402, OF MOUJE **09.07.2024** 

VILLAGE SHREE MADHAPAR NAVA VAS, TALUKA - BHUI SUB REGISTRATION DISTRICT & REGISTARTION DISTRICT KUTCHH. (Physical)

SOCIETY NAMED AND KNOWN AS "BHAKTIDHARA RESIDENCY-2", CONSTRUCTED ON NA LAND SITUATED AND LYING ON (DEC.)

MTRS OF MOUJE CHILODA, SUB DISTRICT AND DISTRICT GANDHINAGAR. EAST : COMMON PLOT, CLUB HOUSE, WEST : UNIT 09.07.2024

NO 63, NORTH: INTERNAL ROAD, SOUTH: UNIT NO 55. WITH BUILDINGS CONSTRUCTED THEREON ALONG WITH OTHER (Symbolic)

01.08.2024 13.08.2024

12:00pm to 01:30pm to

04:00pm | 03:00pm

15.07.2024 26.07.2024

Between Between 12:00pm to 01:30pm to

04:00pm | 03:00pm

16.07.2024 26.07.2024

Between Between 12:00pm to 01:30pm to 04:00pm 03:00pm

17.07.2024 26.07.2024

18.07.2024 26.07.2024

04:00pm 03:00pm

Authorized Officer, M/s PNB Housing Finance Limited

Between Between Not Known 12:00pm to 01:30pm to 04:00pm 03:00pm

Between Between Not Known 12:00pm to 01:30pm to

19.07.2024 26.07.2024 Between Between 12:00pm to 01:30pm to 04:00pm 03:00pm

Encumbrance

Possession:

Symbolic /

Physical

Not Known to

A. O.

Symbolic

Possession

|Date & Type

of

Possession

(Physical)

(Physical)

Between

Between

Date: 11-07-2024, Ahmedabad

AXIS FINANCE

01st April, 2024.

# AXIS FINANCE LIMITED

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

Ref. No. AFL/CO/2024-25/Legal/June/97 20" June 2024 BY SPEED POST/ REGISTERED A.D./EMAIL/WHATSAPP WITHOUT PREJUDICE

INDIA HOME Reg Office: 504, Nirmal Ecstasy, 5th Floor, Jatashankar

Branch Officeh: A-202, Ganesh Plaza, Nr. Navrangpura Post Office, Navrangpura,

Ahmedabad - 380009. Ph: 079-26449917 • Mob: 8976892962

PUBLIC NOTICE

This is to inform our Customers & General public that the following

Veraval Branch Office of our Company will has been closed down from

INDIA HOME LOAN LIMITED, VRAJ COMPLEX, 1 FLOOR, B/H

SAIBABA MANDIR, DARI ROD, VERAVAL (GIR SOMNATH) – 362266

Ahmedabad Office. Ph: 079-26449917 Mob: 8976892962.

All are request to take the note of the above and in case of any

assistance, payment and other services, Person to Contact at

LOAN LTD. Dossa Road, Mulund (W), Mumbai - 400080.

Raj Ramakant Jaiswal (Borrower) Sun Avenue, "A' Wing, Flat No. 405, Station Road, Near Under Pass J Type Geeta Nagar, Vapi, Valsad Gujarat -396191.

Also at: Residential Row House No. 8, Mango Villa, S. No. 18, Moje Chanod, Tal. Vapi Valsad, Gujarat - 396 191

Anjoo Jaiswal (Co-Borrower II Dhaurahara Kushinagar Nadawa Bishunpur Khushinagar Uttarpradesh, 274401

Date: 11-07-2024, Ahmedabad

Also at: Residential Row House No. 8, Mango Villa, S. No. 18, Moje Chanod, Tal. Vapi Valsad, Gujarat - 396 191

Email-ID: rj26354@gmail.com

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 (hereinalter 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 Budhikar 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 a Term Loan for the purpose of Home Purchase. 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.30,00,000/- (Rupees Thirty Lakh Only) ("Credit Facility') on the terms and conditions as mentioned therein

Pursuant thereto, you Addressee(s) signed and executed the Mortgage Loan Agreement dated 31.07.2023 ("Facility Agreement") in your capacity as Borrower, Co-Borrower(s) and Mortgagor in order to secure/quarantee the repayment of all amounts payable under the aforesaid Facility Agreement and consequently have become jointly and severally liable for the repayment of the Credit Facility availed by the Borrower. You the Addressee(s) had agreed to repay the Credit Facility in Equal

[The facility and security documents executed/submitted for the Credit Facility in terms of the Facility Agreement shall be collectively referred to as the "lansaction Documents' hereinafter in this notice]

That as a security towards repayment of all amounts payable under the aforesaid Credit Facility on 31.07.2023 the Mortgagors had with an intent to secure the Credit Facility, 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

It is pertinent to state herein that the Borrower and Co-Borrower I / Mortgagor s by virtue of the Facility Agreement has 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(s), AFL had on various dates disbursed the Credit Facilities to the Borrower on specific instructions, as described in detail in

As per the terms of the Transaction Documents, you the Borrower and Co-Borrower I / Mortgagor were required to repay the dues under the said Credit Facility and further. you the Borrower and Co-borrower(s) were also required to pay interest thereon and other charges at the contractual rates as in the manner set out in the Facility Agreement and subsequent communication(s),

However, you the Borrower and Co-Borrower I / Mortgagor failed to comply with the terms and conditions of the Transaction Documents and defaulted in repayment of the amount payable under the Facility Agreement. AFL had through various default notices informed you the Addressee(s) of such default, however, till date, the same have neither been rectified nor any steps have been undertaken thereto to repay the

In this context, it is important to note that since you the Addressee(s) have committed continuous defaults, the account has become non-performing asset ("NPA") we.f. 03.06.2024 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 AFI, to you the Addressees vide an NPA intimation letter dated 08.06.2024 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 Borrower and Co-Borrower I/Mortgagor have committed defaults in repayment of such secured debt/ Credit Facility in terms of the Transaction Documents.

As on 5th June, 2024, the outstanding debt due and payable by the Borrowen Mortgagor, Co-borrower I & II to the Secured Creditor is INR.30,58,865/- (Rupees Thirty Lakh Fifty-Eight Thousand Eight Hundred Sixty-Five 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 Borrower/ Co-Borrower/Mortgagos 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(s), jointly and severally to discharge in full the dues towards the Secured Creditor amountings aggregating INR.30,58,865/- (Rupees Thirty Lakh Fifty-Eight Thousand Eight Hundred Sixty-Five Only) due as on 5th June, 2024, together with applicable interest, further interest, default interest, premia, 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 further reference to you under the said SARFAESI Act and entirely at your risk as to costs and

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

 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

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;

 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.

3. 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.

4. 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 the SARFAESI Act. . Please further note that this statutory notice is assued 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. 16. I hereby expressly reserve all rights under the relevant Transaction Documents.

any other associated documents, under law or otherwise. Nothing contained in this 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.

7. The undersigned is duly Authorized as Authorized Officer to issue this Notice and awarcise powers on behalf of the Secured Creditor under the SARFAESI Act read

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

### SCHEDULE A DETAILS OF SECURED ASSET All that piece and parcel of the property being Row House No.8, admeasuring about

72.19 Sq. Mirs., Carpet area consisting of Ground + First Floor, alongwith undivided Share in the land admeasuring about 89.93 Sq. Mirs., in the Project known as "MANGO VILLA, Constructed on the N.A. land bearing Survey No.18, admeasuring about 10688 Sq. Mtrs. Situated at Village Chanod, Tal: Vapi, Dist: Valsad, Gujarat State East: Open Space; West: Row No. 7; North: Internal Road; South: Row No. 16, 17

SCHEDULE B

DETAILS OF DISBURSEMENT Housing Loan - Loan Account No. 0456AHA00006954

INR. 27,00,000/- towards Mango Villa, SBPP Co-operative Bank, Account No. 1007110001674.

INR. 47,199/- to MAX Life Insurance Co. Ltd.

INR, 29,500/- towards RE

INR. 2,18,501/- towards Stree Shyam Enterprise, HDFC Bank Ltd.,

Account No.50200073698352, INR. 3.042/- towards BPI

INR. 1,640/- towards ICICI Lombard. INR. 1187-towards CERSAL

> SCHEDULE C DETAILS OF OUTSTANDING AMOUNTS AS ON 5th June 2024

(Amount in IN) harges 04567317000000254 38.00,000 29.56.834 1.23.300 30,58,865 Note: - Interest at the applicable interest rate as defined in the facility Agreement.

Registered Office: JJT HOUSE, 44/45, Road No 2, MIDC, Mumbai, Maharashtra-400093, India

Communication Address: A-45, 2nd Floor, Civtech Building, Sector- 04, Noida - 201301, Uttar Pradesh, India

PUBLIC NOTICE FOR BRANCH SHIFTING AND CLOSURE

We thank the customers of Roha Housing Finance Private Limited for their continued support. This is to inform the customers of Roha Housing Finance Private Limited that one of its branches located at Shop No. 233, 2ND Floor, Mega Mall, Near Milan Cinema. Bus Station Main Road, Surendra Nagar- 363001 (Gujarat) will be closed with effect from 10th October, 2024.

For any further information, you are requested to kindly go through the official website of RHFPL https://rohahousing.com or Dial Toll Free number (i.e) 1800 266 2111 or visit your nearest branch for any further assistance. Sd/-, Authorised Officer

Roha Housing Finance Pvt. Ltd. Date: 11th, July 2024 (CIN: U65999MH2017PTC293277)

**AXIS FINANCE** 

# **AXIS FINANCE LIMITED**

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

Ref. No. AFL/CO/2024-25/Legal/June/95 20" June 2024 BY SPEED POST/ REGISTERED A.D./EMAIL/WHATSAPP WITHOUT PREJUDICE

Shardaben Kakadia (Co-Borrower I) Flat No 301, Shivchhaya Appartment, Flat No 301 Shivchhaya Appartment Purvi Soc Hira Baug Varachha Road Purvi Soc. Hira Baug, Varachha Road Surat Gujarat 395006. Also At

Moje-Piplod, Surat, Gujarat - 395 Email-ID:

Flat No. 9A, 9th Floor, Mahima, Moje-Piplod, Surat, Gujarat - 395 007 mahashkakadiya443@gmail.com

maheshkakadiya443@gmail.com Dear Sr/Madam,

'Secured Asset")

Mahesh Kakdia (Borrower)

Flat No. 9A, 9th Floot, Mahima,

Surat, Gujarat 395006.

Also At:

Email-ID:

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 eferred 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 Mang, 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 a Term

Mortgagors/Security Providers have mortgaged in favour of AFL, immovable properties as described detailed in Schedule A for a sum of INR,55,82,359/- (Rupees Fifty-Five Lakh Eighty-Two Thousand Three Hundred Fifty-Nine Only) ("Credit Facility") on the erms and conditions as mentioned therein. Pursuant thereto, you Addressee(s) signed and executed the Mortgage Loan Agreement dated 20.08.2022 ("Facility Agreement") in your capacity as Borrower, Co-Borrower(s) and Mortgagor in order to secure/guarantee the repayment of all

Loan for the purpose of Home Purchase - Resale. For securing the credit facilities, the

amounts payable under the aforesaid Facility Agreement and consequently have become jointly and severally liable for the repayment of the Credit Facility availed by the Borrower. You the Addressee(s) had agreed to repay the Credit Facility in Equal [The facility and security documents executed/submitted for the Credit Facility in

terms of the Facility Agreement shall be collectively referred to as the "Yansaction Documents" hereinafter in this notice! That as a security towards repayment of all amounts payable under the aforesaid

Credit Facility on 20.08.2022 the Mortgagors had with an intent to secure the Credit Facility 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

It is pertinent to state herein that the Borrower and Co-Borrower I/Mortgagor by virtue of the Facility Agreement has 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(s), AFL had on various dates disbursed the Credit Facilities to the Borrower on specific instructions, as described in detail in

As per the terms of the Transaction Documents, you the Borrower and Co-Borrower I/Mortgagor were required to repay the dues under the said Credit Facility and further you the Borrower and Co-borrower(s) were also required to pay interest thereon and other charges at the contractual rates as in the manner set out in the Facility

Agreement and subsequent communication(s). However, you the Borrower and Co-Borrower l/Mortgagor failed to comply with the terms and conditions of the Transaction Documents and defaulted in repayment of the amount payable under the Facility Agreement. AFL had through various default notices informed you the Addressee(s) of such default, however, till date, the same have neither been rectified nor any steps have been undertaken thereto to repay the

In this context, it is important to note that since you the Addressee(s) have committed continuous defaults, the account has become non-performing asset ("NPA") well 03.06.2024 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 Addressees vide an NPA intimation letter dated 08.06.2024 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 Borrower and Co-Borrower l/Mortgagor have committed defaults in repayment of such secured debt/ Credit Facility in terms of the Transaction Documents,

As on 5th June, 2024, the outstanding debt due and payable by the Borrower and Co-borrower I/Mortgagor to the Secured Creditor is INR.57,21,527/- (Rupees Fifty-Seven Lakh Twenty-One Thousand Five Hundred Twenty-Seven 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 Borrower/ Co-Borrower(s)/Mortgagor, 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(s), jointly and severally to discharge in full the dues towards the Secured Creditor amounting/ aggregating INR.57,21,527/- (Rupees Fifty-Seven Lakh Twenty-One Thousand Five Hundred Twenty-Seven Only) due as on 5th June, 2024, together with applicable interest, further interest, default interest, premia, 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 further reference to you under the said SARFAESI Act and entirely at your risk as to costs and

2. 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

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

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.

Lalso 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.

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 the SARFAESI Act.

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 of any action of inaction by us shall operate as a waiver of or prejudici 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. 7. 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. B. 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** 

SCHEDULE A DETAILS OF SECURED ASSET

First Property: All that piece and parcel of properties namely Non-agricultural Plot of land in Moje Piplod. Surat lying being land bearing Survey No.59 & 61, TP Scheme no.6

Pipiod), EPNo.67 Paikki Block - E admeasuring 1227.00 Sq. Mtrs., Known as "MAHIMA" Paikki Ninth Floor, Flat no.9/A, Undivided Share of Land admeasuring 13.00 Sq. Mtrs., Surat Mahanagar Palika Tax Bill Carpet admeasuring 88.17 Sq. Mirs., at Registration District & Sub-District Surat & District Surat, within the State of Gujarat. SCHEDULE B

DETAILS OF DISBURSEMENT

Housing Loan - Loan Account No. 0456AHA00003508

INR. 31.35,000/- towards Pravinchandra Balkrushna Shastri, ICICI Bank, Account No.085201002942.

INR, 22,85,639/- towards Shiv Fashion, Industrid Bank, Account No. 259712203251, INR. 66,333/- to MAX Life Insurance Co. Ltd.

INR. 16,026/- towards TATA AIG General Insurance Co Ltd. INR. 19.271/- to BPL

INR. 59,972/- lowerds P.E.

INR. 1187 to CERSAL

enal and Total O/s 0456AHA00003508 55.82.359 55,19.948 2,04,884 Note: - Interest at the applicable interest rate as defined in the facility Agreement.

Ahmedabad

SCHEDULE C

DETAILS OF OUTSTANDING AMOUNTS AS ON 5th June 2024

**Authorised Officer, Axis Bank Ltd.** 

financialexp.epapr.in