

INDIA HOME LOAN LTD. 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

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ROHA HOUSING FINANCE Registered Office: JTT HOUSE, 44/45, Road No. 2, MIDC, Mumbai, Maharashtra-400093, India.
Communication Address: A-45, 2nd Floor, C/tech 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://rohousing.com or Dial Toll Free number (ie) 1800 286 2111 or visit your nearest branch for any further assistance.
Sd/-, Authorised Officer,
Roha Housing Finance Pvt. Ltd.
(CIN: U65999MH2017PTC293277)
Date: 11th, July 2024

PUBLIC NOTICE
This is to inform our Customers & General public that the following Surat Branch Office of our Company will have been changed WEF 07th July 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.

PUBLIC NOTICE
This is to inform our Customers & General public that the following Rajkot Branch Office of our Company will have 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, payment and other services,
Person to Contact: Rajkot Office: Mob: 9925108674, **Ahmedabad Office:** 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 have been closed down from 01st April, 2024.
INDIA HOME LOAN LIMITED, VRAJ COMPLEX, 1 FLOOR, B/H SAIBABA MANDIR, DARI RD, VERAVAL (GIR SONMATH) - 362266
All are request to take the note of the above and in case of any assistance, payment and other services, Person to Contact at Ahmedabad Office: Ph: 079-26449917 Mob: 8976892962.
Date: 11-07-2024, Ahmedabad

pnB Housing Finance Limited
E-AUCTION SALE NOTICE OF IMMOVABLE PROPERTY (IES)
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 proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.
Registered Office - 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001. Ph: 011-23357171, 23357172, 23705414, Web: www.pnbhousing.com
Ahmedabad Branch: PNB Housing Finance Limited, 2nd Floor, Park I, Megha House, Opp. Kotak Bank, Mithakhali Law Garden Road, Ellisbridge, Ahmedabad, Gujarat-380006. **Rajkot Branch:** PNB Housing Finance Limited, 404-406, Fourth Floor, Kings Plaza, Astron, Chowk, Rajkot, Gujarat - 360001.
Notice is hereby given to the Public in General and In Particular to the Borrower(s) & Guarantor(s) Indicated in Column No-3 that The Below Described Immovable Property (ies) Described in Column No-4 mortgaged/charged to The Secured Creditor, The Constructive/Physical Possession of Which Has Been Taken (as Described in Column No-5) By The Authorized Officer of M/s PNB Housing Finance Limited/Secured Creditor, Will Be Sold On "AS IS WHERE IS, AS IS WHAT IS AND WHATSOEVER THERE IS BASIS" As Per The Details Mentioned Below. Notice is hereby given to the Borrower(s)/Mortgagee(s)/Legal Heirs, Legal Representative, (whether Known Or Unknown), Executor(s), Administrator(s), Successor(s), Assignee(s) Of The Respective Borrower(s)/Mortgagee(s) (since Deceased) As The Case May Be Indicated in Column No-4 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.

APPENDIX -IV A
E-AUCTION SALE NOTICE OF IMMOVABLE PROPERTY (IES)
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 proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.
Registered Office - 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001. Ph: 011-23357171, 23357172, 23705414, Web: www.pnbhousing.com
Ahmedabad Branch: PNB Housing Finance Limited, 2nd Floor, Park I, Megha House, Opp. Kotak Bank, Mithakhali Law Garden Road, Ellisbridge, Ahmedabad, Gujarat-380006. **Rajkot Branch:** PNB Housing Finance Limited, 404-406, Fourth Floor, Kings Plaza, Astron, Chowk, Rajkot, Gujarat - 360001.
Notice is hereby given to the Public in General and In Particular to the Borrower(s) & Guarantor(s) Indicated in Column No-3 that The Below Described Immovable Property (ies) Described in Column No-4 mortgaged/charged to The Secured Creditor, The Constructive/Physical Possession of Which Has Been Taken (as Described in Column No-5) By The Authorized Officer of M/s PNB Housing Finance Limited/Secured Creditor, Will Be Sold On "AS IS WHERE IS, AS IS WHAT IS AND WHATSOEVER THERE IS BASIS" As Per The Details Mentioned Below. Notice is hereby given to the Borrower(s)/Mortgagee(s)/Legal Heirs, Legal Representative, (whether Known Or Unknown), Executor(s), Administrator(s), Successor(s), Assignee(s) Of The Respective Borrower(s)/Mortgagee(s) (since Deceased) As The Case May Be Indicated in Column No-4 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.

AXIS FINANCE LIMITED
(CIN U65921MH1995PLC212675)
Axis House, C-2, Wadia International Centre, Panurang Budkar Marg, Worli, Mumbai - 400 025

AXIS FINANCE LIMITED
(CIN U65921MH1995PLC212675)
Axis House, C-2, Wadia International Centre, Panurang Budkar Marg, Worli, Mumbai - 400 025

Manoj Kumar Solanki Contact Number: 18001208800, auction@pnbhousing.com authorised person of PNBHFL or refer to www.auction@pnbhousing.com
Authorized Officer, M/s PNB Housing Finance Limited
Date: Gujrat, Dated: 11-07-2024

Sl. No.	Loan No. Name of the Borrower/Co-Borrower/Guarantor(s) Legal Heir(s) (A)	Demand Notice Issued Date	Nature of Possession (C)	Description of the Properties Mortgaged (D)	Reserve Price (RP) (₹) (E)	EMD (10% of RP) (₹) (F)	Last Date of Submission of Bid (G)	Bid Increment Rate (%) (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances/Encumbrance Cases if any (K)
1.	HOURLJKT0111455682, B.O. Rajkot, Dharmendra Jethalal Shah /Nutanben Dharmendra Shah	As on 15-12-2022	Physical Possession	B-401, Minakshi Avenue, Opposite Amis Bus Stand, Bungalov Area, Kubernagar, Ahmedabad, Gujarat-382540, India.	Rs. 1787000	Rs. 178700	12-08-2024	10.00%	01.08.2024 Between 12:00pm to 01:30pm to 04:00pm	13.08.2024 Between 12:00pm to 01:30pm to 03:00pm	Not Known
2.	HOURLJKT1117454588 & HOURLJKT1117455682, B.O. Rajkot, Dharmendra Jethalal Shah /Nutanben Dharmendra Shah	As on 26-10-2021	Physical Possession	Flat No B 902, Ninth Floor, Wing B, Vasant Marvel, Opp. Shivdham Society, Vimalnagar Main Road, University Road, Rajkot, Gujarat-360001, India.	Rs. 3004000	Rs. 300400	25-07-2024	10.00%	15.07.2024 Between 12:00pm to 01:30pm to 04:00pm	26.07.2024 Between 12:00pm to 01:30pm to 03:00pm	Not Known
3.	HOURLJKT0522995638, B.O. Rajkot, Bhavesh Jerambhai Vekariya Imital Bhaveshbhai Vekariya	As on 07-10-2023	Physical Possession	Ajanta Complex, Wing B, 4th Floor, Sadhuvasavani Road, Nr. Gangotri Dairy, Sadhuvasavani Road, Rajkot, Gujarat-360004, India.	Rs. 2301000	Rs. 230100	25-07-2024	10.00%	16.07.2024 Between 12:00pm to 01:30pm to 04:00pm	26.07.2024 Between 12:00pm to 01:30pm to 03:00pm	Not Known
4.	HOURLJKT011841771, B.O. Rajkot, Shankarbal Shivabhai Chauhan /Dinesh Shivabhai Chauhan	As on 16-05-2021	Physical Possession	Flat No B-303, Third Floor, Shree Sadguru Sandhya App, Opp Pavan Park Shivram Nagar, Narayan Nagar Main Road, Nr. Satyasai Hospital, Nanamva Rajkot, Gujarat-360004, India.	Rs. 1850000	Rs. 185000	25-07-2024	10.00%	17.07.2024 Between 12:00pm to 01:30pm to 04:00pm	26.07.2024 Between 12:00pm to 01:30pm to 03:00pm	Not Known
5.	HOURLJKT0917428010, B.O. Rajkot, Udaykumar Indubhai Upadhyay / Falguniben Upadhyay	As on 20-09-2018	Physical Possession	Flat No.405, Fourth Floor, Natraj App, Nr. Adash Nagar, off. Giriraj Main Road Bn Bus Station, Surya Nagar, Gujarat-362001, India.	Rs. 943000	Rs. 94300	25-07-2024	10.00%	18.07.2024 Between 12:00pm to 01:30pm to 04:00pm	26.07.2024 Between 12:00pm to 01:30pm to 03:00pm	Not Known
6.	HOURLJKT0618544326, B.O. Rajkot, Dipesh V. Vaghela / Anita Lalitbhai Solanki	As on 01-02-2019	Physical Possession	Plot No.47, Pushpak Park 3 Nr. Tarupali Temple, off. Dinchira Road, Dinchda, Jamnagar, Gujarat-361001, Dinchda, India.	Rs. 826000	Rs. 82600	25-07-2024	10.00%	19.07.2024 Between 12:00pm to 01:30pm to 04:00pm	26.07.2024 Between 12:00pm to 01:30pm to 03:00pm	Not Known

AXIS FINANCE LIMITED
(CIN U65921MH1995PLC212675)
Axis House, C-2, Wadia International Centre, Panurang Budkar Marg, Worli, Mumbai - 400 025

Ref. No: AF/LCO/2024-25/Legal/June/97 20th June 2024
BY SPEED POST/REGISTERED A.D./EMAIL/WHATSAPP WITHOUT PREJUDICE TO:

Sl. No.	Name of the Borrower/Co-Borrower/Guarantor(s)	Address
1.	Raj Ramakant Jaiswal (Borrower) Sun Avenue, W/ing, Flat No. 405, Sector-7, Near Post Office, J Type Geste Naugr, Vapi, Valsad Gujarat - 396191.	20/4101, Dhanarath Keshavnagar, Nandgaon, Bhopal, Madhya Pradesh-462001.
2.	Anjoo Jaiswal (Co-Borrower) & Dhanarath Keshavnagar Nandgaon, Bhopal, Madhya Pradesh-462001.	27/4101, Residential Row House No. 8, Mangro Villa, S. No. 10, Mojo Chaudh, Ist. Vapi Valsad, Gujarat - 396 191

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(CIN U65921MH1995PLC212675)
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Ref. No: AF/LCO/2024-25/Legal/June/95 20th June 2024
BY SPEED POST/REGISTERED A.D./EMAIL/WHATSAPP WITHOUT PREJUDICE TO:

Sl. No.	Name of the Borrower/Co-Borrower/Guarantor(s)	Address
1.	Mahesh Kakadia (Borrower) Flat No. 301, Shivchaya Apartment, Parsi Soc. Hira Baug, Varsachha Road Surat, Gujarat 395006.	Flat No. 301, Shivchaya Apartment, Parsi Soc. Hira Baug, Varsachha Road Surat Gujarat 395006.
2.	Shardaben Kakadia (Co-Borrower) & Parsi Soc. Hira Baug, Varsachha Road Surat Gujarat 395006.	Flat No. 301, Shivchaya Apartment, Parsi Soc. Hira Baug, Varsachha Road Surat Gujarat 395 007

यूनियन बैंक ऑफ इंडिया Union Bank of India
भारत सरकार का उपक्रम A Government of India Undertaking
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 PROVISION 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 Authorized Officer of Union Bank of India (Secured Creditor) will be sold on "AS IS WHERE IS", "AS IS WHAT IS", "WHATSOEVER 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 https://ebkraj.in on 26.07.2024 for recovery of respective amounts plus interest and other expenses in the respective borrowers accounts.

Online E-Auction through website https://ebkraj.in
Date & Time of Auction : 26.07.2024 at 12.00 P. M. to 05.00 P. M.

Lot No.	a) Name of the Borrower b) Name of the Branch c) Description of Property d) Name of the Owner/s	a) Reserve Price in ₹ b) Earnest Money Deposit (EMD) in ₹	Debt Due Contact Person and Mobile No. Inspection Date / Time	Encumbrance Possession: Symbolic / Physical
1	a) M/s. Pushpak Martrade India Pvt. Ltd. b) Asset Recovery Branch, Mumbai c) EM of NA Land bearing Survey Number 101 (New Survey No. 164) (9510 Sq. Mtr.) at Village Lavacha, Valsad Gujrat owned by Sashi Beswal d) Mrs. Sashi Beswal	a) ₹ 3,52,00,000.00 b) ₹ 35,20,000.00	₹ 54,40,73,118.78 (Rs. Fifty Four Crores Forty 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 charges till date. Mr Kishor Chandra Kumar- Mob. No. 9466747894 Mr. Uttam Bangdar- Mob. No. 8668196378	Not Known to A.O. Symbolic Possession

*E Auction Date : 26.07.2024 between 12:00 Noon to 5:00 p. m.
Last date for submission of EMD : Before start of E-Auction. EMD Shall be deposited through E-BIKRAY only.
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.co.in. E-Auction process will be held through E-BIKRAY only.
Date : 10.07.2024
Place : Mumbai
Sd/-
Authorised Officer, Union Bank of India

Axis Bank Ltd. (CIN: L65110GJ1993PLC020769)
Corporate Office: Axis Bank Ltd., 3rd Floor, Gigaplex, NPC - 1, TTC Industrial Area, Mughalson Road, Airoli, Navi Mumbai - 400 708.
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 table 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, within 60 days from the date of the said notice. Borrower/Co-Borrower/Mortgagor/Guarantor, mentioned herein below table having failed to repay the Banks dues as mentioned in the notice issued above 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 table) of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with rule 8 of the said Rules on following date.
Borrower/Co-Borrower/Mortgagor/Guarantor mentioned herein below table 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 table 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, within 60 days from the date of the said notice.
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

Sr. No.	Name of Borrower/ Guarantor/ Co-Borrower	Demand Notice Date & o/s. Amount Rs. + Interest + Charges-Recovery	SCHEDULE OF IMMOVABLE PROPERTY	Date & Type of Possession
1	(1) MR. KISHORBHAI HIRABHAI BHADANI (2) MS. GITABEN BHADANI	10.03.2023 & Rs. 6,31,983 as on 10.03.2023	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 SOCIETY NAMED AND KNOWN AS "BHAKTIDHARA RESIDENCY-2", CONSTRUCTED ON NA LAND SITUATED AND LYING ON REVENUE 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. OPEN SPACE ; SOUTH: FLAT NO.E-303;	07.07.2024 (Physical)
2	(1)Mr. Kuldipgar Nayangar Gusal, (2)Mrs. Lataben Kuldipgar Gusal	30.05.2019 & Rs.61836.16 as on 25.05.2019	Property - ALL THE PIECE AND PARCEL OF FLAT NO. 5, ON FIRST FLOOR ON NA LAND HAVING TOTAL BUILT UP AREA OF FLAT ADM. 41.82 SQ. MTS. ON AREA KNOWN AS "GHANSHYAM NAGAR" NA LAND BEARING REVENUE SURVEY NO- 402, OF MOUJE VILLAGGE SHREE MADHAPAR NAVA VAS, TALUKA - BHUJ SUB REGISTRATION DISTRICT & REGISTRATION DISTRICT KUTCH, BOUNDED AS FOLLOWS : EAST : Sub Plot No-130-132/12.6, WEST : Passage, NORTH: Flat No. 4; SOUTH: Flat No. 6	09.07.2024 (Physical)
3	(1) MR. RANCHHODBHAI ANANDBHAI VIRANI (2) MS. DAYABEN RANCHHODBHAI VIRANI	10.03.2023 & Rs. 5,07,733/- as on 10.03.2023	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 1st FLOOR OF BUILDING NO. "D" AND UNDIVIDED PROPORTIONATE SHARE OF 38.13 SQ. MTRS. IN LAND UNDER THE SAID BUILDING IN RESIDENTIAL SOCIETY NAMED AND KNOWN AS "BHAKTIDHARA RESIDENCY-2", CONSTRUCTED ON NA LAND SITUATED AND LYING ON 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 FOLLOWS : EAST: ADJ. OPEN SPACE; WEST: FLAT NO. D-103; NORTH: FLAT NO. D-101; SOUTH: ADJ. OPEN SPACE;	07.07.2024 (Physical)
4	(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	16.04.2024 & Rs.60,47,371/- as on 16.04.2024	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 MTRS OF MOUJE CHILODA, SUB DISTRICT AND DISTRICT GANDHINAGAR. EAST : COMMON PLOT, CLUB HOUSE, WEST : UNIT NO 63, NORTH : INTERNAL ROAD, SOUTH : UNIT NO 55, WITH BUILDINGS CONSTRUCTED THEROON ALONG WITH OTHER ASSETS SUCH AS FURNITURE AND FIXTURES, EQUIPMENTS, MACHINERY -FIXED AND MOVABLE, STRUCTURE AND ANY OTHERS ASSETS SITUATED THEROON.	09.07.2024 (Symbolic)

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 prior written consent of our Bank.
Date : 11.07.2024, Place : Gujrat
Authorised Officer, Axis Bank Ltd.

AXIS FINANCE LIMITED
(CIN U65921MH1995PLC212675)
Axis House, C-2, Wadia International Centre, Panurang Budkar Marg, Worli, Mumbai - 400 025

Ref. No: AF/LCO/2024-25/Legal/June/97 20th June 2024
BY SPEED POST/REGISTERED A.D./EMAIL/WHATSAPP WITHOUT PREJUDICE TO:

To:

1. Raj Ramakant Jaiswal (Borrower) Sun Avenue, W/ing, Flat No. 405, Sector-7, Near Post Office, J Type Geste Naugr, Vapi, Valsad Gujarat - 396191.	Anjoo Jaiswal (Co-Borrower) & Dhanarath Keshavnagar Nandgaon, Bhopal, Madhya Pradesh-462001.
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Also at:
Residential Row House No. 8,
Mangro Villa, S. No. 10, Mojo Chaudh,
Ist. Vapi Valsad, Gujarat - 396 191
Email Id: rj2354@gmail.com

Also at:
Residential Row House No. 8, Mangro
Villa, S. No. 10, Mojo Chaudh, Ist. Vapi
Valsad, Gujarat - 396 191

Dear Sir/Madam,
SUB: NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (AS AMENDED FROM TIME TO TIME) AND THE RULES MADE THEREUNDER
I, the undersigned, being the Authorized Officer of Axis Finance Limited (hereinafter referred to as "the AF/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, Panurang Budkar 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:
AF.L. 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 Mortgagee/ 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.
1. Pursuant thereto you Addressed(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 securitize/guarantee 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 Addressed(s) had agreed to repay the Credit Facility in Equal Monthly Instalments.
[The facility and security documents executed/submitted for the Credit Facility in terms of the Facility Agreement 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 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/more 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 Borrower and Co-Borrower / 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.
4. At the request of you the Addressed(s), 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 Borrower and Co-Borrower /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).
6. However, you the Borrower and Co-Borrower / 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 demanded mortgage and charge of all their right, title, interest in the land/more more particularly detailed in SCHEDULE A hereto.
7. In this context, it is important to note that since you the Addressed(s) have committed continuous defaults, the account has become non-performing asset ("NPA") w.e.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.
8. It is imperative to state herein that the above information of classification of account as NPA was communicated by AFL to you the Addressed(s) via an NPA intimation letter dated 08.06.2024 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 Borrower and Co-Borrower /Mortgagor have committed defaults in repayment of such secured debt/ Credit Facility in terms of the Transaction Documents.
10. As on 5th June, 2024, the outstanding debt due and payable by the Borrower/ 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.
11. In view of the aforesaid, the Secured Creditor has become entitled to issue this statutory notice to the Borrower/ Co-Borrower/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 Addressed(s), jointly and severally to discharge in full the dues towards the Secured Creditor amounting/ 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, penalty, costs, charges etc. at contractual rates in respect of the Credit Facility from the 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 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 Addressed(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 Addressed(s) and from whom any money is due or may become due to you the Addressed(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 herewith) 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.
15. Please further note that this statutory notice is issued without prejudice to the rights of the Secured Creditor including initiation of any other legal proceedings/ legal action as deemed fit and necessary under the provisions of any law for the time being in force and/or as per contract of 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