

GRIHUM HOUSING FINANCE LIMITED (Formerly known as Poonawalla Housing Finance Ltd.) Registered Office: 602, 6th Floor, Zero One IT Park, Sr. No.79/1, Ghorpadi, Mundhwa Road, Pune-411036.

Whereas, the undersigned being the Authorised Officer of Grihuh Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited as the name Poonawalla Housing Finance Limited changed to Grihuh Housing Finance Limited with effect from 17 Nov 2023 (Previously known as Magma Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Limited Company) herein after referred as Secured Creditor of the above Corporation/ Register office under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred as the "said Act") and in exercise of the powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice below dated calling upon the below Borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13 (4) of the said Act read with Rule 8 of the said Rules of the Security Interest Enforcement Rules 2002 on this 10th Day of August 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 Borrowers	Description of Property	Possession taken Date	Date of statutory Demand Notice	Amount in Demand Notice (Rs.)
1.	Javedkhan M Baloch, Baloch Rojabinabuo Javedkhan, Baloch Mustufakhan	All That Pice & Parcel of Property No-1157, Admeasuring Around 111.48 Sq. Mtrs. Survey No-733 Paiky, Kakoshi Near Madresha, Ta -Sidpur Dis-Patan. East-Road West-Sadar No Paiky 3 Foot Wide Navoli Space North-West-Of Aslamkhan South-Build Of Abdulrazak Tajmahad Maknojia.	10/08/2024	07/06/2023	Loan No. HM/0214H/11/00071 Rs.156940.481/- (Rupees Fifteen Lacs Fifty Six Thousand Nine Hundred Forty and Forty Eight Paisas Only) payable as on 07/06/2023 along with interest @ 15.50 p.a. till the realization.
2.	Runi Devi, Vijay Pasavan	All That Pice & Parcel of R S No 81, Block No 149, Plot No 92, Gokuldham Lakecity, Constructed on Land Situated At Moje: Sanki, Dist: Surat Adm. 18313.Sq.Mtrs. Nr Shiv Pooja Residency Pin Code- 394305 Bounded By- East- Soc Road,West- Plot No 87,North- Plot No 93, South- Plot No 91.	10/08/2024	07/03/2024	Loan No. HL/0190H/17/100048 Rs.1446144/- (Rupees Fourteen Lakh Forty Four Thousand One Hundred Forty Four Only) payable as on 07/03/2024 along with interest @ 14.05 p.a. till the realization.

Place: Gujarat
 Dated: 15-08-2024
 Sd/- Authorised Officer
 Grihuh Housing Finance Limited, (Formerly known as Poonawalla Housing Finance Limited)

GRIHUM HOUSING FINANCE LIMITED (Formerly known as Poonawalla Housing Finance Ltd.) Registered Office: 602, 6th Floor, Zero One IT Park, Sr. No.79/1, Ghorpadi, Mundhwa Road, Pune-411036.

You the below mentioned Borrowers/ Co-Borrowers/ Guarantors have availed Home loans/ Loans against property facility (ies) by mortgaging your immovable property/ies from Grihuh Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited as the name Poonawalla Housing Finance Limited changed to Grihuh Housing Finance Limited with effect from 17 Nov 2023 (Previously known as Magma Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Limited Company) herein after referred as Secured Creditor. You defaulted in repayment and therefore, your loans were classified as Non-Performing Assets. A Demand notice under section 13(2) of Securitisation and Reconstruction of Financial Asset and Enforcement of Security Interest Act 2002 for the recovery of the outstanding dues sent on last known addresses however the same have returned un-served. Hence the contents of which are being Published here with as per section 13(2) of the act read with Rule 3(1) of the security interest (Enforcement) Rules, 2002 as and by way of alternate service upon you. Details of the Borrowers, Co-Borrowers, Guarantors, Securities, Outstanding Dues, Demand Notice sent Under section 13(2) and amount claimed there under are give as under

Sr. No.	Name of the Borrower, Co-Borrower, Guarantor & Loan Amount	Description of Property	Demand Notice Date	Amount in Demand Notice (Rupees)
1.	Satish Joiser Mohanlal, Dipaben Joisher Loan Amount: Rs.970000/- Loan No: HM0225H15100001	All that piece and Parcel of the Constructed Industrial Property Admeasuring 27.92 Sq.Mtrs. Bearing City Survey No. 3329 In Sheet No. 402 of Ward No. 15 Located At Digvijay Plot -55, Within The Limits of Jamnagar Municipal Corporation.Particularly Mentioned In Sale Deed Executed. Bounded As Under:- North- 55 Digvijay Plot Road Is Situated South- Common Land Is Situated, East- Property Bearing City Survey No. 3330 Is Situated, West- Property Bearing City Survey No. 3328 Is Situated.	07/08/2024	Rs.1374056/- (Rupees Thirteen Lakh Seventy Four Thousand Fifty Six Only) together with further interest @ 16.55% p.a till repayment.
2.	Laleetsinh G Vara, Sarojben Laleetsinh Vara Loan Amount: Rs.713000/- Loan No: HM0225H16100052	All That Pice & Parcel of Flat No 204 At Second Floor, Parival Villa -1, Plot No 10 & 11, Rev Sur No 1250, New Sur No 390/10 of Sheet No 509 At Nandanvan Park -1, Ranjit Sagar Road, Jamnagar Adm. 580.07 Sq.Ft. Nandanvan School Pin Code- 361005 Bounded By- East- Ots, 18.0m Wide Road, West- Common Passage, Stair, North- Flat No 205, Ots, South- Flat No 201.	07/08/2024	Rs.760925/- (Rupees Seven Lakh Sixty Thousand Five Hundred Twenty Five Only) together with further interest @ 16.3% p.a till repayment.
3.	Santosh, Bhura Ram Loan Amount: Rs.1250000/- Loan No: HL0104H17100221	All That Pice & Parcel of Block C2 203 2nd Flr Aawaas Sr No 449 1 P 449 2 449 4 1 449 4 2 450 3 P 2 450 3 P 3 454 2 4 454 1 4 54 1 Nr Sarodaya Hotel Nr Kesar City Changodar Mouje Moraiya Taluka Sanand Ahm Adm. 926.65 Sq.Ft. Nr. Sarodaya Hotel, B/H Zydrus Research Center Pin Code-382110 Bounded By- East- Block No. B3 Block, West- Block-B2-3, North-Block No. B2-7, South- Block No. B2-9.	07/08/2024	Rs.1152077/- (Rupees Eleven Lakh Fifty Two Thousand Seventy Seven Only) together with further interest @ 14% p.a till repayment.
4.	Jayantibhai Khanabhai Shrimali, Ramilaben Jayantibhai Shrimali Loan Amount: Rs.700000/- Loan No: HL0214H18100108	All That Piece and Parcel of Immovable Residential Middle Part Land of Plot No.52 Paiki, Admeasuring Around 50.16 Sq. Mtrs. on The Constructed In The Mouje Situated on The Land Of Survey No.395/2 Of Mouje: Palampur, Ta,Palampur, Dist. Banaskantha. Particularly Mentioned In Sale Deed Executed.Boundaries:- North - Other Remaining Land of Said Plot, South-Other Remaining Land of Said Plot, East- Road, West - Plot No.43 And 44.	07/08/2024	Rs. 895605/- (Rupees Eight Lakh Ninety Five Thousand Six Hundred Fifty Only) together with further interest @ 15% p.a till repayment.
5.	Bhadra Perajbhai Pradhanbhai, Bhadra Kasturiben Perajbhai Loan Amount: Rs.1300000/- Loan No: HL0153H19100069	All The Piece and Parcel of N. A. For Industrial Purpose Immoveable Property Being Shop No. 04, On Ground Floor, On Main Plot No. 1, Admeasuring About Built Up Area 22-479 Sq. Mtrs., In The Area Known As "Shri Krushnam", Revenue Survey No. 282, Situated At Village Nani Chiral, Taluka Bhachau, District Kachchh, Thereupon In The Sub-Registration District of Bhachau, Registration District of Kachchh, State of Gujarat. Particularly Mentioned In Sale Deed Executed. And Bounded As Under: Surrounded On East By: 1-52 Mtrs. Passage, Surrounded On West By: Shop No. 3 Surrounded On North By: Shop No. 05, Surrounded On South By: Arcade	07/08/2024	Rs.1295930/- (Rupees Twelve Lakh Ninety Five Thousand Nine Hundred Thirty Only) together with further interest @ 16% p.a till repayment.
6.	Dhameliya Pradipekumar Pragjibhai Loan Amount: Rs.1534000/- Loan No: HL0019000000005000845	All That Piece and Parcel of The Property Bearing Flat No. 101 on the 1st Floor Admeasuring 52.16 Sq. Mts. Built Up Area. Along With Undivided Share In The Land of "Abhinandan Residency, Building No. D/1", Situate At Revenue Survey No. 223/1/2 & 224/1/A-1/C, Block No 214, T. P. Scheme No 27 (Urban-Kosad), Final Plot No 97, of Mouje Village Kosad, City of Surat. Particularly Mentioned In Sale Deed Executed. Boundaries Of The Property- on The East: Final Plot No. 100, on The West: Final Plot No. 94, on The North: Final Plot No. 92, 93, 94, on The South: Road	07/08/2024	Rs.1621096/- (Rupees Sixteen Lakh Twenty One Thousand Ninety Six Only) together with further interest @ 11.65% p.a till repayment.
7.	Dodiya Bharatkumar Bhikhilal, Swati Bharatkumar Dodiya Loan Amount: Rs.1280000/- Loan No: HL0058910000005036112	All The Piece And Parcel of Immovable Non-Agriculture Residential Property Being Flat No. 308 Admeasuring 574.70 Sq Ft's I.E. 83.39 Sq Meters (Built-Up), Along With Undivided Share In Whole Ground Land, 3rd Floor, Building No. 384/2, Block No. 373 Admeasuring 12524 Sq Meters N.A. Land Know As Shreeji Darshan Paikhi Plot No. 1 To 48 Paikhi Plot No. 6 To 10, 22 To 26I.E. Sub Plot No. 3 Admeasuring 491.88 Sq Meters And Undivided Admeasuring 272.12 Sq Meters Land Total Admeasuring 764 Sq Meters Land Situated At Village: Kamrej, Tal. Kamrej, Dist. Surat, Gujarat. Particularly Mentioned In Sale Deed Executed. And Boundaries Of The Property, North- Flat No. 307, South-Other Building, East- Other Property,West-Entry, Passage And Flat No. 309.	07/08/2024	Rs.1357916/- (Rupees Thirteen Lakh Fifty Seven Thousand Nine Hundred Sixteen Only) together with further interest @ 13% p.a till repayment.

You the Borrower/s and Co-Borrower/s/Guarantors are therefore called upon to make payment of the above-mentioned demanded amount with further interest as mentioned hereinabove in full with 60 Days of this notice failing which the undersigned shall be constrained to take action under the act to enforce the above mentioned security/ies. Please note that as per 13(13) of the said act, you are in the meanwhile, Restraind from transferring the above-referred securities by way of sale, lease or otherwise without our consent

Place: Gujarat
 Dated: 15-08-2024
 Sd/- Authorised Officer
 Grihuh Housing Finance Limited, (Formerly known as Poonawalla Housing Finance Limited)

PNB HOUSING FINANCE LIMITED (Formerly known as PNB Housing Finance Ltd.) Registered Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001. Phones: 011-23357174, 23357172, 23705414. Web: www.pnbhousing.com

APPENDIX IV-A - E-AUCTION-PUBLIC SALE NOTICE OF IMMOVABLE PROPERTY/IES

ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

BRANCH OFFICE: 2ND FLOOR, PART I, MEGHA HOUSE, OPP. KOTAK BANK, MITRAKHALI LAW GARDEN ROAD, ELLISBRIDGE, AHMEDABAD, GUJARAT - 380008 (BRANCH OFFICE: OFFICE NO. 206-AS, SECOND FLOOR, TRIVIND CHAMBER, OPP FIRE STATION, NR. RUSHABH PETROL PUMP RING ROAD, SURAT - 395002, GUJARAT)

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-B 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 PNB Housing Finance Limited/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 borrower(s)/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

Loan No. Name of the Borrower/Co-Borrower/Guarantor/Legal heirs (A)	Demand Amount & Date (B)	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 Incremental Rate (H)	Website Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances Court Case if any (K)
NHL/SRT/0118482755 Manojkumar Raghavbhai Pavasiya/Anilbhai Raghavbhai Pavasiya, B.O.: Surat	Rs. 123721.66 as on date 08.04.2021	(Physical)	20.0, 2nd Floor, Block 20-St. Grahm Empire, Nr. Astha Residency, Kasad Sayan Road, Kasad Road, Block No 764 Tps No 66 Fp No 223, Surat, Gujarat-394107.	Rs. 8,68,000/-	Rs. 86,800/-	30.08.2024	Rs. 10,000/-	20.08.2024 between 12:00 PM to 04:00 PM	31.08.2024 between 01:30 PM to 03:00 PM	"NIL/Not Known"
HOU/SRT/0118479988 Yogeshkumar H Makwana/ Ashok Hamirbhai Makwana / Ratanben Makwana B.O.: Surat	Rs. 1502701.7 as on date 21.02.2019	(Physical)	Plot No 320 As Per Plan Plot No 321, Paikae And 322 Paikae, Sundarvan Residency, Narsod Kamund Nr Gokuldham Society, Narsod Gam Road, Surat, Gujarat-394180	Rs. 7,70,000/-	Rs. 77,000/-	30.08.2024	Rs. 10,000/-	21.08.2024 between 12:00 PM to 04:00 PM	31.08.2024 between 01:30 PM to 03:00 PM	"NIL/Not Known"
HOU/AHM/0711413873 Mahesh L Rathod/Manjulaben Maheshbhai Rathod B.O.: Ahmedabad	Rs. 1908560.91 as on date 08.04.21	(Physical)	E 503, Rashmi Aangan, Behind Hajari Mata Mandir, Sanand Viramgam Highway, Sanand, Ahmedabad, Gujarat-382110	Rs. 13,50,000/-	Rs. 1,35,000/-	30.08.2024	Rs. 10,000/-	22.08.2024 between 12:00 PM to 04:30 PM	31.08.2024 between 01:30 PM to 03:00 PM	"NIL/Not Known"

*Together with the further interest @18% p.a. as applicable. incidental expenses, cost charges etc. incurred upto 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 encumbrances.

(1) 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 and status is mentioned in column no-K (2) The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in all respects prior to submitting tender/bid application form or making offer(s). The bidder/s will be bound to deposit 25% of the amount of sale price, (inclusive of earnest money) 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 sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of the said payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of Section 54(4) of the Sale of Goods Act, 1930. The authorized Officer of PNB Housing Finance Limited is conducting sale through an e-auction having its Corporate office at Plot No. 68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website - www.bankauctions.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 Mr. Manojkumar Solanki, Tel: Free - 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.

PLACE - AHMEDABAD, SURAT, DATE - 14.08.2024 Sd/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

AU SMALL FINANCE BANK LIMITED (A Scheduled Commercial Bank)
 Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 (CIN:L36911RJ1996PLC011381)

APPENDIX IV [SEE RULE 8(1)] POSSESSION NOTICE

Whereas, the undersigned being the Authorized Officer of the AU Small Finance Bank Limited (A Scheduled Commercial Bank) under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002)" and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice on the date as mentioned below calling upon the borrowers to repay the amount mentioned in the said notice within 60 days from the date of receipt of the said notice as per the details given in below table:

Name of Borrower/Co-Borrower/Mortgagor/Guarantor/Loan A/c No.	13(2) Notice Date & Amount	Description of Mortgaged Property	Date of Possession Taken
(Loan A/c No.) L9001060121807045, Ramesh Ramesh Trivedi (Borrower), Jyotshbhai Premjibhai Sarvaiya (Co-Borrower), Premjibhai Khadabhai Sarvaiya (Co-Borrower), Hemlataben Jyotshbhai Sarvaiya (Co-Borrower)	14-Mar-23 ₹ 3,96,728/- Rs. Three Lakh Ninety-Six Thousand Seven Hundred Twenty-Eight Only as on 13-Mar-23	All That Part And Parcel Of Residential/Commercial Property Land / Building / Structure And Fixtures Property Situated At Plot No 16 , Eastern Side, Bilyalya, Gondal, Dist: Rajkot , Gujarat Admeasuring 83.61 Sq. Mtr. East: Road, West: Other Property, North: Other Property, South: Other Property	10-Aug-24
(Loan A/c No.) L9001060814265780, Dharmendrabhai Patel (Borrower), Smt. Hansaben Patel (Co-Borrower)	13-Oct-23 ₹ 8,69,565/- Rs. Eight Lac Sixty-Nine Thousand Five Hundred Sixty-Five Only as on 10-Oct-23	All That Part And Parcel Of Residential/Commercial Property Land / Building / Structure And Fixtures Property Situated At - city Survey No. 09 And 10, Village - Nizampur Tehsil- Pahela Falia, Distt- Vadodara, Gujarat. Admeasuring 38.76 Sq. Mtr. East: Ranchoji Mandir Wadi, West: After Nabhu, Property Of Chhota Ranchoj, North: Property Of Natubhai Mahjibhai Padihyar, South: Property Of Chandubhai Chhaganbhai	11-Aug-24
(Loan A/c No.) L9001070127654051, Prakash Ramesh Bhavsar (Borrower), Smt. Bhavsar Nitaben Prakashkumar (Co-Borrower)	8-Feb-24 ₹ 25,89,383/- Rs. Twenty-Five Lac Eighty-Nine Thousand Three Hundred Eighty-Three Only as on 6-Feb-24	All That Part And Parcel Of Residential/Commercial Property Land / Building / Structure And Fixtures Property Situated At- Plot No- 30, Aangan Residency, Survey No- 146/2, Block No- 239, T.P Scheme No- 62, F.P No- 44, Villi- Dindoli, Dist- Surat, Gujarat. Admeasuring 40.06 Sq.Mtr East: Plot No- 59, West: Society Road, North: Plot No- 29, South: Plot No- 31	11-Aug-24

The borrower having failed to repay the amount, therefore notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein above mentioned table in exercise of powers conferred on him/her under section 13(14) of the said Act (Act 2002) read with Rule 8 of the said rule on the date mentioned in the above table.

"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."

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 the AU Small Finance Bank Limited (A Scheduled Commercial Bank) for the amount and interest thereon mentioned in the above table.

Date : 14/08/2024 Place : Ahmedabad Authorised Officer AU Small Finance Bank Limited

JBF Industries Limited
 Regd Office : 1st Floor, Building No. B-2, Tirupati Residency, Tirupati Balaji Temple, Basera Road, Silvassa - 396230.
 CIN : L99999DN1982PLC000128

EXTRACT OF STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2024

Particulars	Rs in Lakh		
	Standalone		
	Quarter Ended 30-06-2024	Year Ended 31-03-2024	Quarter Ended 30-06-2023
Total income from operations	-	194	194
Loss for the period (before Tax, Exceptional and/or Extraordinary items)	(90)	(483)	(5,936)
Loss for the Period before tax (after Exceptional and/or Extraordinary items)	(350)	(720)	(5,936)
Loss for the Period after tax (after Exceptional and/or Extraordinary items)	(350)	(1,064)	(5,936)
Total Comprehensive Income for the period / year (Comprising profit for the period / year (after tax) and other comprehensive income (after tax))	(350)	(1,064)	(5,936)
Equity Share Capital	8,187	8,187	8,187
Other Equity	-	-	-
Earning per equity share: Basic & Diluted (Not Annualised) (of Rs 10/- each)	(0.43)*	(1.30)*	(7.25)*

Notes :

- The above is an extract of the detailed format of quarterly ended financial results, filed with the Stock Exchange on 14th August, 2024 under Regulation 33 of the SEBI (Listing Obligations and Other Disclosure Requirements) Regulations, 2015. The full format of the said quarterly ended financial results are available on the company's website i.e. www.jbfindia.com under investor information section and stock exchange websites i.e. www.bseindia.com and www.nseindia.com.
- All the lenders (except Tamilnad Mercantile Bank Ltd) had assigned the debts along with all the rights and interests on the secured assets to CFM Asset Reconstruction Private Limited (CFM), who in turn sold it to Madelin Enterprises Private Limited (MEPL) under the SARFAESI Act 2002 and manufacturing operations from all locations have been discontinued. In the addition, the Company has received demand notice from Tamilnad Mercantile Bank Ltd. (TMBL) under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Sarfaesi Act") and the Rules framed thereunder for recovery of their dues vide letter dated 23rd November, 2021, amounting to Rs. 32.94 Crores plus future interest as applicable thereon in terms of loan agreement. TMBL has denied to release the pro rata charge on assets of the company. Therefore TMBL approached DRT Mumbai for recovery of their dues from the Company and CFM. The matter is now pending before the DRT Mumbai and it is subjudice. In light of the above facts, there could be a significant and material impact on the "going concern" status of the Company and its future operations. The Company's ability to sustain itself and generate revenues to meets its financial commitment, has been critically doubted. The same has been referred by the auditors in their report on results and was also referred by the auditors in their reports on the financial statements & results for the earlier years/ quarters.
- As the Company was admitted by the Hon'ble NCLT vide its order dated 25th January 2024, therefore, the Company has provided interest @ Nil% p.a. w.e.f. 1st April 2023 on term loan, Cash Credit limits and Cumulative Redeemable Preference Shares (CRPS) on its borrowings aggregating to Rs. 2,47,379 lakhs (Term Loan Rs. 64,121 lakhs and Cash Credit Rs. 1,71,862 lakhs and CRPS Rs. 11,396 lakhs) as against the documented rate as required as per IND AS -23 "Borrowing Costs" read with IND AS-109 on "Financial Instruments" since Company unable to service interest liability. Aggregate amount of interest not provided for as at 30th June 24 is Rs. 1,26,026 lakhs. Accordingly, finance costs for the quarter ended 30th June 2024, for the quarter ended 31st Mar, 2024, for the quarter ended 30th June 2023 and for the year ended 31st March, 2024 is lower by Rs. 9,262 lakhs, Rs. 9,262 lakhs, Rs. 2,349 lakhs and Rs. 34,597 lakh respectively. The same has been qualified by the Auditors in their report on the results and was also qualified by the Auditors in their reports on the Financial Statements & results for the earlier year/ quarters. Negative Finance cost of Rs. 17672 lacs for the quarter ended 31st March 2024, represents the reversal of finance cost for the first three quarter and no interest was provided during the quarter ended 31st March 2024.
- One of the operational creditors of JBF RAK LLC, situated at UAE (JBF RAK), had made an application with National Company Law Tribunal (NCLT) under Insolvency and Bankruptcy Code, 2016 against the Company, for supply of raw materials to JBF RAK and claimed for a debt of Rs. 12,848 lakh (US\$ 19,899,091.53) as per notice dated 17th February, 2020. This application stand dismissed as infructuous. The operational creditor of JBF RAK LLC has filed its claim with RP, which also has been rejected by him and matter is subjudice, as rejection is contented by the operational Creditor. The same has been referred by the auditors in their report on results and was also referred by the auditors in their report on the financial statements & results for the earlier years/ quarters.
- An application was filed before the National Company Law Tribunal (NCLT), Ahmedabad, by one of the Operational Creditor against the Company under section 9 of Insolvency and Bankruptcy Code, 2016. The matter was admitted by the Hon'ble NCLT vide its order dated 25th January 2024 & Corporate Insolvency Resolution Process(CIRP) is in progress.
- The figures for the corresponding previous period/year have been regrouped/re-arranged wherever necessary, to make them comparable.

Resolution Professional in the matter of JBF INDUSTRIES LIMITED (Company undergoing Corporate Insolvency Resolution Process) MUKESH VERMA
 Resolution Professional (RP)
 Place : Mumbai Registration No: IBB/IPA-001/IP-P01665/2019-2020/1252
 Date : 14th August, 2024 AFA Valid up to 17-12-2024

Registered & Corporate Office : Yes Bank Limited, Yes Bank House, Off Western Express Highway, Santacruz East, Mumbai - 400055.
Branch Office : Shop No 3A & 3B, Ground Floor, "Nilambar Priner", Near Nilambar Circle, Vasna Bhayli Road, Vasna, Vadodra - 391410
Branch Office : Yes Bank Limited, 3rd Floor, Math Edifice, Jilla Pancharayat Chowk, Race Course, Rajkot
Branch Office : Yes Bank Limited, 1st Floor, Orbit Tower, Opp. Keshi Bazar, Sahara Darwaja, Ring Road, Surat - 395003.
CIN : L65190MH2003PLC143249. Email: communication@yesbank.in, Website: www.yesbank.in

PUBLICATION OF NOTICE U/S 13 (2) OF THE SARFAESI ACT

Notice is hereby given that the under mentioned borrower(s)/ guarantor(s)/ mortgagor(s) who have defaulted in the repayment of principal and interest of the loan facility obtained by them from the Bank and whose loan accounts have been classified as Non Performing Assets (NPA). The notices were issued to them under Section 13(2) of the Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act) and hereby informed by way of this public notice.

S. No.	Name of Borrowers, Co-Borrowers, Mortgagors	Agreement No. & Type of Loan	O/s. As Per 13(2) Notice	Date of 13(2) Notice	Details of Secured Asset
1.	1. Shri Gumandev Processors Private Limited and to All the Directors, (Borrower and Mortgagor), 2. Nilamben Virambhai Bodar (Co-Borrower & Director), 3. Tosif Abdul Nasir Joya (Guarantor & Director), 4. Joya Abdul Nasir Abdul Sattar (Co-Borrower & Director), 5. Shamaun Khan Jahangir Pathan (Guarantor & Director), 6. Khalid Abdulgani Rangrej (Guarantor & Director).	11513562 MIB	Rs. 4,27,52,372.99 /- (Rupees Four Cores Twenty Seven Lakh(s) Fifty Two Thousand Three Hundred Seventy Two and Ninety Nine Paisa Only) as on 03-Jul-24	09.07.2024 NPA Date: 29.06.2024	Property 1: Industrial Property bearing the piece and parcel of Remaining Plot No. 706 Admeasuring 2096.90 Sq Mtr (including all present and future construction) of the estate known as "Ankleshwar Industrial Estate", bearing Revenue Survey No. 409/P, 410/P, 411/P, 352/P situated in the sim of Piraman G.I.D.C Ankleshwar Notified Area, Ta. Ankleshwar, Dist. Bharuch, owned by Shri Gumandev Processors Private Limited. Bounded as under: East: 6mtrs Road, West: Plot No. 708 & 709, North: Kotar & Plot No. 707/A, South Plot No. 705. Property 2: Industrial Property bearing the piece and parcel of Plot No. 706 Admeasuring 5000 Sq Mtr (including all present and future construction) of the estate known as "Ankleshwar Industrial Estate", bearing Revenue Survey No. 351/P, 352/P, 409/P, 410/P, 411/P situated in the sim of Piraman G.I.D.C Ankleshwar Notified Area, Ta. Ankleshwar, Dist. Bharuch, owned by Shri Gumandev Processors Private Limited. Bounded as under: East: 16 mtrs Road, West: Plot No. 708 & 709, North: Kotar & Plot No. 707/A, South Plot No. 705.
2.	1. GURUKRUPA CREATION Through its Proprietor Maheshbhai Khunt (Borrower), 2. Ashaben Maheshbhai Khunt (Guarantor & Mortgagor), 3. Maheshbhai Khunt (Guarantor & Mortgagor), 4. Bharatbhai Ranchhodbhai Khunt (Guarantor).	5647709 MIB	Rs. 26,95,534.85/- (Rupees Twenty Six Lakh(s) Ninety Five Thousand Five Hundred Thirty Four and Eighty Five paisa only) as on 03-Jul-24	12.07.2024 NPA Date: 04.06.2024	Property of Flat No. 304 on the 3rd Floor of th B/5 Building known as Dev Prayag Residency situated at Cause Way Road, Singapore admeasuring 1305.00 Sq Feet (Super built up area) and 1102.513 Sq Feet i.e. 102.557 Sq Mtr along with undivided proportionate share in the Land admeasuring about 38.03 Sq Mtrs bearing Survey No. 29, T.P Scheme No. 26, Final Plot No. 33 paiki of Village Singapor, Taluka City District Surat. Bounded by: East: T.P Road, West: Road, North: Building No. B/4, South: Building No. A.
3.	1. M/S Radhe Food Product Through its Proprietor Hareeshbhai Mansukhbhai Malani (Borrower), 2. Hareeshbhai Mansukhbhai Malani (Co-Borrower and Mortgagor), 3. Ramilaben Hareeshbhai Malani (Co-Borrower).	MOR001100122168 MOR001100343228 MOR001100741980 MOR001101072096 MOR	Rs. 35,97,028.55/- (Rupees Thirty Five Lakh(s) Ninety Seven Thousand Twenty Eight And Paise Fifty Five Only) as on 25-July-24	25.07.2024 NPA Date: 13.06.2024	All the piece and parcel of Property Plot No. 27 admeasuring 14*40 feet i.e. 62.22 sq.yard i.e. 52.03 sq.mtrs. In "Gopinath Society" situated at Block no. 105/B paiki Eastern side survey No. 154 admeasuring 10108 sq.mtrs. Paiki 8428.15 sq.mtrs. Of Mouje: Sarthaha Taluka: Kamrej District : Surat and bounded as under: East : Plot No. 26, West : Plot No.28, North: Road, South: Plot No.10.
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