

**APPENDIX IV-A**  
**Sale Notice for sale of Immovable Property**  
 E-Auction Sale Notice for sale of Immovable Assets under the Securitization 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. 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 to Indiabulls Housing Finance Ltd. (CIN : L6922DL2005PLC136029) ("Secured Creditor"), the physical possession of which has been taken by the Authorized Officer of the Secured Creditor, will be sold on "as is where is", "as is what is" and "whatever there is" basis on 31.01.2024 from 02.00 P.M. to 04.00 P.M., for recovery of Rs. 13,69,338/- (Rupees Thirteen Lakh Sixty Nine Thousand Three Hundred Thirty Eight only) pending towards Loan Account No. HHLSUR00478659, by way of outstanding principal, arrears (including accrued late charges) and interest till 26.12.2023 with applicable future interest in terms of the Loan Agreement and other related loan documents) w.e.f. 27.12.2023 along with legal expenses and other charges due to the Secured Creditor from DIMPALBEN R PATEL and RAKESH DWARKADAS PATEL.

The Reserve Price of the Immovable Property will be Rs. 14,00,000/- (Rupees Fourteen Lakh only) and the Earnest Money Deposit ("EMD") will be Rs. 1,40,000/- (Rupees One Lakh Forty Thousand only) i.e. equivalent to 10% of the Reserve Price.

**DESCRIPTION OF THE IMMOVABLE PROPERTY**  
 FLAT NO. 501, 5TH FLOOR, BUILDING NO. A/4, SANSKAR RESIDENCY, NR. MADHAV VILLA, NR. CHARBHUGA SHOPPING MALL, OPP. SURYANALI RESIDENCY, NR. PRATHNA RESIDENCY, AMROLI CROSS ROAD, R. S. NO. 56/11, 2. BLOCK NO. 1003, T. P. NO. 70 (CHHAPRABHATHA-AMROLI-KOSAD-UTRAN), F.P. NO. 296, KOSAD, SURAT, GUJARAT - 394107.

For detailed terms and conditions of the sale, please refer to the link provided on the website of the Secured Creditor i.e. www.indiabullshomeloans.com. For bidding, log on to www.auctionfocus.in

Date : 27.12.2023  
 Authorized officer  
 Indiabulls Housing Finance Limited  
 Date : SURAT

Valid Branch : Mr. Darshan Weighbridge, Next to Pandaji Ka Dhaba, Chhola Highway, Valad, Dist. Gandhinagar-55, Email : valad@indiabank.co.in

Ref: VALAD/Corres./2023-24 Date : 27.12.2023

**1. Shri Suman Barunchandra Desarkar (Borrower)**  
 Flat No. C/403 on Fourth Floor in Panacea Residency, Opp. Shreeji Bunglows, Naroda, Ahmedabad-382325

**Subject : Notice for Retrieving of goods from Custody of Bank held in N.P.A. A/c of Mr. Shri Suman Barunchandra Desarkar.**

Whereas, the Authorized Officer of Indian Bank had taken Physical Possession on 06.11.2023 of the following properties pursuant to the notice issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the captioned loan account with right to sell the same on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS & WHATEVER THERE IS BASIS" for realization of Bank's dues plus interest and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act has realized the Banks dues by sale of the said properties vide auction held on 28.08.2023. As the items at secured premises was not vacated within seven days notice issued on 20.11.2023. Despite the lapse of the stipulated time you have failed to comply with said notice. Pursuant to the powers conferred upon it under SARFAESI Act, Bank has taken the possession of the items and shifted them to godown under its safe custody.

This is for your intimation that items under Bank Possession should be Retrieved within 7 days on receipt of this letter, otherwise bank will dispose the items as deemed fit and adjust the same against the loan liability of the borrower.

**DETAILS OF SECURED PREMISES**  
 All piece and parcel of the immovable property Residential Flat No. C/403 on Fourth Floor in Panacea Residency, Opp. Shreeji Bunglows, Naroda, Ahmedabad measuring 122 Sq Yrds (Super Built up), 79.468 Sq Yrd (Built Up Area) constructed on land bearing Survey No. 612/1, TP Scheme No. 121, Final Plot No. 423/1, 23/2, 43/1 is bounded as under : South by : East : Flat No. C/404, West : Flat No. B/404, North : Margin, Boundry : Flat No. C/402

This is for your perusal and necessary action. Yours faithfully  
 Authorized Officer, Indian Bank

**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  
 Branch Office: Unit: Office No. 607, Besides Kadiwala School, ICC Complex, opposite Civil Hospital, Centre Point, Surat, Gujarat 395002.

**E-AUCTION - SALE NOTICE**  
 Sale of secured immovable asset under SARFAESI Act

E-auction Sale Notice for sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") and the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/Co-Borrower/Mortgagor(s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited) as the name Poonawalla Housing Finance Limited changed to Grihum Housing Finance Limited with effect from 17 Nov 2023 (Previously known as Magna Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Limited Company) (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorized Officer of Secured Creditor in exercise of powers conferred under section 13(2) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act.

The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis on the dates as mentioned in Column J through E-Auction. It is hereby informed to General public that we are going to conduct public Through E-Auction platform provided at the website: https://www.grihumhousing.com

For detailed T&Cs of sale, please refer to link provided in GHFL's Secured Creditor's website i.e. www.grihumhousing.com

Sl. No.	Proposal No. Customer Name (A)	Demand Notice Date and Outstanding Amount (B)	Nature of Possession (C)	Description of Property (D)	Reserve Price (E)	EMD (10% of RP) (F)	EMD Submission Date (G)	Incremental Bid (H)	Property Inspection Date & Time (I)	Date and time of Auction (J)	Known Encumbrances/Court cases if any (K)
1.	Loan No. HM/0190/H/17/10007 Shah Arifhusan A (Borrower), Sayrabi Arifshah Fakir (Co Borrower) & S Impex (Co Borrower)	Notice date: 09/05/2023 Rs. 1384414.33/- (Rupees Thirteen Lakh Eighty Four Thousand Four Hundred Fourteen Paisa Three Hundred Only) payable as on 10/01/2023 along with interest @ 14.25 p.a. till the realization.	Physical	All That Piece And Parcel Of Mortgaged Property Of Premises Of Flat No. 401 Admeasuring 555 Sq. Ft. Super Builtup Area Having 31.21 Sq. Mtrs. Usage Area & 37.452 Sq. Mtrs. Bulitup Area Alongwith Proportionate Undivided Share In Ground Land, Fourth Floor, "Uman Manzil" Developed Upon Land Situated In State: Gujarat, District: Surat, Sub-District: Surat City, Mgr: Surat City Sagrapuram, Chogan Shan Bearing City Survey Ward No. 2, Nandh No. 3952/A-B.	Rs. 879294/- (Rupees Eight Lakh Seven Thousand Nine Hundred Twenty Four Paises Only)	Rs. 87,929.4/- (Rupees Eight Thousand Seven Hundred Twenty Four Paises Only)	01/02/2024 Before 5 PM	10,000/-	25/01/2024 (11AM - 4PM)	02/02/2024 (11AM - 2PM)	NIL
2.	Loan No. HM/0190/H/18/00990 Alpeshkumar M (Borrower), Tagadiya Komal (Co Borrower)	Notice date: 09/05/2023 Rs. 544482.36/- (Rupees Five Lacs Forty Four Thousand Four Hundred Sixty Two and Thirty Six Paises Only) payable as on 09/05/2023 along with interest @ 14.5 p.a. till the realization.	Physical	All That Piece And Parcel Of The Property Bearing Flat No. 202 On The 2 Floor Admeasuring 506.00 Sq. Feet. Ls. 47.02 Sq. Mts. Super Built Up Area & 272.22 Sq. Ft. Pk. 1.25, 20.30 Sq. Mts. Bulit Up Area, Along With Undivided Share In The Land Of "Rudraksh Heights Of Jolwa Residency", Situate At Revenue Survey No. 182, Block No. 223, Pakti Plot No. 364, 365, 366, 367, 368, Of Moje Village Jolwa Tal. Palsana. Dist: Surat	Rs. 667800/- (Rupees Six Lakh Sixty Seven Thousand Eight Hundred Only)	Rs. 66,780/- (Rupees Six Thousand Seven Hundred Eighty Only)	01/02/2024 Before 5 PM	10,000/-	25/01/2024 (11AM - 4PM)	02/02/2024 (11AM - 2PM)	NIL
3.	Loan No. HM/0190/H/18/100257 Ashish Sahabrabhai (Borrower), Abine Minabhai Sahabrabhai (Co Borrower)	Notice date: 10/07/2023 Rs. 956629.59/- (Rupees Nine Lacs Fifty Eight Thousand Six Hundred Twenty Eight and Fifty Five Paises Only) payable as on 10/07/2023 along with interest @ 14.5 p.a. till the realization.	Physical	All That Piece And Parcel Of Land In Moje Karel, Surat, Lying Being And Situated On The Land Bearing R.S. No. 48, Block No. 95, Admeasuring 1578.0 Sq. Mtrs. Known As "Om Hat On Park" Pakti Plot No. 101, Rs. Known As "Swag Week & Home" Pakti Plot No. 35, Admeasuring 60.62 Sq. Mtrs. Undivided Share Of Road, C.O.P. Admeasuring 39.29 Sq. Mtrs. As Per Village Form 7/12 Admeasuring 56.64 Sq. Mtrs. At Registration District & Sub-District Palsana District Surat Within The State Of Gujarat.	Rs. 10,13,700/- (Rupees Ten Lakh One Thousand Three Hundred Seventy Only)	Rs. 1,01,370/- (Rupees One Lakh One Thousand Three Hundred Seventy Only)	01/02/2024 Before 5 PM	10,000/-	25/01/2024 (11AM - 4PM)	02/02/2024 (11AM - 2PM)	NIL
4.	Loan No. HF/0153/H/20/100021 Shaikh Mo Hakeem (Borrower), Hasena Khanum (Co Borrower)	Notice date: 10/03/2023 Rs. 503231.42/- (Rupees Five Lacs Three Thousand Two Hundred Thirty Four and Forty Two Paises Only) payable as on 10/03/2023 along with interest @ 15.25 p.a. till the realization.	Physical	All the piece and parcel of N. A. immovable property being Plot No. 57 Pakti, Unit-1 (South Part), admeasuring about 48-75 Sq. Mtrs., Revenue Survey No. 741, in the area known as "Ayodhya Nagar", situated at Village Versamed, Taluka Anjar, District Kachchh, thereupon in the Sub-Registration District of Anjar, Registration District of Kachchh, State of Gujarat.	Rs. 712790/- (Rupees Seven Lakh Twelve Thousand Seven Hundred Ninety Only)	Rs. 71,279/- (Rupees Seventy One Thousand Two Hundred Seventy Nine Only)	01/02/2024 Before 5 PM	10,000/-	25/01/2024 (11AM - 4PM)	02/02/2024 (11AM - 2PM)	NIL
5.	Loan No. HM/0153/H/18/00098 Satyendra Singh (Borrower), Neesha (Co Borrower)	Notice date: 10/03/2023 Rs. 913083.57/- (Rupees Nine Lacs Thirteen Thousand Eighty Three and Fifty Seven Paises Only) payable as on 10/03/2023 along with interest @ 15.25 p.a. till the realization.	Physical	All the piece and parcel of N. A. immovable property being Plot No. 23, Unit-A, admeasuring about 61-25 Sq. Mtrs., Revenue Survey No. 774, in the area known as "Ghanshyam Park-1", situated at Village Versamed, Taluka Anjar, District Kachchh, thereupon in the Sub-Registration District of Anjar, Registration District of Kachchh, State of Gujarat.	Rs. 622932/- (Rupees Six Lakh Twenty Two Thousand Two Hundred Ninety Three and Twenty Paises Only)	Rs. 62,293.2/- (Rupees Six Thousand Two Hundred Ninety Three and Twenty Paises Only)	01/02/2024 Before 5 PM	10,000/-	25/01/2024 (11AM - 4PM)	02/02/2024 (11AM - 2PM)	NIL
6.	Loan No. HM/0153/H/18/100066 Nilesh Jayshukhl Mehta (Borrower), Akshay Jayshukhl Mehta (Co Borrower), Shah Yogta Jayendrabai (Co Borrower)	Notice date: 15/03/2023 Rs. 460042.46/- (Rupees Four Lacs Sixty Thousand Four and Forty Six Paises Only) payable as on 15/03/2023 along with interest @ 15.75 p.a. till the realization.	Physical	All The Piece And Parcel Of N.A. Immovable Property Being Plot No. 70 Pakti Unit-2, Admeasuring About 48-75 Sq. Mtrs., Revenue Survey No. 741 Pakti, Situated At Village Versamed, Taluka Anjar, District Kachchh, Thereupon In The Sub-Registration District Of Anjar, Registration District Of Gujarat.	Rs. 712793/- (Rupees Seven Lakh Twelve Thousand Seven Hundred Ninety Three Only)	Rs. 71,279.3/- (Rupees Seventy One Thousand Two Hundred Seventy Nine and Thirty Paises Only)	01/02/2024 Before 5 PM	10,000/-	25/01/2024 (11AM - 4PM)	02/02/2024 (11AM - 2PM)	NIL
7.	Loan No. HM/0153/H/18/00990 Gauri Ajaygiri Di-neshgini (Borrower), Bhavikaben Ajaygiri Gunsai (Co Borrower)	Notice date: 05/04/2023 Rs. 534724.68/- (Rupees Five Lacs Thirty Four Thousand Seven Hundred Twenty Four and Sixty Eight Paises Only) payable as on 10/03/2023 along with interest @ 15.25 p.a. till the realization.	Physical	All the piece and parcel of N. A. immovable property being Plot No. 100 to 103/G, admeasuring about 43-54 Sq. Mtrs., Revenue Survey No. 753 Pakti, in the area known as "Khetarpada Nagar", situated at Village Versamed, Taluka Anjar, District Kachchh, thereupon in the Sub-Registration District of Anjar, Registration District of Kachchh, State of Gujarat.	Rs. 61,432.2/- (Rupees Six Thousand One Hundred Thirty Two and Twenty Paises Only)	Rs. 6,143.22/- (Rupees Sixty One Thousand Four Hundred Thirty Two and Twenty Paises Only)	01/02/2024 Before 5 PM	10,000/-	25/01/2024 (11AM - 4PM)	02/02/2024 (11AM - 2PM)	NIL
8.	Loan No. HT/0153/H/19/100047 Bharat Prabhubhai Rana (Borrower), Rana Kaushalyaben Bharatshah (Co Borrower)	Notice date: 09/01/2023 Rs. 667023.43/- (Rupees Six Lacs Sixty Seven Thousand Three and Seventy Three Paises Only) payable as on 09/01/2023 along with interest @ 14.25 p.a. till the realization.	Physical	All That Piece And Parcel Of Mortgaged Property Of Plot No. 44, Admeasuring About 58-52 Sq. Mtrs., Revenue Survey No. 272/3, In The Area Known As "Anmol Residency", Situated At Village Meghar Borchi, Taluka Anjar, District Kachchh, Thereupon In The Sub-Registration District Of Anjar, Registration District Of Kachchh, State Of Gujarat.	Rs. 866294/- (Rupees Eight Lakh Sixty Six Thousand Two Hundred Ninety Four Only)	Rs. 86,629.4/- (Rupees Eighty Six Thousand Six Hundred Ninety Four Paises Only)	01/02/2024 Before 5 PM	10,000/-	25/01/2024 (11AM - 4PM)	02/02/2024 (11AM - 2PM)	NIL
9.	Loan No. HL/0105/H/15/100119 Kaushik S Vyas (Borrower), Kalpeshkumar S Vyas (Co Borrower), Sureshchandra V Vyas (Co Borrower), Hiteshbhai Vyas (Co Borrower)	Notice date: 21/09/2022 Rs. 729566.18/- (Rupees Seven Lacs Twenty Nine Thousand Five Hundred Sixty Six and Eighteen Paises Only) payable as on 21/09/2022 along with interest @ 15.30 p.a. till the realization.	Physical	All That Piece And Parcel Of Mortgaged Property Of A Residential Building With Land Adm. 56-12 Sq.Mts. Of Virpur City Survey No. 1145, Sub Dis. Jetpur, Dis. Rajkot.	Rs. 79,747.5/- (Rupees Seven Lakh Ninety Seven Thousand Five Hundred Seventy Five Only)	Rs. 7,974.75/- (Rupees Seventy Nine Thousand Five Hundred Seventy Five Paises Only)	01/02/2024 Before 5 PM	10,000/-	25/01/2024 (11AM - 4PM)	02/02/2024 (11AM - 2PM)	NIL
10.	Loan No. HL/0105/H/14/100219 Munaf S Chauhan (Borrower), Afsana Munafbhai Chauhan (Co-Borrower)	Notice date: 21/09/2022 Rs. 1154833.72/- (Rupees Eleven Lakh Fifty Four Thousand Eight Hundred Thirty Three Paise Seventy Two Only) payable as on 21-Sep-22 along with interest @ 14.8 p.a. till the realization.	Physical	All That Piece And Parcel Of Mortgaged Property Of A Residential Flat No. 302 On 3rd Floor Of Isham Complex Laying And Being On Land Adm. 225-24 Sq. Mts. Of Tenment No. L50 Of Scheme 96 L.I.G. Dairyland Colony, Gujarat Housing Board Situated At Rajkot Revenue Survey No. 167 And 168, Rajkot City Survey Ward No. 12, City Survey No. 4926. (Carpet Area 41-80 Sq. Mts.)	Rs. 81,796.7/- (Rupees Eighty One Thousand Eight Hundred Seventy Six Paises Only)	Rs. 8,179.67/- (Rupees Eighty One Thousand Eight Hundred Seventy Six Paises Only)	16/01/2024 Before 5 PM	10,000/-	09/01/2024 (11AM - 4PM)	17/01/2024 (11AM - 2PM)	NIL
11.	Loan No. HM/0105/H/16/100141 Deepa Yogenbhai Sajani (Borrower), Yogenbhai Keshchandra Sajani (Co-Borrower)	Notice date: 08/12/2022 Rs. 1311453.03/- (Rupees Thirteen Lacs Eleven Thousand Four Hundred Fifty Three and Three Paises Only) payable as on 08/12/2022 along with interest @ 13.55 p.a. till the realization.	Physical	All That Piece And Parcel Of Mortgaged Property Of A Residential Building With Land Adm. 36-78 Sq.Mts. Of Subplot No. A/PJ West Side Of Plot No. 14-C Of Rajkot City Survey No. 855, Rajkot City Survey Ward No. 18, City Survey No. 316(P).	Rs. 11,177,756/- (Rupees Eleven Lakh Seventeen Thousand Seven Hundred Fifty Six Only)	Rs. 1,11,777.56/- (Rupees One Lakh Eleven Thousand Seven Hundred Fifty Six Paises Only)	16/01/2024 Before 5 PM	10,000/-	09/01/2024 (11AM - 4PM)	17/01/2024 (11AM - 2PM)	NIL

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself in all aspects thereto before submitting the bids. All statutory dues, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider (C) India Pvt Ltd. Address: Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291961124, 25.26 Support Email id - Support@bankauctions.com. Contact Person - Vinod Chauhan, Email id-delhi@india.com Contact No- 9813887931. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of NEFT/RTGS/DD in the account of "Poonawalla Housing Finance Ltd.", Bank-ICICI BANK LTD. Account No: 00061000460 and FSC Code- IC2000003, 20, R. N. Mukherjee Road-Kolkata-700001 drawn on any nationalized or scheduled Bank on or before as mentioned in Column (G), and register their name at https://www.bankauctions.com and get user ID and password free of cost and get training on e-auction from the service provider. After their registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and send self-selected hard copy at Address- Office No. 607, Besides Kadiwala School, ICC Complex, opposite Civil Hospital, Centre Point, Surat, Gujarat 395002 Mobile no. +91 9588802571 and +91 9567265050 e-mail ID rahul.f1@poonawallahousing.com. For further details on terms and conditions please visit https://www.bankauctions.com & www.grihumhousing.com to take part in e-auction. This notice should also be considered as 15 days' notice to Borrower / Co-Borrower/Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

Date: 30.12.2023  
 Place: Gujarat  
 Authorized Officer  
 Grihum Housing Finance Limited, (Formerly Known as Poonawalla Housing finance Ltd)

**UNITY SMALL FINANCE BANK LIMITED**  
 Registered Office: Basant Lok, Vasant Vihar, New Delhi-110057  
 Corporate Office: Centrium House, Vidyanagar Marg, Kalina, Santacruz (E), Mumbai - 400 098

**DEMAND NOTICE U/s. 13 (2)**

UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the Authorized Officer of Unity Small Finance Bank Limited ("Bank") under the Act and in exercise of powers conferred under Section 13(12) of the Act read with Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following Borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. As some of the notice(s) are not served as per postal remarks, hence said notice(s) are being served upon the Borrower(s) by way of alternative mode of service i.e. through publication in News Papers.

Sr. No.	Loan Account Details	Secured Assets
1	Borrower(s) Name: 1) JEBALVI BAKUBHAI DADUBHAI (BORROWER & MORTGAGOR) 2) JEBALVI LABHUBEN BAKUBHAI (CO-BORROWER) 3) MAHAVERA JEBALVI JEBALVI (CO-BORROWER) Sanction Date: 24/03/2023 Loan Account No.: USFBSURLOAN00005008754 Loan Amount: Rs. 10,00,000/- NPA Date: 03/12/2023 Demand Notice Date: 04/12/2023 (Sent on 09/12/2023) Demand Notice Amount: Rs. 10,54,833.50p (as on 04/12/2023) and interest & other charges	All That Piece And Parcel Of Immovable Properties As Described Herein Below:- Property Of House With Land Admeasuring 241.40 Sq.mt. Bearing Tangarhar Gram Panchayat Akarni Patrak Anuvam/Minik No. 274 Situated At Gambal Land Of Village Tangarha, Tz. Botad, Dist. Botad Withinthe Panchayat Limits Of Tangarha Gram Panchayat And Belonging To Bawanihal Dadubhai Jeebhai Boundaries (as Per Mortgage Document) North: This Side Property Of Ramnarayan Kanharbhai Bhavadia South: This Side Property Of Babulal Anarabhai Jeebhai East: This Side Property Of Vanrajpal Anarabhai Jeebhai West: This Side Property Of Jayarambhai Jeshambhai Dhalekya

In case of failure to repay the aforesaid dues within a period of 60 (sixty) days, the undersigned shall be constrained to enforce the above Secured Assets under the provisions of the Act. Please note that as per section 13(13) of the Act, you are restrained from dealing with or transferring any of the secured assets referred to herewith, whether by way of sale, lease or otherwise. Any contravention of this provision is an offence and punishable under the Act. The copy of demand notice is available with the undersigned and the Borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Place: BHAVNAGAR, GUJARAT Date: 30/12/2023  
 Authorized Officer, Unity Small Finance Bank Limited

**Chola CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**  
 Corporate Office: Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600 032, T. N.

**DEMAND NOTICE**

UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. (the Secured Creditor) under the Act and in exercise of the powers conferred under Section 13(12) of the Act read with Rule 3 issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is/are avoiding the service of the Demand Notice(s), therefore the service of notice is being affected by affixation and publication as per Rules. The contents of Demand Notice(s) are extracted herein below:-

Sr. No.	Name & Address of the Borrower/s & Co-Borrower/s	Loan Amt.	Dt. of Demand Notice & Q/s. Amt.	Description of the Property / Secured Asset
1.	Loan A/c. No(s.): X0HLMES00002737440	26,12,2023	₹ 20,62,613/- (Rs. Twenty Lakhs Sixty Two Thousand Six Hundred Thirteen Only) as on 22.12.2023	All the Right, Title and Interest Mouje - 1407 & 1409 Situated At. Chitroda within the limits of Chitroda Gram Panchayat, Tal. Idar, Dist. Sabarkantha (Area Approx : 251.07 Sq. Mtrs.) and Constarction There, As owner of said Plot Mauje : Chitroda Property No. 1407 & 1409 Situated at : Chitroda Within the limits of Chitroda Gram Panchayat, Tal. Idar, Dist. Sabarkantha Situated lying and Being Mauje : Chitroda Property No. 1407 & 1409, Situated at : Chitroda, within the Limits of Chitroda Gram Panchayat Tal. Idar, Dist. Sabarkantha, Gujarat (Area Approx 251.07 Sq. Mtrs.) * Bounded as Follows : * East : Road is Situated; * West : Mataji Temple is Situated; * North : House of Ramabhai Prabhavai Gariya is Situated; * South : House of Devabhai Laxmabhai Gariya is Situated

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that Cholamandalam Investment and Finance Company Ltd. is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, The Secured Creditor shall be entitled to exercise all the rights under section 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. The Secured Creditor is also empowered to ATTACH AND/OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), the Secured Creditor also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the Secured Creditor. This remedy is in addition and independent of all the other remedies available to the Secured Creditor under any other law. The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(3) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of the Secured Creditor and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Place : Sabarkantha, Gujarat Date : 26.12.2023  
 Authorized Officer  
 For Cholamandalam Investment and Finance Company Limited

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that Cholamandalam Investment and Finance Company Ltd. is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, The Secured Creditor shall be entitled to exercise all the rights under section 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. The Secured Creditor is also empowered to ATTACH AND/OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), the Secured Creditor also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the Secured Creditor. This remedy is in addition and independent of all the other remedies available to the Secured Creditor under any other law. The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(3) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of the Secured Creditor and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Place : Sabarkantha, Gujarat Date : 26.12.2023  
 Authorized Officer  
 For Cholamandalam Investment and Finance Company Limited

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

Sale of Immovable property mortgaged to IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IIFL-HFL) Corporate Office at Plot No. 58, Udyog Vihar, Phase-IV Gurgaon-122015 (Haryana) and Branch Office at: "303, 3rd Floor, Bhagwandas Chambers, Opp. Circuit House, R C Dutt Road, Vadodra-39, Pin Code-390007" under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorized Officer (AO) of IIFL-HFL had taken the possession of the following properties pursuant to the notices issued U/S 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS AND WITHOUT RECOURSE BASIS" for realization of IIFL-HFL's dues. The Sale will be done by the undersigned through e-auction platform provided at the website: www.iiflhome.com

Borrower(s)/Co-Borrower(s)/Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable Property Secured Asset	Date of Symbolic Possession	Reserve Price	Date of inspection of property
1. Mr. Jagdishbhai Shaabhai Vasava 2. English Vasava 3. Mrs. Meenaben Vasava	22-Feb-2023 Rs. 17,11,242/- (Rupees Seventeen Lakh Eleven Thousand Two Hundred Forty Two Only)	All that part and parcel of the property bearing Plot No. A-48, With Land Area Ad Measuring 340 Sq. Ft. and Super Built Up Area Ad Measuring 625 Sq. Ft., in the Scheme Bajar Nanthan, Nr. Apollo Tyre, Wagholi Main Road, Vadodra, Gujarat, 390025, India (Area admeasuring 530 sq. ft.)	01-Oct-2023	Rs. 12,14,000/- (Rupees Twelve Lakh Fourteen Thousand Only)	T2-Jan-2024 11:00 hrs -14:30 hrs
(Prospect No IL10097482)	Bid Increase Amount: Rs. 25,000/- (Rupees Twenty Five Thousand only)			Rs. 19,28,450/- (Rupees Nineteen Lakh Twenty Eight Thousand Four Hundred Fifty Only)	16-Jan-2024 11:55 pm.
				Rs. 1,21,400/- (Rupees One Lakh Twenty One Thousand Four Hundred Only)	Date/Time of E Auction: 18-Jan-2024 11:00 hrs -13:30 hrs.

**Mode of Payment :** EMD payments are to be made vide online mode only. You may make payments you have to visit https://www.iiflhome.com and pay through link available for the property Secured Asset only.

**Note:** Payment link for each property Secured Asset is different. Ensure you are using the link of the property Secured Asset you intend to bid vide public auction.

**For balance payment, upon successful bid, has to pay through RTGS/NEFT. The accounts details are as follows:** a) Name of the Account- IIFL Home Finance Ltd., b) Name of the Bank- Standard Chartered Bank, c) Account No.-992270xxxxx followed by Prospect Number, d) FSC Code- SCLB030001, e) Bank Address- Standard Chartered Bank, 90 M. Road, Fort, Mumbai-400001.

**Note:** Earlier Auction Notice dates 27-12-2023, Dispatched 28-12-2023, hereby stands withdrawn.

**Terms and Conditions:-**

- For participating in e-auction, intending bidders required to register their details with the Service Provider https://www.iiflhome.com well in advance and has to create the login account, login ID and password. Intending bidders have to submit / send their "Tender FORM" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.
- The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will be automatically extended for 5 minutes.
- The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode