

INDIA ACHIEVED TARGETS AHEAD OF SCHEDULE: YADAV

India's climate action plan for 2035 to be out by year-end: Environment Minister



Pratip Acharya
Belém (Brazil), November 18

Ending the suspense over India's next set of climate action plan, called Nationally Determined Contributions or NDCs in climate jargon, Environment Minister Bhupender Yadav said the country's NDCs for the year 2035 will be finalised and released before the year-end deadline.

Yadav was making a national statement at the ongoing COP30 climate conference here. He said India had already achieved the targets it had set in its previous



Bhupender Yadav at the COP30 Summit. AP

NDCs well ahead of schedule, setting an example for developed countries to follow. Yadav said along with its 2035 NDCs, India would also release its first Biennial Transparency Report (BTR), as mandated under the Paris Agreement. BTRs are part of a reporting mechanism through which countries are supposed to

periodically provide information about their greenhouse gas emissions inventory, the progress being made on their NDC targets, adaptation and other climate actions being undertaken, climate finance provided or received, other relevant issues like technology transfer and capacity building.

NDCs, on the other hand, are climate action plans that outline efforts to reduce greenhouse gas emissions and adapt to climate change impacts. Countries are required to update them every five years with progressively higher targets. India's last NDC, for the period 2030, was announced in 2022 and the latest NDC is to be announced for the year 2035.

"We shall be declaring our revised NDCs for 2035 and also the first BTR, in line with the objec-

tives of the Paris Agreement, by the end of the year," Yadav said.

There was a lot of expectation that India, the world's third largest emitter of greenhouse gases, would release its 2035 NDC at the COP30 event, but Yadav said there was still some time, and India would announce the plan after getting clearance from the Union Cabinet. "The process of formulating the updated NDC is underway at full scale. The entire plan will be submitted for cabinet approval and then we will be announcing it. We are not late on any schedule since we have our time till December to announce the report," Yadav told *The Indian Express*.

Yadav arrived in Belém on November 16 (Sunday) and will be taking part in the negotiations during the second and final week of COP30.

During his speech on Monday, he outlined the actions that India was already taking to contribute to the global effort to tackle climate change.

"India's non-fossil fuel-based energy capacity, currently around 256 Giga Watt (GW), accounts for more than half of its total electric store capacity (500 GW). Our NDC target (for 2030) has been achieved five years ahead of schedule. India has demonstrated successfully that development and environmental stewardship can advance in tandem. India's emission intensity has declined by over 36 per cent since 2005," Yadav said in his speech.

The writer is in Belém to cover COP30 as part of his fellowship on investigative journalism on climate reporting under the Ministry of Foreign Affairs of Denmark

Al Falah under lens, focus on MP's Siddiqui family who once held sway

Anand Mohan J
Bhopal, November 18

LOCALLY KNOWN as "Maulana's building", the structure at Kayastha Mohalla in Madhya Pradesh's Mhow is the ancestral home of the Siddiqui family, once respected residents who held sway in the small cantonment town near Indore until a couple of decades ago.

The family patriarch, Mohammad Hammad Siddiqui, served as the Qazi in Mhow, a position of religious authority and respect. However, the family has now come under increased scrutiny due to its connection with Al Falah University in Faridabad. Hammad Siddiqui's son, Javed Ahmed Siddiqui, is the founder

and chairman of Al Falah University. Javed has now been summoned by the Delhi Police Crime Branch in connection with alleged fraud and irregularities flagged by the University Grants Commission (UGC) and National Assessment and Accreditation Council (NAAC). Javed's brother, Hamood Ahmed Siddiqui, was arrested on Sunday by the Madhya Pradesh Police from Hyderabad in a two-decade-old alleged investment fraud case. The scrutiny on the family came in the aftermath of the November 10 blast in Delhi. Umar Nabi and another doctor, Muzammil Ganai, who was allegedly part of a terror module linked with the blast, were employed by Al Falah Medical Research Foundation.

IDFC FIRST Bank Limited

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) | CIN : L65110TN2014PLC097792
Registered Office:- KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.
Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

NOTICE UNDER SECTION 13 (2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

The following borrowers and co-borrowers availed the below mentioned secured loans from IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited). The loans of the below-mentioned borrowers and co-borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loans were classified as NPA as per the RBI guidelines. Amounts due by them to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr No.	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice
1	100981370	Loan Against Property	1. Malhari Zopadu Patil 2. Surekha Malhari Patil	04.11.2025	INR 6,13,792.92/-

Property Address : All That Piece And Parcel Of Grampanchayat House No. 120, Admeasuring 780 Sq. Ft., Situated At Village: Mondhale Pr. U., Post: Toli, Taluka: Parola, District: Jalgaon, Maharashtra - 425111, And Bounded As:- East: Road, West: Pankaj Aatmaram Patil, North: Kalpana Anil Patil, South : Aatmaram Shenpadu Patil.

You are hereby called upon to pay the amounts to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc., within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited). Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

IDFC - Authorized Officer
IDFC First Bank Limited
Date : 19.11.2025 (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited)
Place : Jalgaon, Maharashtra and presently known as IDFC First Bank Limited)

GRIHUM HOUSING FINANCE LIMITED

(FORMERLY KNOWN AS POONAWALLA HOUSING FINANCE LTD)

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014. Branch Off Unit- 3rd Floor, Kakade Tower, Sutgiri Road, opp. Poldar Internation School, Chhatrapati Sambhajnagar, Maharashtra

E-AUCTION - SALE NOTICE

Sale of secured immovable asset under SARFAESI Act

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of 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 Magma Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Unlimted Company) [hereinafter referred to as the "Secured Creditor" as per the Act], the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) 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 05/12/2025 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.bankauctions.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. HF0210H210000053 Manoj Bansi Tarkase (Borrower) Vashali Manoj Tarkase (Co Borrower)	Notice date: 08/05/2024 Rs. 442183/- (Rupees Four Lakh Forty Two Thousand one Hundred Eighty Three Only) payable as on 08/05/2024 along with interest @16% p.a. till the realization	Physical	All That Pice & Parcel Of House No A2 Siddheshwar Valley Milkat No 5863 Mouje Jogeshwari Taluka Gangapur District Aurangabad Dist. 336 Sq.Ft. Behind Bajaj Spear Part Pin Code 431133 Bounded By:- East:- 14 Ft Road, West:- House No A13, North:- House No A03, South:- House No A01.	Rs. 625000/- (Rupees Six Lakh Twenty Five Thousand Only)	Rs. 62500/- (Rupees Sixty Two Thousand Five Hundred Only)	28/11/2025 Before 5 PM	10,000/-	25/11/2025 (11AM – 4PM)	05/12/2025 (11 AM- 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 like property taxes, 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- 7291981124, 25, 26 Support Email id – Support@bankauctions.com. Contact Person – Dharni P. Email id- dharni.p@t1india.com Contact No- 9948182222. 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 by way of NEFT/RTGS/ DD in the account of "GRIHUM HOUSING FINANCE LIMITED- AUCTION PROCEEDS A/C", Bank-ICICI BANK LTD. Account No-091551000028 and IFSC Code- ICIC0000915, ICICI Bank Ltd, Panchshil Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014 drawn on any nationalized or scheduled Bank on or before 28/11/2025 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 sent self-attested hard copy at Address:- Office No. 404 and 405, Fourth Floor, A wing, ABH Capital Phase-I, opp to Ramayan Bunglow, Tilakwadi, Nashik – 422001 Mobile no. +91 9567626050 e-mail id rahul.r1@grihumhousing.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

In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in The Indian Express shall be prevail
Date: 19.11.2025 Place: AURANGABAD Sd/- Authorised Officer, Grihum Housing Finance Limited (Formerly Known as Poonawalla Housing Finance Ltd)

GRIHUM HOUSING FINANCE LIMITED

(FORMERLY KNOWN AS POONAWALLA HOUSING FINANCE LTD)

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014. Branch Off Unit- Office No. 404 and 405, Fourth Floor, A wing, ABH Capital Phase-I, opp to Ramayan Bunglow, Tilakwadi, Nashik – 422001

E-AUCTION - SALE NOTICE

Sale of secured immovable asset under SARFAESI Act

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of 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 Magma Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Unlimted Company) [hereinafter referred to as the "Secured Creditor" as per the Act], the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) 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 05/12/2025 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.bankauctions.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. HL00627100000005 050221 SAVITA MAHESH GOSAVI (BORROWER) SHRINIWAS SHIV-LAL GOSAVI (CO BORROWER)	Notice date: 10/05/2025 Total Dues: Rs. 1059115/- (Rupees Ten Lakh Fifty Nine Thousand one Hundred Fifteen Only) payable as on 10/05/2025 along with interest @12.85% p.a. till the realization	Physical	All That Piece And Parcel Of The Property Bearing Flat No. 9 On Third Floor Having Built Up Area Admeasuring, 450.00 Sq. Ft. I.E. 41.82 Sq. Meters In The Building Known As "S.K. Heights" Constructed On Plot No. 17 Having Total Area Admeasuring 278.81 Sq Meters Out Of Gat No. 2378 (Old S. No. 659/1) Situated At Mauje Ozer, Tal Niphad And Dist -Nashik Bounded As Follows Plot No. 17 East: Property Of S. No. 659/2 West: 30 Ft Wide Colony Road South: 30 Ft Wide Colony Road North: Plot No. 18	Rt. 8,07,030/- (Rupees Eight Lakh Seven Thousand Thirty Only)	Rs. 80,703/- (Rupees Eighty Seven Hundred Three Only)	28/11/2025 Before 5 PM	10,000/-	25/11/2025 (11AM – 4PM)	05/12/2025 (11 AM- 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 like property taxes, 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- 7291981124, 25, 26 Support Email id – Support@bankauctions.com. Contact Person – Dharni P. Email id- dharni.p@t1india.com Contact No- 9948182222. 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 by way of NEFT/RTGS/ DD in the account of "GRIHUM HOUSING FINANCE LIMITED- AUCTION PROCEEDS A/C", Bank-ICICI BANK LTD. Account No-091551000028 and IFSC Code- ICIC0000915, ICICI Bank Ltd, Panchshil Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014 drawn on any nationalized or scheduled Bank on or before 28/11/2025 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 sent self-attested hard copy at Address:- Office No. 404 and 405, Fourth Floor, A wing, ABH Capital Phase-I, opp to Ramayan Bunglow, Tilakwadi, Nashik – 422001 Mobile no. +91 9567626050 e-mail id rahul.r1@grihumhousing.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

In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in The Indian Express shall be prevail
Date: 19.11.2025 Place: NASHIK Sd/- Authorised Officer, Grihum Housing Finance Limited (Formerly Known as Poonawalla Housing finance Ltd)

India to host Global Big Cats Summit: Yadav

Pratip Acharya
Belém (Brazil), November 18

CALLING FOR renewed global cooperation to protect big cat species and their habitats as part of integrated climate and biodiversity action, Environment Minister Bhupender Yadav on Monday announced

India's decision to host a 'Global Big Cats Summit' next year. Speaking at a high-level ministerial segment at COP30 conference focused on International Big Cats Alliance (IBCA), Yadav spoke about India's successes in their conservation. "India has been able to

double its tiger population ahead of the target timeline and our Asiatic Lion population continues to grow well. We have built one of the world's most comprehensive wildlife databases through nationwide population assessments of tigers, lions, leopards and snow leopards," he said.

State Bank of India

Possession Notice

Branch : Wasanwadi, Dist. Beed (21843)
For Immoveable Property [Under Rule - 8(1)]

Whereas, the undersigned being the Authorised Officer of **State Bank of India, Wasanwadi, Dist. Beed**, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read of rule 3 of Security Interest (Enforcement) Rules, 2002. The following borrower(s) / Guarantor (s) having failed to repay the amount, notice is hereby given to the under noted Borrower(s) / Guarantor (s) and the Public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him under above rule on following dates below. The borrower (s) in particular (s) and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of **State Bank of India, Wasanwadi, Dist. Beed**.

Name of the Borrower / Guarantor	Description of the Property	Demand Notice & Outstanding Amount	Symbolic Possession Date
Borrower : Mr. Shrimant Jija Wavalkar	Address. Plot No.27, Survey No.195/AA/1/A, Bearing Municipal House No.1-1-3891 (old)1-1-7850(new) Situated At. Lokhasha Nagri, Araf Pingale, Beed, Boundaries : East : Road, West: Plot No. 2, South: Plot No. 28, North : Plot No. 28	11.09.2025 as on 11.09.2025 Rs. 19,74,193/- + Int. + Other exp + Other Charges	12.11.2025

Date : 19.11.2025
Place : Beed

Authorized Officer
State Bank of India

EQUITAS SMALL FINANCE BANK LTD

(Formerly Known As Equitas Finance Ltd)

Registered Office: No.769, Spencer Plaza, 4th Floor, Phase-II, Anna Salai, Chennai, TN - 600 002

DEMAND NOTICE
NOTICE UNDER SECTION 13 (2) OF THE SARFAESI ACT, 2002

NOTICE is hereby given that the following borrower/s have availed loan from Equitas Housing Finance Limited (EHFL) / Equitas Finance Limited (EFL) / Equitas Small Finance Bank Ltd (ESFB). The said borrower/s had/have failed to pay Installments and their loan account has been classified as Non-Performing Asset as per the guidelines issued by RBI. The details of the secured immovable properties, loan and the amounts outstanding as on date payable by the borrower/s are mentioned below. The borrower(s) and the public in general are informed that the undersigned being the Authorized Officer, the secured creditor has initiated action against the following borrower(s) under the provisions of the SARFAESI Act, 2002 and not to deal with the said property. on failure to repay the outstanding dues indicated against their names within 60 (Sixty) days of this notice, the undersigned will exercise any one or more of the powers under sub-section (4) of Section 13 of the SARFAESI Act, including power to take possession of the properties and sell the same.

Sl. No.	Name of the Borrower(s) / Guarantor(s) / Name of the Branch	Demand Notice Date and Amount	Description of Secured Asset (Immovable Property)
1.	Branch : DAUND LOAN No.: 700010606764 BORROWER NAME: RAJENDRA RAMCHANDRA CHOR Co-borrower : SUREKHA RAJENDRA CHOR	30-Sep-25 and Amount Rs.5,81,178	All That Piece And Parcel Of The Bearing Grampanchayat Miklat No. 283 Bakhal Area Admeasuring 4400 Sq. Fts., Along With Construction Area Admeasuring 150 Sq. Fts., Situated At Village Chorchahiwadi, Taluka Shrigonda, District Ahmednagar Registration district - Ahmednagar, ~, North By : By Road, South By : Yashwant Chor, East By : By Property Of Mr. Dattatray Salunke, West By : By Property Of Mr. Vishal Chor.

Date: 19-11-2025
Place: Ahilyanagar

Sd/-Authorized Officer,
Equitas Small Finance Bank Ltd

LIC Housing Finance Ltd.

Jeevan Prakash, Golf Club, R.G. Gadkari Chowk, Old Agra Road, Nashik Road - 422 002

POSSESSION NOTICE
[Rule 8 (1)]

Whereas the undersigned being the Authorized Officer of **LIC Housing Finance Ltd, Nashik Area Office**, under the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (said Act) & in exercise of powers conferred under Section 13 (12) read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice calling upon the following borrower(s) to repay the amount mentioned in the respective Notice within 60 days from the date of the respective Notices. The borrowers having failed to repay the amount notice is hereby given to the borrower/s and the public in general that the undersigned has taken **Physical Possessions** of the properties described herein below in exercise of powers conferred on him under Section 14 of the said Act with the order received from the District Magistrate of said Rules.

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 **LIC Housing Finance Ltd (LIC HFL)** for amount mentioned below with interest thereon.

We invite your attention to the provision of Sub-section (8) of Sectin 13 of the Act, in respect of time available to redeem the secured asset.

Sr. No.	Name of Borrowers & Account Numbers	Demand Notice Date & Physical Possession	Outstanding Amount (Rs.) as on date	Description of Immovable Secured Assets
1.	Brijesh Ramkomal Chavan & Rabadi Brijesh Chavan Loan A/c No. 621900001428	18-06-2024 14-11-2025	Rs. 1,00,25,280.69	01, Plot N- 11, Mahadev Row Houses, G- 1 And 2nd Floor, Irrigation Colony, Opp. Saibwags, Migration Nagar, Opp. Saibwags, Irrigation Colony, S.No-414/2/A, Panchavati, Nashik, Makhamalabad, Mahasul Link Road, Near Mahadev Mandir, Nashik, Maharashtra- 422003
2.	Shubhagji Mahesh Pokarna & Mahesh Suresh Pokarna Loan A/c No. 621900001470	18-06-2024 14-11-2025	Rs. 93,89,993.14	02, P.No 11, Mahadev Row Houses, Sr 414/2A, Irrigation Colony Mahadev Nagar Panchavati, Makhamalabad Mahasul Link Road, Ground 2nd Floor, Near Mahadev Mandir, Nashik, Maharashtra- 422003

Notice is hereby given to you all under Rule 8(6) that pursuant to the Demand Notice issued by the undersigned as the Authorized Officer of **LIC Housing Finance Ltd**, under Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, the undersigned has taken **Physical Possession** of the Secured Assets as per details given above. Copy of the Panchnama and possession Notice can be collected from the undersigned on any working day during working hours. Further, Notice is also hereby given to you all above that the undersigned, as the Authorized Officer of **LIC Housing Finance Ltd**, shall now proceed to sell the above Secured Assets by adopting any of the methods mentioned in Rule 8(5) of the above Rules. As such, you all are hereby advised, in your own interests, to obtain / sponsor / give valid offers, in the prescribed manner, for the Secured Assets in question or pay the up-to-date outstanding dues of **LIC Housing Finance Ltd**. Further, please take Notice that in case you fail or neglect to sponsor / give, in the prescribed manner, any valid offer (s) for the Secured Assets in question or pay the outstanding dues of the **LIC Housing Finance Ltd**, positively within 30 days from the date of this Notice, **LIC Housing Finance Ltd**, will proceed to sell the Secured Assets in question at the Reserve Price fixed by the undersigned as the Authorized Officer, as provided under the above Act / Rules, without any further intimation / Notice to you.

Date : 18.11.2025
Place : Nashik

Sd/- Authorised Officer
LIC Housing Finance Ltd.

Aadhar Housing Finance Ltd.

Corporate Office: Unit No. 802, Natraj Rustomjee, Western Express Highway and M.V. Road, Andheri (East), Mumbai – 400069

Jalgaon Branch: Office No.501,Forth Floor (West Side Part), Balaji Arcade,CTS No.2638A/1/14, at Jalgaon Shivar, Opp Nayantara Arcade Mall, Pimpri Road, Jalgaon-425001, Maharashtra

Nashik Road Branch: Office No.4A, 1St Floor, Icon Plaza Apartment, Above Bank of India,Nashik Pune Highway, Nashik Road, Nashik-422101, (MH).

DEMAND NOTICE

UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULE 3 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

The undersigned is the Authorised Officer of Aadhar Housing Finance Ltd.(AHFL) under Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the 'said Borrower(s)'), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to AHFL, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice(s), from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to AHFL by the said Borrower(s) respectively.

S. No.	Name of the Borrower / Co-Borrower & Guarantor	Demand Notice Date & Amount	Description of secured assets (immovable property)
1	(Loan Code No. 15210000050 / Jalgaon Branch) Sharif Kadir Patel (Borrower) Shabanambi Sharif Patel & Kadir Turab Patel (Co-Borrower)	10-11-2025 ₹ 6,33,444/-	All That Piece And Parcel Of Southernside Plot Adm. 94.94Sq.Mt., Of Plot No.11 Adm.189.88Sq.Mt. Of G.No.227/2 Situated At Fatepur, Tal.Jammer And Dist. Jalgaon, & Within Limits Of Grampanchayat Fatepur - 424209, Boundaries : East -Approach&Road Of 12Mt., West - Gno.227/1, North - Remaining Part Of Plot No.11, South - Plot No.10
2	(Loan Code No. 20710000171 & 20710000183 / Nashik Road Branch) Anand Popatrao Deore (Borrower) Bharati Anand Deore (Co-Borrower)	10-11-2025 ₹ 14,34,147/-	All that piece and parcel of Area Adm. 85.18 Sq.Mtrs. Out Of Plot No. - 34 Having Total Area Adm. 127.78 Sq.Mtrs. Out Of Gat No. 208/1 Situated At Mauje Bhayaganol Tal. Malegaon & Dist.Nashik 423105 Adarsh Nagar, Bhayaganol. Boundaries : East -Road, West - Plot No. 33, North - Atached Survey No., South - Plot No. 35
3	(Loan Code No. 15210000456 / Jalgaon Branch) Anil Padam Pardeshi (Borrower) Varshabai Padam Pardeshi (Co-Borrower)	10-11-2025 ₹ 5,27,017/-	All That Piece And Parcel Of Gph No. 60/2/2, On Varkhedi Road, Total Admeasuring Area 1200 Square Feet At Damdhurni, Tal. Pachora, Near Varkhedi Road,Damdhurni, Tal. Pachora, Dist. Jalgaon, Maharashtra, 424203. Boundaries : East -Property Of Mr. Babulal Suklal Pardeshi, West - Open Land, North - Property Of Mr. Suklal Bhika Pardeshi, South - Road And Usage

If the said Borrowers shall to AHFL as aforesaid, AHFL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of AHFL. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

Place : Maharashtra
Date : 19.11.2025

Sd/- Authorised Officer
For : Aadhar Housing Finance Limited

