FINANCIAL EXPRESS

INDIA SHELTER FINANCE CORPORATION LTD. DEMAND NOTICE

Regd: Off:-6th Floor, Plot-15, Sector-44, Institutional Area, Gurgaon, Haryana-122002 Branch Office: Office No - 111, 112, First Floor, Marry Gold-2 , Opp. Bahauddin Collage, Collage Road, Junagadh, Gujarat - 362001branch Office:opp. Bharat Petroleum, Above Maharaja Tiles Show Room, Sanala Road, Morbi 363641 Branch Office:parimal Prime, 3rd Floor, 15a Sardamagar, Sarveshwar Chowk, Dr Yagnik Road, Rajkot 360001branch Office:shop No U-10/11, Sar Corporate Centre, Shashtri Nagar Corner, Udhna Main Road, Surat-395002branch Office:ff/109/b Atlantis B/s Central Square, Sara Bhai Main Road, Ganda Circle, Vadodara - 390023

Notice Under Section 13(2) Of The Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002. Notice is hereby given that the following borrower's who have availed loan from India Shelter Finance Corporation Ltd. (ISFCL) have failed to pay Equated Monthly Installments (EMIs) of their Loan to ISECL and that their Loan Account has been classified as Non-Performing. Asset as per the guidelines issued by National Housing Bank. The borrower(s) have provided security of the immovable properties to ISFCL, the details of which are described herein below. The details of the Loan and the amounts outstanding and payable by the borrower's to ISFCL as on date are also indicated here below. The borrower(s) as well as the public in general are hereby informed that the undersigned being the Authorised Officer of ISFCL, the secured creditor has initiated action against the following borrower(s) under the provision of the Securitization and Reconstruction of Financial Asset and Enforcement of security Interest Act 2002 and issued notice under this Act details mentioned below. If the following borrower(s) fail to repay the outstanding dues indicated against their names within 60(Sixty) days of the notice, the undersigned will exercise any one or more of the powers conferred on the secured Creditor under sub-section (4) of the section-13 of the SARFAESI

Act, including the power to take the possession and sell the same. The public in general is advised not to deal with properties described herein below.

Name of the Borrower(s)/ Guarantor/legal heir/legal representative, Loan account no.	NPA date / Demand Notice	Amount	Description of secured Asset(s) (immovable properties)			
Mitalben Dhola & Hiteshbhai Dhola LOAN ACCOUNT NO. HL15CHLONS000005066234	10th Nov/2023 & 17th/Nov/2023	Rs. 2526735/- (Rupees Twenty Five Lakh Twenty Six Thousand Seven Hundred Thirty Five Only) Due As On 19.11.2023 Together With Interest From 20.11.2023 And Other Charges And Cost Till The Date Of The Payment.	of All that pieces and parcels of immova property of a residential house constructed eastern side land sq. mfi.102-17 of Nagarpa Plot No.4 paiky known as PITRUASHII situated at Near Carmel Convent Sch Gandhigram BOUNDARY:-North: Land of			
Shantaben Parmar , Manish Parmar & Mahesh Parmar Loan Account No. HL35CHLONS000005042858	10th Nov/2023 & 17th/Nov/2023	Rs. 2197521/- (Rupees Twenty One Lakh Ninety Seven Thousand Five Hundred Twenty One Only) Due As On 19.11.2023 Together With Interest From 20.11.2023 And Other Charges And Cost Till The Date Of The Payment.	survey no 573,574,575 paikee, plot no 70/E, Block No.149, Area known as Amamath park, Parsana Nagar, Street No.9, CTS Ward No.18, CTS No.1247 to 1256 Paikee of Jamnagar Road, Rajkot Gujarat Bounded With: East: Unit No.150, Snuth: Unit No.148, East: Road West:			
Ushaben Solanki, Dahyabhai Solanki & Ravikant Solanki Loan Account No. CHL100005307	10th Nov/2023 & 17th/Nov/2023	Rs. 1004937/- (Rupees Ten Lakh Four Thousand Nine Hundred Thirty Seven Only) Due as on 19.11.2023 together with interest from 20.11.2023 and other charges and cost till the date of the payment.	POHADADY East Olet so 122 West 7.50 meter			
Rajgor Hemlataben Valjibhai, Jaydeep Valjibhai Rajgor &valajibhai Mulu Bhai Rajgor Loan Account No. HL2700000144	10th Nov/2023 & 17th/Nov/2023	Rs. 1215437/- (Rupees Twelve Lakh Fifteen Thousand Four Hundred Thirty Seven Only) Due As On 19.11.2023 Together With Interest From 20.11.2023 And Other Charges And Cost Till The Date Of The Payment.	Trajpar Morbi BOUNDARY:-North-Plot no 50 and 51Land, Soft-Na Road, East-Comman Passage Lift Stair.			
Shardaben Vasava & Ramesh Bhai Vasava Loan Account No. LAP200005665	10th Nov/2023 & 17th/Nov/2023	Rs. 210411/- (Rupees Two Lakh Ten Thousand Four Hundred Eleven Only) Due as on 19.11.2023 together with interest from 20.11.2023 and other charges and cost till the date of the payment.	Vadodara, Lying Being And Situated On The Land In The Sim Of Village Sayajipura Dist Vadodara Lying Being And Situated On The Land Bearing Revenue Survey No.161/P, 227 City Survey No.754/P Sheet No.54 On Which Gopal Krushnic Co. Operative Housing Society Ltd (Lakhuleshnagar Society) Is Constructed in The Registration District Off/Vadodara And Sub District Vadodara Gujarat Bounded As: East: Block No. C-80, West: Block No. C-78, North: Society Road South: After Margin Block No.B-64.			
Kusumben Kank, Jitendra Kank & Suryakant Kank Loan Account No. LA39CLLONS000005003226	10th Nov/2023 & 17th/Nov/2023	Rs. 688807/- (Rupees Six Lakh Eighty Eight Thousand Eight Hundred Seven Only) Due As On 19.11.2023 Together With Interest From 20.11.2023 And Other Charges And Cost Till The Date Of The Payment.	All Piece And Parcel Of All that pieces and parcel of 168 HIG, Sector - 9, Flat No-323, 2nd floorPremapark GHB GorwaVadodara GJ BOUNDARY:-East- after margin space 7.5. meter, Society internal Road, West-After Margin Space Margin Margin Space Margin Mar			
Place : Gujarat , Date: 13.12.2023		INDI	(AUTHORIZED OFFICER) A SHELTER FINANCE CORPORATION LTD			

DEBTS RECOVERY TRIBUNAL-I Ministry of Finance, Department of Financial Service, Government of India 4nd Floor, Bhikhubhai Chambers, Nr. Kochrab Ashram, Ellisbridge, Paldi, Ahmedabad-380 006

FORM NO.22 (Earlier 62) [Regulation 37 (1) DRT Regulations, 2015] [See Rule 52 (1) of the Second Schedule to the Income-tax Act, 1961]

E- AUCTION/SALE NOTICE THROUGH REGD.AD/DASTI/AFFIXATION/BEAT OF DRUM PROCLAMATION OF SALE UNDER RULES 38, 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993 R.C. No.188/2019

Certificate Holder:-Union Bank of India

Jantanagar, Chandkheda, Ahmedabad-382424.

Certificate Debtors :- Mr. Mahendrakumar Jaynarayan Gautam & Ors.

CD No.1. Mr. Mahendrakumar Jaynarayan Gautam, Residing at: A/2, Shretha Bunglows, Near Balkrishna, Nr. Prema School, Nr. Jantanagar, Chandkheda, Ahmedabad-382424.

CD No. 2. Mrs. Chhaya Mahendrakumar Gautam, Residing at: A/2, Shretha Bunglows, Near Balkrishna, Nr. Prerna SCchool, Nr. Jantanagar, Chandkheda, Ahmedabad-382424. CD No. 3. Mr. Vishal Mahendrakumar Gautam, Residing at: A/2, Shretha Bunglows, Near Balkrishna, Nr. Prema School, Nr.

The under mentioned property will be sold by Public E-auction sale on 17th January 2024 For recovery of sum of Rs. 35.42.796/-(Rupees Thrity Five lac Forty Two Thousand Seven Hundred Ninety Six Only) (As per interest certificate) plus Interest and cost payable as per Recovery Certificate issued by Hon'ble Presiding Officer, DRT-I (less amount already recovered, if any), from Mr. Mahendrakumar

Jayı	DESCRIPTION OF PROPERTY		
No. of lots	where the property belongs to defaulter and any other person as co-owners	Reserve Price below which the property will not be sold	EMD 10% of Reserve price or Rounded off
1		7	8
Lot No.		Reserve Price (in ₹)	10% EMD (in ₹)
1	All that piece and parcel of Immovable property being Twin Duplex/Bungalow/Tenement No. A/2, together with ground floor and first floor construction standing thereon total admeasuring 147.54 Sq.Mtrs in the land of the said New Balkrunanagar Cooperative Housing Society Ltd which is known as S Shretha Duplex Buangalow Vibhag I, which is constructed on N.A.Land bearing R.S. No. 542/1 situated at Mouje Chandkheda. Tal. Ahmedabad, City-West of Dist. Sub Dist. Ahmedabad - 2 (Vadaj)	54,00,000/-	5,40,000/-

- Revenue assessed upon the property or any part thereof Not known
- Details of any other encumbrance to which property is liable Not known Valuation also state Valuation given, if any, by the Certificate Debtor - No
- 6. Claims, if any, which have been put forward to the property, and any other known particulars bearing on its nature and value - Not known
- Auction/bidding shall only be through online electronic mode through the e-auction website i.e. https://www.drt.auctiontiger.net
- The intending bidders should register the participation with the service provider-well in advance and get user ID and password for participating in E-auction. It can be procured only when the requisite earnest money is deposited in prescribed mode below.
- EMD shall be deposited by through RTGS/NEFT latest by 15.01.2024 as per details as under:

Beneficiary Bank Name	Union Bank of India, ARB Ashram Road, Ahmedabad.
Beneficiary Name	Union Bank of India
Beneficiary Account No.	559801980050000
IFSC Code No.	UBIN0555983
Branch Address	Union Bank of India, Asset Recovery branch, Rangoli Complex, Opp V S Hospital, Ellisbndge, Ashram Raod, Ahmedabad-380006

EMD deposited thereafter shall not be considered for participation in the e-auction

 In addition to above, the copy of PAN Card, Address Proof and Identity Proof, E-mail ID, Mobile Number, in case of the company, copy of board resolution passed by the Board of Directors of the company or any other document confirming representation/attorney of the company and the Receipt/Counter File of such deposit should reach to the said service provider through e- auction website by uploading softcopies on or before 15.01.2024. and also hardcopies alongwith EMDs deposit receipts should reach at the Office of Recovery Officer-II, DRT-I, Ahmedabad by 16.01.2024. It is also held that earnest money of unsuccessful bidders shall be returned back in the respective accounts such bidders through the same mode of payment.

Prospective bidder may avail online training from service provider:

Name of Auction Agency	E-procurement Technologies Ltd. (Auction Tiger)
Address	B-704, Wall Street-II, Opp. Orient Club, Near Gujarat College, Ellisbridge, Ahmedabad-380006, Gujarat (India).
Contact person	Mr. Ram Sharma,
Helpline Nos.	Contact No. 079-68136880/68136837 +91 9265562821 / 18, 9978591888
Email Address	ramprasad@auctiontiger.net & support@auctiontiger.net
For any queries related to	Mr. Ranjan Kumar Mishra, Chief Manager (M7897810229) E mail ld - ubin0555983@unionbankofindia.bank

- Mr. Ashutosh Kumar, Sr. Manager (M) 7990914505 ubin0555983@unionbankofindia.bank Prospective bidders are advised to visit website https://www.drt.auctiontiger.net for detailed terms & conditions and
- procedure of sale before submitting their bids. The property shall be sold in above mentioned 1 lot, with Reserve Price as mentioned above lot. The bidder shall improve offer in multiples of Rs. 25,000/- during entire auction period.
- 10. The property shall be sold "AS IS WHERE BASIS" and shall be subject to other terms and conditions as published on the official website of the e-auction agency.
- 11. The highest bidder shall have to deposit 25% of his final bid amount after adjustment of EMD already paid by immediate next bank working day by 4:00 P.M. through RTGS/NEFT in the account as mentioned above.
- 12. The successful bidder/auction purchaser shall deposit the balance 75% of sale consideration amount on or before 15th day from the date of sale of the property. If the 15th day is Sunday or other Holiday, then on immediate first bank working day through RTGS/NEFT in the account as mentioned above. In addition to the above, the purchaser shall also deposit poundage fee @1% on total sale consideration money (plus ₹ 10) through DD in favour of The Registrar, DRT-I, Ahmedabad. The DD prepared towards poundage's fees shall be submitted
- directly with the office of Recovery Officer, DRT-I. Ahmedabad. In case of default of payment within the prescribed period, the deposit, after deduction the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government Account and the defaulting purchaser shall forfeit all claims to the property or the amount deposited. The property shall be resold forthwith, after the issue of fresh proclamation of sale. Further the purchaser shall also be liable to make good of any shortfall or difference between his final bid amount and the
- price for which it is subsequently sold. The successful bidder should note that TDS and GST liability, if any, arising out of sale of properties will have to be borne by the successful bidder separately over and above the sale consideration amount and shall not be deducted from sale
- consideration amount confirmed by this forum. Schedule of auction is as under:-

Date and Time of Inspection	02.01.2024	Between 2.00 PM to 4.00 PM
Date of uploading proof of EMD/documents	15.01.2024	Up to 04.00 pm
Date and Time of Inspection Date of uploading proof of EMD/documents Last date of submissions of hard copies of proof of EMD/documents with office of the Recovery Officer	16.01.2024	Up to 05.00 pm
Date and Time of E-Auction		Between 12.00 Noon to 1.00 pm (with auto extension clause of 5 minutes, till auction completes)

16. The Recovery Officer has the absolute right to accept or reject any bid or bids or to postpone or cancel the e-auction without assigning any reasons.

Issued under my hand and seal of this Tribunal on this 30th Day of November, 2023.







E-AUCTION PUBLIC NOTICE OF SALE

ARM Branch: Mumbai, 2nd Floor 'E'- Block, The Metropolitan, Plot No. C-26 & C-27, Bandra Kurla Complex, Bandra (East) Mumbai - 400051.

Landline: 022-35008017/35128482/35082558 E-mail: mumbaiarm@ktkbank.com

SALE NOTICE OF IMMOVABLE PROPERTY ON 29.12.2023

E-Auction Sale Notice for Sale of Immovable Property/ies under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) and 9(1) 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 the Secured Creditor, the possession of which has been taken by the Authorised Officer (details of possession is mentioned below), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 29.12.2023 at the below mentioned timings for recovery of dues with further interest and cost thereon due to the Kamataka Bank Ltd. The details are as under: Reserve Price and Earnest Money Deposits details are as under and the Earnest Money Deposit shall be deposited on or before 28.12.2023 at 4.00 pm through online payment to the Account (details of which are mentioned below).

SI No	Branch Name	Name & Address of the Borrowers / Guarantors	Balance O/S in Rs.	Description of the Property/ies	Reserve Price (Rs.) Earnest Money	Date & Time of Auction Incremental	Details for Remitting EMD Account No. / IFSC Code		
1	Vadodara	1) Mr. Dhomse Sanjay Shivajirao S/o Mr. Shivajirao, 2) Mrs. Dhomse Varsha Sanjay W/o Mr. Dhomse Sanjay, Both are addressed at: A-19, Sundaram	interest from 16.11.2023, Rs.40,62,720.68 under OD A/c No. 7937000100098201 as on 30.11.2023 plus	All that part & parcel of Plot No. A/19, in R.S. No. 333/2 & 339, admeasuring 1904.52 Sq.ft, with residential building constructed thereon, situated at Sundaram Nagar Co-operative Housing Society (Shivnery Society), Near Sainath	1,02,00,000.00 (Rupees One Crore Two Lakhs Only)	29.12.2023 from 10.00 AM to 10.15 AM	RTGS Account Number: 7933500200004101 Account Name: Karnataka Bank		
		Nagar Co-operative Housing Society (Shivnery Society), Near Sainath Park, Opp. Nilamber -1, Vasna Jakat Naka, Vadodara - 390015 3) Mr. Hemant Dhomse S/o Mr. Shivajirao, addressed at: C-10, Shivnery Society, Vasna	future interest from 01.12.2023, Rs.31,21,388.73 under PSOD A/c No.7937000600094001 as on 30.11.2023 plus future interest from 01.12.2023, Rs.1,22,092.97 under TL A/c No. 7937001600216901 as on 16.03.2022 plus future interest from 17.03.2022 and Rs.3,71,628.42 under TL A/c No.	Park, Opposite Nilamber1, Vasna Jakat Naka, Vadodara, belonging to Mr. Dhomse Sanjay Shivajirao. Boundaries of Property: East by: Plot No. A/18, West by: Society Road, North by: Society Road, South by: Plot No. A/20	Rs.10,20,000.00 (Rupees Ten Lakhs Twenty Thousand Only)	Rs. 10,000/-	Ltd, Vadodara Branch, IFSC Code - KARB0000793		
		Road, Vasna Jakat Naka, Vadodara 390015	7937001600217201 as on 16.03.2022 plus future interest from 17.03.2022, plus costs	Possession Date / Type of Possession :- Physical Possession Taken on 28.12.2022					

(The borrower's/mortgagor's attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured asset) For detailed terms and conditions of sale, please refer to link in Karnataka Bank's Website ie., www.karnatakabank.com under the head "Mortgaged Assets for Sale".

The E-auction will be conducted through portal https://bankauctions.in/ on 29.12.2023 at the above mentioned timings with unlimited extension of 05 minutes. The intending Bidder is required to register their name at https://bankauctions.in/ and get the user id and password free of cost and get training i.e online training on e-auction (tentatively on 28.12.2023) from M/s 4closure, 605A, 6th Floor, Maitrivanam, Ameerpet, Hydrabad - 500038. Contact Person: Mr. Arijit Das, 040-23736405, Mobile: 8142000725, E-mail: arijit@bankauctions.in.

Place: Mumbai Sd/- Chief Manager & Authorised Officer, Date: 11.12.2023 Karnataka Bank Ltd.

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 Off Unit: Office No. 607, Besides Kadiwala School, ICC Complex, Opposite Civil Hospital, Centre Point, Surat, Gujarat 395002. E-AUCTION SALE NOTICE -

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 Unlimited 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 28/12/2023 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform

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}	Incre- mental Bid (H)	Property Inspection Date & Time (I)	Date and time of Auction {J}	Known encumbrances Court cases it any {K}
Loan No. HM/0190/H/18/100134 Gohil Anitaben Savjibhai (Borrower), Gohil Alpesh Savjibhai (Co Borrower) Savjibhai Gohil (Co Borrower)	Notice date: 22/06/2022 Rs.7,28,634.44 (Rupees Seven Lacs Twenty-Eight Thousand Six Hundred Thirty-Four and Forty- Four Paisas Only) payable as on 22/06/2022 along with interest @ 13 % p.a. till the realization.	Physical	All that piece and parcel of Mortgaged Property Bearing Flat No. On The 3rd Floor Admeasuring 552 Sq. Feet Super Built Up Area, & 30.75 Sq. Mts. Built Up Area, Along With 7.02 Sq. Mts. Undivided Share In The Land of "Radhe Palace of Building No. A", Situate At Survey No. 214, Block No. 214 Admeasuring 9275.00 Sq. Mts., Paiki B-Type Plot No. 34 & 36 Paiki A-Type Plot No. 35, of Moje Village Kamrej, Ta: Kamrej, Dist: Surat.	Rs. 5,86,492/- (Rupees Five Lakh Eighty Six Thousand Four Hundred Ninety Two Only)	Rs. 58,649.20/- (Rupees Fifty Eight Thousand Six Hundred Forty Nine and Twenty Paisas Only)	27/12/2023 Before 5 PM	10,000/-	21/12/2023 (11AM – 4PM)	28/12/2023 (11 AM- 2PM)	NIL
Loan No. HM/0153/H/18/100051 Saini Pradeep Rajendra (Borrower), Saini Asha Rajendrakumar (Co Borrower)	Notice date: 09/12/2022 Rs. 11,90,268.19/- (Rupees Eleven Lacs Ninety Thousand Two Hundred Sixty Eight and Nineteen Paisas Only) payable as on 09/12/2022 along with interest @ 15.25 p.a. till the realization.	Physical	All that piece and parcel of Mortgaged Property Being Western Part Of Plot No. 40 I.e. Sub-Plot No. 40 B, Revenue Survey No. 254/1/Paiki 1, In The Area Known As "Gaytri Homes Residency", Admeasuring About 45-50 Sq. Mtrs., Situated At Village Varsamedi, Taluka Anjar, District Kachchh, Thereupon In The Sub-Registration District of Anjar, Registration District of Kachchh, State of Gujarat.	Rs. 8,55,239.40 (Rupees Eight Lakh Fifty Five Thousand Two Hundred Thirty Nine and Forty Paisas Only)	Rs. 85,523.94/- (Rupees Eighty Five Thousand Five Hundred Twenty Three and Ninety Four Paisas Only)	27/12/2023 Before 5 PM	10,000/-	21/12/2023 (11AM – 4PM)	28/12/2023 (11 AM- 2PM)	NIL
Loan No. HL/0222/H/17/100047 Dhaval Kanjibhai Parmar (Borrower) Diptiben Kanjibhai Parmar (Co-Borrower) Kanjibhai Virjibhai Parmar (Co-Borrower)	Notice date: 29/04/2022 Rs. 28,67,664.27/- (Rupees Twenty Eight Lakh Sixty Seven Thousand Six Hundred Sixty Four Palse Twenty Seven Only) payable as on 29/04/2022 along with interest @ 14.00% p.a. till the realization.	Physical	All that piece or parcel of Mortgaged Property Of Flat No. 302 On The 3rd Floor Admeasuring 1005 Sq. Fts. Super Built Up Area, Along With Undivided Share In The Land Of 'Vinayak-44', Situate At Revenue Survey No. 416/1, 416/2, 419, 420, 421, 422/1, 422/2, 423, 424, 425 (426+429), 430, 431, 443, 417, 440, 441/1, 441/2, 442, 444 & 445/1 Paiki Sub Plot No. D-44, & L.P.C.L. Allotment Letter No. D-44 Totally Admeasuring 239.87 Sq. Mts., of Moje Village Gorwa, Ta: Vadodara, Dist: Vadodara.	Rs. 21,15,504/- (Rupees Twenty One Lakh Fifteen Thousand Five Hundred Four Only)	Rs. 2,11,550.40/- (Rupees Two Lakh Eleven Thousand Five Hundred Fifty and Fourty Paisa Only)	27/12/2023 Before 5 PM	10,000/-	21/12/2023 (11AM – 4PM)	28/12/2023 (11 AM- 2PM)	NIL
Loan No. HL/0222/H/17/100048 Tushar Kanjibhai Parmar (Borrower) Diptiben Kanjibhai Parmar (Co-Borrower) Kanjibhai Virjibhai Parmar (Co-Borrower) Dhaval Kanjibhai Parmar (Co-Borrower)	Notice date: 22/12/2021 Rs. 27,88,312/- (Rupees Twenty Seven Lakh Eighty Eight Thousand Three Hundred Twelve Only) payable as on 22/12/2021 along with interest @ 14,00% p.a. till the realization.	Physical	All that piece and parcel of Mortgage Property C.S.No. 4087 Paiki Sub Plot No. D/44, Flat No. 301, 3rd Floor, Vinayak 44, Sahyog Society, Near Sahyog Garden, Gorwa Vadodara Pin 390016.	Rs. 21,15,504/- (Rupees Twenty One Lakh Fifteen Thousand Five Hundred Four Only)	Rs. 2,11,550.40/- (Rupees Two Lakh Eleven Thousand Five Hundred Fifty and Fourty Paisa Only)	27/12/2023 Before 5 PM	10,000/-	21/12/2023 (11AM - 4PM)	28/12/2023 (11 AM- 2PM)	NIL
Loan No. HM/0190/H/18/100438 Gosvami Kamalaben Arunpuri (Borrower), Rutik Arun Goswami (Co Borrower)	Notice date: 08/11/2022 Rs. 6,14,750/- (Rupees Six Lakh Fourteen Thousand Seven Hundred Fifty Only) payable as on 08/11/2022 along with interest @ 14.25 p.a. till the realization.	Physical	All that piece & parcel of Immovable Property Bening Liat No.211, Admeasuring About 27.97 Sq.meters on 2nd Floor Alog With Undivided Share Admeasurig 9.04 Sq. Meters in The Land In The Scheme Known Shiv Palace In Aaradhna Green Vibhag-2, Forning Part of Land Bearing block No. 249, 250, 254, Amalgamation Block No. 249 Paikee Plot No. 43 To 58 of Moujejolva of Palsana Taluka In The Registration District & Sub District Of Surat.	Lakh Thirty Seven Thousand Seven Hundred Twenty Nine and	Rs. 53,772.93/- (Rupees Fifty Three Thousand Seven Hundred Seventy Two and Ninety Three Paisas Only)	27/12/2023 Before 5 PM	10,000/-	21/12/2023 (11AM – 4PM)	28/12/2023 (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/litsel 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) C1 India PVT LTD. Address- Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email id – Support@bankeauctions.com. Contact Person – Vinod Chauhan, Email id- delhi@c1india.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 by way of NEFT/RTGS /DD in the account of "Poonawalla" Housing Finance Ltd", Bank-ICICI BANK LTD. Account No-000651000460 and IFSC Code- ICIC0000006, 20, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before 27/12/2023 and register their name at https://www.bankeauctions.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. 607, Besides Kadiwala School, ICC Complex, opposite Civil Hospital, Centre Point, Surat, Gujarat 395002 Mobile no. +91 8588802671 and +91 9567626050 e-mail ID : rahul.r1 @poonawallahousing.com. For further details on terms and conditions please visit https://www.bankeauctions.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: 13/12/2023, PLACE: GUJRAT

Authorised Officer GRIHUM HOUSING FINANCE LIMITED (Formerly Known As Poonawalla Housing Finance Ltd)

PUBLIC NOTICE

General public is hereby informed that our client, M/s. Muthoot Finance Ltd. (GSTIN 32AABCT0343B1Z7), Registered Office: 2nd Floor, Muthoot Chambers, Banerji Road, Kochi-682018, Kerala, India CIN: L65910KL1997PLC011300, Ph: +91 484-2396478, 2394712, Fax: +91 484-2396506 mails@muthootgroup.com, www.muthootfinance.com is conducting Auction of ornaments (Low Tounch /Low quality/Insufficient weight deduction accounts for the period up to 31.05.2023), pledged in its favour, by the defaulting Borrowers, as detailed hereunder. All those interested may participate.

First Auction Date: 18.12.2023 Gandhidham-Gujarat (1095): MUL-11059

Second Auction Date: 19.12.2023, Auction Centre: Plot No 340 Sect 12/B, First Floor, Shop No 4, Kailash Manas Complex, Gandhidham, Kutch-370201

First Auction Date: 18.12.2023

Nadiad (1366): MUL-5090, SRS-279 Second Auction Date: 19.12.2023, Auction Centre: First Floor, Office No-104, Iskon Arcade, College Road, Nadiad-387001

First Auction Date: 18.12.2023

Porbander-Sudamma Road (2164): RGL-6316 Second Auction Date: 19.12.2023, Auction Centre: First Floor, Ward No 3, Survey No 2754, Shree Gita Complex, M.G Road, Near Sahyog Hospital, Porbandar-360575

First Auction Date: 18.12.2023

Surat-Adajan (0606): MUL-8300, Surat-Render Road (1685): MUL-7401, 7981, Surat-Savani Road (2484): MHP-864, 865, Vesu-(GU) (4542): MUL-2795, Sarthanajakatnaka (GU) (4597): MDL-2292, Surat-Kim-(GU) (4822): MUL-1382

Second Auction Date: 19.12.2023, Auction Centre: Shop No XI-X2, Kn Park Soc, Opposite Sutex Co-Operative Bank Ltd, Near Navjeevan Circle, Udhna Magdella Road, Surat, Gujrat-395017

First Auction Date: 18.12.2023 Ahmedabad-Mem Nagar (0553): MUL-3494, Ahemadabad-Nikol Road (1327): MDL-3917, SRS-160, Ahmedabad-IOC Road Chandkhera (1683): MUL-9091, Ahmedabad-Anand Nagar (1693): MHP-481, 587,

Ahmedabad-New CG Road (1728): MDL-1220, Dholka(GU) (2247): MUL-5329, Ahmedabad-Sarkhej (2368): MDL-1935, MUL-11583, Ahmedabad-Isanpur (2553): MDL-2038, Ahmedabad-Bareja (2787): SRS-198, Sanand-(GU) (3151): MDS-127, MEG-336, Ahmedabad-Memco (3390): MDS-190, SRS-50, Ahmedabad-Motera (3495): MOL-777, MUL-3710, Ahmedabad-Chandlodiya (3860): MDL-1337, Ahmedabad-Naroda (3909): MDL-2845

Second Auction Date: 20.12.2023, Auction Centre: 203-204, Second Floor, Iskon Avenue, Opp-Choice Restaurant, C.G Road, Ahmedabad, Gujarat-380009. First Auction Date: 18.12.2023

Chhota Udaipur (GU) (2983): RGL-3987

Second Auction Date: 20.12.2023, Auction Centre: Muthoot Finance Ltd., Ground Floor, Opposite Kusum Sagar Lake, Palace Road, Chhota Udaipur-391165 First Auction Date: 18.12.2023 Jam Nagar-Gujarat (0939): MDL-4839, 5026

Second Auction Date: 20.12.2023, Auction Centre: First Floor, Shivam Complex, Near Anupam Cinema, Teenbatti, Jamnagar, Gujarat-361008 First Auction Date: 18.12.2023 Ankleshwar(1374): MDL-3284, MUL-7049, 8776, 10087

Second Auction Date: 21.12.2023, Auction Centre: Ground Floor, Shop No 10 & 11, Silver Srusti Complex, Near Unnati School, Opposite HDFC Bank, Link Road, Bharuch, Gujarat-392001

Deesa (GU) (4037): TMS-41, 595

Second Auction Date: 21.12.2023, Auction Centre: Shop No-68/71, Maruti Complex, Ahmedabad Highway Road, Opp Income Tax Office, First Floor, Palanpur, Gujarat-385001 First Auction Date: 18.12.2023

Uniha-Gujarat(1134): MEG-111

Second Auction Date: 22.12.2023, Auction Centre: 13-14 First Floor, Rajendra Estate, Opposite Gayatri Mandir, Highway, Mehsana-384001 First Auction Date: 18.12.2023

Rajkot-Pedak Road (3600): MRC-1, Jetpur-(GU) (3749): MDL-2203, 2733, MHP-58, MUL-3762, Madhapar Chowk-(GU) (5080): MDL-843

Second Auction Date: 22.12.2023, Auction Centre: Sugar House, First Floor, Dheber Road, Near Trikonbaug, Rajkot, Gujarat-360001 First Auction Date: 18.12.2023

Vadodara (0418): MDL-1968, MHP-563, Vadodara-Pratap Nagar (0799): MUL-10203, Baroda-Subhanpura (1726): MDL-2735, Baroda-Maneja Road (2270): MBS-22, Baroda Makarpura Road (2970): MDL-3422 Second Auction Date: 22.12.2023, Auction Centre: First Floor, Shop No. F-12 To F-14, Aakar Complex, Above State Bank Of India, Samta Char Rasta, Subhanpura, Vadodara, Gujarat - 390023

First Auction Date: 18.12.2023

Savarkundla(GU) (4499): SRS-113

this respect.

Second Auction Date: 23.12.2023, Auction Centre: Muthoot Finance Ltd, Citymall, First Floor, Rajkamal Chowk, Amreli-365601 First Auction Date: 18.12.2023

Bhavnagar-Gujarat(0808): MDL-4224, Talaja-Gujarat (1183): MUL-7678, Mahuva-Gujarat (1184): MUL-8335 Second Auction Date: 23.12.2023, Auction Centre: Muthoot Finance Ltd., Second Floor, Silvar Arc, Waghawadi Road, Bhavnagar-364001

First Auction Date: 18.12.2023 Kalol-Gujarat (1133): MUL-3661, Gandhi Nagar-(GU) (3776): MDL-2975, 2976, Gandhinagar-Kudasan (5322): MDL-3

Second Auction Date: 23.12.2023, Auction Centre: Muthoot Finance Ltd, Shop No-14/15, Patnagar Yojana Bhavan, Near Khadi Bhavan, Sector-16, Gandhinagar-382016

First Auction Date: 18.12.2023 Valsad-Gujarat (0914): MUL-17450, Valsad-Jalaram Temple Road (2259): MHP-123, Dharampur (GU) (2572): MUL-8966, Vapi-Chanod (4229): MUL-6274

Second Auction Date: 23.12.2023, Auction Centre: First Floor, Premises No.1 & 2, Shanti Complex, Near Reliance Mall, Gunjan Road, GIDC Vapi-396191

The auctions in respect of the loan accounts shown under the branch head will be conducted at the respective branches.

However please note that in case the auction does not get completed on the given date(s), then in that event the auction in respect thereto shall be conducted/continued on Second Auction date at given auction centre,

Kohli & Sobti, Advocates, A 59A, First Floor, Lajpat Nagar-II, New Delhi - 110024

Note: Customers can release their pledged ornaments before the scheduled auction date, against payment of dues of our client. Customer can also contact Email ID: recoverynorth@muthootgroup.com or Call at 7834886464,7994452461.

and further in case the said ornaments are still not successfully auctioned on these dates then such auction shall be continued on subsequent days thereafter, at this same venue. No further notices shall be issued in

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Recovery Officer-II, DRT-I, Ahmedabad.



Ahmedabad