



HDFC FINANCIAL SERVICES
From the trusted family of HDFC Bank

HDFB Financial Services Limited

REGISTERED Office: Radhika, 2nd floor, Law Garden Road, Navrangpura, Ahmedabad, Gujarat - 380009.

Branch Office: 101, First Floor, Vrushakruti Cospace Building Opp. Westside Shop, Nr. Shyamal Cross Road, Ahmedabad - 380015.

Demand notice under section 13(2) sarfaesu act, 2002

You, below mentioned borrowers, co-borrowers and guarantors have availed loan/s facility/es) from HDFB Financial Services Limited branch by mortgaging your immovable properties (secureties) you have not maintained your financial discipline and defaulted in repayment of the same. Consequent to your defaults your loans were classified as non-performing assets as you to avail the said loan/s) along with the underlying security interest created in respect of the securities for repayment of the same. The HDFBS has right for the recovery of the outstanding dues, now issued demand notice under section 13(2) of the securitization and reconstruction of financial asset and enforcement of security interest act, 2002 (the act), the contents of which are being published herewith as per section 13(2) of the act read with rule 3(1) of the security interest (enforcement) rules, 2002 and as by way of alternate service upon you. Details of the borrowers, co-borrowers, guarantors, loans, securities, outstanding dues, demand notice sent under section 13(2) and amount claimed there under are given below:

(1) Borrower And Co-Borrowers 1: FIGHT 4 FITNESS, 2. SHANTABALI LOHAR 3. 3.LOHAR MAHESHKUMAR SUNDARLAL R/O- FIRST FLOOR, SHREE PANCHVALI TOWER SHOP NO 1 & 3, VALLABH TOWER, MEN NAGAR ROAD, MEMNAGAR AHMEDABAD AHMEDABAD-380052 GUJARAT & COMMERCIAL SHOP NO 1 1ST FLOOR SHREE PANCHVALI TOWER JYANTYNAGAR CHOHL VIBHAG-3 SURV 45, 46 & 47 1 FP 84 AHMEDABAD-380052 & A-502 LA -GARICHA NR VIVEKANAND CHOWK NR ELITE - 32 AHMEDABAD CITY AHMEDABAD-380052 GUJARAT (2) **Loan Account Number:- 59204616** (3) **Loan Amount In INR:-** Rs. 320000000/- (Rupees Three Crores Only) by loan account number 59204616 (4) **Detailed Description Of The Security Mortgage Property:-** All That Piece And Parcel Of Commercial Property bearing Shop No. 1 on 1st Floor, in the Scheme Known as 'Shree Panchvali Tower', Jyantinagar Co. Op. Housing Society Ltd. Vibhag-3, situated at Survey No. 45, 46& 47, TPS No. 1, FP No. 84, Mouje: Memnagar, Taluka: Ghatodiya, District & Sub District Ahmedabad. (Admeasuring about 334.4509 Sq. Mtrs. ie. 3600 Sq. Ft.) (5) **Demand Notice Date:-** 16-02-2026 (6) **Amount Due In INR:-** Rs.29771020.83/- (Rupees Two Crores Ninety Seven Lakhs Seventy One Thousand Twenty and Paise Eighty Three Only) as of 11-02-2026 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.

1. The borrower and co-borrowers/guarantors are called upon to make payment of the above mentioned demanded amount with further interest as mentioned herein above in full within 60 days of this notice failing which the undersigned authorised officer of HDFBS shall be constrained to take action under the act to enforce the above mentioned securities.
2. Please note that, as per section 13 (13) of the said act Mortgagors are restrained from transferring the above-referred securities by way of sale, lease, leave & license or otherwise without the consent of HDFBS.
3. For any query or full and final settlement, please contact: **Mr. Ramkaran Mishra** contact no. 7600116009 (Area Collection Manager), Mr. Prashant mahkecha : Contact No. 7600800900 (Zonal Collection Manager), Mr. Dharmveer Poonia, Mobile No. 9664466064 (Legal Manager) at HDFB Financial Services Ltd.

Sd/-
For HDFBS
Authorised Signatory

Place: Ahmedabad
Date: 08/04/2026

ISARC **INDIA SME ASSET RECONSTRUCTION CO. LTD.**
Regi. Ofc.: The Ruby 11th Floor, North – West Wing, Plot No 29, Senapati Bapat Marg, Dadar (West) Mumbai – 400028.

POSSESSION NOTICE

As Per Rule 8(1) Of Security Interest (enforcement) Rules, 2002

The Borrowers/co-borrowers/guarantors/mortgagors Mentioned Hereunder Had Availed Financial Assistance/loan From Fedbank Financial Services Limited ("original Lender"). The Said Loan, Together With All Underlying Security Interest And All Rights, Title And Interest Of The Original Lender Therein, Was Assigned By The Original Lender Under The Provisions Of The Sarfaesi Act, 2002, In Favour Of India SME Asset Reconstruction Company Limited ("isarc"), Acting In Its Capacity As The Trustee Of ISarc- 2025-2026-3 Trust, Vide Assignment Agreement Dated 26th September 2025.

Whereas: The Undersigned Being The Authorised Officer Of India Sme Asset Reconstruction Company Limited ("isarc") Under The Securitisation And Reconstruction Of Financial Assets And Secured Transactions Security Interest Act, 2002 And In Exercise Of Powers Conferred On Him Under Sub-section (4) Of Section 3 Of The Security Interest (enforcement) Rules 2002, Issued A Demand Notices Dated 28-10-2025 Calling Upon The Borrowers/co-borrowers/guarantors/mortgagors **Paparam Parmar & Rekhaben Paparam Parmar & Vir Bahadur Vishwakarma (Jan No. FEDMJG55L0482501)** To Repay The Amount Mentioned In The Notice Being **Rs. 7,96,355.39 (Rupees Seven Lakh Ninety Six Thousand Three Hundred Fifty Five And Thirty Nine Paise Only)** With Further Interest And Costs Within 60 Days From The Date Of Receipt Of The Said Notices.

The Borrowers/co-borrowers/guarantors/mortgagors Having Failed To Repay The Amount, Notice Is Hereby Given To Them And The Public In General That The Undersigned Has Taken **Physical Possession** Of The Property Described Herein Below In Exercise Of Powers Conferred On Him Under Sub-section (4) Of Section 3 Of The Security Interest (enforcement) Rules 2002, Issued On **This 5th Day Of April Of The Year 2026.**

The Borrowers/co-borrowers/guarantors/mortgagors' Attention Is Invited To Provisions Of Sub - Section (6) Of Section 3 Of The Act, In Respect Of Time Available, To Redeem Secured Assets

The Borrowers/co-borrowers/guarantors/mortgagors In Particular And The Public In General Is Hereby Cautioned Not To Deal With The Property And Any Dealings With The Property Will Be Subject To The Charge Of India Sme Asset Reconstruction Company Limited ("isarc") For An Amount Of **Rs. 8,71,291 (Rupees Eight Lakh Seventy One Thousand Two Hundred Ninety One Only)** As On Date 31-03-2026 And Interest Thereon.

Description Of Immovable Property

All The Place And Parcel Of All Right, Title And Interest/ In Flt No.203, on 2nd Floor Area 390 Sq. Ft. 82 Acres, mtrs Super Built-Up Area And 232 Sq. Ft. 21.56 Sq. mtrs Built-up Area Together With Undivided Proportionate Share In Underneath Land Of " Ambika Complex" Constructed Plot No A-69 & A-70 Total Area, 1500 Sq. Ft, 139.35 Sq.mtrs In " Ambika Nagar", Situated On The Land Bearing Rs. No 10/1, Block No.30 Of Village Chhalthan, Taluka Palsana, Dist. Surat On The North: Applicable Flat No -20/4the East: Applicable Flat No -202 On The South: Applicable Flat No -69, 70 On The West: Applicable Flat No -A-68

Date : 05.04.2026 **Authorized Officer**
Place : Surat **India SME Asset Reconstruction Company Ltd**



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

R.C.No.448/2018
 Ministry of Finance, Department of Financial Service, Government of India
 4th Floor, Bhikhubhai Chambers, Nr. Kochrab Ashram, Ellisbridge, Paldi, Ahmedabad-380 006

FORM NO.22 (Earlier E2) (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

O.A. No. 597/2014

R.C. No.448/2018
 Certificate Holder: **BANK OF MAHARASHTRA, BHADRA, AHMEDABAD**

V/s

Certificate Debtors : HEER TRADLINK PVT. LTD. & ORS

CD. No. 1 : Heer Tradelink Pvt. Ltd., E/404, Utsav Elegance, Nr. Bhuyangdev Cross Road, Sola Road, Ahmedabad-380061 And Plot No. 48/49/50, Jitan Udyognagar, Jitan Road, Surendranagar-363001
CD. No. 2 : Mr. Pankaj Chandulal Shah, E/404, Utsav Elegance, Nr. Bhuyangdev Cross Road, Sola Road, Ahmedabad-380061 And Plot No. 48/49/50, Jitan Udyognagar, Jitan Road, Surendranagar-363001
CD. No. 3 : Mr. Bhaumik Pankajbhai Shah, E/404, Utsav Elegance, Nr. Bhuyangdev Cross Road, Sola Road, Ahmedabad-380061 And Plot No. 48/49/50, Jitan Udyognagar, Jitan Road, Surendranagar-363001
CD. No. 4 : Rupa Pankajbhai Shah, E/404, Utsav Elegance, Nr. Bhuyangdev Cross Road, Sola Road, Ahmedabad-380061 And Plot No. 48/49/50, Jitan Udyognagar, Jitan Road, Surendranagar-363001
CD. No. 5 : Mrs. Shanumati Chandulal Shah, E/404, Utsav Elegance, Nr. Bhuyangdev Cross Road, Sola Road, Ahmedabad-380061 And Plot No. 48/49/50, Jitan Udyognagar, Jitan Road, Surendranagar-363001

The under mentioned property will be sold by Public E-auction sale on **20th day of May, 2026** for recovery of sum of **Rs.10,85,60,096=00(Rupess: Ten crores eighty eight lakhs sixty thousand ninety six only)** plus interest and cost payable as per Recovery Certificate issued by Hon'ble Presiding Officer, DRT-I (less amount already recovered, if any during recovery proceedings), from **HEER TRADLINK PVT. LTD. & ORS.**

Description of the property							
No. of lots	Description of the property to be sold with the names of the co-owners where the property belongs to defaulter and any other person as co-owners.	Revenue assessed upon the property or any part thereof	Details of any other encumbrance to which property is liable	Valuation also state valuation given, if any, by the Certificate Debtor	Claims, if any, put forward to the property, and any other known, particulars bearing on its nature & value	Reserve Price below which the property will not be sold	EMD 10% of Reserve price or of Rounded off
1.	2.	3.	4.	5.	6.	7.	8.
Lot No.						Reserve Price in Rs	10% EMD in Rs.
1.	All that Bungalow No.14 admeasuring 321 Sq. Mtrs. (Plot Area) together with construction standing thereon situated within Nutannagar Co-Op. Housing Society Limited standing on the piece or parcel of land bearing old revenue Survey No.1777/1/2/3 paiki of City Survey No.4749/14 of Mouje Surendra nagar Ward No. 1+2 Taluka Wadhvan in the Registration District Surendranagar. Bounded as Follows: On or towards East: Road, On or towards West: Block No.18, On or towards North: Block No.13 On or towards South: Road	Not Known	Not Known	No	Not Known	70,20,000/-	7,02,000/-
2.	All that Plot Nos. 8 and 9 standing on the piece or parcel of land bearing Survey No.591 paiki admeasuring 376.24 Sq. Mtrs. of Mouje Dudhrej, Taluka Wadhvan in the Registration District Surendra nagar. Bounded as Follows: On or towards East: Road, On or towards West: Plot No.8/paiki, On or towards North: 20 Feet Road, On or towards South: Land of Nitin Chandrakant Sheth	Not Known	Not Known	No	Not Known	35,91,000/-	3,59,100/-

1. Auction/bidding shall only be through online electronic mode through the e-auction website i.e. <https://baanknet.in>.

2. 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.

3. EMD shall be deposited latest by **04:00 PM on 18.05.2026 in Wallet Bank Asset Auction Network (BAANKNET) https://baanknet.in**. EMD deposited thereafter shall not be considered for participation in the e-auction.

4. 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 **soft copies on or before 18.05.2026** and also hard copies along with EMDs deposit receipts should reach at the **Office of Recovery Officer-II, DRT-I, Ahmedabad by 18.05.2026**. 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.

5. Prospective bidder may avail online training from service provider:

(Name of Auction Agency)	Bank Asset Auction Network (BAANKNET)
Contact person	Mr. Kashyap Patel (Mobile No. 9327493060)
Helpline Nos.	8291220220
Helpline Email Address	Support.AAANet@psballiance.com
Bank Officer	Mr. Ashutosh Rajan, Mobile No. 9898080944, 6357374043, Email ID cmrah-ah@mahabank.co.in/bom1936@mahabank.co.in

6. Prospective bidders are advised to visit website <https://baanknet.in> for detailed terms & conditions and procedure of sale before submitting their bids.

7. The property shall not be sold below the reserve price.

8. The property shall be sold in 02 lot, with Reserve Price as mentioned above lot.

9. The bidder shall improve offer in multiples of Rs.25,000/- for lot No. 1 and Rs. 10,000/- for lot No.2 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 deposit 75% of his final bid amount after adjustment of EMD already paid in Wallet Bank Asset Auction Network (BAANKNET) <https://baanknet.in> by immediate next bank working day by 4:00PM, through RTGS/NEFT as per the details as under:

Beneficiary Bank Name	Bank of Maharashtra
Beneficiary Name	AUTHORISED OFFICER UNDER SARFAESI & DRT ACT
Beneficiary Account No.	60348161897
IFSC Code No.	MAHB0000213
Branch Address	Bhadra Branch

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 that, the purchaser shall also deposit poundage fee @1% on total sale consideration money (plus Rs.10) through DDT 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.

13. 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.

14. Schedule of auction is as under:-

Date and Time of Inspection	04.05.2026	Between 02.00 PM to 4.00 PM
Date of uploading proof of EMD/ documents	18.05.2026	Up to 5.00pm
Last date of submissions of hard copies of proof of EMD/documents with office of the Recovery Officer	18.05.2026	Up to 5.00pm
Date and Time of E-Auction:	20.05.2026	Between 12.00 Noon to 1.00 pm (with auto extension clause of 5 minutes, provided sale shall be completed by 3.00 pm)

15. 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 24th day of March, 2026.**



(Love Kumar)
I/C Recovery Officer-II DRT-I, Ahmedabad

L&T Finance Limited
(Erstwhile, L&T Finance Holdings Limited)
Registered Office: L&T Finance Limited, Brindavan Building
Plot No. 177, Kalina, CST Road, Near Mercedes Showroom
Santacruz (East), Mumbai 400 098
CIN No.: L67120MH2008PLC181833
Branch office: Ahmedabad

Name of Borrower and Co-Borrower	Secured Property Address	Loan Account Number(s)	Physical Possession Taken	Earnest Money Deposit 10% or more of RP (In `)	Secured Debt	Reserve Price (In `)	Date of Inspection	Date and Time of Auction								
1. Addon Manpower Solution (through Its Director Naveen Shankar Pillai) 2. Naveen Pillai 3. Deepthi Pillai	Schedule – I All That Right, Title And Interest Of Immovable Property Being Office No. 307 Admeasuring 71.37 Sq. Meters Carpet Area Together With Undivided Share Admeasuring 33.04 Sq. Meters, On The Third Floor In The Scheme Of Ayushyaman Projects Known As Ayushyaman Plaza Constructed On The Non-agriculture Land Of Survey No. 619/3, T.p. Scheme No. 121, Final Plot No. 30/3, Situate, Being And Lying At Mouje: Naroda, Taluka: Asarva In The Registration District Ahmedabad And Sub-District Ahmedabad-6 (Naroda).	H04841090 323055351, H04841090 323055351 L	08th February 2026	16,78,275/- (Rupees Sixteen lakh seventy eight thousand two hundred seventy five Only)	As per Demand Notice dated 09-Aug-2025 Total outstanding of Rs. (1,49,38,580.6 3) As On Date (06.08.2025)	1,67,82,750 /- (Rupees One crore sixty seven lakh eighty two thousand seven hundred fifty Only)	On 20-04- 2026 from 10.00 A.M to 5.00 P.M with prior appointment nt.	27 -APR- 2026 from 12:30 PM to 2.00 PM								
	<table border="1"> <tr> <td>East By</td><td>Third Floor, Office No. 306</td></tr> <tr> <td>West By</td><td>Third Floor, Office No. 308</td></tr> <tr> <td>North By</td><td>T.P. 60 Feet Road</td></tr> <tr> <td>South By</td><td>Passage Area</td></tr> </table>	East By	Third Floor, Office No. 306	West By	Third Floor, Office No. 308	North By	T.P. 60 Feet Road	South By	Passage Area							
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South By	Passage Area															
	Schedule – II All That Right, Title And Interest Of Immovable Property Being Office No. 308 Admeasuring 69.09 Sq. Meters Carpet Area Together With Undivided Share Admeasuring 31.98 Sq. Meters, On Third Floor In The Scheme Of Ayushyaman Projects Known As Ayushyaman Plaza Constructed On The Non-agriculture Land Of Survey No. 619/3, T.P. Scheme No. 121, Final Plot No. 30/3, Situate, Being And Lying At Mouje: Naroda, Taluka: Asarva In The Registration District Ahmedabad And Sub-District Ahmedabad-6 (Naroda).															
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	Schedule – III All That Right, Title And Interest Of Immovable Property Being Office No. 309 Admeasuring 45.85 Sq. Meters Carpet Area Together With Undivided Share Admeasuring 21.22 Sq. Meters, On Third Floor In The Scheme Of Ayushyaman Projects Known As Ayushyaman Plaza Constructed On The Non-agriculture Land Of Survey No. 619/3, T.P. Scheme No. 121, Final Plot No. 30/3, Situate, Being And Lying At Mouje: Naroda, Taluka: Asarva In The Registration District Ahmedabad And Sub-District Ahmedabad-6 (Naroda).															
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	Schedule – IV All That Right, Title And Interest Of Immovable Property Being Office No. 310 Admeasuring 48.11 Sq. Meters Carpet Area Together With Undivided Share Admeasuring 22.27 Sq. Meters All Are On Third Floor In The Scheme Of Ayushyaman Projects Known As Ayushyaman Plaza Constructed On The Non-agriculture Land Of Survey No. 619/3, T.P. Scheme No. 121, Final Plot No. 30/3, Situate, Being And Lying At Mouje: Naroda, Taluka: Asarva In The Registration District Ahmedabad And Sub-District Ahmedabad-6 (Naroda).															
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information and get
inside the information.**

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