



Indian Bank - Sayajigunj Branch
Packhill Business Hub, Near Dairy Den Circle,
Vadodara-390005.

Date: 17.01.2026

DEMAND NOTICE

Borrower(s)	Guarantor(s)
1. Srt./Smt. Patel Dhruvi	NA

Sub: - A/C Name Patel Dhruvi (IB VL Elite)
A/C No 7729098306

You have availed the following credit facilities:
Facility - Vehicle Loan (IBVL ELITE - F022- CB800ABV)
Limit/Advance - **Rs.17,35,000/-**
Outstanding as on 16.01.2026 **Rs 14,56,088/-**
Type of Vehicle - Scorpio Classic

Due to nonpayment of installment/interest/principal amount, the aforesaid account(s) has/(have) become Non Performing Asset w.e.f. **05.01.2026**. A sum of **Rs 14,56,088/-** is due for payment with further interest from **05.01.2026** until payment in full.

With a view to avail above loan/ vehicle loan, for the purpose of acquisition of (NAME OF THE MANUFACTURER / TYPE OF VEHICLE Mahindra & Mahindra Limited, Scorpio Classic S11 MT/S CC
REGISTRATION NO. GJ08DG0888, ENGINE NO. YSR4B67532, CHASIS NO MA1TA2YS2R2B29142

from our Sayajigang Vadodara branch, on the securities among others, you have hypothecation of the said vehicle to the bank.

In view of your failure to comply with the terms of the loan and default in the repayment of the loan, the entire advance granted to you has become due and payable and you are hereby called upon to pay a sum of Rs. 14,56,088/- (Rs. Fourteen Lakh Fifty Six Thousand Eighty Eight only) being the overdue amount in your loan account as on 16.01.2026 within 15 days from the date of receipt of this letter, failing which, Bank through its Seizure and Disposal Agent (SADA), shall be constraint to seize the vehicle and proceed for its sale to recover Bank's dues as per the terms of the loan agreement/documents executed by you at your cost and consequence besides exercising other rights of the bank as available under Law.

In case of Seizure of Vehicle, you will also be liable to pay the charges incurred by the bank on Seizure of the Vehicle and other charges incurred by the bank on its Sale and other incidental charges incurred for keeping the vehicle. Please take notice that after receipt of this notice, you shall not transfer by way of sale, lease or otherwise the vehicle/tractor/other assets hypothecated to Bank in the above loan account(s).

We hope, you will avoid such situation and deposit the amount immediately.

Date: 13.03.2026

Place: Vadodara

Authorised Officer

Indian Bank



Indian Overseas Bank - Ellora Park Branch (2080)
Ground Floor, New Portland, Sarthak Apartment, Opp. Dominoz, Ellora Park, Vadodara-390007. Tel.: 0265-2398600, Email ID: job2080@job.in

(APPENDIX IV) SYMBOLIC POSSESSION NOTICE (for immovable property) [(Rule 8(1))]

Whereas, The undersigned being the Authorised Officer of the **Indian Overseas Bank** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a **Demand Notice Dated 29.12.2025** calling upon the borrowers / mortgagors / guarantors **Mr. Vishal A. Limbachiya (Borrower & Mortgagor) & Mr. Nehalkumar A. Limbachiya (Mortgagor & Borrower)**, Residing at B-100, Kashivishveshvar Township, B/H Pizza Bel, Jetalpur Road, Vadodara-390007 (hereinafter referred as "borrower") to repay the amount mentioned in the notice being **Rs. 77,90,575.40 as on 28.12.2025** with further interest at contractual rates and rests, charges etc. till date of realization within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 of the said Rules on this **11th of March of the year 2026**.

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 **Indian Overseas Bank** for an amount of **Rs. 77,90,575.40 as on 28.12.2025** with interest thereon at contractual rates & rests as agreed, charges etc., from the aforesaid date mentioned in the demand notice till date of payment less repayments, if any, made after issuance of Demand Notice. The dues payable as on the date of taking possession is **Rs. 78,24,354.40** payable with further interest at contractual rates & rests, charges etc., till date of payment.

The borrowers attention is invited to provisions of Sub-section(8) of the Section 13 of the Act, in respect of time available to them, to redeem the secured assets.

DESCRIPTION OF IMMOVABLE PROPERTY	
Equitable mortgage followed by regd. memorandum of Immovable property located on Ground Floor, Shop No. 1, "Platinum" adm. 244.20 Sq. Ft. laying and situated on the land bearing Revenue Survey No. 2 & 70, T.P Scheme No 2, Final Plot No 487/B & 493, paiki developed "Aparsa Society" paiki Plot No 1 adm. 227.46 Sq. Mtr. in constructed the scheme in the name and style of "PLATINUM" complex of moje Subhanpura in the Registration District and Sub District Vadodara owned by Mr. Vishal A. Limbachiya. Bounded as: East by 3 Mtr. Margin, West by 21 Mtr. Road after leaving Margin, North by 12 Mtr. Road, South by Shop No.2.	Equitable mortgage followed by regd. memorandum of immovable property located on the land bearing Revenue Survey No. 573, adm. 9611 Sq. Mtr. in constructed the scheme in the name & style of "Khodiyar Park" paiki Sub Plot No. D1/51, area adm. 65.40 Sq. Mtr. Undivided land area adm. 15.70 Sq. Mtr. & Common Plot area adm. 9.09 Sq. Mtr, Total adm. 90.19 Sq. Mtr. of Moje Gorwa in the Registration District and Sub District Vadodara owned by Mr. Nehalkumar A. Limbachiya. Bounded as: East by Plot No. D/48, West by Plot No. D1/51, North by Plot No. D1/65, South by 7.50 Mtr. Road.

Date: 13.03.2026 - Place: Vadodara

Authorised Officer - Indian Overseas Bank

PUBLIC NOTICE

Notice is hereby given to the public at large that the property bearing **Industrial Plot No. 4724** in the Ankleshwar Industrial Area, consisting of Rev. Survey No. 324 Paiki & 325 Paiki within the village limits of Piraman, Taluka: Ankleshwar, District: Bharuch & **Industrial Plot No. 4730** in the Ankleshwar Industrial Area, consisting of Rev. Survey No. 323, 325, 326 within the village limits of Piraman, Taluka: Ankleshwar, District: Bharuch & **Industrial Plot No. 4722, 4723, 4731, 4732** in the Ankleshwar Industrial Area, consisting of Rev. Survey No. 3261/Part, 326 Paiki, 327 Paiki & 323 Paiki within the village limits of Piraman, Taluka: Ankleshwar, District: Bharuch is owned by **Suleshvvari Pharma Private Limited**. That the Original Documents in concern of said properties as mentioned in table below has been Lost/Misplaced. It is therefore notified for the information of all concerned that if my client has taken any type of loan/ dues from any person, institution, bank in the aforesaid property, the same should be informed to me within Seven days. If any claim/claims are not received it will be construed that the title to the said property is clear and all such concerned have waived their rights and all such concerned shall be estopped from raising any objections thereafter.

Plot Nos.	List of Lost/Misplaced Documents
4724	1) Original Registration Receipt of Reg.Deed of Assignment No. 3991 Dt. 19/11/2005 2) Original Reg. Lease-Deed No. 929.Dt.06/04/1985 with Registration Receipt 3) Original Allotment Letter No. GIDC/ACE/ANK/ALT/3092 Dt. 20/08/1980
4730	1) Original Reg. Lease-Deed (Duplicate) No. 884.Dt.26/03/2004 with Registration Receipt 2) Original Allotment Letter No. ALT/ANK/RM/5190 Dt.30/10/1999
4722, 4723, 4731, 4732	1) Original Office Order issued by G.I.D.C. vide Letter No. GIDC/RM/ANK/2679.Dt. 31/12/2013 2) Original Registration Receipt of Reg. Lease-Deed vide Sr. No. 3760.Dt.02/12/1997 (Duplicate No.3761/1997) 3) Original Registration Receipt of Reg. Lease-Deed vide Sr. No. 1510.Dt.22/04/1991 (Duplicate No.1511/1991) 4) Original Reg.Deed of Assignment,Dt.20/02/1993 executed in favor of M/s Tonira Exports Limited by M/s Pharmachem Laboratories with Registration Receipt (Plot No. 4722) 5) Original Order issued by G.I.D.C. vide Letter No. GIDC/RM-1/ALT/AM/PLT1770.Dt.16/03/1993 6) Original Registration Receipt of Reg.Deed of Assignment vide Sr.No.1993.Dt.27/02/2009 7) Original Reg.Lease-Deed vide Sr. No. 910.Dt.18/05/1983 (Duplicate No. 911/1983)with Registration Receipt

Sanket G. Desai
(Advocate & Notary)

Office: 301-302, 2nd Floor, B-Wing, Shree Padma Arcade, Beside Handloom House, Nanpura, Surat-395001. Mob. No. 98251 00855.



Muthoot Homefin (India) Ltd.
Corporate Office : Unit No. 19-NE, 19th Floor, The Ruby, Senapati Bapat Marg, Near Ruparel College, Dadar (West), Mumbai, Maharashtra- 400 028

POSSESSION NOTICE (As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of **Muthoot Homefin (India) Ltd. (MHIL)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(2)read with Rule 3 of the Security Interest(Enforcement) Rules 2002, Demand Notice(s)issued by the Authorised Officer of the company to the Borrower(s)/ Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s)/ Co-Borrower(s)/ Guarantor(s) and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said rules. The borrower 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 **Muthoot Homefin (India) Ltd.** for an amount as mentioned herein under with interest thereon. The Borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets

Sr. No.	Name of the Borrower(s)/ Co-Borrower(s)/ Loan Account No./Branch	Brief details of secured assets	Date of Demand Notice & Total Outstanding Dues (Rs.)	Possession Taken Date
1.	Mahaaveerprasad Krishanlal Vaishnav/ Durgadevi Mahaaveerprasad Vaishnav/ Kushal Vaishnav/ AHD-HL-002993/ Ahmedabad	All That Piece and Parcel of Immovable Property Being Flat No. 704 In Block No. E Scheme Named Kushal Aavas-2 Near Kailash Tirth Avenue Vatva Situated On Non Agriculture Land Bearing On Survey No.1449, 1450 In Final Plot No. 30/3 of T.P.Scheme No. 84 (Vatva-4) Taluka Vatva Mouje Vatva Admeasuring 45.28 Sq.mtrs Carpet Area And Balcony/wash Area 1.64 Sq.mtrs and 18.89 Sq.mtrs Undivided Share In Land In The Registration District Ahmedabad-382445 and Sub District Ahmedabad-11 (Aslali) East: Elevator, West Flat No. E/703, North: Margin, South: Passage	23-Sep-25/ Rs. 22,19,135/- (Rupees Twenty Two Lakh Nineteen Thousand One Hundred Thirty Five Only.)	08/03/ 2026

Date: March 13, 2026

Place: Ahmedabad

Sd/- Authorized Officer,

Muthoot Homefin (India) Limited



Branch Office: ICICI Bank Limited, 1st Floor, Geet Prabha Building, Near Nirmal Hospital Cross Road, Opp. Civil Hospital, Ring Road, Surat- 395002

PUBLIC NOTICE - TENDER CUM E-AUCTION FOR SALE OF SECURED ASSET

(See proviso to Rule 8 (6))
Notice for Sale of Immovable Asset(s)

This E-Auction Notice for Sale of Immovable Asset/ Assets is being issued by ICICI Bank Ltd. (on underlying pool assigned to ICICI Bank by Dewan Housing Finance Ltd. (DHFL)) in relation to the enforcement of security with respect to a Housing Loan facility granted pursuant to a Loan Agreement entered into between DHFL and the following Borrower/ Borrowers/ Co-Borrower/ Co-Borrowers/ Guarantor/ Guarantors under the Securitisation 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.

The Notice is hereby given to the public in general and in particular to the Borrower/ Borrowers/ Co-Borrower/ Co-Borrowers/ Guarantor/ Guarantors that the below described immovable property mortgaged/ charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of ICICI Bank Ltd. will be sold on 'As is where is', 'As is what is' and 'Whatever there is' basis as per the brief particulars given below:

Sr. No.	Name of Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Loan Account No.	Details of the Secured Asset/ Assets with known encumbrances, if any	Outstanding amount	Reserve price Earnest Money Deposit	Date and timeof property inspection	Date and time of E-Auction
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1.	ParmitKumar BhupNarayan Jha (Borrower) Chandani Devi (Co-Borrower) Loan A/c No. QZBRD00005038283	Plot No.23, Royal Park, Nr. Aman Park, off Opp Goo Shepherd School,kim Surat Surat- 394110.	Rs. 28,83,889/- As on April 05, 2026	Rs. 7,90, 000/- To Rs. 79,000/-	March 25, 2026 10:00 AM To 11:00 AM	April 09 2026 From 11:00 AM Onwards
2.	Ravindrakumar Lauthar Patel (Borrower)/ Ushadevi Ravindrakumar Patel (Co-Borrower) Loan A/c No. QZSUR00005036481	Plot No. 100, Shivdharma Residency-2 Near Garden City- 1B/ H. Sahiba Mill Moje - Jolwa Surat- 394105.	Rs. 17,85,072/- As on April 05, 2026)	Rs. 6,50, 000/- To Rs. 65,000/-	March 25, 2026 10:00 AM To 11:00 AM	April 09 2026 From 11:00 AM Onwards

The online auction will take place on the website (https://disposalhub.com) of the E-Auction agency M/sNexGen Solutions Private Limited. The recipients of this Notice are given a last chance to pay the total dues with further interest till 08 April 2026 before 04:30 PM failing which, the Secured Asset/ Assets will be sold as per schedule.

The prospective Bidder/ Bidders must submit the Earnest Money Deposit (EMD) Demand Draft (DD) (Refer to column E) at ICICI Bank Limited, 1st Floor, Geet Prabha Building, Near Nirmal Hospital Cross Road, Opp. Civil Hospital, Ring Road, Surat- 395002, on or before 08 April 2026 by 04:30 PM Thereafter, he/ she/ they need to submit the offer/ offers through the website mentioned above on or before 08 April 2026 by 05:00 PM along with a scanned copy of the Bank acknowledged DD as a proof of payment of the EMD. In case, the prospective Bidder/ Bidders is/ are unable to submit the offer/ offers through the website then a signed copy of the tender documents may be submitted at ICICI Bank Limited, 1st Floor, Geet Prabha Building, Near Nirmal Hospital Cross Road, Opp. Civil Hospital, Ring Road, Surat- 395002, on or before 08 April 2026 by 05:00 PM. The Earnest Money Deposit DD/ PO should be from a Nationalised/ Scheduled Bank in favour of 'ICICI Bank Limited' payable at "Surat" For any further clarifications regarding the inspection, Terms and Conditions of the E-Auction or submission of tenders, contact ICICI Bank Employee Phone No. 93727 48153/ 9825017680.

Please note that Marketing agencies 1. ValueTrust Capital Services Private Limited, 2. Augoe Assets Management Private Limited 3. Cardexho.com 4. Hecta Proptech Private Limited, 5. ARCA E-Mart Private Ltd., have also been engaged for facilitating the sale of this property.

The Authorised Officer reserves the right to reject any or all of the bids without furnishing any further reasons. For detailed Terms and Conditions of the sale, please visit www.icicibank.com/4p4s

Date: March 13, 2026

Place: Surat

Authorized Officer

ICICI Bank Limited



Indian Overseas Bank - Ellora Park Branch (2080)
Ground Floor, New Portland, Sarthak Apartment, Opp. Dominoz, Ellora Park, Vadodara-390007. Tel.: 0265-2398600, Email: job2080@job.in

[See Rule 8(1)]

SYMBOLIC POSSESSION NOTICE (for immovable property)

Whereas, The undersigned being the Authorised officer of **Indian Overseas Bank** 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 with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice under section 13(2) of the said Act calling upon the following Borrowers/Guarantors to repay the amount mentioned in the notice being the amount with further interest and incidental expenses etc., within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under section 13(4) of the said Act read with Rule 8 of the said Rules on.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Indian Overseas Bank**.

The borrowers attention is invited to provisions of Sub-section(8) of the Section 13 of the Act, in respect of time available to them, to redeem the secured assets.

Sr. No.	Borrower's/Guarantor's Name & Address.	Demand Notice Date & Amount(Rs.)	Description of the Property	Possession Date & Type
1.	Mr. Limbachiya Nehalkumar Amrutlal (Borrower & Mortgagor) Residing at B-100, Kashivishveshvar Township, B/H Pizza Bel, Jetalpur Road, Vadodara-390007	Dt: 24.12.2025 & Rs. 1,45,42,752.71 as on 24.12.2025 & The dues payable as on the date of taking possession is Rs. 40,31,528.71 with further interest thereon & incidental Expenses	Equitable mortgage followed by regd. memorandum of Immovable property being located on 5th Floor, Flat No 504, Tower-D2 "5th Avenue" adm. 850 Sq. Ft Super Built Up area, Undivided share in Land and common plot adm. 5.28 Sq. Mtr , laying and situated on the land bearing revenue survey no 250 paiki 2, 250 paiki 3, T.P Scheme No 29, Final Plot No 135 adm. 5528.00 Sq. Mtr paiki 4441.80 Sq. Mtr, paiki 4349.82 Sq. Mtr. of village and mouje Manjalpur in the registration district and sub district Vadodara, Property is owned by Mr. Limbachiya Nehalkumar Amrutlal. Bounded as : East by Lift & Flat No 501 of Tower D2, West by Compound Wall, North by Flat No 503 of Tower D1, South by Flat No 503 of Tower D2.	11.03.2026 Symbolic
2.	Mr. Limbachiya Nehalkumar Amrutlal (Borrower & Mortgagor) Residing at B-100, Kashivishveshvar Township, B/H Pizza Bel, Jetalpur Road, Vadodara-390007	Dt: 24.12.2025 & Rs. 1,45,42,752.71 as on 24.12.2025 & The dues payable as on the date of taking possession is Rs. 40,31,292.00 with further interest thereon & incidental Expenses	Equitable mortgage followed by regd. memorandum of Immovable property being located on 5th Floor, Flat No 502, Tower-D2 "5th Avenue" adm. 850 Sq. Ft Super Built Up area, Undivided share in Land and common plot adm. 5.28 Sq. Mtr , laying and situated on the land bearing revenue survey no 250 paiki 2, 250 paiki 3, T.P Scheme No 29, Final Plot No 135 adm. 5528.00 Sq. Mtr paiki 4441.80 Sq. Mtr, paiki 4349.82 Sq. Mtr. of village and mouje Manjalpur in the registration district and sub district Vadodara, Property is owned by Mr. Limbachiya Nehalkumar Amrutlal. Bounded as: East by Internal Road & Club House, West by Dadar Passage, Flat No 503 of Tower D2, North by Flat No 501 of Tower D2, South by Flat No 501 of Tower D3.	11.03.2026 Symbolic
3	Mr. Limbachiya Nehalkumar Amrutlal (Borrower) & Mrs. Ramiaben Amrutlal Limbachiya (Guarantor & Mortgagor) Residing at B-100, Kashivishveshvar Township, B/H Pizza Bel, Jetalpur Road, Vadodara-390007	Dt: 24.12.2025 & Rs. 1,45,42,752.71 as on 24.12.2025 & The dues payable as on the date of taking possession is Rs. 66,83,517.00 with further interest thereon & incidental Expenses	Equitable mortgage followed by regd. memorandum of Immovable property being located on Ground Floor, Shop No 10, "Ashoka Apartment Co. Op Housing Society Ltd" adm. 300 Sq. Ft Super Built Up area, laying and situated on the land bearing Revenue Survey No. 480, T.P Scheme No 1, Final Plot No 328 of mouje Akota in the registration district and sub district Vadodara. Property is owned by Mrs. Ramiaben Amrutlal Limbachiya. Bounded as: East by Shop No 9, West by Shop No 11, North by Shop No 13, South by Road.	11.03.2026 Symbolic
4	Mr. Limbachiya Nehalkumar Amrutlal (Borrower) & Mr. Amrutlal Ishwarlal Limbachiya (Guarantor & Mortgagor) Residing at B-100, Kashivishveshvar Township, B/H Pizza Bel, Jetalpur Road, Vadodara-390007	Dt: 24.12.2025 & Rs. 1,45,42,752.71 as on 24.12.2025 & The dues payable as on the date of taking possession is Rs. 66,83,517.00 with further interest thereon & incidental Expenses	Equitable mortgage followed by regd. memorandum of Immovable property being located on Ground Floor, Shop No 11, "Ashoka Apartment Co. Op Housing Society Ltd" adm. 175 Sq. Ft Super Built Up area, laying and situated on the land bearing Revenue Survey No. 480, T.P Scheme No 1, Final Plot No 328 of mouje Akota in the registration district and sub district Vadodara. Property is owned by Mr. Amrutlal Ishwarlal Limbachiya. Bounded as: East by Shop No 10, West by Shop No Parking, Passage & Road, North by Shop No 12, South by Parking, Passage & Road.	11.03.2026 Symbolic

Date:13.03.2026, Place: Ellora Park - Vadodara

Sd/- Authorised Officer, Indian Overseas Bank



CANARA BANK - AKOTA BRANCH
Gajanan Complex, O.P. Road, Nr. Rajiv Tower, Opp. Tube Company, Sahkar Nagar, Akota, Vadodara- 390022.

DEMAND NOTICE

Sub: DEMAND NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

That Borrowers have availed the following loans/credit facilities from our Bank from time to time:

Branch & Borrower's Name - Address	DESCRIPTION OF THE SECURED ASSETS	Demand Notice Date	Loan Details	Total Due Amount
Vinodbhai Agrawal (Borrower & Mortgagor) 18 Ambika Kunj Waghotiya Vadodara Gujarat 390019	All the piece and parcel of property lying being and situated on the land bearing non agricultural plot of land in mauje Pavlepur Vadodara lying being land bearing block no.30, old R.S no. 73/1 known as "Akshar Yug" plot no. A/1-05, plot admeasuring 90.022 sq mtrs, undivided road & common plot area admeasuring 45.96 sq mtrs, ground Floor construction admeasuring 40.41 sq mtrs and first floor construction admeasuring 44.18 sq mtrs at registration district & sub district Waghotiya District Vadodara. CERSAI ID- 400071406888. Bounded as: North:- By Duplex No.A/1-6, South :-By Duplex No.A/1-4 East:- By 18 mtrs Road, West:- By Duplex No.A-48	10.03.2026 Date of NPA 09.03.2026	Housing Loan A/c 160001644818 Rs. 44,30,000.00 SANCTION DATE 09.06.2023 Rate Of Interest 10.80 % (inclusive of penal charge- 2%)	Principal as on 40,72,929.32 Interest and other charges 80,917.00 Total Liability 41,53,846.32

The above said loan/credit facilities are duly secured by way of mortgage of the assets more specifically described in the schedule hereunder, by virtue of the relevant documents executed by you in our favour. Since you had failed to discharge your liabilities as per the terms and conditions stipulated, the Bank has classified the debt as NPA as above. Hence, we hereby issue this notice to you under Section 13(2) of the subject Act calling upon you to discharge the entire liability of **Rs. 41,53,846.32** above with accrued and up-to-date interest and other expenses, within sixty days from the date of the notice, failing which we shall exercise all or any of the rights under Section 13(4) of the subject Act.

Further, you are hereby restrained from dealing with any of the secured assets mentioned in the schedule in any manner whatsoever, without our prior consent. This is without prejudice to any other rights available to us under the subject Act and/or any other law in force.

Your attention is invited to provisions of sub-section (8) of Section (13) of the Act, in respect of the time available, to redeem the secured assets.

The demand notice had also been issued to you by Registered Post Ack due to your last known address available in the Branch record.

Date: 13.03.2026, Place: Vadodara

Authorised Officer - Canara Bank



Muthoot Homefin (India) Ltd.
Corporate Office : Unit No. 19-NE, 19th Floor, The Ruby, Senapati Bapat Marg, Near Ruparel College, Dadar (West), Mumbai, Maharashtra- 400 028

POSSESSION NOTICE (As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of **Muthoot Homefin (India) Ltd. (MHIL)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(2) read with Rule 3 of the Security Interest(Enforcement) Rules 2002, Demand Notice(s)issued by the Authorised Officer of the company to the Borrower(s)/ Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s)/ Co-Borrower(s)/ Guarantor(s) and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said rules. The borrower 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 **Muthoot Homefin (India) Ltd.** for an amount as mentioned herein under with interest thereon. The Borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets

Sr. No.	Name of the Borrower(s)/ Co-Borrower(s)/ Loan Account No./Branch	Brief details of secured assets	Date of Demand Notice & Total Outstanding Dues (Rs.)	Possession Taken Date
1.	Kalpeshbhai Laabshankar Joshi/ Through the Legal Heir of Suryaben Laabshankarbhai Joshi/ 045-04500068/ Palanpur	All that the piece or parcel of land along with structure standing there on being The Non Agriculture Residential House Out of Revenue Survey No.96/2, Plot No.24-A, total admeasuring 109-72 Sq.Meter, 1181-02 Sq. Fits.i.e and Build Up Area 120-81 Sq.Meter, 1300-00 Sq. Fits.i.e situated in the sim of Palanpur, Tal:-Palanpur, Dist. Banaskantha, State:-Gujarat. East:- 15-00 Meter Wide Road is situated. West :- 6-00 Meter Wide Road & Plot No. 23 is situated. North :- Commercial Complex and Open Land is situated. South- Plot No. 24-B is situated.	01-Dec-25/ Rs. 4,74,534/- Rupees Four Lakh Seventy Four Thousand Five Hundred Thirty Four Only.	07-Mar-2026
2.	Amaratbhai Chandubhai Vaghari/ Lilaben Amaratbhai Vaghari/ 065-06500048/ Mehsana	All that piece and parcel of N.A. immovable residential property constructed on Sub Plot No.43-B, admeasuring around 89.375 Sq. Mtrs. along with the construction thereon situated in the area known as "Kapilnagar Society" situated on the land of Revenue Survey No.2004/308, City Survey No.3311, Sheet No.204, Muni. Cens. No.3/38/40/43/B of Mouje:- Mehsana, Ta. & Dist.Mehsana and it is bounded as under:- North-6-00 Mtrs. Road, South:-Adj. Margin Land and Plot No.38, East:- Eastern side part land of Plot No.43 paiki, West :-Margin Land and Survey No.2004/320	22-Dec-25/ Rs. 6,28,329/- Rupees Six Lakh Twenty Eight Thousand Three Hundred Twenty Nine Only.	07-Mar-2026
3.	Amaratbhai Chandubhai Vaghari/ Lilaben Amaratbhai Vaghari/ MEH-NHL-000075/ Mehsana	All that piece and parcel of N.A. immovable residential property constructed on Sub Plot No.43-B, admeasuring around 89.375 Sq. Mtrs. along with the construction thereon situated in the area known as "Kapilnagar Society" situated on the land of Revenue Survey No.2004/308, City Survey No.3311, Sheet No.204, Muni. Cens. No.3/38/40/43/B of Mouje:- Mehsana, Ta. & Dist.Mehsana and it is bounded as under:- North-6-00 Mtrs. Road, South:-Adj. Margin Land and Plot No.38, East :-Eastern side part land of Plot No.43 paiki, West:- Margin Land and Survey No.2004/320	22-Dec-25/ Rs. 6,28,329/- Rupees Six Lakh Eighty Three Thousand Three Hundred Thirty Nine Only.	07-Mar-2026

Date: March 13, 2026, Place: Banaskantha, Mehsana

Sd/- Authorized Officer, Muthoot Homefin (India) Limited



CAMPUS TALK



PROMOTIONS

SPUMBA ORGANIZES NATIONAL INTERDISCIPLINARY CONFERENCE

The Post Graduate Department of Business Management, Sardar Patel University organized a National Conference on "Transforming Economies and Bridging Disciplines: Interdisciplinary Approaches to Emerging Markets." The conference was specially convened to felicitate Prof Yogesh Joshi, Senior Professor, celebrating his distinguished three-decade journey and enduring contribution to the department's academic growth. Prof Darshana Dave, Director, lauded his commitment to teaching, research and mentorship. The keynote address was delivered by Prof Abhilash Nair, Professor at IIM Kozhikode. Eminent academicians including Prof Saswata Biswas, Director, IRMA; Prof Manish Sidhpuria, Director, DBIM, VNSGU Surat; Prof Pratik Modi, Professor at IRMA; and Dr Ruchi Tewari, Associate Dean, MICA, enriched the plenary sessions. The conference also featured multiple thematic tracks for research paper presentations, encouraging interdisciplinary dialogue. It concluded with a valedictory address by Prof Sunita Sharma, Director, FMS, MSU Baroda.

Campus Reporter – Sakshi Singh



ADVANCING KNOWLEDGE THROUGH ICEIM 2026

The School of Management, Pandit Deendayal Energy University (PDEU), Gandhinagar, organised the 10th International Conference on Energy, Infrastructure, and Management (ICEIM 2026) from 26th to 28th February 2026 in hybrid mode. The conference brought together academicians, researchers, doctoral scholars, and industry professionals to exchange ideas and discuss developments in energy, infrastructure, and management. The conference began on 26 February 2026 with a Doctoral Colloquium, starting with registration and an opening session. Sessions on database usage and research interfaces demonstrated platforms such as EBSCO for literature review and research support. Another session focused on publishing in top-tier journals, covering research writing and journal selection. The programme included poster and research paper presentations by PhD scholars, providing opportunities for academic discussions. On 27th February 2026, the conference continued with the formal inauguration ceremony, held in the university auditorium. The event was graced with distinguished dignitaries including Mr Vivek Sharma (Head of Strategy, Adani Power), Prof William Koehler (Dean, Regis Business School), Dr Rakesh Kumar (Registrar, PDEU), Dr AKS Suryavanshi (Director, School of Management, PDEU), Ms Puja Gupta (Executive Vice President, Marvel Fusion Energy), Dr Yadnesh Kesari (National Executive Publisher, Springer Nature), and Prof Sudhir Yadav (Conference Chair, School of Management, PDEU). In their addresses, they emphasized the significance of management in the energy sector, and the link between the academic world and the business world. During the three days of the conference, various technical sessions were conducted across management domains such as finance, marketing, and HR. The conference concluded with a valedictory session with Prof Ashok Pundir, IIM Mumbai and Prof Shiva Prasad, IIT Bombay as special guests. Dr Anushree Mehta, Dr Tanvi Kothari, Ms Yesha Vyas, and Ms Viraj Sutreja received the first prize for their research paper titled "Student Work Motivation and Career Decision-Making Process through Internship Assessment Methods."

By - Mahesh Odedra, Kshama Hindocha

