

	Central Bank of India सेन्ट्रल बैंक ऑफ इंडिया 1911 नो अपके लिए "केंद्रित" CENTRAL TO YOU SINCE 1911
BRANCH : JAIRAJ PLOT, RAJKOT	
Ref. No.	Date : 21.04.2026
BY REGD. POST A.D. / Hand Delivery	
To,	
1. M/s Power Vending Solutions (Proprietorship Firm) 2. Mrs. Ritu Chandrakantkhal Ghetia (Proprietor / Borrower / Guarantor) Sr. No. 1 & 2 Address : Block No. 91, Sai Baba Park, "A" Sai Krupa, Opp. Shastri Nagar, Nava Mava Road, Rajkot - 361 005 3. Mr. Nileshbhai Bhagvanjiabhai Jovanputra (Guarantor) Address : Block No. B-502, Sanidhya Avenue, Near Aryastree Ambika Township, Rajkot - 361 005	
NOTICE U/S 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT-2002	
1. We have granted the following credit limits on your request for an aggregate amount of Rs. 80,00,000.00 (Rupees Eighty Lacs Only) through our Jairaj Plot Branch and we give below full details of various credit facilities granted by us.	
Type of Loan	Account No.
Cash Credit	5219272078 Rs. 60,00,000 8.10%
Export Packaging Credit	5424045570 Rs. 20,00,000 9.35%
Total	Rs. 80,00,000
You have the aforesaid loan amount as per sanctioned terms.	
2. We inform you that a total amount of Rs. 96,19,278.00 (Rupees Ninety Six Lac	

Type of Loan	Account No.	Loan Amount	Rate of Interest (@ Monthly rates) at the time of NPA	Principal Outstanding Amount As On NPA Date 07.04.2024
Cash Credit	5219720708	Rs. 60,00,000	9.60%	Rs. 60,22,748.22
Export Packaging Credit	5424045570	Rs. 20,00,000	9.35%	Rs. 20,00,000.00
Total		Rs. 80,00,000		Rs. 80,22,748.22

Penal Interest @ simple interest	Interest Debited after NPA date	Recovery after NPA	Amount of Unrealized & Accrued Interest upto	Total Due Amount as on 15.04.2026
0.00	Rs. 95,838.95	Rs. 1,21,350	Rs. 15,48,616	Rs. 75,45,853.17
0.00	Rs. 24,290	Rs. 24,290	Rs. 73,424.66	Rs. 20,73,424.66
0.00	Rs. 1,20,128.95	Rs. 1,45,640	Rs. 16,22,040.66	Rs. 96,19,277.83
Round off : 96,19,278.00				

You have defaulted in repayment of entire amount of **Rs. 96,19,278.00** -**(Rupees Ninety Six Lac Nineteen Thousand Two Hundred Seventy Eight Only)** (which represents the principal plus interest due on the date of this notice) plus uncharged interest thereon.

3. As you have defaulted in repayment of your full liabilities/violation of terms and condition of sanction, your account has been as Non-Performing Asset on **07.04.2024** in accordance with the guidelines of the Bank/ directions and/ or guidelines issued by the Reserve Bank of India. We also inform you that in spite of our repeated demand notices and oral requests for repayment of the entire amount due as mentioned above to us; you have not so far paid the same.

4. Being Borrower / Guarantor / Mortgagor you the above named persons have failed to repay the due amount of **Rs. 96,19,278.00 (Rupees Ninety Six Lac Nineteen Thousand Two Hundred Seventy Eight Only)** plus uncharged interest at the rate specified above with monthly rates. Despite our repeated requests/demand for payment we hereby U/Section 13(2) of the SARFAESI Act, demand the above amount i.e. **Rs. 96,19,278.00 (Rupees Ninety Six Lac Nineteen Thousand Two Hundred Seventy Eight Only)** plus uncharged interest at the rate specified above with monthly rates from **16.04.2026**.

5. You are aware that the above limit granted by us is secured by the following assets/ security agreements (secured assets):-

Sr. No.	Description of the Secured Assets/ Immovable Property
1	Hypothecation of Stocks
2	Commercial Property in the name Shri Nileshbhai Bhagvanjibhai Jobanputra, having Shop No. 1, Admeasuring 12.89 Sq. Mts. = 138.9 Sq. Ft. (without right to use terrace), situated on Ground Floor, constructed on Land Admeasuring 86.129 Sq. Mts. = 926.09 Sq. Ft. of Plot No. 135/pak1 Land of Lekh No. 620 dated 17.08.1944 of Morbi, bearing Sheet No. 202, Chq No. 47. City Survey No. 2116/pak1 City Survey Ward No. 3 of Morbi, Dist. Morbi. Boundaries : North : Others Property of Plot No. 135p, South : Lati Plot Street No. 2, East : Shop No. 2, West : Others Property of Shop. Mortgage Vide Deed No. 6945 dated 23.03.2022 Extension Vide Mortgage Deed No. 210606 dated 10.07.2023
3	Commercial Property in the name Nileshbhai Bhagvanjibhai Jobanputra, having Shop No. 1 to 3, Admeasuring 79.64 Sq. Mts. = 857 Sq. Ft. (with land), situated on Ground Floor, constructed on Land Admeasuring 79.64 Sq. Mts. = 857 Sq. Ft. of Plot No. 135/pak1 Land of Lekh No. 620 dated 17.08.1944 of Morbi, bearing Sheet No. 202, Chq No. 47. City Survey No. 2116/pak1 City Survey Ward No. 3 of Morbi, Dist. Morbi. Boundaries : North : Others Property of Sutar Jagdish Moti, South : Others Property, East : Others Property of this Lekh of Land, West :

Commercial Property in the name Shri Nileshbhai Bhagvanjiabhai Jobanputra, having Shop / Godown, Admeasuring 22.11 Sq. Mts. = 238 Sq. Ft. (with land and without terrace rights), situated on Ground Floor, constructed on Land Admeasuring 22.11 Sq. Mts. = 238 Sq. Ft. of Plot No. 135 paiki Land of Lekh No. 620 dated 17.08.1944 of Morbi, bearing Sheet No. 202, Chn No. 47, City Survey No. 2116 paiki City Survey Ward No. 3 of Morbi. Dist. Morbi. **Boundaries:** **North:** Property of Satra Jadavji Moli, **South:** Others Property of Present Purchaser (Owner), **East:** Others Property of Present Purchaser (Owner), **West:** Road
Mortgage Vide Deed No. 6945 dated 23.03.2022
Extension Vide Mortgage Deed No. 016106 dated 10.07.2023

Commercial Property in the name Shri Nileshbhai Bhagvanjiabhai Jobanputra, having Shop Admeasuring 101.63 Sq. Mts. = 1093.51 Sq. Ft. constructed on terrace, Area Admeasuring 79.64 Sq. Mts. = 857 Sq. Ft. = 22.11 Sq. Ft. = 238 Sq. Ft., situated on First Floor, constructed on Land of Plot No. 135 paiki Land of Lekh No. 620 dated 17.08.1944, Morbi, bearing Sheet No. 202, Chn No. 47, City Survey No. 2116 paiki City Survey Ward No. 3 of Morbi. Dist. Morbi. **Boundaries:** **North:** Property of Others, **South:** Others Property, **East:** Others Property, **West:** Road
Mortgage Vide Deed No. 6945 dated 23.03.2022
Extension Vide Mortgage Deed No. 016106 dated 10.07.2023

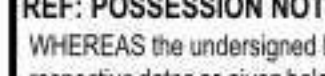
6. For the reasons stated above, we hereby call upon you to discharge in full your liabilities i.e. Rs. 96,19,278.00 (Rupees Ninety Six Lac Nineteen Thousand Two Hundred Seventy Eight Only) is due to us on 15.04.2026 plus unchanged interest w.e.f. 16.04.2026 at the rate specified above to us within a period of 60 days from the receipt of this notice, failing which we will be exercising the powers under section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, against the secured assets mentioned above. The powers available to us under section 13 of the Act, inter alia, includes power to (i) take possession of the secured assets of the borrower including the right to transfer by way of lease, assignment or sale for realizing the secured assets, (ii) take over the management of business of the borrower including the right to transfer by way of lease, assignment or sale and realize the secured assets, (iii) Appoint any person as manager to manage the secured assets the possession of which has been taken over by us (Secured creditor), and any transfer of secured asset by us shall vest in the transferee all rights in, or in relation to, the secured asset transferred as if the transfer had been made by you, (iv) require at any time by notice in writing, any person who has acquired any of the secured assets from you and from whom any money is due or may become due to you, to pay to us (Secured creditor), so much of the money as is sufficient to pay the secured debt.

7. The amount realized from the exercising of the powers mentioned above, will first be applied in payment of all costs, charges and expenses which in our opinion have been properly incurred by us or any expenses incidental thereto, and secondly applied in discharge of the dues of the bank as mentioned above with contractual interest from the date of this notice till the date of actual realization, and the residue of the money, if any, shall be paid to the person entitled there to in accordance with his right and interest, if no person is entitled to receive such sum, shall be paid to you.

8. Please take note that after receipt of this notice, as per sub section 13 of section 13 of the Act, you shall not transfer by way of sale, lease or otherwise any of the secured assets referred to in this notice, without prior written consent of the secured creditor. We draw your attention to the section 29 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 which awards imprisonment up to 1 year, or fine, or with both, if you contravene the provision of the act.

9. We also inform you that, notwithstanding our action or proceedings under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 we reserve our right either (i) to simultaneously file, proceed and pursue suits/ applications/ cases against you and or guarantors before Debts Recovery Tribunal / Courts as the case may be, to realize the outstanding dues from you and or guarantors, and or (ii) to proceed against you and or guarantors before Debts Recovery Tribunal / Courts for recovery of the balance amount due to our Bank, if the entire outstanding amount together with the contractual rate of interest is fully satisfied with the sale proceeds of the secured assets (iii) to proceed against you and or guarantor/s for initiating Criminal action for the acts of commission or omission committed by you under the provision of Law.

10. 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.

	Home First Finance Company India Limited CIN: L65990MH2010PLC240703 Website: homefirstindia.com Phone No.: 1800330008425 Email ID: loanfirst@homefirstindia.com	POSSESSION NOTICE			
REF: POSSESSION NOTICE UNDER SUB-RULE (1) OF RULE 8 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 WHEREAS the undersigned being the Authorized Officer of HOME FIRST FINANCE COMPANY INDIA LIMITED, pursuant to demand notice issued on its respective dates as given below, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 calling upon you/Borrowers, the under named to pay outstanding dues as within 60 days from the date of receipt of respective notices. You/Borrowers all, however, have failed to pay the said outstanding dues within stipulated time, hence HOME FIRST FINANCE COMPANY INDIA LIMITED are in exercise and having right as conferred under the provision of sub section (4) of section 13 of SARFAESI ACT, 2002 read with rules thereunder, taken POSSESSION of the secured assets as mentioned herein below:					
Sr. No	Name of Borrowers/ Co-Borrowers/ Guarantors	Description of Mortgaged Property	Date of Demand Notice	Total O/s as on date of Demand Notice (in INR)	Date of possession
1.	Rameshbhai Someshvar, Manjuben Someshwara, Vijay Someshwara	Plot No-35/2, Gokuldham Society, Old R.S.No-19, New R.S.No-826/part 2, Swastik Bunglows, Gokuldham Society, Balvi Pan Street, Off Lalpur highway, Jamnagar, Gujarat, 361004 Bounded By North-Sub-plot number 35/1, South-Sub-plot number 35/3, East-Sub-plot number 35/55, West-A.7.50-meter road is located.	03-10-2025	1,028,692	28-04-2026
2.	Jaysingh Yadav, Priya Yadav	Plot No-142, Krishna Residency Vibhag 1, R S No 50, Block No 84, Behind Radhika Residency, Nr. Arya Residency, Kareli - Moti Road, Moje Kareli, Sub District Palsana, District Surat, Gujarat, 394310 Bounded by East-Society Road, West-Plot No-127, North-Plot No-141, South-Society Road.	03-01-2025	1,289,801	25-04-2026
The borrower having failed to repay the amount, notice is hereby given to the borrower / Guarantor 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 rule on the date mentioned above.					
The BORROWERS/ GUARANTORS and the PUBLIC IN GENERAL are hereby cautioned not to deal with the above referred Properties/Secured Assets or any part thereof and any dealing with the said Properties/Secured Assets shall be subject to charge of HOME FIRST FINANCE COMPANY INDIA LIMITED for the amount mentioned hereinabove against Properties/Secured Assets which is payable with the further interest thereon until payment in full.					
The borrower's attention is invited to the provisions of subsection (8) of Section 13 of the Act, in respect of time available to redeem the secured assets.					
Place: Gujarat Date: 30-04-2026			Authorised Officer, Home First Finance Company India Limited		

 CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED Corporate Office: "CHOLA CREST", C54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai - 600 032.					
POSSESSION NOTICE (Rule 8 (1) (For Immovable Property))					
WHEREAS the undersigned being the Authorised Officer of M/s. CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 hereinafter called the Act and in exercise of powers conferred under Section 13 [2] read with Rule 3 of the Security Interest [Enforcement] Rules, 2002 issued demand notices calling upon the borrowers, whose names have been indicated in Column [B] below on dates specified in Column [C] to repay the outstanding amount indicated in Column [D] below with interest thereon within 60 days from the date of receipt of the said notice. The borrower / Co Borrowers having failed to repay the amount, notice is hereby given to the borrower / Co Borrowers and the Public in general that the undersigned has taken Symbolic possession of the property described herein below in exercise of the powers conferred on him under Sub-Section (4) of Section 13 of Act read with Rule 8 of the Security Interest Enforcement] Rules, 2002 on this 27th Day of April 2026. The borrower's / Co Borrowers' 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. The borrowers in particular and the Public in general are hereby cautioned not to deal with the properties mentioned in Column [E] below and any such dealings will be subject to the charge of M/s. Cholamandalam Investment And Finance Company Limited for an amount mentioned in Column [D] and interest thereon.					
Sl No.	Name and Address of Borrower & Loan Account Number	Date of Demand Notice	Outstanding Amount	Description of the Immovable Property	Date of Possession
(a)	(b)	(c)	(d)	(e)	(f)
	Loan Account No. PR00041244	30.01.2026	Re.67,78,010/- as on 13.07.2023 with interest thereon	Item 1: All the piece and parcel of the commercial property bearing Office No. 405 on the 4th Floor, in the scheme known as 'Swarnim Business Hub - I' situated on survey no. 25/1, TPS No. 65, FP No. 37 Paiki, Sub plot No. 1, Final Plot No. 37/1, Mouje: Tragad, Taluka: Ghatodiya, Dist & Sub Dist: Ahmedabad, measuring to an extent of 22.20 Sq. Mts of carpet area & as per the approved plan measuring to an extent of 23.83 Sq. mts of total build up area and undivided share of the land being 7.96 Sq.mts., located within the Sub Registration Office Limit of Ahmedabad 8 – Sola, being bounded on North - Margin Space then TP Road; South - Passage; East - Staircase then Office No. 406, 407, 408 & West - Office No. 404. Item 2: All the piece and parcel of the commercial property bearing Office No. 407 on the 4th Floor, in the scheme known as 'Swarnim Business Hub - I' situated on survey no. 25/1, TPS No. 65, FP No. 37 Paiki, Sub plot No. 1, Final Plot No. 37/1, Mouje: Tragad, Taluka: Ghatodiya, Dist & Sub Dist: Ahmedabad, measuring to an extent of 25.16 Sq. Mts of carpet area & as per the approved plan measuring to an extent of 26.42 Sq. mts of total build up area and undivided share of the land being 8.82 Sq.mts., located within the Sub Registration Office Limit of Ahmedabad 8 – Sola, being bounded on North - Office No. 406; South - Office No. 408; East - Basement Ramp & Boundary Wall & West - Passage. Item 3: All the piece and parcel of the commercial property bearing Office No. 408 on the 4th Floor, in the scheme known as 'Swarnim Business Hub - I' situated on survey no. 25/1, TPS No. 65, FP No. 37 Paiki, Sub plot No. 1, Final Plot No. 37/1, Mouje: Tragad, Taluka: Ghatodiya, Dist & Sub Dist: Ahmedabad, measuring to an extent of 25.16 Sq. Mts of carpet area & as per the approved plan measuring to an extent of 26.42 Sq. mts of total build up area and undivided share of the land being 8.82 Sq.mts., located within the Sub Registration Office Limit of Ahmedabad 8 – Sola, being bounded on North - Office No. 407; South - Office No. 409; East - Basement Ramp and Boundary Wall & West - Passage. Item 4: All the piece and parcel of the commercial property bearing Office No. 409 on the 4th Floor, in the scheme known as 'Swarnim Business Hub - I' situated on survey no. 25/1, TPS No. 65, FP No. 37 Paiki, Sub plot No. 1, Final Plot No. 37/1, Mouje: Tragad, Taluka: Ghatodiya, Dist & Sub Dist: Ahmedabad, measuring to an extent of 22.95 Sq. Mts of carpet area & as per the approved plan measuring to an extent of 24.82 Sq. mts of total build up area and undivided share of the land being 8.82 Sq. mts., located within the Sub Registration Office Limit of Ahmedabad 8 – Sola, being bounded on North - Office No. 408; South - Office No. 417; East - Basement Ramp and Boundary Wall & West - Passage. Item 5: All the piece and parcel of the commercial property bearing Office No. 417 on the 4th Floor, in the scheme known as 'Swarnim Business Hub - I' situated on survey no. 25/1, TPS No. 65, FP No. 37 Paiki, Sub plot No. 1, Final Plot No. 37/1, Mouje: Tragad, Taluka: Ghatodiya, Dist & Sub Dist: Ahmedabad, measuring to an extent of 19.39 Sq. Mts of carpet area & as per the approved plan measuring to an extent of 20.94 Sq. mts of total build up area and undivided share of the land being 6.99 Sq.mts., located within the Sub Registration Office Limit of Ahmedabad 8 – Sola, being bounded on North - Lift then Office No. 409; South - Office No. 418; East - Basement Ramp & Boundary Wall & West - Passage. Item 6: All the piece and parcel of the commercial property bearing Office No. 418 on the 4th Floor, in the scheme known as 'Swarnim Business Hub - I' situated on survey no. 25/1, TPS No. 65, FP No. 37 Paiki, Sub plot No. 1, Final Plot No. 37/1, Mouje: Tragad, Taluka: Ghatodiya, Dist & Sub Dist: Ahmedabad, measuring to an extent of 21.90 Sq. Mts of carpet area & as per the approved plan measuring to an extent of 23.04 Sq. mts of total build up area and undivided share of the land being 6.99 Sq.mts., located within the Sub Registration Office Limit of Ahmedabad 8 – Sola, being bounded on North - Office No. 417; South - Office No. 419; East - Marginal Space then Boundary Wall & West - Passage & Lift.	27.04.2026
1.	M/s. NS Enterprises				
2.	Mrs. Neha Patel				
3.	Mr. Sandipkumar Parashottambhai Chauhan				
Date : 27.04.2026 Place: Ahmedabad					
M/s. Cholamandalam Investment and Finance Company Limited					