**CFM ASSET RECONSTRUCTION PRIVATE LIMITED**

**REGISTERED OFFICE:** "Block no. A/1003, West Gate, Near YMCA Club, Sur No. 835/1+3, S. G. Highway, Makarba, Ahmedabad-380051 Gujarat"

**CORPORATE OFFICE:** 1st Floor, Wakefield House, Sprott Road, Ballard Estate, Mumbai-400038

**EMAIL**: chetan.rajpurohit@cfmarc.in
**CONTACT:** 079-66118554 & 079-6611855
Mobile : 9892816471

thoughtful regeneration

**APPENDIX- IV-A**

[See proviso to rule 8 (6) ]

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

**E-auction Sale Notice for Sale of Immovable Assets under the Securitization 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.**

CFM Asset Reconstruction Private Limited ('CFM-ARC') (acting in its capacity as Trustee of CFM-ARC Trust - 207) have acquired the entire outstanding debt along with underlying securities of **Ejabul Shukur Ali Mallick & Ors.** under section 5 of the said Act vide Registered Assignment Agreement dated **31-12-2025** and by virtue of the said Assignment Agreement, Jana Small Finace Bank Ltd assigned all the rights, title and interests along with underlying securities and guarantees in favor of CFM-ARC.

Notice is hereby given to the public in general and in particular to the Borrowers and Guarantors that the below described immovable properties (Secured Assets) mortgaged/charged to the Secured Creditor, the Physical possession of which has been taken by the Authorized Officer of the Assignor on 16.08.26 will be sold on "As is where is basis", "As is what is basis", and "Whatever there is basis", and "No recourse basis" on **22 December 2026** for recovery of **Rs. 22,33,084/- (Twenty-Two Lakh Thirty-Three Thousand and Eighty-Four Rupees Only) due and payable as on 09-04-2026** together with further interest, penal Interest till the date of payment of the said amount in full together with all cost charge and expenses etc theron minus recovery, if any due to the secured creditors from **1. Ejabul Shukur Ali Mallick (Borrower), 2. Raja Sekh (Co-Borrower).**

| | |
|---|---|
| **DESCRIPTION OF SECURED PROPERTY:** | Constructed Residential Property admeasuring built up area 55-20 Sq. Mtrs., (Carpet area 46-00 Sq. Mtrs.,) Situated at Mota Mauva Revenue Survey No. 180 Paikee TPS- 22, FP No. 18 Gujarat Housing Board Rangoli Park Lig Yogna- 2, Flat No. 0908 At. Rajkot. Boundaries by:- East: Other Property, West: Flat No. N-0907, North: Internal Road, South: Corridor & Flat No. N-0905. |
| **SECURED DEBT:** | Rs.22,33,084/- (Twenty-Two Lakh Thirty-Three Thousand and Eighty-Four Rupees Only) due and payable as on 09-04-2026 together with further interest from penal Interest till the date of payment of the said amount in full together with all cost charge and expenses etc theron minus recovery. |
| **RESERVE PRICE (RP):** | Rs. 20,80,000/- (Rupees Twenty Lakh Eighty Thousand Only). |
| **EMD:** | Rs. 2,08,000/- (Rupees Two Lakh Eight Thousand Only). |

CFM ASSET RECONSTRUCTION PVT. LTD.

| | |
|---|---|
| **TIME:**<br>**DATE:**<br>**PLACE: For E-AUCTION** | E-Auction/Bidding through website<br>(https://www.bankeauctions. com)<br>Date: - 22-12-2026. Time: 11:00 AM to 12:00 PM |
| **INSPECTION** | With prior consultation of Authorised Officer |
| **LAST DATE AND TIME FOR BID SUBMISSION:** | On or before 05:00 PM on 21-12-2026 |
| **CONTACT :** | Dr. Chetan Rajpurohit – 9892816471 Email: chetan.rajpurohit@cfmarc.in |

**Encumbrances if any**: Not known to the secured creditor

For detailed terms & conditions of the sale through e auction, please refer to the link provided in Secured Creditors website i.e. https://www.cfmarc.in before submitting bids for taking part in the e-auction.

Bidders may also visit the website https://www.bankeauctions.com or contact service provider M/s. C1 India Private Limited. Bidder Support Nos.: 0124-4302020 / 21 / 22, +91 7291981124 / 1125 / 1126; email: support@bankeauctions.com, Mr. Bhavik Pandya, Contact No. +91 8866682937; Maharasthra@c1india.com

This notice of 30 days is being given to all of you in compliance of under section 13(8) and Rule 8, Sub Rule 6 of SARFAESI Rules Under the SARFAESI Act 2002, informing all the Borrowers, all the Guarantors and all the Mortgagors about holding of auction/sale of the aforementioned Secured Property/ties / Secured Assets at the aforementioned date and time, with the advice to redeem the secured Property/ties/Secured Assets. If so desired by them, by paying the outstanding dues as mentioned herein above along with further interest, other costs and expenses thereon due and payable prior to the scheduled auction. In case of default in payment, any or all of the Secured Properties/Secured Assets shall at the discretion of the Authorized Officer/Secured Creditor be sold through any of the modes as prescribed under Rule 8(5) of Security Interest (Enforcement) Rule, 2002.

CFM ASSET RECONSTRUCTION PVT. LTD.

Authorised Officer
CFM Asset Reconstruction Pvt. Ltd.
Acting as trustee of CFMARC Trust –207

Date: 16/11/2026
Place: Ahmedabad

**TENDER DOCUMENT CUM TERMS AND CONDITIONS OF SALE**

**IN THE ACCOUNT OF EJABUL SHUKUR ALI MALLICK & ORS.**

1) The Bids document along-with declaration as given below shall be submitted in website https://www.bankauctions.com .Bids should be along with along with self-attested copies of Aadhar Card/PAN Card / Passport / Electricity Bill/Voter ID. mentioned UTR No/supportive evidence for submitting EMD amount or by bidder along-with DD or UTR details of requisite EMD amount. Bank details for online transaction are mentioned below:

| | |
|---|---|
| Beneficiary Name | CFMARC Trust - 207 |
| Bank and Branch | Union Bank of India, Andheri Branch |
| Account Number | 002811010000344 |
| IFSC | UBIN0800287 |

2) Intending bidders may avail training for online bidding from M/s C1 India Pvt Ltd, Address Plot No.68, 3rd Floor, Sector-44, Gurugram-122003, Haryana, India., contact No & Name Bhavik Pandya, No. 8866682937 Email address maharashtra@c1india.com

The detail regarding E auction provider are mentioned below

| | |
|---|---|
| Name of Auction Agency | M/s C1 India Private Limited |
| Address | Plot No.68, 3rd Floor, Sector-44, Gurugram-122003, Haryana, India. |
| Contact persons | Bhavik Pandya |
| Help Line No | 8866682937 |
| Email Address | maharashtra@c1india.com. |
| Website address | www.bankeauctions.com |

3) Bid document below Reserve Price and without KYC will be disqualified / Rejected by the Authorised officer of the Secured Creditor at his/her discretion.

4) Last date of submission of Bid document is 21.12.2026

5) The intending bidder should bid for entire immovable property i.e. the entire Secured Asset. Any bid for part property shall be rejected by the Authorised Officer without according any reason to the prospective bidder.

6) The person deputed for inspection by the prospective bidder should carry with him appropriate POA and/or authorization on the letterhead of the organization he/she represents along with his/her government ID photo proof, failing which inspection may be refused.

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7) The EMD of unsuccessful bidders shall be refunded within fifteen (15) days from the date of Auction. The bidder will not be entitled to claim any interest, if the refund of EMD is delayed beyond the said period for any reason whatsoever.

8) The Secured Asset shall be sold at a price not less than the Reserve Price mentioned hereinabove.

9) The offer should only be placed only through bid document submitted physically at the address mentioned above.

10) The entire procedure of conducting Auction shall be at the exclusive discretion of the Authorised Officer and intending purchaser shall have no right to object to the same.

11) The bid amount can be improved by Rs.25,000 ( Rs Twenty Five Thousand ) per bid/attempt ('**Bid Multiplier**') during the auction once bid document is submitted.

12) The Said Properties shall be sold to the highest bidder.

13) The successful bidders will have to immediately, but not later than next working day, pay 25% of the sale price (after adjusting the Aggregate Earnest Money deposited) by way of DD/ RTGS/NEFT and the balance of 75% of the consideration shall be payable by the successful bidder on or before the fifteenth day of the confirmation of the sale of the Said Properties, or such other time as may be agreed to between CFMARC and the successful bidder not exceeding three months from the date of the Auction, subject to the sole discretion of the Authorised Officer of CFMARC.

14) In the event of any default in payment of any of these amounts, or if the sale is not completed by reason of any default on the part of the successful bidder, CFMARC in its absolute discretion, shall be entitled to forfeit all the moneys till then paid by the successful bidder and put up the assets in question for resale/disposal. Further, such defaulting successful bidder shall not be entitled to make any claim in the event of the assets realizing higher price on resale.

15) The bidder shall deduct and deposit with the concerned department/statutory body Tax Deducted at Source ("TDS"), as applicable under section 194-IA of the Income Tax Act, 1961. Such TDS shall be considered as part of the Offer made by the bidder.

16) The stamp duty, registration charges, cess, sales tax, Value Added Tax("VAT") (if applicable), transfer charges, if any, and all other incidental costs, charges and expenses in connection with the sale of the aforesaid assets shall be borne by the purchaser/successful bidder.

17) Transfer of the Said Properties to the successful bidder shall be done by the Authorized Officer only upon payment of the entire sale consideration and other charges as per the terms contained herein.

18) As from the date of issuance of Sale Certificate, the purchaser shall hold the assets at his/her/their sole risk and cost as regards any loss or damage to the assets by fire or earthquake or any other natural calamities or due to theft, burglary or robbery or from any other cause whatsoever and neither CFMARC nor the Authorized Officer shall be liable for any such loss or damages.

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19) Presently there are no encumbrances known to CFMARC.

20) The Said Properties are offered for sale on **"AS IS WHERE IS","AS IS WHAT IS BASIS", "WHATEVER THERE IS"** and **"NO RECOURSE BASIS"**. Neither CFMARC nor the Authorized Officer undertakes any responsibility to procure any permission/license etc. in respect of the Said Properties offered for sale hereinabove. The successful bidder will have to bear all outstanding dues including water/electricity/service charges, transfer fees, electricity dues, society dues, dues of the Municipal Corporation/local authority dues, taxes including sales tax, VAT,GST or any other cess, duties, levies by whatever name it is called, if any, in respect of the Said Properties.

21) The bidders are advised in their own interest to verify and conduct detailed Due Diligence of the Said Secured Asset to their thorough satisfaction before submitting the offers. Any claim post confirmation of the sale in favour of the successful bidder shall not be entertained by the Secured Creditor.

22) The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues/affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The authorized officer /secured creditors shall not be responsible in any way for any third-party claims/rights/dues.

23) The successful bidder shall be deemed to have purchased the Secured Asset after complete satisfaction of title thereto and inspection thereof and shall not be entitled to make any requisition or raise any objection as to the title or condition of the Said Secured Asset or any part thereof after submission of the Bid.

24) The successful bidder shall, notwithstanding any discrepancy or variation in the names, quantities, survey numbers measurement, boundaries and abuttal as mentioned herein above or any public notice, accept the said Secured Asset purchased by it/him.

25) The bidder shall purchase the said Secured Asset in the same condition that the said Secured Asset exist on the date of sale. The date of sale shall mean, the date when the Authorized Officer accepts the offer of the successful bidder. From and after the date of issuance of Sale Certificate by the Authorized Officer, the same shall be at the sole and entire risk and costs and account of the successful bidder as regards any risk, injury, loss or damage thereto or any part thereof from any cause whatsoever. The successful bidder shall not make any requisition for repairs or otherwise and the obligations of carrying out such repairs shall be solely that of the successful bidder.

26) Conditional offers will be treated as invalid. Likewise correspondence about any change in the offers will not be entertained. Any bidder who wishes to give a fresh offer for the said Secured Asset on or before the last date prescribed for submission of the offers contemplated herein, may file a fresh offer with appropriate EMD.

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27) The successful bidder will be bound by the regulations of the local / any other authority, as applicable with regard to the use of the said Secured Asset along with its super structure, plant and machinery thereon, if being part of the said Secured Asset contemplated herein.

28) If the dues of the existing charge-holders together with all costs, charges and expenses incurred by CFMARC are offered by or on behalf of the Borrower or guarantors at any time before the date of confirmation of sale, the Said Properties or part thereof, shall not be auctioned in accordance with the provisions of the SARFAESI Act, 2002 and the Rules thereunder.

29) The bidder shall not be entitled to withdraw or cancel offer once submitted unless permitted by the Authorized Officer. If the bidder withdraws or cancels the offer, the EMD shall be liable to be forfeited and will also be liable to pay the Authorized Officer, the loss or damage suffered consequent upon withdrawing or canceling the offer. The assets in question will then be resold at the risk and consequences of the bidder.

30) On confirmation of sale by CFMARC and if the terms of payment have been complied with, the Authorised Officer exercising the power of sale shall issue Sale Certificate for immovable asset in favour of the purchaser/successful bidder in the form given in Appendix V of the Security Interest (Enforcement) Rules, 2002.

31) The sale certificate will be issued in the name of the purchaser(s) / Applicant(s) only and will not be issued/transferred in any other name(s).

32) The Authorized Officer is selling the said Secured Asset pursuant to the powers derived from the SARFAESI Act. The said Secured Asset comprised in and forming part of the sale is sold, subject to all defects, faults, imperfections and errors of description latent or otherwise. The Authorized Officer is not answerable for the correct description genuineness, veracity, authenticity of or any defects in the said Secured Asset and does not warrant any condition whatsoever pertaining to the same. The bidders should make their own enquiry about the same and satisfy themselves if there are any other encumbrances, reservations, acquisitions, charges, liens or defects affecting the title of the said Secured Asset. The bidders shall not be entitled to issue or raise any requisitions or objections to or upon the title post bid submission. The bidders should make enquiries about the utility of the said Secured Asset put up for sale hereunder and no warranty or assurances of any kind is given by the Authorized Officer and/or CFMARC.

33) The bidder shall be deemed to have undertaken a due diligence of the said Secured Asset and that the bidder are presumed to have taken independent legal or commercial advice before participating in the auction contemplated herein.

34) The Authorized Officer reserves right to reject any or all offer/s without assigning any reason and in case all the offers are rejected, either to hold negotiations with any of the bidder or sell the assets through private negotiations with any of the bidders or any other party/parties or invite fresh offers. CFMARC's decision in this regard shall be final & binding.

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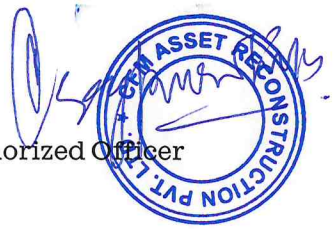
35) The Authorized Officer will be at liberty to amend/modify/delete any of the above conditions as may be deemed necessary in light of the facts & circumstances of the case.

36) Disputes, if any, shall be within the jurisdiction of Courts and Tribunals in Ahmedabad only.

37) Words & expressions used hereinabove shall have the same meanings respectively assigned to them under SARFAESI Act and the rules framed thereunder.

38) **Other terms and conditions pertaining to Auction:**

a) Only E Auction/ bidding will take place.
b) Bidders are cautioned to be careful while submitting their bid amount and to check for alteration, if any, before confirming the same.
c) No request/complaint of wrong bidding will be entertained for cancelling the sale and in such case, the EMD in full will be forfeited.
d) Only upon verification of the bid form and availability of DD /confirmation of remittance of Aggregate EMD through NEFT/RTGS, bidder will be allowed to bid further and or improve offer.
e) All bids placed as required will considered as bid for himself/herself. Once the bid is placed, the biddercannot reduce or withdraw the bid for whatever reason.
f) The highest bid on the auction shall supersede all the previous bids of all the bidders. The bidder with the highest offer/ bid does not get any right to demand acceptance of his bid in case any stay order is received by CFMARC by any forum.
g) The bidder shall be solely responsible for all consequences arising out of the bid submitted by him (including any wrongful bidding) and no complaint/ representation will be entertained in this regard by the CFMARC. Hence bidders are cautioned to be careful to check the bid amount and alter/rectify their bid if required before confirming the bid submitted.




Authorized Officer

**BID DOCUMENT**

**IN THE ACCOUNT OF EJABUL SHUKUR ALI MALLICK & ORS**

**PARTICULARS OF THE BIDDER**

1) Name of the Bidder: _____
2) Constitution of the Bidder: _____
3) Postal Address of the Bidder: _____
   _____
4) Telephone Nos. (O) _____ (R) _____
   (Mobile) _____ (E-Mail) _____
5) Document of proof of identity (tick whichever is being attached):
   a. Driving License Number _____
   b. PAN Card Number _____
   c. Voter Identity Card Number _____
   d. Passport Number _____
   e. Certificate of Incorporation Number _____
   f. Partnership Agreement details _____

6) EMD Remittance details
   a. Date of remittance _____
   b. Name of Bank _____
   c. Branch Name _____
   d. Bank Account No. _____
   e. IFSC Code No. _____
   f. UTR No. _____

   OR

   a. Date of Demand draft _____
   b. Name of the Issuing Bank _____

7) DETAILS OF THE OFFER/BID:
   Price Offered: Rs. _____ (Amount in figures)
   Rs. _____
   _____ (Amount in words)

**SIGNATURE OF BIDDER/OFFEROR**

**DECLARATION BY BIDDER / OFFEROR**

**IN THE ACCOUNT OF EJABUL SHUKUR ALI MALLICK & ORS**

(a) I/We, the Offeror/s aforesaid do hereby state that, I/We have read the entire terms and conditions of the tender and public notice for sale in the matter of sale of secured immovable of Ejabul Shukur Ali Mallick and understood them fully. I/We, hereby unconditionally agree to conform with and to be bound by the said terms and conditions.

(b) I/We, the Offeror/s aforesaid do hereby confirm that I/We have taken inspection of the premises and I/We are satisfied with the condition of the same and I/We shall not claim any loss or reduction in the amount offered on account of any deviation in the details and description of the properties.

(c) I/We further declare that I/We intend to purchase the above referred assets from the Authorized Officer of CFM-ARC for our own use/business and that the information revealed by me/us in the tender/offer is true and correct. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the tender submitted by me/We is liable to be cancelled and in such case the Aggregate Earnest Money Deposit paid by me/us is liable to be forfeited by CFM-ARC and CFM-ARC will be at liberty to annul the offer made to me/us at any point of time. I/We also agree that after my/our offer given in my/our offer for purchase of the assets is accepted by CFM-ARC and I/we fail to accept or act upon the terms and conditions herein or am /are not able to complete the transaction within the time limit specified herein for any reason whatsoever and/or fail to fulfill any/all the terms & conditions herein, the Aggregate Earnest Money Deposit and any other monies paid by me/us along with the offer and thereafter, are liable to be forfeited by CFM-ARC and that CFM-ARC has also a right to proceed against me/us for specific performance of the contract, if so desired by CFM-ARC.

**SIGNATURE**

# AU SMALL FINANCE BANK LIMITED

## INFORMATION NOTICE

The below mentioned Borrowers & Co-Borrowers are informed to remove their movable assets from the mortgaged property (mentioned in the below table) which is going to be sold by **AU Small Finance Bank Ltd. (A Scheduled Commercial Bank)** through auction proceeding under **SARFAESI Act, 2002**, otherwise the movable assets would be transferred to any nearest location at their own cost and they will also be liable for any damage caused during the shifting. If it is not removed within 15 days. For other queries contact the concerned person as mentioned below.

| Loan A/c No. / Name of Borrower/ Co-Borrower/ Mortgagor/Guarantor | Detail of Mortgaged Property | Contact Person |
|---|---|---|
| (Loan A/C No.) LN0019061212277361, M/S Golden Agri (Borrower) Patel Sanjaybhai Bhailalbhai, S/O Bhailalbhai (Co-Borrower) Smt.Patel Poojaben Sanjaykumar (Co-Borrower) | Property Situated At- Survey No.4521, Property No.3711, Situated At Ladol, Sardar Society, Tah - Visnagar, District - Mahesana, Gujarat. **Admeasuring 116.17 Square Metre** | Shaileshbhai Gadhavi 8980019208 |
| (Loan A/C No.) LN0019070117649706, Ajaypuri Ganapuri Goswami (Borrower) Smt.Bhanviben Goswami, (Co-Borrower) Smt.Ganapuri Gaswami (Co-Borrower) | Property Situated At- Milkat No- 611 Sarkar No- 614, Vill- Parkhadi, Tal-Vadgam, Dist-Banaskantha, Gujarat, 385210 **Admeasuring 640 Sqft.** | Shaileshbhai Gadhavi 8980019208 |
| (Loan A/C No.) LN0019062706645432, M/S Gayatri Food Products Through It'S Proprietor Dharmendra Arvindbhai Kanani , (Borrower) Dharmendra Arvindbhai Kanani S/O Arvindbhai Kanani (Co-Borrower) Dharmik Arvindbhai Kanani S/O Arvindbhai Kanani (Co-Borrower) Arvindbhai Khanji Gindhanbhai S/O Gindhanbhai (Co-Borrower) | Property Situated At Plot No.101 , Parishram Apartment , Survey No.2186 , Revenue Survey No.648/Paiki , Final Plot No.369 , Maharani Santadevi Road , Kanjiwadi Vistar, Taheil & Dist-Navsari, Gujarat, 396445 **Admeasuring 1250 Sq.Ft.Built Up Area** | Devang Parikh 8980049012 |
| (Loan A/C No.) LN0019061227272848 & L9001060142512884, Pankajkumar Premjibhai Dangroshiya S/O Premjibhai , (Borrower) Smt.Taraben Dangroshiya Pansajbhai, W/O Pankajkumar Premjibhai Dangroshiya (Co-Borrower) | Property Situated At :- Sr. No. 20 Paiki, Plot No. 44, Paiki , Vill :- Trajpar , Ground Floor Shop No. 3 Without Roof Rights , Dist- Morbi ,Gujarat. **Admeasuring 7.70 Sq Mtr.** (Property 2) Property Situated At :- Sr. No. 20 Paiki, Plot No. 44 Paiki , Vill :- Trajpar , Ground Floor Shop No. 4 Without Roof Rights , Dist- Morbi , Gujarat. **Admeasuring 9.32 Sq.Mtr** | Zala Harvijay 8980020420 |
| (Loan A/C No.) LN0019072556143, M/S Khetishwar Enterprises , (Borrower) Chhad Singh, S/O Narsaram (Co-Borrower) Smt.Mamata Devi (Co-Borrower) Mad Singh S/O Nanji , (Co-Borrower) Purohit Deshuben Mavjibhai S/O Narsiram (Co-Borrower) | Property Situated At - Plot No 1, Block No 47, Aryan Villa, Village-Sabon, Tal- Bardoli, District-Surat, Gujarat, 394601 **Admeasuring 755.96 Square Feet** | Devang Parikh 8980049012 |
| (Loan A/C No.) LN0019061234545411, Patel Sonalbhai Dahyabhai S/O Dahyabhai , (Borrower) Smt.Patel Rinaben Somabhai, (Co-Borrower) Patel Bhavinbahen Sendhabhai (Co-Borrower) Patel Sendhabhai Dahyabhai S/O Dahyabhai (Co-Borrower) Patel Dahyabhai Bhaychandbhai S/O Bhaychandbhai (Co-Borrower) | Property Situated At :-Survey No.- 125, Mikat No.-1452, Gram Panchayat, Jogudam Vas Navi Sindhavi ,Teh & Dist - Mahesana, Gujarat, 382705 **Admeasuring 48.14 Sqmtr.** | Shaileshbhai Gadhavi 8980019208 |
| (Loan A/C No.) LN0019061240461611, Arvindbhai Deshabhai Kavathiya S/O Deshabhai , (Borrower) Smt.Tejaben Arvindbhai Kavathiya, W/O Arvindbhai (Co-Borrower) | Property Situated At -Re No. 6, Shop No. 2, Sub Plot No - 121/2 Paiki Plot No - 121 Paiki, T.P. Scheme No - 31, F.P. No - 402, City Survey Ward No - 132, City Survey No - 3942/121, New Sub Sheet 2, Taluka Dist - Rajkot Dist- Rajkot Gujarat. **Admeasuring 12.84 Sqyds** | Zala Harvijay 8980020420 |
| (Loan A/C No.) LN0019072289574515, Vaghela Ajaysinh Dhamarsingh S/O Vaghela Dhamarsingh, (Borrower) Smt.Vaghela Vaktuba Ajaysinh, W/O Vaghela Ajaysinh (Co-Borrower) | Property Situated At - Aakarni No. 621, Thakor Vas, Near Ishmani Mata Temple, Moje. Bhaskar Mol, Ta. Danteada, Dist. Banaskantha, Gujarat **Admeasuring 600.403 Sq.Ft.** | Shaileshbhai Gadhavi 8980019208 |
| (Loan A/C No.) LN0019060130188514, Rakeshkumar Narabhai Tarai , (Borrower) Narabhai Pujabhai Tarai, (Co-Borrower) Smt.Natuben Narabhai Tarai (Co-Borrower) | Property Situated At - Mikat No 310, Gram Panchayat Dhanot, Teh - Vadgam, Dist - Sabarkantha, Gujarat. **Admeasuring 83.64 Sq Mtr** | Vrajkumar Patel 9737069295 |
| (Loan A/C No.) LN0019061430423390 & L9001060731190789, M/S Ashapura Pan And Cellderkal , (Borrower) Valvani Sunil Sadhuram , (Co-Borrower) Valvani Jayeben Sunilbhai (Co-Borrower) Valvani Dhanwant Jaydevpbhai (Co-Borrower) | Property Situated At- Plot No 52 And 53, Revenue Survey No 669 Paiki 2 City Survey No 1690/2/52 And 1690/2/53, Flat No 302, Tp No 16, F P No 152, Floor No.-2, City Ward No 16 Bhakti Park, Tekon Paiki Taluk A Dist- Rajkot, Gujarat. **Admeasuring 46.66 Sq Mtr** | Zala Harvijay 8980020420 |
| (Loan A/C No.) LN0019061306060451, M/S Parmar Finance Store , (Borrower) Parmar Mukundsinh , (Co-Borrower) Parmar Vadansinh, (Co-Borrower) Smt.Parmar Bhanuben (Co-Borrower) | Property Situated At - Milkat No 156, Kali Group Village Lalpur, Ta Dhansura Moksa Mota Lalpur, District - Sabarkantha, Gujarat **Admeasuring 50.19 Square Metre** | Vrajkumar Patel 9737069295 |
| (Loan A/C No.) LN0019061370278573, Tamariya Rohit Dayabhai , (Borrower) Tamariya Hasmukbhai Dayabhai, (Co-Borrower) Smt.Tamariya Sonalben Rohitbhai (Co-Borrower) | Property Situated At- Plot No-1 Paiki, Survey No-147/1 Paiki 14, G/P Gokaran No-3, Warkaner Taluka, Vill- Sartanpar, Teh & District- Morbi, Gujarat **Admeasuring 10.68 Square Metre** | Zala Harvijay 8980020420 |
| (Loan A/C No.) LN0019061444905321, Ilali Jayesh , (Borrower) Ilali Ashok, (Co-Borrower) Smt.Ilali Sonalben (Co-Borrower) | Property Situated At - R S No. 324 Paikee, Plot No. 62, Sub Plot No. 62/A, Ramani Parr, At. Jamnagar, Tal. Jamnagar, Dist. Jamnagar, Gujarat **Admeasuring 67.1 Sqmtr.** | Zala Harvijay 8980020420 |

Date : 13/11/2026 Place : Gujarat

Authorised Officer, AU Small Finance Bank Limited

# EQUITAS SMALL FINANCE BANK LTD

**(Formerly Known As Equitas Finance Ltd)**
**Corporate Office: No.769, Spencer Plaza,**
**4th Floor, Phase-II, Anna Salai, Chennai, TN - 600 002**

## POSSESSION NOTICE

**(U/s. Rule 8 (1) - for Immovable Property)**

Whereas the undersigned being the Authorized Officer of **M/s. Equitas Small Finance Bank Limited**, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Act, 2002 (54 of 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 calling upon the below mentioned Borrowers to repay the total outstanding amount mentioned in the notice being within 60 days from the date of receipt of the said notice. Since the below mentioned Borrowers having failed to repay the below stated amount within the stipulated time, notice is hereby given to the below mentioned borrowers 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 Sub-Section (4) of Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement Rules, 2002. The Borrowers in particular and the public in general are hereby cautioned not to deal with the schedule mentioned properties and any dealings with the properties will be subject to the charge of **M/s. Equitas Small Finance Bank Limited** and further interest and other charges 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."

| Sl. No. | Name of the Borrower(s)/ Guarantor(s) | Description of Secured Asset (Immovable Property) | Demand Notice Date and Amount | Possession Taken Date |
|---|---|---|---|---|
| 1. | LOAN NO.: 700011424476 **BRANCH: Palanpur** **BORROWER_NAME:** **Mr/Mrs Mathurji Sadaji Vaghela** **GUARANTOR/S_ NAME:** **Mr/Mrs Sadaji Harji Vaghela** **Mr/Mrs Ashaben Mathurji Vaghela** | All That Piece And Parcel Of Freehold Immovable Gamtal Property Being A Residential Milkat No.405, House No.96, Admeasuring Around 384 Sq. Ft. I.E., Situated On The Land In Vasda , Sub-Dist.Palanpur And Dist.Banaskantha & Bounded As Under., Measurement :- Admeasuring Around 384 Sq. Ft., Extentsqft :- 384, Registrationdistrict :- Banaskantha, Registrationoffice :- Palanpur, North by : House Of Pravinbhai Laxmanbhai Bhushi, South by : House Of Vaghaji Sadaji Vaghela, East by : Road, West by : Open Land | 21.08.2026 and Amount Rs. 3,16,327 | 11.11.2026 |
| 2. | LOAN NO.: EMFWADAJ0022961/ ELPWADAJ0022962 **BRANCH: Wadaj** **BORROWER_NAME:** **Mr/Mrs Chandreshbhai Ranjanbhai Dutt** **GUARANTOR/S_ NAME:** **Mr/Mrs Dutt Bhavesh R** **Mr/Mrs Dataniya Laxmiben** | All The Piece And Parcel Of Residential Property Being A Flat No.F/1 Admeasuring Around 55 Sq.Mtrs (592.01Sq.Ft) & Flat No.F/2 Admeasuring Around 55 Sq.Mtrs (592.01Sq.Ft) total Admeasuring Around 110 Sq.Mtrs (1184.03Sq.Ft) On First Floor Situated At The Area Known As Nr.Kashi Vishwnath Temple O/S Shahpur Gate Situated On The Land City Survey No.51 Of Moujo/Village: Kajipur-Kagdiwas Ward More Specific Situated On The Land Of Final Plot No.51 Of Tps No.3 Of Moujo/Village:Kajipur-Kagdiwad Ward Sub.Dist And Dist.Ahmedabad Bounded As Under, North by : Fp No.52 & 53, South by : 80Ft Road, East by : Fp No. 133 & 136, West by : Fp No.45 & 47 | 22.07.2026 and Amount Rs. 26,47,285 | 11.11.2026 |
| 3. | LOAN NO.: 7000110913521/ 7000111091340 **BRANCH: Udhana** **BORROWER_NAME:** **Mr/Mrs Shatrughan Prasad** **GUARANTOR/S_ NAME:** **Mr/Mrs Sunita Shatrughan** | All That Piece & Parcel Of Immovable Property, Premises Of Plot No. 66, Area Admeasuring 40.19 Sq.Mtrs., Along With 31.34 Sq.Mtrs. Undivided Proportionate Share In Road & C.O.P., Total Area 71.53 Sq.Mtrs. Land Of Society Known As Ayodhya Dham Residency, N.A. Land Bearing R.S. No. 343, 344, Block No. 360/B, 361/B, Village : Kanki, Taluka/Sub-District : Palsana, District : Surat., Measurement : Admeasuring 40.19 Sq. Mtrs. I.E. 432 Sq. Fts., Extentsqft : 432, Registrationdistrict : Surat, Registrationoffice : Palsana, North by : Plot No. 81, South by : Society Road, East by : Plot No. 67, West by : Plot No. 65 | 22.07.2026 and Amount Rs. 10,05,564 | 11.11.2026 |
| 4. | LOAN NO.: 700009391120/ 700009391161 **BRANCH: Udhana** **BORROWER_NAME:** **Mr/Mrs Dabhi Bhikha Gangaram** **GUARANTOR/S_ NAME:** **Mr/Mrs Tina Bhikha Dabhi Bavari** | All That Piece & Parcel Of Immovable Property, Premises Of Plot No. 66, Area Admeasuring 40.15 Sq. Mtrs. Land With Construction Thereon, Along With 26.21 Sq.Mtrs. Undivided Proportionate Share In The Road And C.O.P. With All Rights Of Society Known As Green Park Vibhag-1, N.A. Land Bearing R. S. No. 498/1, Old Block No. 21/1 To 21/28, After Re-Survey New Block No. 23, 700 To 726, Village : Haldharu, Taluka/Sub-District : Kamrej, District : Surat, State: Gujarat., North by : Plot No. 67, South by : Plot No. 65, East by : Society Road, West by : Plot No. 75 | 22.07.2026 and Amount Rs. 10,62,633 | 11.11.2026 |
| 5. | LOAN NO.: 700011070692 **BRANCH: Bhavnagar** **BORROWER_NAME:** **Mr/Mrs Rocki Rameshbhai Kathi** **GUARANTOR/S_ NAME:** **Mr/Mrs Kathi Karolben Rockibhai** | All That Piece And Parcel Of Immovable Property Of Residential House On Bearing Kareda Aakarni Patrak Property No.435, House No.438 Having Land Admeasuring 191.37 Sq.Mts. With Construction Thereon, Situated At Gamtal Land Of Kareda, Tal. Ghogha And Dist. Bhavnagar In The State Of Gujarat., Measurement :- Having Land Admeasuring 191.37 Sq.Mts. With Construction Thereon, Extentsqft :- 2060.00, Registrationdistrict :- Bhavnagar, Registrationoffice :- Ghogha, North by : Property Of Jinabhai, East by : Road, West by : Waste Land | 21.08.2026 and Amount Rs. 3,35,186 | 11.11.2026 |

Date: 16-11-2026
Place: Gujarat

Sd/-Authorized Officer,
Equitas Small Finance Bank Ltd

# CFM ASSET RECONSTRUCTION PRIVATE LIMITED

Registered Office: "Block No.A/1003, West Gate, Near YMCA Club, Sur No.835/1+3, S.G. Highway, Makarba, Ahmedabad-380051, Gujarat. Corporate Office: 1st Floor, Wakefield House, Sprott Road, Ballard Estate, Mumbai-400038. Email: chetan.rajpurohit@cfmarc.in, Contact: 079-66118554 & 079-6611855, Mobile: 9892816471.

## APPENDIX- IV-A [See proviso to rule 8 (6) ]
## SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

**E-auction Sale Notice for Sale of Immovable Assets under the Securitization 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.**

CFM Asset Reconstruction Private Limited ("CFM-ARC") (acting in its capacity as Trustee of CFM-ARC Trust-207) have acquired the entire outstanding debt along with underlying securities of Ejabul Shukur Ali Mallick & Ors. under section 5 of the said Act vide Registered Assignment Agreement dated 31-12-2025 and by virtue of the said Assignment Agreement, Jana Small Finance Bank Ltd. assigned all the rights, title and interests along with underlying securities and guarantees in favor of CFM-ARC.

Notice is hereby given to the public in general and in particular to the Borrowers and Guarantors that the below described immovable properties (Secured Assets) mortgaged/ charged to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of the Assignor on 16.08.2026 will be sold on **"As is where is basis", "As is what is basis", and "Whatever there is basis", and "No recourse basis"** on 22-12-2026 for recovery of Rs.22,33,084/- (Twenty Two Lakh Thirty Three Thousand and Eighty Four Rupees Only) due and payable as on 09-04-2026 together with further interest from penal Interest till the date of payment of the said amount in full together with all cost charge and expenses etc theron minus recovery, if any due to the secured creditors from 1) Ejabul Shukur Ali Mallick (Borrower), 2) Raja Sekh (Co-Borrower).

| | |
|---|---|
| Description of Secured Property: | Constructed Residential Property admeasuring built up area 55-20 Sq.mtrs. (Carpet area 46-00 Sq.mtrs.,) situated at Mota Mauva Revenue Survey No.180 Paikee TPS-22, FP No.18 Gujarat Housing Board Rangoli Park Uj Yogna-2, Flat No.0908 at Rajkot, Boundaries by: East: Other Property, West: Flat No.N-0907, North: Internal Road, South: Corridor & Flat No.N-0905. |
| Secured Debt: | Rs.22,33,084/- (Twenty Two Lakh Thirty Three Thousand and Eighty Four Rupees Only) due and payable as on 09-04-2026 together with further interest from penal Interest till the date of payment |
| Reserve Price (RP): | Rs.20,80,000/- (Rupees Twenty Lakh Eighty Thousand Only) |
| EMD: | Rs.2,08,000/- (Rupees Two Lakh Eight Thousand Only) |
| Time, Date & Place: for E-Auction | E-Auction/ Bidding through website (https://www.bankeauctions.com) Date: 22-12-2026. Time: 11:00 AM to 12:00 Noon |
| Inspection | With Prior Consultation of authorised officer |
| Last Date and Time for Bid Submission: | On or before 05:00 PM on 21-12-2026 |
| Contact: | Dr. Chetan Rajpurohit - 9892816471, Email: chetan.rajpurohit@cfmarc.in |

**Encumbrances if any: Not known to the secured creditor**

For detailed terms & conditions of the sale through e auction, please refer to the link provided in Secured Creditors website i.e. **https://www.cfmarc.in** before submitting bids for taking part in the e-auction.

Bidders may also visit the website **https://www.bankeauctions.com** or contact service provider **M/s. C1 India Private Limited. Bidder Support Nos.: 0124-4302020/ 21/ 22, +91 7291981124/ 1125/ 1126; email: support@bankeauctions.com, Mr. Bhavik Pandya, Contact No. +91 8866682937; Maharasthra@c1india.com**

This notice of 30 days is being given to all of you in compliance of under section 13(8) and Rule 8, Sub Rule 6 of SARFAESI Rules Under the SARFAESI Act 2002, Informing all the Borrowers, all the Guarantors and all the Mortgagors about holding of auction/ sale of the aforementioned Secured Properties/ Secured Assets at the aforementioned date and time, with the advice to redeem the secured Properties/ Secured Assets. If so desired by them, by paying the outstanding dues as mentioned herein above along with further interest, other costs and expenses thereon due and payable prior to the scheduled auction. In case of default in payment, any or all of the Secured Properties/ Secured Assets shall at the discretion of the Authorized Officer/ Secured Creditor be sold through any of the modes as prescribed under Rule 8(5) of Security Interest (Enforcement) Rule, 2002.

Place: Ahmedabad
Date: 16.11.2026

Sd/- Authorised Officer, CFM Asset Reconstruction Pvt. Ltd., Acting as trustee of CFMARC Trust-207

# CFM ASSET RECONSTRUCTION PRIVATE LIMITED

Registered Office: "Block No.A/1003, West Gate, Near YMCA Club, Sur No.835/1+3, S.G. Highway, Makarba, Ahmedabad-380051, Gujarat. Corporate Office: 1st Floor, Wakefield House, Sprott Road, Ballard Estate, Mumbai-400038. Email: chetan.rajpurohit@cfmarc.in, Contact: 079-66118554 & 079-6611855, Mobile: 9892816471.

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**E-auction Sale Notice for Sale of Immovable Assets under the Securitization 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.**

CFM Asset Reconstruction Private Limited ("CFM-ARC") (acting in its capacity as Trustee of CFM-ARC Trust-207) have acquired the entire outstanding debt along with underlying securities of Kataria Lakhankumar Bhojraj and Others (Borrowers & Co-Borrowers) under section 5 of the said Act vide Registered Assignment Agreement dated 31.12.2025 and by virtue of the said Assignment Agreement, Jana Small Finance Bank Limited assigned all the rights, title and interests along with underlying securities and guarantees in favor of CFM-ARC.

Notice is hereby given to the public in general and in particular to the Borrowers and Guarantors that the below described immovable properties (Secured Assets) mortgaged/ charged to the Secured Creditor, the Physical possession of which has been taken by the Authorized Officer of the Assignor on 03.05.2026 will be sold on **"As is where is basis", "As is what is basis", and "Whatever there is basis", and "No recourse basis"** on 22-December 2026 for recovery of Rs.8,41,325/- (Eight Lakh Forty One Thousand Three Hundred and Twenty Five Rupees Only) as on 20-11-2025 together with further Interest from 21.11.2025 penal Interest till the date of payment of the said amount in full together with all cost charge and expenses etc theron minus recovery, if any due to the secured creditors from 1) Kataria Lakhankumar Bhojraj (Borrower), 2) Bhojraj Mangaldas Katariya (Katara) (Co-Borrower).

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|---|---|
| Description of Secured Property: | A Residential House Constructed on the land of Plot No.35 Paike, C.S. No.331, Shil No.7, land admeasuring 40-12-42 Sq.mtrs. of Gamtal Land of Visavadar, Ta. Visavadar, Dist. Junagadh. Boundaries by: East: Adj. Other's Property, West: Adj. Other's Property, North: Adj. Waste Land of Government, South: Other's Property. |
| Secured Debt: | Rs.8,41,325/- (Eight Lakh Forty One Thousand Three Hundred and Twenty Five Rupees Only) as on 20-11-2025 together with further interest from 21.11.2025 penal Interest till the date of payment of the said amount in full together with all cost charge and expenses etc theron minus recovery, if any due to the secured creditors |
| Reserve Price (RP): | Rs.7,05,000/- (Rupees Seven Lakh Five Thousand Only) |
| EMD: | Rs.70,500/- (Rupees Seventy Thousand Five Hundred Only) |
| Time, Date & Place: for E-Auction | E-Auction/ Bidding through website (https://www.bankeauctions.com) Date: 22-12-2026 - Time: 11:00 AM to 12:00 Noon |
| Inspection | With Prior Consultation of authorised officer |
| Last Date and Time for Bid Submission: | On or before 05:00 PM on 21-12-2026 |
| Contact: | Dr. Chetan Rajpurohit - 9892816471, Email: chetan.rajpurohit@cfmarc.in |

**Encumbrances if any: Not known to the secured creditor**

For detailed terms & conditions of the sale through e auction, please refer to the link provided in Secured Creditors website i.e. **https://www.cfmarc.in** before submitting bids for taking part in the e-auction.

Bidders may also visit the website **https://www.bankeauctions.com** or contact service provider **M/s. C1 India Private Limited. Bidder Support Nos.: 0124-4302020/ 21/ 22, +91 7291981124/ 1125/ 1126; email: support@bankeauctions.com, Mr. Bhavik Pandya, Contact No. +91 8866682937; Maharasthra@c1india.com**

This notice of 15 days is being given to all of you in compliance of under section 13(8) and Rule 8, Sub Rule 6 of SARFAESI Rules Under the SARFAESI Act 2002, Informing all the Borrowers, all the Guarantors and all the Mortgagors about holding of auction/ sale of the aforementioned Secured Properties/ Secured Assets at the aforementioned date and time, with the advice to redeem the secured Properties/ Secured Assets. If so desired by them, by paying the outstanding dues as mentioned herein above along with further interest, other costs and expenses thereon due and payable prior to the scheduled auction. In case of default in payment, any or all of the Secured Properties/ Secured Assets shall at the discretion of the Authorized Officer/ Secured Creditor be sold through any of the modes as prescribed under Rule 8(5) of Security Interest (Enforcement) Rule, 2002.

Place: Ahmedabad
Date: 16.11.2026

Sd/- Authorised Officer, CFM Asset Reconstruction Pvt. Ltd., Acting as trustee of CFMARC Trust-207

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# ASIRVAD MICRO FINANCE LTD

CIN U65923TN2007PLC064550
9th and 10th Floor, No 9, Club House Road, Anna Salai,
Chennai 600 002. Tamil Nadu.
Tel:044-42124493

## GOLD AUCTION NOTICE

**The borrowers, in specific and the public, in general, are hereby notified that public auction of the gold ornaments pledged in the below accounts is proposed to be conducted at the following branches on 16/12/2026 from 10.00 am onwards. The auction is of the gold ornaments of defaulted customers who have failed to make payment of their loan amount despite being notified by registered letters. Unauctioned items shall be auctioned on any other days without any further notice. Change in venue or date if any) will be displayed at the auction centre and on the company website. The details given below are in the order of Branch Name, Loan Number.**

List of Pledges:-

GUJARAT, AHMEDABAD, AJIT MILL RAKHIAL-AHMEDABAD GL, 0342590700000871, 0891, 0342590730000517, 0518, GHODASAR GL, 0342330700000718, 0787, 0809, 0810, 0342330730000284, 0285, I O C ROAD GL, 0342340700000884, KATHWADA GL, 0342350700000807, 0831, 0893, 0342350730000640, 0641, 0647, KRISHNANAGAR GL, 0342630700001099, 1100, 1111, 0342630730000950, NANA CHILODA-AHMEDABAD GL, 0342600700000803, 0342600730000414, 0416, NAROL GL, 0342370700001030, 1196, 1201, 1271, 1275, 1284, 0342370730000778, 1297, 1300, 1356, 1358, NAVA NARODA-AHAMEDABAD GL, 0342610700000929, 1007, 1009, 0342610730000606, 0660, 0666, NEW S G ROAD GL, 0342380700001162, 1327, 1328, 1341, 1347, 0342380730000632, VASTRAL GL, 0342320700001003, 0342320730001002, 1003, GUJARAT, AHMEDABAD, I O C ROAD GL, 3423406500000001 0002, 0003, NAROL GL, 342370650000001 NEW S G ROAD GL, 342380600000001 VASTRAL GL, 342320600000001

Persons wishing to participate in the above auction shall comply with the following:-

Interested Bidders should submit Rs. 10,000/- as EMD (refundable to unsuccessful bidders) by way of Cash on the same day of auction. Bidders should carry valid ID card/PAN card. For more details, please contact 9345954568

Authorised officer
Asirvad Micro Finance Ltd.



Annotated
CFM ASSET RECONS

# આરબીઆઇના નવા નિયમોથી ગોલ્ડ એનબીએફસીમાં લોનની પરતચૂકવણીનું દબાણ સર્જાયું

**આરબીઆઇના નવા સોનાની સામે ધિરાણ આપવાના નિયમો અમલમાં આવ્યાના છ મહિના બાદ બિનબેન્કિંગ નાણાકીય કંપનીઓમાં લોનની ચૂકવણીમાં વિલંબના કિસ્સાઓ વધી રહ્યા છે. પરંપરાગત એકસાથે મુદલ અને વ્યાજની ચૂકવણીની પદ્ધતિમાંથી માસિક હપ્તા અને ટૂંકી મુદતની લોનની નવી પદ્ધતિમાં બદલાવને કારણે દેવાદારોને પ્રારંભિક તબક્કામાં રાહત મળી છે. જો કે, ચૂકવણીમાં વિલંબ વધવાનું કારણ નવી પદ્ધતિમાં થઈ રહેલો બદલાવ છે, સોનાની સામે આપવામાં આવેલી લોનના પોર્ટફોલિયોની મૂળભૂત મુદ્દવત્તામાં કોઈ ખંગાર નથી.**

મનાપુરમ ફાયનાન્સ તાજેતરની એવી નિબનેક્સ્ટિક નાણાકીય કંપની છે, જેણે લોનની ચૂકવણીમાં વિલંબમાં મોટો વધારો નોંધાવ્યો છે. સપ્ટેમ્બર ત્રિમાસિકગાળામાં તેના બીજા તબક્કાની સોનાની સામેની લોનની સંપત્તિમાં ૧૦ ગણો વધારો થઈને તે ૫ ટકા થઈ હતી. આ શ્રેણીમાં ૩૧થી ૮૯ દિવસ સુધીની મુદતવીતી લોનનો સમાવેશ થાય છે. આ સમયગાળા દરમિયાન કેરળ સ્થિત આ ધિરાણકર્તાની સોનાની સામેની લોનની કુલ સંચાલિત સંપત્તિમાં વાર્ષિક ધોરણે ૬૩ ટકાનો ઉછાળો આવ્યો હતો અને તે વધીને રૂપિયા ૬૦,૬૪૦ કરોડ થઈ હતી.

મનાપુરમ ફાયનાન્સના પ્રમુખ અને મૂખ્ય મુખ્ય નાણાકીય અધિકારી ભુવનેશ કલાડીસેલ્વને સપ્ટેમ્બર-અંતકાયમતોમાં થયેલા વધારા માટે મુખ્યત્વે એક્સિમબેંક ટિઝર્વ બેન્ક ઓફ ઈન્ડિયા (આરબીઆઈ) દ્વારા જારી કરેલા ગોલ્ડ લોન માર્ગદર્શિકા બાદ ઋણધારકોની વર્તણૂકમાં આવેલા બદલાવને જવાબદાર ગણાવ્યો છે. સુધારેલા નિયમોએ ધિરાણકર્તાઓને પરંપરાગત એક વર્ષની બુલેટ ચૂકવણી માળખાની સામે માસિક હપ્તા આધારિત અને ટૂંકાગાળાની ગોલ્ડ લોન રજૂ કરવાની મંજૂરી આપી હતી. કલાડીસેલ્વને કંપનીના બીજા ત્રિમાસિકગાળાના પરિણામો અંગેની ચર્ચા દરમિયાન જણાવ્યું હતું કે, આ તમામ પ્રારંભિક સંકેતો છે અને મુખ્યત્વે આ પ્રકારના ઉત્પાદનોથી દેવાઈ રહેલા ગ્રાહકોની વર્તણૂકને આભારી છે. આ એવા ઉત્પાદનો છે, જેનો ગ્રાહકોએ અગાઉ ક્યારેય અનુભવ કર્યો નથી. તેઓ પરંપરાગત એક વર્ષની વપરાશ પ્રકારની લોનથી ટેવાયેલા છે, જેમાં સામાન્ય રીતે એકસાથે બુલેટ ચૂકવણી કરવાની હોય છે.

અગાઉ, દેશની સૌથી મોટી ગોલ્ડ લોન નોન-બેંકિંગ ફાયનાન્શિયલ કંપની મુથૂટ ફાઇનાન્સે ૯૦ દિવસથી વધુ સમયથી બાકી રહેલી ગોલ્ડ લોન ધરાવતી સ્ટેજ-૩ અકર્યાયમતોમાં બમણાથી વધુનો વધારો નોંધાવ્યો હતો, જે વધીને રૂપિયા ૩,૨૬૩ કરોડ થઈ છે, જ્યારે સ્ટેજ-૨ અકર્યાયમતો પાછલા વર્ષના સમાન ત્રિમાસિક ગાળાના રૂપિયા ५७४ કરોડથી વધીને રૂપિયા ૨૩,४६७ કરોડના સ્તરે કથળી હતી. મુથૂટ ફાઇનાન્સના મેનેજિંગ ડિરેક્ટર એલેક્ઝાન્ડર જ્યોર્જ મુથૂટે જણાવ્યું હતું કે આરબીઆઈના નવા નિયમોને કારણે ટૂંકા ગાળાની લોન અને નિયમિત વ્યાજ ચુકવણીની યોજનાઓ રજૂ કરવામાં આવી છે. આ ઉત્પાદનોમાં ઋણધારકોએ ૬૨ મહિને વ્યાજ ચૂકવવું જરૂરી હોવાથી, ચુકવણી ચૂકી જવાને કારણે લોન સ્ટેજ-૨ અને સ્ટેજ-૩ શ્રેણીમાં ધકેલાઈ શકે છે.

ગ્રાહકો નિયમિત વ્યાજ ચુકવણીની યોજના માટે નવા છે કારણ કે અગાઉ ગોલ્ડ લોન ઉધોગમાં આવી કોઈ અવસ્થાના અસ્તિત્વમાં નહોતી. શ્રીરામ ફાઇનાન્સના એક્ઝિક્યુટિવ વાઇસ-ચેરમેન ઉમેશ રેવણકર પણ માનું હતું કે, અમે માસિક હપ્તા અને વ્યાજ ચુકવણી પરાવર્તી ગોલ્ડ લોન રજૂ કરી હતી. લોકો મારા એકાસથે ગોલ્ડ લોન ચુકવણી કરવાથી ટેવાયેલા છે. તેમની નિયમિત ચુકવણી સમયસર થતી નથી અને તે જ આ પાછળનું મુખ્ય કારણ છે. કેટલાક ધિરાણકર્તાઓ હવે તેમની ટૂંકા ગાળાની ગોલ્ડ લોન યોજનાઓ ઘટાડી રહ્યા છે. બજાજ ફાઇનાન્સના વાઇસ-ચેરમેન અને મેનેજિંગ ડિરેક્ટર રાજીવ જૈને કંપનીના પરિણામો અંગેની ચર્ચા દરમિયાન જણાવ્યું હતું કે, અમે ઓગસ્ટ મહિનાથી એમ પેલી તરીકે ટૂંકાગાળાની યોજનાઓ આકર્ષાવું બંધ કરી દીધું છે.

બજાજ ફાઇનાન્સે સપ્ટેમ્બર ત્રિમાસિક ગાળા દરમિયાન સ્ટેજ-૨ ગોલ્ડ લોન અકર્યાયમતોમાં રૂપિયા ૧,૦૪૭ કરોડનો વધારો નોંધાવ્યો હતો, જે મુખ્યત્વે નિયમનકારી ફેરફારો બાદ રજૂ કરાયેલી ટૂંકા ગાળાની યોજનાઓને આભારી છે. મનાપુરમ ફાઇનાન્સે પણ જણાવ્યું છે કે તે ધીમે ધીમે લાંબા ગાળાના ઉત્પાદનો તરફ વળી રહી છે. અમે પણ ધીમે ધીમે ત્રણ મહિનાથી ૦ મહિનાના ઉત્પાદનોમાંથી એક વર્ષના ઉત્પાદનો તરફ આગળ વધી રહ્યા છીએ. અમે ગ્રાહકોનું ચોગ્ય મૂલ્યાંકન કર્યા પછી જ આ ટૂંકા ગાળાના ઉત્પાદનો માટે ધિરાણ આપીએ છીએ.

## પશ્ચિમ એશિયામાં કટોકટી છતાં ચોખાની નિકાસમાં ૪.૬ ટકાનો વધારો થયો

**સંદીપ દાસ**
નવી દિલ્હી, તા.૧૫

**અલ નિનોને કારણે** સ્થાનિક ઉત્પાદનમાં ઘટાડો અને પશ્ચિમ એશિયાના સંઘર્ષને પગલાંમાં વિક્ષેપો હોવા છતાં વર્ષ ૨૦૨૬-૨૭ના એપ્રિલથી ઓક્ટોબર દરમિયાન ચોખાની નિકાસો ૪.૬ ટકા વધીને ૬.૯૧ મિલિયન ટનેર થઈ હતી.

ઓક્ટોબર ૨૦૨૬માં વિષવના સૌથી મોટો ચોખાના નિકાસકારે ૧.૦૨ મિલિયન ટનેરના મૂલ્ય જેટલા ચોખાની નિકાસ કરી હતી, તેની તુલનામાં ગત વર્ષના સમાન મહિનાની તુલનામાં ચોખાની નિકાસમાં ૧૮ ટકાનો વધારો જોવા મળ્યો છે. ઓલ ઈન્ડિયા રાઈસ એક્સપોર્ટર્સ એસોસિએશનના વાઈસ પ્રેસિડન્ટ રંજિત સિંહ જોસેને જણાવ્યું હતું કે, પાકિસ્તાન, થાઈલેન્ડ, વિયેતનામ અને આમનાકાર કરતાં ગ્રાહકોમાં સ્પર્ધા છતાં ભારતે મજબૂત પ્રદર્શન કર્યું છે. આ ઉપરાંત તેમણે જણાવ્યું હતું કે, ચોખાના ઉત્પાદને નિકાસની સ્પર્ધા, સ્થાનિક ખાદ્ય પુરવઠા અને ભાવ સ્થિરતાની વચ્ચે સંતુલન મુજબ સારી રીતે રાખ્યો છે.

ભારત ઈરાક, કુવૈત, બહરિન, કતાર, ઇજમાન અને જબલ અલ અલી પોર્ટ પર કામગીરી ફર્યાવત છે. બંદરે તેઓ વધુ વેક્ટિલ્યક ફ્રૂટનો શોધ કરી રહ્યા છે. નિકાસકારોએ જણાવ્યું હતું કે, ભારત પાસે હજુ પણ ચોખાનો નોંધપાત્ર જથ્થો અને મજબૂત ઉત્પાદન આધાર ઉપરવ્યો છે, જ્યારે ઉત્તર ભારતમાં ૨૦૨૬-૨૭ની સીઝન માટે ડાંગરની ખરીદી હાલમાં ચાલી રહી છે. જોસેએ જણાવ્યું હતું કે, દેશના અનેક વિસ્તારોમાં દુષ્કાળ જેવી સ્થિતિ હોવા છતાં પંજાબ અને હરિયાણામાં મબલખ પાક થયો છે, જેના કારણે દેશમાં એકંદરે અનાજની ઉપલબ્ધતા મજબૂત બની છે. ચોખાની નિકાસ અંગે રાઈસ વિલા નામની ચોકાની નિકાસ કરતા કંપનીના સહસ્થાપક અને મુખ્ય કાર્યકારી અધિકારી સુરજ અગ્રવાલે જણાવ્યું હતું કે, આગામી ઉેટલાક મહિનાઓમાં ભારતીય ચોખાની નિકાસની સ્થિતિ સાવેનરીપૂર્ણ આશાવાદી રહેવાની ધારણા છે. તેમણે જણાવ્યું હતું કે, જો કે, સ્થાનિકિક ભાવમાં થતી વધઘટ અને પાકની ઉપલબ્ધતા આના મુખ્ય નિર્ણાયક પરિબળો રહેશે. નાણાકીય વર્ષ ૨૦૨૫-૨૬માં બાસમતી અને નોન-બાસમતી સહિત ચોખાની નિકાસનું મૂલ્ય વાર્ષિક ધોરણે ૭.૫ ટકા વધીને ૧૧.૫૩ બિલિયન ડોલર થયું હતું. ઉેક્યા એક દાયકામાં ભારત વિશ્વનો ચોથી મોટો ચોખા નિકાસકાર દેશ રહ્યો છે. એશિયાના કૃષિ વિભાગના વૈશ્વિક બજાર વિશ્લેષક જુજર, વૈશ્વિક ચોખાના વેપારમાં ૨૦ ટકાથી વધુ હિસ્સો ધરાવતા ભારતની નિકાસમાં ઘટાડા પાછળ નિકાસ માટે ઉપલબ્ધ ચોખાના જથ્થામાં ઘટાડો અને તેના પરિણામે ભાવમાં થયેલો વધારો જવાબદાર છે. ભારત ૧૪૦થી વધુ દેશોમાં ચુંગેરિત અને લાંબા દાણાવાળી બાસમતી તેમજ નોન-બાસમતી ચોખાની નિકાસ કરે છે.


## MANAPPURAM HOME FINANCE LIMITED

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**સિક્યોરીટી ઇન્ટરેસ્ટ (એન્ફોર્સમેન્ટ) નિયમો, ૨૦૦૨ ના નિયમ ૮(૬) અને ૯ સાથે વંચાતા સિક્યોરીટાઈઝેશન અને રીકન્સ્ટ્રકશન ઓફ ફાયનાન્શિયલ એસેટસ અને એન્ફોર્સમેન્ટ ઓફ સિક્યોરીટી ઇન્ટરેસ્ટ એક્ટ, ૨૦૦૨ હેઠળ સ્થાનો ઉપયોગ કરીને ઓથોરાઈઝ્ડ ઓફિસર મારફત વેચાણ માટે જાહેર નોટીસ**

**સ્થાવર ઝંગમોત્તમ**

આથી ખાસ કરીને દેવાદાર(રો)/જામીનદાર(રો)/ગીરોદાર(રો) અને ખાસ કરે જનતાને આથી નોટીસ આપવામાં આવે છે કે નીચે દર્શાવેલ સ્થાવર મિલકત(ો) અનુપ્રમ લોન ફાયનાન્સ લીમીટેડની ગીરો/બાંધ કરાયેલ છે, જે સિક્યોરીટી ઇન્ટરેસ્ટ (એન્ફોર્સમેન્ટ) નિયમો, ૨૦૦૨ (નિયમો)ના નિયમો ૯ ૮ અને ૯ સાથે વંચાતા સિક્યોરીટાઈઝેશન અને રીકન્સ્ટ્રકશન ઓફ ફાયનાન્શિયલ એસેટસ અને એન્ફોર્સમેન્ટ ઓફ સિક્યોરીટી ઇન્ટરેસ્ટ એક્ટ, ૨૦૦૨ (એક્ટ)ની જોગવાઈઓ અનુસાર નીચે દર્શાવેલ બાકી રકમ તેમજ થકત વ્યાજ, ચાર્જિસ અનેતે પર ગેરેની વસુલાતમાટે ઓથોરાઈઝ્ડ ઓફિસર દ્વારા નીચે વર્ણવ્યા મુજબ ગીરો/બાંધ કરાયેલ મિલકત(ો)નો કબજો લેવામાં આવ્યો છે.

| દેવાદાર(ો), સહ-દેવાદાર(ો) અને જામીનદાર(ો)નું નામ | લોન એકાઉન્ટ નંબર | બાકી રકમ રૂા. માં | કબજાની તારીખ | સ્થાવર મિલકતની વિગત | નિયત્તમ અનામત કિંમત | ઇમર્જ રકમ અને ઇન્કમેન્ટની રકમ રૂા. માં | ઇન્સ્પેક્શનની તારીખ અને સમય |
|---|---|---|---|---|---|---|---|
| પ્રીતેશ સોમ, ગણેશન, કેનવા નોન્ન ગણેશન, ભાવિકા પ્રીતેશકુમાર પટેલ | NLAP002 4003940 & NHL0024 0002202 | રૂા.૨૦,૨૦૨૩ | ગ્રાહકીય કબજો તા.૦૨.૦૩.૨૦૨૩ | મિલકત નં.૨૦ ગીરો કર્યા, ફ્લેટ, ૩જે માળે, ૪૫ ચો.મીટર કાર્પેટ વિસ્તાર, બિલ્ટ અપ વાળો, સી ગ્લાસ સ્ટેટસની, બોલાવ ચિમ્પ વાળો, મિલ્ટ નમ્બર વાળો, બોલ્ટનાળા હોલ, કોલોનીવાળા, પી.એચ. કોલોનીવાળા એમ.એલ. નમ્બર, ગુજરાત, પીન-૩૬૩૦૪૩ | રૂા. ૬,૭૦,૨૦૦/- (અંકે રૂા. ૧,૧૨,૨૦૦/- | રૂા. ૦૬,૨૦૨. ૨૦૨૬ ૦૩:૦૦ પીએમ સુધી |

સંપર્ક વ્યક્તિનું નામ અને સંપર્ક નંબર: કૃણાલ ચાવલિયા-૭૬૨૪૦૪ ૬૨૧૫૬
૧.ઉપરોક્ત વિગત તેમજ રકમ માટે, ઇચ્છુક બીડરોએ મનપુરમ હોમ ફાયનાન્સ લીમીટેડની તારીખના ડીડીના નામે અર્નેસ્ટ મની ડીપોઝીટ જમા કરવી પડશે.
૨. ઇચ્છુક વેચાણ ટેન્ડરદાર https://www.bankeauctions.com મારફત ઈ-ઓક્શન મારફત અને બીડ દસ્તાવેજોની સરતો અને નિયમો મુજબ અને અહીં બતાવેલ પ્રક્રિયા મુજબ ભોગવે.
૩.રૂા.૦૧ લીડ્સ જમા કરેલ અમોન્ટમાંથી ઉેવાય ટી/ડીપોઝીટ રકમ ઉપરાંત વેચાણ પર લાગવે બીડની રકમના ૨૫ ટકા અને બાકીની વેચાણ કિંમત વેચાણની મંજુરી ની તારીખથી ૧૫ દિવસની અંદર ચુકવવાની રહેશે.
૪. અધિકૃત અધિકારી (ઓ)/એમએલએકે૬૦૬૦૬૦૬ એન્ટરપ્રેઇઝ કન્સોર્ટીયમ, નેટવર્ક હોમલન, સીકલન મેસ ડાઉન, બાવર ઉેવર વગેરે માટે બાધ્યકારક ગણાશે નહીં.
૫. ઇચ્છુક બીડરોએ સ્ટોર, એસ્ટો ડોપોઝ કરવો બાધ્યકા વાજર અને ડોપોઝ આગોતરી નોટીસ વગર બીડ/ઓફરનો સ્વીકાર/અસ્વીકાર/મુલતવી/રદ કરી શકે છે અથવા કારણ પોસ્ટ-ઓન કરી શકે છે.
૬. સ્ટેડ્ય ખરીદાર/બીડર ખરીદી કિંમતપર અને લાગુ બધા મુજબ ટેક્સી/ટી/તે તારીખમાં બાકિદીદાર/ડીપોઝીટરી માટે મુલ્યવાયાન ડોપોઝ તાબુની બાકી, ટેક્સ, મુલ્યવાયાન ફી, લાગુ જુબોસ્ટી, સ્ટેમ્પ ડ્યુટી ટ્રાન્સફરન ફી વગેરે ભોગવવાની રહેશે.
૭. ઇચ્છુક બીડરોએ તેમની બીડ જમા કરતાં પહેલા બોનસ્ટો, સિક્યોરિટાઈઝેશન એન્ડ રીકન્સ્ટ્રકશન ઓફ ફાયનાન્શિયલ એસેટસ એન્ડ એન્ફોર્સમેન્ટ ઓફ સિક્યોરિટી ઇન્ટરેસ્ટ એક્ટ, ૨૦૦૨ હેઠળ નિયમનકારી એમએલએકે૬૦૬૦૬૦૬ દ્વારા લાદવામાં આવેલ કોઈપણ પ્રતિબંધ અથવા તેની સામે કોઈપણ કોર્ટ અથવા ટ્રિબ્યુનલ સમક્ષ કોઈપણ કાર્યવાહી વિશે પોતાને સંતોષ કરવો જોઈએ. કોઈપણ પ્રતિબંધ અથવા કાર્યવાહી વિશે કોઈપણ જાણકારીનો અભાવ કોઈપણ દાવા/વાંધો/બચાવ માટે આધાર તરીકે ગણવામાં આવશે નહીં. તેમણે એમએલએકે૬૦૬૦૬૦૬ના તમામ નિયમો અને શરતોનું પાલન કરવું જોઈએ.
૮. અખબારમાં પ્રસિદ્ધ કરાયું નોટીસમાં બાજાવેલ વિગતો નીચે તારી કરવાનારી જોક બજાવતી ઠેઠળ બાજાવેલ છે, આમ કમાં નીચે તારી કરવાનર કોપીયત ૧૫૫, બોડ નિવારેન અથવા ૧૫ મારે બજાવવારમાં આવ્યા નથી.
૯. દેવાદાર/જામીનદારો/ગીરોદાર, જે બાજાવેલ બાકી રકમમાટે બજાવવાર છે, તેમણે ઉેમરીકત રકમનું વેચાણ થયા અંગે સિક્યોરીટી ઇન્ટરેસ્ટ (એન્ફોર્સમેન્ટ) નિયમોના નિયમ ૮ અને ૯ ઠેઠળ નોટીસ મુજબ આ વેચાણ નોટીસ તેવાની રહેશે.
૧૦. ઉેપરોકત સીડ્યુલ હેઠળ કોઈપણ તરફાવર નિબ્ધ જવાબ ડિસ્ત્યાબ, એમએલએકે૬૦૬ એક્ટ અને નિયમોના નિયમ ૮(૬)નો જોગવાઈઓ ઠેઠળ કોઈપણ અન્ય ઉેતેલો સિક્યોરિટ મિલકત(નું વેચાણ કરવાનો ઠા ધરાતો છે.

**તારીખ: ૧૫.૧૧.૨૦૨૬ | સ્થાન: જુનાગઢ**

**સહી/- અધિકૃત અધિકારી, મનાપુરમ હોમ ફાયનાન્સ લીમીટેડ વતી**

## SEL Manufacturing Company Limited

[CIN: L51909PB2000PLC023679]
Regd. Office: 274, Dhandari Khurd, G.T. Road, Ludhiana 141014 (Punjab).
Tel.: +91-161-7111117, Fax: +91-161-7111118, Website: www.selindia.in, Email : cs@selindia.in

**Extract of Unaudited Financial Results for the Quarter and Half Year Ended 30th September, 2026** (Rs. In Lakhs)

| Sr. No. | Particulars | Financial Results | | |
|---|---|---|---|---|
| | | Quarter ended 30.09.2026 (Unaudited) | Year ended 31.03.2026 (Audited) | Quarter ended 30.09.2025 (Un-audited) |
| 1. | Total Income from operations | 384.38 | 1,564.65 | 533.07 |
| 2. | Net Profit(+) (Loss)(-) for the period (before Tax, Exceptional and/or Extraordinary items) | (4,086.80) | (17,343.13) | (4,482.26) |
| 3. | Net Profit(+)/ (Loss)(-) for the period before Tax (after Exceptional and/or Extraordinary items) | (3,988.40) | (16,787.23) | (4,421.69) |
| 4. | Net Profit(+) /(Loss)(-) for the period after tax (after Exceptional and/or Extraordinary items) | (3,988.40) | (16,787.23) | (4,421.69) |
| 5. | Total Comprehensive Income(+)/(Loss)(-) for the period [Comprising Profit (Loss) for the period (after tax) after Minority Interest and Other Comprehensive Income (after tax)] | (4,611.30) | (19,047.36) | (4,475.85) |
| 6. | Equity Share Capital | 3,313.47 | 3,313.47 | 3,313.47 |
| 7. | Other Equity (Reserves) | 0.00 | (43,271.45) | 0.00 |
| 8. | Earnings per Share (EPS) (of Rs.10/- each) (In Rs. ) (not annualised) | | | |
| a) | Basic | (12.04) | (50.66) | (13.34) |
| b) | Diluted | (12.04) | (50.66) | (13.34) |

**Notes:** The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 14th November, 2026. The above is an extract of the detailed format of the Quarterly and half yearly unaudited Financial Results for the quarter ended 30th September, 2026, filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly and half yearly unaudited Financial Results for the quarter ended 30th September, 2026 is available on the website of the Company at www.selindia.in, and on the websites of the Stock Exchanges, i.e. www.bseindia.com and www.nseindia.com. The results can also be accessed by scanning the following Quick Response (QR) Code

**For Sel Manufacturing Company Limited**
**Sd/-**
**(Naveen Arora)**
**Whole Time Director**
**(DIN: 09114375)**

**DATE : 14-11-2026**
**PLACE : LUDHIANA**

## OSIAJEE TEXFAB LIMITED

**CIN: L17299PB1995PLC055743**
**Registered Office : First Floor, Navraav Electro Limited Building, Opp. Punj Honda, Jalandhar Road, Hoshiarpur, Hoshiarpur, Balachaur, Punjab, India, 146001**
**E-Mail : csosiajee.texfab@gmail.com | Website: www.osiajeehdl.com**
**EXTRACT OF STANDALONE AND CONSOLIDATED UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2026** (Rs In Lakhs)

| Particulars | Quarter ended 30.09.2026 (Un-audited) | Quarter ended 30.06.2026 (Un-audited) | Quarter ended 30.09.2025 (Un-audited) | Half Year ended 30.09.2026 (Un-audited) | Half Year ended 30.09.2025 (Un-audited) | Year ended 31.03.2026 (Audited) |
|---|---|---|---|---|---|---|
| Total income from operations (net) | 4.22 | 2.90 | 38.02 | 7.12 | 50.46 | 84.52 |
| Net Profit / (Loss) before tax | -0.34 | -2.77 | 35.72 | -3.10 | 38.72 | 63.93 |
| Net Profit / (Loss) after tax | -0.34 | -2.77 | 35.72 | -3.10 | 38.72 | 63.93 |
| Total Comprehensive Income/(Loss) for the Period and other Comprehensive Income/ (Loss) after Tax | -0.34 | -2.77 | 35.72 | -3.10 | 38.72 | 63.93 |
| Equity Share Capital | 540.00 | 540.00 | 540.00 | 540.00 | 540.00 | 540.00 |
| Reserves & Surplus | - | - | - | - | - | - |
| Earnings Per Share (Face value of Rs. 10/- each) | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 |
| Basic / Diluted (₹) : | -0.0006 | -0.055 | 0.066 | -0.005 | 0.071 | 1.18 |

**Notes :** 1. The above is an extract of the detailed format of financial results filed with the Stock Exchanges under regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015. The full format of the Un-audited Financial Results for the quarter and half year ended September 30, 2026 are available on the website of BSE:- www.bseindia.com and also available on Company's website i.e. www.osiajeehdl.com. 2. These Un-audited Financial Results are in compliance with Indian Accounting Standards ('IND AS') as prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and in terms of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015. 3. The above-mentioned results were reviewed by Audit Committee and thereafter approved and taken on record by the Board of Directors of the Company in their meeting held on 14th November, 2026. These results have been audited by the statutory auditors of the Company. 4. The figures for the quarter and half year ended September 30, 2026 as reported in these financial results are the balancing figures between Un-audited figures in respect of the Quarter and the published figures upto September 30, 2026. 5. The Company operates in single segment. Hence no segment wise figures are published. 6. Previous Quarter figures have been regrouped/ rearranged wherever necessary to confirm to current Quarter figures in order to comply with the requirements of the amended Schedule III to the Companies Act, 2013 effective April 01, 2021. 7. The Consolidated Financial Results includes the results of a wholly owned subsidiary company "Osiajee Agro Farms Limited" which are as under:

**Consolidated Financial Results** (Rs In Lakhs)

| Particulars | Quarter ended 30.09.2026 (Un-audited) | Quarter ended 30.06.2026 (Un-audited) | Quarter ended 30.09.2025 (Un-audited) | Half Year ended 30.09.2026 (Un-audited) | Half Year ended 30.09.2025 (Un-audited) | Year ended 31.03.2026 (Audited) |
|---|---|---|---|---|---|---|
| Total income from operations (net) | 39.06 | 73.09 | 207.95 | 112.15 | 290.98 | 713.92 |
| Net Profit / (Loss) before tax | 17.24 | 34.36 | 171.02 | 51.60 | 210.64 | 554.75 |
| Net Profit / (Loss) after tax | 17.24 | 34.36 | 171.02 | 51.60 | 210.64 | 554.75 |
| Total Comprehensive Income/ (Loss) for the Period and other Comprehensive Income/ (Loss) after Tax | 17.24 | 34.36 | 171.02 | 51.60 | 210.64 | 554.75 |
| Equity Share Capital | 540.00 | 540.00 | 540.00 | 540.00 | 540.00 | 540.00 |
| Reserve & Surplus | - | - | - | - | - | - |
| Earning Per Share (Face Value of Rs. 10/- Each) Basic / Diluted: | 10.00<br>0.095 | 10.00<br>0.63 | 10.00<br>0.65 | 10.00<br>0.39 | 10.00<br>1.07 | 10.00<br>10.27 |

**For Osiajee Texfab Limited**
**Sd/-**
**Reema Saroya**
**Managing Director (DIN: 08292397)**

**DATE : 14-11-2026**
**PLACE : HOSHIARPUR**

## BHANDARI HOSIERY EXPORTS LIMITED

Regd. Office: Bhandari House, Village Meharban, Rahon Road, Ludhiana-141007 (Punjab) (India)
Phones 88720-16410, Fax 0161-2690394 CIN: L17115PB1993PLC013930
E-mail : bhandari@bhandariexport.com; Website: www.bhandariexport.com

**STANDALONE UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30.09.2026** (Rs. IN LAKHS)

| Sr. No. | Particulars | Quarter ended | | Half Year ended | | Year ended |
|---|---|---|---|---|---|---|
| | | 30.09.2026 (Un-audited) | 30.06.2026 (Un-audited) | 30.09.2025 (Un-audited) | 30.09.2026 (Un-audited) | 30.09.2025 (Un-audited) | 31.03.2026 (Audited) |
| 1 | Total income from operations | 7845.82 | 5084.71 | 6637.03 | 12930.53 | 13133.98 | 28071.41 |
| 2 | Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items) | 208.36 | 176.41 | 267.70 | 384.77 | 484.05 | 1043.71 |
| 3 | Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items | 208.36 | 176.41 | 267.70 | 384.77 | 484.05 | 1043.71 |
| 4 | Total comprehensive income for the period (comprising profit/loss for the period (After Tax) and other comprehensive income | 153.15 | 129.66 | 206.93 | 282.81 | 368.83 | 776.84 |
| 5 | Paid up Equity Share Capital (Face Value of Rs. 1/- each) | 3329.56 | 3329.56 | 2400.49 | 3329.56 | 2400.49 | 3329.56 |
| 6 | Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year | - | - | - | - | - | 15004.74 |
| 7 | Earnings Per Share (of Rs. 1/- each) Basic : Diluted : | 0.05<br>0.05 | 0.04<br>0.04 | 0.07<br>0.07 | 0.08<br>0.08 | 0.15<br>0.15 | 0.23<br>0.32 |

**Notes :** 1. The above Un-audited Financial Results for the Quarter and Half Year ended 30.09.2026 have been reviewed by the Audit Committee and approved by the Board of Directors on 14th November, 2026. These results have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 read with relevant rules thereunder and in terms of Regulation 33 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015 as amended. 2. The review report of the Statutory Auditors is being filed with the BSE Limited and NSE Limited. For more details on Un-audited Financial Results, visit Company's Website i.e. www.bhandariexport.com, and financial results at corporate section at www.bseindia.com and www.nseindia.com. 3. The Group is engaged in the Single operating segment 'Textiles'. 4. The above is an extract of the detailed format of un-audited Financial Results for the Quarter and Half Year ended 30th September, 2026 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015. The full format of the aforementioned Financial Results is available on the Stock Exchange websites i.e. www.nseindia.com and www.bseindia.com and on the Company's website www.bhandariexport.com .5. The aforementioned Financial Results alongwith the Limited Review Report of the Statutory Auditors thereon can also be accessed by scanning a Quick Response Code given below:

**For Bhandari Hosiery Exports Limited**
**Sd/-**
**Nitin Bhandari**
**Chairman & Managing Director**
**(DIN: 01385065)**

**Dated : 14.11.2026**
**Place : Ludhiana**

## સીએફએમ એસેટ રીકન્સ્ટ્રક્શન પ્રાઇવેટ લીમીટેડ

thoughtful regeneration

**રજીસ્ટર્ડ ઓફીસ: ઓફીસ નં. એ/1003, ઝેનિથ હાઉસ, મહાલક્ષ્મી ક્રોસ રોડ પાસે, સર્વે નં. 835/1+3, એસ.જી. હાઈવે, મકરબા, અમદાવાદ - 380051. ગુજરાત. કોર્પોરેટ ઓફીસ: પહેલો માળ, બોમ્બે સેલ્સ કોર્પો., ભાટિયા હોસ્પિટલ, ખાર (વેસ્ટ), મુંબઈ-400038 સંપર્કના: chetan.rajpurohit@cfmarc.in, સંપર્ક : 079-66118554 & 079 66118555, મોબાઈલ: 6graz 92xxx**

### પરિશિષ્ટ-૪-એ (જુઓ નિયમ ૮(૬) નો જોગવાઈઓ) સ્થાવર મિલકતના વેચાણ માટે વેચાણ નોટીસ

**સિક્યોરીટી ઇન્ટરેસ્ટ એન્ફોર્સમેન્ટ નિયમો, 2002 ના નિયમ 8(6) ની જોગવાઈઓ સાથે વંચાતા સિક્યોરીટાઈઝેશન અને રીકન્સ્ટ્રકશન ઓફ ફાયનાન્શિયલ એસેટ્સ અને એન્ફોર્સમેન્ટ ઓફ સિક્યોરીટી ઇન્ટરેસ્ટ એક્ટ, 2002 હેઠળ સ્થાવર મિલકતોના વેચાણ માટે ઇસ્તુક વેચાણ નોટીસ**

સીએફએમ એસેટ રીકન્સ્ટ્રક્શન પ્રાઇવેટ લીમીટેડ (સીએફએમ- એસારસી ટ્રસ્ટ-૨૦૨૩ ના ટ્રસ્ટી તરીકે તેની સમતાના) (ચાર્જટ્રસ્ટ) રજીસ્ટર્ડ એસારસીમનેન્ટ એગ્રીમેન્ટ તારીખ ૨૧.૧૨.૨૦૨૩ દ્વારા બાબતેના એકત્રની ઠઠળ ૫ ઠેઠળ ઈમ્પ્લુમ્બ સુદ્રુવ બાકી બાકીત રકમ અને અન્યની પુરેપુરી બાકી રકમ રૂા. ૨૦૫,૨૦,૦૮,૦૦૦/- (રૂપિયા બસોપાંચ કરોડ વીસ લાખ આઠ હજાર પુરા)