NIWAS HOUSING FINANCE LIMITED

(Formerly, Niwas Housing Finance Private Limited)
Regd. Office: - A1, 6th Floor, Trade Star, Andheri Kurla Road, J B Nagar, Andheri (E), Mumbai – 400059.

POSSESSION NOTICE [Rule 8 (1) and (2)]

Whereas, The Authorized Officer of the Secured Creditor mentioned herein, 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 a demand notice calling upon the borrower(s) to repay the amount mentioned in the notice within 60 days from-the date of receipt of the said notice.
The borrower(s) having failed to repay the amount, notice is hereby given to the borrower(s) and the public in general that the undersigned being the Authorized Officer of NHFL has taken possession of the property described herein below in exercise of 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 the date mentioned against each property.
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.
The borrower(s) 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 NHFL for the amount mentioned below and interest and other charges thereon.

Loan Account Number	Borrower(s) & Property Details	Amount & Date of Demand Notice	Date of Possession	Possession Status
LNAHM0HL-07250061048	1.RITESH MUKUNDBHAI PAREKH (BORROWER) 2.HEMAKSHI RITESHBHAI PAREKH (CO-BORROWER)	Rs. 24,44,875/- (Rupees TwentyFour Lakh FourtyFour Thousand Eight Hundred SeventyFive Only) DATE: 17-Aug-2026	17-Nov-2026	SYMBOLIC POSSESSION

PROPERTY BEARING :- INMOVABLE OF RESIDENTIAL FLAT NO. B/504 ADMESSURING 44.45 SQ. MTRS. (CARPET AREA) ON FIFTH FLOOR IN BLOCK NO. B TAGETHER WITH UNDIVIDED PROPORTIONATE SHARE ADMEASURING 18.60 SQ. MTRS IN THE LAND OF SCHEME KNOWN AS "RADHE COVIND GALAXY" LYING AND SITUATED AT SUB-PLOT NO. 369/1 OF FINAL PLOT NO. 2 AND 5/2 OF TOWN PLANNING SCHEME NO. 110 OF AMALGATAATED REVENZE SURVEY NO. 369/1 (OLD SURVEY NO. 369 AND 372/2), SITUATE, BEING AND LYING AT MOUJE NIKOL, TALUKA ASARVA IN THE REGTSTRATION DISTRICT AND SUB-DISTRICT AHMEDABAD-12 (NIKOL). PROPERTY BOUNDED AS UNDER: EAST : SOCIETY INTERNAL ROAD, WEST 3 FLAT NO.B-593, NORTH 3 TP ROAD, SOUTH FLAT NO.B-535

Place : Gujarat / Date : 19.11.2026 **Sd/-, Authorized Officer, Niwas Housing Finance Limited**

बैंक ऑफ़ बड़ौदा Bank of Baroda **Dudhia Talav Branch :** Opp. Municipal Market, M.G. Road, Navsari - 396445, **Phone No.** (02637) 250810, **E Mail :** dudhia@bankofbaroda.com

DEMAND NOTICE (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

To, Mr. Jayeshbhai Dilipbhai Naik (Borrower) & Mrs. Pinky Radhakishan Gola (Co-Borrower) **Date : 04/11/2026**
Address : Flat No. 1/A, At First Floor, Crystal Annexy Apartment, Tighra Road, Navsari - 396445.

Sub.: Notice under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" **A/c Mr. Jayeshbhai Dilipbhai Naik (Borrower) & Mrs. Pinky Radhakishan Gola (Co-Borrower).**
Dear Sir/s, - Ref : Credit facilities with our Bank of Baroda, Dudhia Talav Branch.
1. We refer to our sanction **Letters No. BOB/ADV, Dated : 30/10/2023 & 10/11/2023** for your advance Accounts **05870600006727 & 05870600006765** respectively conveying sanction of credit facilities as mentioned below, and the terms of sanction. Pursuant to the above sanction you have availed and started utilizing the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Type of Facility	Limit	Rates of Interest	O/s as on 04-11-2026 (inclusive interest up to 31/10/2026)
Baroda Home Loan (05870600006727)	Rs. 35,83,450/-	0.50% over BRLLR i.e. 8.65 % p.a. with Monthly Rest (present BRLLR is 8.15%)	Rs. 34,49,145.66 + un applied, un serviced Interest thereon & Other Charges.
Suvidha Personal Loan (05870600006765)	Rs. 1,60,500/-	1.10% over BRLLR plus 0.25(SP) i.e.9.50 % p.a. with Monthly Rest (present BRLLR is 8.15%)	Rs. 1,57,476.39 + un applied, un serviced Interest thereon & Other Charges.

SECURITY AGREEMENT WITH BRIEF DESCRIPTION OF SECURITIES

All that Piece and Parcel of Municipal Ward No. 13, House No. 2324/1A (Old) 9409/0 (New) known as Flat No. 1-A, built up area adm. 1033.01 sq. ft. i.e. 96 sq. mtr. (Super built up area admeasuring 1621 sq. ft. i.e. 150.65 sq. mtr.) alongwith the undivided share over the original land situated at First floor of "Crystal Annexy" Tighara Wadi, Navsari, Tal. & Dist. Navsari bearing Revenue Survey No. 166, City Survey Tika (Sheet) No. 123, City Survey Number 4705, T.P. Scheme No. 3, Final Plot No. 34 and Original Plot No. 29 Paikee Plot nos. 19,20,23,24 and 26 admeasuring 1036.93 sq. mtr. + undivided portion of common road and common open plot admeasuring 740.37 sq. mtr. = total land admeasuring 1777.30 sq. mtr. **Bounded by :- East :** Other Property after O.T.S, **West :** Flat No. 1-H, **North :** O.T.S, **South :** Passage and Flat No. 1-B. Property belongs to Mr. Jayeshbhai Dilipbhai Naik (Borrower) & Mrs. Pinky Radhakishan Gola (Co- borrower)

(2). As you are aware, you have committed defaults in payment of interest/Installments on above loans/outstandings for the Quarter / month ended **August - 2026** and you have also defaulted in payment of Installments of term loan / demand loans which have fallen due for payment on 04/08/2026 and thereafter. **(3).** Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on **02/11/2026** (mention date of classification as NPA) in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon., **(4).** Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating **Rs. 36,06,622.05 (Rupees Thirty Six Lakh Six Thousand Six Hundred Twenty Two and Five Paisa Only) as on 04/11/2026 + un applied, un serviced Interest thereon & Other Charges** as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note., **(5).** Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full., **(6).** We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act., **(7). We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender /private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available., (8).** Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Sd/-.
Date : 04/11/2026 **Authorised Officer,**
Place : Navsari **Bank of Baroda**

IDBI BANK **Registered Office: IDBI Tower, World Trade Center Complex, Cuffe Parade, Mumbai, Pin – 400 005 CIN: L65190MH2004GOI148838**

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

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) Rule, 2002. Notice is hereby given to the public in general and in particular to the Borrowers, Co- Borrowers, Mortgagors and Guarantors that the below described immovable property mortgaged / charged to IDBI Bank Ltd., the **Physical Possession** of which has been taken by the Authorised Officer of IDBI Bank Ltd., Secured Creditor, will be sold on **"As is where is", "As is what is", "Whatever there is", and "Without Recourse Basis" on 23/12/2026** for recovery of respective amount(s), at respective reserve price(s) and EMD(s), as mentioned below.

Sr No.	Borrower(s) Name	Property Description	Outstanding balance as on (01/10/2026)	Reserve Price / EMD
1.	Mr. Azhar Aminbhai Munshi and Mrs. Harshad R Khojani	City S.Ward No.1 Nondh No.5574 Paiki , Mahamadi Appt.Wing-B Flat No. S/14, Surendarnagar – Gujarat – 363001	Rs.12.30 Lakh	Rs.9.60 Lakh / Rs.0.96 Lakh
2.	Mr Manish Himantlal Vaghadiya & Mrs Ashaben M Vaghadia	(1) Shop No. 15,"New Bhakti Aluminum Section", Ground Floor, "Pragati Complex", Lati Plot Street No. 7/8, Nr. Looks Furniture Mall, Opp. Chandni Road Ways, Off. Lati Plot Road, At:- Morbi, Tal & Dist :- Morbi, Pincode – 363641 (2) Shop No. 16, "New Bhakti Aluminum Section", Ground Floor, "Pragati Complex", Lati Plot Street No. 7/8, Nr. Looks Furniture Mall, Opp. Chandni Road Ways, Off. Lati Plot Road, At:- Morbi, Tal & Dist :- Morbi,Pincode - 363641	Rs.25.11 Lakh	Rs.26.00 Lakh / Rs.2.60 Lakh

Possession Type	Inspection Date (with prior appointment)	Last Date of Submission of Bids along with EMD	Date of E-Auction & Time	Bid Increase Amount by
Physical	21/12/2026	22/12/2026 (Till 4:00 PM)	23/12/2026 (11.00AM to 1.00 PM)	Rs.25,000/- (Rupees Twenty Five thousand only)

Gist of the terms & conditions appearing in Bid Document:
1. Particulars specified in the schedule above have been stated to the best of the information. Authorized officer and /or Bank will not be answerable for any error, miss-statement or omission in this public notice.
2. The E-auction shall be subject to detailed terms and conditions in the bid documents available on www.idbibank.in or www.bankeauctionwizard.com
3. For detailed procedure, auction process, bid documents, kindly contact Shri. Kamesh Baberwal (M) 9723501977 email id-kamesh.baberwal@idbi.co.in, Shri Avinash Adhangale: 9892202324) email id-avinash.adhangale@idbi.co.in, Shri Umesh Singhania (M) 9967701574 email id –umesh.singhania@idbi.co.in, or visit regional office (Retail Recovery) at: 2nd Floor, The Emporia Building, A.G. Chowk, Kalawad Road, Rajkot, Pin: 360005 on any working day between 11.00 am to 4.00 pm.
4. For e-Auction support, please contact: Antares Systems Limited, Website: www.bankeauctionwizard.com. , Help Desk Number - M. No-8951944383 / 9044314492 ,Landline No.- 080-45982100,E-mail- sushmitha.b@antaressystems.com/ praveshmani.t@antaressystems.com.
5. This publication is also "Fifteen Days "notice required under Rule 9 (1) of Security Interest (Enforcement) Rules, 2002.
6. All statutory liabilities / taxes / maintenance fee / electricity / water charges etc., outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder/purchaser of the property. IDBI Bank Ltd. does not take any responsibility to provide information on the same.
7. The sale will attract TDS as applicable under Section 194 (1A) Income Tax Act, on culmination of sale depending on total sale price.
8. The GST, if any, attracted on sale of immovable property, the same will be borne by the successful bidder/purchaser.
9. The successful bidder/purchaser will be required to deposit 25% of Sale Price (inclusive of EMD) at the time of confirmation of sale. The Balance amount of the sale price is to be paid within 15 days from the date of issue of letter of acceptance by IDBI Bank Ltd. or such extended period as may be agreed in writing by Authorized Officer (AO) but not beyond 3 months.
10. The AO may permit inter-se bidding among the qualified bidders. The AO reserves the right to accept or reject all/any bids without assigning any reason. In case all the bids are rejected, the AO reserves the right to sell the assets by any modes as prescribed in the Security Interest (Enforcement) Rules, 2002.
11. Earnest Money Deposit (EMD) will not carry any interest.
Date: 19/11/2026, Place: Rajkot **Sd/- Authorized Officer, IDBI Bank Ltd**

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pnb Housing Finance Limited **APPENDIX -IV-A - E-AUCTION-PUBLIC SALE NOTICE of IMMOVABLE PROPERTY/IES**
E-AUCTION-SALE NOTICE FOR SALE OF IMMOVEABLE ASSETS 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)
Reg. Off.:- 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones:-011-23357170, 23357172, 23705414, Web:-www.pnbhousing.com

B.O.VADODARA: Trivia Mall, Race Course Road, Vadiwadi, Near Natubhai Circle, Vadodara, Gujarat – 390007, **B.O. SURAT:** 1110, 1111 & 1112, 11th Floor, Vasupujya Rio Empire Opp. Pal RTO, Adajan Hajra Road, Adajan Surat-394510, Gujarat, **B.O.AHMEDABAD:** UG-4, Megha House, 1st Floor Nethaji Road, Mithakhali Cir, Opposite Kotak Bank, Ahmedabad, Gujarat 380006, **B.O.VESU:** UG-4, Milestone Milagro, Near Someshwar Char Rasta, Udhana-Magdalla Road, Vesu, Surat, Gujarat, 395007,

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of **M/s PNB Housing Finance Limited**,Secured Creditor, will be sold on **"AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS"** as per the details mentioned below. Notice is hereby given to borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrowers/ mortgagor(s)(since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in **M/s PNB Housing Finance Limited,secured creditor's website i.e. www.pnbhousing.com.**

Loan No. Name of the Borrower/ Co- Borrower/Guarantor/Legal heirs(A)	Demanded Amount & Date (B)	Nature of possession (C)	Description of the Properties mortgaged (D)	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Submission of Bid (G)	Bid Incr. amount Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances (Last Date if any) (K)
HOU/VA/0822/1019578, Priyank J Patel / J U Patel, B.O.: VADODARA	Rs. 32,13,456 & 7 Oct-23	Physical Possession	D 403 Palash Height, Nr Legend Hotel, Tarsali By Pass, Tarsali, Vadodara, Gujarat-390009, Vadodara, India.	Rs. 11,98,000	Rs. 1,19,800	3/12/2026	Rs. 10,000	30-11-2026 12:00pm to 04:00pm	04-12-2026 2PM to 03:00PM	NOT KNOWN
HOU/SRT/0818/564246, Balukbhai Gordhanbhai Moradiya / Kailasben Balukbhai Moradiya /Karshanbhai Goradhanbhai Karasawbhai, B.O.: SURAT	Rs. 76,28,371.16 & 09-04-2025	Physical Possession	Plot No 183, Hevaen 444, Sandiyer Taluko, Oplad, Surat, Gujarat-394540, Surat, India.	Rs. 21,54,000	Rs. 2,15,400	3/12/2026	Rs. 10,000	01-12-2026 12:00pm to 04:00pm	04-12-2026 2PM to 03:00PM	NOT KNOWN
NHL/AHM/1023/1173481, Rajiv Sharma /Urmila Sharma, B.O.: AHMEDABAD	Rs. 21,39,397.96 & 09-03-2026	Physical Possession	10 2nd Floor, Prabbha Plus, Opp Narol GAM, Ashlali Highway, Narol, Ahmedabad, Gujarat, India, 382405	Rs. 17,67,000	Rs. 1,76,700	3/12/2026	Rs. 10,000	26-11-2026 12:00pm to 04:00pm	04-12-2026 2PM to 03:00PM	NOT KNOWN
HOU/VA/1222/1059115, Nikesh Maheshkumar Mehta / Maheshkumar Mehta / Milin Mehat, B.O.: VADODARA	Rs. 16,38,158.32 & 06-08-2025	Physical Possession	101, Jala Chambers, Manmata Lend, Rajmahal Road, Vadodara, Gujarat-390001, India.	Rs. 10,25,000	Rs. 1,02,500	3/12/2026	Rs. 10,000	26-11-2026 12:00pm to 04:00pm	04-12-2026 2PM to 03:00PM	NOT KNOWN
NHL/VES/0823/1154092, Jinkalkumar Patel/Kajalben Jinkalkumar Patel, B.O.: VESU	Rs. 53,72,662.10 & 06-03-2025	Physical Possession	Shop No 18, 19 & 20, 2nd Floor, Block A, Samarth Park Commercial Complex, B/H Amroli Tapi Ghat Garden & Opp. Pramukh Multi Speciality Hospital, Amroli Road, Surat, Gujarat-391150, India.	Rs. 32,77,000	Rs. 3,27,700	3/12/2026	Rs. 10,000	30-11-2026 12:00pm to 04:00pm	04-12-2026 2PM to 03:00PM	NOT KNOWN

***Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/ claims in respect of above mentioned immovable/secured assets except what is disclosed in the Column No.-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. (1.)** As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K **(2.)** The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form. **(3.)** Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s),the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money) on the same day or not later than next working day. The sale may be confirmed in favour of (bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the s sale consideration amount has to be deposited by the purchaser within 15 days' from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of Sarfaesi Act. **(4.) M/s C1 India Private Limited would be assisting the Authorised officer in conducting sale through an e-Auction having its Corporate office at Plot No. 68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website -www.bankeauctions.com For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Ashish Ashok Matta, Toll Free No. 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.**

PLACE : GUJARAT **DATE :- 19-11-2026** **SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED**

BAJAJ FINANCE **BAJAJ FINANCE LIMITED**
Registered Office : Bajaj Finance Limited, C/o Bajaj Auto Limited Complex Mumbai Pune Road Akurdi Pune 411035
Branch Add: Bajaj Finance Ltd, Shop 10 1St Floor Dharam Empire Kamrej Gujarat

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

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

Whereas, the undersigned being the Authorized Officer of **Bajaj Finance Limited (BFL),** under the provisions of the Securitisation and Reconstruction of Financials Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Sec.13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand **by registered post ("Notice")** calling upon the Borrowers/Co-borrowers mentioned here under to repay the amount mentioned in the notice U/s.13(2) of the said Act within a period of **60 days** from the date of receipt of the said notice.
The Borrowers/Mortgagors/Guarantors named below having failed to repay the said amount, notice is hereby given to the Borrowers/ Mortgagors/Guarantors and public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on me under Sec. 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers in particular and public in general are hereby cautioned not to deal with the said property and any dealing with this property will be subject to the charge of the Bajaj Finance Limited. for the amount mentioned herein below along with interest thereon at contracted rate. **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.**

No.	Loan Account No./Name of the Borrower(s) Mortgagor(s) Guarantor(s)	Description of Property Schedule of Property	Date of Notice U/s.13(2) and U/s.13(2) Notice Amount and Date of Possession
1	**LAN : P4Z8PBL2921107** **1. Mr Tejendra Harishbhai Patel,** R/o. Flat 304 Umiya Apt Patel Faliya Bestan Surat, Gujarat,395023 Contact: 9662233439, Email id: tanvijari.tej@gmail.com **Also at**, R/o. Old Panchayat no:266/1-2, City Survey Ward Nondh no.246,247,248, City Survey No.46,Flat No.304, Third Floor, Umiya Apartment, Mouje. Bhestan, Ta.Choryasi, Dist.Surat 395023. **2. Tanvi Jari thr. Its Prop. Tejendrabhai Harishbhai Patel** R/o.Pl. 60 Solapure Compound Udhna Surat 394210 Contact: 9662233439, Email id: tanvijari.tej@gmail.com. 3. Sadhana Harishbhai Patel, R/o. 74 Shiv Nagar Bhestan Gujarat,395023, Contact: 9662233439, Email id: Email id: tanvijari.tej@gmail.com **4. Pankilkumar Patel S/o Harishbhai,** R/o. 74 Shiv Nagar Bhestan Gujarat,395023, Contact: 9662233439, Email id: Email id: tanvijari.tej@gmail.com. **5. Shreeji Jari Trading thr. Its Prop. Pankilkumar Patel,** R/o. S No. 61 Solapure Udhna, Surat, Gujarat,394210, Contact: 9662233439, Email id: Email id: tanvijari.tej@gmail.com	All That Piece And Parcel Of Old Panchayat no.266/1-2, City Survey Ward Nondh no.246,247,248,, City Survey No.46,Flat No.304, Third Floor, Umiya Apartment, Mouje. Bhestan, Ta.Choryasi, Dist.Surat 395023 along with proportionate share in common areas (Area adm. 74.42 Sq.mt; Built Up area 52 Sq.mt.). **Bounded On: East:** Adj.Flat No.305; **West:** Adj.Open Space; **North:** Internal Road; **South:** Entry & passage	20.08.2026 / Rs. 20,47,705/- (Rupees Twenty Lakhs Forty Seven Thousand Seven Hundred Five Only) / 17.11.2026

Date: 18.11.2026, Place: Gujarat **For Bajaj Finance Limited, Authorised Officer**

DEMAND NOTICE

"Whereas the Authorised Officer of Asset Reconstruction Company (India) Limited (acting in capacity as Trustee for the below mentioned Trusts) (hereinafter referred to as "ARCIL") is incorporated under the companies Act, 1956 and registered as an Asset Reconstruction Company (Trustee of ARCIL-Trust-2026-036) with the Reserve Bank of India of Securitization and Reconstruction of Financial assets and Enforcement of security Interest Act, 2002 (hereinafter referred to as "the SARFAESI Act") and whereas the Borrower/Co-Borrowers as mentioned in Column No. 2 of the below mentioned chart obtained loan from the Original Lenders and whereas ARCIL has acquired the financial assets relating to the loan accounts mentioned herein below and whereas ARCIL being the secured creditor under the SARFAESI Act, and in exercise of powers conferred under section 13(2) of the said Act read with Rule 2 of the security interest (Enforce-ment) Rules 2002, issued demand notice calling upon the Borrowers/Co-Borrowers as mentioned herein below, to repay the amount mentioned in the notices with further interest thereon within 60 days from the date of notice, but the notices could not be served upon some of them for various reasons."

Lano./ Name of Original Lender /Demand Notice Date/Name of the Trust	Borrower/Co-Borrower Name	Total Outstanding in Inr As Per Demand Notice Date
Lan : 350586 **Orignal Lender : Kogta Financial (I) Limited** **Date of Demand Notice : 22 august, 2026** **Name of The Trust : (Trustee of Arcil-Trust-2026-036)**	GAURANG KUMAR RAMESHBHAI CHOKSHI, MANSI GAURANG KUMAR CHOKSHI	RS. 1216493.64/- AS ON 21-May-26
DESCRIPTION OF THE MORTGAGED PROPERTIES : All that piece and parcel of Immovable Residential premises being number 6/2, City Survey No. 76/A, area **admeasuring 86.4544 Sq. Mtrs.** of Moje Kasbe Padra, Registration Sub - District Padra, District Vadodara, Gujarat. Property owned by Mr. GAURANG KUMAR RAMESHBHAI CHOKSHI EAST : Road, WEST : Ramasheri Faliyu, NORTH : Property of Manharbhai Shivabhai Chokshi, SOUTH : Property of Ghanshyambhai Mohanbhai Patel		
Lan : 323531 **Orignal Lender : Kogta Financial (I) Limited** **Date of Demand Notice : 22 august, 2026** **Name of The Trust : (Trustee of Arcil-Trust-2026-036)**	JADEJA RAGHUVIRSINH, JADEJA SITABA	RS. 607132.2/- AS ON 21-May-26
DESCRIPTION OF THE MORTGAGED PROPERTIES : All that pieces and parcels of immovable Property being Residential Milkat (House) No. 293 **Adm. 6422.64 Sq. Ft. (596-68 Sq. Mt.)** Situated at Gamtal, Village:Khadba Mota, Tal:Lalpur, Dist: Jamnagar, Gujarat. Property owned by Mr. Jadeja Raghuvirsinh EAST : Open Land, WEST : House of Halubha Jashubha, NORTH : Open Land, SOUTH : Sarpanch Plot		

Notice, is therefore given to the Borrowers/Co-Borrowers, as mentioned herein above, calling upon them to make payment of the total outstanding amount as shown herein above, against the respective Borrower/Co-Borrower, within 60 days of publication of this notice. Failure to make payment of the total outstanding amount together with further interest by the respective Borrower/Co-Borrower, ARCIL shall be constrained to take u/s 13(4) for enforcement of security interest upon properties as described above, steps are also being taken for service of notice in other manners as prescribed under the Act and the rules made hereunder. You are put to notice that the said mortgage can be redeemed upon payment of the entire amount due together with costs, charges and expenses incurred by Arcil at any time before the date of publication of notice for public auction or private treaty for transfer by way of sale as detailed in Section 13(8) of the SARFAESI Act.

Take note that in terms of S-13 (13) of the SARFAESI Act. you are hereby restrained from transferring and/or dealing with the Secured Properties in any manner by way of sale, lease or in any other manner."

Sd/- Authorised Officer
Date: 18.Nov. 2026 **Place: Gujarat** **Asset Reconstruction Company (India) Ltd.(In capacity as Trustee) (Trustee of Arcil-Trust-2026-036)**

Arcil Premier ARC **ASSET RECONSTRUCTION COMPANY (INDIA) LTD. (ARCIL)**
CIN No.- U65999MH2002PLC134884 Website: www.arcil.co.in
Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai-400028 Tel: +91 2266581300
Branch Office: Office No. 1008, 11th Floor, Westend Mall, Janakpuri District Centre, Janakpuri, New Delhi P.O: 110058 Ph: +91 011 4177 5206.

NIWAS HOUSING FINANCE LIMITED

(Formerly, Niwas Housing Finance Private Limited)
Regd. Office: - A1, 6 th Floor, Trade Star, Andheri Kurla Road, J B Nagar, Andheri (E), Mumbai – 400059.

Notice under Section 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

NHFL has sanctioned home loan/mortgage loan/construction loan to the following borrowers against mortgage of residential premises. The repayment of the said loans were irregular and the accounts are finally classified as Non-Performing Asset in accordance with directions and guidelines of National Housing Bank/RBI.
NHFL has therefore invoked its rights and issued a notice under section 13(2) of the SARFAESI ACT, 2002 and called upon the below listed borrowers to repay the total outstanding mentioned below within 60 days from the date of the demand notice. The following borrowers are hereby called upon by this publication to pay the total dues mentioned against them plus further charges & interest accrued till payment within **60 days** from the date of the said demand notice, failing which **NHFL** shall resort to all or any of the legal rights to take possession of the secured assets, dispose/ sale it and adjust the proceeds against the outstanding amount.
The borrowers are also restrained from alienating or creating third party interest on the ownership of the properties.

Sr. No	Location/ Loan Account Number	Name Of Borrower/ Co-Borrowers/ Guarantor	NPA Date	Date & Amount as per Demand Notice
1	MORBI LNMRB0HL-07210017831	JAYDIP PRAGJIBHAI PATOLIYA (BORROWER) GITABEN PRAGJIBHAI PATOLIYA (CO-BORROWER)	02-Nov-2026	06-Nov-2026 Rs. 307182/- As on Date 05-Nov-2026
DESCRIPTION OF PROPERTY/SECURED ASSET : ALL THE PIECES AND PARCEL OF ONE RESIDENTIAL FLAT NO. 506 SITUATED ON 5TH FLOOR HAVING TOTALLY BUILT UP AREA AD-MEASURING 46-17 SQ.MTR. [BUILT UP AREA AD-MEASURING 44-17 + BALCONY AREA 2-40 SQ.MTR.] OF MULTI - STORIED APARTMENT NAMELY ""RADHE TOWER"" STANDING ON PLOT NO. 18, OF N.A. LAND REVENUE S. NO. 13 PAIKY 1, CONVERTED INTO RESIDENTIAL USE, SITUATED AT VILLAGE - TIMBDI, TA. & DIST. MORBI AND BOUNDARIES AS FOLLOWS THAT IS TO SAY:- NORTH:- FLAT NO. 503 AND OPEN SPACE THEREAFTER PLOT NO.19, SOUTH:- FLAT NO. 501 AND OPEN SPACE THEREAFTER COMMON PLOT NO.1, EAST :- N.A. LAND ROAD, WEST :- FLAT NO. 501 AND 503, AND PASSAGE & MAIN DOOR OF THIS FLAT			

Date : 19.11.2026 **Sd/-, Authorized Officer**
Place : Gujarat **NIWAS HOUSING FINANCE LIMITED**

Possession Notice (For Immovable Property) Rule 8-(1)

Whereas, the undersigned being the Authorized Officer of IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IIFL-H FL) 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) mad with Rule 3 of the Security Interest (Enforcement) Rules 2002, a Demand Notice was issued by the Authorised Officer of the company to the Borrower/Co-Borrowers mentioned herein below 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 under Section 13(4) 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 **IIFL HFL** for an amount as mentioned herein under with interest thereon. The borrowers attention is invited to provisions of sub-section (8) of section 13 of the Act. If the borrower dears the dues of the **"IIFL HFL"** together with all costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by **"IIFL HFL"** and no further step shall be taken by **"IIFL HFL"** for transfer or sale of the secured assets.

Name of the Borrower(s)/ Co-Borrower(s)	Description of the Secured Asset (Immovable Property)	Total Outstanding Dues (Rs.)	Date of Demand Notice	Date of Possession
Mr. Jimitkumar Rakeshbhai Patel Mrs. Patel Riyaben Jimitkumar **(Prospect No IL10943714)**	All that piece and parcel of Flat No. 6, Fourth Floor, Rajdeep Complex, R.S. No. 2892/A/2 & 2893/A/3, T.P.S. No. 1, F.P. No. 455, Near Nimit Hospital, Bhalej Road, Moje: Village: Anand, Sub-Dist. Anand & Reg. Anand, Gujarat - 388001 Area Admeasuring (IN SQ. FT.): Property Type: Area_Admeasuring Property Area: 897.17	Rs. 1285094/-Rupees Twelve Lakh Eighty Five Thousand and Ninety Four Rupees Only	14-07-2026	16-11-2026
Mr. Rasikbhai Ambalal Parmar Mrs. Gopalbhai Ambubhai Parmar Mrs. Taraben Rasikbhai Parmar Rasikbhaimilkincom **(Prospect No IL10810953)**	All that piece and parcel of Milkhat No. 832, House No. 565/2, Village Linuda, Taluka Umreth, District Anand, Gujarat 388220 Area Admeasuring (IN SQ. FT.): Property Type: Area_Admeasuring Property Area: 520	Rs. 518780/-Rupees Five Lakh Eighteen Thousand Seven Hundred and Eighty Rupees Only	11-08-2026	16-11-2026
Mr. Pratapji Punjaji Hilot Mrs. Taraben Pratapji Hilot **(Prospect No 960372)**	All that piece and parcel of Plot No-77, Napagam Amlai, Modasa, Gujarat 383315 India Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Built_Up-Area, Carpet_Area Property Area: 540.00, 516.00, 470.00	Rs. 343992/-Rupees Three Lakh Forty Three Thousand Nine Hundred and Ninety Two Rupees Only	15-07-