



CIN: L70100GJ1992PLC017815

GST: 24AAACP9354K1Z5

Date: 21-11-2025

To
Department of Corporate Services
The Bombay Stock Exchange Ltd. P.J. Towers,
Dalal Street, Fort, Bombay- 400 001

Sub: Newspaper publication of Standalone Un-audited Financial Results for the quarter and half year ended September 30, 2025.

Ref.: BSE Script code: - 521238

Dear Sir/ Madam,

In accordance with Regulation 30 and 47 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, enclosed please find herewith newspaper publication of Standalone Un-audited Financial Results for the quarter and half year ended September 30, 2025, published in "Financial Express" in Gujarati Language and in English Language on **November 21, 2025** are attached.

Please take the aforesaid on record.

Thanking You,
Yours faithfully,

FOR BHARAT GLOBAL DEVELOPERS LTD.,
(Formerly Known as Kkrafton Developers Ltd)

MANAGING DIRECTOR
KEYURKUMAR PRAVINBHAI PATEL
DIN: 10822762
Encl: A/a



(+91)79-49229525



6th Floor- 604, Shivalik Shilp Iscon Cross Road
Ambli-Bhopal Road, S.G. Highway,
Ahmedabad, Gujarat 380015



inquiry@bgdl.co.in



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(ડીઆઈએન: ૧૦૮૨૨૭૬૨)

Inform your opinion with credible journalism.

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સ્થળ: ગુજરાત

એચડીએફસી બેંક લિ.
સહી/
અધિકૃત અધિકારી

PUBLIC NOTICE
BANCO PRODUCTS (INDIA) LTD.
 Registered Office: BIL, Near Bhaili Railway Station, Padra Road, Dist. Vadodara - 391410 Gujarat-INDIA

TO WHOMSOEVER IT MAY CONCERN

NOTICE is hereby given that the certificate[s] for the under mentioned securities of the Company has/have been lost/misplaced and the holder[s] of the said securities / applicant[s] has/have applied to the Company to issue duplicate certificate[s].

Name of the holder	Folio No[s]	Face Val	Certificate No	Distinctive_Number[s] Start - End	No of Shares
Cherezad Ratan Bharucha	00281922	2/-	1724	52476286 - 52482285	6000

The Public are hereby cautioned against purchasing or dealing in any way with the above referred share certificate[s]. Any person who has any claim in respect of the said share certificate[s] should lodge such claim with the Company or its Registrar and Transfer Agents : MUGF Intime India Private Limited 247 Park, C-101, 1 Floor, L. B. S. Marg, Vikhroli (W), Mumbai-400083. TEL: 8108116767 within 15 days of publication of this notice after which no claim will be entertained and the Company shall proceed to issue with the Duplicate Share Certificate[s].

Place : Bangalore
 Date : 21/11/2025

Name[s] of the holder[s] / Legal Claimant : **CHEREZAD RATAN BHARUCHA**

Bank of Baroda
NOTICE TO GUARANTOR (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

To, Date : 01.11.2025

Mr. Uday Anil Sangole (Partner in Shradha Industries) Address: D-156, Raj Laxmi Society Old Padra Road Near Shiv Mahal Palace Vadodara Gujarat-390015.

Mr. Om Manoj Dubey (Partner in Shradha Industries) Address: Shivam Row House No 4, Near Sandhyakendra, Salpur Nashik Maharashtra 422012.

Dear Sir

Sub: Notice under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for immovable & movable assets hereinafter called "the Act", A/c: M/S Shradha Industries Partner 1. Mr. Uday Anil Sangole 2. Mr. Om Manoj Dubey.

1. As you are aware, you have by an Agreement of Guarantee dated 03.10.2023 guaranteed payment on demand of all moneys and discharge all obligations and liabilities then or at any time thereafter owing or incurred to Bank of Baroda by **M/S SHRADHA INDUSTRIES (Partnership)** for aggregate credit limits of **Rs. 87,35,792.42 (Rs. Eighty-Seven lakh Thirty-Five Thousand Seven Hundred Ninety Two & Fourty Two Paise Only)** with interest thereon more particularly set out in the said guaranteed document. To secure your guaranteed obligation, you have also provided following securities to us:

Vehicle details: Mahindra Bolero Maxx city Vehicle no. GJ06BV9931 Engine no. TUF4M2068 Chassis no. MA1RV2TUKR6A28479 in the name of Shradha Industries.

2. We have to inform you that the Borrower has committed defaults in payment of its liabilities and consequently, the account has been classified as non-performing asset A Copy of the Notice dated (Date of the Demand Notice Attached) 06-12-2024 under Section 13(2) of the Security Interest Act, 2002 sent by us to the Borrower is enclosed. Since the Borrower has committed defaults, in terms of the guarantee, you have become liable to pay to us the outstanding amount of loan/credit facilities aggregating **Rs. 87,35,792.42 (Rs. Eighty-Seven lakh Thirty-Five Thousand Seven Hundred Ninety-Two & Fourty Two Paise Only)** as on 26-10-2025 plus further interest thereon from 27-10-2025 at the contractual rate with monthly rests plus penal interest with costs, charges and expenses till payment and call upon you to pay the said amount within 60 days from the date of this notice. Please note that interest will continue to accrue at the rates specified in Para 1 of the Notice dated 28-10-2025 served on the Borrower (copy enclosed).

3. We further wish to inform you that in regard to the personal guarantee provided by you to secure your guarantee obligations for the due repayment of the loans and advances by the Borrower, this notice of 60 days may please be treated as notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. We further give you notice that failing payment of the above amount with interest upto the date of payment, we shall be at liberty to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.

4. We invite your attention to sub-section (13) of 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 of the Notice dated 06-12-2024 served on the Borrower (copy enclosed) 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.

5. 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 of Baroda is tendered by you, at any time before the date of publication of notice for public auction I inviting quotations I tender I private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.

6. 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, in the right to make further demands in respect of sums owing to us.

Date : 01-11-2025
 Place : Vadodra

Sd/- Chief Manager & Authorised Officer, Bank of Baroda

BAJAJ HOUSING FINANCE LIMITED
 Corporate Office: Cerebrum 1 Park B2 Building, 5th Floor, Kalyani Nagar, Pune, Maharashtra-411014. Branch Add: 2nd floor, Akshar Mall, besides Bhaisree Mall, Anand, Chokadi, borisar, 388540. AUTHORIZED OFFICER'S DETAILS: NAME: Vishal Patel EMAIL ID: vishal.patel1@bajajhousing.in MOB No. 9909995100 & 948888018

APPENDIX IV - A [Rule 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of the Security Interest Act 2002 read with proviso to rule 8(6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken over by the Authorized Officer of the Bajaj Housing Finance Ltd (Secured Creditor), will be sold on "As is where is", "As is what is", "Whatever there is" and "Without Recourse Basis" for recovery of the loan dues, applicable interest, charges and costs etc., payable to Bajaj Housing Finance Ltd as detailed below.

DETAILS OF BORROWER/CO-BORROWERS/ GUARANTOR(S) AND LOAN DETAILS	DESCRIPTION OF THE IMMOVABLE PROPERTY	DETAILS OF E AUCTION
LAN: -4X8RHBE139283 & 4X8RHTEE417754 1. GIRISHKUMAR CHANDUBHAI PATEL (Borrower) 2. YOGITABEN GIRISHKUMAR PATEL (Co-Borrower) Both At B-119, Yogi Nagar, Kheda, Nadiad-387320 Outstanding amount - Rs. 54,79,660/- (Rupees Fifty Four Lakhs Seventy Nine Thousand Sixty Only) as on 18/11/2025 along with future interest and charges accrued w.e.f. 18/11/2025	Property 1 - All That Right Title And Interest Of Immovable Property Situated At Yoginagar, Bh Swaminarayan Mandir In Nadiad City Of Dist Kheda Bearing Survey No 102/Paiki House No A-21 Area 64-Sq Ft In Which Ground Floor And First Floor Bearing Area 1250 Sq Feet I.E. 116-12 Sq Mtr Constructed Property, Butted & Bounded On East: Plot No A-22, West: Plot No A/20, North: Society Road, South: Plot No A-38 & Property 2- All That Right, Title And Interest Of Immovable Property Situated At Yoginagar, Bh Swaminarayan Mandir In Nadiad City Of Dist Kheda Bearing Survey No 102/Paiki House No A-20 Area 64-64 Which Ground Floor And First Floor Total Area 1250 Sq Feet I.E. 116-12 Sq Mtr Constructed Property, East- Plot No. A-21, West-Plot No A/19, North: Society Road, South-Plot No A/39	E-AUCTION DATE : 24/12/2025 BETWEEN 11:00 AM TO 12:00 PM WITH UNLIMITED EXTENSION OF 5 MINUTES LAST DATE OF SUBMISSION OF EARNEST MONEY DEPOSIT (EMD) WITH KYC IS : 22/12/2025 UP TO 5:00PM DATE OF INSPECTION: - 20/11/2025 to 22/12/2025 BETWEEN 11:00 AM TO 4:00 PM (IST) RESERVE PRICE: For Immovable property Rs. 41,00,000/- (Rupees Forty One Lakhs Only) THE EARNEST MONEY DEPOSIT WILL BE Rs. 4,10,000/- (Rupees Four Lakhs Ten Thousand Only) 10% of Reserve Price. BID INCREMENT - RS. 25,000/- (RUPEES TWENTY FIVE THOUSAND ONLY) & IN SUCH MULTIPLES.

Terms and Conditions of the Public Auction are as under:

- The Secured asset will not be sold below the Reserve price.
- The Auction Sale will be online through e-auction portal.
- The e-Auction will take place through portal <https://bankauctoins.in> on 24/12/2025 from 11:00 AM to 12:00 PM with unlimited auto extension of 5 minutes each & 4. For detailed terms and conditions please refer company website URL <https://www.bajajhousingfinance.in/auction-notices> or for any clarification please connect with Authorized officer.

Date: 21-Nov-2025 Place: BORSAD Authorized Officer (Vishal Patel) Bajaj Housing Finance Limited

AU SMALL FINANCE BANK LIMITED (A Scheduled Commercial Bank)
 Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 (CIN:L36911RJ1996PLC011381)

APPENDIX IV [SEE RULE 8(1)] POSSESSION NOTICE

Whereas, The undersigned being the Authorized Officer of the **AU Small Finance Bank Limited (A Scheduled Commercial Bank)** under the "Securitization 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 demand notice on the date as mentioned below calling upon the borrowers to repay the amount mentioned in the said notice within 60 days from the date of receipt of the said notice as per the details given in below table:-

Name of Borrower/Co-Borrower/ Mortgagee/Guarantor/Loan A/c No.	13(2) Notice Date & Amount	Description of Mortgaged Property	Date of Possession Taken
(Loan A/c No.) L9001070140304360, Smt. Vasava Vanitaben Rakeshbhai (Co-Borrower- Legal Heir Of Late Shri Vasava Rakeshbhai Natubhai -Co -Borrower), Vasava Rahulkumar Rakeshbhai (Co-Borrower- Legal Heir Of Late Shri Vasava Rakeshbhai Natubhai -Co -Borrower)	27-Mar-25 Rs. 13,91,910/- Rs. Thirteen Lac Ninety-One Thousand Nine Hundred Ten Only As On 27-Mar-25	All That Part And Parcel Of Residential/Commercial Property Land / Building / Structure And Fixtures Property Situated At- R.S No 138-3 Paikoe, House No 26, Shyama Residency Society Paikoe Andada, Near Parshwanath Society Ta- Ankleshwar, Sub- Ankleshwar, Dist-Bharuch, Gujarat Admeasuring 48.42 Sq Mtr. + Undivided Share 26.14 Sq Mtr	15-Nov-25
(Loan A/c No.) 226330000037682, Vala Nitinbhai Ratilal, Vala Prabhabhen Ratilal	20-May-24 Rs. 11,18,209/- Rs. Eleven Lac Eighteen Thousand Two Hundred Nine Only As On 14-May-24	All That Part And Parcel Of Residential/Commercial Property Land / Building / Structure And Fixtures All That Piece And Parcel Of Immovable Property Bearing No Plot No-331 Admeasuring 48 Sq.Yards I.E. 40.13 Sq.Mts (As Per K.J.P Block/Plot No: 88/331 Admeasuring 40.18 Sq.Mts) Along With 22.43 Sq.Mts. Undivided Share In The Land Of Road & C.O.P. In "Shiv Vatika Part-2", Situated At Revenue Survey No-70/1 70/2, Block No-66, Re-Survey No-87 & 88, Of Moje Village-Nansad, Ta-Kamrej Dist-Surat And Bounded By: East: Plot No-332, West: Plot No:-330 North: Society Road South: Plot No:- 334	17-Nov-25
(Loan A/c No.) 23630000001328, Mohd Shakir Mohad Sharif, Ansari Sanakhatun Mohamad Arif	26-Feb-24 Rs. 6,59,921/- Rs. Six Lac Fifty Nine Thousand Nine Hundred Twenty One Only As On 21-Feb-24	All That Part And Parcel Of Residential/Commercial Property Land / Building / Structure And Fixtures All That Piece And Parcel Of Immovable Property Bearing Flat No.: 504 On The 5th Floor, Admeasuring 307.50 Sq. Feet Super Built Up Area & 20.57 Sq.Mts. Built Up Area, Along With Undivided Share In The Land Of And Flat No: 505 On The 5th Floor, Admeasuring 307.50 Sq.Feet Super Built Up Area, & 20.57 Sq.Mts. Built Up Area, Along With Undivided Share In The Land Of "Rajdeep Residency Of Vallabhnagar", Situated At Block No: 121 Paiki Plot No. 76.77, 78, 107, 108, 109, & 110 Of Moje/ Village: Varel, Taluka- Palsana Dist-Surat. Bounded On: Flat No: 504 Flat No: 505 East: Entry & Passage Passage West: Margin Society Road North: Flat No: 207, Flat No: 506 South: Margin Flat No. 504	17-Nov-25
(Loan A/c No.) 21630000014307, Sandip Vishwas Posnak, Saloni Sandip Posnak, Santosh Vishwas Posnak	26-Feb-24 Rs. 4,48,584/- Rs. Four Lac Forty Eight Thousand Five Hundred Eighty Four Only As On 21-Feb-24	All That Part And Parcel Of Residential/Commercial Property Land / Building / Structure And Fixtures All That Piece And Parcel Of Site Bearing Flat No.A/501, On The 5th Floor Admeasuring 636.00 Sq.Ft. I.E. 59.10 Sq.Mts. Super Built Up Area & 383.00 Sq.Feet I.E. 35.49 Sq.Mts. Built Up Area Along With 8.00 Sq.Mts. Undivided Share In The Land Of Krushnam Residency, Wing A Of Ardha Green Land, Situated At Block No-247 Admeasuring He. Are 4-29-28 Sq.Mts Paiki Plot No: 335 To 346 Total 12 Admeasuring 713.83 Sq.Mts. Of Moje Village-Jolva Ta-Palsana Dist-Surat. Bounded On: East: Adj. Society Internal Road West: Adj. Passage & Stair North: Adj. Society Internal Road South: Adj-Flat No-A-502	17-Nov-25
(Loan A/c No.) 22630000013927, Shiv Bhajan Prajapati, Footpayan Shivbhajan Prajapati	26-Feb-24 Rs. 6,58,018/- Rs. Six Lac Fifty Eight Thousand Eighteen Only As On 21-Feb-24	All That Part And Parcel Of Residential/Commercial Property Land / Building / Structure And Fixtures All That Piece And Parcel Of Immovable Property Bearing Building Flat No: 502, On The 5th Floor, Admeasuring 304.20 Sq.Feet I.E. 28.26 Sq.Mtrs. Built Up Area, Along With In The Land Of "Shivam Residency Of "Opera Square" Situate At Revenue Survey No. 102/1, 102/2, Block No: 104, 105/Paiki Admeasuring Plot Paiki Plot No: 117, 118, 119, Of Moje/Village: Kadodara, Taluka- Palsana District-Surat. Bounded On: East: Passagar & Flat No-509, West: Open Space & Building North: Flat No: 503 South: Flat No:501	18-Nov-25

The borrower having failed to repay the amount, therefore notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein above mentioned table in exercise of powers conferred on him/her under section 13(4) of the said [Act 2002] read with Rule 8 of the said rule on the date mentioned in the above table. "The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act read with rule 8 (6), in respect of time available, i.e. 30 days from this intimation, to redeem the secured assets."

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **AU Small Finance Bank Limited (A Scheduled Commercial Bank)** for the amount and interest thereon mentioned in the above table.

Date : 20/11/2025
 Place : Ahmedabad, Gujarat

sd/-
 Authorised Officer AU Small Finance Bank Limited

HERO HOUSING FINANCE LIMITED
 Contact Address: Office No 251, Anjaneya Prims, Highway Road, Bhavnagar, Gujarat-364001, Regd. Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057, Ph: 011 49267000, Toll Free No: 1800 212 8800, Email: customer.care@herohtf.com Website: www.herohousingfinance.com | CIN: U65192DL2016PLC30148

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 the Hero Housing Finance Limited, 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 notices as mentioned below calling upon the Borrowers to repay the amount mentioned in the notice within 60 days from the date of the said notice.

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

The borrower, in particular, and the public in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Hero Housing Finance Limited, for an amount referred to below along with interest thereon and penal interest, charges, costs etc. from date mentioned below.

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

Loan Account No.	Name of Obligor(s) / Legal Heir(s) / Legal Representative(s)	Date of Demand Notice/ Amount as per Demand Notice	Date of Possession (Constructive / Physical)
HHFBBHALP 24000055369	Nakum Bharatibhai Vnanrajibhai, Nakum Nikilaben Bharatsinh	21.08.2025 Rs.10,48,783/- as on date 19.08.2025	17.11.2025 (Symbolic)

Description of Secured Assets/Immovable Properties: All Part And Parcels Of Non-agriculture Immovable Property Being Residential Plot No.10, Land Admeasuring 306.50 Sq. Mts. I.e. 366.57 Sq Yard North Side 153.25 Sq. Mts. I.e. 183.2880 Sq Yard Construction Thereon, Paiki Northern Side Comprising Part Of Vallabhpur Revenue Survey No. 987/1, City Survey No. 8057/p, Sheet No. 8, Situated At Khodiyarnagar Nr. Godavari River, Village & Taluka: Vallabhpur District: Bhavnagar In The State Of Gujarat, With Common Amenities Written In Title Document. Boundaries As Under: North: 6.00 Mt Wide Road, South: Remining Part Of Plot No.10., East: Plot No.11, West: Road.

DATE :- > 21-11-2025, PLACE:- BHAVNAGAR Sd/- Authorised Officer FOR HERO HOUSING FINANCE LIMITED

Union Bank
 VNSGU-VESU BRANCH GF-1, Savittha Kendra, South Gujarat University Campus, Magdalla, Vesu 395007 Email: UBVI0544345@unionbankofindia.bank

POSSESSION NOTICE (Rule-8(1))

Whereas, The undersigned being the Authorized officer of **Union Bank of India** under the Securitization and Reconstruction of Financial Assets and Enforcement 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 dated 15/09/2025 calling upon the **Mr.Himmatbhai Karshanbhai Majithiya (Borrower), Mr.Jayesh Himmatbhai Majithiya (CO-Borrower), AND Mr. Kapil Jivambhai Gothadiya (Guarantor)** to repay the amount mentioned in the notice being **Rs.8,96,493.84 (Rupees Eight Lakh Ninety six thousand Four Hundred Ninety Three & Paise Eighty Four only)** with interest within 60 days from the date of receipt of the said notice.

The Borrower/Guarantor/ Mortgagee having failed to repay the amount, notice is hereby given to the Borrower/Guarantor/ Mortgagee 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 Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this the 18th November 2025.

The Applicant/ Co-Applciant / Guarantor 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 **Union Bank of India, VNSGU-VESU Branch** for an amount **Rs.8,96,493.84 (Rupees Eight Lakh Ninety six thousand Four Hundred Ninety Three & Paise Eighty Four only)** as on 13/09/2025 in the said account together with costs and interest as aforesaid.

The Applicant/ Co-Applciant / Guarantor 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.

DESCRIPTION OF IMMOVABLE PROPERTY

- All that part and parcel of immovable property bearing Flat Number 302 Admeasuring Super built-up area 95.69 sq. mtrs. On 3rd Floor Of "A" type Building of "M. D. RESIDENCY" Along with Proportionate undivided share admeasuring 50.65 Sq. mtrs. In the land underneath the said building constructed on land bearing Block nos. 316 paiki 1 and 2, R.S No. 230-A and 230-B of village: Kathor, Taluka: Kamrej, District: Surat.
- All that part and parcel of immovable property bearing Flat Number 303 Admeasuring Super built-up area 87.14 sq. mtrs. On 3rd Floor Of "A" type Building of "M. D. RESIDENCY" Along with Proportionate undivided share admeasuring 46.15 Sq. mtrs. In the land underneath the said building constructed on land bearing Block nos. 316 paiki 1 and 2, R.S No. 230-A and 230-B of village: Kathor, Taluka: Kamrej, District: Surat.

Date: 20-11-2025
 Place: Surat

Authorised Officer
 Union Bank Of India

FEDBANK FINANCIAL SERVICES LTD.
 Registered Office: Unit No. 1101, 11th Floor, Cignus, Plot No. 71 A, Powai, Pascoli, Mumbai - 400087

DEMAND NOTICE

The below mentioned Borrower and Co-Borrower/s (collectively referred as "Borrowers") mortgaged their immovable property (Securities) to Fedbank Financial Services Limited (hereinafter referred to as "Fedbank") and availed loan. The said loan is classified as Non-performing Asset because the Borrowers have failed to repay the loan amount. In this connection Fedbank has issued a Demand Notice, respectively as mentioned below under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 to the addressee. The details are published here as an alternative service under Section 13(2) and Rule 3(1) of the Security Interest (Enforcement) Rules, 2002. You are requested to repay the amount mentioned in the Demand Notice and the accompanying interest within 60 days of the publication of this notice. In case of failure to do so, the signatory shall take such appropriate action under Section 13(4) and 14 of the Act on the said property to save guard the interest of the Fedbank. Details of Loan Number, Borrowers, Demand Notice sent under Section 13(2), amount requested and details of immovable property are given below.

Sl. No.	Name of the Borrower / Co-Borrowers Property Holders as the case may be	Description Of Secured Assets / Mortgage Property	Dt. of Demand Notice / U/s. 13(2) & Total O/s.
1.	Loan Account Number : FEDAHMLAP0525478 & FEDAHMOBL0531869. 1. SHREE SWASTIK SALES (Borrower) 2. SHREE SACHI SALES (Co-Borrower) 3. NEHADEEN DIXIT MISTRY (Co-Borrower) 4. DIXIT ARUNBHAI MISTRY (Co-Borrower)	RESIDENTIAL PROPERTY BEARING FLAT NO. GGL-D/801, 8TH FLOOR, ADMG 97.32 SQ MTRS., CARPET AREA 7.99 SQ MTRS. EXCLUSIVE AREA :- BALCONY 4.80 SQ MTRS BUILDING KNOWN AS GREEN GLADES II, IN GODREJI GARDEN CITY/STATED AT BLOCK NO 15P16.17,18A, 19A,21A/23,24,25,27, 28P, 29A, 30,31, 32, 33,43, 44, 45, 46,65, 66P,67, 70,71, 72,73,75A, 81 & ETC. TPS NO 65, FINAL PLOT NO G-11,MOJUE,JAGATPUR,TALUKA GHALTDIYA, DIST AND SUB DIST AHMEDABAD-382425, GUJARAT. East: OPEN TO AIR, West: FLAT NO 802, North: COMMON AREA AND STAIR CASE, South: OPEN TO AIR.	Date of Demand Notice: 06-11-2025 Rs. 88,26,653/- (Rupees Eighty Eight Lac Twenty Six Thousand Five Hundred Fifty Three Only) as on 06-11-2025, i.e., Rs.7,888,648/- (Rupees Seventy Nine Lac Eighty Eight Thousand Six Hundred Forty Eight Only) in Loan Account Number FEDAHMLAP0525478 & Rs. 8,37,305/- (Rupees Eight Lac Thirty Seven Thousand Nine Hundred Five Only) in Loan Account Number FEDAHMOBL0531869. NPA Date: 30-Oct-25
2.	Loan Account Number : FEDJNASTLOS22890 1. DINESHBHAI NARANBHAI KUHADA (Borrower) 2. JAYSHIBHEN DINESHBHAI KUHADA (Co-Borrower).	RESIDENTIAL HOUSE BEARING CITY SURVEY WARD NO VERVAL-2, CITY SURVEY NO A/536, HOUSE CONSTRUCTED ON LAND SQ MTR 62-10 AT VERVAL DIST GIR SOMNATH GUJARAT VERVAL-362265, GUJARAT. East: ROAD, West: TEMPLE OF KHARVA CASTE, North: SHRI GOVERNMENT CHHITRAI, South: TEMPLE.	Date of Demand Notice: 11-11-2025 Rs. 20,51,151/- (Rupees Twenty Lac Fifty One Thousand One Hundred Fifty One Only) As on date: 11-11-2025 NPA Date: 04-Sep-25
3.	Loan Account Number : FEDPSTLTL0493284 1. BHAGVANBHAI ARAJANBHAI CHOSALA (Borrower) 2. JYOTIBEN BHAGVANBHAI CHOSALA (Co-Borrower)	ALL THAT RIGHT, TITLE AND INTEREST OF PLOT No.20 AREA ADMG 128.65 SQ MTRS WITH CONSTRUCTION THEREON OF REVENUE SURVEY NO 117/1 AND 118 PAIKI SITUATED AT PRATAPGADG, PALITANA DISTRICT BHAVNAGAR-384270, GUJARAT. East: 600 MTR WIDE ROAD, West: PLOT NO 15 North: 7.50MTR WIDE ROAD, South: PLOT NO 19.	Date of Demand Notice: 12-11-2025 Rs. 20,38,579/- (Rupees Twenty Lac Thirty Eight Thousand Five Hundred Seventy Nine Only) As on date: 12-11-2025 NPA Date: 04-Jun-24
4.	Loan Account Number : FEDMEHSTL0491364 1. DHIRAJ JAGMALBHAI RABARI (Borrower) 2. SITABEN DHIRAJBHAI RABARI (Co-Borrower) 3. JAGMALBHAI JESANGBHAI RABARI (Co-Borrower) 4. BALDEVBHAI HAMIRBHAI RABARI (Guarantor)	ALL THAT RIGHT, TITLE AND INTEREST OF PROPERTY BEARING MANDROPUR, GRAM PANCHAYAT PROPERTY NO 508,ASSESSMENT SERIAL NO 508,Rabari Vas GANTAL ADMG 900 SQ FT, KHERALU-384325,MEHSANA GUJARAT. East: ROAD, West: PROPERTY OF RABARI DHAMIBEN, North: ROAD, South: ROAD.	Date of Demand Notice: 12-11-2025 Rs. 20,93576/- (Rupees Twenty Lac Thirty Nine Thousand Five Hundred Seventy Six Only) AS on date: 11-11-2025 NPA Date: 05-Mar-24

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the demand amount mentioned therein and herein above within 60 days from the date of this publication together with applicable interest, additional interest, source charges, cost and expenses till the date of realization of payment. The borrower(s) may note that Fedbank is a secured creditor and the loan facility available by the Borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, Fedbank shall be entitled to exercise all the rights under section 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by involving any other remedy available under the Act and the Rules thereunder and realize payment. Fedbank is also empowered to ATTACH AND/OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), Fedbank also has a right to initiate separate legal proceedings to recover the balance dues, in the case of the value of the mortgaged properties is insufficient to cover the dues payable to the Fedbank. This remedy is in addition and independent of all the other remedies available to Fedbank under any other law. The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of Fedbank and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Place: Gujarat, Dated: 21-11-2025

Sd/- Authorised Officer, Fedbank Financial Services Ltd

MAHINDRA RURAL HOUSING FINANCE LTD.
 Corporate Office: Mahindra Rural Housing Finance Ltd. Sadhana House, 2nd Floor, 570 P.B. Marg Worli, Mumbai 400 018 India, Tel: +91 22 86523500 Fax: +91 22 24972741 Regional Office :- 82, 8th Floor, New York Tower-A, Near Thalteji Cross Road, Thalteji, Ahmedabad-380054

SALE NOTICE

PUBLIC NOTICE FOR AUCTION-CUM-SALE OF IMMOVABLE PROPERTIES

In exercise of powers conferred under section 13 (4) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (herein after referred to as "SARFAESI Act") and Rule 8 and 9 of Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "Rules") for the purpose of recovering the secured debts, the authorized officer of the secured creditor M/s Mahindra Rural Housing Finance Ltd. (hereinafter referred to as "MRHFL") has decided to sell the secured asset (immovable property), the possession of which had been taken by the Authorised officer of the Secured Creditor under S. 13 (4) of SARFAESI Act, described herein below on "AS IS WHERE IS BASIS" and "AS IS WHAT IT IS BASIS" and the public and all concerned including the concerned borrowers/mortgagors, their representatives, as the case may be are hereby informed that the secured asset listed below will be sold by public auction for which the particulars of which are given below:

Name of the Borrower(s)/ Co-Borrower(s)/ Guarantor(s) / Mortgagees	Date & Amount of 13(2) Demand Notice	Date of Possession	Description of property	Reserve price EMD	Property Inspection Date & Times	Date & Time of Auction
1. BRANCH- RAJKOT Borrower: ASHOKBHAI KESUBHAI BHONIYA Co-Borrower : RAMBHABEN ASHOKBHAI BHONIYA LAN: 1475265	18.04.2024 Rs 7,66,247 42/- (Rupees Seven Lakh Sixty Six Thousand Two Hundred Forty Seven And Forty Two Paise Only)	12.09.2025	R.S NO.414/P/1, PLOT NO-128, RAMESHWAR RESIDENCY, MOJE- SARDHAR, TA & DIST-RAJKOT, GUJARAT-360025	Rs. 5,41,000/- Rs. 54,100/-	05.12.2025	11.12.2025
2. BRANCH- BARODA RH Borrower: SANDIP NATUBHAI RATHWA Co-Borrower : NATUBHAI MALUBHAI RATHWA PARULBEN SANDIPBHAI RATHWA LAN: 1687316	05.03.2025 Rs 11,07,999 02/- (Rupees Eleven Lakh Seven Thousand Nine Hundred Ninety Nine And Two Paise Only)	25.08.2025	PLOT NO.530, THE KRISHNA CITY, NR KELANAPUR VILLAGE, TA- DABHOI, DIST- VADODARA, GUJARAT-391760	Rs. 9,55,000/- Rs. 95,500/-	05.12.2025	11.12.2025

- MRHFL acting through its Authorized Officer has now received offers to buy the same (offer amount is tabulated in the table above), and we intend to accept it, interalia considering the fact that the previous public auction held was unsuccessful.
- To Participate in Auction intended bidder has to deposit 10% of the Reserve Price.
- The detail terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available on www.mahindraruralhousingfinance.com as well as above branch office. The sale will be subject to terms and conditions mentioned in Tender Form.
- For further details, contact the Authorised Officers, Ravi Prajapati 9558799960. Last date of submission of sealed offers in the prescribed tender forms along with EMD on 10.12.2025 at the branch office address mentioned herein above. Tenders that are not filed up properly or tenders received beyond last date will be considered as invalid tender and shall accordingly be rejected. No interest shall be paid on the EMD.
- Date of opening of the offers for properties is 11.12.2025 at the above mentioned branch office address at 11.00 AM. the tender will be opened in the presence of the Authorised Officer.
- Date of inspection of the immovable properties for 05.12.2025 between 10.00AM to 5.00 PM.
- The Borrower(s)/Guarantor(s) are hereby given 15 DAYS SALE NOTICE UNDER SECURITY INTEREST (ENFORCEMENT) RULES, 2002 to pay the sum mentioned as above before the date of Auction failing which the offer received will be accepted and the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrower pays the amount due to Mahindra Rural Housing Finance Ltd., in full before the date of sale, auction is liable to be stopped.
- The immovable property will be sold to the highest tendered. However, the undersigned reserves the absolute discretion to allow inter se bidding, if deemed necessary.

Place: Gujarat Date: 21/11/2025

Sd/- Authorised officer Mahindra Rural Housing Finance Limited