Virat Industries Ltd

Regd. Office & Factory:
A-1/2 GIDC Industrial Estate, Kabilpore
Navsari – 396 424, Gujarat. (INDIA)
Tel: (91-2637)265011, 265022, Fax (91-2637) 265712.
Email: factory@viratindustries.com
Website: viratindustries.com
CIN : L29199GJ1990PLC014514

29th January, 2026

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai-400 001

CODE NO: - 530521

Sub: Copy of Financial Results Published in Newspapers
Ref: Regulation 47 of SEBI (LODR) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulation 47 of SEBI (LODR) Regulations, please find enclosed herewith a copy of the Newspaper Advertisement published on 29th January, 2026 for Un-Audited standalone financial results for the quarter and nine months ended 31st December 2025.

Kindly take it on your records and oblige.

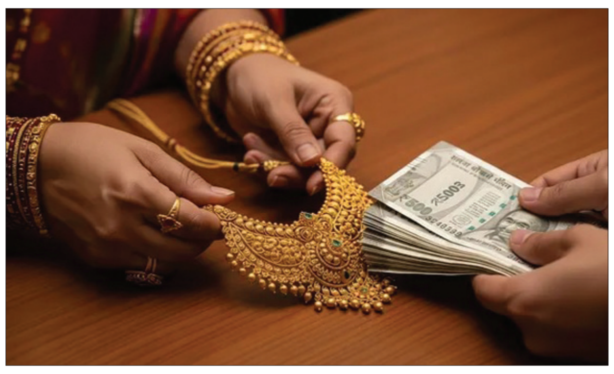
Thanking You,

For **Virat Industries Limited,**
ADI FREDOON MADAN
Digitally signed by ADI FREDOON MADAN
Date: 2026.01.29 17:48:57 +05'30'
Adi F Madan
Managing Director
DIN: 00023629

Encl:- As Above

સોનાની વધતી કિંમતોને કારણે ગોલ્ડ લોન બે વર્ષમાં બમણી થઈ : ક્રેડિટ ઇન્ફર્મેશન કંપની

પીટીઆઈ
મુંબઈ, તા.૨૮



નવેમ્બર ૨૦૨૫થી બે વર્ષના ગાળામાં ગોલ્ડ લોન પોર્ટફોલિયો આશરે બમણો રૂપિયા ૧૫.૬ લાખ કરોડ થયો છે, જે કિંમતી કોમોડિટીમાં ધિરાણકર્તાઓને સુરક્ષિત સેગમેન્ટમાં એક્સપોઝર વધારવા માટે પ્રોત્સાહિત કર્યા છે, તેમ અહેવાલમાં જણાવ્યું હતું. નવેમ્બર ૨૦૨૫માં સોનાની સામે ધિરાણ ૪૨ ટકા વધ્યો છે, જે નવેમ્બર ૨૦૨૪ની તુલનાએ ૩૯ ટકા વૃદ્ધિ દર્શાવે છે. અને પોર્ટફોલિયો નવેમ્બર ૨૦૨૩માં રૂપિયા ૭.૯ લાખ કરોડ હતો જે આશરે બમણો વધીને રૂપિયા ૧૫.૬ લાખ કરોડ થઈ ગયો છે. સોના સામે ધિરાણમાં વધારો થવાથી નવેમ્બરના અંતમાં એકંદર રિટેલ ઋણ પોર્ટફોલિયોમાં ગોલ્ડ લોનનો હિસ્સો વધીને ૯.૭ ટકા થયો છે, જે એક વર્ષ પહેલા ૮.૧ ટકા હતો, તેમ ક્રેડિટ ઈન્ફર્મેશન કંપનીના અહેવાલમાં જણાવ્યું હતું. ક્રિફ હાઈ માર્કે જણાવ્યું હતું કે, સોનાના ભાવમાં વધારો અને મજબૂત કોલેટરલને કારણે પોર્ટફોલિયો વધી રહ્યો છે અને સમજાવ્યું હતું કે સોનાના ભાવમાં વધારાથી ઉધાર લેનારાઓ માટે લોનની પાત્રતામાં વધારો થયો છે. સક્રિય લોનની સંખ્યા વધીને ફક્ત ૧૦.૩ ટકા થઈ છે અને નવેમ્બર ૨૦૨૫ સુધીમાં રૂપિયા ૨.૫ લાખથી વધુની લોન કુલ લોનના લગભગ અડધા ભાગની છે, જે માર્ચ ૨૦૨૩માં ૩૬.૪ ટકા હતી, તેમ ક્રિફ હાઈ માર્કે જણાવ્યું હતું. એકંદરે ૫૬ ટકા ગોલ્ડ લોન પુરૂષો દ્વારા લેવામાં આવી છે. જ્યારે મહિલા ઋણ ધારકોનો ઈતિહાસ સારો રહ્યો છે. ઝડપી ગતિએ ધિરાણને કારણે એવી પરિસ્થિતિ ઊભી થઈ છે કે નાણાકીય વર્ષ ૨૦૨૬ના પ્રથમ આઠ મહિનામાં જ નાણાકીય વર્ષ ૨૦૨૫ના મૂળ વોલ્યૂમ અને મૂલ્યો વટાવી ગયા છે.

શેડોફેક્સ ટેકનો શેર ૧૧ ટકાના ડિસ્કાઉન્ટે લિસ્ટેડ

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લોજિસ્ટિક્સ સર્વિસ પ્રોવાઈડર શેડોફેક્સ ટેકનોલોજીસ લિમિટેડનો શેર રૂપિયા ૧૨૪ની ઈસ્યૂ પ્રાઈસની સામે ૧૧ ટકાના ડિસ્કાઉન્ટ સાથે શેરબજાર ખાતે લિસ્ટેડ થયો હતો.

બીએસઈ ખાતે કંપનીનો શેર ઈસ્યૂ પ્રાઈસ ૮.૮૭ ટકાના ઘટાડા સાથે રૂપિયા ૧૧૩ પર ખૂલ્યો હતો. તે પછી દિવસ દરમિયાન શેર ૧૨ ટકાના કડાકા સાથે રૂપિયા ૧૦૯ના તળિયે પહોંચ્યો હતો. અંતે ૧૧.૩૭ ટકાના ડિસ્કાઉન્ટમાં રૂપિયા ૧૦૯.૯૦ પર બંધ રહ્યો હતો. એનએસઈ ખાતે કંપનીનો શેર ૯.૧૯ ટકાના ઘટાડા સાથે રૂપિયા ૧૧૨.૬૦એ ખૂલ્યો હતો, તે પછી અંતે ૧૧.૩૦ ટકાના ડિસ્કાઉન્ટ સાથે રૂપિયા ૧૦૯.૯૮ પર બંધ રહ્યો હતો. કંપનીનું બજાર મૂલ્ય રૂપિયા ૬,૩૫૩.૬૮ કરોડ રહ્યું હતું. શેડોફેક્સ ટેકનોલોજીસ લિમિટેડની પ્રારંભિક જાહેર ઓફર ગત સપ્તાહે ગુરૂવારે બિડિંગના અંતિમ દિવસે ૨.૭૨ ગણી ભરાઈ હતી. આઈપીઓની પ્રાઈસ બેન્ડ પ્રતિ શેર રૂપિયા ૧૧૮થી ૧૨૪ વચ્ચે રાખવામાં આવી હતી. આઈપીઓમાં રૂપિયા ૧,૦૦૦ કરોડ ફ્રેશ ઈસ્યૂ અને રૂપિયા ૯૦૭.૨૭ કરોડના મૂલ્યના શેરોનું વેચાણ ઓફર ફોર સેલ મારફતે કરવામાં આવશે.

ભારત-ઈયુ એફટીએ ડીલ ભારત માટે સકારાત્મક, મેન્યુફેક્ચરિંગને વેગ આપશે, વિદેશી રોકાણ વધારશે

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ભારત અને યુરોપિયન યુનિયન વચ્ચે મુક્ત વેપાર કરાર (એફટીએ) નીચા ટેરિફ અને વ્યાપક બજાર તકો સાથે વિદેશી રોકાણને આકર્ષશે. મૂડીઝના મતે એફટીએ મેન્યુફેક્ચરિંગ અને નિકાસને વેગ આપશે. તેમજ શ્રમ સઘન સેક્ટરમાં સ્પર્ધાત્મકતા વધારશે.

રેટિંગ એજન્સી મૂડીઝના રિપોર્ટ અનુસાર, ભારત અને યુરોપિયન યુનિયન વચ્ચે એફટીએના કારણે ૨૭ યુરોપિયન દેશોમાં ૯૩ ટકા ભારતીય પ્રોડક્ટ્સને ડ્યુટી-ફ્રી એક્સેસ મળી છે. જે લક્ઝરી કાર, વાઈનથી માંડી શ્રમ સઘન સેક્ટર માટે લાભદાયી બનશે. બંને દેશો વચ્ચે વિવિધ સેક્ટરમાં વેપાર સંબંધોને વધુ ગાઢ બનાવશે.

રિપોર્ટમાં વધુમાં નોંધ્યું હતું કે, એફટીએના અમલથી ધિરાણ સકારાત્મક બનશે, નીચો ટેરિફ અને વ્યાપક બજારની તકો ભારતની મેન્યુફેક્ચરિંગ સેક્ટરમાં વિકાસની મહત્ત્વાકાંક્ષાને સમર્થન આપશે. જે વિદેશી રોકાણને આકર્ષિત કરશે, તેમજ તેના શ્રમ સઘન ગુડ્સની સ્પર્ધામાં વધારો કરશે.

મુક્ત વેપાર કરાર આ વર્ષના અંત સુધીમાં લાગુ થવાની શક્યતા વાણિજ્ય મંત્રી પિયુષ ગોયલે વ્યક્ત કરી હતી. યુરોપના દેશોમાં નીચો અને ઝીરો ટેરિફ નિકાસ ખર્ચમાં ઘટાડો કરશે. જે ચીજવસ્તુઓને વધુ સસ્તી બનાવશે. તેમજ નિકાસ હિસ્સામાં વધારો કરશે. એકંદરે ઈયુના આયાત બિલમાં ઘટાડો કરશે.

વિશ્વનું ત્રીજુ સૌથી મોટુ કાર માર્કેટ ધરાવતા યુરોપિયન કાર મેકર્સ ભારતમાં પોતાના પ્રીમિયમ મોડલ્સ રજૂ કરવા સક્ષમ બનશે. જે લક્ઝરી કારની કિંમતોમાં ઘટાડો કરશે.

એફટીએના વ્યાપક લાભો વ્યવસાયિક મિત્રતામાં સુધારો નિયમોને સુવ્યવસ્થિત કરવા જેવા પૂરક ક્ષેત્રોમાં પ્રગતિ પર આધારિત રહેશે. એકવાર કરાર અમલમાં આવ્યા બાદ ઓટો અને સ્ટીલ સિવાય ભારતના ૯૩ ટકાથી વધુ પ્રોડક્ટ્સને ઝીરો ડ્યુટીનો લાભ મળશે. બાકીની ૭ ટકાથી વધુ પ્રોડક્ટ્સ પર ભારતીય નિકાસકારોને ટેરિફમાં ઘટાડો અને ક્વોટા આધારિત ડ્યુટી રાહતનો લાભ આપશે.

ભારતીય ગુડ્સ પર યુરોપિયન યુનિયનનો સરેરાશ ટેરિફ ૩.૮ ટકા આસપાસ છે. જે ડીલ હેઠળ ઘટી ૦.૧ ટકા થશે. જ્યારે ભારત માત્ર ૩૦ ટકા યુરોપિયન ગુડ્સ પર ડ્યુટી દૂર કરશે.

VIRAT INDUSTRIES LIMITED

CIN NO. : L29199GJ1990PLC014514

Regd. Office: A-1/2, GIDC Industrial Estate, Kabilpore, Navsari – 396 424, Gujarat.
E-mail: factory@viratindustries.com | Website : www.viratindustries.com

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED ON DECEMBER 31, 2025

The Board of Directors of the company, at the Meeting held on January 28, 2026 approved the unaudited financial results of the company, for the quarter and nine months ended on 31st December, 2025. The results, alingwith Auditor's Report, have been posted on Company's website at https://www.viratindustries.com/.

For Virat Industries Ltd.

Adi F. Madan
Managing Director
DIN : 00023629

Place: Mumbai
Date : 28-01-2026

Note: The above intimation is in accordance with Regulations 33 read with Regulation 47(1) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.

એલ&ટી ફાઈનાન્સ લિમિટેડ
(અગાઉ એલ&ટી ફાઈનાન્સ હોલ્ડિંગ્સ લિમિટેડ તરીકે ઓળખાતી હતી)
નોંધણીકૃત કાર્યાલયઃ એલ&ટી ફાઈનાન્સ લિમિટેડ, વૃંદાવન બિલ્ડિંગ, પ્લોટ નં. 177, કાલીના, સીએસટી રોડ, મર્સિડીઝ શોરૂમની નજીક, સાંતાક્રુઝ (પૂર્વ), મુંબઈ–400 098.
CIN No.: L67120MH2008PLC181833
શાખા કાર્યાલયઃ અમદાવાદ

L&T Finance

કબજા અંગે સૂચના
[નિયમ–8(1)]

જ્યારે નિમ્નલિખિત સહીકર્તા એલ&ટી ફાઈનાન્સ લિમિટેડ (અગાઉની એલ&ટી ફાઈનાન્સ લિ. એલ&ટી ફાઈનાન્સ હોલ્ડિંગ્સ લિ. સાથે વિલીન થઈ છે),ના અધિકૃત અધિકારીને નાતે સિક્યુરિટાઈઝેશન એન્ડ રિકન્સ્ટ્રકશન ઓફ ફાઈનાન્શિયલ એસેટ્સ એન્ડ એન્ફોર્સમેન્ટ ઓફ સિક્યુરિટી ઈન્ટરેસ્ટ એક્ટ 2002 અને સિક્યુરિટી ઈન્ટરેસ્ટ (અમલબજાવણી) નિયમ 2002ના નિયમ ૩ી સાથે વાંચતાં કથિત ધારાની કલમ 13(12) દ્વારા અપાયેલી સત્તાનો ઉપયોગ કરતાં ડિમાન્ડ નોટિસથી ચુકવણી / પ્રાપ્તિની તારીખ વધુ વ્યાજ અને અન્ય શુલ્ક સાથે એકત્રિત કથિત સૂચનાની પ્રાપ્તિની તારીખથી 60 દિવસમાં નીચે જોડવામાં આવેલી ડિમાન્ડ નોટિસમાં ઉલ્લેખિત રકમની પુનઃચુકવણી કરવા માટે ઋણદાર / સહ–ઋણદારો અને ગેરન્ટરોને હાકલ કરતી ડિમાન્ડ નોટિસ જારી કરી છે. જોકે ઋણદાર/સહ–ઋણદારો અને ગેરન્ટરોને રકમની પુનઃચુકવણી કરવામાં નિષ્ફળ જતાં અત્રે ઋણદાર/ સહ–ઋણદારો અને ગેરન્ટરોને અને સામાન્ય જનતાને સૂચના આપવામાં આવે છે કે નિમ્નલિખિત સહીકર્તાએ અહીં વિવરણ કરેલી મિલકતનો કબજો આ નોટિસ પર કથિત નિયમોના નિયમ 8 સાથે વાંચતાં કથિત ધારાની કલમ 13 હેઠળ તેને/તેણીને આપવામાં આવેલી સત્તાનો ઉપયોગ કરતાં કબજામાં લીધી છે.

લોન અકાઉન્ટ નંબર	ઋણદાર/ સહ–ઋણદારો અને ગેરન્ટરોનાં નામ	ગિરવે મૂકેલી મિલકતોનું વિવરણ	ડિમાન્ડ નોટિસ		કબજાની તારીખ અને પ્રકાર
			તારીખ	બાકી રકમ (₹)	
AHMHL19000209 & AHMHL19000219 & AHMHL19000222	1. વિજયકુમાર રણછોડભાઈ રાજગોર 2. પ્રિયંકા બી. આચાર્ય સહ–ઋણકર્તા તરીકે	**શિડ્યૂલ-1** સંપત્તિના ટુકડાં અને ખંડ બધાનું સરનામું આ મુજબ છેઃ ફ્લેટ નં. ડી/302, ત્રીજો માળ, જેનું માપ 120 ચો. વાર સુપર બિલ્ટઅપ થાય છે, જે કુબેર રેસિડેન્સી, આર. એસ. નં. 262, ટીપીએસ નં. 40, એફ. પી. નં. 28, મોજેઃ ભાડજ, જિલ્લો અમદાવાદ, ગુજરાત 380060 ખાતે આવેલ છે. જે અહીં નીચે મુજબ સીમાબદ્ધ છેઃ સીમાઓ — પૂર્વે: સોસાયટીનો રોડ; પશ્ચિમે: ફ્લેટ નં. ડી–303; ઉત્તરે: ફ્લેટ નં. ડી–301; દક્ષિણે: ફ્લેટ નં. ડી–304	28-04-2025	તારીખ 28–04–2025ના રોજ રૂ. 34,40,750.16/–	23–01–2026 ભૌતિક કબજો

હવે ઋણદાર/સહ–ઋણદારો અને ગેરન્ટરોને અને સામાન્ય જનતાને મિલકત સાથે કોઈ વ્યવહાર નહીં કરવા સાવચેત કરવામાં આવે છે અને તે છતાં મિલકત સાથે કોઈ પણ વ્યવહાર કરાય તો તે ડિમાન્ડ નોટિસથી ચુકવણી/પ્રાપ્તિની તારીખ સુધી વધુ વ્યાજ અને અન્ય શુલ્ક સાથે એકત્રિત ડિમાન્ડ નોટિસમાં ઉલ્લેખિત રકમ માટે એલ&ટી ફાઈનાન્સ લિમિટેડના હવાલાને આધીન રહેશે.

તારીખઃ 29.01.2026
સ્થળઃ અમદાવાદ

સહી/–
અધિકૃત અધિકારી
એલ&ટી ફાઈનાન્સ લિમિટેડ વતી

जी आर एस ई GRSE

गार्डन रीच शिपबिल्डर्स एण्ड इंजीनियर्स लिमिटेड
Garden Reach Shipbuilders & Engineers Limited

(भारत सरकार का उपक्रम / A Govt. of India Undertaking), रक्षा मंत्रालय / Ministry of Defence
Regd and Corp Office: GRSE BHAVAN, 61, Garden Reach Road, Kolkata - 700 024
Phone: 033-2469-8101, **Fax:** 033-24698150
Web: www.grse.in; (CIN: L35111WB1934GOI007891)

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER, 2025

(₹ in Lakh, Except EPS)

Sl. No.	Particulars	For the Quarter Ended			For the Nine Months Ended		For the Year Ended
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from Operations	1,89,569.31	1,67,738.28	1,27,100.76	4,88,294.53	3,43,365.20	5,07,568.77
2	Net Profit for the period (Before Tax, Exceptional and/or Extraordinary items#)	21,776.58	20,936.03	13,376.12	59,384.34	37,973.66	70,328.97
3	Net Profit for the period Before Tax (After Exceptional and/or Extraordinary items#)	21,776.58	20,936.03	13,376.12	59,384.34	37,973.66	70,328.97
4	Net Profit for the period After Tax (After Exceptional and/or Extraordinary items#)	17,077.27	15,378.74	9,818.68	44,473.53	28,315.45	52,740.38
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	17,161.48	15,314.71	9,873.32	44,429.69	28,397.76	52,484.30
6	Equity Share Capital	11,455.20	11,455.20	11,455.20	11,455.20	11,455.20	11,455.20
7	Reserves (excluding Revaluation Reserve)	–	–	–	–	–	1,96,471.04
8	Earnings Per Share (of ₹ 10 each) Basic & Diluted (in ₹) (Not Annualised except for 31.03.2025)	14.91	13.43	8.57	38.82	24.72	46.04

Notes :

1. The above Unaudited Financial Results for the quarter and nine months ended 31st December, 2025 have been reviewed and approved by the Board of Directors at the Meeting held on 28th January, 2026 and taken on record.
2. The above is an extract of the Unaudited Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Unaudited Financial Results is available on the Company website of the National Stock Exchange of India Limited **(www.nseindia.com)** and BSE Limited **(www.bseindia.com)** and also on the Company's website at **https://grse.in/financial-results/Q3%20and%209M%202025-26%20Financial%20Results%20-%20GRSE.pdf**
3. # - Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind-AS Rules.

Place : Kolkata
Date : 28th January, 2026

For and on behalf of the Board of Directors

Sd/-	Sd/-
Niranjan Mukund Bhalerao	**Cmde Hari P R, IN (Retd.)**
Director (Finance) & CFO	**Chairman & Managing Director**
DIN - 10941391	**DIN - 08591411**

Scan this QR Code to download Unaudited Financial Results for the Quarter and Nine Months ended 31st December, 2025

25 YEARS Protecting Lives, Securing Future

SBI Life
Apne liye. Apno ke liye.

SBI Life Insurance Company Limited
CIN : L99999MH2000PLC129113
Registered and Corporate Office: Natraj, M. V. Road & Western Express Highway Junction, Andheri (East), Mumbai - 400 069 (**IRDAI Regd. No.: 111** dated 29th March, 2001)
Tel.: +91 22 6191 0000, Fax: +91 22 6191 0338,
E-mail- investorrelations@sbilife.co.in, Website- www.sbilife.co.in

Scan QR code to view complete Financial results

FINANCIAL RESULTS

(₹ in Lakhs)

Sl. No.	Particulars	Three months ended / As at		Nine months ended/ As at		Year ended / As at
		December 31, 2025 (Audited)	December 31, 2024 (Audited)	December 31, 2025 (Audited)	December 31, 2024 (Audited)	March 31, 2025 (Audited)
1	Premium Income (Gross)[1]	30,44,946	24,99,783	73,34,724	60,98,310	84,98,463
2	Net Profit /(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	59,753	57,161	1,72,162	1,65,406	2,49,467
3	Net Profit /(Loss) for the period before tax (after Exceptional and /or Extraordinary items)	59,753	57,161	1,72,162	1,65,406	2,49,467
4	Net Profit /(Loss) for the period after tax (after Exceptional and /or Extraordinary items)	57,674	55,082	1,66,566	1,59,979	2,41,330
5	Total Comprehensive Income for the period [Comprising Profit /(Loss) for the period (after tax) and Other Comprehensive Income (after tax)][2]	NA	NA	NA	NA	NA
6	Equity Share Capital (Paid up)	1,00,283	1,00,209	1,00,283	1,00,209	1,00,214
7	Reserves (excluding Revaluation Reserve and fair value change account.)	17,52,328	15,24,327	17,52,328	15,24,327	15,79,068
8	Earnings Per Share (face value of ₹10/- each)					
	1. Basic (not annualised for three/nine months) (in ₹)	5.75	5.50	16.62	15.97	24.09
	2. Diluted (not annualised for for three/nine months) (in ₹)	5.75	5.49	16.60	15.96	24.07

Note:
1) Premium income is gross of reinsurance and net of Goods and Service Tax (GST).
2) The Indian Accounting Standards (Ind AS) are currently not applicable to Insurance companies in India.
3) The above is an extract of the detailed format of Quarterly financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly financial results are available on the website of the Stock Exchanges (www.nseindia.com and www.bseindia.com) and the Company (www.sbilife.co.in).

For and on behalf of Board of Directors

Place: Mumbai
Date: January 28, 2026

Amit Jhingran
Managing Director & CEO
(DIN: 10255903)

AFRS/ver1/01/26/ADVT/ENG

VIRAT INDUSTRIES LIMITED

CIN NO. : L29199GJ1990PLC014514

Regd. Office: A-1/2, GIDC Industrial Estate, Kabilpore, Navsari – 396 424, Gujarat.
E-mail: factory@viratindustries.com | Website : www.viratindustries.com

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED ON DECEMBER 31, 2025

The Board of Directors of the company, at the Meeting held on January 28, 2026 approved the unaudited financial results of the company, for the quarter and nine months ended on 31st December, 2025. The results, alongwith Auditor's Report, have been posted on Company's website at https://www.viratindustries.com/.

For Virat Industries Ltd.

Adi F. Madan
Managing Director
DIN : 00023629

Place: Mumbai
Date : 28-01-2026

Note: The above intimation is in accordance with Regulations 33 read with Regulation 47(1) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.

VASTU HOUSING FINANCE CORPORATION LTD

Unit 203 & 204, 2nd Floor, "A" Wing, Navbharat Estate, Zakaria Bunder Road,Sewri (West), Mumbai 400015. Maharashtra. CIN No.: U65922MH2005PLC272501

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-auction Sale Notice for Sale of Immovable 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.
Notice is hereby given to the public in general and in particular to the Borrower / Co-Borrower/ Mortgagor (s) that the below described immovable properties mortgaged to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of Vastu Housing Finance Corporation Limited the same shall be referred herein after as Vastu Housing Finance Corporation Limited. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction.
It is hereby informed to General public that we are going to conduct public E-Auction through website https://sarfaesi.auctiontiger.net

S N	Account No. and Name of borrower, co- borrower, Mortgagors	Date & Amount as per Demand Notice U/s 13(2) & Date of Physical Possession	Descriptions of the property/Properties	Reserve Price, Earnest Money Deposit (In Rs.)	E-Auction Date and Time, EMD Submission Last Date, Inspection Date
1	HL0000000229983 Wasfur Rahman (Borrower), Ajmat Wasfur Rahman (Co-Borrower),	Demand Notice Date 17/Sep/25 & Amt Rs.1663823/- as on 09/Sep/25 + Interest Cost etc. & 18/Dec/25	All the pieces parcels of immovable the Residential Flat No. DMC-15/33/SF-2 (Old House No. DMC- 13/706/A/SF-2) admeasuring about 981.00 Sq.fts. Super Built up area, Situated on the Second Floor of the Building known as "GREEN VIEW APPARTMENTS" constructed on the Land bearing Survey No. 609/2 admeasuring about 500.00 Sq. mtrs., is Situated at Village Dunetha, Khariwad, Nani Daman, within the Jurisdiction of Daman Municipal Council, within Registration of Sub District of Daman, Gujrat. And bounded as under	Rs.1500000/- Rs.150000/-	28/02/2026 Timings 10:00 AM to 12:00 PM , 27/02/2026 up to 5:00 PM., 06/02/2026

1. All Interested participants / bidders are requested to visit the website https://sarfaesi.auctiontiger.net . For details, help, procedure and online training on e-auction, prospective bidders may contact M/S e-Procurement Technologies Pvt. Ltd. (Auctiontiger); Address : Head Office: B-705, Wall Street II, Opp. Orient Club, Near Gujrat College, Ellis Bridge, Ahmedabad – 380 006 Gujrat (India).Contact Person : Mr. Ram Sharma Contact number: 8000023297/9265562818/9265562821/079-6813 6842/6869. email id : ramprasad@auctiontiger.net , support@auctiontiger.net
2. For further details on terms and conditions please visit https://sarfaesi.auctiontiger.net to take part in e-auction.
3. For more details about the property kindly contact to Authorized officer : Tushar Barot Contact no.9727755261

THIS IS ALSO A STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES,2002

Date : 29.01.2026
Place :Daman

Authorised officer
Vastu Housing Finance Corporation Ltd

Motilal Oswal Home Finance Limited

Regd. Office: Motilal Oswal Tower, Rahimtullah Sayani Road,Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025, CS : 8291889898 **Website**: www.motilaloswalhf.com, **Email:** hfquery@motilaloswal.com

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY/IES)

(UNDER RULE 8 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

Whereas the undersigned being the authorized officer of Motilal Oswal Home Finance Limited, (Formally known as Aspire Home Finance Corporation Ltd), under 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 Demand Notice dated mentioned hereunder calling upon the following borrowers to repay the amount mentioned in the notice being also mentioned hereunder within 60 days from the date of receipt of the said notice.
The following borrowers having failed to repay the amount, notice is hereby given to the following borrowers and the public in general that undersigned has taken possession of the properties 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 the date mentioned hereunder.

Sr No	Loan Agreement No. / Name Of The Borrower/ Co Borrower/Guarantor	Date of Demand Notice & Outstanding	Date Of Possession Taken	Description Of The Immovable Property : All That Part And Parcel Of Proprty Consiting Of Property Address
1	**LXMOSURA221-220606800/ LXMOHOF223-240698428 / Borrower: Fantuskumar Shankar Paswan Co-Borrower: Priety Kumari Paswan**	**11-11-2025 For Rs.644986/-**	25-01-2026	Flat No-306, Admeasuring 543 Sq.ft, 325.80(Sq. ft) Built Up, 3rd Floor Shivam Residency, Plot No 44,45,46,47 In Yogidarshan Society, Bearing Revenue Survey No. 525, B/H. Sdj International School, Nr. Palsana Chaukadi, Palsana, Surat, Gujarat- 394315.
2	**LXJAM00117-180064843 / Borrower: Salimbhai Ismailbhai Khira Co-Borrower: Roshan Salimbhai Khira**	**11-11-2025 For Rs.177003/-**	23-01-2026	Plot No.13+14+15/1, Admeasuring 97.04 Sq.mtr., Silver Star Society, Plot No. 13 To 15, Nr Kalyaneshwar Mahadev Temple, At-Kalavad (Shitla). Tal - Jamnagar State - Gujarat- 361160.
3	**LXRAJ00217-180064126 / Borrower: Prabhatbhai Savabhai Bavliya Co-Borrower: Chakuben Prabhatbhai Bavliya**	**11-11-2025 For Rs.189469/-**	23-01-2026	Vrujbhumi , Tenament Standing On Sub-Plot No A/27 Land Sq.mtr 59.04 Of Plot No 9 To 17 Paikees Of Revenue, Surevey No. 181, Paikee Village- Hadala, Tal- Tankara, B/H Arpit College B/H Darshan Colleage ,Rajkot, Morbi Highwey, Rajkot Gujarat- 360003.
4	**LXKAD03719-200075218 / Borrower: Ravasaheb Marutiappa Sasane Co-Borrower: Minaben Ravsaheb Sasane**	**11-11-2025 For Rs. 1039744/-**	26-01-2026	Flat No 408 Shashiroop Homes Bhestan Crossing Road R.s.no.196 0 0 Bhestan 395023 Surat Gujarat

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 Motilal Oswal Home Finance Limited for an amount mentioned herein above and interest thereon. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Place : Gujarat
Date : 29.01.2026

Sd/-,Authorized Officer
(Motilal Oswal Home Finance Limited)

AXIS FINANCE LIMITED

(CIN: U65921MH1995PLC212675)
Axis House, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400025

E-Public Auction-cum-Sale Notice

E Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with Rule 9 (1) of Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower/s, Guarantor/s and Mortgagor/s, that the below described immovable properties mortgaged / charged to Secured Creditor, the **PHYSICAL POSSESSION** of which has been taken by the Authorised Officer of Axis Finance Limited, Secured Creditor, will be sold on **"AS IS WHERE IS", "AS IS WHAT IS", and "WHATEVER THERE IS" and "WITHOUT RECOURSE BASIS", on 03rd March 2026** for recovery of **Rs 1,34,51,847/- (Rupees One Crore Thirty Four Lakhs Fifty One Thousand Eight hundred and Forty Seven only) as on 27.01.2026** (amount o/s as on the date of the demand notice dated 06th May 2025 issued u/s 13(2) of SARFAESI Act **Rs 1,24,77,147/- /- (Rupees One Crore Twenty Four Lakhs Seventy Seven Thousand One Hundred and Forty Seven Only) as on 06th May 2025** with further interest at the contractual rates, along with default/penal interest and other charges etc., till final payment / realization from the Borrower / Mortgagors / Guarantors, i.e., **Mr Antim Kumar Modi (Borrower) MrsTrupti Antim Modi r (Co-Borrower I) hereinafter collectively referred to as "the Borrowers").** The Description of Assets, Reserve Price (RP), Earnest Money Deposit (EMD) and Details of Sale are as below:

SCHEDULE – I

Description of Immovable Secured Asset

All that piece and parcel of bearing Plot No 3 Arya Estate 2, NR Haria Collage Nr Sandhiya Pull Jamnagar Gujarat 361006. BOUNDARIES North :Plot No 2, South: Common Plot, East : Plot No 5, West : 09.00mtr wide road

SCHEDULE - II

DETAILS OF E-AUCTION

Description of Property /s	As per SCHEDULE – I
Date & Time of e-Auction	On: 03.03.2026 with unlimited extensions of 5 minutes each
Date & Time for Bid Submission	On: 02.03.2026 Before: 4:00 pm

Reserve Price: Rs 1,99,89,356 (Rupees One Crore Ninety Nine Lakhs Eighty Nine Thousand Three Hundred and Fifty Six only) Price below which the Flat /property/s will not be sold

Earnest Money Deposit (10% of RP): **Rs 19,98,936 (Rupees Nineteen Lakhs Ninety Eight Thousand Nine Hundred and Thirty Six Only)**

Bid Increment Amount: Rs. 10,000/- (Rupees Ten Thousand Only).

Contact Person Details & Mob. Nos.: Ms Shristi Agarwal:7738650021
Ms Radhika Agarwal: 8604974201

For detailed terms and conditions of sale, please refer to the link provided in website i.e. **https://sarfaesi.auctiontiger.net/EPROC/ and www.axisfinance.in;**

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 9 (1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

This may be treated as notice under Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s, guarantor/s and mortgagor/s of the said loan about the holding of E-Auction Sale on the above-mentioned date.

Date: 29th January 2026
Place: Jamnagar

Authorized Officer
Axis Finance Limited

VASTU HOUSING FINANCE CORPORATION LTD

Registered Address: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.
Branch Address: Office No 501 Abhikram Apartment, 3rd Floor, Opp Bhulka Bhavan School Adajan Main Road Surat Gujarat 395009

NOTICE OF SALE OF IMMOVABLE PROPERTY UNDER PRIVATE TREATY

Sale Notice for sale of immovable properties by way of Private Treaty in exercise of the powers under the Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 (SRFAESI Act) and pursuant to the possession taken by the Authorised Officer under the said Act and Security Interest (Enforcement) Rules, 2002 ("Rules") for recovery of the secured debts.
Whereas, the undersigned being the Authorized Officer of the Vastu Housing Finance Corporation Limited., under the SRFAESI Act, 2002 and in exercise of powers conferred under section 13(2) read with rule 9 of the Security Interest (Enforcement) Rules, 2002, issued a date of demand notice calling upon the borrowers to repay the amount and discharge their loan liability in full as mentioned in the notice within 60 days from the date of said notice.
As the borrowers failed to repay the loan amount within stipulated time, the Authorized Officer of Vastu Housing Finance Corporation Limited has taken physical possession of the immovable property mentioned below and proceeded to sell the said secured asset, by adopting methods as mentioned in Rule 8(5) read with rule 9 of the Rules.
The Authorized Officer of Vastu Housing Finance Corporation Limited, had already conducted Auctions for selling the said secured, but the same were unsuccessful. As such, the Authorized officer has now received an offer from buyer(s) who is/are interested to buy the secured asset for the price mentioned as Reserve Price in the table below. Hence, notice is hereby given to the public in general and in particular to the borrower (s), that if the total outstanding dues in the aforesaid loan account are not paid within Fifteen (15) Days from the date of this publication of this notice, the below mentioned secured asset mortgaged in favour of Vastu Housing Finance Corporation Limited shall be sold on **13/02/2026** on "as is where is", "as is what is" and "whatever there is", basis, by way of "Private Treaty" for recovery of dues in terms of the provisions of SRFAESI Act read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002).

Sr. No	Loan A/c. No and Branch	Name of Borrower(s) / Co-borrower(s)Legal Heir(s) / Legal Representative/ Guarantor(s)	Amount as per Demand Notice & Date of Demand Notice	Reserve Price	Earnest Money	Description of the Immovable Property
1	HL0000000010507	Dhiraj Khandare (Borrower), Raju Khandare (Co-Borrower), Chhabuben Khandare (Co-Borrower), Sudhakar Vankhede (Guarantor)	Rs.1275930/- as on 28/10/2024 ---------------- Date: 28/10/2024	Rs.700000/- (Rupees Seven Lakh Only)	Rs. 70000/- (Rupees Seventy Thousand Only)	All that Piece and Parcel of land bearing Plot no 312 Admeasuring about 44.62 Sq Mt. (After KJP Block No 85/312 admeasuring about 62.29 sq mt.) of Sai Angan Residency Organized on land bearing revenue Survey no 100 and 101 and it block no 85 Jolva Palsana Surat Gujarat

The attention of the above-mentioned borrowers are invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets.

Terms & Condition for sale of property through private treaty are as under:
1. Sale shall be strictly conducted in accordance with the provisions of SRFAESI Act/ Rules. The Sale under Private Treaty shall be on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".
2. The purchaser shall be required to deposit earnest money deposit of the sale consideration on the next working day of receipt of VHFCL's acceptance of offer for purchase of property and the remaining amount shall be paid within 15 days thereafter.
3. The purchaser shall deposit 10% of the offered amount along with application which shall be adjusted against earnest money deposit to be made as per clause (2) above.
4. Failure to remit the amount as required under clause (2) above, shall cause forfeiture of amount already paid including 10% of the amount paid along with application.
5. In case of non-acceptance of offer of purchase by VHFCL, the amount of 10% paid along with the application shall be refunded without any interest.
6. The property is being sold with all the existing and future encumbrances whether known or unknown to VHFCL. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues.
7. The purchaser should conduct due diligence on all aspects related to the property (under sale through private treaty) to his satisfaction. The purchaser shall not be entitled to make any claim against the Authorised Officer/ Secured Creditor in this regard at a later date.
8. VHFCL reserves the right to reject any offer of purchase without assigning any reason.
9. In case of more than one offer, VHFCL shall accept the highest offer, if highest bidder fails to deposit the remaining amount; then VHFCL may request & accept the second highest offer.
10. The interested buyers can approach the Authorised Officer: Karankumar Chauhan, Mobile No.: 9033713497 during working hours (10 am to 6 pm) from Monday to Saturday)
11. The purchaser shall bear the applicable TDS, stamp duties/additional stamp duty /transfer charges, etc and also all the statutory/non-statutory dues, taxes, rates, assessment charges, fees, etc owing to anybody.
12. Last date of receipt of offer shall be **12/02/2026 by 05.00 pm**. Offers can be submitted at Branch Office.

Place: Palsana
Date- 29-01-2026

Sd/- Authorized Officer
Vastu Housing Finance Corporation Limited

Rajkot Nagarik Sahakari Bank Ltd.

(Multistate Scheduled Bank)

Possession Notice (For Immovable Property)

R.O. & H.O.: "Arvindbhai Maniar Nagarik Sevalay", 150' Ring Road, Nr. Raiya Circle, Rajkot. Ph. 2555716

Whereas, The undersigned being the authorized officer of the Rajkot Nagarik Sahakari Bank Ltd., H.O. Rajkot under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security interest Act, 2002 and in exercise of powers conferred under Section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 Issued a demand notice dated **25/06/2025** by Regd.A.D. Post and public notice on **17/07/2025** in Daily Newspaper **"The Indian Express"** and **"Gujarat Mirror"** calling upon the borrower **Makwana Savitaben Narshibhai** to repay the amount mentioned in the notice being **Rs.4,01,203=28 (Rupees Four Lacs One Thousand Two Hundred Three And Twenty Eight Paisa Only)** and interest thereon due from 01/06/2025 within **60 days** from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower, guarantors and the public in general that the undersigned has taken possession of Property described herein below on **24/01/2026** through the Court Commissioner, in pursuance of the Order **Dt.16/12/2025** issued by the Hon. Chief Judicial Magistrate Rajkot under section 14 of the SARFAESI Act-2002. The borrower in particular and the public in general is hereby cautioned not to deal with the following property and any dealing with this property will be subject to the charge of Rajkot Nagarik Sahakari Bank Ltd., Rajkot for an amount outstanding as on **31/12/2025, Rs.4,25,312=28 (Rupees Four Lacs Twenty Five Thousand Three Hundred Twelve And Twenty Eight Paisa Only)** + interest thereon due from **01/01/2026.** 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.

Description of Property

Immovable Property situated in Gujarat State, Rajkot Dist., Under BSUP/1/2 Scheme of RMC and JnNURM for Socially and Economically Backward Class People/ For People living in Flooded areas of the River Banks / Encroachers in T.P. Deduction, As Per DPR List Approved by the Government, among the housing schemes Built at Different places In Rajkot City, Paiki Village Included in the limits of Municiapl Corporation, Nanamava, 150 Feet Ring Road, Near Nana Mava Chowkdi, T.P. Scheme No.3 (Nana Mava), Final Block No.9, SEWS Reserved Plot Land Approx. 12289 Sq. Meter Thereon Constructed Residential Flats Paiki 2nd Floor, Flat No.789 Carpet/ Built-up area Approx. 33-69 Sq. Meter Acquired Vide Regd. Sale deed No.7736, Dated. 25/10/2023 in the Name of Savitaben Narshibhai Makwana and bounded by as under:

North :- Open Space | South :- Adjoined Flat No.790
East :- Adjoined Flat No.808 | West :- Passage/Open Space

Property Address :- Block No.21, Quarter No.789, RMC Awas Yojna, Near Nana Mauva Circle, Nana Mauva Main Road, Rajkot 360004 (Gujarat)

Dt. 28/01/2026
Rajkot.

Authorized Officer,
Rajkot Nagarik Sahakari Bank Ltd., H.O., Recovery Dept., Rajkot.

IKF Home Finance Limited

Equinox by Phoenix-Tower 3, 10th Floor, Diamond Hills, Lumbini Avenue, Rai Durg, Gachibowli, Hyderabad |Telangana – 500081

DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the Authorized Officer of **IKF Home Finance Limited** (the Secured Creditor) under the Act and in exercise of the powers conferred under Sec. 13(12) of the Act read with Rule 3 issued Demand Notice(s) under Sec. 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is / are avoiding the service of the Demand Notice(s), therefore the service of notice is being affected by affixation and publication as per Rules. The contents of Demand Notice(s) are extracted herein below :-

Sr. No.	Name & Address of the Borrower/s & Co-Borrower/s	Loan Amt.	Dt. of Demand Notice & O/s. Amt.	Description of the Property / Secured Asset
1	**Loan A/C. No(S). :** LNXND01021-220004025 **1. Mr/Mrs. Ratnaben Umeshbhai Maheta 2. Mr/Mrs. Umeshbhai Parsottambhai Maheta 3. Mr/Mrs. Parthkumar Umeshbhai Mehta Add For Sr. No. 1, 2 & 3 :-** Brahm Poleh.n.8-A, Kheda, 24, India **And Also For Sr. No. 1, 2 & 3 :** 0 ,0, Property No. 8/ A, At- Undra -387335	**Rs. 7,50,000/-**	**07.01.2026 Rs. 7,65,723/- (Rupees Seven lakh Sixty Five Thousand Seven Hundred Twenty Three Only)** as on **15.12.2025**	Residential Property Situated at Undra, Ta. Mahudha, Dist-Kheda bearing Whose Gram Panchayat Property No.8-A. **East:** Road of Faliya, **West:** Public Road, **North:** House of Atulbhai, **South:** Owners Own House.

THIS NOTICE IS BEING ISSUED IN SUPERSESSION OF THE EARLIER NOTICE DATED 26-12-2025, WHICH SHALL STAND WITHDRAWN AND REPLACED BY THIS NOTICE.

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that **IKF Home Finance Limited** is a secured creditor and the loan facility availed 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, The Secured Creditor shall be entitled to exercise all the rights U/s. 13(4) of the Act to take possession of the secured assets(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. The Secured Creditor is also empowered to ATTACH AND / OR SEAL the secured assets(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured assets(s), the Secured Creditor also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the Secured Creditor. This remedy is in addition and independent of all the other remedies available to the Secured Creditor 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 the Secured Creditor 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 : Kheda, Gujarat
Date : 07.01.2026

Sd/-
Authorized Officer
For IKF Home Finance Limited

CSL Finance Limited

Reg. off.: 410-412,18/12, 4th Floor, W.E.A, Arya Samaj Road, Karol Bagh, New Delhi-110005
Corp off.: 716-717, 7th Floor, Tower B, World Trade Tower, Sector 16, Noida,201301, Uttar Pradesh, Ph.: +91 120 4290650/52/53/54/55,
Email: info@cslfinance.in, Legal@cslfinance.in. **Web.**: www.cslfinance.in

DEMAND NOTICE

Whereas the Borrower/Guarantor(s)/Mortgagor(s) mentioned hereunder had availed the financial assistance from **CSL Finance Limited (CSL)**. We state that despite having availed the financial assistance, the Borrower/Guarantor(s)/Mortgagor(s) (all singularly or together referred to as "Obligors") have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non-Performing Asset on the respective dates mentioned hereunder, in the books of CSL, consequent to the Authorized Officer of CSL under 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 Security Interest (Enforcement) Rules, 2002 issued Demand Notice on respective dates mentioned herein below under Section 13(2) of SARFAESI Act, 2002 calling upon the Obligors and/or their Legal Heir(s)/Legal Representative(s), to repay the amount mentioned in the notice together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc. until the date of payment within 60 days from the date of receipt of notices.
The Obligors are hereby informed by way of public notice about the same.

Name of Obligors/Legal Heir(s)/ Legal Representative(s)	Total Outstanding dues	Events
LAN: SMEMEHLAPSL000005002078 Borrower/Security Provider : Mr. Vihol Bharatkumar Ambuji Co-Borrower : Mrs. Vihol Manharben All at: Milkat No-1194, Rabari Vas, Nr. Gram Panchayat, Vadasan, Vijapur, Mehsana, Gujarat-382830	**Rs 7,11,933/-**(Rupees Seven Lakhs Eleven Thousand Nine Hundred And Thirty Three Only) as on 06/01/2026 plus future interest, penal interest, costs and charges.	**Date of Loan Agreement: 31.07.2021** / **Date of NPA 04.07.2022** / **Date of Demand Notice: 06.01.2026**

Description of The Secured Asset/ Immovable Property/mortgaged Property: **Details of Immovable Property** : All That Piece And Parcel of Freehold Immovable Gamtal Residential House Bearing Property No.1194 of Rabari Vas, Admeasuring Around 450.00 Sq. Feet. i.e. Admeasuring Around 41.82 Sq. Mtrs., Situated On The Land of Mouje: Vadasan, Sub-dist. Vijapur And Dist. Mehsana (herein After Referred To As "Said Property") **Boundaries And Dimensions of The Property Are As Under: -**
As Per Title Documents: North : House of Vishnuji Badarji Vihol, West : R.C.C. Road, East : R.C.C. Road, South : House of Jashuji Bhavanji Vihol,
As Per Actual/technical Valuation Report: North - House of Vishnuji Vihol, West- R.C.C. Road, East - R.C.C. Road, South - House of Jashuji Bhavanji Vihol

the circumstances as aforesaid, the notice is hereby given to the Obligors and/or their Legal Heir(s)/Legal Representative(s) that if the said Obligor(s) shall fail to make payment to CSL, then CSL shall proceed against the above Secured Asset(s)/Immovable Property (ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Obligor(s)/Legal Heir(s)/Legal Representative(s) as to the costs and consequences.
The said Obligor(s)/Legal Heir(s)/Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s)/Immovable Property(ies), whether by way of sale, lease or otherwise without the prior written consent of CSL. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

Date: 29.01.2026
Place : Mehsana (Gujarat)

Sd/- Authorized Officer,
CSL Finance Limited

POSSESSION NOTICE

Whereas, the authorized officer of **Jana Small Finance Bank 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 **demand notices** to the borrower(s)/ Co-borrowers(s) calling upon the borrowers to repay the amount mentioned against the respective names together with interest thereon at the applicable rates as mentioned in the said notices within **60 days** from the receipt of the said notices, along with future interest as applicable incidental expenses, costs, charges etc. incurred till the date of payment and/or realisation.

Sr. No.	Loan No.	Borrower/ Co-Borrower/ Guarantor/ Mortgagor	13(2) Notice Date/ Outstanding Due (in Rs.) as on	Date/ Time & Type of Possession
1	**31790430000297**	**1) Chauhan Vikashkumar Shaileshsinh, 2) Chauhan Milamben Vikassinh, 3) Chauhan Udaji Nathaji**	**19/11/2025, Rs.3,82,985/-** (Three Lakh Eighty Two Thousand Nine Hundred and Eighty Five Rupees Only) **as of 17/11/2025**	**Date: 27/01/2026 Time: 12:38 PM Symbolic Possession**
	Description of Secured Asset: All that piece and parcel of N. A. immovable residential property constructed on property Gamtal land bearing Gamtal Mikat No.367 admeasuring around 1350.00 sq.ft. situated at Pedhamala, Ta. Himatnagar District Sabarkantha. **Boundaries by: North:** Open land, **South:** R.C.C. Road, **East:** House of Chauhan Vinodkumar Rameshsinh, **West:** House of Surajkumar Kalusingh Chauhan.			
2	**45229420002906 & 45229430000652**	**1) Rathod Divyangbhai Navinbhai, 2) Rathod Shilpaben Divyangbhai**	**19/11/2025, Rs.21,92,987/-** (Twenty One Lakh Ninety Two Thousand Nine Hundred and Eighty Seven Rupees Only) **as of 17/11/2025**	**Date: 27/01/2026 Time: 10:25 AM Symbolic Possession**
	Description of Secured Asset: Residential House on admeasuring 38-48 Sq.mt., of Raiya Revenue Survey No.203P, TPS-6 (Raiya) FP-566p, Plot No.31p, Block No.4, Dist. Rajkot. **Boundaries by: North:** Majmu Chal, **South:** Others property, **East:** Block No.14, **West:** Others Property.			
3	**45229420003514**	**1) Maheta Akash Hareshbhai, 2) Maheta Sonalben Hareshkumar**	**19/11/2025, Rs.11,56,891/-** (Eleven Lakh Fifty Six Thousand Eight Hundred and Ninety One Rupees Only) **as of 17/11/2025**	**Date: 27/01/2026 Time: 11:11 AM Symbolic Possession**
	Description of Secured Asset: Residential Property of area adm 32.63 Sq.mts. situated at Kangashiyal Revenune Survey No.33 p 1 "Vruj Bhumi" Plot No.12p Krishna Arcade-1p Flat No.203 on second Floor at Lodhika, Rajkot. **Boundaries of the Property: North:** Stairs, Common passage then Flat No.202, **South:** Marging then Common Plot, **East:** Margin then Others Property, **West:** Flat No.204.			
4	**31519420000030 & 31519800000338**	**1) Raval Kalpeshkumar Dineshbhai, 2) Raval Nayanaben Kalpeshkumar**	**14/11/2025, Rs.12,46,189/-** (Twelve Lakh Forty Six Thousand One Hundred and Eighty Nine Rupees Only) **as of 12/11/2025**	**Date: 27/01/2026 Time: 05:12 PM Symbolic Possession**
	Description of Secured Asset: Moje Andada, Ta. Ankleshwar, Dist. Bharuch, R.S. No.134/2 PAIKI"AMBIKA NAGAR" Plot No.52, total area 59.04 sq.mtr paiki Plot/ House No.52/1 adm. area 38.19 sq.mts., Construction area 74.34 sq.mts. **Boundaries by: East:** House No.49, **West:** Internal Road, **North:** House No.51/2, **South:** House No.52/2.			
5	**31999430000302 31999410000131 31999410000440**	**1) Dabgar Ashvinkumar Bipinchandra, 2) Dabgar Pujaben Ashvinkumar**	**18/11/2025, Rs.11,40,488/-** (Eleven Lakh Forty Thousand Four Hundred and Eighty Eight Rupees Only) **as of 16/11/2025**	**Date: 27/01/2026 Time: 05:10 PM Symbolic Possession**
	Description of Secured Asset: Property bearing R.S. No.375 Plot No.6 to 8, Shop No.F/27 Admeasuring 32.50 Sq.mtrs. having Undivided 10.00 sq.mtrs. Shiv Residency And Plaza. Opp. PHC Piplod Devgadhbaria Road Piplod District Dahod situated at Ta. Godhra-389130, Gujarat. **Boundaries by: North:** Shop No.F-28, **South:** Shop No.F-26, **East:** Common passage, **West:** Plot No.9 to 13.			

Whereas, the Borrowers/ Co-borrowers/ Guarantors/ Mortgagors, mentioned herein above have failed to repay the amounts due, notice is hereby is given to the Borrowers mentioned herein above in particular and to the Public in general that the authorized officer of **Jana Small Finance Bank Limited** has **taken possession** of the properties/ secured assets described herein above in exercise of powers conferred on him under section 13 (4) of the said Act read with Rule 8 of the said rules on the dates mentioned above. The Borrowers/ Co-borrowers/ Guarantors/ Mortgagors, mentioned herein above in particular and the Public in general are hereby cautioned not to deal with the aforesaid properties/ Secured Assets and any dealings with the said properties/ Secured Assets will be subject to the charge of **Jana Small Finance Bank Limited.**

Place: Ahmedabad
Date: 29.01.2026

Sd/- Authorised Officer
For. Jana Small Finance Bank Limited

JANA SMALL FINANCE BANK (A Scheduled Commercial Bank)
Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Regional Branch Office: 208 to 213, 2nd Floor, Shangrila Arcade, Above Saraswat Bank, 100 Feet Anand Nagar Road, Shyamal, Ahmedabad, Gujarat-380015.