

**GRIHOM HOUSING FINANCE LIMITED (Formerly known as Poonawalla Housing Finance Ltd.) Registered Office: 602, 6th Floor, Zero One IT Park, Sr. No.79/1, Ghorpadi, Mundhwa Road, Pune-411036.**

**APPENDIX IV (See Rule 8(1)) POSSESSION NOTICE (For Immovable Property)**

Whereas, the undersigned being the Authorized Officer of Grihom Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited) as the name Poonawalla Housing Finance Limited changed to Grihom Housing Finance Limited with effect from 17 Nov 2023. (Previously known as Magna Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Limited Company) herein after referred as Secured Creditor of the above Corporate/ Register office under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred as the "said Act") and in exercise of the powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice below dated calling upon the below Borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrowers have failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13 (4) of the said Act read with Rule 8 of the said Rules of the Security Interest (Enforcement) Rules 2002 on this 17th Day of March of the Year 2024.

The borrowers 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 secured Creditor the amount 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. Details of Property taken in possession are herein below.

Sr. No.	Name of Borrowers	Description of Property	Possession taken Date	Date of statutory Demand Notice	Amount in Demand Notice (Rs.)
1.	Pandya Umeshbhai Mohanbhai, Pandya Mukeshbhai Mohanbhai, Pandya Jabuben Mohanbhai.	All the Pieces & Parcels Property Situated Dist. Morbi at Morbi Taluka Village Morbi revenue survey No. 20, Section-2, Plot No. 42 Paiky (Part No. 2) Open land admeasuring 55-74 sq.mtr. The said property is bounded as under: North- Road, South- Road, East- land of Plot no. 42 Paiky (Part no. 3), West-land of Plot no. 42 Paiky (Part no. 1).	17/03/2024	15/03/2023	Loan No. HM/0105/H/100117 Rs. 728181.07/- (Rupees Seven Lacs Twenty Eight Thousand One Hundred Eighty One and Seven Paises Only) payable as on 15/03/2023 along with interest @ 14.75 p.a. till the realization.
2.	Suraj H Chauhan, Meenaben H Chauhan.	All That Pieces And Parcel CS Ward No 1, CS No 855, Block No 1, Khatiwad, Street No 2, Total Area Adm 431-30 Sq.Ft. 40-07 Sq.Mtr/Built Up Area 33-54 Sq.Mtr) Nr Darbar Gruh & Swaminaray Temple, Nani Bazar Main Road, Morbi Pin Code: 363641, East-Common Passage West-Others Property North-Block No 2, South-Others Property	17/03/2024	10/07/2023	Loan No. HL/0105/H/1400224 Rs. 742539.98/- (Rupees Seven Lacs Forty Two Thousand Five Hundred Thirty Nine and Ninety Eight Paises Only) payable as on 10/07/2023 along with interest @ 14.30 p.a. till the realization.

Place: Gujarat  
Date: 23-03-2024

Sd/- Authorized Officer  
Grihom Housing Finance Limited, (Formerly known as Poonawalla Housing Finance Limited)

**AAVAS FINANCIERS LIMITED (Formerly known as Au HOUSING FINANCE LIMITED) (CIN:L65922RJ2011PLCO34297)**  
Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020

**AUCTION NOTICE**

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 (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of AAVAS FINANCIERS LIMITED (Formerly known as "Au HOUSING FINANCE LIMITED"). Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis. The details of the cases are as under.

Name of Borrowers/ Co-Borrowers/ Mortgages/ Guarantors	Dues As on	Date & Amount of 13(2) Demand Notice	Date of Possession	Description of Property	Reserve Price For Property	Earliest Money For Property	Date of Auction	Place of Tender Submission, Tender Open & Auction at Aavas Financiers Ltd.
Shankar Kunwar Bhupendrasingh Chauhan, Mr. Bhupendrasingh Govardhansing Chauhan Guarantors: Mr. Pukhraj Govardhanlal Joshi (Ac No.) LNSUR01418-190077085	Rs. 1,822,773.00/- Dues as on 22 Mar 2024	3 Apr 21, Rs. 993777/- Dues as on 31 Mar 21	2 May 23	Revenue Survey No. 258/2 & 258/1, Block No. 318 & 319, after Amalgamation New Block No. 318/355, Shubh Villa, Mouje - Sanki, Sub-district - Palsana, District - Surat, Gujarat. Admeasuring Area 44.61 Sq. Mtrs. alongwith Undivided Share 24.37 Sq. Mtrs.	Rs. 814104/-	Rs. 81410/-	11.00 AM TO 01.00 PM 25 Apr 2024	301 & 305, REGENT SQUARE, ABOVE D-MART, ADAJAN, SURAT-395009, GUJARAT-INDIA

**Terms & Conditions:** 1) The person, taking part in the tender, will have to deposit his offer in the tender form provided by the AFL which is to be collected from the above branch offices during working hours of any working day, super scribbling "Tender Offer for name of the property" on the sealed envelope along with the Cheque/DD/PAy order of 10% of the Reserve Price as Earnest Money Deposit (EMD) in favour of AAVAS FINANCIERS LIMITED payable at Jaipur on/ before time of auction during office hours at the above mentioned offices. The sealed envelopes will be opened in the presence of the available interested parties at above mentioned office of AAVAS FINANCIERS LIMITED (Formerly known as "Au HOUSING FINANCE LIMITED") The inter-se bidding, if necessary will also take place among the available bidders. The EMD is refundable if the bid is not successful. 2) The successful bidder will deposit 25% of the bidding amount adjusting the EMD amount as initial deposit immediately or within 24hrs after the fall of the hammer towards the purchase of the asset. The successful bidder failing to deposit the said 25% towards initial payment, the entire EMD deposited will be forfeited & balance amount of the sale price will have to be deposited within 30 days after the confirmation of the sale by the secured creditor; otherwise his initial payment deposited amount will be forfeited. 3) The Authorised officer has absolute right to accept or reject any bid or adjourn/postpone the sale process without assigning any reason therefore. If the date of tender depositing or the date of tender opening is declared as holiday by Government, then the auction will be held on next working day. 4) For inspection and interested parties who want to know about the procedure of tender may contact AAVAS FINANCIERS LIMITED (Formerly known as "Au HOUSING FINANCE LIMITED") 201, 202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur-302020 or Ravi Verma - 737400363 or respective branch office during office hours. Note: This is also a 15/30 days notice under Rule 9(1)(b) to the Borrowers/Guarantors/Mortgages of the above said loan accounts about tender inter se bidding sale on the above mentioned date. The property will be sold, if their outstanding dues are not repaid in full.

Place : Jaipur Date : 23-03-2024

Authorised Officer Aavas Financiers Limited

**Ujjivan Small Finance Bank**

Registered Office: Grape Garden, No.27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru-560095, Karnataka.  
Regional Office : 7th Floor, Almonte IT Park, Sr.No. 8, Kharadi-Mundhwa Bypass, Village Kharadi, Pune-411014.

**POSSESSION NOTICE**

WHEREAS, the authorized officer of Ujjivan Small Finance Bank, 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-borrower (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 date of 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.

Sl. No.	Loan No.	Name of Borrower/ Co-Borrower / Guarantor/ Mortgagee	13(2) Notice Date/ Outstanding Due (in Rs.) As on	Date & Type of Possession
1.	44792100/50000062	1) VISHALBHAI BABUBHAI NAYI 2) Vinaben Vishalbhai Nayi, both are residing at 8 - B. Bamsona nagar society, Nagapur, Mehsana, Gujarat - 384001. 1) Also at Rudra Family Sallon Nr. Pranjal Society behind Avassy plot. Modhera road Mahesana, Gujarat-384001	05.12.2023 Rs.4,59,332.46 01.12.2023	19.03.2024 Symbolic Possession
2.	44282101/80000031	1) Chhaganbhai Bhavarlal Nagda 231 Maharan Pratap Society, Opp. Raj Empire Maharan Pratap Chowk, Godadara, Surat, Gujarat - 394210 2) Durgashankar Chhaganlal Nagda 3) Durgaben Durgashankar Nagda 305 Shukan Residency, Block No. 104 & 105, Shivam Residency, Kadodra, Palsana, Surat - 394327	14.09.2023 Rs. 11,62,257.45 19.08.2023	19.03.2024 Symbolic Possession
3.	44282101/30000014	1) Raju Nagubhai Pawar, 2) Umesh Kumar Nagubhai Pawar, 3) Bebaban Nagubhai Pawar, All are residing at A-69, 1st Floor, Room No. 02, Anand Nagar Society, Chalthan Palsana, Nr. Bank of India, Palsana, Surat, Gujarat - 394305. 1) Also at Sachin Motars, Shop No. 04, Thakardae Row House, Godadara Main Road, Parvat Gam, Surat, Gujarat - 395010	05.12.2023 Rs. 6,80,405.37- as on 01.12.2023	19.03.2024 Symbolic Possession
4.	44722101/30000007	1) Kiran Pundalik Koli, 2) Latabai Pundalik Koli, both are residing at Plot No. 38, Dandhu Nagar Co-op Soc., A.K. Road, Surat - 395008. 1) Also at Brown Diamonds MFGLP, 13 - A - Wing, Sheetal Avenue, Near Bhavnani Circle, A.K. Road, Surat, Gujarat - 395008	14.09.2023 Rs. 8,52,919.89 19.08.2023	19.03.2024 Symbolic Possession
5.	44422101/30000014	1) Shabirhusen Mohamadrafik Kureshi 2) Mehrajbanu Shabirhusen Kureshi 7-A-126, Menem Apartment, Awa Road, Vadodra, Gujarat - 390019 Flat No. 302, 3rd Floor, A Tower-Inserah Heights, S.K. Patel Compound, B/H Gayatri Gas, Opp. Panig, Waghdia Road, Vadodra, Gujarat - 390019	02.01.2024 Rs. 14,98,299.42 01.01.2024	20.03.2024 Symbolic Possession
6.	44472101/70000006	1) Pareshkumar Chaturbhai Solanki, 2) Kamini Pareshkumar Solanki, both are residing at 83, Jawaharnagar, Saiyed Vasna Road, Vasna Vadodra Opp Maheshwani Society, Vasna Vadodra Gujarat-390021. 1) Also at Care Multispeciality Hospital Trauma & ICU 10 Nalanda Society, Near Water Tank, Kaladarshan Char Rasta Waghdia Road, Vadodra Gujarat-390010	11.10.2023 Rs. 14,82,695.29 as on 09.10.2023	20.03.2024 Symbolic Possession
7.	44432100/90000007	1) Sonal Construction, 2) Pratapbhai Palas, 3) Lilaben Palas, All are residing at B-201, Nandamvan Heights, Vaikunth-1, Wadandiya Road, Vadodra-390019 and also at 27, Riddhi Siddhi Park Society, GIDC Road, Manjapur, Vadodra, Gujarat 390011	27.03.2023 Rs.30,85,273.80 as on 21.02.2023	20.03.2024 Symbolic Possession

Place: Gujarat  
Date: 19.03.2024 & 20.03.2024

Sd/- Authorized Officer,  
Ujjivan Small Finance Bank

**fincare Small Finance Bank Limited**

Registered Office: 301-306, 3rd Floor, Abhijeet-V, Opp. Mayor's Bungalow, Law Garden Road, Mithakhali, Ahmedabad-380006. Ph: +91-79-40011000. CIN No. U67120GJ1995PLC025373  
Head Office: # 835/39, 5th Floor, Bren Mercury, Kalkondanahalli, Sarjapur Main Road, Bengaluru-560035, Karnataka. Phone: +91-80-42504444. www.fincarebank.com

**APPENDIX IV - [See rule 8 (1)] POSSESSION NOTICE**

Whereas, the undersigned being the Authorized Officer of the Fincare Small Finance Bank Ltd. 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 has issued Demand Notices for calling upon the Borrowers, Mortgages, Co-borrowers and Guarantors to repay the amount mentioned in the said demand notice amount within 60 days (Sixty days) from the date of the said demand notice.

The Borrowers, Mortgages, Co-borrowers and Guarantors mentioned herein above having failed to repay the said demand notice amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken Symbolic Possession of the property/properties described herein below in exercise of powers conferred on him under sub section 4 of Section 13 of the said Act read with Rule 9 of the Security Interest (Enforcement) Rules 2002.

The Borrowers attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured assets.

The Borrowers, Mortgages, Co-borrower and Guarantors mentioned herein above in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property/properties will be subject to the charge of the Fincare Small Finance Bank Ltd. for an amount and further interest and other charges thereon till the date of recovery.

Sl. No.	Borrowers, Mortgages, Co-obligants and Consentors	Possession taken on	Total Outstanding Amount
1.	MR/MRS BHARVAD MUKESHBHAI MALABHAI, MR/MRS. BHARVAD RAMILABEN GHELABHAI, BHARVAD MALABHAI BHULABHAI. Demand Notices dated 30-05-2023. loan account no. 1966000021241	19/03/2024	Rs. 166759/- as on 24-05-2023 interest and other charges thereon.
2.	MR/MRS CHAUHAN RANVATBHAI NATVARBHAI, MR/MRS. CHAUHAN SITABEN RANVATBHAI, Demand Notices dated 30-05-2023. loan account no. 19660000248674	20/03/2024	Rs. 135608/- as on 24-05-2023 interest and other charges
3.	MR/MRS SANGRAMSINH ANDARSINH PARMAR, MR/MRS. AMAJABA ANDARSINH PARMAR, Demand Notices dated 30-05-2023. loan account no. 19660000433586	18/03/2024	Rs. 218954/- as on 24-05-2023 interest and other charges
4.	MR/MRS PATEL DHULABHAI REVABHAI, MR/MRS. PATEL DAXABEN DHULABHAI, Demand Notices dated 30-05-2023. loan account no. 1966000027942	19/03/2024	Rs. 117572/- as on 24-05-2023 interest and other charges
5.	MR/MRS KHANT RAJUBHAI BUDHABHAI, MR/MRS. PATLA HINABEN SHANABHAI, Demand Notices dated 30-05-2023. loan account no. 19660000522616	19/03/2024	Rs. 159904/- as on 24-05-2023 interest and other charges
6.	MR/MRS BARIA KANUBHAI HIRABHAI, MR/MRS. BARIYA CHAMPABEN KANUBHAI, Demand Notices dated 30-05-2023. loan account no. 19660000413734	20/03/2024	Rs. 152240/- as on 24-05-2023 interest and other charges
7.	MR/MRS PARAMAR VIJAYSINH DULSINH, MR/MRS. PARMAR DHULSINH SABURSINH, PARAMAR MANJULABEN DHULSHAI, Demand Notices dated 30-05-2023. loan account no. 19660000459112 & 20660000570770	20/03/2024	Rs. 347216/- as on 24-05-2023 interest and other charges
8.	MR/MRS PARI SHANKARBHAI BUDHAI, MR/MRS. PARI SANGITABEN SHANKARBHAI, Demand Notices dated 28-11-2023. loan account no. 19660000347018	19/03/2024	Rs. 127747/- as on 21-11-2023 interest and other charges
9.	MR/MRS VALAND BHIKABHAI KODARBHAI, MR/MRS. Valand Liliben Bhikhabhai, Valand Chetankumar Bhikhabhai, Demand Notices dated 28-11-2023. loan account no. 2166000020247	20/03/2024	Rs. 452247/- as on 21-11-2023 interest and other charges
10.	MR/MRS PRANAMI DHIRAJKUMAR NATHABHAI, MR/MRS. PRANAMI SANGITABEN DHIRAJKUMAR, Demand Notices dated 28-11-2023. loan account no. 18660000134400	19/03/2024	Rs. 242780/- as on 21-11-2023 interest and other charges
11.	MR/MRS RAHEVAR RAVIRAJ SINH DIGVIJAYSINH, MR/MRS. Ankurkurbava Ravirajsinh Rahevar, Demand Notices dated 28-11-2023. loan account no. 21660000219721	19/03/2024	Rs. 188951/- as on 21-11-2023 interest and other charges
12.	MR/MRS CHAUHAN KAMLESHKUMAR ABHESINH, MR/MRS. CHAUHAN TEJALBEN KAMLESHBHAI, Demand Notices dated 28-11-2023. loan account no. 19660000473079	20/03/2024	Rs. 167537/- as on 21-11-2023 interest and other charges
13.	MR/MRS MUKESHBHAI RANCHOODHAI DODHIYAR, MR/MRS. CHETANABEN DODHIYAR, Demand Notices dated 28-11-2023. loan account no. 17660000055670	18/03/2024	Rs. 769594/- as on 21-11-2023 interest and other charges

Place: Gujarat  
Date: 22-03-2024

Sd/- Authorized Officer,  
For Fincare Small Finance Bank Ltd.

Sl. No.	Borrowers, Mortgages, Co-obligants and Consentors	Possession taken on	Total Outstanding Amount
14.	MR/MRS SOLANKI PRAVINKUMAR RAMASINH, MR/MRS. KHANT VAISHALIBEN MAHESHBHAI, Demand Notices dated 28-11-2023. loan account no. 20660000059593	20/03/2024	Rs. 168704/- as on 21-11-2023 interest and other charges
15.	MR/MRS KANTABEN AJMELBHAI RABARI, MR/MRS. AJMELBHAI PRABHATBHAI RABARI, Demand Notices dated 29-10-2022. loan account no. 20660000064063	18/03/2024	Rs. 195924/- as on 25-10-2022 interest and other charges
16.	MR/MRS AJAMELBHAI MALABHAI RABARI, MR/MRS. MANUBEN AJMALBHAI RABARI, Demand Notices dated 30-05-2023. loan account no. 19660000229118 & 21660000395978	18/03/2024	Rs. 217470/- as on 24-05-2023 interest and other charges
17.	MR/MRS THAKOR JITUNISH DOLATSINH, MR/MRS. THAKOR SOVANBEN JITENDRASINH, Demand Notices dated 07-02-2023. loan account no. 20660000061479	20/03/2024	Rs. 187095/- as on 03-02-2023 interest and other charges
18.	MR/MRS RAMESH KUMAR VISHNARAM MALLI, MR/MRS. MAMTABEN RAMESHKUMAR MALLI, Demand Notices dated 07-02-2023. loan account no. 2163000000583	20/03/2024	Rs. 776192/- as on 03-02-2023 interest and other charges
19.	MR/MRS ZALA JAGDISHBHAI KALABHAI, MR/MRS. Zala Kailashben Jagdishbhai, Demand Notices dated 28-11-2023. loan account no. 19660000364115	20/03/2024	Rs. 212326/- as on 21-11-2023 interest and other charges
20.	MR/MRS MAHENDRASINH MANUSINH SOLANKI, MR/MRS. SOLANKI BHAVANBEN MAHENDRASINH, Demand Notices dated 07-02-2023. loan account no. 18660000046736	19/03/2024	Rs. 161390/- as on 03-02-2023 interest and other charges
21.	MR/MRS PRAJAPATI RASIKBHAI MANGABHAI, MR/MRS. PRAJAPATI NAYANABEN RASIKBHAI, Demand Notices dated 30-05-2023. loan account no. 19660000199945 & 21660000399421	18/03/2024	Rs. 265943/- as on 24-05-2023 interest and other charges
22.	MR/MRS KAMLESHBHAI ARVINDBHAI PANCHAL, MR/MRS. Kailashben Kamleshbhai Panchal, Demand Notices dated 07-02-2023. loan account no. 19660000345651	18/03/2024	Rs. 204558/- as on 03-02-2023 interest and other charges
23.	MR/MRS CHEORBHAI MALJIBHAI DESAI, MR/MRS. MITHIBEN CHAORBHAI RABARI, Demand Notices dated 07-02-2023. loan account no. 19660000410919	18/03/2024	Rs. 211632/- as on 03-02-2023 interest and other charges
24.	MR/MRS ZALA VINUBHAI SHANTILAL, MR/MRS. ZALA NANDABEN VINUBHAI, Demand Notices dated 07-02-2023. loan account no. 19660000476124	20/03/2024	Rs. 150887/- as on 03-02-2023 interest and other charges
25.	MR/MRS BAMANIA LALABHAI KODARBHAI, MR/MRS. BAMANIA USHABEN LALJIBHAI, Demand Notices dated 07-02-2023. loan account no. 20660000038473	19/03/2024	Rs. 225806/- as on 03-02-2023 interest and other charges
26.	MR/MRS CHAUHAN VINABEN SALAMBHAI, MR/MRS. Chauhan Shaileshkumar Salambhai, Demand Notices dated 07-02-2023. loan account no. 20660000507661	20/03/2024	Rs. 199969/- as on 03-02-2023 interest and other charges
27.	MR/MRS LABHUBHAI PRABHATBHAI RABARI, MR/MRS. Bhavnaben Labhubhai Rabari, Demand Notices dated 07-02-2023. loan account no. 21660000186831	18/03/2024	Rs. 241390/- as on 03-02-2023 interest and other charges
28.	MR/MRS FIROJ KALUBHAI KAJI, MR/MRS. KAJI MERAJBIBI KALUBHAI, KALUMIYA SIKANDARIYA KAJI, Demand Notices dated 30-05-2023. loan account no. 1966000042531 & 21660000382372	20/03/2024	Rs. 278173/- as on 24-05-2023 interest and other charges

Place: Gujarat  
Date: 22-03-2024

Sd/- Authorized Officer,  
For Fincare Small Finance Bank Ltd.