

Chola CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
Enter a better life Corporate Office: Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600 032
APPENDIX IV [See rule 8 (1)] POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

Whereas, the undersigned being the Authorized Officer of Cholamandalam Investment and Finance Company Limited, under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on me under subsection (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of M/s. Cholamandalam Investment And Finance Company Limited for an amount as mentioned herein under 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.

NAME AND ADDRESS OF BORROWER/S & LOAN ACCOUNT NUMBER	DATE OF DEMAND NOTICE	OUTSTANDING AMOUNT	DESCRIPTION OF THE PROPERTY POSSESSED	DATE OF POSSESSION
Loan Account No.: XOHLSR00002787014 Mr. Jesinghai Badhabhai Baraiya Mrs. Nirmalaben Jesinghai Baraiya alias Nirmala Ben Baraiya Mrs. Manishaben Jesinghai Baraiya alias Manishaben Baraiya Mr. Niles Jesinghai Baraiya alias Niles Baraiya All are Residing at: Flat No:1 Samruddi Apartment, Vijay Nagar-2, Ved Road, Surat, Surat, Gujarat - 395004 Also At : Plot No.27, Prabhunagar Co. Op. Hou. Society Vibhag-1, Ved Road, Surat Ved Road Surat 395004	15-10-2025	Rs.2007081/- (Rupees Twenty Lakhs Seven Thousand Eighty One Only) as on 14-10-2025	Property Schedule: "All the piece and parcel of immovable property bearing Plot No. 27 admeasuring 46.76 Sq. mtrs. Along with 73.35 Sq. Mtrs. Construction in "Prabhunagar Co.Op. Ho. Soc. Ltd. Part-1", situated at Revenue Survey No. 468, T.P.Scheme No. 18, Final Plot No. 24 of Moje Katargam, City of Surat, with construction on it. Own by, Jesinghai Badhabhai Baraiya."	22-01-2026 Possession

Date : 22-01-2026 AUTHORISED OFFICER,

M/s. Cholamandalam Investment and Finance Company Limited

Asset Reconstruction Company (India) Ltd. (Arcil)
Acting in its capacity as Trustee of various Arcil Trusts
Arcil office: The Ruby, 10th floor, 29, Senapati Bapat Marg, Dadar (West) Mumbai-400 028
Website: <https://auction.arcil.co.in>; CIN-U65999MH2002PLC134884

PUBLIC NOTICE FOR SALE THROUGH ONLINE E-AUCTION IN EXERCISE OF THE POWERS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT) READ WITH RULES 6, 8 & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and to the Borrower(s) / Guarantor(s) / Mortgagor(s), in particular, that the below described immovable properties mortgaged/charged to the Asset Reconstruction Company (India) Limited, acting in its capacity as Trustee of various Arcil Trusts ("ARCIL") (pursuant to the assignment of financial asset vide registered Assignment Agreements), will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse basis" by way of online e-auction, for recovery of outstanding dues of together with further interest, charges and costs etc., as detailed below in terms of the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rules 6, 8 and 9 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Name of the Borrower / Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated 10-10-2024.	Possession type and date	Earliest Money Deposit (EMD)	Date of Inspection	Reserve Price	Type of Property and Area	Date & Time of E-Auction
Manohar Wadhmal Mulchandani, Mohini Manohar M, Bhavna Lachman Aidasani, Hemant Nirmal Mulchandani	LP0000000040480 Vastu Housing Finance Corporation Limited (VHFC)	Arcil-Trust-2025-018	Rs. 8,18,066/- as on 09-12-2024 + further Interest thereon+ Legal Expenses.	Physical on 28-07-2025 Will be arranged on request	Rs. 1,29,100/- (Rs. One Lakh Twenty Nine Thousand One Hundred only) Rs.12,91,000/- (Rs. Twelve Lakh Ninety One Thousand only)				On 25-02-2026 at 5:30 PM

Description of the Secured Asset being auctioned:
Property situated at flat No J/38, Mahalaxmi Co. Op. Soc. Karelibaug, Rs. No. 663, Vadodara, Gujarat, 390018 admeasuring 525 Sq ft. and Boundaries AsFollows:

East -OTS, West -STAIRS OF SOCIETY, North - OPEN SPACE, South -OTS & FLAT NO J/37

Pending Litigations known to Nil	Encumbrances/Dues known to Nil
ARCIL	ARCIL

Last Date for submission of Bid Same day 2 hours before Auction

Bid Increment amount: As mentioned in the BID document

Demand Draft to be made in	Arcil-Trust-2025-018	Payable at Par
name of:	RTGS details	Arcil-Trust-2025-018, Trust Account No: 57500001745590, HDFC Bank Limited, Branch: Kamla Mill Extn Ctr, Mumbai, FSC Code: HDFC0000542

Name of Contact person & number

Arpit Choudhary arpit.choudhary@vastuhfc.com; (7357357589)

Terms and Conditions: The Auction Sale is being conducted through e-auction through the website <https://auction.arcil.co.in> and as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein.

- The Auction Sale is being conducted through e-auction through the website <https://auction.arcil.co.in> and as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein.
- The Authorised Officer ("AO") / ARCIL shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc.
- At any stage of the auction, the AO may accept/reject/modify/cancel the bid/off or post-pone the Auction without assigning any reason thereof and without any prior notice.
- The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset conveyed/delivered in his/her/its favour as per the applicable law.
- The intending bidder should make their own independent enquiries/ due diligence regarding encumbrances, title of secured asset and claims/rights/dues affecting the secured assets, including statutory dues, etc., prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of ARCIL. The Authorized Officer of ARCIL shall not be responsible in any way for any third-party claims/rights/dues.
- The particulars specified in the auction notice published in the newspaper have been stated to the best of the information of the undersigned; however undersigned shall not be responsible / liable for any error, misstatement or omission.
- The Borrower/ Guarantors/ Mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rules 8 and 9 of the Security Interest (Enforcement) Rules, above the holding of the above mentioned auction sale.
- In the event, the auction scheduled hereinabove fails for any reason whatsoever, ARCIL has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Rules and the Act.

Place: Vadodara

Date: 26.01.2026

Sd/- Authorized Officer

Asset Reconstruction Company (India) Ltd.

Asset Reconstruction Company (India) Ltd. (Arcil)
Acting in its capacity as Trustee of various Arcil Trusts
Arcil office: The Ruby, 10th floor, 29, Senapati Bapat Marg, Dadar (West) Mumbai-400 028
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PUBLIC NOTICE FOR SALE THROUGH ONLINE E-AUCTION IN EXERCISE OF THE POWERS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT) READ WITH RULES 6, 8 & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and to the Borrower(s) / Guarantor(s) / Mortgagor(s), in particular, that the below described immovable properties mortgaged/charged to the Asset Reconstruction Company (India) Limited, acting in its capacity as Trustee of various Arcil Trusts ("ARCIL") (pursuant to the assignment of financial asset vide registered Assignment Agreements), will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse basis" by way of online e-auction, for recovery of outstanding dues of together with further interest, charges and costs etc., as detailed below in terms of the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rules 6, 8 and 9 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Name of the Borrower / Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated 10-10-2024.	Possession type and date	Earliest Money Deposit (EMD)	Date of Inspection	Reserve Price	Type of Property and Area	Date & Time of E-Auction
Manohar Wadhmal Mulchandani, Mohini Manohar M, Bhavna Lachman Aidasani, Hemant Nirmal Mulchandani	LP0000000040480 Vastu Housing Finance Corporation Limited (VHFC)	Arcil-Trust-2025-018	Rs. 10,52,573/- as on 09-12-2024 + further Interest thereon+ Legal Expenses.	Physical on 28-07-2025 Will be arranged on request	Rs. 2,18,000/- (Rupees Two Lakh Eighteen Thousand Only)				On 26-02-2026 at 4:30 PM

Description of the Secured Asset being auctioned:
Shop No. 0/4, (on First Floor) Mahalaxmi Co. Op. Soc. Karelibaug, R. SNo 663, Vadodara, Gujarat, 390018 admeasuring 200 sq ft. and Boundaries AsFollows:

East - Main Road, West - Swapnopal Shop, North - House & shop of society, South - House & shop of Society

Pending Litigations known to Nil	Encumbrances/Dues known to Nil
ARCIL	ARCIL

Last Date for submission of Bid Same day 2 hours before Auction

Bid Increment amount: As mentioned in the BID document

Demand Draft to be made in	Arcil-Trust-2025-018	Payable at Par
name of:	RTGS details	Arcil-Trust-2025-018, Trust Account No: 57500001745590, HDFC Bank Limited, Branch: Kamla Mill Extn Ctr, Mumbai, FSC Code: HDFC0000542

Name of Contact person & number

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- At any stage of the auction, the AO may accept/reject/modify/cancel the bid/off or post-pone the Auction without assigning any reason thereof and without any prior notice.
- The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset conveyed/delivered in his/her/its favour as per the applicable law.
- The intending bidder should make their own independent enquiries/ due diligence regarding encumbrances, title of secured asset and claims/rights/dues affecting the secured assets, including statutory dues, etc., prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of ARCIL. The Authorized Officer of ARCIL shall not be responsible in any way for any third-party claims/rights/dues.
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- The Borrower/ Guarantors/ Mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rules 8 and 9 of the Security Interest (Enforcement) Rules, above the holding of the above mentioned auction sale.
- In the event, the auction scheduled hereinabove fails for any reason whatsoever, ARCIL has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Rules and the Act.

Place: Vadodara

Date: 26.01.2026

Sd/- Authorized Officer

Asset Reconstruction Company (India) Ltd.

BAJAJ HOUSING FINANCE LIMITED

Corporate office: Cerebrum IT Park B2 Building 5th Flr, Kalyani Nagar, Pune, Maharashtra-411014. Branch Office: Office No. 402, 4th floor, Astra Corporate Capital, Vip Road, Bhatwana, Surat-395007, Authorized Officer's Details: Name: Rahul Singh | Email ID: rahul.singh@bajaj-housing.co.in | Mob. No. 99783663 & 903341002

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 and Loan No.	1. Date & Time of E-Auction, 2. Last Date of Submission of EMD, 3. Date & Time of the Property Inspection	1. Reserve Price, 2. EMD of the Property, 3. Bid Increment
LAN- H42BDHT0151491 & H42BDHB		