

FINANCIAL EXPRESS

Hinduja Housing Finance Ltd. Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Sakdapat, Chennai - 600015, Tamil Nadu, India. Branch Office: Office No. 286, Pocket-1, Second Floor, Sector-25, Near CNG Pump, Rohini, New Delhi-110085. Authorised Officer: Mr. Akash Mediratta, Contact No.: 9623339424, Email: akashkumar.mediratta@hindujahousingfinance.com

Hinduja Housing Finance Limited Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Sakdapat, Chennai-600015. Branch Offices: 4th Floor, B-179A/1, Impedia Towers, G Road, Abadi, Niran Kart Nagar, Vill Sakdapat, Ludhiana, Punjab 141008. Authorised Officer: Mr. Akash Mediratta, Contact No.: 9623339424, Email: akashkumar.mediratta@hindujahousingfinance.com

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RAM DEV INTERNATIONAL LIMITED. Liquidator: Advocate Prabhjit Singh Soni. Liquidator Address: GG-11/44C, Near PVR Cinema, Vikasputh, New Delhi - 110016. Email: prajitsoni@gmail.com, ramdev@gmail.com

NET 4 INDIA LIMITED (In Liquidation) Liquidator: CA Niraj Kumar. Registered Office: Plot No. 139-A-1, SPS Mohanpuri, New Delhi-110061. CIN: L72200DL1987P0022649. E-Auction Sale Notice: Sale/Assignment of Not Readily Realizable Assets (NRRAs) under Insolvency and Bankruptcy Code, 2016.

FORM NO. 14 [See Regulation 33(2)] By Regd. A/D, Dasti failing which by Publication. OFFICE OF THE RECOVERY OFFICER - I/II DEBTS RECOVERY TRIBUNAL DELHI (DRT 1) 4th Floor, Jeevan Tara Building, Parliament Street, New Delhi-110001. DEMAND NOTICE NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961. 13-01-2026

UMMEED HOUSING FINANCE PVT. LTD Registered office at: Unit 2009-14, 20th Floor, Magnum Global Park, Golf Course Extension Road, Sec-58, Gurugram (Haryana)-122011. CIN: U6490HR1000167P0057984. NOTICE OF SALE OF IMMOVABLE PROPERTY BY PRIVATE TREATY TO THE BORROWER UNDER RULE 8 AND 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

RECOVERY SERVICE, REGIONAL OFFICE Plot no. 39, 1st Floor, Near Bohra Hyundai, Neelam-Bata Road, Faridabad. POSSESSION NOTICE [SECTION 13(4)] (For Immovable property) The undersigned being the Authorized Officer of the Canara Bank Under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act of 2002)

FORM G INVITATION FOR EXPRESSION OF INTEREST FOR VAYU PUTRA CONSTRUCTIONS PRIVATE LIMITED (Under Sub-Regulation (1) of Regulation 36A of the Insolvency and Bankruptcy Code of India (Insolvency Resolution Process for Corporate Persons), Regulation, 2016)

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FORM NO. 14 [See Regulation 33(2)] By Regd. A/D, Dasti failing which by Publication. OFFICE OF THE RECOVERY OFFICER - I/II DEBTS RECOVERY TRIBUNAL DELHI (DRT 1) 4th Floor, Jeevan Tara Building, Parliament Street, New Delhi-110001. DEMAND NOTICE NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961. 13-01-2026

HERO HOUSING FINANCE LIMITED Regd. Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057. Phone: 011 49267000. Toll Free Number: 1800 212 8800. Email: customer.care@herohf.com. Website: www.herohousingfinance.com. CIN: U65192DL2016PLC30148 Contact Address: 2nd Floor, A-5, Sector-4, Noida, Gautam Buddha Nagar, Uttar Pradesh-201301.

CAN FIN HOMES LTD SCO 34 & 35, 1st Floor, Above Canara Bank, Sector 10A, Gurgaon, Ph No : 9124-2370935, Mob : 7625079135 E-Mail : gurgoan@canfinhomes.com, CIN: L85110KA1987P0006999. APPENDIX-IV-A [See proviso to rule 9 (1)] Sale notice for sale of immovable properties

OFFICE OF THE RECOVERY OFFICER - I DEBTS RECOVERY TRIBUNAL - II DELHI 4th Floor, Jeevan Tara Building, Parliament Street, New Delhi-110001. NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961. Dated: 11.12.2025

TATA CAPITAL HOUSING FINANCE LIMITED Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai-400013, CIN No. L65990MH1991PLC060670. POSSESSION NOTICE (FOR IMMOVABLE PROPERTIES) (As per Appendix IV read with Rule 8(1) of the Security Interest Enforcement Rules, 2002)

TATA CAPITAL HOUSING FINANCE LIMITED Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai-400013, CIN No. L65990MH1991PLC060670. POSSESSION NOTICE (FOR IMMOVABLE PROPERTIES) (As per Appendix IV read with Rule 8(1) of the Security Interest Enforcement Rules, 2002)

NORTHERN RAILWAY Invitation of Tenders through E-Procurement system Principal Chief Materials Manager, Northern Railway, New Delhi - 110001, for and on behalf of the President of India, invites e-tenders through e-procurement system for supply of the following items:

V2 Retail Limited CIN: L74999DL2001PLC147724 Regd. Office: K28, Extended Lari Dora Abadi Village Kapashera, Tehsil Vasant Vihar, South West Delhi, Chand-110037. Corporate Off: 2nd Floor, 13, Sub. Major Laxmi Canal Rd, Maruli Ujwal, Sector 18, Gurgaon, Sarhaji, Haryana 122015. Tel.: 011-41771850 E-mail: customer.care@v2kar.com Website: www.v2retail.com

SEWA GRH RIN LIMITED Corporate office Address: Building No. 6, Tower C, 8th Floor, DLF Cyber City, Gurugram 122002. RULE-9(1) POSSESSION NOTICE (For Immovable Property) Whereas, the undersigned being the Authorized Officer of the SEWA GRH RIN LIMITED 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), issued a Demand Notice calling upon the Borrowers/Co-borrower/Guarantor to repay the amount mentioned in the notice and further interest within 60 days from the date of receipt of the said notice.

CAN FIN HOMES LTD SCO 34 & 35, 1st Floor, Above Canara Bank, Sector 10A, Gurgaon, Ph No : 9124-2370935, Mob : 7625079135 E-Mail : gurgoan@canfinhomes.com, CIN: L85110KA1987P0006999. APPENDIX-IV-A [See proviso to rule 9 (1)] Sale notice for sale of immovable properties

ADITYA BIRLA HOUSING FINANCE LIMITED Registered Office: Indian Rayon Compound, Veraval, Gujarat - 362266 Branch Office: No N/17, 1st Floor, Vijaya Building Barkhamba Road, New Delhi - 110001. APPENDIX IV Possession Notice (for Immovable Property) Whereas, the undersigned being the authorized officer of Aditya Birla Housing Finance Limited under the 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 has issued a demand notice dated 10/11/2025 calling upon the borrowers ROHT SINGH & JYOTI ANNAR mentioned in the notice being of Rs. 1,23,04,904.00/- Rupees One Crore Twenty Three Lakh Four Thousand Nine Hundred Four Only within 60 days from the date of receipt of the said notice.

Bank of Baroda, Rabale Branch: P-51/1, TTC Industrial Area, Rabale MIDC Navi Mumbai - 400701
Bank of Baroda
 Phone: 022-27698194/193
 E-mail: RABALE@bankofbaroda.bank.in

POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being the Authorized Officer of the Bank of Baroda under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 04/09/2025 calling upon the Borrower **Mr. Pradeep Bihari Pandey & Mrs Somvati Bihari Pandey** to repay the amount mentioned in the notice being **Rs. 14,66,008.89/- (Rupees Fourteen Lakh Sixty-Six Thousand Eight and Paise Eighty-Nine)** 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 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 **sub-section (4) of Section 13** of the said Act read with **Rule 8 of the Security Interest (Enforcement) Rules 2002 on this 23rd day of January of the year 2025.**

The Borrower/Guarantor/Mortgagors 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 Bank of Baroda for an amount of **Rs. 14,66,008.89/- (Rupees Fourteen Lakh Sixty-Six Thousand Eight and Paise Eighty-Nine)** and interest thereon at the contractual rate plus cost, charges and expenses till date of payment.

The borrower's attention is invited to sub-section (8) of Section 13 in respect of time available to redeem the secured assets.

Description of the Immovable Property:
 All that part and parcel of the property consisting of Flat No. 1206 on the 12th Floor in the A-Wing of the project known as "Panelkar Utsav, Phase-1, adm 18.63 Sq Mtrs (Carpet area), situated at Village: Valivali, Taluka Ambemath and District Thane, bearing Gut No. 1 Hessa No. 1, 2, 3, 4 and Gut No. 2 PIN No. 421503 owned by Mr Pradeep Bihari Pandey.

Date: 23.01.2025
 Place: Rabale, Navi Mumbai

Sd/-
 Authorized Officer
 (Bank of Baroda)

Bank of Baroda, Goregaon West Branch: Ground Floor, No. 179180, Kamla Charan Building Road No. 2, Jawahar Nagar, Goregaon West, Mumbai - 400104
Bank of Baroda
 E-mail: vjgore@bankofbaroda.com

POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being the Authorized Officer of the Bank of Baroda 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 a Demand Notice dated 03.11.2025 & Newspaper Publication dated 22.11.2025, calling upon the Borrower, **M/s. PRABHAT TRADERS** represented by its Partners - **MR. NATHMAL LALCHANDJI JAIN & MR. PRAVEEN NATHMALJI JAIN** to repay the amount mentioned in the notice being **Rs. 2,81,87,704.65 (Rupees Two Crores Eighty One Laks Eighty Seven Thousand Seven Hundred Four and Sixty Five Paise only)** as on 31.10.2025 together with further interest thereon at the contractual rate plus costs, charges and expenses till date of payment 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 and the public in general that the undersigned has taken **Symbolic 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 22nd day of January of the year 2025.

The Borrower's attention is invited to the provision of sub-section (8) of section 13 of the Act, in respect of the time available, to redeem the secured assets.

The Borrower/Guarantors/Mortgagors in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the properties will be subject to the charge of **Bank of Baroda, Goregaon West Branch** for an amount of being **Rs. 2,81,87,704.65 (Rupees Two Crores Eighty One Laks Eighty Seven Thousand Seven Hundred Four and Sixty Five Paise only)** as on 31.10.2025 together with further interest thereon at the contractual rate plus costs, charges and expenses till date of payment.

Description of the Immovable Property:
 Mortgage of Industrial RCC building (Ground + 1) constructed on Plot No. 6A, admeasuring 648 Sq yards in Kandivali Co-operative Industrial Estate, Hindustan NKA, Charkop, Kandivali West, Mumbai - 400067

Date: 22-01-2025
 Place: Kandivali

Sd/-
 Chief Manager - Authorized Officer
 Bank of Baroda, Goregaon West branch

Bank of Baroda
 Regional Stressed Asset Recovery Branch, MMWR: 6th Floor, Baroda House, Behind Dewan Shopping Centre, SV Road, Jogeshwari (West) Mumbai - 400102. Email: sarmmw@bankofbaroda.co.in.

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & 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), Mortgagor(s) and Guarantor(s) that the below described immovable property mortgaged / charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower/s / Mortgagor / Guarantor/s / Secured Assets / Dues / Reserve Price / E-Auction date & Time, EMD and Bid Increase Amount are mentioned below:

Sr. No.	Name & address of Borrowers / Guarantor/ Mortgagors	Description of the immovable property with known encumbrances, if any	Total Dues	Date & Time of E-auction	(1) Reserve Price (2) EMD (3) Bid Increase Amount (Rs. in lakhs)	Status of Possession (Constructive / Physical)	Property Inspection date
1)	M/s. Shree Ramji Enterprises Prop: Ashok Kumar Laxmichand Prajapati (Proprietor) Gala No.2, Barkaryama Compound, Damu Nagar, Akurli Road, Kandivali East, Mumbai-400101. Also at: Room No.1, Sindhu Durg Bhavan, Samata Nagar, Thakur Village, Kandivali East, Mumbai-400101. 1. Mr. Swarupchand L Prajapati (Guarantor & Mortgagor) 2. Mr. Laxmichand Otaramj Prajapati (Guarantor & Mortgagor) 3. Mrs. Kankooodevi L Prajapati (Guarantor) 4. Mrs. Sharda Swarup Prajapati (Guarantor) 5. Mrs. Vimla Ashok Prajapati(Guarantor & Mortgagor) Also at: Flat No.302 on 3rd Floor , C-Wing, Parshwa Building, Village Umroli, Tal. Palghar, Dist. Thane-401404. Flat No. B-401, Neighbourhood CHS Ltd., Sector-3, Akurli Road, Lokhandwala Township, Kandivali (E), Mumbai-400101.	Flat No. B-401 admeasuring 31.12 Sq.mtrs. Carpet area equivalent to 335 Sq.ft. Carpet area on 4th Floor in the building No.2 of Neighbourhood Co-operative Housing Society Ltd, Situated at Plot HD-1, Sector No. III, Akurli Road, Lokhandwala Township, Kandivali (East), Mumbai-400101. Constructed on all that piece or parcel of land bearing C.T.S No.171.35 of village- Akurli , Taluka-Borivali in the registration District and Sub-District of Mumbai City and Mumbai Suburban. (Mortgaged by Mr. Ashok Kumar L Prajapati and Mr. Laxmichand O Prajapati)	Rs.175.89 Lakhs as on 31.05.2021 plus unapplied interest & other charges from thereon.	13-02-2026 14:00Hrs to 18:00Hrs	1) 66.50 2) 6.65 3) 0.25	Physical	07-02-2026

For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.in/e-auction> and online auction portal Baanknet.com. Also, prospective bidders may contact the Authorized officer on Mobile 8197230907.

Date: 23.01.2025
 Place: Mumbai

Sd/-
 Authorized Officer,
 BANK OF BARODA

NET 4 INDIA LIMITED (In Liquidation)
 Liquidator: CA Niraj Kumar
 Registered Office: Plot No.139-A-1, SHF Mohammadpur, New Delhi-110061
 CIN: L72200DL1985PLC022649

E-AUCTION SALE NOTICE
 Sale/Assignment of Not Readily Realizable Assets (NRRAs) under Insolvency and Bankruptcy Code, 2016

Notice is hereby given to the public in general that the NRRAs Assets of Net 4 India Limited (under liquidation), corporate debtor, firm's part of the liquidation estate are proposed to be sold by the undersigned through e-auction in compliance with regulation 32 read with regulation 37A and 37B(1) of the Insolvency & Bankruptcy Code of India (Liquidation Process) Regulations, 2016. The interested persons may refer to the detailed Sale Process Memorandum at <https://bbi.baanknet.com>

RELEVANT PARTICULARS

Corporate Debtor	NET 4 INDIA LIMITED
Liquidation Commencement Date	20.09.2024
Assets on Sale	Sale of non-readily realizable assets (NRRAs) of the corporate debtor on "as is where it basis", "as is what is basis", "whatever there is basis", "no recourse basis", including the right of litigation, if any, as are fully set out in the Sales Process Memorandum.
Reserve Price	Rs. 8,10,00,000 (Rs. Eight crore ten lakhs only)
Refundable / Adjustable Earnest Money Deposit	Rs. 81,00,000 (Rs. Eighty one lakhs only)
Mode of Sale	Online by way of e-auction through https://bbi.baanknet.com
Discussion Meeting	27.01.2025 to 31.01.2025
Last Date for submission of Affidavit under Section 219A and bid documents	04.02.2025
Submission of EMD	04.02.2025
E-Auction Date	06.02.2025 (from 14:00 to 16:00 hours)
Announcement of Successful Bidder	09.02.2025

Person interested in bidding can conduct due diligence of their own, the liquidator will not facilitate such inspection and due diligence process.

Important Notes:

- E-Auction will be held for Sale of Assignments of NRRAs Assets of the corporate debtor on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS, WHATEVER THERE IS BASIS, NO RECOURSE BASIS", without any representation, warranty or indemnity and will be conducted online on <https://bbi.baanknet.com>
- Interested applicants may refer to e-Auction Process Information Document for detailed terms and conditions of online E-Auction, Bid form, Eligibility Criteria, Declaration by Bidders, EMD requirement etc., are available at <https://bbi.baanknet.com>
- Prospective bidders shall submit the requisite documents, including an undertaking of eligibility under Section 219A of the Insolvency and Bankruptcy Code through the BAANKNET auction platform, <https://bbi.baanknet.com>
- Prospective bidders shall deposit the Earnest Money Deposit (EMD) through the BAANKNET auction platform, <https://bbi.baanknet.com>
- The undertaking referred in clause 3 hereinabove should state that the prospective bidder does not suffer from any ineligibility under section 25A of the Code to the extent applicable. Prospective bidders may note that if found ineligible at any stage, the EMD shall be forfeited as per RBI Circular No. RBILC/04/2025 dated 29th March, 2025.
- Kindly note that EMD payment must be made through the BAANKNET portal by adding funds to the e-Wallet and clicking "Participate" for the respective auction. Name of Eligible Bidders will be identified and conveyed by Liquidator to participate in online e-auction on the portal [www.baanknet.com](https://bbi.baanknet.com). The interested bidder should create their User ID & Password in the auction portal and deposit the EMD amount in the E-Wallet of the portal. For any query regarding the e-auction portal, reach out to BAANKNET (Bank Asset Auction Network), Email: id_support@baanknet@psballiance.com.
- The maximum time allowed to the Successful Bidder for making payment of balance Sale Consideration (i.e., accepted Bid Amount plus other applicable taxes) unless after set-off/adjustment of EMD (received) along with interest due is 90 days from the date of LOI.
- Interested applicants depositing the EMD and requiring assistance in submitting bid forms may contact Liquidator at the below mentioned contact number and email ID.
- In the absence of the invitation pursuant to invite prospective bidders and does not create any kind of binding obligation on the part of the Liquidator or the Company to effectuate the sale. Liquidator has right to extend/defer/cancel and/or modify, delete any of the terms and conditions including timelines of E-Auction at his discretion in the interest of Liquidation Process and has right to reject any bid without any prior notice or assigning any reason whatsoever at any stage of the auction.
- Please note that the assignment will be subject to the provisions of IAS Code, the regulations made thereunder and the Process Information Document.

(Niraj Kumar)
 Liquidator for Net 4 India Limited
 IBBI/PA-06/1/P-P-02368/2021-2022/13586
 Email: id_net4india@gmail.com
 Date: 23.01.2025
 Place: New Delhi
 Mobile: 98187 27408

SPECIAL RECOVERY OFFICER
 MAHARASHTRA CO-OPRATIVES SOCIETIES ACT 1960, Act 156, Rule 1961, 107

C/O SHIVKRUPA SAHAKARI PATPEDI LTD., OFFICE NO.02, 1 ST FLOOR, BUILDING NO.10, KAVAYADHAR SAHAKARI GRUHNIRMAN SANITHA MARYA- TAGGAR NAGAR, PLOT NO. CTS NO.352, VIKHROLI (EAST) MUMBAI 400083 PH NO. 022 25746035

FORM 'Z'
 [See sub-rule [11 (d-1)] of rule 107]

POSSESSION NOTICE FOR IMMOVABLE PROPERTY

Whereas the undersigned being the Recovery officer of the **MR. RAJENDRA PANDURANG KADAM** under the Maharashtra Co-operative Societies Rules, 1961 issue a demand notice dated 17.08.2021 calling upon the judgment debtor.

MR. MARUTI PANDURANG MIRUKE to repay the amount mentioned in the notice being **Rs. 2,99,760/- in words (Rs. Two Lakh Ninety Nine Thousand Seven Hundred Sixty Only)** with date of receipt of the said notice and the judgment debtor having failed to repay amount, the undersigned has issue a notice for attachment dated 09.06.2022 and attached the property describe herein below.

The judgment debtor having failed to repay the amount, notice is hereby given to the judgment debtor 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 rule 107 [11 (d-1)] of the Maharashtra Co-operative Societies Rules, 1961 on this 23rd Day of January 2025.

The judgment debtor in particulars 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 RECOVERY OFFICER **MR. AMRUT ATMARANG GHADGE** for an amount **Rs. 3,88,953/- in words (Rs. Three Lakh Eighty Eight Thousand Nine Hundred Fifty Three Only)** and interest thereon.

Description of the Immovable Property
 1) Room No.A/13, Mahatma Fule Chawl, Shrinagar Complex, P.L. Lokhande Marg, Chembur (East) Mumbai 400 089

Sd/-
 (MR. AMRUT ATMARANG GHADGE)
 Special Recovery Officer
 Att- Shivkrupa Sahakari
 Patpedi Ltd. Mumbai

Date: 23/01/2025
 Place: Chembur Mumbai 400 089

HERO FINCORP LIMITED
 CIN: U49990DL1991PLC046774
 Regd Office: 24, Connaught Centre, Basement Lok, Vasant Vihar, New Delhi-110057.
 Ph: 011-4948 7150 | Fax: 011-4948 7197, 011-4948 7198
 Email: liquidators@herofincorp.com | Web: www.herofincorp.com

POSSESSION NOTICE (Appendix IV) Rule 8(1)

Whereas the Authorized officer of **Hero FinCorp Limited (HFCL)**, a Non-Banking Financial Company, under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) (hereinafter referred to as "Act") and in exercise of the powers conferred under Section 13(2) of the Act read with Rule 3 of the Security Interest (Enforcement) Rule, 2002 issued a Demand Notice dated 30.01.2025, calling upon:

- Dr. Pramod Yashwant Gurav (Borrower / Addressee No. 1)**, Residing At: H-1, A/73, Shreerang Society, Behind Shiv Sena Shaikha, Thane, West-400601 (Maharashtra) **Also at:** First Floor Govardhan Dham, Opp Akurli, S.M.L. Old Avira RP Road, Thane West, Maharashtra-400601
- Mr. Arundhati Pramod Gurav (Co-Borrower/Addressee No. 2)**, Residing at: H-1, A/73, Shreerang Society BPhand Shiv Sena, Shaikha Thane, West-400601
- Mr. Ajinkya Gurav (Co-Borrower/Addressee No. 3)** Residing at: H-1, A/73, Shreerang Society BPhand Shiv Sena, Shaikha Thane, West-400601
- M/s Luxercart Healthcare Pvt. Ltd. (Co-Borrower/Addressee No. 4)** Having its registered office at: H-1, A/73, Shreerang, Thane, West-400601

to repay the amount mentioned in the notice **Rs. 1,33,13,844.65 (Rupee One Crore Thirty Three Lakhs Thirteen Thousand Eight Hundred Forty Four and Sixty Five Paise Only)** due as on 24.01.2025 along with the applicable interest and other charges within sixty (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 and the public in general that the undersigned has taken the physical possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on 22-01-2025.

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 HFCL for an amount of **Rs. 1,33,13,844.65 (Rupee One Crore Thirty Three Lakhs Thirteen Thousand Eight Hundred Forty Four and Sixty Five Paise Only)** due as on 24.01.2025, along with the applicable interest and other charges.

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

DESCRIPTION OF IMMOVABLE PROPERTY/ SECURED ASSETS IS AS UNDER:
Property-I All that piece and parcel of: Premises No. 2A, Ground Floor, admeasuring 185 sq.ft. Situated at: Suvrat Apartments, Suvrat CHSL, Plot of Land bearing Tika No. 10, C.T.S Nos. 40-41, 42-43(E), 44-48-45, Village- Tembhi Naka, Tembhi Naka Near Bihawari Chowk Thane-400601 And bounded on the North: by Jain Temple, South: by Ewaji Road, East: Property Bearing S.No. 38, West: Agiyari Lane.
Property II - All that piece and parcel of: Flat No. 73, 7th Floor, admeasuring 750 sq.ft built up area, A wing, H1 Building, Shreerang Unit No.24 Sahakar' Gruh nirman Sanstha Ltd., Village- Majiwade, Thane.

PLACE: THANE
 DATE: 22-01-2025

Sd/- AUTHORIZED OFFICER,
 HERO FINCORP LIMITED

THE BUSINESS DAILY FOR DAILY BUSINESS

FINANCIAL EXPRESS
 Head to Lead

isarc
 Regl. Off.: The Ruby 11th Floor, North - West Wing, Plot No 29, Senapati Bapat Marg, Dadar (West) Mumbai - 400028.

DEMAND NOTICE

DEMAND NOTICE (under Rule 3 (1) of Security Interest (Enforcement) Rules, 2002)
 Substituted Service Of Notice U/S.13 (2) Of Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002.

The borrowers/co-borrowers/guarantors/mortgagors mentioned hereunder had availed the financial assistance from Fedbank Financial Services Limited ("Original Lender"). The said loan, together with all underlying security interest and all rights, titles and interests of the Original Lender therein, was assigned by the Original Lender under the provisions of the SARFAESI Act, 2002, in favour of India SME Asset Reconstruction Company Limited ("ISARC"), acting in its capacity as trustee of ISARC-2025-2026-3 Trust, vide Assignment Agreement dated 26th September, 2025. Notice is hereby given to the borrowers as mentioned below that since they have defaulted in repayment of the said loan availed by them from Original Lender, their loan accounts have been classified as Non-Performing Assets in the books of the Original Lender/ISARC as per RBI guidelines thereto. Thereafter, ISARC has issued demand notices under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on the last known addresses of the said borrowers thereby calling upon and demanding from them to repay the entire outstanding amount together with further interest at the contractual rate on the aforesaid amount and incidental expenses, cost, charges etc, as stated in the said demand notices. However, the demand notice have returned un-served and as such they are hereby informed by way of public notice, as per Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules)

S. No	Loan Agreement/loan No. / Name Of The Borrower / Address No.	Co-Borrower And Guarantor Name Director Name	Npa Date	Date Of Demand Notice	Demand Notice Amount (In Rs.)	Loan Amount (Amt In Rs.)	Description Of The Mortgage Property
1	FEDKCSSTL0512566 / SHRINWAS ISTARI ELGETI / 1149 Muds Bldg Sonarpada Padmanagar Bhiwandi Thane Thane Maharashtra 421302	Padma Shrinwas Elgeti /	04-Jun-24	02-Jan-26	Rs.2050863/- (Rupees Twenty Lakh Fifty Thousand Eight Hundreds Sixty Three Only)	Rs.1500000/- (Rupees Fifteen Lakh Only)	Flat No. B -1/2 And 3 Area 700.90 Sq Ft 64.14 Mtr Built -Up Area On First Floor In Bulding Mudha Building Mauge Kam Alghar Tal Bhiwandi Dist -Thane Municipal No 1149
2	FEDKCSSTL0510317 / SAN JIB AJIT BANERJEE / Flat No 206 Ayappa Apt Block 488/976 Uhasnagar 4 Thane Thane Maharashtra 421004	Reena Banerjee /	04-Aug-24	02-Jan-26	Rs.1263149/- (Rupees Twelve Lakh Sixty Three Thousand One Hundreds Forty Nine Only)	Rs.950000/- (Rupees Nine Lakh Fifty Thousand Only)	All That Piece And Parcel Of Flat No. 206, Area Adm. 564 Sq. Ft., Equal To Aft. 52.41 Sq. Mt., On 2nd Flr. In Ayappa Chsl, Bearing Property No. 40c0012369700, Constructed On Land Bearing Cts No. 21054, Block No. 488 & 489, Rcom No. 976 & 977, Ward No. 40, Situated At Revenue Village Uhasnagar-4, Tal. U Hasnagar And Dist. Thane

We hereby call upon the borrower stated herein to pay us within 60 days from the date of this notice, the outstanding amount (s) together with further interest thereon plus cost, charges, expenses, etc, thereto failing which we shall be at liberty to enforce the security interest including but not limited to taking possession of and selling the secured asset entirely at your risk as to the cost and consequences.

Please note that as per sub-section (8) of section 13 of the Act, if the dues of ISARC together with all costs, charges and expenses incurred by ISARC are tendered to ISARC at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by ISARC, and no further step shall be taken by ISARC or transfer or sale of that secured asset.

Dated : 24.01.2026 / Place: Maharashtra
 Authorized Officer, India SME Asset Reconstruction Company Limited

Canara Bank
 Kohinor Bldg, II Floor, Opp. Siddhivinayak Mandir, Prabhadevi, Mumbai-400025, Email recoverynorth@canarabank.com
 Ph No: 6352171775 / 9557784909

SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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 properties mortgaged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Canara Bank, will be sold on "As is Where is, and As is What is" basis on 27.02.2026 through online E-auction between 12.00 pm to 2.00 pm, for recovery of dues as described here below, due to our various branches indicated therein. The Earnest Money Deposit shall be deposited on or before 26.02.2026, up to 4:00 pm. The property can be inspected, with prior appointment with Authorized Officer on 25.02.2026 between 10.00 am to 4.00 pm.

Sr. No.	Name of the Borrower(s) / Guarantors (s) / Mortgagors (s)	Outstanding dues as on 31.12.2025 and further interest, charges and other cost from 01.01.2026	DETAILS OF SECURITY/IES Area is Sq.ft. (POSSESSION TYPE)	Reserve Price Earnest Money Deposit (Emd)	Canara Bank Account Details	Contact Details
1	Smt. Sanjana Santosh Bait W/o Shri Santosh Sahadey Bait (Borrower and Mortgagor) and Shri Sanmehg Santosh Bait S/o Shri Santosh Sahadey Bait (Co-Borrower).	Rs.1,51,86,279.00 (Rupees One Crore Fifty One Lakh Eighty Six Thousand Two Hundred Seventy Nine Only) as on 31.12.2025 plus interest, charges and other cost from 01.01.2026	Residential Property : All that piece and parcel of Plot No.1 admeasuring 10039 sq.ft. i.e. 933 sq mtrs in the project known as "TATTVA" at land bearing Survey No. 82/1 situated at Village Pinglas, Taluka Karjat District Raigad 410201. Boundaries of the property North: Open plot South: 9 Meter Road East: Plot No.2 West: Open Plot CERSAI: SECURITY ID: 400075133162 ASSET ID:200076649192	Rs. 1,28,05,000.00 Rs. 12,80,500.00	CANARA BANK A/C NO 209272434 IFSC CODE CNRB0000126	Canara Bank, Mumbai Borivali West (126) (Chief Manager, SHASHI RAJ SEKHAR, Contact No 919955039344)

Other terms and conditions :

- The property/ies will be sold in "AS IS WHERE IS" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the branch before deposit of the Earnest Money Deposit (EMD).
- The property/ies will not be sold below the Reserve Price.
- The property can be inspected on date as mentioned above between 10.00 AM and 4.00 PM.
- The intending bidders shall deposit Earnest Money Deposit (EMD), being 10 % of the Reserve Price, by way of deposited in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan, on or before 4.00 pm as dated above.
- Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 50,000/- The bidder who submits the highest bid (above the Reserve price) on closure of "Online" auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- The successful bidder shall deposit 25 % of the sale price (inclusive of EMD already paid), immediately on the sale being knocked down in his/ her favour and the balance within 15 working day from the date of confirmation of sale. If the successful bidder fails to pay the sale price as stated above, the deposit made by him shall be forfeited.
- All charges for conveyance, stamp duty and registration etc., as applicable shall be borne by the successful bidder only.
- For sale proceeds of Rs. 50,00,000.00 (Rupees Fifty Lakhs Only) and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
- Authorized officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason therefor.
- For further details the service provider BAANKNET (M/s PSB Alliance Pvt. Ltd.), (Contact No. 829120220, Email: Support.BAANKNET@psballiance.com.) or branch Head contact details as given above may be contacted during office hour on any working day.

Place: Mumbai
 Date: 23.01.2025
 Authorised Officer

ICCL
 Indian Clearing Corporation Limited
 CIN U67120MH2007PLC170358
 Registered office: Floor 25, P J Towers, Dalal Street, Mumbai 400001
 Extract of Unaudited Financial Results for the quarter and nine months Dec 31, 2025

₹ in lakh except per equity share data

S. No.	Particulars	Quarter ended	Nine months ended	Quarter ended
		Dec 31, 2025	Dec 31, 2025	Dec 31, 2024
		Un-Audited	Un-Audited	Un-Audited
Continuing Operation				
1	Total Income	11,849	33,665	9,486
2	Net Profit for the quarter/nine Months (before Tax, Exceptional and/or Extraordinary items and share of net profits of investments accounted for using equity method)	4,556	18,046	(9,110)
3	Net Profit for the quarter/nine Months before Tax (after Exceptional and/or Extraordinary items and share of net profits of investments accounted for using equity method)	4,556	18,046	(9,110)
4	Net Profit for the quarter/nine Months after tax (after Exceptional and/or Extraordinary items and share of net profits of investments accounted for using equity method)	3,219	13,422	(6,917)
Discontinued Operation				
5	Profit from discontinued operation	-	-	-
6	Net Profit from total operation for the quarter/nine Months after tax (after Exceptional and/or Extraordinary items)	3,219	13,422	(6,917)
	(a) Attributable to the shareholders of the Company	3,219	13,422	(6,917)
	(b) Attributable to the non controlling interest	-	-	-
7	Total Comprehensive Income for the quarter/nine Months (Comprising Profit for the quarter/nine Months (after tax) and Other Comprehensive Income (after tax))	3,214	13,407	(6,915)
	(a) Attributable to the shareholders of the Company	3,214	13,407	(6,915)
	(b) Attributable to the non controlling interest	-	-	-
8	Equity Share Capital (Face value of ₹ 1 each)	35,400	35,400	35,400
9	Other Equity	-	107,317	-
10	Earnings Per Equity Share (Face value of ₹ 1/- each) (not annualized) (in ₹)			
	- Basic :	0.09	0.38	-0.20
	- Diluted :	0.09	0.38	-0.20

Note:
 The above is an extract of the detailed format of financial results for the nine Months ended Dec 31, 2025. The full format of financial results is available on the Company's website at www.icclindia.com and they can also be accessed through the QR code given below.

Place : Mumbai
 Date : January 23, 2026

For and on behalf of Board of Directors of
INDIAN CLEARING CORPORATION LIMITED
 Vaishali Babu
 Managing Director & CEO

