

Date: 10.09.2025

To,
NSE Limited
Exchange Plaza
Bandra-Kurla Complex Bandra (E)
Mumbai – 400051

Subject: Newspaper Advertisement regarding the notice of the 10th Annual General Meeting, E-Voting Information and Record Date
Scrip Symbol: - SHEETAL – SHEETAL UNIVERSAL LIMITED

Dear Sir/ Madam,

In accordance with Regulation 30 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclosed herewith the copies of published newspaper advertisement with respect to the Notice of 10th Annual General Meeting of the Company scheduled to be held on Tuesday, 30th September, 2025 at 10:30 A.M. (IST) through Video Conferencing (VC) / Other Audio Visual Means (OAVM), Record Date and E-Voting instructions, published in the following newspapers:

1. Financial Express (Gujarati Newspaper) and
2. Financial Express (English Newspaper)

You are requested to take the above on record.

Yours faithfully,
For Sheetal Universal Limited,

HIREN VALLABHBHAI PATEL
Managing Director
DIN: 06961714

ANNEXURE - I [RULE - 8 (1)]
POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

Whereas the undersigned being the authorised officer of the Union Bank of India, Vastrapur Branch, Ahmedabad under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **24.02.2025** calling upon the Borrower/Guarantor **M/s. Aditya Enterprise Through its Legal Heirs of Late Rani Kumari Jha, Legal Heirs of Late Rani Kumari Jha Mr. Nirajkumar Pankajkumar Jha, & Guarantor Mr. Nirajkumar Pankajkumar Jha** to repay the amount mentioned in the notice being **Rs. 19,59,960.42 (in Words Nineteen Lacs Fifty Nine Thousand Nine Hundred Sixty & Forty Two Paise Only)** plus interest and expenses within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the total 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 section 13 (4) of the said Act read with Rule 8 of the said rules on this **6th day of Sep of the year 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 the **Union Bank of India, Vastrapur Branch, Ahmedabad** for the amounts of **Rs. 15,78,227.16 (in Words Fifteen Lacs Seventy Eight Thousand Two Hundred Twenty Seven & Sixteen Paise Only)** as on **03.09.2025** and further interest and expense thereon

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

DESCRIPTION OF IMMOVABLE PROPERTY

All that piece & parcel of freehold immovable Property bearing Bungalow No. B-28, admeasuring 140 Sq. Yds in Kabir Chowk Co-Op Hsg Society Ltd lying and being situate on the land of Final Plot No.179 of Town Planning Scheme No. 55 (Draft) of survey No. 1 of village Ghodasar, Taluka: City, District and Sub-District Ahmedabad. **Bounded as under : On the North By : Adjoining Property (Chandralok Bungalows), On the South By : Society Internal Road & Common Wall With Bung No. B-27, On the East By : Bungalow No. B-11, On the West By : Common Wall with Bungalow No. B-29**

Date : 06.09.2025
Place : Ahmedabad

Authorized Officer
Union Bank of India

SHEETAL UNIVERSAL LIMITED
CIN: L51219GJ2015PLC084270
Regd. Office: Office No. 1508-1509, 15th Floor, Space Odyssey, Near KKV Chowk, 150 Feet Ring Road, Mota Mava, Rajkot, Gujarat, India, 360005
Website: www.sheetaluniversal.com | Ph: +91- 9039302638
Email: hiren@sheetaluniversal.com

NOTICE
(For the attention of Equity shareholders of Sheetal Universal Limited)

Notice is hereby given that the **10th Annual General Meeting (AGM)** of the members of **Sheetal Universal Limited** will be held on **Tuesday, 30th September, 2025 at 10:30 AM** through Video Conferencing ("VC") Other Audio-Visual Means ("OAVM") in accordance with the applicable provisions of the Companies Act, 2013 ("Act") and Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") to transact the businesses set out in the Notice calling the AGM.

In terms of SEBI, vide their Circular No. SEBI/HO/CFD/CFD-PoD-2/PICR/2024/133 dated **October 3, 2024 ("SEBI Circular")** has granted relaxation in respect of sending physical copies of the annual report to Members. Accordingly, the Notice of 10th AGM and Annual Report of the Company for the FY 2024-25, have been sent through electronic mode to those members who have registered their e-mail ID with depositories or with the Company. The Notice of the 10th AGM along with Annual Report FY 2024-25 are also available on the Company's website at www.sheetaluniversal.com and the Stock Exchange website at www.nseindia.com and Notice of AGM is available on the website of Central Securities Depository Limited (CSDL) at www.evotingindia.com.

Dividend and TDS
 Members are requested to note that a dividend of Rs. 0.5/- per equity share (i.e. 5%) has been recommended by the Board of Directors for the financial year ended on March 31, 2025, subject to the approval of the members at the ensuing AGM.

Members are also requested to note that pursuant to the provisions of the Finance Act, 2020, the dividend income will be taxable in the hands of members w.e.f. April 1, 2020 and the Company is required to deduct tax at source ("TDS") from dividend paid to members at the prescribed rate. Necessary information in this regard is provided in the notice convening the AGM of the Company. A separate detailed communication to the shareholders has been e-mailed by the company in this regard.

Members holding shares in physical form and who are yet to register/update their bank account details for electronic receipt of dividend amount directly into their bank accounts, are requested to get the same registered by sending a request letter duly signed by the registered member(s) along with self-attested PAN and Aadhar card, cancelled cheque and copy of passbook to RTA of the Company at their registered addresses.

Member holding shares in dematerialised form are requested to get their bank account details registered/updated with their respective DP, with whom they maintain their demat accounts.

Record date for the purpose of dividend entitlement
 The Company has fixed Wednesday 24th September, 2025 as 'Record Date' for determining entitlement of Shareholders for receiving Dividend @5% i.e. Rs. 0.5 per equity share of having face value of Rs. 10 fully paid-up for the Financial Year ended 31st March, 2025, if approved at AGM. The dividend will be paid to the Shareholders whose names appear on the Company's Register of Shareholders as on the Record date through electronic/mode of means as applicable.

Remote E-Voting and Voting during the AGM
 Pursuant to the provisions of Section 108 of the Act and Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended and Regulation 44 of the Listing Regulations, the Members are provided with the facility to cast their votes on all resolutions as set forth in the Notice convening the AGM using electronic voting system (e-voting) provided by CDSL. The voting rights of Members shall be in proportion to the equity shares held by them in the paid-up equity share capital of the Company as on Wednesday 24th September, 2025.

The cut-off date to determine eligibility to cast votes by electronic voting is Wednesday 24th September, 2025. The **remote e-voting period commences from Saturday 27th September, 2025 at 09:00 A.M. and will end on Monday, 29th September, 2025 at 05:00 P.M.** During this period, the Members may cast their vote electronically. The remote e-voting module shall be disabled by CDSL thereafter. Remote e-voting facility shall not be allowed beyond the said date and time. Those Members, who shall be present in the AGM and had not cast their votes on the Resolutions through remote e-voting and are otherwise not barred from doing so, they shall be eligible to vote during the AGM.

The members may participate in the meeting even after exercising their right to vote through remote e-voting but shall not be entitled to vote again during the meeting. Detailed instruction for remote e-voting facility is forming part of the Notice of AGM.

The Members who have cast their votes by remote e-voting prior to the AGM may also attend/participate in the AGM through VC/OAVM but shall not be entitled to cast their votes again. Any person, who acquires shares of the Company and becomes a Member of the Company after the Notice has been sent electronically by the Company, and holds shares as on the cut-off date, may obtain the login ID and password by sending a request to helpdesk.evoting@cdslindia.com. However, if he/she is already registered with CDSL for remote e-voting, then he/she can use his/her existing User ID & password for casting the votes.

Members, who are holding shares in physical/electronic form and their e-mail addresses are not registered with the Company/their respective Depository Participants, are requested to register their e-mail addresses at the earliest by sending scanned copy of a duly signed letter by the Member(s) mentioning their name, complete address, folio number, number of shares held, with the Company along with self-attested scanned copy of the PAN Card and self-attested scanned copy of any one of the following documents viz., Aadhar Card, Driving Licence, Election Card, Passport, utility bill or any other Govt. document in support of the address proof of the Member as registered with the Company, for receiving the Annual Report 2025 along with AGM Notice by email, to hiren@sheetaluniversal.com. Members holding shares in demat form can update their email address with their Depository Participants.

If you have any queries or issues regarding e-Voting from the CDSL e-Voting System, you can write an email to helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 225533.

For Sheetal Universal Limited
Sd/-
Hiren Vallabhbbhai Patel
Managing Director
DIN: 06961714

Date: 10/09/2025
Place: Rajkot

MUNOTH CAPITAL MARKET LIMITED
CIN: L99999GJ1986PLC083614
Registered Office: Shanti Nivas - Office Building, Opp Shapath 5, Nr. Karnavati Club, S.G. Highway, Ahmedabad - 300 058
Phone: +91 - 079 - 26937954 | Email: munoth@gmail.com
Website: www.munoth.com

NOTICE OF THE 39TH ANNUAL GENERAL MEETING OF THE COMPANY, BOOK CLOSURE AND E-VOTING

Notice is hereby given that:

- The 39th Annual General Meeting ("AGM") of the Members of the Company will be held on Tuesday, 30th September, 2025 at 10:30 A.M. at the registered office of the Company to transact the ordinary and special businesses as set out in the notice of AGM.
- As per SEBI Circular dated 12th May, 2020, Physical Copy of the Annual Report for the 39th AGM inter-alia is not required to be sent; therefore, Annual Report is being sent only through electronic mode to those Members as on 5th September, 2025, whose email addresses are registered with the Company / Depositories. Members whose E-mail id is not registered / updated can register / update their e-mail address.
- The Notice of 39th AGM and Annual Report for Financial Year 2024-25 will also be made available on the Company's website at www.munoth.com, website of stock exchange i.e. BSE Limited at www.bseindia.com
- Notice is hereby further given that pursuant to Section 91 of the Companies Act, 2013 read with rules made thereunder and as per Regulation 42 of SEBI (LODR) Regulations, 2015, the register of Members and Share Transfer Book of the Company will remain closed from Tuesday, 23rd September, 2025 to Tuesday, 30th September, 2025 (both days inclusive) for purpose of 39th Annual General Meeting.
- As per Section 108 of the Companies Act, 2013 read with rule 20 of the Companies (Management and Administration) Rules, 2014 as amended and clause 44 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, the Company is pleased to provide the members the facility to cast their votes electronically from a place other than the venue of the AGM (remote e-voting) on all resolutions set forth in the Notice, for which the Company has engaged the services of National Securities Depository Limited as the E-voting agency. All the members are informed that:
 - The Ordinary and Special Businesses as set out in the notice of AGM may be transacted through voting by electronic means.
 - The remote e-voting shall commence on 27th September, 2025 at 09:00 A.M. & shall end on 29th September, 2025 at 05:00 P.M.
 - The cut-off date for determining the eligibility to vote by electronic means or at AGM is Tuesday, 23rd September, 2025.
 - Any person, who acquires shares of the Company and become member of the Company after dispatch of the Notice of AGM and holding shares as of the cut-off date i.e. Tuesday, 23rd September, 2025, may obtain the login ID and password by sending a request at evoting@nsdl.co.in. However, if you are already registered with NSDL for remote e-voting then you can use your existing user ID and password for casting your vote.
 - Members may note that a) the remote e-voting module shall be disabled by NSDL after the aforesaid date and time for voting and once the vote on a resolution is cast by the member, the member shall not be allowed to change it subsequently; b) the facility for voting through ballot paper shall be made available at the AGM; c) the members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again; and d) a personal whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date shall only be entitled to avail the facility of remote e-voting as well as voting in the general meeting.
- The Company has appointed M/s. Gaurav Bachani and Associates as the Scrutinizer to scrutinise the E-voting process in fair and transparent manner.
- Any Query or grievance connected with the remote e-voting may be addressed to the Company Secretary of the Company at E-mail munoth@gmail.com or you may refer the Frequently Asked Questions (FAQs) for Members and remote e-voting user manual for Members available at the download section of www.evoting.nsdl.com or call on toll free no.: 1800-222-990 for any further clarification.

For, Munoth Capital Market Limited
Sd/-
Siddharth Jain
Managing Director
DIN: 00370650

Date: 09/09/2025
Place: Ahmedabad

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

By Registered Ad/Speed Post/Courier/Email WITHOUT PREJUDICE

Ref. No. AFL/CO/2025-26/Legal/Sept/406 **Dated: 01/09/2025**

Sale Notice
(Under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) and Security Interest (Enforcement) Rules, 2002).

To,	
1. Mrs. Rekha Rajesh Kumar Jain (Borrower / Mortgagee) Flat No. 1004, 10th Floor, Ratna Apartment, City Light, Surat - 395 007, Gujarat. Email - rajeshkumar1971@gmail.com	2. Mr. Rajesh Kumar Jain (Co-Borrower / Mortgagee) Flat No. 1004, 10th Floor, Ratna Apartment, City Light, Surat - 395 007, Gujarat. Email - rajeshkumar1971@gmail.com
3. Mr. Yash Rajeshkumar Jain (Co-Borrower / Mortgagee) Flat No. 1004, 10th Floor, Ratna Apartment, City Light, Surat - 395 007, Gujarat. Email - rajeshkumar1971@gmail.com	

Re: Sale of Secured Assets on "As is where is And As is what is" basis (under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) and Security Interest (Enforcement) Rules, 2002).

Sub: E - Public Auction cum Sale Notice of the Secured Asset(s)

Dear Sir/Madam,
 Your kind attention is invited to provisions of sub-sections (8) of section 13 of the SARFAESI Act where under you can tender the entire outstanding dues of **Rs 1,25,46,901 (Rupees One Crore Twenty Five Lakhs Forty Six Thousand Nine Hundred and One only)** as on **01st September 2025** (amount of a/s on the date of the demand notice dated 25th July 2024 - 2024 issued u/s 13(2) of SARFAESI Act, 11,79,168/- (Rupees One Crore Eleven Lakhs Seventy Nine Thousand and One Hundred Sixty Eight Only) as on 5th July 2024 with further interest at the contractual rates, along with default/penal interest and other charges etc., till final payment/realization for sale of the secured asset(s) by public auction, by inviting quotations, tender from public or by private treaty.

Please also note that if the entire amount of outstanding dues together with the cost, charges and expenses incurred is not tendered before publication of notice for sale of the secured assets by public auction by inviting quotations tender from public or by private treaty you may not be entitled to redeem the secured asset(s).

Hence please take notice that the secured assets mortgaged to Axis Finance Limited more fully described in the "SCHEDULE-I" hereunder shall be sold by public e-auction to be held on **19th September 2025** through <https://sarfaesi.auctiontender.net/EPROC/> at **11:00 a.m. onwards**. For further details please refer to the notice published in the newspapers and at websites: <https://sarfaesi.auctiontender.net/EPROC/> and www.axisfinance.com

Yours truly,
For Axis Finance Limited
Authorized Officer

SCHEDULE - I	
Description of Immoveable Secured Asset	
All that Piece and Parcel of bearing non agricultural plot of land in Mouje Umra, Surat, lying being land survey no. 712, T.P. Scheme no. 4 (Umra South), F. P. no. 80 Paikhi, Sub Plot No. 11-B, 12-C, respectively admeasuring 420.16 Sq. Mtrs. & 566.00 Sq. mtrs. known as "Ashwini Complex" paikhi Third Floor, Flat No. 306, Super-Built-Up, admeasuring 1420.00 Sq. Ft., built up admeasuring 99.00 Sq. Mtrs., Undivided Share of Land admeasuring 54.23 Sq. mtrs. Registration District & Sub-District Surat within the State of Gujarat and bounded as under ("said property") "Property - 2". East - By 25ft. Road, North - By R. S. No. 712/2 Paikhi Plot No. 9/C & 10/A, West - By Umra R. S. No. 75 Paikhi, South - By Umra R. S. No. 713/Land	

SCHEDULE - II	
DETAILS OF E-AUCTION	
Description of Property /s	As per SCHEDULE - I
Date & Time of e-Auction	On: 19.09.2025 Time: From: 11:00 am to: 12:00 noon with unlimited extensions of 5 minutes each
Date & Time for Bid Submission	On: 17.09.2025 Before: 4:00 pm
Reserve Price: Rs * 4089600 (Rupees Forty Lakhs Eighty Nine Thousand Six Hundred only) Price below which the Flat/property/s will not be sold	
Earnest Money Deposit (10% of RFP): Rs 408960 (Rupees Four Lakhs Eight Thousand Nine Hundred and Sixty only)	
Bid Increment Amount: Rs. 10,000/- (Rupees Ten Thousand Only).	
Contact Person Details & Mob. Nos.: Ms Shristi Agarwal/7738659021 Ms Radhika Agarwal: 8604974201	

Regional Office, Junagadh Region, 2ndFloor, Milestone Complex, Zanzarda, Junagadh - 362001.
Phone : 91-285-2960055
e-mail : recovery.junagadh@bankofbaroda.com

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 (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, 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" "without recourse basis" for recovery of below mentioned account/s. The details of Borrower/s/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction Date & Time, EMD and Bid Increase Amount are mentioned below :

Sr.	Name & address of Borrower/s / Guarantor/s	Short Description of property with known encumbrances, if any / Status of Possession	Total dues	1. Reserve Price 2. Earnest Money Deposit (EMD) 3. Bid Increase Amount
1	M/s Shivam Sea Food, Mr. Padamshibhai Veljibhai Khoraba (Proprietor), "Shreenathi" B No. 31, Vrudandana Society, Bhalka, Bhalpara, Veraval. Mrs. Kaushalyaben Padamshibhai Khoraba (Guarantor cum Mortgagee), House No. 82, Gujarati GramyaGruh Nirman Board, Opposite Shri Vrudandana Prathmik Shala No.1, Behind Shreeji Krupa, Bhalpara - Veraval Road, Veraval, Gir Somnath. Physical/House	1. Property situated at Survey No. 34411, House No. 82, Gujarati Gramya Gruh Nirman Board, Opposite Shri Vrudandana Prathmik Shala No.1, Behind Shreeji Krupa, Bhalpara - Veraval Road, Veraval, Gir Somnath. Physical/House	Rs. 46,53,18,28/- plus interest and costs from 06/05/2022 less recovery up to date	1. Rs. 11,19,600/- 2. Rs. 1,11,96,00/- 3. Rs. 20,000/-
		2. Property situated at Survey No. 34411, House No. 31, Gujarati GramyaGruh Nirman Board, Opposite Shri Vrudandana Prathmik Shala No.1, Behind Shreeji Krupa, Bhalpara - Veraval Road, Veraval, Gir Somnath. Physical/House		1. Rs. 27,55,800/- 2. Rs. 2,75,580/- 3. Rs. 20,000/-

• Date of E-Auction : 25.09.2025 02:00 PM to 06:00 PM, • Property Inspection date & Time: 16.09.2025 , 11:00 Am to 01:00 PM • Name of Contact Person : Mr. Surya Narayan Mishra (M. 9702898677)

*** Encumbrances Known to Bank: Nil**

For detailed terms and conditions of sale, please refer to the link provided in <https://www.bankofbaroda.in/e-auction.htm> and online auction portal <https://baanet.com>. Also, prospective bidders may contact the Authorized Officer mentioned above.

Date : 08.09.2025
Place : Veraval

Sd/- Authorised Officer,
Bank of Baroda

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

BY SPEED POST/ EMAIL
Notice under Rule 8(6) of Security Interest (Enforcement) Rules, 2002
Date: 15/09/2025

To,

- M/s. Ulva Exports LLP (Borrower)**
Office Address: SY No.95, 96, Shop No. 1135, Surat Textile Market Co. Op. Society, Umarwada Ring Road, Kamla Darwaja, Surat, Gujarat, Pin No. 395002.
Email-ID: DEEPAK1505@OUTLOOK.COM
- Mr. Deepak Gopal Agarwal] (Co-Borrower-1)**
Residence Address: E-511, Shripal Residency, Near Corner Point, City Lights, Surat, Gujarat, Pin No. 395007.
Also, at Office Address: SY No.95, 96, Shop No. 1135, Surat Textile Market Co. Op. Society, Umarwada Ring Road, Kamla Darwaja, Surat, Gujarat, Pin No. 395002.
Email-ID: DEEPAK1505@OUTLOOK.COM
- Mrs. Divya Deepak Agrawal (Co-Borrower-2)**
Also, at: Residence Address: E-511, Shripal Residency, Near Corner Point, City Lights, Surat, Gujarat, Pin No. 395007.
Also, at: Office Address: SY No.95, 96, Shop No. 1135, Surat Textile Market Co. Op. Society, Umarwada Ring Road, Kamla Darwaja, Surat, Gujarat, Pin No. 395002.
Email-ID: DEEPAK1505@OUTLOOK.COM
- Mrs. Santosh Gopal Agrawal (Co-Borrower-3/ Mortgagee)**
Also, at: Residence Address: E-511, Shripal Residency, Near Corner Point, City Lights, Surat, Gujarat, Pin No. 395007.
Also, at: Office Address: SY No.95, 96, Shop No. 1135, Surat Textile Market Co. Op. Society, Umarwada Ring Road, Kamla Darwaja, Surat, Gujarat, Pin No. 395002.
Email-ID: DEEPAK1505@OUTLOOK.COM

REF: Loan Account Nos. 0456MMA00003045
SUB: Notice of 30 days in terms of Rule 8(6) of Security Interest (Enforcement) Rules, 2002 For sale of the immovable property being: Property details -All that piece and parcel of residential property bearing All that piece and parcel of bearing non-agricultural plot of land in Mouje Umarwada, Surat lying being land bearing R.S. no.95 Paikhi & 96 Paikhi, RP Scheme no. 8, RP no. M-3, Ward No.14, Known as "SURAT TEXTILE MARKET" Paikhi Ground Floor, Shop No. V-1135, admeasuring 22, 30 Sq. Mtrs., i.e. 240.00 Sq. Ft.s, at Registration District & Sub-District Choryasi & District Surat within the state of Gujarat. (hereinafter referred to as "immovable property/ Secured Asset").

Sirs,

- This notice is issued to you Nos. 1 to 2 (hereinafter collectively referred to as "You"), the above-named addressees in terms of Rule 8(6) of Security Interest (Enforcement) Rules, 2002 and Section 13(8) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act, 2002).
- That after availing the aforesaid loan from Axis Finance Ltd (AFL/Secured Creditor), You had committed default in repayment of the loan amount and in view of the continuous default of more than the time period stipulated under the relevant applicable guidelines/circulars for asset classification issued by Reserve Bank of India (RBI), the above referred loan account of the Borrower was classified as **Non-Performing Asset (NPA) on 03.09.2024** in accordance with the concerned guidelines issued by Reserve Bank of India (RBI).
- That thereafter, a demand notice dated **07.10.2024** u/s 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) was duly served upon you but you failed to make the payment of demanded amount i.e. **INR 1,41,80,124 (Rupees One Crore Forty-One Lakhs Eighty Thousand and One Hundred Twenty Four Only)** by way of Outstanding Principal, arrears (including accrued late charges) and interest till 05th October 2024 within 60 days of the said notice and as such the secured creditor had taken **Physical Possession** of the Secured Asset in compliance of the provisions of the SARFAESI Act, 2002 and rules framed thereunder on **10.05.2025**.
- That, the Secured Creditor has decided that the Secured Asset may be put to sale in accordance with Rule 8(5) by issuing a public notice in newspaper on expiry of 30 days from the date hereof.
- That the notice of 30 days, at pre-sale stage, is being given to You the addressees in compliance of Rule 8(6) of Security Interest (Enforcement) Rules, 2002 and you are hereby informed and notified that the aforesaid Secured Asset shall be put to sale, by holding public auction through e-auction mode on "As is where is", "As is what is", and "Whatever there is" after 30 clear days from publication of the public notice in the newspaper.
- That the attention of You the above-named addressees is invited to provisions of sub-section (8) of Section 13 (as amended w.e.f. 01.09.2016) of SARFAESI Act, 2002 in respect of time available, to redeem the Secured Asset. In case you are desirous of exercising your rights under Section 13(8) of the SARFAESI Act, 2002, you are hereby called upon to pay a sum of **INR 1,41,80,124 (Rupees One Crore Forty-One Lakhs Eighty Thousand and One Hundred Twenty Four Only)** due on 05th October 2024 with all costs, charges and expenses incurred by it prior to the date of publication of public notice for transfer of the Secured Asset by any one mode as contemplated under the Act. You may note the date for publication of public notice will be 30 days after which your right of redemption of the Secured Asset would stand terminated immediately upon publication of the sale notice under Rule 9(1) of the said Rules.

For Axis Finance Ltd,
Authorized Officer

BAJAJ HOUSING FINANCE LIMITED
Corporate Office: Cerebrum It Park B2 Building, 5th Floor, Kalyani Nagar, Pune, Maharashtra-411014, Branch Add. 4th Floor, RK Plaza, 409-410, R.K. Plaza, Dwipalpur, Vadodra-390007, Gujarat
Authorized Officer's Details: Name: Kunal Shah / EMAIL ID: kunal.shah@bajajhousing.co.in
MOB NO. : 9586006406 & 799777781

APPENDIX IV-A (Rule 8(6)) SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY
 E-Auction Sale notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of the Security Interest Act 2002 read with proviso to rule 8(6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken over by the Authorized Officer of the Bajaj Housing Finance Ltd (Secured Creditor), will be sold on "As is where is", "As is what is", "Whatever there is" and "Without Recourse Basis" for recovery of the loan dues, applicable interest, charges and costs etc., payable to Bajaj Housing Finance Ltd as detailed below.

DETAILS OF BORROWER/CO-BORROWERS/ GUARANTOR(S) AND LOAN DETAILS	DESCRIPTION OF THE IMMOVABLE PROPERTY	DETAILS OF E AUCTION
LAN- H413HLH114451 & H413HLT1170073 1. DEVENDRA BRJMOHAN CHAWLA (BORROWER) 2. NISHABEN BRJMOHAN CHAWLA (CO-BORROWER) Both At B 54 Laxmikun Society, Opp Tp 11 Udhyan New Sama Road Vemali Vadodra 390008 Outstanding amount - Rs. 40,86,260/- (Rupees Forty Lakhs Eighty Six Thousand Two Hundred Sixty Only) as on 28/08/2025 along with future interest and charges accrued w.e.f. 28/08/2025	All That Piece And Parcel Of The Immovable Property Being Flat No. B-501, 5th Floor, Building No. B. Eshanti Heights, F. Plot No. 23, Old Final Plot No. 14/3 Part East Side, T. P. Scheme No. 2 (Sayajipura), Revenue Survey No. 573 Part, Mouje- Sayajipura, Dist- Vadodra- 390019	E-AUCTION DATE :-29/09/2025 BETWEEN 11:00 AM TO 12:00 PM WITH UNLIMITED EXTENSION OF 5 MINUTES LAST DATE OF SUBMISSION OF EARNEST MONEY DEPOSIT (EMD) WITH KYC IS :- 26/09/2025 UP TO 5:00PM. (IST) DATE OF INSPECTION: 10/09/2025 to 26/09/2025 BETWEEN 11:00 AM TO 4:00 PM (IST). RESERVE PRICE: For Immovable property Rs. 18,00,000/- (RUPEES EIGHTEEN LAKHS ONLY) THE EARNEST MONEY DEPOSIT WILL BE RS. 1,80,000/- (RUPEES ONE LAKHS EIGHTY THOUSAND ONLY) 10% of Reserve Price. BID INCREMENT - RS. 25,000/- (RUPEES TWENTY FIVE THOUSAND ONLY) & IN SUCH MULTIPLES.
LAN- H413HLH0164033 & H413HLT0170391 1. TEJASH DUSHYANT KUMAR PANDYA (Borrower) 2. JADEJA MEENABEN KHEGARJI (CO-BORROWER) Both At F-303 Akshar Paradise B Board On Flat F/302, West- Internal Road North- Flat F/302 South- Flat F/304. Outstanding amount - Rs. 35,62,652/- (Rupees Thirty Five Lakhs Sixty Two Thousand Six Hundred Fifty Two Only) as on 26/08/2025 along with future interest and charges accrued w.e.f. 26/08/2025	All That Piece And Parcel Of The Immovable Property Being Flat No. F/303 And 43.50 Sq. Mtr. Of Akshar Paradise Situated In Land Bearing Block No. 256.257, 254/2-2, R.S. No. 291,294, 287, 288 & 293 Of Village Kalai Ta & Dist. Vadodra Butted & Bounded On East- Flat F/302, West- Internal Road, North- Flat No M 502, South- Flat No M 504	E-AUCTION DATE :-29/09/2025 BETWEEN 11:00 AM

