Breaching the three-mile line: Pakistan's disregard for the 1991 maritime pact

There is a rare virtue in the rule Pakistan broke in the North Arabian Sea on the evening of September 15: No board of inquiry is required to establish that it was broken — two navies, one line, three nautical miles. When PNS Hunain made contact with an Indian frontline warship in international waters roughly 220 km east of the Omani coast — about 119 nautical miles from that shore — the separation between the two hulls was nil. The breach was complete before any question of fault arose.



The instrument is the Agreement between India and Pakistan on Advance Notice on Military Exercises, Manoeuvres and Troop Movements, signed at New Delhi on April 6, 1991, by Foreign Secretaries Muchkund Dubey and Shaharyar M Khan. Its tenth paragraph, Article 10 in diplomatic usage, is blunt to the point of austerity: naval ships and submarines of the two countries "are not to come closer than three Nautical Miles" from each other, expressly so as to avoid accidents, while operating in international waters. Three nautical miles is 5.56 kilometres.

The agreement entered into force on August 19, 1992, upon the exchange of instruments of ratification, and India registered it with the United Nations Secretariat on December 15, 1994, as United Nations Treaty Series Volume 1843, No. I-31420. This is a ratified treaty lodged in the UN Treaty Series, not a gentleman's understanding. The habit of filing such texts under the emollient heading of "confidence-building measures" has obscured a plain fact: Article 10 binds, and pacta sunt servanda applies to it as to any other obligation. Article 10 is also the most peculiar provision in the agreement, and by some distance the most consequential. Everything around it is conditional. Notification duties attach to thresholds: 30 days' notice for a divisional-level land exercise; 60 days for a corps-level concentration within 75 km of the international border; 90 days for an army-level exercise; 15 days for air exercises at regional-command level and above; and 30 days for a naval formation of six or more ships of destroyer or frigate size exercising in company and crossing into the other's Exclusive Economic Zone.

Article 10 has no trigger whatsoever. It is not contingent upon an exercise being under way, upon notice having been given, or upon the ambient temperature of the relationship. It applies continuously, to any two vessels, in all international waters, forever. Any defence resting on the proposition that no notifiable exercise was in progress fails at the threshold. A single offshore patrol vessel, even if attached to Pakistan's biennial SEASPARK-26 drill, is not a notifiable naval exercise under the text Islamabad now cites. Pakistan's conduct at sea offends a second body of law simultaneously. PNS Hunain — pennant F-273, a Yarmook-class Batch-II offshore patrol vessel built at Damen's Gala?i yard in Romania, launched on 12 September 2023 and commissioned on 26 July 2024 — displaces about 2,600 tonnes, measures roughly 98 metres, and is rated at 22 to 24 knots. Multiple Indian accounts identify the other hull as a Kolkata-class destroyer: 163 metres, about 7,400 tonnes full load, and capable of 30 knots. Hunain was shadowing the Indian warship, disregarding repeated warnings on VHF Channel 16, accelerating suddenly and crossing the vessel's bow from starboard before its forward section struck the Indian ship.

That sequence contravenes the International Regulations for Preventing Collisions at Sea, 1972. Rule 13 requires an overtaking vessel to keep well clear; Rule 15 assigns the give-way duty in a crossing situation; Rule 16 requires avoiding action to be positive and taken in ample time; Rule 8 requires the action to be large enough to be readily apparent. Warships enjoy no exemption from the COLREGs. The result is a double violation, a bilateral treaty and a universal navigational code, breached by a single helm order.

Islamabad's reply does not answer the charge; it concedes its premise. Pakistan's Foreign Office lodged a mirror demarche alleging Indian provocation within its Exclusive Economic Zone and urging India to adhere to bilateral agreements aimed at preventing incidents at sea. Two difficulties follow. First, an EEZ is not a territorial sea. Under Article 58 of the UN Convention on the Law of the Sea, all states retain freedom of navigation there, warships included; the EEZ, which under Pakistan's own Maritime Zones Act extends 200 nautical miles from the baseline, confers sovereign rights over resources, not a security cordon. Pakistan's statute itself records that ships of all states enjoy freedom of navigation in that zone. Second, and more damaging, waters beyond the twelve-mile territorial sea are precisely the international waters in which Article 10 operates. Pakistan's own defence establishes the jurisdictional predicate for the case against it. The 1991 text goes further still, expressly contemplating naval movement into the other's EEZ and requiring notice only for six or more major combatants in company. A single warship on surveillance is not a notifiable event under the very agreement Islamabad invokes. The February 21, 1999, Lahore Memorandum of Understanding contemplated a separate Prevention of Incidents at Sea accord; that instrument was never concluded. Article 10 therefore remains the only dedicated bilateral distance rule in force.

Nor is this novel. In June 2011, PNS Babur closed INS Godavari from astern at speed in the Gulf of Aden during the MV Suez escort, brushing the Indian vessel and damaging its helicopter-deck safety netting. India protested on June 18, 2011, citing the COLREGs and Article 10 of the 1991 agreement; Defence Minister A.K. Antony restated the facts to the Lok Sabha on August 2, 2011. The manoeuvre then was the manoeuvre now. Indian officials say ship logs disclose no mechanical failure or steering malfunction aboard Hunain. The repetition of a distinctive manoeuvre, fifteen years apart and absent a mechanical explanation, points toward practice rather than misjudgement.

The three-mile floor is not an etiquette. It is a time budget. At a combined closing speed of 30 knots, 3 nautical miles disappear in six minutes; at 45 knots — well within the envelope of a 22-knot OPV cutting across a destroyer making way — the same buffer lasts four minutes. Beneath it, seamanship becomes reflex. Between two nuclear-armed states that have not exchanged high commissioners since 2019 and that exchanged fire for four days from May 7-10, 2025, those minutes are the entire margin between an incident and a casus belli.

Between Trump and Xi, India's strategic space is at stake

The upcoming state visit of Chinese President Xi Jinping to Washington, D.C., scheduled from September 23 to 25, 2026, represents a pivotal juncture in geopolitics. Marking Xi's first official state visit to United States in over a decade, this high-stakes summit with the US President Donald Trump comes at a time of deep structural friction and unprecedented systemic competition between the world's two largest economies. Coming on the heels of Trump's reciprocal state visit to Beijing in May 2026, the meeting serves as a critical test of whether the two superpowers can successfully operationalise a framework of managed competition or whether the relationship will fracture further under the weight of escalating trade, technological, and security disputes. The significance of this visit lies not just in its ceremonial grandeur—evidenced by a rare tarmac greeting planned at Joint Base Andrews — but in its potential to reshape global trade dynamics, define the rules of artificial intelligence (AI) governance, and recalibrate regional flashpoints.

A primary objective for the Chinese delegation is concrete progress on a diplomatic architecture first outlined earlier this year. During their



May summit in Beijing, Trump and Xi agreed in principle to seek "a constructive relationship of strategic stability." For Beijing, the visit offers an invaluable opportunity to translate this rhetorical concept into a functional, predictable blueprint that avoids the dangerous "prisoner's dilemma" of unchecked escalation. However, achieving genuine strategic stability remains an uphill battle due to deep-seated institutional distrust. While Chinese officials view recent U.S. regulatory actions as disruptive to this framework, Washington views the summit as an important test of mutual commitments. The ultimate significance of the diplomatic track lies in whether both sides can establish permanent crisis communication mechanisms to prevent routine technological or maritime friction from spiralling into a broader kinetic conflict.

Trade Talks - The economic dimensions of the summit highlight a pragmatic effort to balance structural competition with mutual commercial needs. Xi is reportedly taking the important step of traveling with a prominent Chinese corporate delegation that could include executives from advanced manufacturing giants like BYD, Xiaomi, and Zhongji Innolight. This deployment of corporate diplomacy could signal at signalling Beijing's willingness to sustain commercial ties and offer tangible investments to the American market.

For the Trump administration, facing domestic economic pressures and an approaching midterm election cycle, the summit offers an opportunity to secure highly visible economic deliverables. Negotiations ahead of the meeting focus on extending a broad bilateral trade truce, establishing tariff reductions on US agricultural goods, and revitalising major purchasing agreements. The White House state dinner is expected to host a mixture of global business titans, including Apple executive chairman Tim Cook, OpenAI CEO Sam Altman, and Nvidia CEO Jensen Huang, underscoring how deeply intertwined the corporate futures of both nations remain despite ongoing geopolitical decoupling. However, trade tensions are unlikely to be comprehensively resolved during Xi Jinping's visit as foundational structural conflicts over technology controls, artificial intelligence dominance, and strategic supply chains remain deeply entrenched.

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Editior : Mayur C. Bhatt

WESTERN RAILWAY
VADODARA DIVISION

OUTSOURCING OF VARIOUS MACHINING WORKS OF WHEEL-SHOP

E-TENDER NOTICE No. M137_MECH_PRTN_TEND_26_13 Dated 25-09-2026; For and behalf of The President of India, Dy. Chief Mechanical Engineer, Carriage & Wagon Repair Workshop, Western Railway, Pratapnagar, invites e-tender as per the details given below: **1. Name of work:** Outsourcing of various machining works of wheel-shop at Pratapnagar workshop, Western Railway as per scope of work. 2. Estimated Cost of Work: Rs. 1,74,56,601.49 (One Crore Seventy-Four Lakh Fifty-Six Thousand Six Hundred and One Rupees and Forty-Nine Paise Only) **3. Bid Security:** Rs. 3,49,100/- (Three Lakh Forty-Nine Thousand and One Hundred Rupees Only) **4. Tender Document Cost:** NIL **5. Contract Period:** 24 (Twenty-Four) Months **6. Validity of offer:** 60 days. **7. Closing Date & Time for submission of tender:** 26-10-2026/15:00 hrs. **8. Website particulars and notice for location where complete details can be seen. Website: www.ireps.gov.in;** Office of Chief Workshop Manager, Pratapnagar, Western Railway - 390004 **BRC 256**

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TRUHOME FINANCE LIMITED (Formerly Shriram Housing Finance Ltd.)
Head Office: Level -3, Wockhardt Towers, East Wing C-2, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051;
Tel: 1800 102 4345 ; **Website:** http://www. truhomefinance.in
Reg.Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynampet, Chennai-600018

APPENDIX-IV-A [SEE PROVISION TO RULE 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 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/ charged to Truhome Finance Limited (formerly Shriram Housing Finance Limited), the Physical Possession of which have been taken by the Authorized Officer of Truhome Finance Limited, will be sold on "As is where is", "As is what is" and "Whatever there is" basis for recovery of the balance due to Truhome Finance Limited from the Borrowers And Guarantors, as mentioned in the table. Details of Borrowers and Guarantors, amount due, Short Description of the immovable property, reserve price and earnest money deposit and date of Inspection are also given as:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
1. JAY INFOTECH, Through Its Proprietor HIRPARA JAYDEEP ASHVINBHAI And 2. HIRPARA JAYDEEP ASHVINBHAI And 3. HIRPARA VISHWA JAYDEEP All Residing At:-Office No. 4012, The Palladium Mall, Yogi Chowk, Punagam, Surat-395010. Also At:-Shop No.1 & 2 At Ground Floor, Shop No. 101, 102, 103 At First Floor, Building –A, Radhe Krishna Residency, Nr. Unity Public School, Nansad Road, kamrej, Di. Surat-394180. Also At:-Flat No. 1102, Building "I", Meera Avenue, Sarthana, Nr. Harekrishna Exports, Sarthana jakatnaka, Surat-395006. LAN:- TLPHSURA0000373 **Date of Possession & Type** 12/09/2026, Physical Possession **Encumbranches known** Not Known	Demand Notice Date: 12/09/2026 Rs. 45,11,833/- (Rupees Forty Five Lakh Eleven Thousand Eight Hundred Thirty Three only) as on 07/03/2026 under reference of loan account no. TLPHSURA0000373 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice	Rs. 50,87,700/- (Rupees Fifty Lakh Eighty-Seven Thousand Seven Hundred Only) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs. 5,08,770/- (Rupees Five Lakh Eight Thousand Seven Hundred Seventy Only) **Last date for submission of EMD : 05/11/2026, Time 10.00 a.m. to 05.00 p.m**	**06th Nov.-2026 & Auction Time: 11:00 AM to 1:00 PM**	**Debjyoti Roy - 98747 02021 Sandip Mahajan - 99989 44955 Property inspection Date. 15/10/2026, Time.11 AM to 1 PM**

Description of Property

Property No.1 : All that right, title and interest in Shop No. 1 admeasuring about 44.41 sq.mt. super built up and admeasuring about 26.20 sq.mt. built up situated on the Ground Floor of Building No. A of Radhe Krishna Residency Constructed on land bearing Plot No. 1 to 9 i.e. according to sanction Plan A-Type Plot No. 1/A & 9/A, B-Type Plot No. 2/B, 3/B, 4/B, 7/B & 8/B and C-Type Plot No. 5/C & 6/C (According to the village form no. 7 and 12 it was given Block No. 372/2 hissa No. 1, 2, 3, 4, 5, 6, 7, 8 and 9) Total admeasuring about 551.42 sq.mt. together with undivided proportionate share in Road and COP admeasuring about 375.51 sq.mt. of Om Residency organized on land bearing Revenue Survey no. 384/1 and its Block no. 372/2 admeasuring about 9513.34 sq.mt. of Kamrej Sub District Kamrej District Surat together with undivided proportionate share in the said land. The said property surrounded by: As Per Document:- East: Adjoining Block No.373, West: Adjoining Internal Road, North: Adjoining Internal Road, South: Common Plot As per site:- East: Road, West: Parking, North: Shop no. 02, South: Common Plot
Property no. 2: All that right, title and interest in Shop No. 2 admeasuring about 41.71 sq.mt. super built up and admeasuring about 24.25 sq.mt. built up Situated on the Ground Floor of Building No. A of Radhe Krishna Residency Constructed on land bearing Plot No. 1 to 9 i.e. according to sanction Plan A-Type Plot No. 1/A & 9/A, B-Type Plot No. 2/B, 3/B, 4/B, 7/B & 8/B and C-Type Plot No. 5/C & 6/C (According to the village form no. 7 and 12 it was given Block No. 372/2 hissa No. 1, 2, 3, 4, 5, 6, 7, 8 and 9) Total admeasuring about 551.42 sq.mt. together with undivided proportionate share in Road and COP admeasuring about 375.51 sq.mt. of Om Residency organized on land bearing Revenue Survey no. 384/1 and Its Block no. 372/2 admeasuring about 9513.34 sq.mt, of Kamrej Sub District Kamrej District Surat together with undivided proportionate share in the said land. The said property surrounded by:- As Per Document:- East: Adjoining Block No.373, West: Adjoining Internal Road, North: Adjoining Internal Road, South: Common Plot As per site:- East: Road, West: Parking, North: Shop no. 03, South: Shop no. 01
**Property No.3: All that right, title and interest in Shop No.101 admeasuring about 33.63 sq.mt. super built up and admeasuring about 19.60 sq.mt, built up situated on the 1 Floor of Building No. A of Radhe Krishna Residency Constructed on land bearing Plot No. 1 to 9 i.e. according to sanction Plan A-Type Plot No. 1/A & 9/A, B-Type Plot No. 2/B, 3/B, 4/B, 7/B & 8/B and C-Type Plot No. 5/C & 6/C (According to the village form no. 7 and 12 it was given Block No. 372/2 hissa No. 1, 2, 3, 4, 5, 6, 7, 8 and 9) Total admeasuring about 551.42 sq.mt. together with undivided proportionate share in Road and COP admeasuring about 375.51 sq.mt. of Om Residency organized on land bearing Revenue Survey no. 384/1 and its Block no. 372/2 admeasuring about 9513.34 sq.mt. of Kamrej Sub District Kamrej District Surat together with undivided proportionate share in the said land.
The said property surrounded by:- As Per Document:- East: Adjoining Block No.373, West: Adjoining Internal Road, North: Adjoining Internal Road, South: Common Plot As per site:- East: Passage , West: Others Flat, North: Shop no. 102, South: Stairs & OTS**
Property no. 4: All that right, title and interest in Shop No.102 admeasuring about 30.94 sq.mt. super built up and admeasuring about 17.84 sq.mt. built up Situated on the 1 Floor of Building No. A of Radhe Krishna Residency Constructed on land bearing Plot No. 1 to 9 i.e, according to sanction Plan A-Type Plot No. 1/A & 9/A, B-Type Plot No. 2/B, 3/B, 4/B, 7/B & 8/B and C-Type Plot No 5/C & 6/C (According to the village form no. 7 and 12 it was given Block No. 372/2 hissa No. 1, 2, 3, 4, 5, 6, 7, 8 and 9) Total admeasuring about 551.42 sq.mt. together with undivided proportionate share in Road and COP admeasuring about 375.51 sq.mt. of Om Residency organized on land bearing Revenue Survey no. 384/1 and its Block no. 372/2 admeasuring about 9513.34 sq.mt. of Kamrej Sub District Kamrej District Surat together with undivided proportionate share in the said land. The said property surrounded by:- As Per Document:- East: Adjoining Block No.373, West: Adjoining Internal Road, North: Adjoining Internal Road, South: Common Plot As per site:- East: Passage , West: Others Flat, North: Shop no. 103, South: Shop no. 101
**Property no. 5: All that right, title and interest in Shop No.103 admeasuring about 21.27 sq.mt. super built up and admeasuring about 12.54 sq.mt. built up situated on the 1st Floor of Building No. A of Radhe Krishna Residency Constructed on land bearing Plot No. 1 to 9 i.e. according to sanction Plan A-Type Plot No. 1/A & 9/A, B-Type Plot No. 2/B, 3/B, 4/B, 7/B & 8/B and C-Type Plot No. 5/C & 6/C (According to the village form no. 7 and 12 it was given Block No. 372/2 hissa No. 1, 2, 3, 4, 5, 6, 7, 8 and 9) Total admeasuring about 551.42 sq.mt. together with undivided proportionate share in Road and COP admeasuring about 375.51 sq.mt. of Om Residency organized on land bearing Revenue Survey no. 384/1 and its Block no. 372/2 admeasuring about 9513.34 sq.mt. of Kamrej Sub District Kamrej District Surat together with undivided proportionate share in the said land.
The said property surrounded by:- As Per Document:- East: Adjoining Block No.373, West: Adjoining Internal Road, North: Adjoining Internal Road, South: Common Plot As per site:- East: Passage , West: Others Flat , North: Shop no. 104, South: Shop no. 102**

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
1. BANKA RAJESHKUMAR SHANKAR And 2. KHUSHBOO W/O RAJESHKUMAR BANKA All Residing At:-111, Sunrise Residency, At. Jolwa, Ta. Palsana Di.Surat-394305. Also At:-A-208, Krushnam Residency, Nr. Essar Petrol Pump, At. Jolva, Ta. Palsana, Di. Surat-394305 Also At:-@Student Stationery Campus Shop No.1, Samarpit Residency, Aaradhana Greenland, At. Jolva, Ta. Palsana, Di. Surat-394305 LAN:- TLPHSURA0000211 **Date of Possession & Type** 15/09/2026, Physical Possession **Encumbranches known** Not Known	Demand Notice Date: 09/04/2026 Rs. 7,22,747/- (Rupees Seven Lakh Twenty Two Thousand Seven Hundred Forty Seven only) as on 07/04/2026 under reference of loan account no. TLPHSURA0000211 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice	Rs. 7,00,000/- (Rupees Seven Lakh Only) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs. 70,000/- (Rupees Seventy Thousand Only) **Last date for submission of EMD : 05/11/2026, Time 10.00 a.m. to 05.00 p.m**	**06th Nov.-2026 & Auction Time: 11:00 AM to 1:00 PM**	**Debjyoti Roy - 98747 02021 Sandip Mahajan - 99989 44955 Property inspection Date. 15/10/2026, Time.11 AM to 1 PM**

Description of Property

All that right, title and interest of immovable property bearing Shop No. 1 super built up admeasuring 312.00 sq.ft and built up admeasuring 18.66 sq.mts on Ground Floor of Building "A" in the residency known as "Samarpit Residency" alongwith undivided proportionate share admeasuring 4.16 sq.mts underneath in land of the said building situated at land bearing Block No. 247 admeasuring 42928 sq.mts in the Aardhana Green Land paiki Plot No. 6 to 10 of village Jolva, Sub Dist. Palsana, Dist. Surat The said property surrounded by:- As per Ownership Document:-North: Adj. Plot No. 5, South: Adj. Society Internal Road, East: Adj. Road, West: Adj. Plot No. 11 to 15. As per site:- North: Back Side Parking, South: Road, East: Shop No.2, West: Open Space

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
1. DHODIA RAHULCHANDRA PRAVINCHANDRA And 2. SARASVATIBEN P. DHODIYA And 3. JIGNESHKUMAR PRAVINCHANDRA DHODIA All Residing At:-Plot No. 10-11, Ganga Nagar Society, Shastri Road, At. Bardoli, Di. Surat-394601. Also At:-@Aarshi Medical Ground Floor, Aarshi Hospital, Plot No.2 Western Side, Dhamod, Utaragam Road, B/s Laxmi Gopal Complex, Bardoli-394601. Also At:-Flat No. 303 & 304, 3rd Floor, Samruddhi Appartment, Sarvasa Residency,Opp. Apple Square, At. Astan, Bardoli, Di. Surat-394305 LAN:- SHLHSRAT0002386 **Date of Possession & Type** 20/09/2026, Physical Possession **Encumbranches known** Not Known	Demand Notice Date: 12/05/2026 Rs. 27,82,579/- (Rupees Twenty Seven Lakh Eighty Two Thousand Five Hundred Seventy Nine only) as on 11/05/2026 under reference of loan account no. SHLHSRAT0002386 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice	Rs. 30,17,600/- (Rupees Thirty Lakh Seventeen Thousand Six Hundred Only) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs. 3,01,760/- (Rupees Three Lakh One Thousand Seven Hundred Sixty Only) **Last date for submission of EMD : 05/11/2026, Time 10.00 a.m. to 05.00 p.m**	**06th Nov.-2026 & Auction Time: 11:00 AM to 1:00 PM**	**Debjyoti Roy - 98747 02021 Sandip Mahajan - 99989 44955 Property inspection Date. 15/10/2026, Time.11 AM to 1 PM**

Description of Property

Property No.1: All right title and interest in Flat No.303 on 3rd Floor, adm. 1300 sq.fts. Super Built-up area & 1001 sq.fts. i.e. 92.99 sq.mtrs. Built-up area, togetherwith undivided proportionate share adm. 24.48 sq.mtrs. in underneath land in "Samruddhi", Constructed on Plot Nos. I/3, I/4 & I/5 paiki Plot No. I/5 in Sarvasva, Situated on the land bearing R.S. No.281, Block No.44 of Village : Astan, Taluka: Bardoli, Dist. Surat. Boundaries (As per Document):- East: Flat No.302, West: Flat No.304, North: Passage & Flat No.306, South: Open space & Parking. Boundaries (As per Site):- East: Passage, West: OTS, North: Adj. Flat No.304, South: Stairs.
Property No.2: All right title and interest in Flat No.304 on 3rd Floor, adm. 1200 sq.fts. Super Built-up area & 885 sq.fts. i.e. 82.21 sq.mtrs. Built-up area, togetherwith undivided proportionate share adm. 21.64 sq.mtrs. in underneath land in "Samruddhi", Constructed on Plot Nos. I/3, I/4 & I/5 paiki Plot No. I/5 in Sarvasva, Situated on the land bearing R.S. No.281, Block No.44 of Village : Astan, Taluka: Bardoli, Dist. Surat. Boundaries (As per Document):- East: Passage & Flat No.303, West: Open space & other building, North: Flat No.305, South: Open space & Parking. Boundaries (As per Site):- East: Passage, West: OTS,North: Adj. Flat No.305, South: Adj. Flat No.303.

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
1. KACHHADIYA REENABEN B And 2. KACHHADIYA BHUPAT DHIRUBHAI All Residing At:-216, Vrundavan Society, Dabholi Char Rasta, Moti Bahucharaji, Katargam, Surat-395004 Also At:-Sheri No.2, Ashapura Society, At. Gondal, Di. Rajkot-360311. Also At:-@Om Matching Center Plot No.201, Shop No.4, Parvati Nagar Society, Magan Nagar, Bapa Sitaram Chok, Ved Road, Surat-395004. Also At:-Flat No. 408, Jay Sardar Complex, in Siddheshwar Park, Nr. Shivam Sairam Residency, At. Ten, bardoli, Di.Surat-394601 LAN:- SHLHSRAT0001047 **Date of Possession & Type** 20/09/2026, Physical Possession **Encumbranches known** Not Known	Demand Notice Date: 12/05/2026 Rs. 9,30,810/- (Rupees Nine Lakh Thirty Thousand Eight Hundred Ten only) as on 11/05/2026 under reference of loan account no. SHLHSRAT0001047 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice	Rs. 9,76,800/- (Rupees Nine Lakh Seventy-Six Thousand Eight Hundred Only **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs. 97,680/- (Rupees Ninety Seven Thousand Six Hundred Eighty Only **Last date for submission of EMD : 05/11/2026, Time 10.00 a.m. to 05.00 p.m**	**06th Nov.-2026 & Auction Time: 11:00 AM to 1:00 PM**	**Debjyoti Roy - 98747 02021 Sandip Mahajan - 99989 44955 Property inspection Date. 15/10/2026, Time.11 AM to 1 PM**

Description of Property

All rights, title and interest in Flat No. 408, on 4th floor, adm. 906 Sq. Ft. Super Built-up area and 592 Sq. Ft. i.e. 55.00 Sq. Mtrs. Built-up area, together with undivided proportionate share adm.6.46 sq.mtrs. in underneath land in "Jay Sardar Complex", Constructed on Plot No. A/127, A/128, A/129, A/130, A/127-A & A/130-A of Siddheshwar Park, Situated on the land bearing Survey/Block No.329 paiki of Village: Ten, Taluka: Bardoli, Dist. Surat. Boundaries (As per Site):- East: Entry & Passage, West: Open Space, North: Adj. Flat, South: Flat No.407

1) **For detailed terms and conditions of the sale, please refer the website of Truhome Finance Limited (Formerly Shriram Housing Finance Limited) website.**
2) **The intending bidders have to submit their EMD amount to be deposited by way of RTGS/NEFT to the account details mentioned herein below: BANK NAME: AXIS BANK LIMITED BRANCH: BANDRA KURLA COMPLEX, MUMBAI BANK ACCOUNT NO. Current Account No. 911020045677633 IFSC CODE: UTIB0000230.**
3) **The mortgagors/borrowers are given a last chance to pay the total dues with further interest before auction, failing which secured assets will be sold as per above schedule.**
4) **The mortgagors/borrowers are requested to collect your all remaining movable items within period of 7 days without damages of the property. If you fail to take movable assets, then it would be deemed that you have no claim and no interest in taking back such items. In case you still prefer to ignore this notice, we shall be constrained to treat them as unclaimed and waste materials and shall not be liable for any loss or damage whatsoever to such articles and also may sell all movable Items and adjust the amount against outstanding dues of your loan account. It will be also deemed that you have no claim and interest in taking back such items and also have no objection, if such items are disposed-off or sold by us as items are having negligible substantial value. Also note that by not taking the items within specified time, you will also relinquish any right or claim over such items in future.**

Place : Surat,
Date: 05-10-2026

Sd/- Authorised Officer- Truhome Finance Limited
(Formerly Shriram Housing Finance Limited)