Encore Asset Reconstruction Company Private Limited (Encore ARC)

Encore ARC Corporate Office Address: 5th Floor, Plot No. 137, Sector 44, Gurugram - 122002, Haryana

Appendix IV (See Rule 8 (1) POSSESSION NOTICE

Whereas, The Authorised Officer of IDFC First Bank. (Assignor) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Sarfaesi Act, 2002) and In Exercise of Powers Conferred Upon Him Under Section 13(12) Of Sarfaesi Act, 2002 Read With Rule 3 of The Security Interest (Enforcement) Rules 2002, had issued a Demand Notice Dated 28.12.2024 Calling Upon **Borrower Amarkumar Mishra (Borrower/Mortgagor) and Pushpa Amarkumar Mishra (Co-Borrower/Guarantor)** To Repay The Amount Mentioned In The Notice Being Rs. 22,55,164.98/- (Rupees Twenty Two Lakh Fifty Five Thousand One Hundred Sixty Four and Ninety Eight Paise Only) as on 27.12.2024 interest at contractual rates till actual repayment/realization, within 60 days from the date of receipt of the said notice.

And whereas, the Encore Asset Reconstruction Company Private Limited (Encore ARC) has acquired all rights, titles and interests of IDFC First Bank. (Assignor) in the financial assets of Borrower, originated by IDFC First Bank. (Assignor) under section 5 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, (SARFAESI Act, 2002) vide Assignment Agreement dated 24.09.2025.

The Borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor having failed to repay the amount, notice is hereby given by the undersigned being the Authorised Officer of Encore Asset Reconstruction Company Pvt. Ltd. to the Borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on me under Section 13(4) of the SARFAESI Act read with Rule 8 and 9 of the Security Interest (Enforcement) Rules 2002 on 28 May 2026. The Borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor 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 Encore Asset Reconstruction Company Private Limited For an Amount of Rs. 22,55,164.98/- (Rupees Twenty Two Lakh Fifty Five Thousand One Hundred Sixty Four and Ninety Eight Paise Only) as on 27.12.2024 together with future interest, at contractual rate charges and costs thereon from 28.12.2024 till realization.

The borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor attentions are invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

SECURED IMMOVABLE PROPERTY

Flat no. 302, on 3rd floor, situated at "a-wing", building known as dharmaji palace, near jp harmony, area 35.75 sq. Mtrs. Carpet, situated at village ambernath (east), tal. Ambernath, dist. Thane, having survey no. 131, hissa no. 7, cts no. 9377, within local limit of ambernath municipal council, maharashtra-401501. Area of Property: 35.75 sq mt. Boundaries of Property:- East: S.No. 129/1 (Part) & S.No. 131/8 (Part), West: S.No. 131/12 & Gaothan Land, North: S.No. 130 And 131/6 (Part), South: S.No. 129/1B. Name of Owner/Mortgagor:- Amarkumar Mishra

Date: 28.05.2026
Place: Mumbai

Mr. Virendra Ghanwat (Authorised Officer)
Encore Asset Reconstruction Company Private Limited
(Acting in its capacity as the trustee of EARC-EOT-001-TRUST)

Encore Asset Reconstruction Company Private Limited (Encore ARC)

Encore ARC Corporate Office Address: 5th Floor, Plot No. 137, Sector 44, Gurugram - 122002, Haryana

Appendix IV (See Rule 8 (1) POSSESSION NOTICE

Whereas, The Authorised Officer of IDFC First Bank. (Assignor) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act, 2002) And In Exercise Of Powers Conferred Upon Him Under Section 13(12) Of SARFAESI Act, 2002 Read With Rule 3 Of The Security Interest (Enforcement) Rules 2002, Had Issued A Demand Notice Dated 17.06.2023 Calling Upon **Borrower Rajesh Bal Singh (Borrower/Mortgagor) Sashiprabha Rajesh Singh (Co-Borrower/Guarantor)** To Repay The Amount Mentioned In The Notice Being Rs. 36,46,831/- (Rupees Thirty Six Lakh Forty Six Thousand Eight Hundred Thirty One Only) as on 12.06.2023 interest at contractual rates till actual repayment/realization, within 60 days from the date of receipt of the said notice.

And whereas, the Encore Asset Reconstruction Company Private Limited (Encore ARC) has acquired all rights, titles and interests of IDFC First Bank. (Assignor) in the financial assets of Borrower, originated by IDFC First Bank. (Assignor) under section 5 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, (SARFAESI Act, 2002) vide Assignment Agreement dated 24.09.2025.

The Borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor having failed to repay the amount, notice is hereby given by the undersigned being the Authorised Officer of Encore Asset Reconstruction Company Pvt. Ltd. to the Borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on me under Section 13(4) of the SARFAESI Act read with Rule 8 and 9 of the Security Interest (Enforcement) Rules 2002 on 28 May 2026. The Borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor 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 Encore Asset Reconstruction Company Private Limited For an Amount of Rs. 36,46,831/- (Rupees Thirty Six Lakh Forty Six Thousand Eight Hundred Thirty One Only) As On 12.06.2023 together with future interest, at contractual rate charges and costs thereon from 13.06.2023 till realization. The borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor attentions are invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

SECURED IMMOVABLE PROPERTY

Property no.1:- All That Piece and Parcel of Shop No. FS-2, On The First Floor, Building & Registered Society Known As "Maruti Crescent Co-Operative Housing Society Ltd.", Constructed On Plot No. A-16, Situated At Sectore-14, Kalamboli, Navi Mumbai, Tal. - Panvel, District- Raigad, Within The Limits Of Cidco Ltd. Area of Property: 199 Sq. Ft. Boundaries of Property:- East: Core Unit Plot, West: 20 Mtr. Wide Road, North: 20 Mtr. Wide Road, South: Society Plot

Property No.2:- All That Piece and Parcel of Shop No. FS-7, On The First Floor, Building & Registered Society Known As "Maruti Crescent Co-Operative Housing Society Ltd.", Constructed On Plot No. A-16, Situated At Sector-14, Kalamboli, Navi Mumbai, Tal.- Panvel, District- Raigad. Area of Property: 198 Sq. Ft. Boundaries of Property:-East: Core Unit Plot, West: 20 Mtr. Wide Road, North: 20 Mtr. Wide Road, South: Society Plot. Name of Owner/Mortgagor:- Rajesh Bal Singh & Sashiprabha Rajesh Singh

Date: 28.05.2026
Place: Mumbai

Mr. Virendra Ghanwat (Authorised Officer)
Encore Asset Reconstruction Company Private Limited
(Acting in its capacity as the trustee of EARC-EOT-001-TRUST)

Encore Asset Reconstruction Company Private Limited (Encore ARC)

Encore ARC Corporate Office Address: 5th Floor, Plot No. 137, Sector 44, Gurugram - 122002, Haryana

Appendix IV (See Rule 8 (1) POSSESSION NOTICE

Whereas, The Authorised Officer of IDFC First Bank. (Assignor) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act, 2002) And In Exercise Of Powers Conferred Upon Him Under Section 13(12) Of SARFAESI Act, 2002 Read With Rule 3 Of The Security Interest (Enforcement) Rules 2002, Had Issued A Demand Notice Dated 28.12.2024 Calling Upon **Borrower Amitkumar Gopichand Goklani (Borrower/Mortgagor) & Kanchan Gopichand Goklani (Co-Borrower/Guarantor)** To Repay The Amount Mentioned In The Notice Being Rs. 2,70,729.12/- (Rupees Two Lakh Seventy Thousand Seven Hundred Twenty Nine and Twelve Paise Only) as on 26.12.2024 Interest at Contractual Rates Till Actual Repayment/Realization, Within 60 Days From the date of receipt of the said notice.

And whereas, the Encore Asset Reconstruction Company Private Limited (Encore ARC) has acquired all rights, titles and interests of IDFC First Bank. (Assignor) in the financial assets of Borrower, originated by IDFC First Bank. (Assignor) under section 5 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, (SARFAESI Act, 2002) vide Assignment Agreement dated 24.09.2025.

The Borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor having failed to repay the amount, notice is hereby given by the undersigned being the Authorised Officer of Encore Asset Reconstruction Company Pvt. Ltd. to the Borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on me under Section 13(4) of the SARFAESI Act read with Rule 8 and 9 of the Security Interest (Enforcement) Rules 2002 on 28 May 2026. The Borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor 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 Encore Asset Reconstruction Company Private Limited for an amount of Rs. Rs. 2,70,729.12/- (Rupees Two Lakh Seventy Thousand Seven Hundred Twenty Nine and Twelve Paise Only) as on 26.12.2024 together with future interest, at contractual rate charges and costs thereon from 27.12.2024 till realization.

The borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor attentions are invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

SECURED IMMOVABLE PROPERTY

All That Piece and Parcel of Parcel of Land And / Or Back Portion of Room No. 1 (A.C. Sheets), Situated At Bk. No. 677, Ulhasnagar-3, Assessed Under Ward No. Khata No. 468/405 (Part), Bearing City Survey 11078, Taluka and Sub-Registration Ulhasnagar, Dist. And Dist. Registration Thane, Within The Limits of Ulhasnagar Municipal Corporation, Maharashtra- 421002. Area of Property:- Area Admeasuring About 10' X 25' = 250 Sq. Ft. Boundaries of Property:- East: House of Gangaram, West: House of Rukibai, North: Road, South: House
Name of Owner/Mortgagor:- Amitkumar Gopichand Goklani

Date: 28.05.2026
Place: Mumbai

Mr. Virendra Ghanwat (Authorised Officer)
Encore Asset Reconstruction Company Private Limited
(Acting in its capacity as the trustee of EARC-EOT-001-TRUST)

Encore Asset Reconstruction Company Private Limited (Encore ARC)

Encore ARC Corporate Office Address: 5th Floor, Plot No. 137, Sector 44, Gurugram - 122002, Haryana

Appendix IV (See Rule 8 (1) POSSESSION NOTICE

Whereas, The Authorised Officer of IDFC First Bank. (Assignor) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act, 2002) And In Exercise Of Powers Conferred Upon Him Under Section 13(12) Of SARFAESI Act, 2002 Read With Rule 3 Of The Security Interest (Enforcement) Rules 2002, Had Issued A Demand Notice Dated 15.02.2025 Calling Upon **Borrower Mageshwari Manickam Udaiyar (Borrower/Mortgagor) & Manickam Velayutham Udaiyar (Co-Borrower/Guarantor)** To Repay The Amount Mentioned In The Notice Being Rs. 1,37,12,141.59/- (Rupees One Crore Thirty Seven Lakh Twelve Thousand One Hundred Forty One And Fifty Nine Paise Only) As On 11.02.2025 interest at contractual rates till actual repayment/realization, within 60 days from the date of receipt of the said notice.

And whereas, the Encore Asset Reconstruction Company Private Limited (Encore ARC) has acquired all rights, titles and interests of IDFC First Bank. (Assignor) in the financial assets of Borrower, originated by IDFC First Bank. (Assignor) under section 5 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, (SARFAESI Act, 2002) vide Assignment Agreement dated 24.09.2025.

The Borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor having failed to repay the amount, notice is hereby given by the undersigned being the Authorised Officer of Encore Asset Reconstruction Company Pvt. Ltd. to the Borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on me under Section 13(4) of the SARFAESI Act read with Rule 8 and 9 of the Security Interest (Enforcement) Rules 2002 on 27 May 2026. The Borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor 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 Encore Asset Reconstruction Company Private Limited for an amount of Rs. 1,37,12,141.59/- (Rupees One Crore Thirty Seven Lakh Twelve Thousand One Hundred Forty One and Fifty Nine Paise Only) as on 11.02.2025 together with future interest, at contractual rate charges and costs thereon from 12.02.2025 till realization.

The borrower(s), Guarantor/Co-Borrower/Co-Applicant & Mortgagor attentions are invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

SECURED IMMOVABLE PROPERTY

Flat No. 1905, On The 19th Floor, Building No. 21 Known As "Avenue" In Versova Andheri Tapsya Co-Operative Housing Society Limited", Cluster Plot No. Ad-21, S. No. 120 (P), Cts No. 1374(P), Building Construction By M/S. Neminath Homes Pvt. Ltd. (Formerly Known As M/S. Orbit Height Pvt. Ltd.), Situate At Sv Patel Nagar, Andheri West, Versova, Taluka: Andheri, District: Mumbai Suburban, Mumbai, Maharashtra- 400053. Area of Property:- Admeasuring 64.04 Sq. Mtrs. (Rera Carpet Area), 70.44 Sq. Mtrs. (Built-Up Area). Boundaries of Property:- East: Chwal, West: Chwal, North: St. Mary's High School, South: Internal Road. Name of Owner/Mortgagor:- Mageshwari Manickam Udaiyar & Manickam Velayutham Udaiyar

Date: 27.05.2026
Place: Mumbai

SD/- (Authorised Officer)
Encore Asset Reconstruction Company Private Limited
(Acting in its capacity as the trustee of EARC-EOT-001-TRUST)

ANAND RATHI

Anand Rathi Global Finance Limited, Express Zone, A Wing, 8th Floor, Western Express Highway, Goregaon (E), Mumbai - 400 063 India
Phone: +91 8451942710| **Website:** www.rathi.com

E-AUCTION SALE NOTICE

Notice is hereby given to the public in general and in particular to the below Borrower/Co-Borrower/s/Guarantor that the below described **Schedule** immovable property inter alia secured to Anand Rathi Global Finance Limited ["ARGFL"] (**Secured Creditor**) having Loan Account No. **ARGFL/SME-LAP/MUM-1/1481 & APPL00008546** the Physical Possession of which has been taken by the Authorised Officer of ARGFL, will be sold by an Online e-Auction through website https://sarfaesi.auctiontiger.net on the date specifically mentioned in **Schedule**, on an "As is where is" & "As is what is" and "Whatever there is" basis towards recovery of total sum specifically mentioned in **Schedule** and the contractual interest thereon and other cost and charges till the date of realisation from Borrower/Co-Borrower/s/Guarantor as mentioned below:

Name of the Borrower: (1) M/s. Muskan Trading Company (Borrower) Shop at Room No.2, BK No. 85, Devji Palace, Near SES School, Shahad Station Road, Ulhasnagar-1, Thane: 421001.	
Name of the Co-borrower/s: (2) Mrs. Rinku Surender Chhabra (Co-Borrower) Flat No. 101, 1st Floor, Wing E 02, Rosewood Yogidham Phase III, Gauri Pada, Kalyan West, Thane: 421001. **(3) Mr. Surendra Singh D Chhabra (Co-Borrower)** Flat No. 101, 1st Floor, Wing E 02, Rosewood Yogidham Phase III, Gauri Pada, Kalyan West, Thane: 421001. **(4) M/s. Shubham Textiles (Co-Borrower)** Shop at Room No.2, BK No. 85, Devji Palace, Near SES School, Shahad Station Road, Ulhasnagar-1, Thane: 421001.	
Property Address: Flat No. 101, 1st Floor, Wing E 02, Yogidham E-2, Rosewood CHS, Yogidham Phase III, Gauripada, Kalyan West, Thane: 421301.	
Outstanding Amount (as per demand notice along with future interest and cost)	**Rs.64,19,830/-** (Rupees Sixty Four Lakhs Nineteen Thousand Eight Hundred And Thirty Only)
Date of Auction	24th June 2026
Reserve Price	**Rs. 65,00,000/-** (Rupees Sixty Five Lakhs Only)
Earnest Money Deposit	10% of the Reserve Price
Minimum Bid increment Amount	Rs.10,000/- (Rupees Ten Thousand Only)
Date and time of inspection of property for intending purchasers	17th June 2026 From 10 am to 4 pm
Date and Time for submission of Tender form along with KYC documents/ Proof of EMD etc.	22nd June 2026 Up to 4.00 PM with KYC documents
Date & time of opening of online offers	24th June 2026 Between 10:00 am and 1.00 PM
Note: The intending bidder/purchaser may visit Anand Rathi Group website www.rathi.com for detail terms and conditions regarding auction proceedings.	

This Publication is also 15 days' notice stipulated under rule 9(1) and 8(5) o Security Interest (Enforcement) Rules, 2002 to the above Borrower/Co-Borrower/s/Guarantor.

Date: 2nd June 2026
Place: Mumbai

Anand Rathi Global Finance Limited
Authorized Signatory

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 M/s 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 in e-auction on 13.07.2026 between 11:00 a.m. to 12:00 p.m. 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) M/S.SAE IMPEX INTERNATIONAL PVT LTD (Borrower) **2) MR HEMANT MADHURSHYAM ROY (Co-Borrower)** **3) MRS PRITI HEMANT MADHURSHYAM ROY (Co-Borrower)** **4) MR ROY SHARAD (Co-Borrower)** **5) MR SHISHER MADHURSHYAM ROY (Co-Borrower)** **Current Address: 395/1 OPP TRACTOR HOUSE, KANCHAN MOTORS DWARKA CORNER S O TRIGANIA RD, OPP TRACTOR HOUSE, DWARKA CIRCLE, NASHIK, MAHARASHTRA 422011** **ALSO AT:Property Address:- Shop No. E-2, Mezzanine Floor in E-Wing of the scheme known as,"Roongta Central Park Apartment" Mauje Nashik, Survey No.411/1, Dwarka Circle Nr Tractor House, Taluka and district Nashik-422001. Loan Account No. SLPHNASK0000798** **Date of Possession & Type** 28th April, 2026, Physical Possession **Encumbranches known** Not Known	Demand Notice Date: 11/09/2025 Rs.81,69,720/- (Rupees Eighty One Lakh Sixty Nine Thousand Seven Hundred Twenty Only) on 09/09/2025 Loan No. SLPHNASK0000798 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.	Rs. 1,41,74,000/- (Rupees One Crore Forty One Lakh Seventy Four Thousand Rupees Only) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs. 14,17,400/- (Rupees Fourteen Lakh Seventeen Thousand and Four Hundred Only) **Last date for submission of EMD :12th July, 2026 Time 10.00 a.m. to 05.00 p.m.**	**13-JULY-2026 & Auction Time: 11.00 A.m. to 12.00 p.m.**	**Ashfaq Patka 9819415477** **Debjyoti Roy 9874702021** **Sangeet Tahashildar 8888895132** **Kundan Gudare 9823402117** **Property Inspection Date : 01.07.2026** **Time 12.00 p.m. to 3.00 p.m.**

Description of Property

All that consisting of property hearing property Fiat No. 401 as per Rera Carpet area adm. 51.71 Sq.Mtrs + Balcony area adm. 5.26 Sq.Mtrs on Fourth Floor in wing -B IN THE Scheme Known as " THE PRIVILAGE HOMES APARTMENT" Constructed on area adm. 987.06 Sq.Mtrs (After deducting area adm. 42.94 Sq.Mtrs transferred to NMC for Road Widening purpose) out of Survey No. 314/1/A total area adm. 1030.00 Sq.Mtrs situated at Village Pathardi -1 Tal. & Dist. Nashik. thereon bounded as under
Towards East: 9 M colony road and Side Margin, Towards South: Fiat No. 401 A wing Towards West: Fiat No.402 Towards North: Staircase

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.**

Place : Nashik
Date : 03.06.2026

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

Phoenix ARC Limited

CIN: U67190MH2007PLC168303

Regd Office: 3rd Floor, Wallace Tower (Earlier known as Shiv Building),139/140/B, Crossing of Sahar Road & Western Express Highway, Vile Parle (E), Mumbai - 400 057, **Tel :** 022- 68492450, **Fax :** 022- 67412313 Email: info@phoenixarc.co.in **Website:** www.phoenixarc.co.in;

PHOENIX/RESL/516/2026-2027 **11th May 2026**

1. **Trim Plastics Limited,**Through its Directors; **a.Mr. Ketan Vipinchandra Sukhadia,b.Mr. Deepak Mansukhlal Shroff,** At B/17/6, Hojiwala Industrial Estate, Sachin Udhyognagar Sahakari Mandli Ltd, Block No.56, Village Vanz R.S. No.103, Block No. 138, Village Bhatiya, Tal. Choryasi, Dist Surat - 394 230.**Also at:**A-246, T.T.C. Industrial Area, M.I.D.C,Mahape, Navi Mumbai-400 701 **Also at:**Plot No.60, Sector IIDC, SIDCUL, Haridwar, Uttarakhand -249 403
2. **Mr. Ketan Vipinchandra Sukhadia,**B/17/6, Hojiwala Industrial Estate, Sachin Udhyognagar Sahakari Mandli Ltd, Block No.56, Village Vanz R.S. No. 103, Block No.138, Village Bhatiya, Tal.Choryasi, Dist Surat-394 230 **Also at:**A-246, T.T.C. Industrial Area, M.I.D.C,Mahape, Navi Mumbai -400 701,**Also at:** B2/13, Technocraft Society, Bombay Dyeing Lane, Opp. Siddhivinayak Temple, Prabhadevi, Mumbai-400 025. **Also at:**PlotNo.60, Sector IIDC, SIDCUL, Haridwar, Uttarakhand -249 403
3. **Mr. Deepak Mansukhlal Shroff,** B/17/6, Hojiwala Industrial Estate, Sachin Udhyognagar Sahakari Mandli Ltd, Block No.56, Village Vanz R.S.No.103, Block No.138, Village Bhatiya, Tal. Choryasi, Dist Surat-394 230 **Also at:**A-246, T.T.C. Industrial Area, M.I.D.C,Mahape, Navi Mumbai -400 701.**Also at:**6D, Maker Apartment, 232, Walkeshwar Road, Mumbai -400 006.**Also at:**Plot No.60, Sector IIDC, SIDCUL, Haridwar, Uttarakhand -249 403
4. **Mr. Mansukhlal Shroff,**B/17/6, Hojiwala Industrial Estate, Sachin Udhyognagar Sahakari Mandli Ltd, Block No.56, Village Vanz R.S.No.103, Block No. 138, Village Bhatiya, Tal. Choryasi, Dist Surat- 394 230.**Also at:** A-246, T.T.C. Industrial Area, M.I.D.C,Mahape, Navi Mumbai-400 701.**Also at:**6D, Maker Apartment, 232, Walkeshwar Road, Mumbai -400 006.**Also at:**Plot No.60, Sector IIDC, SIDCUL, Haridwar, Uttarakhand-249 403
5. **Mrs. Nilaben Shroff,** B/17/6, Hojiwala Industrial Estate, Sachin Udhyognagar Sahakari Mandli Ltd, Block No.56, Village Vanz R.S. No. 103, Block No. 138, Village Bhatiya, Tal. Choryasi, Dist Surat -394 230.**Also at:** A-246, T.T.C. Industrial Area, M.I.D.C,Mahape, Navi Mumbai -400 701 **Also at:-**6D, Maker Apartment, 232, Walkeshwar Road, Mumbai- 400 006. **Also at:**Plot No.60, Sector IIDC, SIDCUL, Haridwar, Uttarakhand-249 403

Sub: Notice U/s 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Hereinafter called "Act").

Dear Sir/Ma'am,

You, the Addressees, Trim Plastics Limited, Mr. Ketan Vipinchandra Sukhadia, Mr. Deepak Mansukhlal Shroff, Mr. Mansukhlal Shroff and Mrs. Nilaben Shroff (the Borrowers, Co-borrowers & Mortgagors) (herein after referred to as the Borrowers/Addressees), had approached Janata Sahakari Bank Limited, (Pune) (herein referred to as Assignor Bank/JSBL) for availing various Credit Facilities. Acceding to the request of the borrowers, the Assignor Bank sanctioned various credit facilities as mentioned in Annexure - A (herein after referred to as Credit Facilities/Loan). The Credit Facilities are duly secured from time to time by way of mortgage as well as hypothecation of properties (herein after referred to as the Financing and Security Documents).

At the outset, it is stated that this demand notice is issued in supersession of the earlier demand notice bearing reference nos. Ho/Legal-Rec/Sec Int13(2)/Dadar/Trim Plastic/166/2016 dated 24-11-2016 issued by the Assignor Bank to you the addressees. The earlier demand notice dated 24-11-2016 hereby stands withdrawn with immediate effect. Accordingly, all actions taken by the Assignor Bank and/or Phoenix pursuant to the earlier demand notice dated 24-11-2016 (including the action of taking possession of the mortgaged properties described in Annexure C hereto) also stand withdrawn.

In and around June 2015, You No. 1 requested the Assignor Bank to reschedule / restructure aforesaid credit facilities. Considering the genuine problem of market recession of You No.1, the Assignor Bank agreed to reschedule / restructure the repayment structure of the credit facilities availed by You No. 1 and on 26-06-2015 you the borrowers made an agreement to restructure of the loan between You the borrowers and the Assignor Bank (hereinafter referred to as Restructuring Agreement).

According to the Restructuring Agreement, the you the Addressee no. 1 agreed that the total outstanding amount under all the credit facilities as on 26-06-2015 was Rs.33,28,00,000/- (Rupees Thirty-Three Crores Twenty Eight Lacs Only) which would be the principal amount for the purpose of restructuring of the credit facilities sanctioned by the Assignor Bank. Accordingly, the principal amount along with interest as on 30-06-2015 for the said restructured credit facilities availed by you the borrowers is mentioned hereinbelow:

Sr No	Facility	Sanctioned Limit	Date of Restructure	Date of Maturity	Rate of Interest	Date of NPA	Outstanding Amount with interest as on 31.10.2016
1.	Term Loan	Rs.15,00,00,000	30-06-2015	31-12-2015	14.50 %	29-06-2016	18,23,20,729.73
2.	Term Loan	Rs. 16,28,00,000	30-06-2015	29-06-2023	14.50 %	29-06-2016	19,67,78,761.55
3.	Cash Credit	Rs. 2,00,00,000	30-06-2015	29-06-2016	14.50 %	29-06-2016	2,41,74,295.03
	Total	Rs. **33,28,00,000**					**40,32,73,786.31**

As per the terms of the Restructuring Agreement, all the Financing and Security Documents in relation to the Credit Facilities remained valid and binding on you the Addressees. For ease of reference, the Financing and Security Documents are enlisted in **Annexure – B** herein below. The Security Interest created by you the Addressees, in respect of the properties as specified in the Financing and Security Documents (Secured Assets) is also once again specified in **Annexure – C** herein below.

In terms of the Financing and Security Documents as well as the Restructuring Agreement executed by you the Addressees, you the Addressees are jointly and severally liable to repay the principal amount together with interest and other charges as per the repayment schedule stated therein. As you the borrowers failed and neglected to repay the principal amount and interest and other charges thereon, the loan account was classified as a Non-Peforming Asset (NPA) by the Assignor Bank on **29-06-2016** in accordance with the guidelines of Reserve Bank of India.

Subsequently, the Assignor Bank vide an Assignment Agreement dated **30-03-2019** assigned the outstanding dues under the said credit facilities along with all the underlying security interests and all the right, title, interest and benefit in the said credit facilities together with any incidental right thereto including any benefit under the , in favour of **Phoenix Trust FY19-21 acting as its Trustee i.e. Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited) (Phoenix).**

As per the said Assignment Agreement dated 30-03-2019, Phoenix became the full and absolute owner and the only person legally entitled to receive the repayment of the dues due and payable by the Borrowers under the Financing and Security Documents or any part thereof including the right to file suit(s) or institute proceeding(s) or continue / substitute itself in such proceeding(s) in its own name and to take such other action as may be required for the purpose of recovery of the entire debt due and payable along with interest and other charges as applicable.

As you the Addressees have failed and neglected to make payment of the amounts due and payable under the said Credit Facilities as per the terms and conditions stipulated in the Financing and Security Documents, Phoenix hereby calls upon each of you, the Addressees and demands from each of you the Addressees, to pay within a period of **sixty (60)** days from the date of receipt of this notice, the total outstanding amount of **Rs. 1,23,48,79,845.73/- (Rupees One Hundred Twenty Three Crores Forty Eight Lakhs Seventy Nine Thousand Eight Hundred Forty five and Paisa Seventy Three Only) as calculated up to 10-05-2026** together with further interest @ 13.50% per annum compounded monthly from 11-05-2026, along with other charges and expenses till payment thereof as more particularly mentioned in **Annexure - D.**

Please treat this notice as a notice under the provisions of Section 13(2) of the SARFAESI Act. Kindly note that upon your failure to comply with this notice within the aforesaid statutory period of 60 (Sixty) days, Phoenix shall be entitled to take such steps as it may deem fit for the purpose of enforcement of security interest including but not limited to taking the possession of the Secured Assets es in accordance with the provisions of Section 13(4) of the SARFAESI Act and sell the Secured Assets (as detailed in **Annexure C)** to realize the total outstanding dues, entirely at your risk, cost and consequence.

Please note that after the receipt of this notice, each of you the Addressees are restrained and injuncted under the provisions of Section 13(13) of the SARFAESI Act not to transfer, alienate or dispose off or to create any third party right(s) in any manner whatsoever in respect of the Secured Assets, without prior written consent and approval of Phoenix. Each of you the Addressees is also put to notice that any contract in contravention of this statutory injunction/restraint, as provided under the said Act is an offence.

Further, your attention is also drawn to the provisions of Section 13(8) of the SARFAESI Act read with Rule 3(5) of the Security Interest (Enforcement) Rules, 2002. In the event any of you the Addressees intend to redeem the Secured Assets, the same can be done by discharging the outstanding dues due and payable to Phoenix as set out in the present demand notice along with the applicable interest till the date of payment and/or realization.

This notice is issued without prejudice to the rights, remedies and contentions of Phoenix to initiate any other legal proceedings available to it under law.

Annexure – A

Sr.No.	Facility	Sanctioned limit	Date of Disbursement	Date of Maturity	Rate of Interest	Outstanding Amount as on [31-03-2015]
1.	**Term Loan (L & B)**	1,00,00,000.00	01-01-2015	01-12-2022	14.50%	1,01,21,998.00
2.	**Term Loan (L & B)**	6,50,00,000.00	24-08-2013	28-04-2021	14.50%	5,92,83,174.00
3.	**Term Loan (L & B)**	12,00,00,000.00	28-09-2021	28-04-2021	14.50%	10,97,12,925.00
4.	**Term Loan (L & B)**	1,70,00,000.00	01-01-2015	01-12-2022	14.50%	1,72,07,349.00
5.	**Cash Credit**	12,00,00,000.00	01-01-2015	27-09-2015	14.50%	10,62,89,054.68
	Total	**31,70,00,000.00**				30,26,14,500.68

Annexure – B:- (Particulars of Financial Facilities and Documents executed)

Sr. No.	Date of Document	Description of Document
1.	29-04-2014	Sanction letter for Cash Credit Facility of Rs. 2,00,00,000/-
2.	01-01-2015	Sanction letter for Cash Credit Rs. 10,50,00,000/-, Term Loan Rs. 1,00,00,000/-, Term Loan (Machinery) Rs. 1,70,00,000/-
3.	23-06-2015	Sanction letter for Cash Credit Facility of Rs. 2,00,00,000/-
4.	30-06-2015	Demand Promissory Note for Rs. 2,00,00,000/- by Trim Plastics Ltd.
5.	30-06-2015	Demand Promissory Note for Rs. 16,28,00,000/- by Trim Plastics Ltd.
6.	30-06-2015	Demand Promissory Note for Rs. 15,00,00,000/- by Trim Plastics Ltd.
7.	30-06-2015	Power of Attorney executed by Trim Plastics Ltd.
8.	30-06-2015	Letter of Guarantee by Borrower 2 to 4 for Rs. 15,00,00,000/-
9.	30-06-2015	Agreement for Cash Credit Facility of Rs. 2,00,00,000/-
10.	30-06-2015	Letter of Guarantee by Borrower 2 to 4 for Rs. 2,00,00,000/-
11.	30-06-2015	Letter of Guarantee by Borrower 2 to 4 for Rs. 16,28,00,000/-
12.	30-06-2015	Loan Acceptance by Borrowers Rs. 2,00,00,000/-
13.	30-06-2015	Agreement of Hypothec