Pakistan's budget confirms 'a state for the military' claim



Every budget is a statement of priorities. It tells citizens what the state values, whom it intends to protect and where it plans to invest its future. Pakistan's Federal Budget 2026-27 tells a story that has become increasingly familiar over the last decade. It is a budget that asks more from taxpayers, promises little to ordinary citizens, cuts development expenditure and allocates ever-greater resources to the security establishment.

At first glance, the government presents the budget as a disciplined fiscal document designed to satisfy IMF conditions while maintaining macroeconomic stability. Yet a closer examination reveals something far more troubling. Pakistan today is not facing a shortage of revenue targets. It is facing a shortage of developmental ambition. The country's budgetary structure increasingly resembles a state designed to sustain debt repayments and military expenditures rather than improve the lives of its citizens. The headline figures reveal the imbalance. The federal budget stands at Rs 18.77 trillion. Defence spending has been increased to Rs 3 trillion, an 18 per cent rise over the previous year. Development expenditure, meanwhile, has been restricted to Rs 1 trillion. In simple terms, Pakistan will spend three times more on defence than on federal development projects. Even provincial development programmes have reportedly been curtailed to create additional fiscal space for security-related expenditures.

The government argues that regional uncertainty necessitates higher military spending. Yet budgets are ultimately about trade-offs. Every additional rupee allocated to defence is a rupee unavailable for schools, hospitals, water infrastructure, industrial modernisation, scientific research or employment generation. The critical question is whether the current balance between security spending and human development is sustainable for a country already struggling with poverty, unemployment, educational deficits and economic stagnation.

Pakistan's fiscal reality is harsh. Debt servicing continues to consume the largest portion of federal expenditure. The IMF programme requires Islamabad to maintain a primary surplus while simultaneously increasing tax collection. This leaves little fiscal room for welfare expansion or development spending. The result is a budget where the state is essentially functioning as a collection mechanism for debt repayments and military allocations. Citizens pay taxes. The government services' debt. Defence spending rises. Development receives whatever remains.

Perhaps the most revealing aspect of the budget is the government's tax collection target. For FY 2026-27, Islamabad has set an ambitious FBR tax collection target of Rs 15.26 trillion. This represents an increase over the previous year's target of Rs 14.13 trillion. On paper, the increase appears modest. In reality, it raises fundamental questions about credibility because Pakistan has repeatedly failed to meet its own revenue objectives.

The previous fiscal year offers a cautionary tale. The government set a tax collection target of Rs 14.13 trillion, but the Federal Board of Revenue struggled throughout the year. By May 2026, reports indicated a shortfall exceeding Rs 600 billion. Independent assessments suggested the final gap could approach Rs 900 billion. Revenue growth remained weak while monthly targets were repeatedly missed. Even after downward revisions, collection performance continued to fall short of expectations.

This raises an obvious question. If Pakistan could not successfully achieve a target of Rs 14.13 trillion, what evidence exists that it can now collect Rs 15.26 trillion?

The challenge becomes even more severe when examining the structure of Pakistan's economy. The government continues to rely heavily on taxing the documented economy because the politically influential sectors that remain undertaxed have proven resistant to reform. Agriculture, retail trade and real estate continue to enjoy significant protection. Consequently, the burden falls disproportionately on salaried workers, registered businesses and formal-sector taxpayers who are already carrying much of the state's fiscal load. Analysts have repeatedly warned that the new budget will further squeeze the middle class while leaving structural tax inequities largely untouched.

This pattern has become a defining feature of Pakistan's fiscal policy. Each year, ambitious tax targets are announced. Each year, the government struggles to meet them. Each year, the response is not fundamental reform but higher demands on the existing tax base. The result is a vicious cycle where compliant taxpayers are punished while politically sensitive sectors remain inadequately taxed.

The implications extend far beyond fiscal arithmetic. Development spending is not merely an accounting category. It represents investment in future productivity. Roads facilitate commerce. Schools create human capital. Hospitals improve workforce efficiency. Water systems support agriculture. Energy infrastructure powers industry. When development spending is repeatedly sacrificed, the consequences accumulate over time. Pakistan is already confronting serious development challenges. Educational outcomes remain weak, health indicators lag behind regional competitors, infrastructure deficits persist and industrial competitiveness remains constrained. Yet despite these realities, the budget allocates only Rs 1 trillion for federal development compared to Rs 3 trillion for defence. This imbalance is difficult to reconcile with the country's long-term economic requirements. The contrast becomes even starker when viewed historically. Countries that successfully transformed themselves economically generally prioritised human capital, industrial capacity and infrastructure during critical phases of development. South Korea, China, Vietnam and other Asian success stories invested heavily in education, manufacturing and economic modernisation. Pakistan, by contrast, increasingly appears trapped in a fiscal structure where security concerns dominate resource allocation.

CLIO INFOTECH LIMITED

REGD OFFICE: A414, The Capital Science City Road, Sola, Ahmedabad, Gujarat, India, 380060
PHONE: +91 76739 69519, EMAIL: cs@clioinfotech.com,
WEBSITE: www.clioinfotech.com
CIN NO.: L62091GJ1992PLC176950

NOTICE TO THE SHAREHOLDERS REGARDING EXTRA ORDINARY GENERAL MEETING

1. The Extra Ordinary General Meeting ("EOGM") of the Company will be held through Video Conferencing ("VC") /Other Audio Visuals Means ("OAVM") on Friday, 24th JULY, 2026 at 12:00 P.M. (IST) in compliance with all the provisions of the Companies Act, 2013 and Rules made thereunder and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with General Circular No. 14/2020 and 17/2020 dated April 8, 2020 and April 13, 2020 respectively, in relation to "Clarification on passing of ordinary and special resolutions by companies under the Companies Act, 2013 and the rules made there under on account of the threat posed by Covid -19", General Circular no. 20/2020 dated May 5, 2020, General Circular nos. 02/2021 and 21/2021 dated January 13, 2021 and December 14, 2021 Circular and MCA circular no. 9/2023 dated 25.09.2023 and SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated May 13, 2022 and SEBI/HO/CFD/CFD-PoD-2/P/CIR/2023/167 dated October 07, 2023 the latest being Circular No. 09/2024 dated 19/09/2024 issued by the Ministry of Corporate Affairs ("MCA") and Circular No. SEBI/HO/CFD/CFDPoD-2/P/CIR/2024/133 dated October 3, 2024 issued by the Securities and Exchange Board of India ("SEBI") to transact the business(es) set out in the notice calling EOGM. Members will be able to attend the meeting through VC or OAVM. Members participating through VC or OAVM shall be reckoned for the purpose of quorum under Section of 103 of the Companies Act, 2013.
2. In compliance with the relevant circulars, the Notice of the EOGM will be sent electronically to all the members of the Company whose email addresses are registered with the Company/ Depository Participants. The aforesaid documents will also be available on the Company's website at https://clioinfotech.com/ and on the website of stock exchange where the shares of the Company are listed i.e. http://www.bseindia.com. Members can attend and participate in EOGM, for joining the EOGM instructions are provided in the Notice of EOGM. Further, Members who do not register their email addresses with the RTA / Depository Participants will not be able to participate in the meeting.
3. Manner of registering / updating email addresses:
   a) In case shares are held in physical mode please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to infotechclio@gmail.com.
   b) In case shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) to (infotechclio@gmail.com).
4. Manner of casting vote(s) through e-voting:
   The Company is providing remote e-voting facility to all its Members to cast their votes on all resolutions set out in the Notice of the AGM. Additionally, the Company is providing the facility of voting through e-voting system during the EOGM. Detailed procedure for remote e-voting / e-voting is provided in the Notice of EOGM.
5. Members are requested to carefully read all the notes set out in the notice of EOGM and in particular instructions for joining the EOGM, manner of casting vote through remote e-voting or through e-voting during the EOGM.
6. This is to inform you all that Company has fixed 17TH July, 2026 as cut-off date for the purpose of voting at EOGM to be held on 24TH July, 2026.
7. The remote e-voting period commences on Tuesday, 21.07.2026 (9:00 am) and ends on Thursday 23.07.2026 (5:00 pm).

BY ORDER OF THE BOARD
FOR CLIO INFOTECH LIMITED

SD/-
NIKITA TIWADI
MANAGING DIRECTOR
DIN: 10646772

PLACE: AHMEDABAD
DATE: 01.07.2026

AMBIT Finvest — Pragati ke partner
AMBIT — Acumen at work

AMBIT FINVEST PRIVATE LIMITED

CIN: U65999MH2006PTC163257
Regd. Office: Ambit House, 449, Senapati Bapat Marg, Lower Parel, Mumbai – 400013

PUBLIC NOTICE

Notice is hereby given that the Branch office located at

Shop No. F-106, Balaji Arcade, Ahmedabad Road, Kathlal Chokdi, Kathlal - 387630, Gujarat. will be relocated w.e.f. 30th September 2026.

All future correspondence should be sent to the Branch office of the Company by contacting us as follows:

Ambit Finvest Private Limited
1, Sriram Complex, Ground Floor, Near Jalarama Temple, Kheda Matar Road, Sokhda, Kheda - 387570.
Email ID: customercare@ambit.co • **Contact No.** +91 91159 98000

Sd/-
Place: Kathlal
Date: 02-07-2026
On behalf of
Ambit Finvest Private Limited

BHATIA'S — The mobile one stop shop

BHATIA COMMUNICATIONS & RETAIL (INDIA) LIMITED

CIN: L32109GJ2008PLC053336
Regd. Off: Shop No. 307 to 311, First Floor, Bhatia Complex, Near Sosyo Circle, Bamroli Road, Bamroli, Surat, Chorasi, Gujarat, India, 394210
Website: www.bhatiamobile.com,
E mail: csbhatia@bhatiamobile.com, Ph: 9727714477

ANNUAL GENERAL MEETING (AGM) NOTICE

Notice is hereby given that the 18TH ANNUAL GENERAL MEETING (AGM) of the members of Bhatia Communications & Retail (India) Limited ('the Company') will be held on Saturday, July 25,2026 at 01:00 P.M., through Video Conferencing ("VC")/ Other Audio Visual Means ("OAVM"), to transact the businesses as set out in the notice of the AGM. In accordance with the Circulars issued by the Ministry of Corporate Affairs and Securities and Exchange Board of India ('SEBI'), the Company has sent the Notice of the 18th AGM along with its Annual Report 2025-26 through electronic mode only to those Members whose e-mail addresses are registered with the Company or Registrar & Transfer Agent and Depositories. The requirement of sending physical copies of the Notice of the AGM along with the annual report has been dispensed with vide MCA Circulars and the SEBI Circulars. The company has appointed National Securities Depository Limited (NSDL) to provide its virtual platform for conducting the company's AGM through VC/ OAVM.

The Annual Report of the company for the financial year 2025-26, inter alia, containing the notice of the AGM is available on the company's website at www.bhatiamobile.com and also on the stock exchange website at www.bseindia.com. A copy of the same is also available on the website of National Securities Depository Limited ('NSDL') at www.evoting.nsdl.com.

NOTICE AND E-VOTING

All the shareholders of the company are informed that the Cutoff date for E-voting is Saturday, July 18, 2026.

All the members are hereby informed that:

1. Electronic copies of the Notice of AGM have been sent to all the members whose email IDs are registered with the Company/ Depository Participant(s). The same is available on Company's website www.bhatiamobile.com. The dispatches of Notice of AGM have been completed.
2. Members holding shares dematerialized form, as on the cut-off date of Saturday, July 18, 2026, may cast their vote electronically on the business set out in the Notice of AGM through electronic voting system of NSDL from a place other than the venue of AGM ("remote e-voting"). All the members are informed that:
   i. The Businesses as set out in the Notice of AGM may be transacted through voting by electronic means;
   ii. The remote e-voting shall commence on Wednesday, July 22, 2026 at 09:00 hrs.;
   iii. The remote e-voting shall end on Friday, July 24, 2026 at 17:00 hrs.;
   iv. The cut-off date for determining the eligibility to vote by electronic means or at the AGM is Saturday, July 18, 2026.
v. Any person, who acquires shares of the company and become member of the company after the dispatch of the notice of AGM and holding shares as of the cut-off date i.e. July 18, 2026 may obtain the login ID and password by sending a request at evoting@nsdl.co.in. However, if a person is already registered with NSDL for e-voting then existing user ID and password can be used for casting vote; A person who is not a Member as on the Cut-Off Date should treat the Notice of the AGM for information purposes only;
vi. 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 e-voting shall be made available at the AGM through e-voting and no ballot shall be provided as the meeting will be held through VC/ OAVM; (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 person 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 at the AGM as instruction mention in Notice of AGM.
vii. In case of any queries or issued regarding e-voting, you may refer the Frequently Asked Questions (FAQs) and e-voting manual available at www.evoting.nsdl.com under help section or write an email to evoting@nsdl.co.in.

For Bhatia Communications & Retail (India) Limited
Sd/-
Chintikaben Hasmukhbhai Shah
Company Secretary & Compliance Officer

Date: 01/07/2026
Place: Surat

Truhome FINANCE

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). Jigneshkumar Manilal Darji, **Present Address :- 206, Verabar Fali,Ratanpur, Idar, Sabarkantha- 383430** **Also :-1.2). Jigneshkumar Manilal Darji,** **Property Address :-Property No. 482 (Old No. 489),Verabar Fali (Darji Fali),Idar–Ratanpur Road, Ratanpur, Idar, Sabarkantha-383430** **Also :-1.3). Jigneshkumar Manilal Darji,** **Occupation Address :-Ground Floor, Jyoti Tower, Idar, Sabarkantha-383430… Borrower No.1** **2). Ritaben Jigneshbhai Darji,** **Present Address :-206 Verabar Fali, Ratanpur, Idar, Sabarkantha- 383430** **Also :-2.2). Ritaben Jigneshbhai Darji,** **Property Address :-Property No. 482 (Old No. 489),Verabar Fali (Darji Fali),Idar–Ratanpur Road,Ratanpur, IdarSabarkantha-383430** **Also :-2.3). Ritaben Jigneshbhai Darji,** **Occupation Address :-Ground Floor, Jyoti Tower,Idar, Sabarkantha-383430** **Lan. SBTHIMMT0000038 & SELHIMMT0000071** **Date of Possession & Type** 09.05.2026 & Physical Possession **Encumbranches known** Not Known	Rs.13,57,610/-(Rupees Thirteen Lakh Fifty Seven Thousand Six Hundred Ten Only) as on dated.09/09/2025 under reference of Loan Account No. SBTHIMMT0000038 & Rs.2,61,343/-(Rupees Two Lakh Sixty One Thousand Three Hundred Forty Three Only) as on dated.09/09/2025 under reference of Loan Account No. SELHIMMT0000071 13(2) Notice Date.11.09.2025	Rs.21,60,000/-(Rupees Twenty One Lakh sixty Thousand Only) **Bid Increment:** Rs.10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs.2,16,000/-(Rupees Two Lakh Sixteen Thousand Only) **Last date for submission of EMD : - 9th August 2026, Time 10.00 a.m. to 05.00 p.m.**	**10-AUG-2026 & Auction Time: 11:00 AM to 01:00 PM**	**Debjyoti Roy 9874702021** **Property inspection Date. 15.07.2026**

Description of Property

Property No. 482, having an area admeasuring 135.00 Sq.Ft., situated in Ratanpur, Mouje: Ratanpur, Taluka: Idar, and falling under the jurisdiction of the Registration Sub-District of Sabarkantha. Boundaries of the property: North : Mentions of Jagiri, South : Karo of Motibai Khemabhai Morai, East : Open Land of Jagiri, West : Karo then Open Land of Jagiri

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). Sonalben Govindbhai Chunara, **Present Address :- 11/3, Baliyadev Vas,Kolat Road, Police Line, Sanand, Ahmedabad-382110** **Also :-1.2). Sonalben Govindbhai Chunara,** **Property Address :-Block No. J, Flat No.504, 5th Floor, Vishala Landmark, Near Sankalp International School,Behind Angle Arcade, Nikol, Ahmedabad-382350** **2). Govindbhai Prahladbhai Chunara,** **Present Address :- 11/3, Baliyadev Vas, Kolat Road, Police Line, Sanand, Ahmedabad-382110** **Also :-2.2). Govindbhai Prahladbhai Chunara,** **Property Address :- Block No. J, Flat No.504, 5th Floor, Vishala Landmark, Near Sankalp International School,Behind Angle Arcade, Nikol, Ahmedabad-382350** **3). Chunara Ajaykumar Govindbhai,** **Present Address :-11/3, Baliyadev Vas,Kolat Road, Police Line,Sanand, Ahmedabad-382110** **Also :-3.2). Chunara Ajaykumar Govindbhai,** **Property Address :-Block No. J, Flat No.504, 5th Floor, Vishala Landmark, Near Sankalp International School,Behind Angle Arcade, Nikol, Ahmedabad-382350** **Lan. SHLHAHMD0002054** **Date of Possession & Type** 31.05.2026 & Physical Possession **Encumbranches known** Not Known	Rs.20,60,417/-(Rupees Twenty Lakh Sixty Thousand Four Hundred Seventeen Only) as on dated.08/10/2025 under reference of Loan Account No. SHLHAHMD0002054 13(2) Notice Date.15.10.2025	Rs.23,22,000/- (Rupees Twenty Three Lakh Twenty Two Thousand Only) **Bid Increment:** Rs.10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs.2,32,200/- (Rupees Two Lakh Sixteen Thousand Only) **Last date for submission of EMD : - 9th August 2026, Time 10.00 a.m. to 05.00 p.m.**	**10-AUG-2026 & Auction Time: 11:00 AM to 01:00 PM**	**Debjyoti Roy 9874702021** **Property inspection Date. 15.07.2026**

Description of Property

All that right, title and interest of Property bearing Flat No. J/504, situated on the Fifth Floor, having a built-up area admeasuring 39.96 square meters, together with an undivided share in the land admeasuring 19.09 square meters, forming part of the residential scheme known as "Vishala Landmark", located on land bearing Survey No. 42/2, being Final Plot No. 86 of Town Planning Scheme No. 111, situated at Mouje Nikol, Taluka Asarva, in the District of Ahmedabad, and within the jurisdiction of Registration Sub-District Ahmedabad-12 (Nikol). Boundaries of the property:- East: Society's common margin , West: Flat No. J/501 , North: Block "I" , South: Flat No. J/503

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).Pinkalbhai Amratbhai Patel, **Present & Property Address : R.S. No. 148, T.P. Scheme No. 1, F.P. No. 102 (Paiki North Side), Jagdish Nagar, Near Gymkhana, Near Rambag School,Unjha, Mehsana - 384170.** **Also :-(1.2).Pinkalbhai Amratbhai Patel,** **Business Address :C/0, Naksh Enterprise, Ground Floor, Tulshinagar, Visnagar Road, Unjha, Mehsana-384170.** **(2). Patel Amitaben Pinkalkumar,** **Present Address :1/4/73, Jagdish Nagar, Opp. Gymkhana, Unjha, Mehsana - 384170.** **Also :-(2.2). Patel Amitaben Pinkalkumar,** **Property Address :R.S. No. 148, T.P. Scheme No. 1, F.P. No. 102 (Paiki North Side), Jagdish Nagar, Near Gymkhana, Near Rambag School, Unjha, Mehsana - 384170.** **Lan. SLPHPALR0000604__** **Date of Possession & Type** 26.06.2026 & Physical Possession **Encumbranches known** Not Known	Rs.41,63,678/-(Rupees Forty One Lakh Sixty Three Thousand Six Hundred Seventy Eight Only) as on 12/01/2026 under reference of loan account no. SLPHPALR0000604 13(2) Notice Date.12.01.2026	Rs.50,59,600/- (Rupees Twenty Three Lakh Twenty Two Thousand Only) **Bid Increment:** Rs.10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs.5,05,960/-(Rupees Five Lakh Five Thousand Nine Hundred Sixty Only) **Last date for submission of EMD : - 9th August 2026, Time 10.00 a.m. to 05.00 p.m.**	**10-AUG-2026 & Auction Time: 11:00 AM to 01:00 PM**	**Debjyoti Roy 9874702021** **Property inspection Date. 15.07.2026**

Description of Property

All that piece and parcel of Freehold Immovable Property being Plot/Gala No. 1 & 2 Paiki North Side (Municipal Tenement No. 3/4/55/1), Block No. 8, F.P. No. 102, bearing R.S. No. 148, C.S. No. 8383, Sheet No. 6 & 11, admeasuring 122.00 sq. meters (1316.80 sq. ft.), together with construction standing thereon, situated at Mouje Village : Unjha, Taluka : Unjha, District : Mehsana, Registration Sub-District Unjha, State of Gujarat.
Boundaries :- · East: 25.00 ft. wide road, West: House of Plot/Gala No. 3 owned by Patel Kamleshbhai Mohanbhai , North: 25.00 ft. road
South: Remaining land of Plot/Gala No.1 & 2 Paiki owned by Patel Sangitaben Rajendrakumar

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). Sagar Nikulkumar Panchal, **Present & Permanent Address :- 293, Panchal Vas, Dantali, Gandhinagar-382423** **Also :-1.2). Sagar Nikulkumar Panchal,** **Office Address :-@ Pushpam Jewellers, 14, Akshar Complex,Vav Road, Adalaj,Gandhinagar-382421** **Also :-1.3). Sagar Nikulkumar Panchal,** **Property Address :-Milkat No.397, Panchal Vas,Near Veraimaa mandir, Dantali-sherth road,Near Ahmedabad-Kalol Highway,Dantali, Kalol, Gandhinagar-382423** **2). Panchal Priyanka d/o Rohitbhai, & Panchal Priyanka w/o Sagarkumar** **Present & Permanent Address :-293, Panchal Vas, Dantali, Gandhinagar-382423** **Also :-2.2). Panchal Priyanka d/o Rohitbhai, & Panchal Priyanka w/o Sagarkumar** **Property Address :- Milkat No.397, Panchal Vas, Near Veraimaa mandir, Dantali-sherth road, Near Ahmedabad-Kalol Highway, Dantali, Kalol, Gandhinagar-382423** **Lan. SLPHAHMD0003070_** **Date of Possession & Type** 26.01.2026 & Physical Possession **Encumbranches known** Not Known	Rs.11,03,647/-(Rupees Eleven Lakh Three Thousand Six Hundred Forty Seven Only) as on dated.08/08/2025 under reference of Loan Account No. SLPHAHMD0003070 13(2) Notice Date.12.08.2025	Rs.19,65,400/-(Rupees Nineteen Lakh Sixty Five Thousand Four Hundred Only) **Bid Increment:** Rs.10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs.1,96,540/- (Rupees One Lakh Ninety Six Thousand Five Hundred Forty Only) **Last date for submission of EMD : - 9th August 2026, Time 10.00 a.m. to 05.00 p.m.**	**10-AUG-2026 & Auction Time: 11:00 AM to 01:00 PM**	**Debjyoti Roy 9874702021** **Property inspection Date. 15.07.2026**

Description of Property

All that piece and parcel of immovable Grampanchayat property being House No. 397 and Milkat No. 407, having an area admeasuring 73.48 Sq. Mtrs., along with 61.31 Sq. Mtrs. of construction thereon, situated in the street known as "Panchal Vas" of Mouje:Dantali, Taluka:Gandhinagar, in the District Gandhinagar, and Registration Sub-District of Gandhinagar Zone-1. Boundaries as per Site:-- East: Punjaji Dayaji's House, West: Road , North: Open Plot , South:Vasubhai Himatlal Panchal's House
Boundaries as per Document:- · East: Punjaji Dayaji's House , West: Bipinbhai Darji's House, North: Gandaji Shanaji's House South: Vasubhai's House

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.**
5) **NB: Please note that the secured creditor is going to issue the sale notice to all the Borrowers/ Guarantors/ Mortgagors by speed/ registered post. In case the same is not received by any of the parties, then this publication of sale notice may be treated as a substituted mode of service.**

Place : Ahmedabad, Kalol-Gandhinagar, Unja-Mahesana, Idar-Sabarkantha, Banaskantha
Date: 02-07-2026

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