India must seize its demographic dividend before it fades



India's youthful population is the envy of nations with an ageing workforce. While our median age is 28 years, Japan's and Europe's is nearly 50 years. The elderly, at one-third of their population, are growing, while the workforce dwindles. It has far-reaching consequences on economic growth, healthcare, political stability and lifestyle.

By 2030, India's Gen Z and Millennials, those between 14 and 45 years old, will comprise half the population, a powerhouse of potential. However, in the 2040s, we too will face the challenge of an ageing population. Our total fertility rate is already below the replacement rate. There is a limited window of opportunity now to equip our young workforce for the jobs of tomorrow. Upgrading our public education system should be a priority.

Developed nations have relied on high-quality, free public schooling and subsidised higher education to fuel growth. By the 1900s most of Europe and Japan had public schooling, first started in Prussia in 1763. Learning and earning developed in lockstep, starting with education in agrarian economies. Farm yield doubled. Technical training fed the industrialisation of Europe. Education didn't follow jobs; it created new industries. In the US, MIT and other universities filed 70 per cent of all patents, and graduates founded companies like GE and Ford. Free universal schooling was introduced in India more than a hundred years later in the Right to Education Act 2009. 160 million children were educated in China's public schools annually, and the economic dividend is evident. Of India's 130 million school children, less than half study in government schools. Alarmingly, nearly 100,000 have shut over the past decade. Private schools with better student performance are parents' preferred option. In most states, politicians own about half of all educational institutions, exacerbating the problem. Parliamentary data reveals that of almost 5,000 legislators, only one politician's child attends a government school. India cannot afford to leave behind half of all schoolgoers from low-income groups in declining government schools if we wish to convert our demographic dividend into economic growth and stability. Private schools can only supplement, not substitute public schooling.

In higher education, 20 per cent to 30 per cent of GDP growth in advanced nations in the 20th century is attributed to human capital from universities. Post World War II, education systems and labour markets were reshaped for economic growth. Germany de-Nazified the curriculum and focused on vocational training. Scandinavia relied on public sector jobs and welfare. The US created skills and jobs in infrastructure with the Marshall Plan. Education reform and massification fuelled innovation and created jobs and middle-class growth.

In India, there is intense competition in admission exams for higher education. In engineering, for instance, 1 per cent of aspirants can hope to get into an IIT. Children of politicians, including the union education minister, spare themselves stress by studying overseas. 12 major incidents of paper leaks and systemic failure have occurred every year on average in the past decade, affecting millions. There's a lack of accountability and action in all. In the latest NEET exam leaks, students have taken their own lives in despair, and youth have been protesting in Delhi for weeks. Official engagement with our youngest citizens deserves higher priority than it is getting. In our neighbourhood, China's Gaokao, South Korea's Suneung and Japan's Kyotso are all similar exams. None suffers from chronic exam leaks.

There is a mismatch between labour demand and supply in India. Skill shortages and gluts exist side by side. There is an absorption lag in employment. 10 to 15 million students graduate each year, of which 1.5 million are engineers. An enviable critical mass for any country. However, low job creation in manufacturing, which has stagnated for a decade, has contributed to graduate unemployment at 40 per cent. At the same time, there is a shortage of vocational skills like welders and fabricators in MSMEs. Entry-level graduate jobs are under pressure due to the time and cost of retraining poorly skilled new hires, and companies are exploring AI solutions to eliminate jobs.

Education is underfunded. China spends 6 times more per student than India. Middle-income Brazil spends three times more, and the USA spends 30 times more. 45 million students study in 52,000 higher education institutions. An outdated curriculum requires investment in infrastructure, industry participation, academic research and teacher training to equip students with employable skills. Government spending on education has remained at 4 per cent of GDP for a decade.

Cargo service approved at Vadodara airport

Vadodara

Vadodara MP Dr. Hemang Joshi made an important announcement regarding the development and facilities of Vadodara Airport and said that air cargo facility will be formally launched from Vadodara Airport soon. The approval to start air cargo operations has been received after a high-level meeting with GIF, Airport Advisory Committee, Airport Director and public representatives during the visit of Union Civil Aviation Minister Ram Mohan Naidu to Vadodara a week ago. Air cargo facility provides relief to industries Central Gujarat and Vadodara holds a very important place in the industrial sector. Till now, local industrialists had to send their cargo containers more than 100 km away, due to which there was a huge waste of manpower, time and money. Since the necessary infrastructure facilities for immigration, customs and cargo are already available at Vadodara airport, this approval has been obtained in consultation with the Minister and the air cargo facility will be started from Vadodara within the next one month.

What did he say about international flights? Talking about starting direct international flights from Vadodara airport, the MP clarified that airline companies take decisions keeping in mind consumer behavior and commercial prospects, over which the government has no direct control. Therefore, instead of making any false promises, five important steps have been taken forward to ensure that international flights land and take-off from Vadodara by accepting reality.

Hub and Spoke Model: A Big Relief for Passengers The 'Hub and Spoke' model has been planned to be implemented so that passengers do not have to travel far for international travel. Under this model, the immigration and check-in process of Vadodara passengers will be completed at Vadodara airport itself. After that, passengers will be able to go to major airports like Delhi, Mumbai or Ahmedabad through a connecting flight from here and board an international flight directly without double immigration process.

SMFG India Home Finance Co. Ltd.

SMFG Grihashakti — Navi Asha. Nava Vishwas.

Corporate Off. : 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
Regd. Off. : Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai – 600116, TN

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-AUCTION SALE NOTICE OF 30 DAYS FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION 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 listed immovable properties ("Secured Assets") mortgaged / charged to the Secured Creditor, the Possession of which has been taken by the **Authorised Officer** of **SMFG India Home Finance Co. Ltd.** (hereinafter referred to as SMHFC) **("Secured Creditor"),** will be sold on **"As is where is", "As is what is"** and **"Whatever there is"** on the date and time mentioned herein below, for recovery of the dues mentioned herein below and further interest and other expenses thereon till date of realization, due to **SMHFC** Secured Creditor from the Borrower(s) and Guarantor(s) mentioned herein below.

Sl. No.	Name of the Borrower(s) / Guarantor(s) LAN	Description of the Properties	Reserve Price : / Earnest Money Deposit :	Date & Time of E-Auction	Date of EMD Submission
1.	**Lan No. - 600239211117515 1. Chandan Thakur 2. Hema Devi**	For The Property Bearing Plot No.: 355 (As Per Kjp Record Block No.: 291/A/62/355) Of The Society Known As "Pratishtha Park" Vibhag-2" Situated At: Village: Mulad Block No.291/A And 291/B Bearing Revenue Survey Nos.: 195/1, 2 Paiki, 196+200, Block No.289/A And 289/B Survey No. 201, 195/1+2 Paiki, 207/2+193, 194, 214/2, Village: Mulad, Taluka: Olpad, District: Surat Total Admeasuring About 66.97 Square Meters Along With Undivided Admeasuring 52.42 Square Meters. Proportionate Share In Cop & Road Land Bounded As **East :-** Road, **West :** Plot No.: 352, **North :** Plot No.: 354, **South :** Plot No.: 356	**Rs. 14,00,000/-** / **Rs. 1,40,000/-**	**08.09.2026 at 11.00 AM to 01.00 PM**	**07.09.2026**
2.	**Lan No. - 600307510450015 1. Jasvantbhai C Kagsiya 2. Sukhanaben Kangasiya**	Non Agriculture Plot Of Land In Mauje Halol,Lying Being Land Bearing Revenue Survey No.476/4/2 A Admeasuring 3339 Sq.mtrs., Known As "Khodiyar Nagar" Paikki Plot No.1, Admeasuring 61.00 Sq.mtrs., At Taluka Halol Registration District Panchmahal & Sub District Kalol Bounded As **East:** Road, **West:** Road, **North:** Wall, **South:** Plot No.2	**Rs. 10,80,000/-** / **Rs. 1,08,000/-**	**08.09.2026 at 11.00 AM to 01.00 PM**	**07.09.2026**
3.	**Lan No. - 600239211395777 1. Meenakshidevi Bhagchand Kumawat 2. Bhagchand Kumawat**	All That Piece And Parcel Of Immovable Property Bearing Flat No.210 On The 2nd Floor Of The Building Known As" Sarjan Palace"Situated At Plot No.2 Fab World Bearing Revenue Survey No.106, Block No.104 And Revenue Survey No.140/1,Block No.141 Of Village: Dastan, Taluka: palsana, District: Surat Total Admeasuring About Suprt Built Up Area 49.76 Square Meters And Built Up Area 326.48 Square Feet i.e.30.33 Square Meters Along With Undivided Proportionate Share In Underneth Land Admeasuring About 7.89 Square Meters Bounded As **North:** Adj Open Space, **South:** Flat No.211, **East:** Adj.open Space, **West:** Adj.flat No.209	**Rs. 5,60,000/-** / **Rs. 56,000/-**	**08.09.2026 at 11.00 AM to 01.00 PM**	**07.09.2026**
4.	**Lan No. - 603839211172487 1. Kishorbhai Jagdishbhai Mehta 2. Dineshbhai Jagdishbhai Mahta**	Residential Property Consisting Of The Plot No. 137 Paiki Land Admeasuring 33.00 Sq. Mts. With Building Of Block No. 2 Hasanwadi Thereon Of Revenue Survey No. 331-332-333 Paiki (F.p. No. 144 Of T.P.S. No. 5) Bearing City Survey Ward No. 8 Of Rajkot. Boundaries **North:** - Common Path, **South:** - Other's Property, **East:-** Other's Property, **West:** Other's Property.	**Rs. 18,20,000/-** / **Rs. 1,82,000/-**	**08.09.2026 at 11.00 AM to 01.00 PM**	**07.09.2026**
5.	**Lan No. - 614439511212009 1. Miteshkumar Gajendarabhai Thakor 2. Ashaben Gajendrabhai Thakor 3. Gajendrabhai Rusaji Thakor**	All That Piece And Parcel Of Immovable Residential Property Bearing City Survey No. 4923, Admeasuring 55.74.19 Sq. Mtrs., Which Is Situated In Sheet No. 51 Of Nava Deesa Sim, Ta. Deesa & Dist. Banaskantha. is Bounded As **East :-** House Of Padmabhai Sindhi, **West** Navoli, **North** House Of Pratapji Raymalji Thakor, **South** Road	**Rs. 18,20,000/-** / **Rs. 1,82,000/-**	**08.09.2026 at 11.00 AM to 01.00 PM**	**07.09.2026**
6.	**Lan No. - 600238011639595 1. Mohit Kumar Kharwar 2. Manojbhai Vijayshankar Kharwar (Guarantor)**	All That Piece And Parcel Of Immovable Property Bearing Flat No. 306 Super Built Up Admeasuring 567.00 Sq.ft I.e. 52.69 Sq.mts And Built Up Admeasuring 347.00 Sq.ft I.e. 32.24 Sq.mts On 3rd Floor Of Building No. A In The Project Which Is Known As "Shiv Palace" Alongwith Undivided Proportionate Share Underneath In Land Of The Said Building Situated At Land Bearing Revenue Survey No. 29/1 Its Block No. 37 Admeasuring 30740 Sq.mts Paiki Admeasuring 1700 Sq.mts Deducted In Road Alignment Remaining Land Admeasuring 29040 Sq..Mts Paiki Plot No. 191, 192, 193 & 194 Admeasuring 572.49 Sq.yard I.e. 478.68 Sq.mts In The Radhe Krishna Residency Alongwith Undivided Share Admeasuring 244.00 Sq.mts In Adj. Cop Of The Said Residency Of Village Dastan, Sub Dist. Tal. Palsana, Dist. Surat Boundary: On The **East:** Flat No. A-305, On The **West:** Open Space And Building No. B, On The **North:** Entry, Passage & Flat No. A-307, On The **South:** Open Space	**Rs. 5,00,000/-** / **Rs. 50,000/-**	**08.09.2026 at 11.00 AM to 01.00 PM**	**07.09.2026**

Details terms and conditions of the sale are as below and the details are also provided in our/secured creditor's website at the following link website address **(https://BidDeal.in and https://www.grihashakti.com/pdf/E-Auction.pdf) The Intending Bidders can also contact : Nikunj Donga, on his Mob. No. 9924932966, E-mail : Nikunj.Donga1@grihashakti.com, Mitesh Bhavsar, on his Mob. No. 8511124399, E-mail : Mitesh.Bhavsar@grihashakti.com, and Mr. Niloy Dey,** on his **Mob. 8655619157, E-mail : Niloy.Dey@grihashakti.com**

Sd/-
Place : Surat, Panchmahal, Rajkot, Banaskantha, Gujarat — Authorized Officer,
Date : 28.07.2026 / 29.07.2026 — SMFG INDIA HOME FINANCE CO. LTD.

TRUHOME FINANCE LIMITED (Formerly Shriram Housing Finance Ltd.)

Truhome FINANCE

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 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). Prajapati Pinky Ravikumar, Present & Property Address :- Flat No.M-107, Devnandan Sankalp City, Near 108 Emergency Centre (GVK Emergency), Close to Haridarshan Cross Road & S.P. Ring Road, Kathwada Road, Hanspura, Nava Naroda, Ahmedabad-382330. (2). Prajapati Ravi Madanlal, Present & Property Address :- Flat No.M-107, Devnandan Sankalp City, Near 108 Emergency Centre (GVK Emergency), Close to Haridarshan Cross Road & S.P. Ring Road, Kathwada Road, Hanspura, Nava Naroda, Ahmedabad-382330. Lan. SBTHAHMD0001746 & STUHAHMD0001916	Rs.6,72,043/-(Rupees Six Lakh Seventy Two Thousand Forty Three Only) as on 12/01/2026 under reference of loan account no.SBTHAHMD0001746 & Rs.5,49,617/-(Rupees Five Lakh Forty Nine Thousand Six Hundred Seventeen Only) as on 12/01/2026 under reference of loan account no. STUHAHMD0001916 — 13(2) Notice Date.12.01.2026	Rs.12,00,000/-(Rupees Twelve Lakh Only) **Bid Increment:** Rs.. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs.1,20,000/- (Rupees One Lakh Twenty Thousand Only) **Last date for submission of EMD : - 6th September 2026, Time 10.00 a.m. to 05.00 p.m.**	**07-SEP-2026 & Auction Time: 11 AM to 1 PM.**	**Debjyoti Roy 9874702021 Property inspection Date. 07.08.2026**

Date of Possession & Type — **12.07.2026 and Physical Possession**
Encumbranches known — **Not Known**

Description of Property

Property bearing Flat No. M/107, on the First Floor, having an area admeasuring 77 sq. yds. (Super Built-up), i.e., 35.77 sq. mtrs. carpet area, along with an undivided share in land admeasuring 14 sq. mtrs., in the scheme known as "Devnandan Sankalp City", situated on land bearing Survey No. 75 paiki 1, being Final Plot No. 114 paiki of Town Planning Scheme No. 121, admeasuring 27,979 sq. mtrs., of Mouje Hanspura, Taluka Asarva, in the District of Ahmedabad and Registration Sub-District Ahmedabad-6 (Naroda), within the State of Gujarat. Boundaries (As per Technical Report): North : Flat No. M-112 , South: Society Road, East: Flat No. M-106, West: Flat No. M-108

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
Date: 30/07/2026
Sd/- Authorised Officer- Truhome Finance Limited (Formerly Shriram Housing Finance Limited)

CLIX CAPITAL SERVICES PVT. LTD.

Registered Office: W2/14, 1st Floor, West Patel Nagar, Delhi, 110008

"APPENDIX-IV-A" [See proviso to rule 9(1)] 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 proviso to Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described Immovable property mortgaged / charged to the Clix Capital Services Pvt. Ltd. (CLIX) (Secured Creditors), the possession of which has been taken by the Authorised Officer of Clix Capital Services Pvt. Ltd. (CLIX), Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" basis on **17.08.2026**, for recovery of amount as mentioned below, due to the Secured Creditors from following Borrower(s), Guarantor(s) and Corporate Guarantor(s). The reserve price and earnest money to be deposited is mentioned below respectively.

Name of Borrower, Co-Borrower/ Guarantor(s) with address/es	Description & Owner(s) of Properties
1. MR. BHASKARBHAI ANANDBHAI CHALLA S/O ANANDBHAI RANABHAI CHALLA, 2. MRS. CHALLA BHANUBEN BHASKARBHAI, 3. MR. RAJESH BHASKARBHAI CHALLA S/O BHASKARBHAI ANANDBHAI CHALLA, ALL R/O MOTI CHOWK, BHUVESHERI, JASDAN, RAJKOT, GUJARAT-363621. **ALSO AT -** PC.S. NO. 541 LEKH NO. 596, "MOMAIMNIVAS", AT JASDAN, OPP. 'KALUPIR DARGAH, NR, MOTI CHOWK, OFF. BHUVA STREET, VILLAGE: JASDAN, TAL: JASDAN, DIST: RAJKOT, STATE: GUJARAT 360050 **Loan No. -** CXGUJLP0524420807, **(Along with future Interest and charges accruing after 17.04.2025 till the total realization of the loan amount)**	"ALL THAT PIECE AND PARCEL OF LEKH NO. 596 CITY SURVEY NO. 541 P OPP. BHUVA STREET MOTI CHOWK, CHITALIYA ROAD, BESIDE PANDYA STREET, JASDAN 360050. PROPERTY BUILT UP AREA 3134 SQ. FEET, SQ. METER 291-16. BOUNDED AS UNDER: NORTH BY: HOUSE OF SHIVABHAI VALA EAST BY: ROAD. WEST BY: HOUSE OF BHIKHABHAI DARJI SOUTH BY: HOUSE OF NAROTAMBHAI VALA" **(Type Of Possession – Physical)**

Reserve Price (RP) & EMD & Incremental Amount	Recovery Amount as per Demand Notice	Date & Time of On-Site Inspection of Property	Date & Time of E-Auction
Rs. 35,00,000/-, Rs. 3,50,000/-, Rs. 10,000/-	Rs. 57,53,130.24/- as on 17.04.2025	10.08.2026 From 10:00 AM to 05:00 PM	17.08.2026 11 Am to 12 Pm (with unlimited extensions of 5 Minutes each)

EMD amount shall be remitted through NEFT/RTGS/FundsTransfer/Demand Draft in favor of "Clix Capital Services Private Limited", Account No. 341905000665, Bank - ICICI BANK, IFSC-ICIC0003419, Branch - DLF Horizon, Gurugram.
Last date for deposit of EMD and uploading Bid documents: 14-08-2026 Till 12.00 PM at www.bankeauctions.in

The balance 25% of final purchase price minus EMD Amount shall be deposited by the successful bidder, latest by the next working day by way of RTGS / NEFT in the E-Auction account of Clix, as detailed above. The balance 75% of the final purchase shall be deposited by way of RTGS / NEFT within 15 days from the date of auction in the same E-Auction account as above. The refund of EMD to the unsuccessful bidders shall be made only in the account number mentioned by such bidder in the Bid form within 5 working days.
Terms and Conditions:- E-auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS" and "WHATEVER THERE IS" basis and will be conducted "Online". The auction will be conducted through Clix's approved service provider C1 India Pvt. Ltd. at the web portal www.bankeauctions.in. Bid Documents, Declaration, General Terms and Conditions of online auction sale are available in www.bankeauctions.in. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquires regarding the encumbrances, title of properties put on auction and claims/rights / dues/ affecting the property/ies, prior to submitting their bid, in this regard, the e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of Clix. For any details with respect to any help, procedure and onl1ne training in respect of the auction process please contact +91-7291981124/25/26 and E-mail ID – **delhi@c1india.com**. For any details regarding the property please contact **Mr. Nikhil Kumar 7053869593**. It may please be noted that in case of any discrepancy/ inconsistency between auctions notices published in English and in Gujarati then the contents of the notice published in English shall prevail. The Authorised Officer/ Secured Creditor shall not be responsible in anyway for any third party claims/ rights/ dues. The sale shall be subject to rules/ conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. **STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002**

Place : Rajkot, Date : 30.07.2026 — **Authorized Officer, Clix Capital Services Pvt. Ltd.**

Equitas Small Finance Bank Ltd

(FORMERLY KNOWN AS EQUITAS FINANCE LTD)
Corporate Office : No.769, Spencer Plaza, 4th Floor, Phase-II, Anna Salai, Chennai - 600002.
Branch Office: 305-306, 3rd Floor, Abhishree Adroit, Nr. Sunrise Mall, Mansi Circle, Judges Bunglow Road, Bodakdev, Ahmedabad, Gujarat - 380015.

POSSESSION NOTICE

(Rule 8(1) of the Security Interest Enforcement Rules, 2002) (For Immovable Property)

Whereas, the undersigned being the Authorized Officer of the EQUITAS SMALL FINANCE BANK LIMITED, Under The Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 Of The Security Interest (Enforcement) Rules, 2002, issued a demand notice Calling Upon the below mentioned Applicant /Borrower/ Co-Applicant/ Co-Borrower/Guarantors/Mortgagors to repay the amount mentioned in the notice With subsequent interest, penal interest, charges, costs etc as per the agreement(s) within 60 days from the date of receipt of the said notice.
The Borrower/ Co-Borrower/ Guarantors/ Mortgagors, having failed to repay the amount, notice is hereby given to the Borrower/ Co-Borrower/ Guarantors/ Mortgagors in particular and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the said Rules.
The Applicant / Borrower/ Co-Applicant/Co-Borrower/Guarantors/ Mortgagors In Particular And The Public In General Is Hereby Cautioned Not To Deal With The Property And Any Dealings With The Property Will Be Subject To The Charge Of Equitas Small Finance Bank Limited. The Applicant / Borrower/ Co-Applicant/Co-Borrower/Guarantors/ Mortgagors attention is invited to provisions of sub- section (8) of Section 13 of the said Act, in respect of time available, to redeem the secured assets.

SR NO	Name of the Borrower(s) / Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date and Amount	Date of Possession
1	**Loan / Facility Account No. 700000771674/ 700000478879 [1] Mr. Ashokbhai Rathod S/o Mr. Chhitubhai, [2] Mrs. Rathod Rashmikaben Ashokkumar W/o Mr. Ashok**	**PROPERTY OWNED BY (1) RASHMIKABEN ASHOKKUMAR RATHOD (2) ASHOKKUMAR CHHITUBHAI RATHOD** All That Right And Interest Of Property Bearing Flat No. 110, Admeasuring Super Built-Up Area 512.00 Sq.Fts I.E 47.58 Sq.Mtrs And Built-Up Area 307.00 Sq.Fts I.E. 28.53 Sq.Mtrs On 1st Floor With Undivided Share In Land Underneath Said Building Known And Named As "SHREE RAJMANDIR RESIDENCY", In Building No. C On Plot No. 136 To 143 Total Admeasuring Area As Per Site 1047 Sq.Yards I.E 875.42 Sq.Mtrs And As Per Approved Plan Total Admeasuring Area 1149.71 Sq.Yards I.E 961.30 Sq.Mtrs, In Society Known As "SHREE RAJMANDIR RESIDENCY", Non Agriculture Land Situated Land Bearing Block No. 111 (Aggregation Of Block No. 111, 112, 113) (As Per KJP Block No. 111/136 To 111/143) Admeasuring Area Hec. 1-88-18 Sq.Mtrs Of Village: SYADALA, Sub-District (Taluka): Olpad, District: Surat. Four Corners Of The Said Property:- North: Adj. Plot No. 135, 144, South : Adj. Road, East. : Adj. Road & West: Adj. Road	**15.05.2026 & Rs. 4,44,243.00/- (Rupees Four Lakh Forty-Four Thousand and Two Hundred Forty Three Only) Due As On 15.05.2026**	**28.07.2026**
2	**Loan / Facility Account No. 700000864808/ 700000573442 [1] Mr. Pande Dhirendra W/o Mr. Omkarnath, [2] Mrs. Pandey Rita Dhirenbhai W/o Mr. Dhirenbhai**	**PROPERTY OWNED BY (1) PANDEY RITA DHIRENDRABHAI (2) PANDE DHIRENDRA** All That Pieces And Parcel Of Property Bearing Plot No. 3 (After KJP Block No. 83/A/3), Admeasuring Area As Per Approved Plan 40.18 Sq.Mtrs And As Per Site Admeasuring Area 40.13 Sq.Mtrs Undivided Share In Common Road And COP Admeasuring 29.50 Sq.Mtrs. In Society Known And Named As "RADHIKA RESIDENCY", Non Agriculture Land Situated Land Bearing Block/Survey No. 83/A, Total Adm. 4-55-45 Sq.Mtrs. Of Village: KARELI, Taluka: Palsana, District: Surat. Four Corners:- North: Adj. Plot No. 4, South : Adj. Plot No. 2, East : Adj. Society Road & West: Adj. Society Road.	**18.05.2026 & Rs. 6,52,602.00/- (Rupees Six Lakh Fifty Two Thousand and Six Hundred Two Only) Due As On 12.05.2026**	**28.07.2026**
3	**Loan / Facility Account No. 700005840064/ 700005840591 [1] Mr. MD. Ajmal S/o Mr. Abdul Hafiz, [2] Mrs. Khushnuma Begum W/o Mr. MD. Ajmal**	**PROPERTY OWNED BY (1) KHUSHNUMA BEGUM MD AJMAL (2) MD AJMAL ABDUL HAFIZ** All Right Title And Interest In Immovable Property Bearing Plot No. 39 Admeasuring About 48.05 Sq. Yards I.E. 40.18 Sq.Mts, (After KJP Its Was Given New Block No. 65/39 Admeasuring About 40.18 Sq.Mts.) Alongwith Undivided Proportionate Share In Road And COP Admeasuring About 58.03 Sq.Mt. Of "Madina Residency" Organized On Land Bearing Revenue Survey No. 83 And After Resurvey New Block No. 65 (Old Block No. 375) Admeasuring About 6421 Sq.Mts Of Moje Village: Dhoran Pardi, Sub-District: Kamrej, District: Surat. Boundaries Of The Said Property. North: Adj. Plot No. 40, South: Adj. Plot No. 38, East : Adj. Plot No. 32 & West: Adj. Society Internal Road	**18.05.2026 & Rs. 10,98,622.00/- (Rupees Ten Lakh Ninety-Eight Thousand and Six Hundred Twenty-Two Only) Due As On 12.05.2026**	**28.07.2026**
4	**Loan / Facility Account No. 700006205600/ 700006253750 [1] Mr. Om Prakash Matadayal Tiwari S/o Mr. Matadayal Tiwari, [2] Mrs. Archana Om Prakash Tiwari W/o Mr. Om Prakash Tiwari [3] Mr. Ankit Tiwari S/o Mr. Matadayal Tiwari**	**PROPERTY OWNED BY [1] ARCHANA OMPRAKASH TIWARI, [2] OMPRAKASH MATADAYAL TIWARI & [3] ANKIT TIWARI** All That Pieces And Parcels Of Property Bearing Plot No.95 (As Per KJP Block No.84/95) Admeasuring 55.93 Sq.Mtrs, Together With Undivided Proportionate Share In Road And COP Admeasuring 35.74 Sq.Mtrs At "Krishna Residency-Vibhag-1" Situated On The Land Bearing Block No.84 (Rev.S.No.50) Admeasuring Hector-Are 1-62-91 Sq.Mtrs Equivalent To 16291.00 Sq.Mtrs Of Village Kareli, Sub District Taluka Palsana, District Surat. Four Corners Of The Said Property:- North Adj. Plot No. 96, South Adj. Society Road, East : Adj. Plot No. 94, West : Adj. Society Road.	**18.05.2026 & Rs. 13,45,918.00/- (Rupees Thirteen Lakh Forty Five Thousand and Nine Hundred Eighteen Only) Due As On 12.05.2026**	**28.07.2026**
5	**Loan / Facility Account No. 700007561509 & 700007561804 [1] Mr. Suthar Maulik Rajnikant S/o Mr. Rajnikant, [2] Mrs. Suthar Nilam MaulikKumar W/o Mr. Maulikkumar**	**PROPERTY OWNED BY SUTHAR MAULIKKUMAR RAJNIKANT & SUTHAR NILAM MAULIKKUMAR** All That Pieces And Parcels Of Immovable Property Being Block No. A Flat No. 804, On Eight Floor, Admeasuring 75.68 Sq. Mtrs. Carpet Area Along With Balcony & Common Wall Area 6.25 Sq. Mtrs. Total Admeasuring Area 81.93 Sq.Mtrs, Comprising Of Scheme Known As "Skylife", Lying And Situated At Non-Agriculture Land Admeasuring 6617 Sq. Mt Of Final Plot No. 119 Of Town Planning Scheme No. 121 Of Block No. 81 Of Mouje: Hanspura Of Taluka: Asarva Of District: Ahmedabad. And Four Boundaries Of The Said Property Are As Under: Four Corners Of The Said Property:- North : Flat No. A-803, South : Flat No. B-803, East : Public Road & West: Flat No. A-801	**18.05.2026 & Rs. 31,68,945.00/- (Rupees Thirty-One Lakh Sixty-Eight Thousand and Nine Hundred Forty-Five Only) Due As On 16.05.2026**	**28.07.2026**
6	**Loan / Facility Account No. 700007786206 [1] Mr. Khetaram S/o Mr. Sogaram, [2] Mrs. Ratan Devi W/o Mr. Khetaram**	**PROPERTY OWNED BY (1) KHETARAM (2) RATANDEVI** All That Pieces And Parcels Of Immovable Property Comprising Of Residential Flat No. E/105 Admeasuring 63 Sq Mt (Super Built Up) And Admeasuring 27 Sq. Mt Open Space On Ground Floor In Block No. "E" Together With Undivided Proportionate Share In The Land Of Scheme Known As "NARAYAN RESIDENCY", Lying And Situated At Final Plot No 41 Of Town Planning Scheme No. 3 Of Revenue Survey No. 3031 (Old Survey No. 188 Paild 1) Of Mouje: Bavla Of Taluka Bavla Of District: Ahmedabad. Four Corners Of The Said Property: North: Flat No. 104, South: Flat No. 106, East: Common Plot & West : Margin Space.	**18.05.2026 & Rs. 7,96,297.00/- (Rupees Seven Lakh Ninety-Six Thousand and Two Hundred Ninety-Seven Only) Due As On 16.05.2026**	**28.07.2026**
7	**Loan / Facility Account No. 700008308470 [1] Mr. Harshkumar Hareshbhai Patel S/o Mr. Hareshbhai , [2] Mr. Hareshbhai Prabhubhai Patel S/o Mr. Prabhubhai, [3] Mrs. Chetanaben Hareshbhai Patel W/o Mr. Hareshbhai**	**PROPERTY OWNED BY CHETANABEN HARESHBHAI PATEL** All That Piece And Parcel Of Immovable Property Being House/Subplot No. A/4 About 130.10 Sq.Mtrs. In Divyajyot (Nikol) Co. Op. Housing Society Ltd. Constructed On The And Bearing Survey No. 329/1 & 329/2 Being Final Plot No. 12+13 Of Town Planning Scheme No. 102 Situate Lying And Being At Mouje Nikol (Sim) Of Taluka Asarva In The Registration District Of Ahmedabad And Sub District Of Ahmedabad - 12 (Nikol).Four Corners Of The Said Property : North: Sub Plot No.3, South : Sub Plot No.5, East : T.P. Road And West: Sub Plot No.9	**15.05.2026 & Rs. 1,46,43,541.00/- (Rupees One Crore Forty-Six Lakhs Forty-Three Thousand and Five Hundred Forty-One Only) Due As On 15.05.2026**	**28.07.2026**
8	**Loan / Facility Account No. 700008867813 & 700009002773 [1] Mr. Viru Vijay Khandare S/o Mr. Vijay, [2]Mrs. Varshaben Amitbhai Suthare W/o Mr. Amitbhai, [3] Mrs. Rama Vijay Khandare W/o Mr. Vijay**	**PROPERTY OWNED BY RAMA VIJAY KHANDARE** All That Piece And Parcel Of Immovable Property Being Flat No. B-303 On The 3rd Floor, Having Its Area Admeasuring 27.19 Sq. Mtrs. (Carget Area) Along With 12.85 Sq. Mtrs. Of Undivided Land Share In The Scheme Known As "Avalon DHS Floora" Land Admeasuring About 4166 Sq.Mtrs Of Final Plot No.339/1/1 85 Land Admeasuring About 607 Sq.Mtrs Of Final Plot No.339/3 Aggregating To 4773 Sq.Mtrs Of Town Planning Scheme No. 128 (Land Of Old Revenue Survey Nos. 1426/1 Part 8b 1426/3) Situate, Lying And Being At Mouje: Vatwa. Taluka: Vatwa. In The Registration District Of Ahmedabad And Sub District Of Ahmedabad-1 (Aslali). Four Corners Of The Said Propertv:- North: Stairs And Lift, South: Society Common Plot, East: Flat No. B/302 & West : Flat No. B/304	**18.05.2026 & Rs. 14,46,519.00/- (Rupees Fourteen Lakh Forty-Six