

Editorial
Perceptible shift

At the Munich Security Conference (it ended last week), where global defence leaders gather each year to talk about war, the most consequential negotiations often have little to do with weapons. In light of the use of tariffs as a geopolitical tool by the president of the United States of America, Donald Trump, one country stood out in conversation: India.

For both the US and the European Union, India has become indispensable. Accessing the market of the most populous nation on earth and one of the world's fastest-growing major economies is a key goal of the EU. Perhaps most crucially, India is a potential democratic counterweight to China. But as officials met in Munich's glass corridors and side rooms, it became clear that Washington and Brussels are not pursuing the same relationship. They are offering India two different roles in the emerging global order.

Europe wants a market. America wants an ally. The EU, led in large part by Germany, has negotiated a sweeping free trade agreement with India that would lower tariffs on European exports, strengthen protections for European investors, and open India's economy more fully to European firms. For Germany, whose economic model depends heavily on selling cars, machinery and chemicals abroad, the urgency is obvious. As China becomes a less reliable destination for German exports, India represents one of the few markets large enough to help fill the gap. Germany's prosperity has long rested on its ability to produce more than what it consumes and sell the surplus overseas. For decades, China absorbed much of that excess. But geopolitical tensions and slowing Chinese growth have forced German industry to search for alternatives. India, with its expanding middle class and still-protected domestic industries, has become the most promising candidate. At the centre of the negotiations are tariffs, particularly on automobiles. India imposes tariffs as high as 110% on imported cars, protecting its domestic manufacturers. German automakers have made the lowering of those tariffs a priority. Access to India's market would allow companies like Volkswagen, BMW and Mercedes-Benz to expand exports without relocating production. For Germany, trade liberalisation with India is not simply an opportunity. It is a structural necessity. The US, on the other hand, is taking a different approach. Rather than pursuing a comprehensive trade agreement, Washington has focused on deepening defence and technology ties and expanding cooperation on semiconductors, Artificial Intelligence and military coordination. India has become a key partner in the US's efforts to counter China's growing influence in Asia. In Munich, American officials spoke less about tariffs than about alignment. India is central to the US's vision of a new Indo-Pacific security architecture. Joint military exercises have expanded. Defence agreements have multiplied. Technology partnerships have deepened. The goal is not primarily to sell American goods, but to integrate India into a strategic network capable of balancing China.

The difference reflects the structure of the two economies. Germany and Europe more broadly depend heavily on manufacturing exports. Trade agreements help sustain industrial production and employment. The US, while still a major exporter, derives more of its global power from technology, finance and military reach. American companies already operate globally.

Toilets play a crucial role in creating a strong economy



Dr. Vinod Chandrashekhar Dixit
Free-lance Journalist, Writer & Cartoonist
(dixitpatrakar@yahoo.in)

World Toilet Day was celebrated on November 19th every year, and it's a big deal! This day aims to raise awareness about the global sanitation crisis, with over 3.5 billion people lacking access to safely managed sanitation. India has made significant strides in improving sanitation access, with the Swachh Bharat Abhiyan initiative aiming to eliminate open defecation. As of 2023, approximately 12.5% of households, mostly in rural areas, still lack toilets, affecting over 162 million people. Sanitation is a global development priority. Diarrhoea caused by poor sanitation and unsafe water kills 315,000 children every year. Open defecation, unlike in other places, where it has

a negative connotation, here it is something that is completely normal, and even sometimes wholesome, like the fact that you have gone for a morning walk, and you have exercised your body and you have gotten up early. Lack of access to toilets has been identified as a huge problem, particularly in rural. It not only spreads diseases like diarrhea but also exposes women to the risk of sexual assault when they go into the fields after dark. Cultural norms are hard to change and according to some, open-air defecation is seen as more sanitary by those who prefer to relieve themselves in the open rather than share a toilet. Disease transmission at work mostly caused by poor sanitation and hygiene practices, causes 17% of all workplace deaths.

The Indian government continues to work towards achieving its sanitation goals, with initiatives like the Swachh Bharat Mission and the Jal Shakti Ministry's efforts to improve rural sanitation coverage. Public toilets with good water facility are the need of the hour. In a country like India it is very difficult and takes a long time to change the practice of open defecation in rural areas. Most of the toilets which are started for public use are being neglected by the people due to improper maintenance. It is the matter of hygiene that can attract more people to use

toilet. 95.4% of surveyed households have access to toilets, with 95.4% using them regularly. Bihar, Uttar Pradesh, Odisha, Rajasthan, Madhya Pradesh, and Jharkhand account for over 70% of households without toilets. Households with lower socioeconomic status are significantly less likely to have sanitation facilities.

India actually achieved its goal of having toilets in every house in 2019, 11 years ahead of the UN's 2030 target. The country's Swachh Bharat Abhiyan mission, launched by Prime Minister Narendra Modi, aimed to construct 111 million latrines in five years, and they've made significant progress. As of 2019, almost 80 million household toilets have been built, and the country has been declared open defecation free. Prime Minister Narendra Modi has put it high on the national agenda, but the challenge could be daunting in a country where defecating in the open is a common sight and is accepted by many as normal.

It is surprising that the E-toilets installed in the city are not maintained properly. It is the malodour that discourages people from using public toilets. Most of the public toilets are not usable because of lack of cleanliness, electricity and water. As no efforts are taken by the local bodies to maintain them, e-toilets remains in poor condition. It is also observed

that the toilets have no proper water supply and are badly maintained. It is a grave health issue. With many people coming to work daily the public toilets should be of use to the local as well as floating population a daily commuter to the city. There should be a monitoring system to put in place to check the maintenance of e-toilets. Only education and awareness can do something. Educated or uneducated, people in rural areas, for want of indoor plumbing use open space for defecating. There are people who think that open defecation is more hygienic and having an indoor toilet is dirty

and filthy. We need a grass root campaign on how many diseases can be avoided by basic cleanliness and how spending on toilets is as important as developing other infrastructure. We don't need to build new temples, mosques, churches, gurudwaras etc. Public toilets with good water facility are the need of the hour. Bringing about a change in mindset is the paramount need.

Modi's approach is to use improved sanitation as a tool to combat poverty, develop the economy, and make India more attractive to business investment. The proposition is

not an easy one: Half of India's population, at least 620 million people, defecates outside.

Toilets play a crucial role in creating a strong economy, as well as improving health and protecting people's safety and dignity, particularly women's and girls'. While provision of hygienic toilets for the public is the buzzword in our country lack of adequate public toilets and appalling state of existing ones is a reality that the city can't deny. Are the authorities listening to our voice? **(B-15 Jyoti-Kalash Society, Jodhpur Tekra, Satellite, Ahmedabad - 380 015)**

SMFG Grihashakti		SMFG India Home Finance Co. Ltd.			
Nepal Asha, Nayanbhai		Corporate Off. : 503 & 504, 5 th 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 15 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 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 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. - 600207210271492 1. Bhaskar Pundalik Vadile 2. Dharmendra Pundlik Vadile 3. Jyotibai Dharmendra Vadile 4. Surekha Bhaskar Vadile	All That Piece And Parcels Of Land Bearing Plot No. 211 (After Kjp It Is Given Block No. 88/A/211) Admeasuring About 40.15 Sq.mt. Together With Undivided Proportionate Share In Road And Cop Admeasuring (About 26.34 Sq.mt. Of Garden City Part-II Organized On Land Bearing Block No. 88 Admeasuring About 20538 Sq.mt. Of Village Jolva Sub District Palsana, District Surat Bounded As: North: Plot No. 212, South: Plot No. 210, East: Soc.int Road, West: Plot No. 214.	Rs. 7,50,000/- Rs. 75,000/-	19.03.2026 at 11.00 AM to 01.00 PM	18.03.2026
	Lan No. - 600238011177960 1. Hardevsingh Bhurji Solanki 2. Ramilaben Hardevsingh Solanki	All That Right, Title And Interest In Flat No. D-101 Admeasuring About 891 Sq. Ft. Super Built Up And 55.68 Sq.mt. Built Up Of Building No. D Of Dadabhaiyan Residency Constructed On Land Bearing Plot No. 22 Admeasuring About 209.11 Sq.mt. of Mumbai Vitrang Co. Op. Housing Society Ltd. Organized On Land Bearing Revenue Survey No. 374 And 376 And Its Block No. 365 And 367 Admeasuring About 26280 Sq. Mt. Of Village Kamrej Sub District Kamrej District Surat Together With Undivided Proportionate Share In The Said Land Admeasuring About 9.95 Sq.mt Bounded As:- East: Adj.society Road, West: Adj. Plot No. 10, North: Adj.canal, South: Adj. Plot No. 21.	Rs. 8,10,000/- Rs. 81,000/-	19.03.2026 at 11.00 AM to 01.00 PM	18.03.2026
	Lan No. - 600239211772578 1. Reeta Devi 2. Ravindra Sav	All that piece and parcel of Immovable Property Plot No. 88 of The Known As "Laxmipooja Residency" Situated At Village, Mota, Bearing Revenue Survey No. 741, Block No. 156 of Village: Mota, Taluka: Bardoli, District: Surat, Total Admeasuring About Area 40.18 Square Meters And Along Meter With Proportionate Share In Cop & Road Land Admeasuring 26.23 Square Bounded As:- East: Adj. Plot No. 97, West: Adj. Society Internal Road, North: Adj. Plot No. 89, South: Adj. Plot No. 87	Rs. 7,40,000/- Rs. 74,000/-	19.03.2026 at 11.00 AM to 01.00 PM	18.03.2026
	Lan No. - 60020810613693 1. Durgashankar Mehta, S/o. Ruplaji Maheta 2. Lila Devi	All that piece and parcel of Immovable Property Bearing Plot No. 40 (As Per Passing Plan Plot No. A/40) Admeasuring 48.02 Sq. Yard, i.e. 40.15 Sq. Mts., (As Per Passing Plan Admeasuring 40.15 Sq. Mts.), Along With 22.69 Sq. Mts. Undivided Share In The Land Of Road & Cop, Totally Admeasuring 62.84 Sq. Mts. In "Shivkunj Residency", Situate At Revenue Survey No. 345 & 346, Block No. 362 Admeasuring 24269 Sq. Mts., Paiki 17113 Sq. Mts. Land, & 7156 Sq. Mts.. of Moje Village Kareli, Ta: Palsana, Dist: Surat East: Plot No. 57, West: Society Internal Road, North: Plot No. 39, South: Plot No. 41.	Rs. 6,50,000/- Rs. 65,000/-	19.03.2026 at 11.00 AM to 01.00 PM	18.03.2026
5.	Lan No. - 603839211426469 1. Rajendra Rammiklal Gondaliya 2. Daxaben R Gondaliya 3. Nileshbhai Pradhyanbhai Virani	Residential Property Consisting Of The Flat No. 101 With Built Up Area Admeasuring 35.78 Sq.mts On 1st Floor Of The Building Known As "Shivalki Complex" Constructed Upon The Plot No. 1 Paiki Land Admeasuring 360.00 Sq.mts Of Revenue Survey No. 90 (F. P. No. 825/2 Of T. P. S. No.1) Of Village Rayia Of Dist Rajkot Bounded As:- North: Open To Sky, South: Shops, East: Common Passage And Flat No. 102, West: Open To Sky.	Rs. 17,00,000/- Rs. 1,70,000/-	19.03.2026 at 11.00 AM to 01.00 PM	18.03.2026
	Lan No. - 617639211457751 1. Nayanaben Amitkumar Solanki 2. Amitkumar Pravinbhai Solanki	All That Piece And Parcel Of House No.33, Admeasuring 46.29 Square Meter Along With Ground Floor Construction 46.29 Square Meter And First Floor Construction Admeasuring 46.46 Square Meter, i.e. Total Construction Admeasuring 92.58 Square Meter, Known As "Gajanan Duplex", Situated In Revenue Survey No. 201-1-A Paiki, Total Admeasuring 4396.00 Square Meter, Account No. 792, Non-Agriculture Land, Mouje, Bilora, Sub Dist. Nadiad, Dist. Kheda Which is Bounded As: East: Situated In House No. 32, Middle Wall Shared, West: Situated In House No. 34, Middle Wall Shared, North: Situated In 6.00 Meter Road, South: Situated In Margin Space Then House No. C-2 & C-3.	Rs. 15,00,000/- Rs. 1,50,000/-	19.03.2026 at 11.00 AM to 01.00 PM	18.03.2026
	Lan No. - 600238011504852 1. Sarojkumar Rajkumar Manjhi 2. Ritadevi Sarojkumar	All That Piece And Parcel Of Immovable Property Bearing Flat No. 103 On The 1 st Floor Of The Building Known As "Siddhi Vinayak Residency" Situated At Plot No. 1, Suchi Enclave, Bagumara Bearing Block Nos. 113/ Paiki 1 And 113/1 Paiki 2 Of Village Bagumara, Taluka: Palsana, District: Surat Total Admeasuring About Super Built Up Area 676.00 Square Feet i.e. 62.80 Square Meters And Built Up Area 412.69 Square Feet i.e. 38.34 Square Meters Along With Undivided Proportionate Share In Underneath Land Admeasuring About 8.00 Square Meters Bounded As: North: Flat No. 104 & Lift, South: Open Space & Road, East: Entry, Passage & Flat No. 102, West: Open Space.	Rs. 5,70,000/- Rs. 57,000/-	19.03.2026 at 11.00 AM to 01.00 PM	18.03.2026
8.	Lan No. - 600239211690440 1. Seema Devi 2. Santosh Kumar, S/o. Dasharath Singh	All That Piece And Parcel Of Immovable Property Plot No. 58 (As Per K. J. P. Block No. 46/B/58) Of The Society Known As "Radhe Villa" Situated At Kamrej Bearing Revenue Survey No. 515, 516/3, Old Block No.41,As Per Re-Survey Procedure New Block No. 46 Of Village: Haldhru, Taluka: Kamrej, District: Surat Total Admeasuring About 48.15 Square Yards, As Per K. J. P. Block No. 40, 26 Square Meters Along With Undivided Proportionate Share In Road And Cop Land Admeasuring About 29.16 Square Meters Bounded As:- East: Society Internal Road, West: Plot No. 67, North: Plot No. 59, South: Plot No. 57.	Rs. 7,10,000/- Rs. 71,000/-	19.03.2026 at 11.00 AM to 01.00 PM	18.03.2026
	Lan No. - 607239211373073 1. Gopal Vishwkarma 2. Meena Vishwkarma	All that piece and parcel of Residential Flat No. 202, Admeasuring About 753.26 Sq. Fts., Equivalent To 69.98 Sq. Mtrs., Super Built Up Area, Lying And Located On The Second Floor Of The B-Wing Building Known As "Sai Krupa Apartment" Constructed On The N.A. Land Bearing Survey No. 132/2 To 9, Paikae Plot No. 03 To 13 & 16 To 24 Totally Admeasuring About 1655.00 Sq. Mtrs. Out Of Total Land Admeasuring About 9366.40 Sq. Mtrs. And Having Its New Survey No. 2135, Situated At: Dunga, Tal: Vapi, Dist: Valsad, Gujarat State Bounded As:- East: Entry And Passage, West: Building Margin, North: Flat No. 201, South: Building Margin	Rs. 6,00,000/- Rs. 60,000/-	19.03.2026 at 11.00 AM to 01.00 PM	18.03.2026
	Lan No. - 607239211376143 1. Sunil Sharma 2. Mamtadevi Sunil Sharma	All That Piece And Parcel Of Residential Flat No.203, Admeasuring About 753.26 Sq.fts., Equivalent To 69.98 Sq.mtrs., Super Built Up Area, Lying And Located On The Second Floor Of The B-Wing Building Known As "Sai Krupa Apartment" Constructed On The N.A. Land Bearing Survey No. 132/2 To 9, Paikae Plot No.03 To 13 & 16 To 24 Totally Admeasuring About 1655.00 Sq.mtrs Out Of Total Land Admeasuring About 9366.40 Sq. Mtrs And Having Its New Survey No.2135, Situated At: Dunga, Talvapi, Dist: Valsad, Gujarat State Bounded As:- East: Building Margin, West: Entry & Passage, North: Flat No. 204, South: Building Margin.	Rs. 6,00,000/- Rs. 60,000/-	19.03.2026 at 11.00 AM to 01.00 PM	18.03.2026
11.	Lan No. - 600239211688254 1. Adityaprasad Dilipprasad Gupta 2. Dilipprasad Sudamaprasad Gupta 3. Indoo devi Dilipprasad Gupta	All That Piece And Parcel Of Immovable Prperty Bearing Plot No.61/B Admeasuring 43.41 Sq.yard i.e.36.30 Sq.mts In The Residency Which Is Known As " Dwarka Residency" Along With Undivided Proportionate Share Admeasuring 14.52 Sq.mtrs In The Adj. Road-Rasta And Cop Of The Said Residency Situated At Land Bearing Revenue Survey No.102 Its Block No. 372 & Revenue Survey No.103 Its Block No. 378, After Consolidated New Block No. 372 Of Village Kareli, Sub District (Taluka) :Palsana District Surat Bounded As:- North: Adj. Other Property, South: Adj. Plot No. 61/A, East: Adj.other Property, West: Adj. Society Internal Road	Rs. 4,30,000/- Rs. 43,000/-	19.03.2026 at 11.00 AM to 01.00 PM	18.03.2026
	Lan No. - 617239211859944 1. Mukesh Jenti Parmar 2. Taraben Mukeshbhai Parmar 3. Kishoribhai Jentibhai Zala	Timbavadi R. S. No. 143/1, Plot No. 13 & 14 Paiki, Sub Plot No. 11 To 15 (7), Land Area 51.42 Sq. Mtr. Takshshila Society, Anandnagar, Nr. Takhteshwar Mahadev Temple, Off. Jagunag Bypass Road, At Timbavadi, Ta And Dist Jagunag, 362015 Owner Name: Mukesh Jenti Parmar Bounded As:- East: Adj. 6.00 Mtr. Road, West: Adj. Other's Property Land Of R. S. No.21, North: Sub Plot No. 11 To 15 (8), South: Sub Plot No.11 To 15 (6)	Rs. 9,50,000/- Rs. 95,000/-	19.03.2026 at 11.00 AM to 01.00 PM	18.03.2026

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://BidsDeal.in> and <https://www.grihashakti.com/pdf/E-Auction.pdf>) The Intending Bidders can also contact : Nikunj Donga, E-mail: Nikunj.donga1@grihashakti.com Mob: 9924932966, Mr. Niloy Dey, on his Mob. 8655619157, E-mail : Niloy.Dey@grihashakti.com

Place : Surat/ Rajkot / Nadiad / Valsad, / Jagunagadh Gujarat
Date : 21.02.2026 / 23.02.2026 / 24.02.2026

Sd/-
Authorized Officer,
SMFG INDIA HOME FINANCE CO. LTD.

FORM NO. URC-2
Advertisement giving notice about registration under Part -I of Chapter XXI of the Act [Pursuant to Section 374(b) of the Companies Act, 2013 and Rule 4(1) of the Companies (Authorized to Register) Rules, 2014]

To,
ROC CRC, IICA,
Manesar, Plot No. 6, 7 & 8, Sector-5, IMT Manesar, Gurgaon

1. Notice is hereby given that in pursuance of sub-section (2) of section 366 of the Companies Act, 2013, an application has been made to the Registrar at Ministry of Corporate Affairs that **KODERXPERT TECHNOLOGIES LIMITED LIABILITY PARTNERSHIP** an LLP may be registered under Part I of Chapter XXI of the Companies Act 2013, as a company limited by shares.
2. The principal objects of the company are as follows: Information technology and Computer Related Activities.
3. A copy of the draft memorandum and articles of association of the proposed partnership may be inspected at the office at **FLAT A-8-160, SANIDHYA, AMBA TOWNSHIP SECTOR 3, Adalaj, Gandhi Nagar, Gandhinagar, Gujarat, India, 382421.**
4. Notice is hereby given that any person objecting to this application may communicate their objection in writing to the Registrar at **FLAT A-8-160, SANIDHYA, AMBA TOWNSHIP SECTOR 3, Adalaj, Gandhi Nagar, Gandhinagar, Gujarat, India, 382421**, within twenty-one days from the date of publication of this notice, with a copy to the company at its registered office.

Dated this 24th Day of February 2026

1. Dhvanil Vikram Trivedi
2. Meenaben Vikramkumar Trivedi

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 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/Mortgagors	Amount of Recovery and date of Demand Note	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
1). Jigneshkumar Bharatkumar Raval, 2). Nishaben Jigneshkumar Raval, Present & Property Address :- Plot No. B/53, Samruddhi Residency (Duplex Row-House), Behind Dasama Temple, Near New S.R.O. Office, Karan-Nagar Road, Thol Road, Kadi, Mehsana-382715 Loan Account No. SBTHMSN0000376 & STUHMHSN0000383	Rs. 8,01,609/- (SBTHMSN0000376) + Rs. 7,83,565/- (STUHMHSN0000383) = Total Rs. 15,85,174/- (Rupees Fifteen Lakh Eighty Five Thousand One Hundred Seventy Four Only) as on dated. 09/09/2025 under reference of Loan Account No. (SBTHMSN0000376) & (STUHMHSN0000383) with further interest and other costs, charges and expenses	Rs.13,00,000/-(Rupees Thirteen Lakh Only) Bid Increment: Rs. 10,000/- and in such multiples. Earnest Money Deposit (EMD) (Rs.) Rs.1.30,000/-(Rupees One Lakh Thirty Thousand Only) Last date for submission of EMD : 2nd April 2026, Time 10.00 a.m. to 05.00 p.m.	03-APR-2026 Auction Time: 11.00 A.M. to 1.00 P.M.	Ashfaq Patka 9819415477 Debjyoti Roy 9874702021 Dharmendrasinh Chauhan-76007 62777 Property Inspection date-07.03.2026
Description of Property				
All that right, title and interest of Property Located at Survey No. 749, Known as Samruddhi Residency, is a Duplex Row House Situated on Plot No. B/53, Having a Total Area of 37.63 Sq. Mtrs. The Property is Located in Village & Taluka : Kadi, District : Mahesana, Gujarat. Boundaries of the property:- East: Internal Road, West: Plot No. B/54, North: Internal Road				
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: UTBI0000230. 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 : Kadi-Mehsana Date : 25.02.2026		Sd/- Authorised Officer- Truhome Finance Limited (Formerly Shriram Housing Finance Limited)		