

POONAWALLA FINCORP LIMITED
 Corporate Office : Unit No. 2401, 24th Floor, Altimus, Dr. G M Bhosale Marg, Worli
 Mumbai - 400 018, Maharashtra
 Registered Office : 201 and 202, 2nd Floor, AP81, Koregaon Park Annex, Mundhwa

Pune - 411 036, Maharashtra
PUBLIC NOTICE FOR AUCTION OF GOLD JEWELRY
 The borrower(s) concerned and the public at large, are hereby informed that a public auction is proposed to be conducted of gold jewelry deposited as security in the loan accounts listed below. These items were deposited as security by the borrowers who have defaulted repaying their dues as per the Standard Terms and Conditions, despite reminders issued by Poonawalla Fincorp Limited (PFL) directing them to clear their respective outstanding amounts.

PFL has earlier issued notices granting borrower(s) 90 days time to repay the full outstanding dues in their respective loan accounts. As the borrowers have failed to regularize their accounts, PFL, in exercise of its rights under the Standard Terms and Conditions and applicable law, has decided to take legal action against them to recover the outstanding dues. The Public auction of the gold jewelry in the following loan accounts will be conducted on 17.07.2026 between 11:00 AM onwards at the adjacent district Central Shop No. 2 & 3, Ground Floor, AL Jumbo Commercial Hub, Royal Park, Survey No. 184/1, Opp. IGCI Bank, Mundra, Kachchh, Gujarat- 370710. Any change in venue or date will be displayed at the auction center. If, for any reason, the auction of any deposited security cannot be conducted or completed on the scheduled date mentioned herein, PFL reserves the right to conduct or reschedule the said auction on any subsequent date and time with same terms and conditions with further notice. If the borrower is deceased, then all the conditions pertaining to auction will be applicable to the non-legal heirs.

Dr. Divyanshu K. Jain for auctioneer

Sl. No.	Loan Account No/s	Borrower Name	Loan Amount (Rs.)	Dues (Rs.)	Number of Jewelry Items	Gross Weight of Jewelry (gm)	Auction Place	Branch Address
1	GL02435400000022432	HAMID MAMAD MEMON	1,60,500.00	1,76,482.00	Two (02)	23.155	Mundra	Ground Floor Salat Chock, Swaminarayan Temple, Mandvi Nagar Seva Sadan Officer Muns. Pro. No. 1166 to 1166/M&M Mandvi City Survey Office Ward No.1, Sheet No. 49, C.S. No. 301,

				Mandi, Kachchi, Gujarat-370465
Terms and Conditions:				
1. The Auction shall be carried out strictly on an "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis and PFL does not make any representation or warranties, express or implied regarding the quality, caratage, purity, weight or valuation of the said Gold jewelry. 2. Prospective bidders shall produce valid PAN Card, Aadhaar Card and other KYC documents before participating in the auction and such documents shall be suitably verified by PFL. 3. Prospective bidders are solely responsible for inspecting and satisfying themselves regarding the condition, caratage, purity, weight or valuation of the said gold jewelry prior to placing their bids. Inspection of Gold will be permitted to the prospective bidders on the date of auction and scheduled auction site. No objections, claims or references shall be entertained in relation to the Gold after the commencement of auction.				

proceedings.

4. All bids shall be subject to a minimum reserve price determined by PFL in accordance with applicable regulatory norms. PFL retains sole discretion to finalize the reserve price and impose any additional conditions as deemed necessary.

5. The bidder shall not amend, modify or withdraw its bid once it is entered by PFL. PFL shall be entitled to forfeit the minimum reserve price if the bidder amends, modifies or withdraws the original bid without the consent of PFL.

6. The bids received by PFL will be opened on the date of the auction and the highest bidder would be considered as the successful bidder, subject to deposit of the balance bid amount (after adjusting the minimum reserve price already paid) immediately upon completion of the auction and in any event not later than communicated by PFL.

7. The bidder is right to postpone, suspend, modify, suspend, or cancel the auction proceedings without prior notice and without assigning any reason. PFL also reserves the right to accept or reject any bid(s) in whole or in part, and any such decision shall be final and binding on all the bidders.

8. Details of defaulting borrower(s), the deposited jewelry and other details have been displayed at the respective branches.

9. The defaulting Borrower(s) may redeem the said gold jewelry by clearing entire outstanding dues and by closing or regularizing the loan account at any time before the scheduled date and commencement of the auction. Failing such payment, the said gold jewelry shall be sold by public auction, and the dues shall remain recoverable from the borrower(s). Accounts closed or regularized after publication of this notice shall be liable for proportionate publication and auction expenses.

10. Borrowers are requested to submit/update their latest bank account details to enable timely refund of excess auction proceeds, if any. For detailed information, terms and conditions, contact the branch office concerned of Poonawalla Fincorp Limited.

Place : Mundra

Authorised Officer

Date : 10.07.2026 For Poonawalla Fincorp Limited

Aadhar Housing Finance Ltd.

Corporate Office: Office Nos. 501 & 503, 5th Floor, Lightbridge, Saki Vihar Road, Andhari East, Mumbai Suburban (District) Maharashtra - 400072



Aadhar

Housing Finance Ltd

Morbi Branch: Office No. 401, 4th Floor, Vakhat Complex, Vasant Plot, Ravapur Road, Opp. Chakiya Hanuman, Morbi - 363641 (GJ).

Rajkot Branch: Office number 204 to 208, 2nd Floor, The Imperia, Off. Shubhas Plot, CWS No 14, CS no 3085, Opp: Shashtri Maidan, Panchnath Plot, Rajkot, Gujarat - 360001

Rajkot Kalawad Road Branch : Bearing No. Block 2, At "Nakshatra-2", On Ground Floor, On Plot No 3 And 4, 150 Ring Road, Rajkot-360001 (Gujarat)

Junagadh Branch : Office No. 202/A, 202/B, Marigold Complex-3, 2nd Floor, College Road, Opp Bahauddin Science College, R. S. No. 265/1, Junagadh, Gujarat-362001

APPENDIX IV POSSESSION NOTICE (for immovable property)

whereas, the undersigned being the Authorized Officer of **Aadnar Housing Finance Limited (AHFL)** under the Securitisation 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, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within **60 days** from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available to redeem the secured assets. The borrower is cautioned that the public is

Sr. No.	Name of the Borrower(s)/ Co-Borrower(s) (Name of the Branch)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
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1	(Loan Code No. 1480000970 / Morbi Branch) Late. Dileep Kumar (Represented Through The Legal Heir)	All that piece and parcel of the property bearing, Sr No 20 P Plot No 17 P, Section-2, Land Adm. 41-81 Sq. Mtrs, Lionsnagar Opp Green Palace Apartment Navlakhi Road, Rajkot, Gujarat - 363641	14-04-2026 & 08-07-2026	₹ 5,89,286/-
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	(Borrower) Pradip Kumar (Co-Borrower)	Boundaries: East: Plot No.17 / P Part No.11, West: Na Road, North: Plot No.17 P Part No.3, South: Plot No.17 P Privet Property	
2	(Loan Code No. 04000000468 / Raikot Branch)	All that piece and parcel of the property bearing, R.S No.138/2P, Plot No. 5 To 16 P Block No 25, Land	14-04-2026

Naynabai Vijaybha Gadhave (Borrower)	Adm. 39-04 Sq.Mtr, Labhn Agar 1 Nr Uma Township Mahendragr Dhar Ampur Timbadi Road , Rajkot , Gujarat 363642	& ₹ 5,91,386/-	08-07-2026
Vijaybha Apabha Gadhave (Co-Borrower)	Boundaries: East: 20-00 Ft Road, West: Block No.10, North: Block No.26, South: Block No. 24		

	Vijayalaxmi Kannaiah Ratan (Guarantor)	North Block No.20, South Block No.24	
3	(Loan Code No. 04000003073 / Rajkot Branch) Dinikaha Rajendrasinh Zala	All that piece and parcel of the property bearing, Sr No 275 1P 2 Plot No 22 P 2 Midal Part, Land Adm. 48-04 So Mtrs. Om Shanti Park, B H Maruti Naagar	14-04-2026 & 08-07-2026

Rajendrasinh Zala (Borrower)	Society, Nr. Kabir Ashra M Off Nani Vavdi Road, Rajkot, Gujarat 363641. Boundaries: East: Plot No. 26, West: 7-50 Mtr Road, North: Plot No.22 P Part-1, South: Plot No.22 P Part-3	₹ 2,98,635/-	06-07-2020
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4	(Loan Code No. 18500000544 / Rajkot Kalawad Road Branch) Ashif Jabbar Khan (Borrower) Gudiya Jabbrisingh (Co-Borrower)	All that piece and parcel of the property bearing, S. No. 15 P, Plot No 16 P, Land Adm. 40-77 Sq.Mtr, Shantivans Society, B H Shobheshwar Mahadev Temple Morbi, Rajkot, Gujarat 363642.	14-04-2026 & 08-07-2026	₹ 4,39,292/-
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		North: Adj Plot No.20 & 21, South: Na Road	
5	(Loan Code No. 04010001484 & 18510000179/ Rajkot Branch) Rahul Kumar Mansukhbhai Patel (Banswara)	All that piece and parcel of the property bearing, R.S. No. 286, 287/1/P1 & 287/3, Plot No. 141, Land Adm. 43-74 S.Mtrs. Block No. 9 Uma Residency Off. Chhatra Road, Pipari, Morbi Gujarat 363641.	14-04-2026 & 08-07-2026

	(Borrower) Hansabhai Mansukhbhai Patel (Co-Borrower)	Boundaries: East: R. S. No. 285P, West: Road, North: Block No.8 of Plot No.141P, South: Block No.10 of Plot No.141P	₹ 11,67,813/-
6	(Loan Code No. 04010001094 /	All that piece and parcel of the property bearing, R.S	

Rajkot Branch)	No. 145/1 & 146, Plot No. 51/P, Land Adm. 55-76 Sq.	14-04-2026
Mohsin Hajibhai Sedit (Borrower)	Mtrs. Ranched Nagar 1, Navlakhi Road, Amreli Morbi Gujarat 363641. Boundaries: East: Common Plot, West: 20-00 Feet Wide Na Road, North: Plot No. 51P, South: Plot No. 51P	08-07-2026
Carishmaben Mohsinbhai Sedit (Co-Borrower)		₹ 4,27,475/-

7	(Loan Code No. 10810000675 / Junagadh Branch) Bhavna Maheshbhai Hirani (Borrower)	All that piece and parcel of the property bearing, R.S. No. 104, Plot No. 44, 45, 64, 65, Flat No. A/8 2 Nd Floor, Neelam Appartment Off. Giriraj Main Road, Junagadh, Gujarat 362001.	14-04-2026 & 08-07-2026
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Mahesh Harchumal Hirani (Co-Borrower)	Boundaries: East: Public Road, West: Adj. Flat No. A/9, North: Balcony & Public Road, South: Staircase Passage Main Door of Flat	
8 (Loan Code No. 10810000632 / Loanee's Code No.)	All that piece and parcel of the property bearing, 1) C. S. No. 106, C.S. Block No. 14, Basement Shree No. 3,	16-04-2026

Junagadh Branch)	S.No. 100, C.S. Block No. 14, Basement Shop No. 7,	
Ami Somabhai Vaghela	11-11 Sq. Mts. and Shop No. 8/A Adm. 9-11 Sq.	
(Borrower)	Mts. Pramukh Trade Center Off. Mg Road, Junagadh	
Somabhai Bhimabhai Vaghela & Rasilaben Somabhai Vaghela	Junagadh, Gujarat 362001. 2) C.S.No. 106, C.S. Block No. 14, Basement Shop No. 8/A Adm. 9-11 Sq. Mts. and Shop No. 8/A Adm. 9-11 Sq. Mts. Pramukh Trade Center Off. Mg Road, Junagadh, Gujarat 362001. 3) C.S.No. 106, C.S. Block No. 14, Basement Shop No. 8/A Adm. 9-11 Sq. Mts. and Shop No. 8/A Adm. 9-11 Sq. Mts. Pramukh Trade Center Off. Mg Road, Junagadh, Gujarat 362001.	08-07-2026
		₹ 7,84,793/-

(Co-Borrower) Sq.mts, Pranlun Trade Center, Off. Two Road, Junagadh, Gujarat 362001. **Boundaries:** East: 1) Adj. Common Passage, Shutter of Shop, 2) Common Passage, Shutter of Shop, West: 1) Adj. House Individual Wall, 2) Adj. other House Individual Wall,

		North: 1) Adj.Shop No.8 Common Wall 2) Adj.Shop No. 8p(8-B),Common Wall, South: 1) Staircase Common Wall, 2) Adj.Shop No.7 Common Wall	
9	(Loan Code No. 13200000320 / Gandhidham Branch)	All that piece and parcel of the property bearing, R S R No 384 Plot No 2 P Sub Plot No 61 To 65 71 To 65 8	10-07-2025

Hinaben Hiralal Sangar (Borrower)	Ahiritank Park Bhavani Tow N B H 72 Jinalay B H	&	08-07-2026
Hiralal Shamji Sangar (Co-Borrower)	Veerayant, Kachchh, Gujarat 370460.	₹ 5,00,343/-	
Arjanbhai Kalyanbhai Sangar (Guarantor)	Boundaries: East: House of Plot No.61 to 65/6, West: Survey No.382/2, North: Internal Road, South: Plot No.61 to 65/6 & 61 to 65/10		

10	(Loan Code No. 03910000199 / Nadiad Branch) Virkramsinh Rathod (Borrower) Kirtiben Somabhai Damor	All that piece and parcel of the property bearing, G.F and F.F Plot No: 3 To 8 Paikiki, Block No:06, Plot No: D/4, Shivam Society Jhalod Dahod Road, Sub Dist-Jalod, Dist Dahod, Gujarat 389170	14-04-2026	08-07-2026
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Boundaries: East: Property of City Survey No. 2563; 6 Paiki Plot No. 2 Is Situated, West: Society Is Situated, North: Property Of City Survey No. 2563; 6 Paiki Plot No. D/5 Is Situated, South: Property of City Survey No. 2563; 6 Paiki Plot No. D/3 Is Situated

Place : Gujarat	Authorised Officer
Date : 10.07.2026	Aadhar Housing Finance Limited