

NORTHERN ARC CAPITAL LIMITED
Regd. Office: 10th Floor, Phase-I, IIT-Madras Research Park, Kanagam
Village, Taramani, Chennai - 600113, Tamil Nadu.

**DEMAND NOTICE UNDER SECTION 13(2) OF SECURITIZATION AND
RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF
SECURITY INTEREST (SARFAESI) ACT, 2002**

Whereas you, the Borrower/s, Co-Borrower/s, Guarantor/s and Mortgagor/s mentioned in Para No. 1 of the table hereinbelow have availed loans from Northern Arc Capital Ltd by mortgaging your immovable property. Consequent to the defaults committed by you all, your loan account has been classified as a Non-Performing Asset in accordance with Reserve Bank of India's guidelines and whereas Northern Arc Capital Ltd being a secured creditor under the SARFAESI Act, and in exercise of powers conferred under Section 13(2) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice calling upon to repay the amount mentioned in the notices within 60 days. The amounts due and payable by you to Northern Arc Capital Ltd are more particularly described in the following table. Please note, further interest and charges thereon on the said amount till the date of payment shall also be applicable.

1) Name of the Applicant /Co-Aplicants/ Guarantor/s and Mortgagor/s:
(a) Dhara Kilol Desai (Borrower) Address: D 407 River side park 2 Opp Shanabtag Society, Vasna, Anandnagar S.O (Ahmedabad), Ahmabad City, Gujarat - 380007.
And Also At: Tripstrop Prop. Dhara Kilol Desai, D 407, Riverside Park, Vasna, Opp Shanabtag Society, Ahmabad-380007. **(b) Kilol Nalinaknt Desai (Co-Borrower),**
Address: D 407 River side park 2 Opp Shanabtag Society, Vasna, Anandnagar S.O (Ahmedabad), Ahmabad City, Gujarat - 380007.

2) **Loan details (Disbursement / NPA & Notice date / Outstanding amount):** Loan Account No: 15017572626 for an amount of INR 24,94,700/- (Rupees Twenty Four Lakh Ninety Four Thousand and Seven Hundred and Forty) (b) Non-Performing Asset on 03rd September 2026, (c) Demand Notice dated 28th November 2025 Outstanding dues is of INR 26,78,754/- (Rupees Twenty Six Lakh Seventy Eight Thousand Seven Hundred and Fifty Four and Three Paise Only) as on 14th September 2026 along with future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges, etc.

3) **Description of the Mortgage Properties:** All That The Pieces And Parcels of Immoveable Property Being Flat No. d/407 on Fourth Floor In Block No. d, Adm 100 Sq. yards i.e.83.61 Sq. Mtrs Super Built Up Area Along With Undivided Share of Land Adm.29.90 Sq. mtrs In The Scheme Known as "Riverside Park" Situated At Survey No. 576 & 577 Paiki, Final Plot No. 38 & 39 of T.P. Scheme No. 94 of Mouje : Shahwadi Taluka : Nalva, In The Registration District of Ahmedabad and Sub District of Ahmedabad - 4 North, Having Boundaries As Under: **East:** Common Passage & Flat No. d/408 **West:** Margin Land Of Space **North:** Margin Land Of Space **South:** Flat No. d/402

POSSESSION NOTICE				
Whereas, the authorized officer of Jana 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 on section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules 2002 issued demand notices to the borrower(s) / Co-borrower(s) calling upon the borrowers to repay the amount mentioned against the respective names together with interest thereon at the applicable rates as mentioned in the said notices within 60 days from the receipt of the said notices, along with future interest as applicable incidental expenses, costs, charges etc. incurred till the date of payment and/or realisation.				
Sr. No.	Loan No.	Borrower/ Co-Borrower/ Guarantor/ Mortgagor	13(2) Notice Date/ Outstanding Due (in Rs.) as on	Date/ Time & Type of Possession
1	51810430000290 & 51819410000312	1) Amaliyar Shaileshbhai Ramsubhai, 2) Amaliyar Tejashbai Shaileshbhai, 3) Amaliyar Jagrutiben Tejashbai	Rs.5,71,079/- (Five Lakh Seventy One Thousand and Seventy Nine Rupees Only) as of 09/04/2026	Date: 12/09/2026 Time: 03:10 PM Physical Possession
Description of Secured Asset: All that piece and parcel of Freehold Immovable Property being Gram Panchayat Sampoi Property House No.614, Mandir Faluyi Palki 115.15 Sq.mtrs., land Sampoi Ta. Jhalod Dist. Dahod. Boundaries by East: Khamabhai Sukhlabhai Amaliyar, West: Owner of Property, North: Road, South: Virshingbhai Kalubhai Amaliyar.				
2	36499420004039	1) Katodiya Rakeshbhai Bhobjabhai, 2) Katodiya Jashuben Bhobjabhai	13/03/2026 Rs.1291,124/- (Twelve Lakh Ninety One Thousand One Hundred and Twenty Four Rupees Only) as of 03/04/2026	Date: 12/09/2026 Time: 11:39 AM Physical Possession
Description of Secured Asset: Constructed Residential admeasuring area 52.00 sq.mtrs., situated at Ghutru Revenue Survey No.626 Sq. 1, 520 (Pt. 2), 520 (Pt. 3) & 520 (Pt. 4), Plot No.53/P Totally Plot area 6.76 Sq.mtrs. at Ghutru, Dist. Morbi. Boundaries by: East: Plot No.49, West: Road, North: This Plot P Others Property, South: Plot No.54.				
Whereas, the Borrowers/ Co-borrowers/ Guarantors/ Mortgagors, mentioned herein above have failed to repay the amounts due, notice is hereby is given to the Borrowers mentioned herein above in particular and to the Public in general that the authorized officer of Jana Small Finance Bank Limited has taken possession of the properties/ secured assets described herein above in exercise of powers conferred on him under section 13 (4) of the said Act read with Rule 8 of the said rules on the dates mentioned above. The Borrowers/ Co-borrowers/ Guarantors/ Mortgagors, mentioned herein above in particular and the Public in general are hereby cautioned not to deal with the aforesaid properties/ Secured Assets and any dealings with the said properties/ Secured Assets will be subject to the charge of Jana Small Finance Bank Limited .				
Place: Ahmedabad		Sd/- Authorised Officer		
Date: 15.09.2026		For. Jana Small Finance Bank Limited		
JANA SMALL FINANCE BANK (A Scheduled Commercial Bank) Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Dombur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaaghatta, Bangalore-560071. Regional Branch Office: 208 to 213, 2nd Floor, Shrangirra Arcade, Above Saraswat Nagar, 100 Feet Anand Nagar Road, Shyamal, Ahmedabad, Gujarat-380015.				

POSSESSION NOTICE (for immovable property)	
Whereas, The undersigned being the Authorized Officer of SAMMAAN CAPITAL LIMITED (CIN:L65922DL2005PLC136029) (formerly known as INDIABULLS HOUSING FINANCE LIMITED) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 26.05.2026 calling upon the Borrower(s) SHARMA VARUN JAGDISH ALIAS VARUN JAGDISH SHARMA and VASUNDHARA BISHT to repay the amount mentioned in the Notice being Rs. 63.47,305 (Rupees Sixty Three Lakhs Four Seven Thousand Three Hundred Five Only) against Loan Account No. MHLBAN00213800 as on 14.05.2026 and interest thereon within 60 days from the date of receipt of the said Notice. The Borrower(s) having failed to repay the amount, Notice is hereby given to the Borrower(s) and the public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on 11.09.2026. The Borrower(s) 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 SAMMAAN CAPITAL LIMITED (formerly known as INDIABULLS HOUSING FINANCE LIMITED) for an amount of Rs. 63.47,305 (Rupees Sixty Three Lakhs Four Seven Thousand Three Hundred Five Only) as on 14.05.2026 and interest thereon. The Borrowers' 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.	
DESCRIPTION OF THE IMMOVABLE PROPERTY	
RESIDENTIAL FLAT BEARING NO.1202, OF 3½ BHK, PRIME TYPE WITH SALEABLE AREA, APMMEASURING 205.41 SQ. MTRS., EQUIVALENT 2211.0 SQ FT (1E 130.66 SQ. MTRS., OF CARPET AREA, EQUIVALENT 1400 SQ. FT., ON 12TH FLOOR, IN THE BUILDING KNOWNAS PINECREST-B, WITH PROPORTIONATE RIGHT IN COMMON AREA, OF SAID BUILDING, WITH UNDIVIDED INTEREST IN THE LAND ONLY BENEATH THE SUPER STRUCTURE OF THE SAID BUILDING, CONSTRUCTED ON PORTION OF LAND BEARING BLOCK NO. 30, WITHIN THE VILLAGE JAGATPUR, TALUKA AHMEDABAD -382470, GUJARAT. EAST : OPEN TO AIR WEST : COMMON AREA AND LIFT NORTH : FLAT NO. 1201 OF THE SAID BUILDING SOUTH : OPEN TO AIR	
Date : 11.09.2026	Sd/- Authorised Officer
Place : AHMEDABAD	SAMMAAN CAPITAL LIMITED (FORMERLY KNOWN AS INDIABULLS HOUSING FINANCE LIMITED)