

FINANCIAL EXPRESS

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PNB HOUSING FINANCE LIMITED
APPENDIX -IV-A - E-AUCTION-PUBLIC SALE NOTICE OF IMMOVABLE PROPERTY/IES
E-AUCTION-SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 read with PROVISIO TO RULE 8(i) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)
Reg. Off:- 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Ph:-011-23357171, 23357172, 23705414, Web:-www.pnbhousing.com

BRANCH OFF: 2ND FLOOR, PART I, MEGHA HOUSE, OPP KOTAK BANK, MITAKHALLI LAW GARDEN ROAD, ELLISBRIDGE, AHMEDABAD, GUJARAT - 380006

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor to the constructive Physical Possession of which has been taken (as described in Column no-D) by the authorized Officer of M/s PNB Housing Finance Limited Secured Creditor, will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS" as per the details mentioned below.

Notice is hereby given to borrowers/mortgagors/Loan Here, Legal Representative, (whether known or Unknown), executor(s), administrator(s), assignee(s) of the respective borrowers/ mortgagors/ (since deceased) as the case may be indicated in Column no-A under Rule-8(i) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in M/s PNB Housing Finance Limited/secured creditor's website i.e. www.pnbhousing.com

Loan No. Name of the Borrower/Co-Borrower/ Guarantor(s) (Legal Reps)	Demand Amount (Rs.)	Nature of possession (C)	Description of the Properties mortgaged (C)	Reserve Price (RP) (Rs.)	EMD (RP) (Rs.)	Last Date of Submission of Bid (G)	Bid Incre- ment Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encum- brances (K) (as per M/s PNB Housing Finance Limited)
NHL/AHM/0523/122373 Sanjaybhai Jivrajbhai Kvs / Kuntalben Kamabai Sidhshapara, B.O. Ahmedabad	Rs. 28,46,556.00	Physical	Shop No. 6, Syamnarayan, Park, Nr. Old Shantinagar, Kharol, Ahmedabad, Gujarat-382405.	Rs. 17,50,000	Rs. 1,73,200	30.10.2025	10.00%	22-10-2025 12:00 PM to 04:00 PM	31-10-2025 11:00 AM to 03:00 PM	*NIL/Not Known
NHL/AHM/0523/148878 Jyashvanti Baria / Induben Baria B.O. Ahmedabad	Rs. 25,20,668.00	Physical	Shop No. 13, Swaminarayan, Park, Nr. Old Shantinagar, Kharol, Ahmedabad, Gujarat-382405	Rs. 17,05,000	Rs. 1,70,500	30.10.2025	10.00%	22-10-2025 12:00 PM to 04:00 PM	31-10-2025 11:00 AM to 03:00 PM	*NIL/Not Known

* Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/claims in respect of above mentioned immovable secured assets except what is disclosed in the Column no-A. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. (1) As on date, there is no order restraining and/or court injunction PNBHFL the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/ secured assets and status is mentioned in column no-K (2) The prospective purchaser/bidder and interested parties may independently take the possession of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the sale pertaining thereto available with the PNBHFL and to satisfy themselves in all respects prior to submitting tender/bid application form or making offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the bid form. (3) Please note that in terms of Rule 9(i) of the Security Interest Enforcement Rules, 2002, the sale of the amount of sale price, inclusive of the amount of sale price, by way of deposit of earnest money, shall be made on the same day or not later than next working day. The sale may be confirmed in favour of the bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(i) of the Security Interest Enforcement Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be re-offered as per the provisions of Sarfaesi Act, (4) M/s C1 India Private Limited would be assisting the Authorized officer in conducting sale through an e-auction having its Corporate office at Plot No. 68, 3rd Floor, Sector 44, Gurugram, Haryana 122003 Website - www.bankofbaroda.com For any assistance related to inspection of the property or obtaining the bid documents and for any other query or for registration, you have to co-ordinate with Mr. Vivek Lodha, Acharya Matla, Toll Free:- 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com

PLACE:- AHMEDABAD, DATE:- 10.10.2025 SD/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

PNB HOUSING FINANCE LIMITED
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Reg. Off:- 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Ph:-011-23357171, 23357172, 23705414, Web:-www.pnbhousing.com

B.O.VADODRA :- 331, ThirdFloor, TrivivaComplex, NatuBhaiCircle, Vadodara, Gujarat-390007

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor to the constructive Physical Possession of which has been taken (as described in Column no-D) by the authorized Officer of M/s PNB Housing Finance Limited Secured Creditor, will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS" as per the details mentioned below.

Notice is hereby given to borrowers/mortgagors/Loan Here, Legal Representative, (whether known or Unknown), executor(s), administrator(s), assignee(s) of the respective borrowers/ mortgagors/ (since deceased) as the case may be indicated in Column no-A under Rule-8(i) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in M/s PNB Housing Finance Limited/secured creditor's website i.e. www.pnbhousing.com

Loan No. Name of the Borrower/Co-Borrower/ Guarantor(s) (Legal Reps)	Demand Amount (Rs.)	Nature of possession (C)	Description of the Properties mortgaged (C)	Reserve Price (RP) (Rs.)	EMD (RP) (Rs.)	Last Date of Submission of Bid (G)	Bid Incre- ment Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encum- brances (K) (as per M/s PNB Housing Finance Limited)
NHL/VA/0617/397258 Ganeshbhai G Valand / Bhavishaben Bhikhabhai Valand, B.O. - VADODARA	Rs. 13,326.91	Physical possession	Shop No F 16, maruti Complex, Pirantil Naka, Ankleshwar, Bharuch, Gujarat - 393001, India.	Rs. 630000	Rs. 63,000	30-10-25	10.00%	22-10-2025 12:00pm to 04:00pm	31-10-2025 2PM to 03:00PM	NOT KNOWN
NHL/VA/0617/396298 Ganeshbhai G Valand / Bhavishaben Bhikhabhai Valand, B.O. - VADODARA	Rs. 13,244.60	Physical possession	Shop No. 18, maruti Complex, Pirantil Naka, Ankleshwar, Bharuch, Gujarat - 393001, India.	Rs. 630000	Rs. 63,000	30-10-25	10.00%	22-10-2025 12:00pm to 04:00pm	31-10-2025 2PM to 03:00PM	NOT KNOWN
HOU/VA/0116/475184 Priyanka Niraj Dhanurdhari / Niraj S Dhanurdhari, B.O. - VADODARA	Rs. 46,616.13	Physical possession	Flat No A1 202, Kubler Expression, Opp Kubler City, Waghadia Daholi Road, Ratapur, Gujarat-390001, Vadodara, India.	Rs. 2091000	Rs. 209,100	30-10-25	10.00%	24-10-2025 12:00pm to 04:00pm	31-10-2025 03:00PM	NOT KNOWN

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PLACE:- GUJARAT DATE :- 16.10.2025 SD/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

CSB Bank
PUBLIC NOTICE ON AUCTION OF PLEDGED GOLD ORNAMENTS

The borrowers in specific and interested bidders in general, are hereby informed that on account of non-repayment of the Banks due by the borrowers as under despite the payment notice and recall/auction notice issued by the Bank, the gold ornaments pledged with the bank security by the respective borrowers for the loan availed by them will be sold in public auction on "as is where is" and "non-recourse" basis through e-auction portal <https://gold.saml.in> on 27th October 2025 at 10.30 AM. The auction may be adjourned to any other later date at the discretion of the bank upon publication of the same in the Bank's notice board. The borrowers are hereby further inform that the gold ornaments will be disposed of by private sale if the public auction is not successful and if there is a further balance to be recovered thereafter, legal action will be initiated against the borrower/s for recovery of the balance amounts due to the bank. In case of deceased borrower, all conditions will be applicable to legal heirs

S. No.	Account Name	Client ID	No of Acc.	Bal. Outstanding as on 14/10/2025	Weight (grams)
BARODA (VADODRA)					
1	Alok Rajeshwar Bhargava	4013130	002	8,75,131.42	149.38
2	Anita Ranjit Tadi	5003284	002	1,15,418.50	22.88
3	Anand Pal	2954351	001	1,07,063.73	21.58
4	Avinash Shemulji Jhon	4123708	001	49,423.00	10.92
5	Dave Amiben	4362453	002	9,05,446.50	185.21
6	Jigneshkumar Sharma	5058141	001	59,121.36	11.25
7	Juber M Pathan	4727549	001	3,12,032.00	50.00
8	Mohd Imran S Pathan	4130980	001	5,12,642.00	88.69
9	Farman Sukhdeshbhai Ambalal	4908016	001	54,813.00	10.07
10	Patel Umeshbhai Chaturbhai	6137673	001	5,09,822.00	95.30
11	Rajan Kumar Paswan	3903177	001	56,991.31	15.30
12	Sureshbhai Prajapati	3983475	001	64,936.00	12.98
13	Sutkar Kamleshkumar	6274099	001	4,45,132.00	70.35
14	Vaghela Kalpeshsinh	4180161	001	3,40,602.53	75.70
15	Zunaid Pathan	7781879	001	2,61,994.00	41.40
SURAT					
16	Ankit Bhikhubhai Patel	5029693	002	6,22,599.00	123.80
17	Avdhesh Mishra	4275289	002	1,34,189.87	29.80
18	Chauhan Sujataben Pradipbhai	5052048	001	2,71,776.00	44.70
19	James John	3414121	001	94,781.00	24.50
20	Jaydev Mangalbhai Patel	7313689	002	6,06,372.50	152.40
21	Kanhaiya Lal	4944089	001	32,733.00	7.60
22	Lavkush Kumar Singh	4739720	001	1,70,694.00	33.20
23	Lotwala Jhanvi Kirankumar	7912114	001	76,773.50	12.80
24	Majumdar Srikanta Ganesh	4402788	001	2,45,418.00	41.20
25	Patel Mitali Jemishkumar	7356339	008	59,57,197.00	954.00
26	Reena Darji	4332112	001	35,026.11	7.60
27	Shah Vidhi Purav	7394636	003	15,50,761.61	252.20
28	Shyam Sunder Dhanawat	4471052	005	38,84,394.70	676.30
29	Vatsal Rajankumar Shukla	4788948	001	1,19,710.11	22.90
30	Venkanna Sonaiiah Venkata	5070207	001	1,77,602.00	31.40
31	Vikas Arun Patil	4902425	001	54,181.00	12.00
32	Vinodkumar Shriram Nayake	5065551	001	1,13,189.00	21.40
AHMEDABAD					
33	Asrani Vijay	4126077	002	8,89,440.61	142.30
34	Asrani Meena	8125342	002	4,22,834.75	86.50
35	Shah Bijalben Nikeshkumar	7620576	003	10,18,478.01	297.50
36	Shah Ronak Dahyabhai	7427316	002	1,68,256.20	33.60
37	Thakor Dilipbhai Ramji	6244162	003	49,19,941.45	745.40

JAMNAGAR					
38	Anopsinh Manubhai Jadeja	8130812	001	4,36,279.90	91.10
39	Chavda Dilipkumar Bhimshahibhai	7849838	001	5,13,980.00	120.00
40	Gargani Nikunj Laxmanbhai	7651267	002	14,58,763.50	284.80
41	Mandavani Javid	4378851	001	30,066.27	10.20
42	Nakum Sandipkumar	7960454	001	5,47,237.09	252.50
43	Sabir Musu Musani Matwa	3920520	001	3,97,107.94	79.20
VAPI					
44	Dhamendra Sharma	4954271	001	54,328.26	11.70
45	Dipak Budhbhai Solanki	4723663	001	2,81,841.00	56.80
46	Kishna Parmata Pathak	4679816	001	44,249.45	9.90
47	Neesa Vilas Marg	7451337	001	10,20,170.00	265.90
48	Vijaykumar Pannalal Agrawal	4387828	003	51,66,339.00	934.50
BHAVNAGAR					
49	Chauhan Pravinaben Kiritbhai	7843325	001	27,461.06	6.80
50	Galani Jeshingbhai Sondabhai	3983394	001	33,245.49	6.80
51	Kadivar Tulshibhai Hemubhai	4696674	003	4,89,592.30	119.80
52	Pathan Mohsinbhai Rasulkhan	4952508	001	56,438.25	12.60
53	Sama Dilshadkhan Kausaraz	3895260	001	3,15,126.00	67.60
54	Vegad Sunilbhai Batubkhai	4295250	001	39,871.50	8.70
RAJKOT					
55	Dod Harsh Mukeshbhai	4946468	001	6,42,784.91	128.00
56	Garala Narendrabhai Gopalbhai	4948185	001	57,106.39	11.50
57	Gausewam Hardik	4575498	002	3,23,834.49	65.60
58	Kadan Shabirhusen	4581069	001	96,684.29	21.00
59	Motavani Gopal Laxminchand	5052214	001	66,471.04	12.60
60	Olaikya Gopal Ravabhai	7791073	002	4,65,030.19	76.50
61	Soni Kishan	4012921	002	10,05,896.11	170.20
62	Vaghasiya Hiren Dhirajlal	7702693	001	4,71,799.73	80.00
DELHI DARWALA					
63	Desai Bhanuben	7487351	001	3,22,603.65	93.87
NIZAMPURA - BARODA					
64	Parmar Yogeshbhai	5049816	001	2,76,315.00	48.54
65	Pravinbhai Parmar	7404997	002	6,20,804.00	97.82
66	Rabari Kanubhai Memabhai	3740113	001	9,43,041.50	149.00
67	Rabari Satishkumar Kanubhai	3899132	004	18,54,582.67	296.45
SURAT - VARACHHA					
68	Barabarkalya Rameshbhai Poddabhai	4839172	001	1,44,208.50	25.24
69	Lakshmi Raskishbhai Vajubhai	4830155	001	2,71,382.70	75.50
BOTAD					
70	Bhuvra Nareshbhai Ramjibhai	4925148	001	1,52,865.00	30.88
71	Jogirana Bhavanibhai Gabhabhai	4748292	001	1,80,166.23	39.00
AHMEDABAD - NIKOL					
72	Hitesh Shantilal Ranka	4935099	001	44,058.13	10.00
SURAT - RING ROAD					
73	Jayani Nikunj Nagjibhai	5057040	001	54,298.69	10.90
AHMEDABAD-MANINAGAR					
74	Nagda Madanlal Khemraj	6354999	001	6,99,956.00	121.15
75	Pillai Sunil	5054161	001	1,31,629.12	25.21
76	Vaishali Rajput	7997432	001	5,10,677.55	104.00
GANDHINAGAR					
77	Krupal Hankrushbhai Chauhan	1455211	001	99,632.16	21.31
KATARGAM-SURAT					
78	Hemalokumar Mahendrakumar	5050521	001	47,138.00	10.00
79	Lodhiya Punithbhai	4207244	001	1,26,156.40	32.50
80	Sakariya Maheshbhai Machhabhai	4947383	001	49,627.24	11.00

For more details/visit website information borrowers/interested bidders may contact respective branches and for participating in the auction, please visit/login to the e-auction portal <https://gold.saml.in>

GUJARAT | 16.10.2025 Sd/- Authorized Officer, CSB Bank

MANGALAM GLOBAL ENTERPRISE LIMITED
CIN: L24224GJ2010PLC062434

Reg. Office: 101, Mangalam Corporate House, 42, Shrimali Society, Netaji Marg, Mitkhalli, Navrangpura, Ahmedabad - 380 009, Gujarat, India.
 Telephone: +91 79 6161 5000 Website: www.groupmangalam.com Email: cs@groupmangalam.com

REGULATION 47(1)(b) OF SEBI (LODR) REGULATIONS, 2015
EXTRACT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS
FOR THE QUARTER AND HALF YEAR ENDED ON SEPTEMBER 30, 2025

(₹ In Lakhs Except EPS)						
Particulars	Quarter Ended			Half Year Ended		Year Ended
	30/09/2025	30/06/2025	30/09/2024	30/09/2025	30/09/2024	31/03/2025
	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Audited
Total Income	71099.84	86272.30	56699.70	157372.14	125156.03	230291.28
Net Profit / (Loss) for the period (before Tax, Exceptional and/or extraordinary items)	864.66	846.91	958.32	1711.57	1727.28	3375.36
Net Profit / (Loss) for the period before tax (after Exceptional and/or extraordinary items)	1928.86	846.91	749.29	2775.76	1518.25	3144.37
Net Profit / (Loss) for the period after tax (after Exceptional and/or extraordinary items)	1779.59	643.22	556.83	2422.79	1157.92	2310.13
Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	1873.17	605.48	558.25	2478.63	1159.32	2185.78
Paid Up Equity Share Capital	3295.56	3295.56	3295.56	3295.56	3295.56	3295.56
Reserves (excluding Revaluation Reserve as per the audited Balance Sheet of the previous year)	-	-	-	-	-	16857.98
Earnings Per Share (not annualized for the quarter/year/period ended)						
Basic earnings /(loss) per share (adjusted to bonus issued) (₹)	0.54	0.20	0.17#	0.74	0.37#	0.72
Diluted earnings / (loss) per share (₹)	0.54	0.20	0.17#	0.74	0.37#	0.72