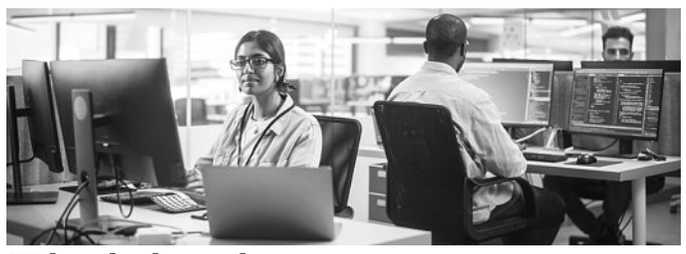
Infosys Q3: Higher growth guidance drives IT stocks

Analysts expect stronger growth recovery for sector in FY27

DEEPAK KORGAONKAR
Mumbai, 16 January



Shares of information technology (IT) companies were in demand on Friday, with the National Stock Exchange's (NSE's) Nifty IT index rallying 3.3 per cent on . This came after Infosys reported steady sequential growth, driven by health care boost and large deal rampup in a seasonally weak quarter (Q3FY26).

Share price of Infosys surged 5.6 per cent to ₹1,689 on the NSE as the company revised its revenue growth guidance upwards while maintaining its operating profit margin band.

The top gainer in the Nifty IT index was Oracle Financial Services (₹7,899) which rallied 5.7 per cent, followed by Tech Mahindra, up 5.16 per cent, LTIMindtree (₹6,308) which rose 4.6 per cent and Mphasis (₹2,886.80) that gained 3.5 per cent.

Wipro, Coforge, Tata Consultancy Services (TCS), Persistent Systems and HCLTech — a part of the IT index — gained in the range of 2-3 per cent. Nifty IT index was the top gainer among sectoral indices.

According to analysts at Elara Capital, Infosys is witnessing a recovery in the banking, financial services, insurance (BFSI) and energy verticals, while others may take some time to recover.

Infosys also mentioned that it is a preferred artificial intelligence (AI) partner for top-15 out of top-25 banking clients. It is benefitting from vendor consolidation deals and deal total contract value (TCV) continues to see an upward trajectory, which should provide growth visibility in the medium term.

The company is working on 4,600 AI projects and has identified 6 AI-led value pools where they can drive faster growth, going forward. The impact of H-1B visa constraints has been minimal, the brokerage firm said.

It maintains an 'accumulate' rating on Infosys with a target price of ₹1,770 per share.

The management noted that discretionary spend remains selective and legacy business is seeing some compression on refresh because of the AI cycle.

The robust large-deal wins with TCV of $4.8 billion (57 per cent net new across 26 deals), however, was a key positive, according to ICICI Securities.

It expects financial services and Europe to see better growth and acceleration in FY27 over FY26.

Backed by strong year-to-date (YTD) performance, a healthy pipeline and robust deal wins, the management revised FY26 revenue growth guidance upward to 3–3.5 per cent in constant currency (CC) (versus 2-3 per cent earlier).

It maintained the adjusted operating margin band at 20–22 per cent, signalling confidence in sustained execution and improved growth momentum into FY27, the brokerage firm said in a note.

Meanwhile, analysts at Axis Securities anticipate a stronger growth recovery for the IT sector in FY27 compared to FY26. It would be driven by an improvement in demand, more stable macro conditions, increased budgetary spending, deal ramp-ups, better utilisation and improved project execution.

Additionally, demand for emerging areas such as Generative AI, IT modernisation, Cloud transformation, and digital transformation continues to gain traction among key clients.

Over the past few quarters, clients of Indian IT services companies have curtailed IT budgets amid economic uncertainty, particularly in the US and Europe.

Many large enterprises continue to prioritise cost optimisation, leading to a rise in cost take-out deals, vendor consolidation, and reduction in headcount-related expenses.

IT leaderboard

(On Jan 16)	Share price (₹)	One-day change(%)
Oracle Financial Services	7,959.5	5.7
Infosys	1,689.8	5.6
Tech Mahindra	1,670.5	5.2
LTIMindtree	6,308.0	4.6
Mphasis	2,886.5	3.5
Coforge	1,732.3	3.0
Wipro	267.5	2.8
HCLTech	1,698.0	2.5
Tata Consultancy Services	3,206.7	2.3
Persistent Systems	6,403.0	2.1
NSE Nifty IT	39,086.7	3.3

Source: Bloomberg; Compiled by BS Research Bureau

YOUR MONEY

FLEXICAP FUNDS

Best suited for first-time equity investors seeking broad market exposure

KARTHIK JEROME

Flexicap funds saw the sharpest rise in assets under management (AUM) among equity-oriented schemes in 2025. Their AUM rose 26 per cent from ₹4.38 trillion as of December 31, 2024, to ₹5.52 trillion as of December 31, 2025, according to Association of Mutual Funds in India (Amfi) data.

Professional management sought

The year 2025 saw significant market volatility. While largecap funds gained and midcaps were stable, smallcap as well as sectoral and thematic funds saw sharp drawdowns. "Investors were drawn to flexicaps' adaptability in a volatile, range-bound market," says Jiral Mehta, senior manager – research, FundsIndia.

Nitin Agrawal, chief executive officer (CEO), mutual funds, InCred Money, echoes this view. "Flexicap funds became attractive as investors sought professional managers who could navigate changing market conditions effectively," he says.

In 2025, largecap valuations were more attractive than those of mid and smallcap stocks. "Flexicap funds attracted strong inflows as they remained largely largecap oriented at a time when largecap valuations were reasonable versus long-term averages," says Trideep Bhattacharya, president and chief investment officer - equities, Edelweiss Mutual Fund.

Adaptability is their forte

The category's main strength is flexibility. "Flexicaps grant fund managers the freedom to dynamically allocate across market caps, capturing opportunities while spreading risk," says Mehta.

Different market-cap segments perform differently across cycles. "Flexicap funds can navigate these cycles more effectively by adjusting allocations — something static allocation funds cannot do," says Agrawal.

Bhattacharya adds that this adaptability generally places flexicap funds lower on the risk spectrum than pure mid or smallcap funds. Flexicap funds also simplify portfolio management. "A well-managed flexicap fund can serve as a comprehensive equity solution, reducing the need for constant rebalancing between different market-cap categories," says Agrawal.

Some flexicap funds' mandate allows overseas investments. "Geographic diversification can shore up performance in years when Indian equities struggle," says Vishal Dhawan, founder and chief executive officer, Plan Ahead Wealth Advisors.

They also offer tax efficiency. "Whenever money moves within the portfolio from one sub-asset class to another, there is no tax incidence for the investor," says Dhawan.

Active management risk

Flexicap fund performance depends heavily on the fund manager's decisions. Poor allocation calls can hurt returns. If one segment rallies sharply and the fund lacks exposure to it, underperformance follows. Many flexicap funds remain largecap oriented. During strong risk-on phases, they may underperform mid- and smallcap funds, which tend to benefit more from aggressive market rallies.

At the other extreme, aggressive allocation enhances risk. "Heavy mid- or smallcap tilt heightens volatility and drawdown risks versus pure largecaps during corrections," says Mehta.

These funds may also lag due to stock-selection errors or inappropriate weightings of stocks within the portfolio.

Who should invest, who should avoid

Flexicap funds suit first-time equity investors seeking broad market exposure through a single fund. They also work for investors with limited time or expertise to manage and rebalance multiple schemes. "Flexicap funds best fit investors with moderate to high risk appetite and a five-plus-year horizon seeking adaptive diversification," says Mehta.

More experienced investors may prefer separate allocations. "Sophisticated investors with a clear view on asset allocation and risk appetite may prefer separate allocations to large-, mid, and smallcap funds," says Bhattacharya.

Such investors often want control over market-cap weights. "There could be times when they want 50-70 per cent mid and smallcap exposure. That flexibility would not be available in flexicap funds," says Dhawan.

Life stage also matters. "Conservative investors approaching retirement might prefer largecap stability, while young professionals might want to allocate more to mid and smallcaps for growth," says Agrawal.

These funds often serve as the core of an equity portfolio. Depending on risk appetite, investors may allocate 30-40 per cent of their equity portfolio to them.

Short-term setback, long-term record intact

Period	Category average returns (%)
1-year	6.7
3-year	16.7
5-year	15.1
10-year	14.6

Returns are for direct plans. Above one-year returns are annualised.
Source: pbcs.in

NPS Vatsalya becomes a 'flexible investment' option: Changes explained

National Pension System (NPS) Vatsalya allows parents or guardians to open a pension account for a minor child with a minimum annual contribution of ₹250, with no upper limit. The scheme is meant to promote early retirement savings, but its lock-in rules had raised concerns. The pension regulator has now eased exit and withdrawal rules for the scheme. The move aims to address financial needs that come up as a child grows, particularly for higher education and medical expenses.

What has changed?

Partial withdrawals are now allowed three years after account opening. Up to 25 per cent of the subscriber's own contributions can be withdrawn for education, medical treatment, or specified disabilities. Withdrawals can be made twice before the child turns 18 and twice between ages 18 and 21, subject to conditions.

Exit rules also been liberalised

On attaining adulthood, subscribers can either shift the corpus to a regular NPS Tier-I account or exit the scheme.

Up to 80 per cent of the corpus can be withdrawn as a lump sum, with at least 20 per cent required to be used for annuity purchase. Full withdrawal is permitted if the total corpus is ₹8 lakh or less, improving liquidity for smaller savers.

Read full report here: mybs.in/2g372LO

COMPILED BY AMIT KUMAR

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pnb Housing Finance Limited Ghar Ki Baat

APPENDIX -IV-A - E-AUCTION-PUBLIC SALE NOTICE of IMMOVABLE PROPERTY/IES

E-AUCTION-SALE NOTICE FOR SALE OF IMMOVEABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

Reg. Off.:- 9TH Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones:-011-23357171, 23357172, 23705414, Web:-www.pnbhousing.com

B.O.UJJAIN: First Floor, Gangotri, 90, Tatya Tope Marg, Freegunj, Ujjain, Madhya Pradesh - 456001

Notice is hereby given to the public in general and in particular to the borrower(s) & 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, the constructive/Physical Possession of which has been taken (as described in Column no-C) 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 borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrowers/ mortgagor(s)(since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 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/Legal heirs(A)	Demanded Amount & Date (B)	Nature of possession (C)	Description of the Properties mortgaged (D)	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Submission of Bid (G)	Bid Incremental Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances/Court Case if any (K)
HOU/UJJ/0623/1125318 Naman Kshetri / Gayatri Kshetri /Jung Bahadur Rajput B.O.: UJJAIN	**Rs. 26,23,336.41 & 09-01-2025**	Physical Possession	Plot No 76, Phn No 17 Saral No, 421, Purvaksharaj City, Colony, Tehsil Dewas, Dewas, Madhya Pradesh - 455001, Dewas, India.	**Rs. 32,05,000**	**Rs. 3,20,500**	13/02/2026	**Rs. 10,000**	20-01-2026, 12:00pm to 04:00pm	16-02-2026, 2PM to 03:00PM	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.-K. 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 inspection 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 title pertaining thereto available with the PNBHFL and 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(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s)/the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money) on the same day or not later than next working day. The sale may be confirmed in favour of (bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the s 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 mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of Sarfaesi Act. **(4.) M/s C1 India Private Limited would be assisting the Authorised officer in conducting sale through an e-Auction having its Corporate office at Plot No. 68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website -www.bankeauctions.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 VIVEK LODHA, Toll Free No. - 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.**

PLACE : MADHYA PRADESH DATE :- 16.01.2026 **SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED**

M.P. STATE ELECTRONICS DEVELOPMENT CORPORATION LTD.
State IT Centre, 47-A, Arera Hills, Bhopal – 462011 (M.P.)
www.mpsedc.mp.gov.in, marketing@mpsedc.com, Phone : 0755-2518300

NOTICE INVITING TENDER'S (NIT)

MPSEDC invites online proposals for following bids on MP Tender :

S. No.	Tender No.	NIT
1.	MPSEDC/MKT/ SWAN/2026/668	RFP for Selection of System Integrator for Supply, Installation, Commissioning and support of LAN Network in State IT Centre Bhopal

For detail scope of work, terms and conditions please refer to the respective bid document available on MP Tender Portal **(www.mptenders.gov.in).**
M.P. Madhyam/124024/2026 **CHIEF GENERAL MANAGER**

यूनियन बैंक ऑफ इंडिया Union Bank of India

Regional Office, Empire, 33 City Center, Gwalior (MP) Ph. No. 0751-2233273

POSSESSION NOTICE (For Immovable Properties) Under Rule 8(1)

Whereas the authorized officer of **Union Bank of India** 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 notices calling upon the borrowers and guarantors to repay the amount mentioned in the notice within **60 days** from the date of receipt of the said notices. The borrower / guarantor having failed to repay the amount, notice is hereby given to the borrower / guarantor in particular and the public in general that the Authorised Officer has taken possession of the properties described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with rule 8 of the said rules. The borrower in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the said properties will be subject to the charge of **Union Bank of India** for amount mentioned against their names with further interest, cost, and charges thereon. The borrowers' attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

S No.	Name of Borrower	Secured Asset Details	Demand Notice Date Date of Possession	Outstanding Amount
1.	**M/s Shraddha Metals Industries, Mr Pramod Verma S/o Mr Narayan Das Verma, Mr Nikesh Verma S/o Mr Pramod Verma and Guarantor Mr Pramod Verma S/o Mr Narayan Das Verma, Mr Nikesh Verma S/o Mr Pramod Verma, M/s Shraddha Metals Industries, Branch : Gwalior Main**	All that part of the property consisting of Commercial Land and Building, Plot No. B-8, Industrial Area, Banmore, Tehsil-Banmore, District-Morena (M.P.), Measuring 700 Sqmts in the name of M/s Shraddha Metals Industries through its partners Nikesh Verma and Pramod Verma, **Boundaries** of the said plot : **East :** M/s Yadav Stone Industries, **West :** M/s Nitin Packaging Industries, **North :** IIDC Service Road, **South :** M/s Madhu Sudan Flour Mills	**23.09.2025 / 12.01.2026**	₹ **61,38,296.91** and Interest

Place : Gwalior, Date : 17.01.2026 Authorized Officer, **Union Bank of India, Gwalior (M.P.)**

Hon. Balasaheb Thackeray Agribusiness and Rural Transformation (SMART) Project (www.smart-mh.org)

E-TENDER NOTICE NO: 2024_DOAWB_1076989

Construction of Processing Shed 200.28 Sq. Mtr. And Warehouse 1000MT

The Government of Maharashtra is implementing the World Bank-funded SMART Project. Keshavraj Agro Producer Company Ltd. is one of the beneficiaries under the project and inviting online bids on **https://mahatenders.gov.in** for above mentioned works. The estimated cost of work is Rs. 154.35 Lakhs (Including GST). The last date for submission of online bid is **23/02/2026 up to 03:00 PM.** Any updates or notices shall be published on aforementioned websites only.

District Implementation Unit, SMART Project, Dist. Jalna

STAR HOUSING FINANCE Star hai toh Bharosa hai

Star Housing Finance Ltd
Registered Office: 707, Landmark Centre, 7th Floor, Opposite City Pride Theatre, Pune - Satara Road, Parvati, Pune - 411009

APPENDIX IV [See Rule - 8 (1)] POSSESSION NOTICE

Whereas The undersigned being the Authorized Officer of the **Star Housing Finance Ltd** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated **14.06.2023** calling upon the Borrower/Guarantor/Mortgagor **1.) MR. SANTOSH BAGWAN S/O RANJIT SINGH 2.) MRS. DIPA BAGWAN W/O SANTOSH BAGWAN (LAN AHF 100717)** to repay the amount mentioned in the notice being **Rs. 605194 /- (In Words Rupees Six Lacs Five Thousand One Hundred and Ninety-Four Only) as on 02.06.2023** with further interest & charges until payment in full within 60 days from the date of notice/date of receipt of the said notice together with further interest and other charges from the date of the demand notice till the date of payment/realization.

The Borrower/Co-Borrower/Guarantor/Mortgagor despite being served with the said notice and having failed to repay the entire notice amount together with further interest and other charges, notice is hereby given to the Borrower/Co-Borrower/Guarantor/Mortgagor and the public in general that the undersigned has taken Physical 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 on this **08th Day of Jan of the year 2026**.

The Borrower/Co-Borrower/Guarantor/Mortgagor in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property would be subject to the charge of the **Star Housing Finance Ltd** for an amount of **Rs.6,05,194 /-** As on **02.06.2023** together with further interest and other charges till the date of payment/realization. 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.

Description of the immovable property

Property Owner By MR. SANTOSH BAGWAN S/O RANJIT BAGWAN.
All That Part And Parcel of The Land & Building Situated At 1300 Sq. Feet Add House No 523 Vill Girota Ward No 16 Ph No 1 Tehsil Depalpur Dist Indore MP.
Property **Boundaries** :- East - Ram Prasad Ji, West - Nand Lal Ji, North- Comman Road, South - Channel

Authorized Officer
Star Housing Finance Ltd
(Earlier Known as AKME Star Housing Finance Ltd)

Date : 16.01.2026
Place : Mumbai

MANAPPURAM HOME FINANCE FORMERLY MANAPPURAM HOME FINANCE PVT LTD
CIN : U65923KL2010PLC039179

Regd Office: IV/470A (OLD) W/638A (NEW) Manappuram House Valapad Thrissur, Kerala 680567
Corp Office: Manappuram Home Finance Limited, Third Floor, Unit No. 301 to 315, A Wing, 'Kanakia Wall Street', Andheri-Kurla Road, Andheri East, Mumbai-400093, Maharashtra.
Phone No.: 022-66211000, **Website:** www.manappuramhomefin.com

POSSESSION NOTICE (For Immovable Property)

Whereas, the undersigned being the authorised officer of **Manappuram Home Finance Ltd ("MAHOFIN")** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest *[Act], 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 9 of the security interest (Enforcement) Rules, 2002 issued a **Demand Notice** calling upon the borrowers and co-borrowers to repay the amount mentioned in the notice and Interest thereon 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 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/her under section 13(4) of the said *[Act] read with rule 9 of the said rules. The borrower 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 the Manappuram Home Finance Ltd as mentioned below for each of the respective properties:

Sr. No.	Name of Borrower and Co-borrower / Loan account number/ Branch	Description Of Secured Asset In Respect Of Which Interest Has Been Created	Date of Demand Notice sent & Outstanding Amount	Date of Possession
1	Suhagrani Ahirwar, Laxmiprasad Ahirwar, Mohd Saleem Qureshi, **/NHL00990011450/** Sagar	Land Situated At Mouza/Area Shrimant Seth Rishabh Kumar Jain Ward No. 22, In Boundary Of Nagar Palika, PH. No. 25, S. No. 393 Khasra No. 454/6 Teh. Khurai Distt. Sagar M.P. - 470117 Measuring Area Is 600 Sq. Ft. East-Land of Asati And Kotwari, West-10 Ft. Road, South-Land of Ballu Raikwar, North-Open Land of Harbhajan Ahirwar	14-10-2025 & Rs.811089/-	13-01-2026
2	Maya Kunwar, Rajendra Singh, **/MHL00550025981/** Yeswant Nivas Indore	House/PlotNo.25/1,SurveyNo.173,PH.No.67,Gram Bamori, Gram Panchayat Banda, Tehsil Ghattiya Dist. Ujjain, Madhya Pradesh-456550, Total Area: 3366 Sq.ft. East-Self Plot, West-Plot of Mahipal Singh, South-House of Sardar Singh, North-Common Road	14-10-2025 & Rs.616010/-	13-01-2026

Date: 17th January 2026 | Place: MADHYA PRADESH Sd/- Authorised Officer Manappuram Home Finance Ltd

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BAJAJ FINANCE **BAJAJ FINANCE LIMITED**
Registered Office : Bajaj Finance Limited, C/o Bajaj Auto Limited Complex Mumbai Pune Road Akurdi Pune 411035
Branch Add: Bajaj Finance Limited, 2Nd Floor Khatwani Complex 74 75 Gol Bazar Complex Opp Shahid Smarak Jabalpur 482002 M P

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)
(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of **Bajaj Finance Limited (BFL).** under the provisions of the Securitisation and Reconstruction of Financials Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Sec.13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand **by registered post ("Notice")** calling upon the Borrowers/Co-borrowers mentioned here under to repay the amount mentioned in the notice U/s.13(2) of the said Act within a period of **60 days** from the date of receipt of the said notice.

The Borrowers/Mortgagors/Guarantors named below having failed to repay the said amount, notice is hereby given to the Borrowers/Mortgagors/Guarantors and public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on me under Sec. 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers in particular and public in general are hereby cautioned not to deal with the said property and any dealing with this property will be subject to the charge of the Bajaj Finance Limited. for the amount mentioned herein below along with interest thereon at contracted rate. **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.**

No.	Loan Account No./Name of the Borrower(s) Mortgagor(s) Guarantor(s)	Description of Property Schedule of Property	Date of Notice U/s.13(2) and U/s.13(2) Notice Amount and Date of Possession
1	**LAN: P465PBS8670579** **1. Prince Hotel thr. Its Prop. Rajesh Kewat,** R/o. 347 Bajrang Ward Deorikhurd Panagar Jabalpur Madhya Pradesh 483220 Contact: 9770252627 Email id: rajesh.kewat91@gmail.com Also at, R/o. Mouza- Deori Khurd, Patvari Halka No.- 19, Khasra No. 136, After Mutation Survey No.-136/2, R.N.M- Panagar, Tehsil - Panagar, Distt. Jabalpur, M.P. 483220, **2. Priya Kewat C/o Rajesh Kewat,** R/o. Khemai Mohalla Ram Ward Deori Khurd Panagar Bamhnoda Jabalpur Madhya Pradesh 483220, Contact: 9770252627 Email id: rajesh.kewat27@gmail.com, **3. Rajesh Kewat S/o Ganga Ram Kewat,** R/o. Ram Ward Devari Panagar Bamhnoda Jabalpur Madhya Pradesh 483220 Contact: 9770252627 Email id: kewatrajesh770@gmail.com	All that piece and parcel of Mouza- Deori Khurd, Patvari Halka No.- 19, Khasra No. 136, After Mutation Survey No.-136/2, Area- 0.116 Hec. R.N.M- Panagar, Tehsil – Panagar, Distt. Jabalpur, M.P. 483220 along with proportionate share in common areas. **Boundaries: East:** Khasra No.-156 ; **West:** Khasra No.-131 ; **North:** Khasra No.-137; **South:** Khasra No.-134, 133, 135. **As per site visit and location plan: East:** Plot of Jitendra Goyal; **West:** Land of Sarvesh Mishra; **North:** Laxmi Bai, Ganesh & Geeta Prajapati; **South:** Road	**14.10.2025** **Rs. 24,10,106/-** (Rupees Twenty Four Lakhs Ten Thousand One Hundred Six Only) **16.01.2026 at 12:00 PM to 01:00 PM**

Date: 16.01.2026, Place: Madhya Pradesh **For Bajaj Finance Limited, Authorised Officer**