## **FINANCIAL EXPRESS**

KOTAK MAHINDRA BANK LIMITED Registered Office: 27 Bkc, C 27, G-Block, Bandra Kurla, Complex, Bandra (E)

Mumbai, Maharashtra Branch Office: .G1, Twin Tower, Sahara Darwaja, Ring Road, Surat- 395002 SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES E-auction sale notice for sale of immovable assets under the securitisation and reconstruction of financial assets and enforcement of security interest act, 2002 under rule 8(5) read with proviso to rule 8 (6) of the security interest (enforcement) rule, 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 property

mortgaged/charged to the secured creditor, the possession of which has been taken by the authorised officer of Fullerton India Home Finance Company Ltd. (hereinafter referred to as "FIHFCL"), and pursuant to the assignment of debt in favour of Kotak Mahindra Bank Limited by "FIHFCL", the property will be sold on "as is where is", "as is what is", and "whatever there is" basis on 19.03.2024 between 12:00 pm to 01:00 pm with unlimited extension of 5 minutes, for recovery of Rs.15,63,378/- (Rupees fifteen lakh sixty three thousand three hundred seventy eight only) as of 20.02.2024 along with future interest applicable from 21.02.2024 until payment in full with cost and chargesunder the LOAN ACCOUNT NO. 600407510271716, due to KMBL, secured creditor from Mr. Sanjay V Agravat, Mrs. Diptiben Agarvat, Mr. Pintu Vinodraÿ Agravat & Mrs. Dharaben Dineshbhai Lashkari. The reserve price will be Rs. 10,00,000/- (rupees ten lakh only) and the earnest money deposit will be Rs. 1,00,000. rupees one lakh only) & last date of submission of emd with kyc is 18-03-2024 up to 6:00 p.m. (ist.) Property Description -all That Piece And Parcel Of Property Bearing Sub Plot No. 211/4 Along With Construction Thereon, Area Admeasuring 39.96 Sq.mtrs Situated On Plot No. 23/2, Admeasuring 58091.51 Sq. Mtrs. Bearing R.s. No. 18-19 Paiki, Vibhapar Village, In Jamnagar City On Jamnagar - Rajkot Highway Near Subhesh Bridge Within Limits Of Jamnagar Municipal Corporation, Gujratbounded By: East By > 7.50 Mtrs Wide Road, West By > Plot No. 225 And 226, North By - sub Plot No. 211/3 Plat No. 211/5, South By :-sub Plot No. 211/3.

The borrower's attention is invited to the provisions of sub section 8 of section 13, of the sarfaesi act, in respect of the time available, to redeem the secured asset. Public in general and borrowers in particular olease take notice that if in case auction scheduled herein fails for any reason whatsoever then secure creditor may enforce security interest by way of sale through public e - auction, at the discretion of the secured creditor. In case of any clarification/requirement regarding assets under sale, bidder may contact Mr. Akshit Solanki (+917302111608) (+91-9152219751)& Mr. Řajender Dahiya (+91 8448264515) or detailed terms and conditions of the sale, please refer to the link https://www.kotak.com/en/bank auctions.htmlprovided in kotak mahindra bank website i.e. www.kotak.comand/or on



Zonal Office: 301-311/3rd Floor, 301-311, Neelkanth Avenue-1, Opp. Gujarat Vidyapeeth C.U. Shah College Street, Income Tax Cross Road Ashram Road, Ahmedabad-380014.

#### CORRIGENDUM

Please refer to the Sale Notice advertisement published in this news paper on 17.02.2024 for the public in general and particular to the Borrower(s) and Guarantor (s) for sale of immovable property of the below mentioned

- . M/s. Bhagyalaxmi Garments. The public in general is hereby notified to read the "Property for sale is under Physical Possession" instead of Symbolic Possession.
- Mr. Bharatkumar Vasantlal Joshi. The public in general is hereby notified to read the "Property for sale is under Symbolic Possession" instead of Physical Possession.

All the other Detail, terms & conditions will remain the same. Date: 24.02.2024 **Authorized Officer** Place: Ahmedabad Indian Bank



Regional Office - Surat: Shop No. 432-439, Prime Shoppers, Fourth Floor, Udhna Magdalla Road, Vesu, Surat, Gujarat - 395007, Email ID: crldsurat@unionbankofindia.bank Authorised Officer- Mr. Ramytar Meena, Mobile Number: 8827433132.

#### SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Security and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6)/9(1) of the Security Interest (Enforcement) Rule, 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 property mortgaged / charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Union Bank of India (Secured Creditor), will be sold on "As is where is", "As is what is" and "Whatever there is" on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below-mentioned Borrower(s) & Guarantor(s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

### DATE AND TIME OF E-AUCTION: 27.03.2024 (Wednesday) from 12:00 Noon to 05:00 PM

ı	Branch Name, Address & Contact No.	Union Bank of India, Kathor Branch : Kathor, Taluka - Kamrej, Dist Surat-394150. ct No. Authorised Officer- Mr. Ramvtar Meena, Mobile Number : 8827433132.		
	Name of the Borrower & Guarantor/s :- Mr. Anilkumar Laljibhai Senjaliya (Applicant) &		Amount due :- Rs. 14,86,971.69 as per demand notice date	

Mr. Kishorbhai Nagjibhai Barvaliya (Guarantor) 31.07.2023 with further interest, cost & expenses. Property No. 1:- All piece and parcel of immovable property known as PLOT NO. 255 of the society known as "KAMDHENU RESIDENCY" situated at Velanja bearing RS no. 172,173 & 174 of block no. 213/A admeasuring 23800.00 sq. mt. of Village Velanja Taluka Kamrej District Surat admeasuring about 44.61 sq. mt. along with

undivided share of underneath i.e. 27.23 sq. mts. Type of Possession – Physical Possession
 Details of encumbrances over the property, as known to the secured creditor, if any: None

Reserve Price - Rs. 11,10,000/ Earnest money to be deposited - Rs. 1,11,000/-

Amount due :- Rs. 15,39,219.21 as per demand notice dated Name of the Borrower & Guarantor/s :- Mr. Prafulbhai Laljibhai Senjaliya (Applicant) & Mr. Pravinbhai Dhirubhai Thummar (Guarantor) 31.07.2023 with further interest, cost & expenses.

Property No. 2:- All piece and parcel of immovable property known as PLOT NO. 254 of the society known as "KAMDHENU RESIDENCY" situated at Velanja bearing RS no. 172,173 & 174 of block no. 213/A admeasuring 23800.00 sq. mt. of Village Velanja Taluka Kamrej District Surat admeasuring about 44.61 sq. mt. along with undivided share of underneath i.e. 27,23 sq. mts.

Type of Possession – Physical Possession
 Details of encumbrances over the property, as known to the secured creditor, if any: None

Reserve Price - Rs. 11,10,000/- Earnest money to be deposited - Rs. 1,11,000/-

Union Bank of India, Rampura Branch: Jhanvi Complex, 1st Floor, Rughanathpura Main Road, Mahidharpura - 395003. Branch Name, Address & Contact No. | Authorised Officer- Mr. Ramvtar Meena, Mobile Number : 8827433132. Name of the Borrower & Guarantor/s :- Mr. Chhaganlal Prabhuramji Purohit Amount due :- Rs. 10,96,575.19 as per demand notice dated

Property No. 3 :- All that piece and parcel of the immovable property known as Private Plot No.537/A/2, [New Plot No.1128/A allotted as plan approved by SUDA Consisting of land admeasuring area 30.01 Sq. Mtrs. along with construction of residential house made thereon, admeasuring area 28.00 Sq. Mtrs. together with underneath value of undivided share in common road and cop, admeasuring area 24.21 Sq. Mtrs. in the housing estate named and known as Mahadev Nagar-2. Consisting on the N.A. Land bearing final plot No.143/C, adm. Area 11736 Sq. Mtrs. of T.P. Scheme No.62 [DINDOLI-BHESTAN-BHEDVAD] OF Block No.510 [Revenue

survey no.351] of village: Dindoli, Tal: Surat (City), Dist: Surat in the name of Chhaganlal Prabhuramji Purohit. Type of Possession – Physical Possession
 Details of encumbrances over the property, as known to the secured creditor, if any: None

Reserve Price - Rs. 10,20,000/- ● Earnest money to be deposited - Rs. 1,02,000/-

(Borrower & Mortgagor), Mrs. Kankardevi Chhaganlal Purohit (Co-borrower)

## DATE AND TIME OF E-AUCTION: 27.03.2024 (Wednesday) from 12:00 Noon to 05:00 PM

This may also be treated as notice u/r 8(6)/9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower(s) and guarantor(s) of the above said loan, about the holding of E-Auction Sale on the above mentioned date.

For detailed terms and condition of the sale, please refer to the link provided in https://www.unionbankofindia.co.in and https://ibapi.in.

For Registration and Login and Bidding Rules visit https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp

Date: 23.02.2024 Authorised Officer, Place : Surat (Gujarat) Union Bank of India Bank of Baroda

Date: 24.02.2024 | Place: Ahmedabad

Loan Amount: Rs.1500000/-

Loan No:HM/0214/H/16/100051

Lot No.

बैंक ऑफ़ बडीदा | Bapunagar Branch: Ground Floor, Sardar Patel Mall-B, Nikol Gam Road, Ahmedabad-382350. Gujarat, India Ph.No. 91-079-22700404 E-mail: bapuna@bankofbaroda.com

SALE NOTICE FOR OF IMMOVABLE PROPERTIES

"APPENDIX- IV-A [See proviso to Rule 8(6)]" 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 proviso 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 Bank of Baroda, the Secured Creditor, the Possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 28th March, 2024 for recovery of below mentioned account/s. The details of Borrower/s/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time. EMD and Bid Increase Amount are mentioned below-

0.	Borrower/s/Guarantor/s	Description of Properties	
	M/s. Jayshree Marketing Prop. Mr. Rameshbhai Maganbhai Patel & Guarantor Mr. Prashantkumar Rameshbhai Kansagara	All the piece and Parcel of constructed property bearing Flat no. Flat no I 302 Admeasuring about 183.94 Sq.Mtrs equivalent to 220 Sq.Yds. Situated in Block no I of Pratham Residency together with undivided share admeasuring about 51.90 Sq.Mtrs in the land forming part of the land bearing final plot no 101 of town planning scheme no 103 (Nikol) mouje: Nikol Taluka: Asarwa Sub district Ahmedabad -12 District: Ahmedabad in the name of Mr. Prashantkumar Rameshbhai Kansagra Bounded: East – By flat no- I -303, West – By Public road, North – By Block No-J, South – By Flat no – I 301 "as is where is and as is whatever there is"	TI Si p th

Total dues Rs.1,08,17,470.85/-(Rs. One Crore Eight Lakhs Seventeen housand Four Hundred Seventy and Eighty Five paise only) and interest hereon at the contractual ate plus cost, charges and expenses till date of payment.

Total dues

Reserve Price EMD & Bid Increase Amount Reserve Price: Rs. 47,68,000/-EMD: Rs. 4,76,800/-Bid Increase: Rs.10,000/-

E-Auction Date: 28.03.2024 and E-Auction Time: 02:00 PM to 06:00 PM (unlimited extension of 10 minutes) Status of Possession: Physical Property inspection Date: 20.03.2024, Time: 11.00 Am to 2.00 PM (BY TAKING PRIOR APPOINTMENT)

For detailed terms and conditions of sale, please refer to the link provided in https://www.bankofbaroda.in/e-auction.html and https://ibapi.in. Also, prospective bidders may contact the Branch head Jigar Vegda: 9978446506 (GST/TDS as per Government Rules applicable shall be payable by purchaser on sale of Movable / Immovable Assets.)

AS PER SARFAESI Act, STATUTORY -30- DAYS SALE NOTICE TO THE BORROWER /GUARANTOR/ MORTGAGOR The above mentioned borrower /s is/ are hereby noticed to pay the sum as mentioned in section 13(2) Notice in full before the date of auction, failing which property will be auctioned / sold and balance dues if any will be recovered with Interest and cost from borrowers/ guarantors /mortgagor.

> GRIHUM HOUSING FINANCE LIMITED (Formerly known as Poonawalla Housing Finance Ltd.), Registered Office:- 602, 6th Floor, Zero One IT Park, Sr. No.79/1, Ghorpadi, Mundhwa Road, Pune-411036.

Sd/- Authorized Officer, BANK OF BARODA

DEMAND NOTICE
Under Section 13(2) of
the SARFAESI Act 2002

Paise Thirty Six Only) together with further

interest @ 11 % p.a till repayment.

indianexpress.com

07-Feb-24

Finance Limited (formerly known as Poonawalla Housing Finance Limited as the name Poonawalla Housing Finance Limited (formerly known as Magma Housing Finance Limited and originally incorporated with the name of GE Money Housing Finance Public Unlimited Company) hereinafter referred as Secured Creditor. You defaulted in repayment and therefore, your loan/s was classified as Non-Performing Assets. A Demand notice under section 13(2) of Securitisation and Reconstruction of Financial Asset and Enforcement of security Interest act 2002 for the recovery of the outstanding dues sent on last know addresses however the same have returned un-served. Hence the contents of which are being Published here with as per section 13(2) of the act read with Rule 3(1) of the security interest (Enforcement) Rules, 2002 as and by way of alternate service upon You. Details of the Borrowers, Co-Borrowers, Guarantors, Securities, Outstanding Dues, Demand Notice sent Under section 13(2) and amount claimed there under are give as under								
Sr. No.	Name of the Borrower, Co-Borrower, Guarantor and Loan Amount	Description of Property	Demand Notice Date	Amount in Demand Notice (Rs.)				
1.	Munjani Hareshbhai Bhanubhai, Ritaben Hareshbhai Munjani Loan Amount: Rs.1215000/- Loan No:HF/0190/H/20/100326	All That Pice & Parcel of R S No 174 Block No 158 Flat No N 504 Aagam Navkar Kansad Choryashi Surat 394235 Adm. 44.65.Sq.Mtrs. Near Sachin Station Pin Code- 394235 <b>Bounded By:- East:-</b> Society Road 5 Ft, <b>West:-</b> Flat No 503, <b>North:-</b> Margin, <b>South:-</b> Passage.	07-Feb-24	Rs.980960.45/- (Rupees Nine Lakh Eighty Thousand Nine Hundred Sixty Paise Fourty Five Only) together with fur- ther interest @ 11% p.a till repayment.				
2.	Chauhan Bharatkumar Dharmabhai, Jyosnaben Bharatkumar Chauhan Loan Amount: Rs.550000/- Loan No:HL/0214/H/18/100016	All That Pice & Parcel of Plot No 145 R S No 236 Paiky Property No 1427 At Vedancha Ta Palanpur Dist Banaskantha Adm.55.70.Sq.Mtrs. Near Akeshan Road Pin Code- 385510 <b>Bounded By:- East:-</b> Road, <b>West:-</b> Road, <b>North:-</b> Open Plot, <b>South:-</b> Open Plot.	07-Feb-24	Rs.458345.82/- (Rupees Four Lakh Fifty Eight Thousand Three Hundred Fourty Five Paise EightyTwo Only) together with further interest @ 16 % p.a till repayment.				
3.	Vinit B Makwana, Makwana Dipti, Makwana Ashishbhai Bipinbhai, Bipinbhai I Makwana, Keya Auto Gas, Loan Amount: Rs.880000/- Loan No:HL/0222/H/14/100144	All That Pice & Parcel Of R S No.359, 360 P, T P No.7, F P No.45,33,72 Tp No.5; F P No.136,141,169, Block No.G-43, Meera Society, Nr. Moti Nagar, Harni Warasiya Ring Road, Vadodara Adm. 20849.Sq.Mtrs. Nr. Moti Nagar Pin Code-390006. <b>Bounded By:- East:-</b> Society Road, <b>West:-</b> 7.5 Mt Road, <b>North:-</b> Plot No. G-42, <b>South:-</b> Plot No. G-44.	07-Feb-24	Rs.951102.15/- (Rupees Nine Lakh Fifty One Thousand One Hundred Two Paise Fifteen Only) together with further interest @ 17% p.a till repayment.				
4.	Vavita Devi, Koushal Kumar Dharmendra Singh, Singh Dhiraj Kumar Koushal kishor, Loan Amount: Rs.1090000/- Loan No:HM/0190/H/17/100247	All That Pice & Parcel of R S No 258/2, 258/1, Block No 318, 319, Plot No 378, Shubh Villa, Constructed On Land Situated At Moje: Sanki, Tal: Palsana, Dist: Surat Adm. 31970.Sq.Mtrs. B/S Shiv Shakti Textile Park Pin Code- 394305 Bounded By:- East:-Society Internal Road, West:- Plot No 367, North:- Plot No 379, South:- Plot No 377.	07-Feb-24	Rs.972179.58/- (Rupees Nine Lakh Seventy Two Thousand One Hundred Seventy Nine Paise Fifty Eight Only) together with further interest @ 15% p.a till repayment.				
5.	Mithilesh Pandey, Ranidevi Dinanath Pandey, Panday Dinanath Loan Amount: Rs.990000/- Loan No:HM/0190/H/18/101068	All That Pice & Parcel Of Milkat No. 14/68, Plot No. 68, Shivalik Residency, Block No G, Constructed On Land Situated At Mojepali, Tal Choryasi, Dist Surat Adm. 478.70.Sq. Mtrs. Near Pali Grampanchayat Pin Code- 394230 Bounded By:- East:-Internal Society Road, West:- Plot No. 61, North:- Plot No. 67, South:- Plot No. 69.	07-Feb-24	Rs.829526.21/- (Rupees Eight Lakh Twenty Nine Thousand Five Hundred Twenty Six Paise Twenty One Only) together with fur- ther interest @ 14% p.a till repayment.				
6.	Aratiben Janakkumar Raval, Raval Janakkumar S	All That Piece & Parcel of Mortgage Property of Land Along With Structure Standing There on Being The Residential Plot out of Revenue Survey No.6/2, Plot No.38		Rs.1177083.36/- (Rupees Eleven Lakh Seventy Seven Thousand Eighty Three				

No. 41 Is Situated. North: Plot No 39 Is Situated. South: Plot No 37 Is Situated. You the Borrower/s and Co-Borrower/s/Guarantors are therefore called upon to make payment of the above-mentioned demanded amount with further intrest as mentioned hereinabov in full with 60 Days of this notice failing which the undersigned shall be constrained to take action under the act to enforce the above mentioned security/ies. Please note that as pe 13(13) of the said act, you are in the meanwhile, Restarined from transferring the above-referred securities by way of sale, lease or otherwise without our consent

Property No.6546, Total Admeasuring 70-00 Sq. Meter, 753-76 Sq.Fits. I.E. Situated

In The Vadgam, Tal:-Vadgam, Dist. Banaskantha, State:- Gujarat. Measurements o

The Property Length:- East-West: 10-00 Meter, Width:- North-South-07-00 Meter (Total Admeasuring 70-00 Sq Meter, 753-76 Sq.Fits. I.E. Approximate.) And

Boundaries of The Property: East :7-50 Meter Wide Road Is Situated., West: Plot

Home First Finance Company

India Limited

Sd/- Authorised Officer Dated: 24-02-2024 Grihum Housing Finance Limited, (Formerly known as Poonawalla Housing Finance Limited



Contact Person : Ram Sharma -8000023297

e-Mail id : ramprasad@auctiontiger.net and support@auctiontiger.net.

# **Home First Finance Company India Limited** CIN: L65990MH2010PLC240703,

Website: homefirstindia.com Phone No.: 180030008425 Email ID: loanfirst@homefirstindia.com

Home First Finance Company India Limited -

Axis Bank Ltd., MIDC, Andheri East.

#### APPENDIX- IV-A [See proviso to rule 8 (6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 proviso 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 Co-Borrower (s) as per column (ii) that the below described immovable properties as per column (iii) mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Home First Finance Company India Limited for realization of its dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(12) of the said Act proposes to realize dues by sale of the said property/ies and it will be sold on "As is where is", "As is what is", and "Whatever there is" as described hereunder. The auction will be conducted "On Line", for the recovery of amount due from Borrower (s) and Co-Borrower (s) as per column (i), due to Home First Finance

05.05.2023 with further interest, cost & expenses.

Company India Limited. Name Borrower (s) and EMD Demand Last Date & Time of PROPERTY ADDRESS Date of Date of Reserve Date and Number of No. Co-Borrower (s) Demand Notice Possession Price Amount Time of Submission Of Authorised **Emd & Documents** Notice Amount Auction officer 28, , Aradhana Sky Park Part - 2, , Block No-350, Opp. Kejriwal Geotech Pvt. Ltd., Nr. Dastan Dipak Randhir Dongardive, 26-03-2024 24-03-2024 8238994548 03-08-2023 9,49,573 21-02-2024 8,05,572 80,557

Dongare Savita Village, Kareli, Surat, SURAT, Gujarat, 394130 (11am-2pm) (upto 5pm) REKHABEN RAJPUT Flat no. 309, Building C, Siddhi Heights, Near Shakti Gardaniya, Vatva to Garndi Ring Road, New Vatva 24-03-2024 26-03-2024 8329863054 08-05-2022 5,49,780 18-02-2024 8,44,000 84,400 Ahmedabad 382445 (11am-2pm) (upto 5pm) Branch IFSC E-Auction Website/For Details, A/c No: for depositing Name of E-Auction Service Provider Beneficiary Other terms & conditions EMD/other amount Code Company Name: e-Procurement Technologies Ltd. (Auction Tiger). 912020036268117http://www.homefirstindia.com UTIB0000395 Authorized Officer, Help Line No .:079-35022160 / 149 / 182

Bid Increment Amount - Rs. 10,000/-. The sale will be done by the undersigned through e-auction platform provided at the Web Portal (https://homefirst.auctiontiger.net). E-Auction Tender Document containing online e-auction bid form, declaration, General Terms & Conditions of online auction sale are available at Portal Site. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute any commitment or any representation of Home First. The property is being sold with all the existing and future encumbrances whether known or unknown to Home First. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues. The sale shall be subject to rules/conditions prescribed under the securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002,

https://homefirst.auctiontiger.net

# STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

The borrower/ guarantors are hereby notified to pay the sum as mentioned in the demand notice along with upto date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost. Date: 24-02-2024 Place: Gujarat Signed by Authorized Officer, Home First Finance Company India Limited

I arrive at a conclusion not an assumption. Inform your opinion with detailed analysis.

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