(Erstwhile, L&T Finance Holdings Limited) Registered Office: L&T Finance Limited, Brindayan Building Plot No. 177, Kalina, CST Road, Near Mercedes Showroom Santacruz (East), Mumbai 400 098 CIN No.: 167120MH2008PLC181833



PUBLIC AUCTION FOR SALE OF MORTGAGED PROPERTY

The Authorised Officer of L&T Finance Limited 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 the said Act is auctioning the following property on "AS IS WHERE IS BASIS" and "AS IS WHAT IS CONDITION" by way of "PUBLIC AUCTION" for recovery of its dues and further interest, charges and costs etc

Name of Borrower and Co-Borrower			ed Property Address	Loan Account Number(s)	Physical Possession Taken	Earnest Money Deposit 10% or more of RP (In ₹)	Secured Debt	Reserve Price (In ₹)	Date of Inspection	Date and Time of Auction
1. Dayabhai Manjibhai Sodvadiya 2. Gitaben Dahyabhai Chodvadiya 3. Darshak Dahyabhai Chodvadiya	All the piece and parcel of the Property Address: Flat No. 403 On The 4th Floor (As Per Passing Plan On The 3rd Floor) Admeasuring 950 Sq. Feet Super Built Up Area, & 53.25 Sq. Mts. Built Up Area, Along With 28.50 Sq. Mts. Undivided Share In The Land Of "Swarg Residency, Building No. K", Situated At Revenue Survey No. 167, Block No. 72, T. P. Scheme No. 48 (Kholwad), Final Plot No. 19 Admeasuring 8776 Sq. Mts., Of Moje Village Kholwad, Ta: Kamrej, Dist: Surat, Gujrat			221102011/	6th March 2025	Rs. 1,85,250/-	As per Demand Notice dated 11-10-2024 Total outstanding dues is Rs. 22,92,588.08/- as on 10/10/2024	Rs. 18,52,500/-	On all working day from 10.00 A.M to 5.30 P.M with prior appointme nt.	10.06.2025 from 12:30 P.M. to 2.00 P.M
	Boundaries	North	Margin Public T.P. Road Margin/Cop Building No. L Margin/Building No. J							
1. Mineshkumar Vasantlal Mistry 2. Vasantbhai Dahyabhai Mistry	All the piece and parcel of the Property Address: Land Bearing Plot No. 207 Admeasuring About 48.99 Sq. Mtrs Of Devine Villa Situated On Land Bearing Revenue Survey No. 737, 738 And 739 I.E Block No. 743/1, Of Village Hathuran Taluka Mangrol District Surat.			SRTHL1800 1587/ SRTHL1800 1652	23rd March 2025	Rs. 68,725.50/-	As per Demand Notice dated 16-10-2024 Total outstanding dues is Rs.	Rs. 6,87,255/-	On all working day from 10.00 A.M to 5.30 P.M with prior appointme	10.06.2025 from 12:30 P.M. to 2.00 P.M
	Boundaries	North	Plot No. 207 Plot No. 206 Society Boundary Wall				21,34,639.09/- as on 14/10/2024		nt.	
	All the piece and parcel of the Property Address: Land Bearing Plot No. A/207 Admeasuring About 48.99 Sq. Mtrs Of Divine Villa Situated On Land Bearing Revenue Survey No. 737, 738 And 739 I.E Block No. 743/1, Of Village Hathuran Taluka Mangrol District Surat.					Rs. 63,365.50/-		Rs. 6,33,655/-		
	Boundaries	East West North	Applicable Plot Plot No. 207 Society Road Applicable Plot							
1. Jitendra Rameshbhai Gajjar 2. Shital Jitendra Gajjar	All the piece and parcel of the Property Address: Plot No. 136 (As Per Passing Plan Plot No. C/ 136) Admeasuring 91.11 Sq. Yard I.E 76.25 Sq. Mtrs (As Per 7/12 Record			621082021/	20th March 2025	Rs. 2,11,890/-	As per Demand Notice dated 10-10-2024 Total outstanding dues is Rs. 32,68,291.07/- as on 08/10/2024	Rs. 21,18,900 /-	On all working day from 10.00 A.M to 5.30 P.M with prior appointme nt.	10.06.2025 from 12:30 P.M. to 2.00 P.M
	Boundaries	North	Society Intenal Road Plot No. 135 Society Internal Plot No. 137							
1. Bhavanaben K Gohil 2. Kanubhai V Gohil	Mtrs Super Built Up Area And 74.80 Mtrs Built Up Area, Having Tenemant No. 72h-03-1945-0-001, Along With Undivided Share In Road, Stair, Passage, Terrace Etc And In The Land Of "d.g. Point A – Tower. Sitauted At Revenue Survey No. 76 And 77, Block No. 138 And 139, T.p. Scheme No. 53 (magob Dumbhal), F.p. No. 54 Admeasuirng 4491 Sq. Mtrs Paiki 2928.84 Sq. Mtrs Of Village Magob, City OfSurat.				26th February 2025	Rs. 2,24,910/-	As per Demand Notice dated 11-11-2024 Total outstanding dues is Rs. 21,82,743.56/- as on 07/11/2024	Rs. 22,49,100 /-	On all working day from 10.00 A.M to 5.30 P.M with prior appointme nt.	
	Boundaries	North	Open Land Open Land Road D.g. Complex B Tower							
1. Jitendra Indrashan Yadav 2. Asmita Jitendra Yadav	Address: Flat No. 203, Admeasuring About 754 Sq. Ft Super Built Up Area Of About 452 Sq. Fts I.E. 42.04 Sq. Mtrs, Second Floor Of			/ SRTHL1800	12th January 2025	Rs. 90,480/-	As per Demand Notice dated 19-07-2024 Total outstanding dues is Rs. 20,65,249.32 as on 19/07/2024	Rs. 9,04,800/-	On all working day from 10.00 A.M to 5.30 P.M with prior appointme nt.	10.06.2025 from 12:30 P.M. to 2.00 P.M

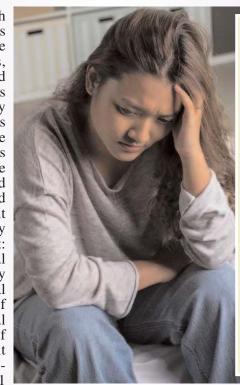
TERMS AND CONDITIONS OF PUBLIC AUCTION

- The E-auction Sale is being conducted online by the Authorised Officer through the website https://sarfaesi.auctiontiger.net/EPROC/ under the provisions of SARFAESI Act with the aid and through public e-E-auction mode. The public F-auction will be conducted on the date and time mentioned berein above when the secured asset/s mentioned above will be sold or
- AS IS WHERE IS" BASIS & "AS IS WHAT IT IS" CONDITION. $3. \ \ For participating in the public E-auction, intending purchasers/bidders will have to submit the details of payment of refundable Earnest Money Deposit$
- of 10 % of the reserve price of the secured assets along with copies of the PANCARD, Board Resolutions in case of company and Address Proof on or
- The EMD of all other bidders who did not succeed in the EMD will not carry any interest.
- The successful purchaser/bidder shall deposit the 25 % (inclusive of EMD) of his/its offer by way of by way of D.D./P. O favoring "L&T Finance Limited payable at Mumbai on or before 18:00 hours on 10/06/2025 i.e., day of e-auction or on the next working day i.e., 11/06/2025, which deposit will have to confirmed by L&T Finance Limited, failing which the sale will be deemed have been failed and the EMD of the said successful bidder shall be forfeited. The balance amount i.e.,75% of purchase price payable shall be paid by the purchaser to L&T Finance Limited on or before the fifteenth day of confirmation of sale of immovable property or such extended period as per provisions of law
- For inspection of property or more information, the prospective bidders may contact the authorised officer i.e. Name Mr. Dilip Mishra, and Santosh Tiwari, L&T Finance Ltd, Office: 6th Floor, Brindavan Building, Plot No. 177, Kalina, CST Road, Near Mercedes Showroom, Santacruz (East), Mumbai - 400 098, Contact No. 0222-68076666. At any stage of the E-auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pone the E-auction without assigning any reason thereof and without any prior notice
- The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law.
- The Borrower/Guarantors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 (6) of the Security Interest (Enforcement) Rules, about the holding of above-mentioned public E-auction sale. The Borrower (s)/Co-Borrower (s)/Guarantor (s)/Mortgagor (s) are hereby called up on to pay the entire loan outstanding dues as mentioned above before the source of the borrower (s)/Co-Borrower (s)/Co-Bor
- the said E-auction date failing which the L&T Finance Ltd shall sale the property as per the provisions laid down in the SARFAESI ACT, 2002.
- 10. The Borrower (s) /Co-Borrower(s)/Guarantor(s)/Mortgagor(s) /public at large are hereby restrained from transferring by way of sale, lease or otherwis with the secured assets referred to in the notice without prior written consent of L&T Finance Limited

Authorized Officer Date: 24.04.2025

Study reveals Ozempic increases depression risk

Ozempic is a hot topic, with constant buzz around its ability to suppress appetite and aid in weight loss, leading some Hollywood celebrities to adopt this diabetes drug. While many applauded its effectiveness, others have raised alarms about its potential physical side effects, like nausea and vomiting. A study published Neuropharmacology revealed a crucial side effect: Ozempic impairs mental wellbeing. Ozempic may negatively affect mental health, increasing the risk of depression and suicidal thoughts, per the findings of the study. As per the study, it turns out that the Glucagonlike Peptide-1, the GLP-1 receptor agonists, the active applicable to everyone, as advocacy for a complete ban components present in drugs Ozempic could influence the dopamine system. For good mood, dopamine is one of the vital hormones. With dopamine disrupted, feelings of sadness, low motivation and even suicidal thoughts become prominent. Moreover, the low mood affects the quality of life, genes like DRD3, BDNF, hindering daily functioning and routine. However, the depression risk is not symptoms. While there's no precaution.



A study shed light on the side effects of mental health, narrowing down those who are genetically more vulnerable.

genes are the reason. The study elaborated further that people who are genetically predisposed to lower natural risks. Before prescribing dopamine levels are more Ozempic, a thorough check likely to experience depression after using background should be Ozempic.

The researchers analysed and found that GLP-1 drugs, like Ozempic, target certain and CREB1. This can further worsen

in the study, the study urged people to proceed with caution, understanding the of an individual's genetic considered. These risk factors could help determine whether Ozempic should be prescribed or not. The study didn't deny the weight loss benefits but instead depressive emphasised the need for

Your ultimate sunscreen guide: Dermatologist's tips on SPF, PA Ratings and how to apply

The sun's ultraviolet rays can damage your cause long-term damage. Think of sunscreen skin even before you realise it. This is why as a daily investment in your skin's future." skipping sunscreen is a big no! It is the ultimate weapon against premature aging, hyperpigmentation, sagging skin and skin cancer. The best sunscreen protects your skin from the harmful effects of the sun's ultraviolet rays. Packed with ingredients that either absorb, reflect or scatter UV radiation, it can tackle sunburn and maintain a healthy skin barrier. But the real challenge is to choose a sunscreen that perfectly suits your skin type and needs. As a beginner, searching for a nongreasy, effective sunscreen can be a challenging task. Read this expert-backed guide that simplifies it all for every skin type. crucial to reapply the best sunscreen for oily Sunscreen is your skin's BFF! They help skin every 2-3 hours. While choosing the best protect your skin health and prevent sun damage. The best sunscreen for women and men can tackle sunburn, premature aging, dark spots and decrease the risk of skin cancer (The Skin Cancer Foundation). Regular use may even maintain an even skin tone, prevent collagen breakdown and keep your skin youthful over time. Celebrity Dermatologist Dr Meghna Mour, Chief Dermatologist & Hair Transplant Surgeon, Co-founder & Medical Head, Skuccii Supercliniq says, "Even on cloudy days or indoors, UV rays penetrate and

SPF stands for sun protection factor. It measures how well a sunscreen protects your skin from UVB rays, which are responsible for sunburn and skin damage. SPF is directly related to the amount of solar exposure. As the SPF value increases, sunburn protection also increases (Food and Drug Administration).

SPF 30 filters about 97% of UVB rays, while SPF 50 filters about 98%. It's not a linear scale, so going higher than SPF 50 offers a marginal added benefit but no harm, says the expert. But, it is important to note that no SPF blocks 100% of UVB rays. Therefore, it is sunscreen for dry skin or any other skin type, look for PA+++ and broad-spectrum protection on the label. PA ratings measure protection against UVA rays, which cause premature aging and pigmentation. The more plus signs, the higher the protection. Broadspectrum means the sunscreen shields you from both UVA and UVB rays, providing complete protection from sunburn, aging, and skin damage. For daily use, always opt for a broad-spectrum sunscreen with at least SPF 30 and PA+++ or higher.

Doctor reveals what people should know before buying packaged drinks in summer

cold, refreshing beverages become even harder to resist. tempted to grab unpackaged drinks from street vendors or the familiar chilled water stuck in the heat. However, it's essential to stay cautious during this time and be mindful of what we're Dr Saurabh consuming. Arora, managing director, Auriga Research, shared with HT Lifestyle some basic tips, which we can all follow to stay safe throughout the summer and protect ourselves from waterborne or beverageborne diseases.

"First and foremost, we should all try to use packaged beverages as the first choice, especially while we are on the go. And make sure that any packaged beverage that we buy has an FSSAI license. also look at the

As summer temperatures soar, manufacturing and expiry date," says Dr Arora.

He adds, "Personally, I In these sweltering moments, always make sure to empty we may find ourselves the Tetra Pack and then consume it, rather than putting a straw directly into it. Another thing to look out for from the cart when we're is puffy packages. If there is gas buildup and pressure, and the package has become puffy, we should avoid those. That's a clear sign of contamination and microbial growth inside the tetra pack. The same goes for bottles and bottled beverages, always keep an eye out for any growth foreign contamination before them." consuming continues, "If you don't have a choice and have to go with the unpackaged beverage, make sure to check for basic hygiene at the vendor, street food, or restaurant. Ensure the surroundings are clean and that they have an FSSAI license. The area should not



Doctor shares key tips to stay safe this summer by choosing the right beverages. avoiding contamination and ensuring proper hygiene while staying hydrated.

the beverages are being consuming them. Trust your prepared. By ensuring that the taste buds and your nose, if practices and maintaining smell or an off taste, it's best cleanliness, you can protect to avoid it altogether." Lastly, yourself."

typically shy away from is the ice being used at roadside vendors. While it's not always the culprit, you should still be careful about how it's stored and how it's being served to you," Dr Arora advises. Dr Arora also emphasises the importance of caution with milk-based beverages during the summer. "Like any other season, milk products and milk-based beverages have a higher risk of spoilage and

be near a drain or nala where be very careful while vendor is following hygiene you detect even a slight foul he shares a tip for juice "Another thing that we all lovers: "Juices are very popular in summer and are indeed healthy, but again, ensure the juice vendor is properly cleaning the juicer, washing it thoroughly, and not letting it stand with pulp and remnants from the last service, which can rot and cause infections." By taking these simple yet effective precautions, you can stay hydrated and throughout the without worrying about the contamination. So, you must safety of your beverages.