

यूको बैंक (कोoperative bank) UCO BANK (chartered bank)	Home Loan Scheme Homebuyers Trust
BIL Branch : Vatsalya Building, Nr. Vihgory School , BIL Cross Road, BIL, Vadodara-391410.	
DEMAND NOTICE	
Date : 17.03.2026	
To,	
Home Loan A/c. No. : 03610610013267 & 03610610022382	
1. Mr. Lalji Jaderabhai Katoriya, Add.1 : 46-B, Shubhdarshan Apartment, Pranatirth Derasar, Satellite Mankabag, Ahmedabad, Gujarat-380 015. Add. 2 : E-502, Arya Elegance, BIL, Vadodara, Gujarat-391410.	
2. Mrs. Nikhita Gautambhai Joshi, Add.1 : 46-B, Shubhdarshan Apartment, Pranatirth Derasar, Satellite Mankabag, Ahmedabad, Gujarat-380 015. Add. 2 : E-502, Arya Elegance, BIL, Vadodara, Gujarat-391410. Add. 3 : C-28-334, Krishnanagar, Naroda Road, Sajjipor Bogha, Ahmedabad City, Gujarat-382345	
Sub : Notice u/s 13 (2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. (Herein After Called 'Act') Dear Sir/s,	
1. At your request, you have been granted by UCO Bank, through its BIL-Vadodara Branch, Vadodara from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favour of the Bank. The relevant particulars of the said credit facilities availed by you and the security agreement(s)/document(s) executed by you are stated in Schedule "A" and "B" of this notice respectively excluding pledge of movable, you have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s)/document(s).	
2. You have also created security mortgage by way of deposit of title deeds/registered mortgages creating security interest in favour of the Bank. The documents relating to such mortgage are also stated in Schedule "B".	
The relevant particulars of the secured assets are specifically stated in Schedule "C"	
All the part and parcel of the property Flat No. E-502, under Scheme Arya Elegance in Registration District Vadodara Village-BIL, Revenue Survey No. 613, Block No. 437, Vide Bill, T. P Scheme No.1, Final Plot No. 68 land wherein as per approved map Plot No. 17, measuring 3269 Sq. mtrs where of tower No. A, Flat No. E-502, having Carpet area 52.93 sq. mtrs and balcony measuring 2.94 sq. meter and wash area measuring 2.23 sq. mtrs proportionate share road and common plot area measuring 23.98 sq. mtr. Bounded by : East : Compound Wall, West : O.T.S., Lift and Flat No. E-503, North : O.T.S. Lift and Flat No. E-501, South : Open Space.	
3. You have also acknowledge subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct to the above said financial assistance / credit facilities have become irregular and the debt has been classified as non-performing asset on 28.01.2026 in accordance with directives/guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.	
4. Despite repeated request, you have failed and neglected to repay the said dues / outstanding liabilities. Therefore, the Bank hereby calls upon u/s 13(2) of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Bank is in the sum Rs. 16,33,684.90/- (Rupees Sixteen Lacs Thirty Three Thousand Six Hundred Eighty Four & Ninety Paise only) as on 28.02.2026 (inclusive of interest up to 28.02.2026) for Home Loan. You are also liable to pay Future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.	
5. If you fail to repay to the Bank the aforesaid sum Rs. 16,33,684.90/- (Rupees Sixteen Lacs Thirty Three Thousand Six Hundred Eighty Four & Ninety Paise only) as on 28.02.2026 (inclusive of interest up to 28.02.2026) with further interest and incidental expenses, cost as stated above in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under sub-section (4) of section 13 and other application provisions of the said Act.	
6. You are also put on notice that in terms of sub-section 13 of section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in Schedule "C" of this notice without obtaining written consent of the Bank.	
7. The Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding bills discounted, bank guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities. Be it necessary to mention that your right of redemption of the secured assets/mortgaged property in terms of sub section 13(8) of the Act to subject to payment of the entire dues together with all cost, charges, expenses etc. to the Bank prior to the date of publication of notice for public auction or inviting quotation or tender from public or private treaty for transfer by way of sale, assignment or sale of the secured assets only.	
8. This notice is issued without prejudice to the Bank's right to initiate such other actions or legal proceedings as it deems necessary under any other applicable provisions of Laws.	
Date : 17.03.2026	
Place : Vadodara	Authorized Officer UCO Bank



बैंक ऑफ़ इंडिया
Bank of India



Asset Recovery Branch Rajkot, 2nd Floor, Rajkot Main Branch Building, Para Bazar, M G Road, Rajkot- 360001
Mobile No : 94312 08331 / 99109 05721
E-mail : ARB.RAJKOT@bankofindia.bank.in

E-AUCTION
SALE NOTICE

FOR SALE OF MOVABLE & IMMOVABLE ASSETS UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION TO RULE 6(2) AND 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 (Movable & Immovable Property/ies) mortgaged/hypothecated/pledged/charged to the bank of India. The physical possession of which has been taken by the Authorized Officer of Bank of India, (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on Dt. 09.04.2026.

STATUTORY 15 DAYS SALE NOTICE UNDER SARFAESI ACT TO THE BORROWER / GUARANTOR / MORTGAGOR

IMPORTANT DATES : Date & Time of Inspection of the Property : 06.04.2026 & 07.04.2026 (From 11.00 AM to 2.00 PM)
Last Date for Submission of EMD : 09.04.2026 by 4.00 PM - Last Date for Submission of Bids : 09.04.2026 by 4.00 PM
Date & Time of E-Auction : 09.04.2026 from 11.00 AM to 5.00 PM (With auto extensions of 5 minutes duration)

Sr/ Lot No.	Name & address of Borrower/s / Guarantor s / Proprietor	Description of the Movable & Immovable Property	Type of possession	Date of notice under section 13(2) Demand Notice & amount mentioned in the notice	Minimum Reserve Price (Aml. in Rs.)	EMD (Amount in Rs.)	Name, Address Mobile No. of Beneficiary Branch, A/C No. & IFSC Code
01	Borrower : M/s Leorain Bath Products Private Limited Partners : 1. Mehulkumar Dineshchandra Chavda (Director), 2. Parth Mehulkumar Chavda, 3. Bhumben Mehulbhai Chavda Guarantor : 1. Mehulkumar Dineshchandra Chavda (Director), 2. Parth Mehulkumar Chavda, 3. Bhumben Mehulbhai Chavda	EQM of Residential House On Land of Plot No. 91, City Survey No. 5166, City Survey Ward No. 7, T.P.S. No. 4, F.P. No. 91 of the Land of Virani Aghat Lekh No. 132-236, Ramnagar Street No. 04, Behind Gondal Road D Mart, Jayant K G Road, Gondal Road, Rajkot - 360 004. Property Id - BKIDARB14	Symbolic	24.09.2025 Rs. 63,30,000/- plus interest plus other charges and minus Recovery made thereafter.	Rs. 50,00,000/-	Rs. 5,00,000/-	Bank of India, ARB Rajkot Branch Dist : Rajkot, Pin-360001 A/c No. 313690200000033 IFSC : BKID0003136 A/c Name : Intermediary Inward Outward Remittance, Mo. : 94312 08331
02	Borrower : M/s Gopi Polyplast Partners : Mr. Bharat Babubhai Limbasiya, Mrs. Rinkal Madhavibhai Limbasiya	Industrial Shed Premises, Shed No. 03, Sub Plot No. 3/B, Plot No. 3 (South side), Rajkot Rev Sur. No. 32612 p, City Sur. No. 2705 & F.P. No. 130 Ground Floor, Shivam Estate. P. S. No. 05, O. P. No. 41, City Sur Ward No. 08, Rajkot. Area 21.58 Square Meter. in the name of Mr. Bharatbhai B. Limbasiya. Property Id - BKID149	Physical	23.05.2023 & Rs. 96,25,652.18 plus interest plus other charges and minus Recovery made thereafter.	Rs. 15,53,000/-	Rs. 1,55,000/-	
03		Shed No. 01, Sub Plot No. 3/B, Plot No. 3 (South side), Rajkot Rev. Sur. No. 326/2 p, City Sur. No. 2705 & F. P. No. 130, Ground Floor, T. P. S. No. 05, O. P. No. 41 City Sur Ward No. 08 Shivam Estate, Near Patel Chowk, Atika Industrial area behind Sona Gathiya, Dhebar Road, Rajkot Area 19.80 Square Meter. in the name of Mr. Bharatbhai B. Limbasiya. Property Id - BKID148			Rs. 16,92,000/-	Rs. 1,69,000/-	
04	Borrower : 1. Mr. Pancha Punjabhai Savdharia 2. Mrs. Galiben Panchbhai Savdharia	All that Part and Parcel of the Property Land Admeasuring 112.00 Sq. Mts. consisting of Residential House situated at Plot No. 19, R.S. No. 144, City Survey No. 364/19, Sheet No. 216, Mayunagar, Jamnagar - 361 002 Property Id - BKIDARB12	Symbolic	23.05.2023 Rs. 54,44,232.70/- plus interest plus other charges and minus Recovery made thereafter.	Rs. 29,07,000/-	Rs. 2,90,700/-	
05	Borrower : Mr. Hardik Sureshbhai Makhela (Proprietorship) Mr. Sureshbhai Tejabbhai Makhela (Co-Obligant)	Shyam Apartment, Flat No. 501, 5th Floor, Mangal Bag, Street Number 3, Vaikeshwari, Gundwara - Hospital Road, Jamnagar, Gujarat - 361 006, City S. No. 1762/3, Sheet No. 236, Plot No. 6/A + 6/B + 4, City S. Ward No. 10, Taluka : Jamnagar. Built Up Area of the Flat is 68.41 Sq. Mt. = 736.00 Sq. Ft. (BUA = 44.21 Sq. Mt. + Balcony = 24.20 Sq. Mt.) Property Id - BKIDARB03	Symbolic	14.09.2022 & Rs. 57,72,541.84 plus interest plus other charges and minus Recovery made thereafter.	Rs. 21,77,000/-	Rs. 2,17,700/-	
06	Borrower : M/s D P Traders Prop : Mr. Dharmesh Parshottambhai Shah	Residential Property Bearing City Survey No. 2526, 2527 & 2528, Sheet No. 61, Ward No. 3, First Floor Plus Second Floor, Sherdipthi No Delo, Dhoobi Galli, Soni Bazar, Bhavnagar - 364 001. Area of Plot : 503.78 Sq. Ft. Owned by : Mr. Dharmesh P Shah. Property Id - BKID203	Physical	29.12.2022 & Rs. 50,25,000.00 plus interest plus other charges and minus Recovery made thereafter.	Rs. 13,10,000/-	Rs. 1,31,000/-	
07	Borrower : M/s Super Cad Cam LLP Partners : 1. Mr. Ashwinbhai Keshavbhai Ramani 2. Mr. Rajeshbhai Muljibhai Bhadukiya Guarantors : 1. Mr. Ashwinbhai Keshavbhai Ramani 2. Mr. Rajeshbhai Muljibhai Bhadukiya 3. Mrs. Sangliten Ashwinbhai Ramani	Industrial Land & Building situated at R.S. No. 222/P/26, Plot No. 11+12, Sub Plot No. 11+12/4, Nr. Rotec Technocast, Shapur - Padavala Main Road, Vill. : Padavala, Tal. : Kotda Sangani, Dis. Rajkot - 360 024 Land Area : 124.69 Sq. Mt. Owned by M/s Super Cad Cam LLP Property Id - BKIDARB9A	Physical	13.03.2024 & Rs. 75,84,000 plus interest plus other charges and minus Recovery made thereafter.	Rs. 28,92,500/-	Rs. 2,89,250/-	
08	M/s Shree Masala Gruh Udyog Partners : 1. Mr. Dinesh Jivanlal Morzarria 2. Mr. Sandip Dineshkumar Morzarria Guarantor : 1. Mr. Dinesh Jivanlal Morzarria 2. Mr. Sandip Dineshkumar Morjarria 3. Mrs. Harshaben Dineshbhai Morjarria	Part No. 13 Ground Floor, Zaveri Building, Near Kedareshwar Mahadev Temple, Opp. Samast Goswami Chattralay, Sutarvada Road , Porbandar - 360 575. Built Up Area : 24.08 Sq. Mt. Property Id - BKIDARB10A	Symbolic	23.06.2025 Rs. 9,58,13,698.36/- plus interest plus other charges and minus Recovery made thereafter.	Rs. 17,61,500/-	Rs. 1,76,150/-	
09		Industrial Land & Building R.S. No. 66/ 67/ 68 P, Plot No. 146 To 149 & 157 & 158 Vanana Industrial Estate, Beside D R Garment Unit / Nilson Food & Beverages, Near Ranana Toll Plaza, N H 27 Vananava, Porbandar - 360 575. Land Area - 3000.00 Sq. Mt. Buildup Area : 1573.44 Sq. Mt. Property Id - BKIDARB10B			Rs. 1,51,61,000/-	Rs. 15,16,100/-	
10		Industrial Open Land Plot No. 202/1, Vanana Industrial Estate, Beside D R Garment Unit / Nilson Food & Beverages, Near Ranana Toll Plaza, N H 27, Vananava, Porbandar - 360 575. Land Area : 1000 Sq. Mt. Property Id - BKIDARB10C			Rs. 25,50,000	Rs. 2,55,000/-	
11		Industrial Land Plot No. 209/2, Vanana Industrial Estate, Beside D R Garment Unit / Nilson Food & Beverages, Near Ranana Toll Plaza, N H 27, Vananava, Porbandar - 360 575. Land Area : 1000 Sq. Mt. Builtup Area : 596.51 Sq. Mt. Property Id - BKIDARB10D			Rs. 1,11,72,000/-	Rs. 11,17,200/-	
12		Plot No. 418/2 Dharampur GIDC Estate, Near Orient Unit, Opp. K K Mineral Industries, GIDC Road, Dharampur, Taluka Ranavav & District Porbandar - 360 575. Land Area : 660.00 Sq. Mt. Built Up Area : 364.00 Sq. Mt. Property Id - BKIDARB10E			Rs. 30,45,000/-	Rs. 3,04,500/-	
13		Plot No. 419/3 Dharampur GIDC Estate, Near Orient Unit, Opp. K K Mineral Industries, GIDC Road					

Floor, Rajkot Main Branch oad, Rajkot- 360001 / 99109 05721 nkofindia.bank.in		E-AUCTION SALE NOTICE			
FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION EST (ENFORCEMENT) RULES,2002.					
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City Survey Ward No. agrar Street No. 04,	Symbolic	24.09.2025 Rs. 63,30,000/- plus interest plus other charges and minus Recovery made thereafter.	Rs. 50,00,000/-	Rs. 5,00,000/-	Bank of India, ARB Rajkot Branch Dist : Rajkot, Pin-360001 A/c No. 313690200000033 IFSC : BKID0003136 A/c Name : Intermediary Inward Outward Remittance, Mo. : 94312 08331
(e), Rajkot Rev.Sur. S. No. 05, O. P.No. Mr. Bharatbhai B.	Physical	23.05.2023 & Rs. 96,25,652.18 plus interest plus other charges and minus Recovery made thereafter.	Rs. 15,53,000/-	Rs. 1,55,000/-	
6/2 p. City Sur.No. 08 Shivam Estate, kot	Physical		Rs. 16,92,000/-	Rs. 1,69,000/-	
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er 3, Valkeshwari, Sheet No. 236, Plot	Symbolic	14.09.2022 & Rs. 57,72,541.84 plus interest plus other charges and minus Recovery made thereafter.	Rs. 21,77,000/-	Rs. 2,17,700/-	
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157 & 158 Vanana anana Toli Plaza, N a : 1573.44 Sq. Mt.			Rs. 1,51,61,000/-	Rs. 15,16,100/-	
armment Unit / Nilson 575			Rs. 25,50,000	Rs. 2,55,000/-	
Unit / Nilson Food & 810D			Rs. 1,11,72,000/-	Rs. 11,17,200/-	
al Industries, GIDC RB10E			Rs. 30,45,000/-	Rs. 3,04,500/-	
al Industries, GIDC RB10F			Rs. 26,61,000/-	Rs. 2,66,100/-	
armment Unit / Nilson 575			Rs. 25,50,000/-	Rs. 2,55,000/-	
uction agency ebkray (link : https://baanknet.com) is and above, 1% TDS has to be borne by the bidder.					
ebsite i.e. www.bankofindia.bank.in/Dynamic/Tender					
ctricity, taxes and other charges levied by central/state/other institutions.					
e) notice in full before the date of auction, failing which property will be auctioned/ sold and balance and cost from borrower/guarantor					
anguage Version Of This Auction Notice, The English Version Shall Prevail)					
					Authorized Officer, Bank of India