

GRIHUM HOUSING FINANCE LIMITED

Registered Office:- 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014 , Branch Office Unit:- Office No. 303 & 304, Aryaman Shopping Complex, 3rd Floor, Jetalpur Road, Vishwas Colony, Vadivadi, Vadodara - 390020, Gujarat

E-AUCTION - SALE NOTICE
(Sale of secured immovable asset under SARFAESI Act)

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Interest is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/Mortgagor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 27-03-2026 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: <https://www.bankauctions.com>. For detailed T&Cs of sale, please refer to link provided in GHFL's/Secured Creditor's website i.e. www.grihumhousing.com

Sr. No.	Proposal No. Customer Name (A)	Demand Notice Date and Outstanding Amount (B)	Nature of Possession (C)	Description of Property (D)	Reserve Price (E)	EMD (10% of RP)(F)	EMD Submission date (G)	Incremental Bid (H)	Property Inspection Date & Time (I)	Date and time of Auction (J)	Known encumbrances /Court cases if any (K)
1	Loan No. HL0062610 000005028348 Truptesh Narendra bhai Desai (Borrower) Desai Bhavexaben (Co Borrower) Jay Raameshth Enterprise	Notice date: 08-08-2025 Total Dues: Rs. 2827003/- (Rupees Twenty Eight Lakh Twenty Seven Thousand Three Only) payable as on 08-08-2025 along with interest @13.35% p.a. till the realization.	Physical	All The Piece And Parcels Of The Immovable Property/ Non-Agricultural Land Situated At Registration District Vadodara, Sub-District - Vadodara, Mouje: Tarsali, Bearing Revenue Survey No. 4401, T.P. Scheme No. 39, F.P. No. 36, Total Adm. 7500 Sq. Mtr., Paiki Land Adm. 1740 Sq. Mtr., Upon Which Scheme Namely "Sky Heights" Has Been Developed And In The Said Scheme Flat No. 1003 (3bhk), Upon 10th Floor, Having Super Carpet Area Adm. 89.58 Sq. Mtr., Balcony Area Adm. 9.91 Sq. Mtr., Wash Area Adm. 2.10 Sq. Mtr. And Having Undivided & Proportionate Share In Road Adm. 31.55 Sq. Mtr., Which Is Bounded As Under: East : Flat No.1002 West : 18 Mtr. Road North : Flat No. 1004 South : 18 Mtr. Road	Rs.2650000/- (Rupees Twenty Six Lacs Fifty Thousand Only)	Rs.265000/- (Rupees Two Lacs Fifty Thousand Only)	25-03-2026 Before 5 PM	10,000/-	18-03-2026 (11AM - 4PM)	27-03-2026 (11 AM- 2PM)	NIL

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider) C1 India PVT. LTD. Address: Plot No. 68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email id - Support@bankauctions.com, Contact Person -Dharni P, Email id- dharni.p@c1india.com Contact No- 9948182222. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of by way of NEFT/RTGS /DD in the account of GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C, Account no. - 091551000028, IFSC code - ICIC0000915, Branch Address - ICICI Bank Ltd, Panchshil Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014 drawn on any nationalized or scheduled Bank on 25-03-2026 and register their name at <https://www.bankauctions.com> and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address: Office No. 303 & 304, Aryaman Shopping Complex, 3rd Floor, Jetalpur Road, Vishwas Colony, Vadivadi, Vadodara - 390020, Gujarat Mobile no. Mobile no. +91 8281138143 e-mail ID p.adithi@grihumhousing.com. For further details on terms and conditions please visit <https://www.bankauctions.com> & www.grihumhousing.com to take part in e-auction. This notice is also to be considered as 15 DAYS (Fifteen) notice to Borrower / Co-Borrower/Mortgagor (s)/Guarantor(s) under Rule 8(i) of the Security Interest (Enforcement) Rule-2002

Note: In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in Financial Express shall be prevail.

Date: 11-03-2026, Place: Gujarat Sd/- Authorised Officer, Grihum Housing Finance Limited

बैंक ऑफ बरोडा
Bank of Baroda
NSSC, GIFT City, Ganhdinagar

SALE OF USED CARS
Bank of Baroda invites offers for Sale of 2 Old used CIAZ / Swift Dzire cars

For more information / application form visit : <https://bankofbaroda.bank.in/tenders>

IDFC FIRST Bank Limited
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) | CIN : L65110TN2014PLC09792
Registered Office:- KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.
Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

NOTICE UNDER SECTION 13 (2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002
The following borrowers and co-borrowers availed the below mentioned secured loans from IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) The loans of the below-mentioned borrowers and co-borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice
1	5111956	Loan Against Property	1. Hanuman Shoes Palace 2. Lila Chaudhary 3. Kuyaram Savaram Chaudhary	11.02.2026	INR 5,83,093.05/-

Property Address : All That Piece And Parcel Of Immovable Property, Premises Of Flat No. 203, Admeasuring 535.00 Sq. Fts. i.e. 49.70 Sq. Mtrs., (Super Built Up Area), Alongwith Proportionate Undivided Share In Ground Land, "Building No.2" "Second Floor", "Akshardham Apartment", Developed Upon Land Bearing Revenue Survey No. 72, Block No. 102, T. P. Scheme No. 70, Original Plot No. 56/A, Final Plot No. 56/A, Zone Value 16/9 Paikae, Situated At Moje: Village Chhaprabhalha Sub-district & Taluka: Surat City - 4 (Katargam), District: Surat, State: Gujarat-394105, And Bounded As : East: Flat No. 204, West : Building No. 1, North: Society Margin South : Passage & Flat No. 202.

You are hereby called upon to pay the amounts to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc., within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited). Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

Sd/- Authorized Officer
IDFC FIRST Bank Limited
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)

Date : 11.03.2026
Place : Surat, Gujarat

बैंक ऑफ बरोडा
Bank of Baroda

Ahmedabad City Region-1
3rd Floor, Bank of Baroda Towers, Nr. Law Garden, Ellisbridge, Ahmedabad-380006
Email : Recovery.ahmedabadcity@bankofbaroda.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
"APPENDIX- IV-A [See proviso to Rule 6 (2) & 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 6(2) & 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/charged to 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" 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 :

Sr / Lot No.	Name & address of Borrower/s / Guarantor/ Mortgagor s	Give short description of the immovable property with known encumbrances, if any Status of Possession (Constructive/Physical)	Total dues	Reserve Price, EMD & Bid Increase Amount	Property Visit date and Visit Timings And Concerned Branch
1	Mr. Nishant Mukesh Shah	All the piece and parcel of immovable property bearing residential property situated at Manjipura, T.a. Nadiad, Dist-kheda, bearing Re. Survey No. 187 adm. 183.52 Sq. mtrs. it known as "Sant Villa" paiki Bunglow no.31 admeasuring 183.52 Sq. mtrs. with undivided share of road, common plot, there on construction G.F., F.F i.e Total admeasuring 202.90 Sq. mtrs. Status of Possession : Physical	Rs. 74,69,000/- (Rupees Seventy-Four Lakh Sixty-Nine Thousand Only) + Unapplied Interest and other charges & less recovery thereafter	Reserve Price : Rs. 34,41,000/- (Rupees Thirty Four lacs forty one thousand Only) EMD : Rs. 3,44,100/- (Rupees Three Lacs forty four thousand one hundred Only) Bid Increase Amount : Rs. 10,000/- (Rupees Ten Thousand Only)	Visit Date: 17.03.2026 to 20.03.2026 Timings: 11:00 AM to 3:00 PM (with prior appointment from Authorized Officer Usmanpura Branch Mob. No. +91 9978446557 Email: USMANP@bankofbaroda.co.in)
2	Mr. Kaushikbhai Maheshkumar Panchal	All the piece and parcel of immovable property bearing residential property situated at Manjipura, T.a. Nadiad, Dist-kheda, bearing Re. Survey No. 187 adm. 149.20 Sq. mtrs. it known as "Sant Villa" paiki Bunglow no. 59 admeasuring 149.20 Sq. mtrs. with undivided share of road, common plot, there on construction G.F., F.F i.e Total admeasuring 202.90 Sq.mtrs. Boundaries of the property are as follows: North; Bungalow No. 56, South: Scheme Common Road, East: Bungalow No. 60, West: Bungalow No. 58. Status of Possession: Physical	Rs. 55,44,000/- (Rupees Fifty-Five Lakhs Forty-Four Thousand Only) + Unapplied Interest and other charges & less recovery thereafter if any	Reserve Price : Rs. 31,42,000/- (Rupees Thirty one lacs forty two thousand Only) EMD : Rs. 3,14,200/- (Rupees Three Lacs fourteen thousand two hundred Only) Bid Increase Amount : Rs. 10,000/- (Rupees Ten Thousand Only)	Visit Date: 17.03.2026 to 20.03.2026 Timings: 11:00 AM to 3:00 PM (with prior appointment from Authorized Officer Usmanpura Branch Mob. No. +91 9978446557 Email: USMANP@bankofbaroda.co.in)
3	Mr. Pankaj K Pandey and Mrs. Poonam Pandey	Flat No. 201, 2nd Floor, Block 24, Sector - B, Swaminarayan Park (Naroda), Nr. Haridashan Chokdi, Nava Naroda, Ahmedabad. Situated on Survey No. 610 & 632, F.P. No. (22 + 44) 1 & (22 + 44) 2, T.P.S. No. 121, Mouje: Naroda, Ta.: Asarva, Dist. Ahmedabad. Status of Possession : Physical	Rs. 16,41,000.00 Rupees Sixteen Lakh Forty One Thousand Only) + Unapplied Interest and other charges & less recovery thereafter	Reserve Price : Rs. 14,33,000/- (Rupees Fourteen lacs thirty three thousand Only) EMD : Rs. 1,43,300/- (Rupees One lacs forty three thousand three hundred Only) Bid Increase Amount : Rs. 10,000/- (Rupees Ten Thousand Only)	Visit Date : 17.03.2026 to 20.03.2026 Timings : 11:00 AM to 3:00 PM (with prior appointment from Authorized Officer Ambawadi Branch Mob. No. 9978446501 Email: AMBAWA@bankofbaroda.co.in)
4	Mr. Jaulik Thakkar	Flat No. B/301, 3rd Floor, Prahlad Residency-2, Nr Galaxy Cinema, Nr. Galaxy Underpass, Nr. Surbhi Restaurant, Naroda, Ahmedabad Status of Possession : Physical	Rs. 32,47,142.61 (Rupees Thirty Two lacs forty seven thousand one hundred and forty two and sixty one paisa Only) + Unapplied Interest and other charges & less recovery thereafter	Reserve Price : Rs. 27,31,000/- (Rupees Twenty seven lacs thirty one thousand only) EMD : Rs. 2,73,100/- (Rupees Two lacs seventy three thousand Two lacs) Bid Increase Amount : Rs. 10,000/- (Rupees Ten Thousand Only)	Visit Date: 17.03.2026 to 20.03.2026 Timings: 11:00 AM to 3:00 PM (with prior appointment from Authorized Officer Law Garden Branch Mob. No. 740529269 Email: LAWAHM@bankofbaroda.co.in)
5	Mr Awadhkishor Gurdajal Rathod & Mrs Munniidevi Awadhkishor Rathod	Flat No. F/502, 5th Floor, F- Block, Navjivan Vihar, Opp. Geratpur Railway Station Road, Geratpur, Ahmedabad Status of Possession : Physical	Rs. 6,67,524.72 (Rupees Six lacs sixty seven thousand five hundred twenty four and seventy two paisa Only) + Unapplied Interest and other charges & less recovery thereafter	Reserve Price : Rs. 4,62,000/- (Rupees Four Lacs sixty two thousand Only) EMD : Rs. 46,200/- (Rupees forty six thousand two hundred Only) Bid Increase Amount : Rs. 10,000/- (Rupees Ten Thousand Only)	Visit Date : 17.03.2026 to 20.03.2026 Timings : 11:00 AM to 3:00 PM (with prior appointment from Authorized Officer Sabarmati Branch Mob. No. 9978446543 Email: SABARM@bankofbaroda.co.in)

Date of e-Auction Time of E-auction : 27.03.2026, Start Time 2:00 PM to End Time 6:00 PM
(unlimited extension of 10 minutes)

For detailed terms and conditions of sale, please refer/visit to the website link <https://bankofbaroda.bank.in/e-auction> and online auction portal Baanknet.com. Also, prospective bidders may contact the Authorised officer on Mobile (GST/ITDS as per Government Rules applicable shall be payable by purchaser on sale of Movable/Immovable Assets.)

AS PER SARFAESI ACT, STATUTORY -15- DAYS SALE NOTICE TO THE BORROWER /GUARANTOR/ MORTGAGOR

The above mentioned borrower /s is/ are hereby notified 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.

Date : 10.03.2026 | Place : Ahmedabad Sd/- Authorized Officer, BANK OF BARODA

Rajkot Nagarik Sahakari Bank Ltd.
(Multistate Scheduled Bank)

Possession Notice
(For Immovable Property)

R.O. & H.O.: "Arvindbhai Maniar Nagarik Sevalay", 150' Ring Road, Nr. Raiya Circle, Rajkot. Ph. 2555716

Whereas, The undersigned being the authorized officer of the Rajkot Nagarik Sahakari Bank Ltd., H.O. Rajkot 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 a demand notice dated 24/06/2025 by Regd. A/D. Post and public notice on 05/07/2025 in Daily Newspaper "THE INDIAN EXPRESS" and "JANYUG" calling upon the borrower Solanki Krunalbhai Jagdishbhai to repay the amount mentioned in the notice being Rs.3,23,112-68 (Rupees Three Lacs Twenty Three Thousand One Hundred Twelve And Sixty Eight Paisa Only) and interest thereon due from 31/05/2025 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, guarantors and the public in general that the undersigned has taken possession of Property described herein below on 08/03/2026 through the Court Commissioner, in pursuance of the Order Dt.23/12/2025 issued by the Hon. Chief Judicial Magistrate Surendranagar under section 14 of the SARFAESI Act-2002. The borrower in particular and the public in general is hereby cautioned not to deal with the following property and any dealing with this property will be subject to the charge of Rajkot Nagarik Sahakari Bank Ltd., Rajkot for an amount outstanding as on 28/02/2026, Rs.3,54,593-68 (Rupees Three Lacs Fifty Four Thousand Five Hundred Ninety Three and Sixty Eight Paisa Only) + interest thereon due from 01/03/2026.

Description of Property
Immovable Property situated in Gujarat State, Dist. Surendranagar, Sub District Wadhwan, Village Dudhrval, within the boundary of Three Surendranagar- Dudhrval Combined Nagarpalika, Surendranagar's City Survey Ward No.1, City Survey No. 4079/K area 71-73 Sq. Meter Land Thereon House with Ground Floor Rights and it's Construction area Approx. 50-00 Sq. Meter Acquired Vids Regd. Partition deed No.2124, Dated 27/ 06/2017 in the Name of Jagdishbhai Liladharbhai Solanki and bounded by as under:
North :- Plot of Shritilal Bhudarbhai
South :- House of Madhuben Ramjibhai
East :- Open Land of Alka Society
West :- Plot of Hasmukh Bhudar
Property Address : Block No-24, Prabhat Society, Vrundavan Street No.3, Surendranagar 363001 (Gujarat)

Dt. 10/03/2026 Authorized Officer, Rajkot. Rajkot Nagarik Sahakari Bank Ltd., H.O., Recovery Dept., Rajkot.

HDFC BANK
We understand your world

HDFC Bank Limited
Branch Address: HDFC House, Trident Complex, Race Course Vadodara 390007. CIN L70100MH1977PLC019916 Website: www.hdfc.com

POSSESSION NOTICE

Whereas the Authorised Officer/s of Housing Development Finance Corporation Limited, under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices under Section 13 (2) of the said Act, calling upon the following borrower(s) / Legal Heir(s) and Legal Representative(s) to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice/s, incidental expenses, costs, charges etc till the date of payment and / or realization.

Sr. No.	Name of Borrower (s) / Legal Heir(s) and Legal Representative(s)	Outstanding Dues	Date of Demand Notice	Date of Possession	Description of Immovable Property (ies) / Secured Asset (s)
1	Parmar Natubhai Parmabhai (Borrower) 99919 - 634091125	Rs. 1422138/- as on 31-JUL-2020	01-SEP-20	10-MAR-2026	FLAT-D-101,FLOOR-1 st , ANJANI HOMES TOWER D, S NO 405,409,410/1, BXS/LAXMI VILLA,NR ST BASI, SCHOOL, JAMBUA OVER BRIDGE,JAMBUA, VADODARA 390014
2	Mr. DESAI PRANAV RAJESH Mrs. DESAI POOJA PRANAV 669412812 - HOME LOAN 141150647 - PL SUITE	Rs. 30,81,406/- towards home loan Rs. 11,01,637,81/- towards PL Suite	13-NOV-2025	05-MAR-2026	FLAT-204, FLOOR-2 ORCHID SKYRISE TOWER-C, S NO 99, F.P. NO 82, T.P.S. NO 1 NR SHIV KRUPA RESIDENCY, BH CYGNUS SCHOOL, HARNI-SAMA LINK ROAD, VADODARA.

However, since the borrower/s / Legal Heir(s) and Legal Representative(s) mentioned hereinabove have failed to repay the amounts due, notice is hereby given to the borrower/s / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and to the public in general that the Authorized Officer/s of HDFC have taken possession of the immovable property (ies) / secured asset(s) described herein above in exercise of powers conferred on him/ them under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above.

The borrower/s / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the aforesaid Immovable Property (ies) / Secured Asset(s) and any dealings with the said Immovable Property (ies) / Secured Asset(s) will be subject to the mortgage of Housing Development Finance Corporation Ltd.

Borrower(s) / Legal Heir(s) / Legal Representative(s) attention is/are invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets.

Copies of the Panchami drawn and Inventory made are available with the undersigned, and the said Borrower(s) / Legal Heir(s) / Legal Representative(s) is / are requested to collect the respective copy from the undersigned on any working day during normal office hours.

Date : 10.03.2026
Place : Gujarat Sd/-, Authorized Officer, For HDFC Bank Ltd.

Regd Office: HDFC Bank Ltd, HDF Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai-400013. CIN: L65920MH1994PLC080618 Website: www.hdfcbank.com

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Regional Branch Office: 208 to 213, Ground Floor, 2nd Floor, Shangrila Arcade, Nr. Shyamal Cross Road, Satellite, Ahmedabad-380015.

E-AUCTION NOTICE

PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISIO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

The undersigned as authorised officer of Jana Small Finance Bank Limited has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that online auction (e-auction) of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on 09.03.2026	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last Date, Time & Place for Submission of Bid
1	31029420000425 & 31029410000296	1) Hiren Jashvant Raval, 2) Raval Divyaben Hirenkumar	24/07/2025	30/11/2025	Rs.15,14,902.59 (Rupees Fifteen Lakh Fourteen Thousand Nine Hundred and Two and Fifty Nine Paisa Only)	20.03.2026 09:30 AM to 05:00 PM	Rs.8,86,000/- (Rupees Eight Lakh Eighty Six Thousand Only)	Rs.88,600/- (Rupees Eighty Eight Thousand Six Hundred Only)	31.03.2026 Time: 02:00 PM	30.03.2026 Before 5.00 PM Jana Small Finance Bank Ltd., 208 to 213, Ground Floor, 2nd Floor, Shangrila Arcade, Nr. Shyamal Cross Road, Satellite, Ahmedabad-380015.
Details of Secured Assets: Non-agricultural plot of land in Moje Kamrej Dist. Surat lying being land bearing R.S. No.384/2, Block No.373, Khata No.129, as per 7/12 admeasuring 1254 Sq.mtrs. "SHREEJI DARSHAN RESIDENCY" Paikli Plot No.49 to 54 & 74/A, admeasuring 713.17 Sq.mtrs. known as "VRAJ PALACE" Paikli Building-A, Second Floor, Flat No.201, Super Built up admeasuring 90.89 Sq.mtrs., i.e. 978.00 Sq.ft.s., Built up admeasuring 54.92 Sq.mtrs i.e. 591 Sq.ft.s., at Registration District & Sub-District Kamrej & District Surat. Boundaries by: North: Passage & Flat No.204, East: Apartment Parking, South: Flat No.202, West: Flat No.202.										
2	31519420001888	1) Mainuddin Ali, 2) Asrat Nisha	13/08/2025	24/10/2025	Rs.13,08,475.89 (Rupees Thirteen Lakh Eight Thousand Four Hundred and Seventy Five and Eighty Nine Paisa Only)	20.03.2026 09:30 AM to 05:00 PM	Rs.8,01,000/- (Rupees Eight Lakh One Thousand Only)	Rs.80,100/- (Rupees Eighty Thousand One Hundred Only)	31.03.2026 Time: 02:00 PM	30.03.2026 Before 5.00 PM Jana Small Finance Bank Ltd., 208 to 213, Ground Floor, 2nd Floor, Shangrila Arcade, Nr. Shyamal Cross Road, Satellite, Ahmedabad-380015.
Details of Secured Assets: All the piece mid parcel of Immovable Property being Bharuch, Sub-Dist. Ankleshwar, Mouje Dadhal Survey No.236 (Old Survey No.102) "Ekta Residency" Plot No.56 (NA236/56) Area. 40.18 sq.mtr.Road Area 36.39 Sq.mtr Total 76.57 Sq.mtr. Boundaries are as under: East: Society Internal Road, West: Plot No.65, North: Plot No.57, South: Plot No.55.										
3	31529610000760	1) Patnesha Yogesh Babubhai, 2) Patnesha Shardaben	07/05/2025	05/11/2025	Rs.14,10,794.76 (Rupees Fourteen Lakh Ten Thousand Seven Hundred and Ninety Four and Seventy Six Paisa Only)	20.03.2026 09:30 AM to 05:00 PM	Rs.8,07,000/- (Rupees Eight Lakh Seven Thousand Only)	Rs.80,700/- (Rupees Eighty Thousand Seven Hundred Only)	31.03.2026 Time: 02:00 PM	30.03.2026 Before 5.00 PM Jana Small Finance Bank Ltd., 208 to 213, Ground Floor, 2nd Floor, Shangrila Arcade, Nr. Shyamal Cross Road, Satellite, Ahmedabad-380015.
Details of Secured Assets: Immovable Property of residential house constructed on the land of Plot No.157/Paika north side Land admeasuring 56-00 Sq.mts. of R.S. No.104/1 land admeasuring Ac. 8-14 Guthas of Timbavadi, known as "Mangalghat-2", located within the limits of Junagadh Municipal Corporation, Ta. & Dist. Junagadh. Boundaries by: East: 6.00 Mts, wide Road, West: Adj. Property of Plot No.168, North: Adj. Property of Plot No.158, South: Adj. Property of Plot No.157/Paika.										
4	45248640002192 & 45241060000209	1) M/s. Trendy Collection, Prop. Ms. Ektaben Vinaskumar Thesiya, 2) M/s. Ektaben Vinaskumar Thesiya, Prop. Ms. Trendy Collection, 3) Mr. Vinaskumar Ukabhai Thesiya, 4) M/s. Javea Cosmetic, Prop. Mr. Vinaskumar Ukabhai Thesiya	15/05/2025	01/12/2025	Rs.1,71,16,338.55 (Rupees One Crore Seventy One Lakh Sixteen Thousand Three Hundred and Thirty Eight and Fifty Five Paisa Only)	20.03.2026 09:30 AM to 05:00 PM	Rs.91,80,000/- (Rupees Ninety One Lakh Eighty Thousand Only)	Rs.9,18,000/- (Rupees Nine Lakh Eighteen Thousand Only)	31.03.2026 Time: 02:00 PM	30.03.2026 Before 5.00 PM Jana Small Finance Bank Ltd., 208 to 213, Ground Floor, 2nd Floor, Shangrila Arcade, Nr. Shyamal Cross Road, Satellite, Ahmedabad-380015.
Details of Secured Assets: All that piece & parcel of Immovable Property, bearing as per Site Shop No.B-2 (Shop No.201 paikae as per plan) admeasuring about 3888 Sq.feet i.e 198.70 Sq.meter super built up area & admeasuring about 236.44 Sq.meter built up area & admeasuring about 2138 Sq.feet, i.e. 198.70 Sq.meter carpet area on 1st floor, along with undivided share in Building No.B, paikae North-West side, scheme known as SARTHI RESIDENCY, forming part of land bearing Revenue Survey No.23, Block No.20 admeasuring about 780 Sq.meter, of Village Kumbharia of Taluka Chorvasi of District Surat and Bounded as under: North: Adj. Kadorara-Surat Public Road, South: Adj. Margin & Building No.C-1, East: Adj. Kumbharia Road, West: Adj. Margin & Building No.A-1.										
5	36499420004042	1) Makwana Dharmendra Kantilal, 2) Makwana Arunaben Dharmendrabhai	13/06/2025	13/12/2025	Rs.23,08,097.59 (Rupees Twenty Three Lakh Eight Thousand and Ninety Seven and Fifty Nine Paisa Only)	27.03.2026 09:30 AM to 05:00 PM	Rs.13,87,000/- (Rupees Thirteen Lakh Eighty Seven Thousand Only)	Rs.1,38,700/- (Rupees One Lakh Thirty Eight Hundred Only)	17.04.2026 Time: 02:00 PM	16.04.2026 Before 5.00 PM Jana Small Finance Bank Ltd., 208 to 213, Ground Floor, 2nd Floor, Shangrila Arcade, Nr. Shyamal Cross Road, Satellite, Ahmedabad-380015.
Details of Secured Assets: Immovable Residential Property consisting of the Plot No.11 paiki Southern side land admeasuring 51-70 Sq.mtr. with building thereon of Revenue Survey No.46 Paiki, area known as "Satyam Society of Village Madhapar, Tal. & Dist. Morbi. Boundar: East: Plot No.13, West: Others Property, North: Remaining part Plot No.11, South: Common Plot.										

The properties are being held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and the E-Auction will be conducted "On Line". The auction will be conducted through the Bank's approved service provider M/s. 4 Closure at the web portal <https://bankauctions.in> & www.foreclosureindia.com. For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact M/s. 4 Closure; Contact Mr. Nitesh Pawar Contact Number: 8142000725. Email id: info@bankauctions.in / nitesh@bankauctions.in.

For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact Jana Small Finance Bank authorized officers Mr. Ranjan Naik (Mob. No.6362951653), to the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named Borrowers/ Guarantor/s/ Mortgagors about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagor are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.

Date: 11.03.2026, Place: Ahmedabad Sd/- Authorized Officer, Jana Small Finance Bank Limited

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NOTICE OF POSTAL BALLOT & E-VOTING FACILITY TO THE MEMBERS

Members are hereby informed that pursuant to the provisions of Section 106 and 110 and other applicable provisions, if any, of the Companies Act, 2013 read with the Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 ("Rules"), General Circular No. 14/2020 dated 08th April, 2020, 17/2020 dated 13th April, 2020, read with other relevant circulars, including General Circular No. 09/2024 dated 19th September, 2024 issued by the ministry of Corporate Affairs in this regard (hereinafter collectively referred to as "MCA Circulars") and regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Secretarial Standard on General Meetings ("SS-2") and other applicable laws, rules and regulations (including any statutory modification/s/amendments/s/or re-enactment/s) thereof, The Company has completed the Dispatch of Postal Ballot Notice ("Notice") dated 06, 2026 through KFin Technologies Limited ("KFin"), Registrar and Share Transfer Agent