POSSESSION NOTICE

Whereas, **Bandhan Bank Ltd** under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) ("said Act") and in exercise of powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("said Rules") issued demand notices (as detailed in table below) calling upon the respective borrower, the guarantors and the mortgagors to repay the amount under the respective LAN Nos. details of which are mentioned in the table below.

And whereas subsequently, **Bandhan Bank Ltd** has vide Assignment Agreement dated 29-12-2023 assigned all its rights, title, interest and benefits in respect of the debts due and payable by the respective borrower/guarantor(s)/mortgagor(s) arising out of the facilities advanced by **Bandhan Bank Ltd** to borrower/ guarantor(s) along with the underlying immovable Property to Asset Reconstruction Company (India) Limited acting in its capacity as Trustee (as detailed in table below) for the benefit of the holders of Security Receipts. Therefore, in view of the said assignment, Arcil now stands substituted in the place of **Bandhan Bank Ltd** and Arcil shall be entitled to institute/continue all and any proceedings against the respective borrower/ guarantor(s)/mortgagor(s) and to enforce the rights and benefits under the respective financial documents including the enforcement of guarantee and security interest executed and created by the respective borrower/guarantor(s)/mortgagor(s) for the respective financial facilities availed by them.

The respective borrower/guarantor(s)/mortgagor(s) having failed to repay the said amounts, notice is hereby given to the respective borrower/guarantor(s)/mortgagor(s) in particular and the public in general that the undersigned being the Authorized Officer of Arcil has taken possession of the underlying immovable Property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of the said Act read with Rule 8 of the said Rules on "AS IS WHERE IS & WHATEVER THERE IS BASIS" on the date mentioned below.

Borrower Name and Guarantors	LAN No. / Trust Name / Bank Name	Demand Notice Date and Amount	Possession Date
1. Shri Bhema Nathu Meena 2. Smt Dhanki Bhema Meena	20001010011791 / Bandhan Bank Ltd / Arcil 2024C 003-Trust	Rs. 8,02,572.68/- (Rupees Eight Lakh Two Thousand Five Hundred Seventy-Twoand Sixty Eight Paisa Only) Due as On 06.07.2023 along with future interest at the contractual rate on the aforesaid amount with effect from 06.07.2023 together with incidental expenses, cost, charges etc. **Notice dated:** 06.07.2023	15-02-2026 Physical Possession

Description of Property : All that part and parcel of the immovable property situated at Survey No-471/Paiki 1, Final PlotNo-22, House No-22, Shri Hanumannagar, Lakhavad To Rampura Road, Near Dharti pm City, At-Kukas, Ta-Mahesana, Dist-Mahesana, Gujarat-384001 and which is bounded as follows: On the North: LAGU PLOT N0-21, On the East: Internal Road, On the West: PLOT N0-35, On the South: LAGU PLOT N0-23

The respective borrower/guarantor(s)/mortgagor(s) in particular and the public in general are hereby cautioned that Arcil is in the lawful possession of the respective immovable Property mentioned above and under Section 13(13) of the SARFAESI Act, 2002, the respective borrower/guarantor(s)/mortgagor(s) or any person whatsoever, shall after receipt of this notice not transfer by way of sale, lease or otherwise deal with/ alienate the respective immovable Property, without prior written consent of Arcil and any dealings with the respective immovable Property will be subject to the charge of Arcil for the amount as mentioned above along with future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc. The respective borrowers'/guarantors'/mortgagors' attention is invited to the provisions of the Sub-Section (8) of Section 13 of the said Act, in respect of time available to redeem the respective above mentioned Immovable Property.

Place: Gujarat **Sd/- Authorised Officer**
Date: 19-02-2026 **Asset Reconstruction Company (India) Ltd.**

Asset Reconstruction Company (India) Ltd.,
CIN : U65999MH2002PLC134884, Website : www.arcil.co.in

Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai - 400 0028 Tel.: 022-6658130
Branch Address: 610, 6th Floor, Sun Square, Near Hotel Regenta Central Antrim, Off C. G. Road, Navrangpura, Ahmedabad - 380 006, Gujarat.Tele: 079 - 40306301 / 02

The Mehsana Urban Co-op. Bank Ltd.

(Multi State Scheduled Bank)
Head Office : Corporate Building, Highway, Mehsana-384002.
Phone No. : (02762) 257233, 257234

Ref: 53/50/15/43 **NOTICE TO GUARANTOR** **Date: 10.11.2025**

(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)
BY REGISTERED A.D. /Courier
(Our earlier Demand Notice dated 23.08.2024 stands Withdrawn.)

1- Mr. Ajaysinh Padamsinh Chauhan (Guarantor& Mortgager)
B/13, Sudama Homes-2 Nana Chiloda, Gandhinagar-382330.
2- Mrs. Arunaben Chavda (Guarantor)
H-1, Kalpataru Flat, Nr. R H Patel Arts & Commerce College, Nava Vadaj, Ahmedabad-380013.

Dear Sir, **Re: Notice under Section-13(2) of The SARFAESI Act, 2002**

1. As you are aware, you have by an Agreement of Guarantee dated17.05.2023 guaranteed payment on demand of all moneys and discharge all obligations and liabilities then or at any time thereafter owing or incurred to The Mehsana Urban Co- Operative Bank Ltd. By Ashmitaben Ajaysinh Chauhan for aggregate credit limits of Rs.25,25,000/-(Rupees.Twenty Five Lacs Twenty Five Thousands only) with interest thereon more particularly set out in the said Guarantee document.
2. We have to inform you that the Borrower has committed defaults in payment of its liabilities and consequently, the account has been classified as non-performing asset. A Copy of the Notice dated 10.11.2025under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 sent by us to the Borrower is enclosed. Since the Borrower has committed defaults, in terms of the guarantee, you have become liable to pay to us the outstanding amount of loan/credit facilities aggregating Rs. 29,43,584.00 (Total Rs. Twenty Nine Lacs Forty Three Thousands Five Hundred Eighty Four only.) as on 05.11.2025plus further interest thereon from 06.11.2025 at the contractual rate with monthly rests plus penal interest with costs, charges and expenses till payment and call upon you to pay the said amount within 60 days from the date of this notice. Please note that interest will continue to accrue at the rates specified in Para-1- of the Notice dated 10.11.2025. Served on the Borrower (copy enclosed).
3. We further wish to inform you that in regard to the personal guarantee provided by you to secure your guarantee obligations for the due repayment of the loans and advances by the Borrower, this notice of 60 days may please be treated as notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. We further give you notice that failing payment of the above amount with interest up to the date of payment, we shall be at liberty to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.
4. We invite your attention to sub-section (13) of section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in Para-1-of the Notice dated 10.11.2025, served on the Borrower (copy enclosed) by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act.
5. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by The Mehsana Urban Co Operative Bank Ltd is tendered by you, at any time before the date of publication of notice for public auction / inviting quotations / tender / private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.
6. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, in the right to make further demands in respect of sums owing to us.

Yours faithfully
( )
Authorized Officer
The Mehsana Urban Co-Operative Bank Ltd.
Encl.: Copy of Notice to the Borrower with enclosures

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

REGIONAL OFFICE, GANDHINAGAR

TENDER NOTICE

Central Bank of India, Regional Office Gandhinagar, invites Online Tender in 2 Bid System for Appointment of Structural Consultant for Structure and Civil Repair of Bank's owned Basement + Ground + 3 Storied Building Sector 16 Gandhinagar. For more information refer our websites **www.centralbankofindia.bank.in** and **https://centralbank.abcprocure.com/EPROC**

Last date of Tender submission 12.03.2026

HDFC Bank Limited

HDFC BANK We understand your world

Branch : 4th Floor, C Wing, Sheetal Westpark Imperia, Besides Alpha One Mall, Near Vastrapur Lake, Vastrapur, Ahmedabad, Gujarat- 380052

POSSESSION NOTICE

Whereas the Authorised Officer of HDFC Bank Limited (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (HDFC), under the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("said Act") and in exercise of powers conferred under Section13 (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 realisation.

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)
A	B	C	D	E	F
1	MR JADEJA KRIPALSINH PRABHATSINH (Borrower)	Rs. 2,46,285/- dues as on 30-Sep-25*	04-NOV-2025	16-FEB-26 (Symbolic Possession)	UNIT NO. 136 PARSHVA RESIDENCY (PARSHVA-II) RS NO 53 PART-1 NR. AGA KHAN SCHOOL, BH. UMIYANAGAR, MUNDRA, GANDHIDHAM- 370421

*with further interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realisation.

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 Authorised Officer/s of HDFC have taken physical 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 HDFC.

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 asset/s.

Copies of the Pnachnama 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 : 18.02.2026 **For HDFC Bank Ltd.**
Place : Gujarat **Sd/-**
Authorised Officer,

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

बैंक ऑफ इंडिया
Bank of India BOI

ZONAL OFFICE, SURAT ZONE :
Bank of India Building,1st Floor, Ghoddod Road, Opp. Panjarapole, Surat-395001

STAR MEGA E-AUCTION SALE NOTICE
FOR SALE OF PROPERTIES UNDER SARFAESI ACT, 2002

E-AUCTION SALE NOTICE FOR SALE OF PROPERTIES UNDER SARFAESI ACT, 2002

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 provision to Rule 8(6) **and rule 6 (2)** of the Security Interest (Enforcement) Rules, 2002 Notice is here by given to the public in gereral and in particular to the following Borrower(S) & Guarantor(S) that the below described immovable properties mortgaged/charged to Bank of India (secured creditor), the **Symbolic/Physical Possession** of which has taken by the Authorised Officer of Bank of India will be sold on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" for recovery of respective dues as detailed hereunder against the secured assets mortgaged/charged to Bank Of India from the respective Borrower(S) and Guarantor(S). The reserve price and the earnest money deposit is shown there against secured asset. **The sale will be done by the undersigned through e-Auction platform provided hereunder.**

Date Of E Auction :25.03.2026 Between : 11 am to 5 pm (With Auto extension clause in case of Bid in last 10 minutes before closing)

Sr. No.	Name of the Branch / Name of the Borrower / Guarantor /Owner / Partner / Mortgagor of the Property	Details of Property to be Sold / Nature of Possession Symbolic/Physical/Constructive	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 / B) Outstanding Amount as on Date of Demand Notice	Minimum Reserve Price Amount / EMD Amount	Contect No of Branch Head
1.	BOMBAY MARKET / Rohitkumar Vasudev Verma, Anita Arunkumar Verma (Co-Borrower), Arun Kumar Verma (Co-Borrower)	**Immovable Property:** Plot No. 202, Aradhna Dream Vibhag-01, Near Jolva Gram, Panchayat, Village: Jolva, Tal. Palsana, Dist-Surat-394305 **Physical Possession**	A) 05.11.2024 B) Rs 11,94,586.79 plus further interest and cost incidental expense etc	8,73,000/- / 87,300/-	9034846704
2.	BOMBAY MARKET / Sanjay Keshubhai Kasetiya	**Immovable Property:** Moje Umra, Block No. 116, "Raj Nandini Residency", Vibhag-3, Plot No. 122, B/h Saurashtra Green City, Umra - Hazira Road, tal. Olpad, Dist- Surat Umra-394130 **Physical Possession**	A) 03.04.2025 B) Rs 4,61,187.70 plus further interest and cost incidental expense etc	8,50,000/- / 85,000/-	9034846704
3.	BOMBAY MARKET / Mehul Kumar Keshubhai Virani	**Immovable Property:** Flat No. 502, Building Number C/02, 5th Floor, "Om Residency" Opp: Rajwadi Party Plot, New Kosad Road, Tal. Surat, Kosad-394107 **Physical Possession**	A) 04.09.2019 B) Rs 10,08,744.07 plus further interest and cost incidental expense etc	7,88,000/- / 78,800/-	9034846704
4.	NAVAGAM KCR / Mr. Ramjivan Kapal Mahto, Mr. Ramsharan Kapal Mahto, Mrs. Savitadevi Ramjivan Mahto	**Immovable Property:** Plot No. 33, Aaradhana Lake Town Vibhag-1, Jolva Village, Tal. Palsana, District-Surat with RS No. 2/2, Block No. 33, Moje Jolva. Admeasuring about 40.13 Sq. Mts. Equivalent to 48.00 Sq Yards. **Physical Possession**	A) 29.05.2025 B) Rs 9,53,039.00 plus further interest and cost incidental expense etc	7,88,000/- / 78,800/-	9099063739
5.	NAVSARI / Sushil Kumar Pandey	**Immovable Property:** Residential Row House, Situated at Plot No. 27+28+29, Bunglow No. 7, Near Gayatri Temple, Bundar Road, Dist. Navsari, Pin-396445 **Physical Possession**	A) 01.08.2023 B) Rs 18,08,342.17 plus further interest and cost incidental expense etc	26,00,000/- / 2,60,000/-	9695759695
6.	NAVSARI / Jyotiben Gopalbhai Prajapati	**Immovable Property:** Flat No. A-203, 2nd floor, Prabhakunj Panaisha, "A" Wing, Near Vijay Darshan Residency, Station ERU Road, Vijalpore, Dist. Navsari, Pin- 396450 **Physical Possession**	A) 20.12.2024 B) Rs 11,59,355.23 plus further interest and cost incidental expense etc	14,05,000/- / 1,40,500/-	9695759695
7.	PALOD KCR / Bablu Sonu Sharma and Amola Devi Bablu Sharma	**Immovable Property:** At. Moje Haldharu, RS No. 352, Old Block No. 446, New Block No. 497/A, "Shubham Residency", Plot No. 202, Opp. Vastu Residency, B/s V.k. Residency, Haldharu-394310 **Symbolic Possession**	A) 27.09.2024 B) Rs 6,66,101.59 plus further interest and cost incidental expense etc	7,50,000/- / 75,000/-	9953241081
8.	PIPLOD / Mr. Dharmaram Paburam Kumavat	**Immovable Property:** Moje Tantitaiya, RS No. 295, Block No. 224, "Mahadev Nagar" Plot No. 47, Opp. Shlok Residency, Nr. Jogeshwar Mahadev Temple, Tantithaiya-Surat-394305, admeasuring about (Plot area 36.74 Sq. Mtrs. Along with Undivided Proportionate Share in COP and Road land area 25.29 sq mtrs) **Physical Possession**	A) 01.02.2019 B) Rs 8,45,475.23 plus further interest and cost incidental expense etc	6,85,000/- / 68,500/-	9835896389
9.	RAMPURA / Mr. Jashvantbhai Mohanbhai Chauhan and Mrs. Bhavishaben Jashvantbhai Chauhan	**Immovable Property:** Flat No. F/806, Suman Darshan, LIG-20, Nr. Silver Stone Arcade, B/s Madhavkunj Row House, Singanpore, Surat-395004 **Symbolic Possession**	A) 30.09.2025 B) Rs 2,27,911.07 plus further interest and cost incidental expense etc	7,25,000/- / 72,500/-	9967862797
10.	RAMPURA / Mr. Wankhede Ajay	**Immovable Property:** Plot No. 157. Rahi Luxuriya, B/h Om Lake Town, Dhamdod Road, Tal. Palsana, Tundi-394310 **Symbolic Possession**	A) 27.10.2025 B) Rs 15,94,761.00 plus further interest and cost incidental expense etc	14,00,000/- / 1,40,000/-	9967862797

The measurement of above property/ies however be verified by bidders at site and also from the revenue records prior to participating in auction

Terms & Conditions of E-Auction are as under: 1. E-Auction is being held on "as is where is basis", "as is what is basis" and will be conducted "On Line", before submitting bid EMD shall be deposited through **NEFT/Fund Transfer in working hours 2.** For downloading further details, Process Compliance and Terms & Conditions, Please visit:- **a.** https://www.bankofindia.co.in, **b.** Website address of our e-Auctions Service Provider - https://baanknet.com Bidder may visit https://baanknet.com where "Guidelines" for bidders are available with educational videos. Bidders have to complete following formalities well in Advance: **Step 1:** Bidder/Purchaser Registration: Bidder to register on e-Auction Platform (link given above) using his mobile number and email-id, **Step 2:** KYC Verification: Bidder to upload requisite KYC documents. KYC documents shall be verified by e-Auction service provider (may take 2 working days). **Step 3:** Transfer of EMD amount to Bidder Global EMD Wallet: Online/off-line transfer of fund using NEFT/Transfer, using challan generated on e-Auction Platform., **Step 4:** Bidding Process and Auction Results: Interested Registered bidders can bid online on e-Auction Platform after completing Step 1, 2 and 3. Please note Step 1 to Step 2 should be completed by bidder well in advance, before e-Auction date., **3.** To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. 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 and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale. **4.** Date of Inspection **18.03.2026** from 11.00 am to 4.00 pm with prior appointment with mentioned respective branches on the contact numbers given against respective branches., **5.** Bids shall be submitted through online procedure only., **6.** Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them., **7.** The Bid price to be submitted shall be above the Reserve price & bidders shall improve their further offers in multiples of **Rs. 10,000/- (Rupees Ten Thousand only)., 8.** It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid., **9.** The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded., **10.**The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price including EMD already paid, immediately on acceptance of bid price by the Authorised Officer and the balance of the sale price (75%) on or **before 15th day of sale.** The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of property/amount, **11.** Neither the Authorised Officer/Bank nor e-Auction service provider will be held responsible for any Internet Network problem/Power failure/any other technical lapses/failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event., **12.** The purchaser shall bear the applicable stamp duties/Registration fee/other charges, etc and also all the statutory/ non-statutory dues, taxes, assessment charges, etc. owing to any body., **13.** The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right & discretion to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-Auction or withdraw any property or portion thereof from the auction proceeding at any stage without assigning any reason there for., **14.** The Sale Certificate will be issued in the name of the purchaser(s)/applicant (s) only and will not be issued in any other name(s). **15.** Th sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Further details/ enquiries if any on the terms and conditions of sale can be obtained from the respective branches on the contact numbers given., **16.** This is also a mandatory notice of **30 days** as per provision of the SARFAESI Act to the Borrowers/Guarantors/Mortgagers of the above accounts informing them about holding of sale/Auction aforesaid date.

SCAN HERE For More Detaile Terms & Conditions

Date : 19.02.2026 | Place : Surat **Authorised Officer, Bank of India**

Bandhan Bank

Regional Off.: Netaji Marg, Nr. Mithakhali Six Roads, Ellisbridge, Ahmedabad-6.
Fax: +91-79-26560649, Toll Free No.: 18002335300
Website: www.bandhan.bank.in

AUCTION CUM TENDER FOR SALE NOTICE

E-Auction Sale Notice for sale of Immovable assets under the SARFAESI Act, 2002 read with proviso to Rule 9(1) with reference 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 assets mortgaged/charged to the Bandhan Bank ("Secured Creditor"), the possession of which has been taken by the Authorized Officer of Bandhan Bank Ltd., will be sold on "As is where is", "As is what is basis" and "Whatever there is basis" for realization of Bank's dues.

The specific details of the assets which is/are intended to be sold, is/are enumerated in the schedule below:

Sr. No	Name of Borrowers, Loan A/c No., Date of Possession / Name of Branch	Description of the property to be sold (Secured Assets)	Secured Debt as on date of demand notice and current outstanding which includes amount paid by the borrowers from the date of demand notice till date, if any, with further interest, costs, charge, etc.	Reserve Price & EMD being 10%
1.	Mr. Vikash Verma Mrs. Sudamakumari Vikash Verma 20003110004560 28.09.2025 Surat Adajan	All that piece and parcel of immovable property situated at Residential Flat Area 40.15 Sq. Mtr., Plot No. 199, Blok No. 88, Garden City Vibhag-2, Jolva, Palsana, Surat, Gujarat	Rs.8,00,792.37 as on 01.12.2024 Rs.9,44,886.08 as on 16.11.2025	Rs.6,67,295 EMD Rs.66,729.5
2.	Mr. Rajendra Ambadas Mistari Mrs. Manisha Rajendra Mistari Mr. Rajesh Kumar Ram Asare 20003110004400 28.09.2025 Surat Adajan	All that piece and parcel of immovable property situated at Plot No.62, Block No.29, Aaradhana Palace, Opp.Garden City, Sr No.29/62, Moje Jolva, Tal Palsana, Kadodara, Surat, Gujarat-394105.	Rs.7,42,422.54 as on 01.12.2024 Rs.9,16,635.21 as on 16.11.2025	Rs.7,67,287.5 EMD Rs.76,728.75
3.	Mr. Maheshbhai Nebhabhai Der Mr. Nebhabhai Sajanbhai Der Mrs. Bhavnaben Nebhabai Der Mr. Prabhatbhai Vejananbhai Ahir 20003180000361 05.10.2025 Surat Sayan	All that piece and parcel of immovable property situated at Survey No.272, Final Plot No.93, 200/A, Gokuldham Villa, Near Nilkanth Residency, Tatithaiya-Palsana, Surat, Gujarat	Rs.12,38,893.65 as on 01.12.2024 Rs.14,43,146.75 as on 16.11.2025	Rs.10,54,407.5 EMD Rs.1,05,440.75
4.	Mr. Alkeshkumar Shukla Mrs. Umaben Alkeshkumar Shukla 20003160001475 28.09.2025 Vadodara Waghodiya	All that piece and parcel of immovable property situated at Flat No. SF/203, Revenue Survey No. 578, 2nd Floor, Area- 78.82 Sq. Mtr Construction Area, Situated at Sunrise Shops & Flats, Patanjali Tower, Near Vaikunth-1, Mouza- Bapod, Tah And Dist-Vadodara, Gujarat - 390025	Rs.21,39,873.21 as on 05.04.2024 Rs.24,04,700.04 as on 16.11.2025	Rs.18,83,300 EMD Rs. 1,88,330
5.	Mr. Pragneshkumar Makwana Mr. Hasmukhbhai Kalabhai Makwana Mrs. Pushpaben Hasmukhbhai Makwana Mrs. Charanpyari Shantilal Parmar 20003170001130, 20003170001136 02.10.2025 Vadodara Makarpura	All that piece and parcel of immovable property situated at Survey No. 18 And 893/1/A, Flat No. J-702, Area-45.20 Sq. Mtr Super Built-Up + 3.26 Sq. Mtr Balcony Area, Situated At 7th Floor, Shree Shiddeshwar Habitat, Near Uma Vidhyalaya, Near Tarsali Flyovr, Mouza- Tarsali, Dist-Vadodara, Gujarat	Rs.14,79,250.61 as on 07.11.2024 Rs.16,91,842.02 as on 16.11.2025	Rs.20,35,000 EMD 2,03,500
6.	Mr. Rajesh Jadhav Mrs. Truptiben Jadhav 20003160002805 28.09.2025 Vadodara Waghodiya	All that piece and parcel of immovable property situated at Admeasuring About 37.17 Sq.Mtrs, Survey No. Vibhag-A, Tika No. 8/1, City Survey No. 33, Flat No. 302, 3rd Floor, Lavitra Flats, Opp Tampe Chambers, Rangmahal Wadi Main Road, Vadodara, Gujarat, 390019	Rs.9,89,462.50 as on 29.01.2025 Rs.11,05,116.88 as on 16.11.2025	Rs.12,21,000 EMD Rs.1,22,100
7.	Mr. Rajubhai Mohanbhai Harijan Mr. Vijaykumar Rajubhai Chauhan Mr. Ajay Rajubhai Solanki Mr. Sanjaybhai Rajubhai Solanki Mrs. Maniben Rajubhai Harijan 20003060004060 28.09.2025 Godhra	All that piece and parcel of immovable property situated at plot no. 23 west part and plot no. 24 east part, survey no. 74 Paiki 1, Khata No. 193, Area 46.96 Sq.Mtr, Situated Behind Jalaram Temple, Dahod Road, At: Post Vavdi Bujurg, Godhra, District: Panchmahal. Gujarat	Rs.12,58,677.15 as on 11.11.2024 Rs.14,55,902.27 as on 16.11.2025	Rs.11,73,500 EMD Rs. 1,17,350

Last Date, Time and Place for submission of bid	For Sr. No. 1 to 3 March 20, 2026, on or before 3:00 PM at 201 to 205, 2nd Floor, City Shopping Centre, Opp. RN Nayak School, Udhana Navsari Road, Udhana, Surat-394210 For Sr. No. 4 to 6 March 20, 2026, on or before 3:00 PM at Home Loan Centre, SF01,Savoy Complex OP Road,Nr.ABS Tower, Vadodara. For Sr. No. 7 March 20, 2026, on or before 3:00 PM at 2nd Floor,Laxmi Complex,Near ST stand,Lal baug Temple road Godhara-389001
Property Inspection Date & Time Name of Contact Person with No.	For Sr. No. 1 to 3 March 07, 2026, From 11:00 AM to 1:00 PM, Datta Bhise- 9727766907 For Sr. No. 4 to 6 March 07, 2026, From 11:00 AM to 1:00 PM, Vikas Navangul- 9624005623 For Sr. No. 7 March 07, 2026, From 11:00 AM to 1:00 PM, Deepak Garge- 9825503199,
Date and Time of E-Auction	March 23, 2026, From 11:00 AM to 12:00 Noon

Other Terms and conditions:

1. The aforesaid properties are being sold with no encumbrances as far known to the Bank. The Authorized Officer/bank shall not remain liable for any third party claims/rights/dues/litigations. The intending bidder should make their own independent inquiries regarding any encumbrances. For detailed terms and conditions of the sale please refer the link https://bandhan.bank.in/properties-for-sale provided in Bandhan Bank's website.
2. The aforesaid properties will be sold by Tender cum-e-auction through M/s. e-Procurement Technologies Ltd. (Auction Tiger) under the supervision of the Bank. Auction/bidding shall be only through "Online Electronic Bidding" through the website https://sarfaesi.auctiontiger.net/EPROC/ with Property ID 353693, 353705, 353706, 353698, 353702, 353707, 353697 The bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
3. Earnest Money Deposit (EMD) amount of 10% of the Reserve Price to be deposited by way of Demand Draft / Pay Order in favour of Bandhan Bank Ltd. payable at Par in all branches before the date of auction.
4. The intending bidder shall submit bid to the Authorized Officer at the concerned location mentioned above along with EMD amount before the date of auction and self - attested KYC documents with Bid Form. The sealed envelope cover should be super-scribed with "Bid Form and EMD for e-auction with Property ID".
5. Auction would commence at Reserve Price as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000/- and will remain extended/valid for fifteen minutes for each bid.
6. The bidder who submits the highest bid (above the Reserve Price) on closure of Online auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder subject to payment of 25% of sale price including EMD amount on same day of auction and balance within 15 days.
7. The sale will be subject to confirmation by Bandhan Bank Limited.
8. The sale will be subject to the Terms and Conditions of this Notice and Tender Document. Authorized Officer has absolute right to accept or reject any bid or modify the Terms and Conditions of the sale or adjourn /extend/postpone the sale/e-auction without assigning any reason thereof.
9. In case of any dispute the English version shall prevail.

Date: February 19, 2026 **Authorised Officer**
Place: Gujarat **Bandhan Bank Limited**