

PARTICULAR	DETAIL
Date of Auction	24.03.2026
Time of Auction	Between 12:00 PM to 1:00 PM with unlimited extension of 5 minutes
Reserve Price	Rs. 28,00,000/- (Rupees Twenty Eight Lakh Only)
Earnest Money Deposit (EMD)	Rs. 2,80,000/- (Rupees Two Lakh Eighty Thousand Only)
Last Date for Submission of EMD With KYC	23.03.2026 up to 6:00 PM. (IST)
Description of The Secured Asset	All that piece and parcel of Non-Agricultural plot of land situated at Mouje Danteswar, Vadodara, being land bearing R.S. No. 13/1 Paiki & 14, known as "Bhakti Complex", House No. 2, having plot area admeasuring 903 sq. mtrs. and construction admeasuring 450 sq. mtrs., at Registration District and Sub-District Vadodara. Boundaries of the Property: East : Plot No. 3AK21, West : Plot No. 1, North : R.S. No. 14/1 Paiki Parts, South : 7.50 mtrs. Society Road
Known Encumbrances	NIL

The Borrowers' attention is invited to the provisions of Sub-Section (8) of Section 13 of the Act, in respect of the time available to redeem the secured asset. Borrowers in particular and the public in general may please take notice that if the auction scheduled herein fails for any reason whatsoever, the Secured Creditor may enforce the security interest by way of sale through private treaty.

In case of any clarification or requirement regarding the assets under sale, the bidder may contact Mr. Ravinder Godara (Mob. +919983999074) / Mr. Kishore Arora (Mob. +917227953457). The bidder may also contact the Bank's IVR No. (+91 9152219751) for clarifications.

For detailed Terms and Conditions of the Sale, please refer to the link <https://www.kotak.com/en/bank-auctions.html> provided on the Bank's website i.e. www.kotak.com and/or on <http://bankauctions.in>

Date: 07.03.2026, Place: Vadodara, Gujarat Authorised Officer, Kotak Mahindra Bank Limited

APPENDIX IV-A Sale Notice for sale of Immovable Property

E-Auction Sale Notice for sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) and Rule 9(1) 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 Property mortgaged to Sammaan Capital Limited (formerly known as Indiabulls Housing Finance Ltd.) [CIN : L65922DL2005PLC136029] ("Secured Creditor"), the physical possession of which has been taken by the Authorised Officer of the Secured Creditor, will be sold on "as is where is", "as is what is" and "whatever there is" basis on 26.03.2026 from 05.00 P.M. to 06.00 P.M., for recovery of Rs. 24,69,158/- (Rupees Twenty Four Lakh Sixty Nine Thousand One Hundred Fifty Eight only) i.e. Rs. 13,60,348/- (Rupees Thirteen Lakh Sixty Thousand Three Hundred Forty Eight only) pending towards Loan Account No. HHLBAR00309254 and Rs. 11,08,810/- (Rupees Eleven Lakh Eight Thousand Eight Hundred Ten only) pending towards Loan Account No. No. HHEBAR00314437, by way of outstanding principal, arrears (including accrued late charges) and interest till 25.02.2026 with applicable future interest in terms of the Loan Agreement and other related loan document(s) w. e. f. 26.02.2026 along with legal expenses and other charges due to the Secured Creditor from MRS. PARMAR SUMITRABEN SANJAYBHAI, MR. SANJAYBHAI J PARMAR and MR. PARMAR JASHUBHAI MOTIBHAI.

The Reserve Price of the Immovable Property will be Rs. 6,75,000/- (Rupees Six Lakh Seventy Five Thousand only) and the Earnest Money Deposit ("EMD") will be Rs. 67,500/- (Rupees Sixty Seven Thousand Five Hundred only) i.e. equivalent to 10% of the Reserve Price.

DESCRIPTION OF THE IMMOVABLE PROPERTY

PROPERTY BEING FLAT NO. 301 ON THIRD FLOOR ADMEASURING 70.14 SQ. MTS. AND WITH PROPORTIONATE UNDIVIDED SHARE OF LAND ADMEASURING 19.65 SQ. MTS. OF AMALGAMATED CITY SURVEY NO. 1560 (PAIKI CITY SURVEY NO. 1563 TO 1568, 1588, 1589) AND CITY SURVEY NO. 1569 TOTALLING 786.00 SQ. MTS. ON THE SAID LAND AS PER APPROVED PLAN AND AS PER APPROVED SCHEME DEVELOPED AND KNOWN AS "NEW SHREEJI FLATS" IN THAT FLAT MENTIONED HEREUNDER WITH AREA; MOUJE VADSAR GAN, TAL. AND SIM IN REGISTRATION DISTRICT VADODARA, AND SUB DISTRICT VADODARA IN THE STATE OF GUJARAT. ON THE NORTH : MARGIN SPACE ON THE SOUTH : MARGIN SPACE ON THE EAST : FLAT NO. 302 ON THE WEST : MARGIN SPACE

For detailed terms and conditions of sale, please refer to the link provided on the website of the Secured Creditor i.e. www.sammaancapital.com; Contact No : 0124-6910910, +91 7065451024; E-mail id : auctionhelpline@sammaancapital.com. For bidding, log on to www.auctionfocus.in.

Sd/
AUTHORIZED OFFICER
SAMMAAN CAPITAL LIMITED
(Formerly known as
INDIABULLS HOUSING FINANCE LTD.)

Date : 27.02.2026
Place : VADODARA

JM FINANCIAL HOME LOANS	CORPORATE ADDRESS : JM Financial Home Loans Limited, 3rd Floor Suashish IT Park, Plot No 68E, Off Datta Pada Road, Borivali East, Mumbai - 400066. REGISTERED ADDRESS : JM Financial Home Loans Limited, 7th Floor, Energy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025
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NOTICE OF SALE TO BORROWERS AND PUBLIC AT LARGE

Sale of Movable & Immovable Assets Charged to JM Financial Home Loans Under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002.

The undersigned as Authorized Officer of JM Financial Home Loans Limited (JMFLHL) has taken over possession of the schedule property under section 13 (4) of the SARFAESI Act. In case the Borrower/ Co Borrower fails to repay the entire outstanding amount within a period of 30 days from date of this notice, JMFLHL will be at liberty to dispose off the property under the provisions of SARFAESI Act.

Public at large is informed that the secured property as mentioned in the Schedule is available for sale under the provisions of SARFAESI Act 2002 and The Security Interest (Enforcement) Rules, 2002, as per the terms agreeable to the company for realisation of JMFLHL's dues on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" "WHATEVER THERE IS".

LOAN DETAILS:

Sr. No.	Name of The Borrower(s)/ Co-Borrower(s)/ Guarantor(s) Loan Account Number	Mortgage Property Details	Outstanding Amount Due
1.	1. Mr. Dhuravnath Mishra 2. Mrs. Roobi Dhuravnath Mishra Loan Account Number HSRT22000021446	Flat No. 402, 4th Floor, "Shiv Residency Of Shree Residency", Situate At Old Survey Block No. 434, 435, 436 & 437 (Re- Survey New Block No. 484, 486, 488 & 489), Paikar Plot No. 5, Mouje Village - Haladhara, Ta: Kamrej Dist : Surat, Gujarat. Pin Code - 394310. Boundaries: - East : Flat No. 401, West: Plot No. 4, North: Plot No. 6, South: Flat No. 403	Rs. 3,37,096/- (Rupees Three Lakh Thirty Seven Thousand Ninety Six only) as on 12-Dec-2025.

Standard terms & conditions for sale of property through Private Treaty are as under:

- Sale through private treaty will be on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS".
- The purchaser will be required to deposit 25% of the sale consideration on the next working day of receipt of Bank's acceptance of offer for purchase of property and the remaining amount within 15 days thereafter.



Registered Office: IDBI Tower, World Trade Center Complex, Cuffe Parade, Mumbai, Pin - 400 005 CIN: L65190MH2004GOI148838

PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTY THROUGH E-AUCTION UNDER SARFAESI ACT 2002 APPENDIX IV-A [SEE PROVISIO TO RULE 8 (6) & 9 (1)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & 9 (1) of the Security Interest (Enforcement) Rule, 2002. Notice is hereby given to the public in general and in particular to the Borrowers, Co-Borrowers, Mortgagors and Guarantors that the below described immovable property mortgaged / charged to IDBI Bank Ltd., the Physical/Symbolic Possession of which has been taken by the Authorised Officer of IDBI Bank Ltd., Secured Creditor, will be sold on "As is where is", "As is what is", "Whatever there is", and "Without Recourse Basis" on 23/03/2026 for recovery of respective amount(s), at respective reserve price(s) and EMD(s), as mentioned below

Property no. 1

Name of the borrower: Mr. Rupeshbhai P Chavda & Mrs. Hansaben Prafulbhai Chavda

Mortgagors: Mrs. Hansaben Prafulbhai Chavda

Description of Property: All Pieces and Parcels of Immovable CHAMUNDA KRUPA, Plot No 139, Old Suryoday Society Juni, Street No 2 Studio Deep Street, B/h Mahadev Hall, Near Marutnagar, Off. Kothariya Road, Rajkot - 360002, Gujarat.

Demand Notice Date: 03/03/2025

Demand Amount: Rs. 23,00,144.00 (Rupees Twenty Three Lakh One Hundred Forty Four) as on 10/12/2024.

Reserve Price	EMD	Date of Inspection	Last Date of Submission of Bids along with EMD	Date & Time of E-auction
Rs. 28,80,000/-	Rs. 2,88,000/-	20/03/2026	22/03/2026 (Till 4:00 PM)	23/03/2026 (11.00 A.M to 1.00 P.M)

Property no. 2

Name of the borrower: Mr. Harsh Hetalbhai Vanpariya & Mrs. Ilaben Hetalbhai Vanpariya & Mr. Hetalbhai M Vanpariya

Mortgagors: Mrs. Ilaben Hetalbhai Vanpariya

Description of Property: All Pieces and Parcels of Immovable Property Flat No. A-501, 5th Floor, Wing - A, Gulmohar Tower, Opp. Bombay Silver-1, Off. Morbi Road, Nr. D. K. School, Area: Satellite Chowk, Nr. Satellite School, Rajkot City, Rajkot - 363003, Gujarat

Demand Notice Date: 27/11/2024

Demand Amount: Rs. 28,94,913/- (Rupees Twenty Eight Lakh Ninety Four Thousand Nine Hundred Thirteen Only) as on 10/09/2024

Reserve Price	EMD	Date of Inspection	Last Date of Submission of Bids along with EMD	Date & Time of E-auction
Rs. 28,80,000/-	Rs. 2,88,000/-	20/03/2026	22/03/2026 (Till 4:00 PM)	23/03/2026 (11.00 A.M to 1.00 P.M)

Property no. 3

Name of the borrower: Mr. Divyrajsinh Jadeja & Mrs. Ashvinaba Jadeja

Mortgagors: Mr. Divyrajsinh Jadeja & Mrs. Ashvinaba Jadeja

Description of Property: All Pieces and Parcels of Immovable Property (Commercial Shop) at Shop No. - 110, 1st Floor, Halar House, B/h Star Complex, Nr. Nagnath Gate, Off. Indira Gandhi Road, At. Jamnagar, Ta. & Dist. Jamnagar, Gujarat.

Demand Notice Date: 31/12/2023

Demand Amount: Rs. 19,77,848/- (Rupees Nineteen Lakh Seventy-Seven Thousand Eight hundred Forty-Eight only) as on 10/10/2023

Reserve Price	EMD	Date of Inspection	Last Date of Submission of Bids along with EMD	Date & Time of E-auction
Rs. 14,00,000/-	Rs. 1,40,000/-	20/03/2026	22/03/2026 (Till 4:00 PM)	23/03/2026 (11.00 A.M to 1.00 P.M)

Property no. 4

Name of the borrower: Mr. Divyrajsinh Jadeja & Mrs. Ashvinaba Jadeja

Mortgagors: Mrs. Ashvinaba Jadeja

Description of Property: All Pieces and Parcels of Immovable Property (Commercial Shop) at Shop No. - 108, 1st Floor, Halar House, B/h Star Complex, Nr. Nagnath Gate, Off. Indira Gandhi Road, At. Jamnagar, Ta. & Dist. Jamnagar, Gujarat.

Demand Notice Date: 31/12/2023

Demand Amount: Rs. 19,77,848/- (Rupees Nineteen Lakh Seventy-Seven Thousand Eight hundred Forty-Eight only) as on 10/10/2023

Reserve Price	EMD	Date of Inspection	Last Date of Submission of Bids along with EMD	Date & Time of E-auction
Rs. 9,60,000/-	Rs. 96,000/-	20/03/2026	22/03/2026 (Till 4:00 PM)	23/03/2026 (11.00 A.M to 1.00 P.M)

Property no. 5

Name of the borrower: Mr. Paras M. Nanda & Mrs. Minaben Nanda

Mortgagors: Mr. Paras M. Nanda & Mrs. Minaben Nanda

Description of Property: All those pieces and parcel of immovable property i.e. Residential Property at Flat No 404, 4th Floor, admeasuring 95.34 sq.mt (super built up area), Tower C, Riddhi Siddhi Residency, constructed on amalgamated Plot no 192 to 195, Survey No 1247 paiki, 1248 paiki and 1249 paiki, Vasant Vatika Society, Nr. Central Bank, Nr. Leuva Patel Samaj, Ranjitsagar Road, Jamnagar, (Gujarat) 361005

Demand Notice Date: 31/12/2023

Demand Amount: Rs. 24,83,607/- (Rupees Twenty Four Lakh Eighty Three Thousand Six Hundred Seven Only) as on 10/10/2023.

Reserve Price	EMD	Date of Inspection	Last Date of Submission of Bids along with EMD	Date & Time of E-auction
Rs. 19,50,000/-	Rs. 1,95,000/-	20/03/2026	22/03/2026 (Till 4:00 PM)	23/03/2026 (11.00 A.M to 1.00 P.M)

Property no. 6

Name of the borrower: Mr. Asamad M Sidik Maulvi & Mrs. Nazira Abdulsamad Molvi

Mortgagors: Mr. Asamad M Sidik Maulvi & Mrs. Nazira Abdulsamad Molvi

Description of Property: All those pieces and parcel of immovable property i.e. Residential Property at "Flat bearing No. 402 having built up area admeasuring about 79-96 Sq. Mt. on 4* floor of residential building named "Nirman Residency" constructed on N.A. land admeasuring about 353-30 Sq. Mt. (As per T.P. area admeasuring about 352-00) of Plot No. 10 of Revenue Survey No. 85/1, B/1 paiki which is more identify as F.P. No. 483 paiki of T.P. Scheme No. 2 (Nana Mava) of Village Nana Mava of Rajkot City, Rajkot - 3600105, Gujarat.

Demand Notice Date: 10/03/2025

Demand Amount: Rs. 6291759/- (Rupees Sixty-Two Lakh Ninety-One Thousand Seven hundred Fifty-Eight Only) as on 10/12/2024.

Reserve Price	EMD	Date of Inspection	Last Date of Submission of Bids along with EMD	Date & Time of E-auction
Rs. 56,50,000/-	Rs. 5,65,000/-	20/03/2026	22/03/2026 (Till 4:00 PM)	23/03/2026 (11.00 A.M to 1.00 P.M)

Property no. 7

Name of the borrower: Mr. Bhavesh Devji Motivaras & Mrs. Premiben Motivaras

Mortgagors: Mr. Bhavesh Devji Motivaras & Mrs. Premiben Motivaras

Description of Property: All those pieces and parcel of immovable property being Plot No 55, Shri Narayan Nagar, Nr Maruti Nagar, Off ACC Quarry Road, Chhaya-360575, admeasuring 99.20 Sq. mts, at Dist- Porbandar, Gujrat

Demand Notice Date: 17/09/2019

Demand Amount: Rs. 20,08,431/- (Rupees Twenty Lakh Eight Thousand Four Hundred Thirty One Only) as on 31.05.2019

Reserve Price	EMD	Date of Inspection	Last Date of Submission of Bids along with EMD	Date & Time of E-auction
Rs. 18,00,000/-	Rs. 1,80,000/-	20/03/2026	22/03/2026 (Till 4:00 PM)	23/03/2026 (11.00 A.M to 1.00 P.M)

Property no. 8

Name of the borrower: Mr. Hiren Hasmukhlal Kariya, Mrs. Hina Hiren Kariya & Mr. Hasmukhlal Jagjivanbhai Kariya

Mortgagors: Mr. Hiren Hasmukhlal Kariya, Mrs. Hina Hiren Kariya & Mr. Hasmukhlal Jagjivanbhai Kariya

Description of Property: All those pieces and parcel of immovable property i.e. Residential Property at "Sant Krupa" Plot No 71 (paiki south side), admeasuring 518 sq ft situated at Shri Jalaram Nagar 2, Nr Water Tank & Rajiv Nagar, Porbandar, Bypass Road, Dharampur, Dist- Porbandar, Chhaya, State Gujarat

Demand Notice Date: 29/09/2021

Demand Amount: Rs. 15,96,447/- (Rupees Fifteen Lakh Ninety Six Thousand Four Hundred Forty Seven Only) as on 10.05.2021

Reserve Price	EMD	Date of Inspection	Last Date of Submission of Bids along with EMD	Date & Time of E-auction
Rs. 17,00,000/-	Rs. 1,70,000/-	20/03/2026	22/03/2026 (Till 4:00 PM)	23/03/2026 (11.00 A.M to 1.00 P.M)

ADV-284 FE (ENQ) 713126

11.00 A.M to 1.00 P.M

**Sd/- Authorised Officer,
IDBI Bank Limited**

2nd Floor, Shangrila above Saraswat Bank, 100 Nagar Road, Shyamal, Gujarat-380015.	107.19 Sq.mtrs. Alongwith cultural land bearing New Gadabad and Registration cheme.
026 Before 5.00 PM Finance Bank Ltd., 2nd Floor, Shangrila above Saraswat Bank, 100 Nagar Road, Shyamal, Gujarat-380015.	uper Builtup area 48.87
06 Before 5.00 PM Finance Bank Ltd., 2nd Floor, Shangrila above Saraswat Bank, 100 Nagar Road, Shyamal, Gujarat-380015.	FP No.214 "Shri Arya arty.
Before 5.00 PM Finance Bank Ltd., 2nd Floor, Shangrila above Saraswat Bank, 100 Nagar Road, Shyamal, Gujarat-380015.	area 33.00 Sq.mtrs. argin Block No.408
	and Common Plot t No.1 is situated,
Before 5.00 PM Finance Bank Ltd., 2nd Floor, Shangrila above Saraswat Bank, 100 Nagar Road, Shyamal, Gujarat-380015.	y No.813/3, City 813/2.