



ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.

Registered Office : 14th Floor, Eros Corporate Tower, Nehru Place, New Delhi-110019 Tel : 91-11-43115600 Fax : 91-11-43115618
Corporate Office : Unit No. : 502, C Wing, One BKC, Radius Developers, Plot No. : C-66, G-Block, Bandra Kurla Complex, Mumbai – 400051 Tel. 022 68643101. E-mail : acre.arc@acreindia.in Website : www.acreindia.in CIN : U65993DL2002PLC115769

APPENDIX IV-A

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s), Co-Borrower(s), Mortgagor(s) and Guarantor(s) that the below-described immovable properties, which were mortgaged/charged to the **Original lender/Assignor Bank**, and in respect of which **physical possession had already been taken by the Authorised Officer of the Assignor Bank prior to assignment**, have since been assigned to **Assets Care & Reconstruction Enterprise Ltd.** [CIN: U65993DL2002PLC115769] ("Secured Creditor").

Accordingly, the Secured Creditor shall now conduct the sale of the said properties on an "as is where is", "as is what is" and "whatever there is" basis for the recovery of the amounts due to the Secured Creditor from the Borrower(s), Co-Borrower(s), Mortgagor(s) and Guarantor(s), together with the Reserve Price and Earnest Money Deposit mentioned below for each property:

DETAILS OF SECURED ASSET

Sr. No	Loan Account No. & ACRE TRUST Name	Name of Borrower(s)/ Co-Borrower(s)/ Mortgagor(s)/ Guarantors	Total Outstanding Dues	Reserve Price (In Rs.)	Earnest Money Deposit (InRs.)	Bank account details for EMD payment through demand draft/RTGS/NEFT	Auction Date & Time	EMD Date & Time
1	AFH000900408731 ACRE 166 TRUST	Vijay Manubhai Mistri (Borrower) Sonalben Vijay Mistri (Co-Borrower)	Rs.25,11,029.86/- (Rupees Twenty-five lakh eleven thousand twenty-nine point eight six Only) as on 25-Feb-26 along with applicable interest, charges and expenses till the date of payment and realization	Rs. 16,60,000/- (Rupees Sixteen lakh sixty thousand Only)	Rs.1,66,000 /- (Rupees One lakh sixty-six thousand Only)	Account Name : ACRE-166-TRUST Account Number: 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	24th March 2026 2:30 PM to 3:30 PM	23rd March 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All That Piece And Parcel Of The Property Being Flat No. B-302, Situated On The 3rd Floor, B-tower, In The Building/apartment Known As "nilkanth Race Cum Plaza", Having A Carpet Area Admeasuring 620.00 Square Feet, Constructed As Per The Permission Granted By Vadodara Mahanagar Seva Sadan Vide Permission Letter No. L/5/2017-2018 Dated 05.05.2017, Situated At Vadodra, The Size Of The Adjoining Land And Common Plot Shall Be As Per The Sanctioned/approved Building Plan; The Said Property Has Complete Construction Including Slab; Boundaries: East: Flat No. C-301; West: Flat No. B-301; North: Tower D; South: Flat No. B-303.								
2	AFH000900602286 ACRE 166 TRUST	Santosh J Chaudhari (Borrower) Tinaben Santodhbhai Chaudhari (Co-Borrower)	Rs.28,01,628.91/- (Rupees Twenty-eight lakh one thousand six hundred twenty-eight point nine one Only) as on 25-Feb-26 along with applicable interest, charges and expenses till the date of payment and realization	Rs. 15,30,000/- (Rupees Fifteen lakh thirty thousand Only)	Rs. 1,53,000/- (Rupees One lakh fifty-three thousand Only)	Account Name : ACRE-166-TRUST Account Number: 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	24th March 2026 2:30 PM to 3:30 PM	23rd March 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All That Piece And Parcel Of The Property Being Flat No. 201, Situated On The 2nd Floor, In The Building Known As "yogi Flats", Located At Yognagar, Opp. Chiraynagar, Narhari Park, Danteshwar, Vadodra, Gujarat; Boundaries: North: Common Plot; South: Passage And Flat No. 202; East: Yogi Nagar Society; West: Naliya Road.								
3	AFH001100242369 / AFH001100242370 ACRE 166 TRUST	Guvantiben C Chovatya (Borrower) Chunilal V Chovatya (Co-Borrower)	Rs.39,46,708.62/- (Rupees Thirty-nine lakh forty-six thousand seven hundred eight point six two Only) as on 25-Feb-26 along with applicable interest, charges and expenses till the date of payment and realization	Rs. 5,60,000/- (Rupees Five lakh sixty thousand Only)	Rs. 56,000/- (Rupees Fifty-six thousand Only)	Account Name : ACRE-166-TRUST Account Number: 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	30th March 2026 2:30 PM to 3:30 PM	28th March 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All That Piece And Parcel Of The Property Being Flat No. 401, Situated On The Fourth Floor, In Building No. G-1, In The Residential And Commercial Complex Known As "shri Hari Palace", Constructed On Land Bearing Non-agricultural Survey No. 121, Block No. 187, Admeasuring 9713 Square Meters, Situated At Moje Village Umra, Taluka Olpad, Registration Sub-district Olpad, District Surat, State Of Gujarat; The Said Flat Admeasures Approximately 52.76 Square Meters (built-up Area) Together With Proportionate Undivided Share In Land And All Rights Appurtenant Thereo; Boundaries: North: Internal Road; South: Building No. G-2; East: Internal Road; West: Boundary Of Other Blocks.								
4	20333002 ACRE 158 TRUST	Abhishek Singh (Borrower) Kajal Abhishek Singh (Co-Borrower)	Rs.10,59,586.84/- (Rupees Ten lakh fifty-nine thousand five hundred eighty-six point eight four Only) as on 25-Feb-26 along with applicable interest, charges and expenses till the date of payment and realization	Rs. 5,60,000/- (Rupees Five lakh sixty thousand Only)	Rs. 56,000/- (Rupees Fifty-six thousand Only)	Account Name : ACRE-158-TRUST Account Number:0901102000041876 Bank : IDBI Bank IFSC Code: IBKL0000901	30th March 2026 2:30 PM to 3:30 PM	28th March 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All That Piece And Parcel Of The Property Being Plot No. A-149, Allotted For Residential Purpose In The Scheme Known As "jivdani Residency", Admeasuring 43.92 Square Meters Together With Undivided Share Of Land Admeasuring 17.06 Square Meters And Rights Over Open Plot, Margin Area, Road, Pathway, C.o.p., And All Rights Appurtenant Thereto, Forming Part Of Land Situated At Moje Village Haldharna, Kamrej Sub-district, District Surat, State Of Gujarat, Bearing Block Nos. 421 And 422 Aggregating To 15727 Square Meters (uncultivated Land); Boundaries: East: C.o.p.; West: Society Road; North: Plot No. 148; South: Plot No. 150.								
5	AFH000900211057 / AFH000900218345 ACRE 166 TRUST	Nisarg Jayantibhai Trivedi (Borrower) Bhumika Nisarg Trivedi (Co-Borrower)	Rs.33,41,979.33/- (Rupees Thirty-three lakh forty-one thousand nine hundred seventy-nine point three three Only) as on 25-Feb-26 along with applicable interest, charges and expenses till the date of payment and realization	Rs. 17,00,000/- (Rupees Seventeen lakh Only)	Rs. 1,70,000/- (Rupees One lakh seventy thousand Only)	Account Name : ACRE-166-TRUST Account Number: 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	24th March 2026 2:30 PM to 3:30 PM	23rd March 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All That Piece And Parcel Of The Property Being Flat No. B-304, Situated On The Third Floor Of B-tower, In The Scheme Known As "pushpam-24+ Residency", Constructed On Land Bearing Revenue Survey Nos. 461 And 462, Situated At Moje Village Bapod, Taluka Vadodara, Sub-district Vadodara (division-5), City Of Vadodara, Admeasuring In Aggregate 9092.24 Square Meters And Falling Under T.p. Scheme No. 44, Final Plot Nos. 97/1 And 97/2; The Said Flat Admeasures 59.20 Square Meters (construction Area) With Proportionate Common Area Of 38.35 Square Meters Aggregating To 97.55 Square Meters And Undivided Share In Land Admeasuring 24.66 Square Meters With Complete Construction Including Slab; Boundaries: East: Margin Of Tower B; West: Flat No. B-301; North: Flat No. B-303; South: Margin Of Tower B.								
6	AFH001100234707 & AFH001100253236 ACRE 166 TRUST	Gopalbhai Ravjibhai Patel (Borrower) Manjulaben Gopalbhai Patel (Co-Borrower)	Rs.21,71,927.69/- (Rupees Twenty One Lakh Seventy One Thousand Nine Hundred Twenty Seven And Sixty Nine Paise Only) as on 27-Feb-26 along with applicable interest, charges and expenses till the date of payment and realization	Rs. 6,10,000/- (Rupees Six Lakhs Ten Thousand Only)	Rs. 61,000/- (Rupees Sixty One Thousand Only)	Account Name : ACRE-166-TRUST Account Number: 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	31st March 2026 2:30 PM to 3:30 PM	30th March 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of the property being Plot No. 45, admeasuring 44.65 square meters (open plot area), together with proportionate undivided share admeasuring 25.43 square meters in C.O.P. (Common Open Plot) land, aggregating to a total of 70.08 square meters, along with rights in roads, passages and all other rights appurtenant thereto, forming part of the scheme known as "Umavihar Bungalows", planned for residential purposes on non-cultivated land bearing Revenue Survey No. 25, Block No. 31, admeasuring approximately 30,352.00 square meters, situated at Moje Village Dastan, Taluka Palsana, District Surat, State of Gujarat, and bounded on the North by Plot No. 46, South by Plot No. 44, East by Plot No. 26, and West by Society Road.								
7	AFH001100142388 ACRE 166 TRUST	Haresh Ganpatbhai Jani (Borrower) Hetaben Harishbhai Jain (Co-Borrower)	Rs.28,19,211.59/- (Rupees Twenty Eight Lakhs Nineteen Thousand Two Hundred Eleven And Fifty Nine Paise Only) as on 27-Feb-26 along with applicable interest, charges and expenses till the date of payment and realization	Rs.12,00,000/- (Rupees Twelve Lakhs Only)	Rs. 1,20,000/- (Rupees One Lakh Twenty Thousand Only)	Account Name : ACRE-166-TRUST Account Number: 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	31st March 2026 2:30 PM to 3:30 PM	30th March 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of the property being Plot No. 106 (Plot No. A/106 as per the sanctioned plan), admeasuring 74.42 square meters (open plot area), together with proportionate undivided share admeasuring 48.39 square meters in C.O.P. (Common Open Plot), aggregating to a total of 122.81 square meters, along with roads and all rights, interests and appurtenances attached thereto from the sky above to the earth below, forming part of the residential scheme known as "Mansi Residency", developed on non-cultivated land bearing Revenue Survey Nos. 194/1 and 194/2, Block No. 195, admeasuring in aggregate 50,777 square meters, situated at Moje Village Bagumra, Taluka Palsana, District Surat, State of Gujarat, and bounded on the North by Internal Road of the Society, South by Plot No. 115, East by Plot No. 105, and West by Plot No. 107.								
8	AFH001100282471 ACRE 166 TRUST	Jayeshkumar R Virani (Borrower) Rashluben Rameshbhai Virani (Co-Borrower)	Rs.31,25,851.81/- (Rupees Thirty One Lakhs Twenty Five Thousand Eight Hundred Fifty One And Eighty One Paise Only) as on 27-Feb-26 along with applicable interest, charges and expenses till the date of payment and realization	Rs. 6,50,000/- (Rupees Six Lakhs Fifty Thousand Only)	Rs.65,000/- (Rupees Sixty Five Thousand Only)	Account Name : ACRE-166-TRUST Account Number: 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	31st March 2026 2:30 PM to 3:30 PM	30th March 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of the property being Plot No. 276, admeasuring approximately 60.23 square meters (open plot area), together with proportionate undivided share admeasuring 33.39 square meters in C.O.P. (Common Open Plot) and road area, aggregating to a total of 93.62 square meters, along with all rights, interests and appurtenances attached thereto, forming part of the residential scheme known as "Pinal Residency", developed on non-cultivated land bearing Revenue Survey No. 73, Block No. 63/A (New Block No. 80 after re-survey), admeasuring in aggregate 47,210 square meters, situated at Moje Village Ghahudi, Taluka Kamrej, District Surat, State of Gujarat, and bounded on the East by Lagu Society Road, West by Plot No. 293, North by Plot No. 277, and South by Plot No. 275.								
9	AFH001100227512 ACRE 166 TRUST	Manjibhai K Gohil (Borrower) Champaben Manjibhai Gohil (Co-Borrower)	Rs.20,14,013.29/- (Rupees Twenty Lakhs Fourteen Thousand Thirteen And Twenty Nine Paise Only) as on 27-Feb-26 along with applicable interest, charges and expenses till the date of payment and realization	Rs. 3,10,000/- (Rupees Three Lakhs Ten Thousand Only)	Rs. 31,000/- (Rupees Thirty One Thousand Only)	Account Name : ACRE-166-TRUST Account Number: 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	31st March 2026 2:30 PM to 3:30 PM	30th March 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of the property being Flat No. 307, situated on the Third Floor of Building No. C-15, in the project known as "Mansarovar Residency", constructed on non-cultivated land bearing Survey No. 683, Block No. 550/A, admeasuring 7-38-13 Sq.Mtrs. (as per revenue record), situated at Moje Village Khatror, Taluka Kamrej, District Surat, State of Gujarat; the said flat having a super built-up area of approximately 963.57 square feet (about 89 square meters) and a built-up area of approximately 619.45 square feet (about 57.55 square meters), together with proportionate undivided share in the land beneath the building, common areas and facilities including the entire ground floor area without specific division, and all internal and external rights, easements and appurtenances attached thereto; and bounded on the East by Lagu Society Road, West by Building No. D-23, North by C.O.P. (Common Open Plot), and South by Building No. C-19.								
10	AFH001100276431 ACRE 166 TRUST	Dilipbhai Ukabhai Javad (Borrower) Gomatiben Ukabhai Javad (Co-Borrower)	Rs.19,40,564.21/- (Rupees Nineteen Lakhs Forty Four Thousand Five Hundred Sixty Four And Twenty One Paise Only) as on 27-Feb-26 along with applicable interest, charges and expenses till the date of payment and realization	Rs. 7,50,000/- (Rupees Seven Lakhs Fifty Thousand Only)	Rs. 75,000/- (Rupees Seventy Five Thousand Only)	Account Name : ACRE-166-TRUST Account Number: 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	31st March 2026 2:30 PM to 3:30 PM	30th March 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of the property being Plot No. 44 (Block No. 81/1/44 as per revenue record), admeasuring approximately 42.38 square meters (open land area), together with proportionate undivided share admeasuring 15.23 square meters in C.O.P. (Common Open Plot) and roads, aggregating to the total applicable land area, along with all internal and external rights and appurtenances attached thereto, forming part of the residential scheme known as "Vraj Nandini Residency Section-2", developed on residential non-cultivated land bearing Block No. 81/1, originally admeasuring 1 Hectare 90 Ares 08 Sq.Mtrs. (as per revenue record), situated at Moje Village Nansad, Taluka Kamrej, District Surat, State of Gujarat (after re-survey assigned new Block No. as per record); and bounded on the East by Plot No. 43, West by Plot No. 45, North by Society Internal Road, and South by Plot No. 57.								
11	AFH001100253350 ACRE 166 TRUST	Tushar J Bokarvadiya (Borrower) Divyeshkumar Bokarvadiya (Co-Borrower)	Rs.14,46,070.72/- (Rupees Fourteen Lakhs Forty Six Thousand Seventy And Seventy Two Paise Only) as on 27-Feb-26 along with applicable interest, charges and expenses till the date of payment and realization	Rs. 3,75,000/- (Rupees Three Lakhs Seventy Five Thousand Only)	Rs.37,500/- (Rupees Thirty Seven Thousand Five Hundred Only)	Account Name : ACRE-166-TRUST Account Number: 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	31st March 2026 2:30 PM to 3:30 PM	30th March 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of the property being Flat No. 202, situated on the Second Floor of Building "A", in the project known as "Hankrishna Residency", constructed on non-agricultural land bearing Block No. 338/B, admeasuring 19,233 square meters, situated at Moje Village Umra, Taluka Olpad, District Surat, State of Gujarat, developed for residential and commercial purposes; the said flat having a super built-up area of approximately 975 square feet (about 90.61 square meters) and a built-up area of approximately 637 square feet (about 59.27 square meters), together with proportionate undivided share in the land beneath the building, roads, parking areas and common facilities as per the approved plan, and all rights, easements and appurtenances attached thereto; and the boundaries of the said Hankrishna Residency bearing Block No. 338/B are as follows: North by Block No. 337, South by Lagu Road, East by Block No. 339, and West by Block No. 338/A.								
12	AFH001100480627 ACRE 166 TRUST	Chandreshwar Jha (Borrower) Chandeshwar Jha (Co-Borrower)	Rs.14,44,145.41/- (Rupees Fourteen Lakhs Forty Four Thousand One Hundred Forty Five And Forty One Paise Only) as on 27-Feb-26 along with applicable interest, charges and expenses till the date of payment and realization	Rs. 6,00,000/- (Rupees Six Lakhs Only)	Rs. 60,000/- (Rupees Sixty Thousand Only)	Account Name : ACRE-166-TRUST Account Number: 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	31st March 2026 2:30 PM to 3:30 PM	30th March 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of the property being Plot No. 79 (Plot No. B/79 as per sanctioned plan and Block No. 175/Plot No. 79 as per revenue record), admeasuring 40.13 square meters (approximately 40.18 square meters as per plan), together with proportionate undivided share admeasuring 14.06 square meters in C.O.P. (Common Open Plot) and roads, aggregating to a total of approximately 54.24 square meters of open plot land, along with all rights, interests and appurtenances attached thereto from the sky above to the earth below, forming part of the residential scheme known as "Radhe Residency", developed on non-cultivated land bearing Revenue Survey No. 259/5, Block No. 175, admeasuring in aggregate 19,502 square meters, situated at Moje Village Tanthiayia, Taluka Palsana, District Surat, State of Gujarat, and bounded on the North by Plot No. 78, South by Plot No. 80, East by Internal Road of the Society, and West by Plot No. 60.								
13	AFH001100251577 ACRE 166 TRUST	Sureshbhai B Bodara (Borrower) Kailashben Sureshbhai Bodara (Co-Borrower)	Rs.17,81,184.65/- (Rupees Seventeen Lakhs Eighty One Thousand One Hundred Eighty Four And Sixty Five Paise Only) as on 27-Feb-26 along with applicable interest, charges and expenses till the date of payment and realization	Rs. 4,40,000/- (Rupees Four Lakhs Forty Thousand Only)	Rs. 44,000/- (Rupees Forty Four Thousand Only)	Account Name : ACRE-166-TRUST Account Number: 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	31st March 2026 2:30 PM to 3:30 PM	30th March 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of the property being Plot No. 93, admeasuring 94.03 square meters (open plot area) and admeasuring 112.33 square meters including margin area, together with proportionate undivided share admeasuring 32.93 square meters in road and C.O.P., aggregating to a total of 126.96 square meters, along with all internal and external rights, easements and appurtenances attached thereto from the sky above to the earth below, forming part of the residential scheme known as "Dharma Row-House", developed on non-cultivated land bearing Survey Nos. 96, 97, 94 and 92, Block No. 54/A/1, admeasuring in aggregate 22,000 square meters, situated at Moje Village Syadla, Taluka Olpad, District Surat, State of Gujarat, and bounded on the East by Plot No. 94, West by Block No. 53 and Plot No. 91, North by Internal Road of the Society, and South by Plot Nos. 89 and 90.								
The above Loan Account(s) along with all right(s), title(s), interest(s), underlying security(ies), pledge(s) and/ or guaranteee(s), including the Immovable Properties, mentioned hereinabove had been assigned to Assets Care & Reconstruction Enterprise Ltd., acting as a trustee of various trust mentioned clearly in column provided above.								

IMPORTANT INFORMATION REGARDING AUCTION PROCESS

1	EMD payment through demand draft/RTGS/NEFT shall be drawn/paid in favor of the bank accounts mentioned above
2	Web Site for Auction www.bankeauctions.com
3	Contact Details Rohan Sawant - 9833143013, Jitesh Sawant - 9082522455, Hari Nair - 9846098098
4	Inspection of the Property on prior appointment basis only
5	For detailed terms and condition of the sale, please visit the website www.acreindia.in or www.bankeauctions.com

Date : 28.02.2026

Place : Gujarat

Sd/-
Authorized Officer
Assets Care & Reconstruction Enterprise Ltd.



Ahmedabad City Region-2
1st Floor, Denalaxmi Bhavan, Ashram Road, Ahmedabad
Email : Recovery.ahmedabad2@bankofbaroda.co.in

E-AUCTION SALE NOTICE
FOR SALE OF CAR
15 DAYS SALE NOTICE

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 properties mortgaged/charged/hypothecated 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" without recourse basis on 19.03.2026 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

Date & Time of E auction : 19.03.2026 from 11:00 AM to 02:00 PM (With unlimited extension of 5 minutes duration each). Inspection Date & Time of the Vehicle : 18.03.2026 Time: 11:00 AM to 02.00 PM

DESCRIPTION OF THE VEHICLES AS UNDER

Name & Address of Borrower / Directors & Guarantors / Branch	Dues Outstanding	Details of the Vehicles	Reserve Price, EMD and Vehicle Bid Increase Amount	Contact person of the Branch Manager/ Authorized Officer
Borrower : Mrs Isha Jayrajsinh Parihar A-402, Sunrise Home, Valva Canal Road, Lamtha Nari, Nr Rainbow Heights, Ahmedabad City, Ahmedabad Shahibaug Branch	Total Dues Rs. 3,72,228.00 + Future interest + other charges- less recovery up to date. NPA Date : 05.01.2025	RENAULT NDIA PVT. LTD. Registration No.: GJ-27-EA-5669 Body Colour : ICE COOL WHITE Chassis Number : MEEBBA06N3808237 Engine Number : B4DA416E053646 Encumbrance known to bank : BOB	Reserve Price Rs. 1,96,200/- EMD Rs. 19,620/- BID Inc. Rs. 10,000/-	Heena Andani 7600507901
Borrower : Mr. Prahaldhbhai Durgaprasad Prajapati Tojaji Kalaji Ni Chali, Opp. Ghee Waii Chali, Chamanpura, Asarwa, Ahmedabad-380016 Saraspur Branch	Total Dues Rs. 5,92,859.00 + Future interest + other charges- less recovery up to date. NPA Date : 18.09.2025	MAHINDRA & MAHINDRA LIMITED Registration No.: GJ-01-WA-1135 Body Colour : AJA QUMARINE Chassis Number: MA1WA2EV1L2H29206 Engine Number : EVLZ602509 Encumbrance known to bank : BOB	Reserve Price Rs. 5,58,800/- EMD Rs. 55,880/- BID Inc. Rs. 10,000/-	Sunil Vegda 9875222642

For detailed terms and conditions of sale, please refer/visit to the website link <https://bankofbaroda.bank.in/e-auction> and online auction portal baaniket.com. Also, prospective bidders may contact Authorised Officer of Bank of Baroda, the Secured Creditor, for support to support baaniket@psballiance.com and support. baaniket@procure247.com. Contact details of baaniket.com for technical issues is 6354910172 and 9913345536. (GST/TDS as per Government Rules applicable shall be payable by purchaser on sale of Movable / Immovable Assets) / Contact Person :Shri Manojkumar Gupta : Mo. 9024338042

Date : 28.02.2026 | Place : Ahmedabad

Authorized Officer, Bank of Baroda



AXIS FINANCE LIMITED
(CIN: U65921MH1995PLC121675)
Axis House, C-2, Wadia International Centre,
Pandurang Budhkar Marg, Worli, Mumbai - 400025

Ref. Ref. No. AFL/2024-2025/FEB/MITESH PATEL/534
16th February 2026

BY SPEED POST/ REGISTERED A.D./EMAIL

WITHOUT PREJUDICE

To,

1. Mitesh M Patel A 403- Siddheshwar Heritage, Palm Green Duplex Pase Awa Waghodia Ring Road Vadodara Gujarat 390019
Email Id: miteshnishas950@gmail.com Phone No. - 9033425398

2. Nisha Mitesh Patel A 403- Siddheshwar Heritage, Palm Green Duplex Pase Awa Waghodia Ring Road Vadodara Gujarat 390019
Email Id: miteshnishas950@gmail.com Phone No. - 9537687407

Dear Sir/Madam,

SUB: NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (AS AMENDED FROM TIME TO TIME) AND THE RULES MADE THEREUNDER

I, the undersigned, being the Authorized Officer of Axis Finance Limited (hereinafter referred to as "the **AFI/Secured Creditor**"), a company incorporated under the provision of the Companies Act, 1956 and a Non-Banking Financial Company registered under the Reserve Bank of India Act, 1934, having its Registered Office at Axis House, Axis Finance Limited, ground floor, Pandurang Budhkar Marg, Worli, Mumbai - 400025 do hereby give this Notice under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred to as the "**SARFAESI Act**") as under:

AFL, in the ordinary course of its business, at the request of Borrower sanctioned Loan Against Property against secured asset more particularly described under Schedule A hereunder for a sum of **INR 25,30,500 (Rupees Twenty Five Lakhs Thirty Thousand and Five Hundred only) ("Credit Facilities")** on the terms and conditions as mentioned therein.

1. Pursuant thereto, you Addressee(s) signed and executed the Loan Agreement dated **20.03.2025** ("Facility Agreements") in your capacity as Borrower, Co-Borrower(s) and Mortgagor in order to secure/guarantee the repayment of all amounts payable under the aforesaid Facility Agreement and consequently, have become jointly and severally liable for the repayment of the Credit Facility availed by the Borrower. You the Addressee(s) had agreed to repay the Credit Facility in Equal Monthly Installments. [The facility and security documents executed/submitted for the Credit Facility in terms of the Facility Agreement shall be collectively referred to as the "Transaction Documents" hereinafter in this notice]

2. That as a security towards repayment of all amounts payable under the aforesaid Credit Facilities, on **06.06.2025** the Mortgagor had with an intent to secure the Credit Facilities, created mortgage deed and charge of all their right, title, interest in the land/asset more particularly detailed in **SCHEDULE A** hereto. [The asset as mentioned in SCHEDULE A shall be hereinafter referred to as "Secured Asset"]

3. It is pertinent to state herein that the Borrower/Mortgagor, Co-Borrower /by virtue of the Facility Agreements has availed Credit Facilities from AFL by mortgaging the properties mentioned in SCHEDULE A, and thereby created secured interest in favour of AFL. The securities mentioned in SCHEDULE A is "Secured Asset" within the meaning of section 2(1)(zc) of the SARFAESI Act.

4. At the request of you the Addressee(s), AFL had on various dates disbursed the Credit Facilities to the Borrower on specific instructions, as described in detail in **SCHEDULE B** hereto.

5. As per the terms of the Transaction Documents, you the Borrower/Mortgagor and the Co-borrower I were required to repay the dues under the said Credit Facilities and further you the Borrower and Co-borrower(s) were also required to pay interest thereon and other charges at the contractual rates as in the manner set out in the Facility Agreement and subsequent communication(s).

6. However, you the Borrower/Mortgagor, Co-borrower I failed to comply with the terms and conditions of the Transaction Documents and defaulted in repayment of the amount payable under the Facility Agreement. AFL had through various default notices informed you the Addressee(s) of such default, however, till date, the same have neither been rectified nor any steps have been undertaken thereto to repay the outstanding amounts.

7. In this context, it is important to note that since you the Addressee(s) have committed continuous defaults, the account of the Borrower has become non-performing asset ("NPA") w.e.f. **03/02/2026** in compliance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India from time to time.

8. It is imperative to state herein that the above information of classification of account as NPA was communicated by AFL to you the Addressee(s) vide NPA intimation letters bearing Ref. No. **AFL/NPA/CO/Feb-26/4025** dated **04/02/2026** for the said Credit Facilities.

9. As per the provisions of the SARFAESI Act, the debt due to Secured Creditor is a debt secured against the Secured Asset and you being the Borrower, the Mortgagor and the Co-Borrower(s) have committed defaults in repayment of such secured debt/Credit Facility in terms of the Transaction Documents.

10. As on **06th February 2026**, the outstanding debt due and payable by the Borrower/Mortgagor, Co-borrower I to the Secured Creditor **Rs 2604636 (Rupees Twenty Six Lakhs Four Thousand Six Hundred and Thirty Six only)** due as on **06th February 2026** as per the provisions of the SARFAESI Act, the debt due to Secured Creditor is a debt secured against the Secured Asset and you being the Borrower, the Mortgagor and the Co-Borrower(s) have committed defaults in repayment of such secured debt/Credit Facility in terms of the Transaction Documents.

11. In view of the aforesaid, the Secured Creditor has become entitled to issue this statutory notice to the Borrower/ Co-Borrower(s)/Mortgagor, in terms of Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and hereby call upon you all Addressee(s), jointly and severally to discharge in full the dues towards the Secured Creditor amounting/ aggregating **Rs 2604636 (Rupees Twenty Six Lakhs Four Thousand Six Hundred and Thirty Six only)** due as on **06th February 2026**, together with applicable interest, further interest, default interest, pre-ma, costs, charges etc, at contractual rates in respect of the Credit Facility from the date till date of repayment, **within 60 days (Sixty days) from the date of this Notice issued under Section 13(2) of the SARFAESI Act**, failing which the Secured Creditor shall be constrained to exercise its rights of enforcement of security interest without any further reference to you under the said SARFAESI Act and entirely at your risk as to costs and consequences.

12. On expiry of 60 days from the date hereof and on your failure to comply with the demand, the Secured Creditor shall take the following measures under the SARFAESI Act:

a. Take over possession of the Secured Asset as mentioned in Schedule A hereto including the right to transfer by way of lease, assignment or sale for realizing the same;

b. Take over management of business of you the Addressee(s) including the right to transfer by way of lease, assignment or sale for realizing the Secured Asset, subject to the conditions as stipulated in the proviso to Section 13(4)(b) and Section 15 of the SARFAESI Act;

c. appoint any person to manage the Secured Asset, the possession of which will be taken over by AFL;

d. require at any time by notice in writing, any person who has acquired any of the Secured Asset from the Addressee(s) and from whom any money is due or may become due to you the Addressee(s), to pay AFL, so much of the money as is sufficient to pay the secured debt.

13. I also invite your attention to Section 13(8) of the SARFAESI Act, whereby you have an opportunity to tender the amount due as stated above to the secured creditor together with all costs, charges and expenses incurred, at any time before the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of secured assets.

14. All of you are notified and cautioned that as per the provisions of Section 13 (13) of the SARFAESI Act, no transfer of the Secured Asset (set out in the SCHEDULE A hereunder) by way of sale, lease or otherwise, shall be made without prior written consent of Secured Creditor. Please note that any non-compliance/contravention of the provisions contained in the said SARFAESI Act read with the Rules, is an offence punishable under Section 29 of the SARFAESI Act.

15. Please further note that this statutory notice is issued without prejudice to the rights of the Secured Creditor including initiation of any other legal proceedings/legal action as deemed fit and necessary under the provisions of any law for the time being in force and/ or as per contract or both.

16. I hereby expressly reserve all rights under the relevant Transaction Documents, any other associated documents, under law or otherwise. Nothing contained in this notice or any action or inaction by us shall operate as a waiver of, or prejudice, diminish or otherwise adversely affect, any of our present or future rights or remedies under the respective Transaction Documents or any of our rights or remedies under law or generally, which remain and shall continue in full force and effect.

17. The undersigned is duly Authorized as Authorized Officer to issue this Notice and exercise powers on behalf of the Secured Creditor under the SARFAESI Act read with the Rules.

18. Request you to kindly acknowledge the receipt of this Notice. A copy of this notice is being retained in our office for future reference.

Yours