

OSBI

Home Loan Centre 1, 2nd Floor, State Bank Bhavan, Opp. Panipat, Ghod Dod Road, Surat.
E-mail - sbl.10001@osbi.co.in; (M) 6359969090

POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being the Authorized Officer of the State Bank of India under the Securitization 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 a demand notice dated 10/02/2026 calling upon the borrower Mr. **Atendra Bhanubhai Chaudhary (Borrower)**, **Mrs. Rakshabai Jitubhai Chaudhary (Co-Borrower)** and **Mrs. Kalsariya Krutibhai Manjibhai (Guarantor)** to repay the amount mentioned in the notice being within 60 days from the date of receipt of the said notice. Rs. 15,53,918/- (Rupees One Crore Fifty Three Thousand Nine Hundred Eighty Eight only) in Home Loan A/c No. 3854982123 & Rs. 15,59,226/- (Rupees Fifteen Lacs Ninety Nine Thousand Two Hundred Twenty Six Only) Top Up Loan A/c No. 385500341 as on 10/02/2026. Total of above loan Rs. 1,21,53,144/- (Rupees One Crore Twenty One Lacs Ninety Three Thousand One Hundred Forty Four Only) Plus an applied interest w.e.f. 11/02/2026 and unrealized interest with further interest and incidental expenses costs etc.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers/guarantor and the public in general that the undersigned has taken the Symmetric Possession of the properties described in the notice in exercise of powers conferred upon me under Section 13(4) of the said Act read with Rule 8 of the said Rules on this 17/04/2026.

The Borrower/Guarantor in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property with third parties, the charge of the State Bank of India (Home Loan Centre-1) Surat for an amount Rs. 1,21,53,144/- (Rupees One Crore Twenty One Lacs Ninety Three Thousand One Hundred Forty Four Only) plus an applied interest w.e.f. 11/02/2026 and unrealized interest with further interest and incidental expenses costs etc.

The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Description Of The Immovable Property

All the pieces and parcel of Property bearing Block/Rs No. 268, New Block/Rs No. 1084, As per plan Plot No. 19, As per site plot No. A/245, Green Paradise, Near Hanuman Temple, Manjil Urat Road, Near Hanuman Temple, Near Hanuman Temple, Dist Naviyari, Gujarat.

Date : 17/04/2026
State Bank of India (Home Loan Centre-1), Surat.

HERO HOUSING FINANCE LIMITED
Branch Office: 701, 7th Floor, Royal Trade Centre, Opp. Bazar, Adajan, Surat-395004.
Branch Office: 701, 7th Floor, Royal Trade Centre, Opp. Bazar, Adajan, Surat-395004.

PUBLIC NOTICE (E-AUCTION) FOR SALE OF IMMOVABLE PROPERTY (UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

NOTICE FOR SALE OF IMMOVABLE PROPERTY MORTGAGED WITH HERO HOUSING FINANCE LIMITED SECURED CREDITORS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) or their legal heirs/representatives that the undersigned being the Authorized Officer of the Secured Creditor, the possession of which has been taken by the Authorized Officer of Hero Housing Finance Limited (Secured Creditor), will be sold on 22-May-2026 (E-Auction Date) on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis for recovery of outstanding dues from the borrower(s) and guarantor(s). The Reserve Price and the Earnest Money Deposit is mentioned in the notice. The EMD should be deposited with the Authorized Officer of the Public E-Auction along with the Bid Form which shall be submitted to the Authorized Officer of the Hero Housing Finance Ltd. On or before 21-May-2026 till 5 PM at Branch Office: 701, 7th Floor, Royal Trade Centre, Opp. Bazar, Adajan, Surat-395004.

Loan Account No.	Name of the Borrower(s) / Guarantor(s)	Date of Demand / Amount as on notice	Type of Possession (Under Constructive Possession)	Reserve Price	Earnest Money
HFSURPL/2500062202	RAKESH KUMAR SINGH, KARISHMA SINGH	14/10/2025	Physical	Rs. 10,00,731/-	1,00,00,000/-
HFSURPL/2500062201	RAKESH KUMAR SINGH	As on 13/04/2026	Physical	Rs. 10,00,731/-	1,00,00,000/-

Description of property: All that piece and parcels of Residential Plot bearing Plot No. 85 admeasuring 45.26 Sq. Mtrs. i.e. 45.26 Sq. Mtrs. along with 22.23 Sq. Mtrs. undivided share in the right of Road & COPR Total admeasuring 67.49 Sq. Mtrs. situated in the village of 'RDVAL HOMETOWN' situated at Revenue Survey No. 31, Block No. 213, as per 712 admeasuring 1-28-45 Sq. Meters, Near Village & Taluka, Shani, Sub District Omer, District Surat in the State of Gujarat. With Common Amenities Written in Title Document. Property Borrowed By: East; Plot No. 84, West; Ad. 3, Plot No. 8, North; Ad. 3, Section Internal Road, South; Ad. 3, G.P.

Terms and Conditions:
The E-Auction will take place through portal <https://banksale.com> on 22-May-2026 (E-Auction Date) After 11:00 AM onwards with limited extension of 10 minutes each. The interested Participants / Bidders are required to deposit EMD amount either through RTGS / NEFT or by way of Demand Draft/RTGS/NEFT favouring the "HERO HOUSING FINANCE LTD". The EMD amount will be return to the unsuccessful bidders after conclusion of the E-Auction.

TERMS AND CONDITIONS OF THE E-AUCTION:
(1) E-Auction is being held "As is where is Basis" & "As is what is Basis" & "Whatever there is Basis" & "Without recourse Basis" and will be conducted "online". (2) Bid increment amount shall be Rs. 15,000/- (Fifteen Thousand Only) for Reserve Price till 25 Lakhs, Rs. 25,000/- (Twenty Five Thousand Only) for Reserve Price above 25 Lakhs till 50 Lakhs, Rs. 50,000/- (Fifty Thousand Only) for Reserve Price above 50 Lakhs till 1 Crore, Rs. 1,00,000/- (1 Lakh Only) for Reserve Price Beyond 1 Crore. (3) The E-Auction will be conducted through the website <https://banksale.com> by the M/s. Dhanraj Krishna-9948182222 (Helpline No.); Support Line No. +91 124 403020/2021/2022/2023/2024. Support Mobile No. +91 791981124 /25 /26 and E-mail on support@banksale.com or janendra@tina.com at their web portal <https://banksale.com>. (4) There is no encumbrance on the property which is in the knowledge of Secured Creditor. However, the interested bidders should make their own independent enquiries regarding the encumbrances, title of property put on auction and claims/rights due affecting the property prior to submitting their bids. In this regard, the E-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of Hero Housing Finance Limited. (5) The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claim/rights due. The sale shall be subject to the conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The other terms and conditions of the E-Auction are published on the website <https://banksale.com>. (6) For property details and visit to property contact to Mr. Jignesh Savjibhai Solanki/794178663 (jignesh.solanki@hero.com) & Shikhar Singh/9711222775 shikhar.singh@hero.com. (7) The prospective bidders can inspect the property on 15-May-2026 between 11:00 AM to 2:00 PM with prior appointment.

30 DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/MORTGAGOR
The above mentioned properties are hereby notified to the borrower/guarantor/mortgagor mentioned in Demand Notice under section 13(2) with an date interest and expenses before the date of Auction failing which the property shall be auctioned and balance due, if any, will be recovered with interest and cost from them.

For detailed terms and conditions of the sale, please refer to the link provided in <https://url.ink.in.hero.housing.finance.com> or Hero Housing Finance Limited (Secured Creditor's) website www.herohousingfinance.com

FOR HERO HOUSING FINANCE LIMITED
Mr. Jignesh Savjibhai Solanki, Mob. 794178663
Email Id: jignesh.solanki@hero.com

DATE : 19-04-2026
PLACE : SURAT GUJARAT

Aditya Birla Housing Finance Limited

Registered Office: Indian Rayon Compound, Veraval, Gujarat-382266 Branch Office: Office No. 311 & 315, 3rd Floor, C Wing | Pankaj Business Park, Near Ching Diamond Estate, Lal Bahadur Shastri Road, Baramulla, Ahmedabad-380002

APPENDIX IV (See Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)

Possession Notice (For Immovable Property)

Whereas, the undersigned being the authorized officer of Aditya Birla Housing Finance Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice calling upon the borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said act read with rule 8 of the said notice.

The borrowers in particular and public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Aditya Birla Housing Finance Limited for an amount of mentioned below and interest thereon. Borrowers attention is invited to the provisions of sub-section 8 of Section 13 of the act, in respect of time available, to redeem the secured assets.

1. Name of Borrower: SANGITABEN ASHOKKUMAR MODI (In The Capacity Of Available Legal Heir Of Late Ashokkumar Chinnalal Modi) & SANGITABEN ASHOKKUMAR MODI
Outstanding: Rs. 13,83,574.54/- (Rupees Thirteen Lakhs Eighty Three Thousand Five Hundred Seventy Four And Fifty Five Paise Only)
Demand Notice Dated: 28-01-2026
Date of Possession: 14-04-2026

2. Name of Borrower: LAXMANBHAI TEJABHAI SASU & AJOTIBEN LAXMANBHAI SASU
Outstanding: Rs. 16,46,504.83/- (Rupees Sixteen Lakhs Forty Six Thousand Five Hundred Four And Eighty Three Paise Only)
Demand Notice Dated: 11.11.2025
Date of Possession: 14-04-2026

Description Of The Immovable Property

All The Piece And Parcel Of Immovable Property Being R.S.No.352 Paiki, Second Floor Shop No.89, Property (Milkait) No.8675/89, Area 14.30 Sq.Mtr., (153.86 Sq.Ft.) And Second Floor Shop No.90, Property (Milkait) No.8675/90, Area 14.30 Sq.Mtr., (153.86 Sq.Ft.) And Second Floor Shop No.91, Property (Milkait) No.866/591, Area 14.30 Sq.Mtr., (153.86 Sq.Ft.). Total Area 42.90 Sq.Mtr., (461.58 Sq.Ft.), "Arbuda Complex", Nr. Tulasi Hotel, Royal Hotel, Deesa-Tharad Highway Road, Lakhani, Which is Situated At Lakhani, Ta. Lakhani, Dist-Banskantha, Gujarat - 385535 And Bounded As: Shop No. 89 Boundary: East: Gallery Situated, West: Revenue Survey No. 352 Situated, North: Open Space Situated, South: Second Floor Shop No. 90 Situated Shop No. 90 Boundary: East: Gallery Situated, West: Revenue Survey No. 352 Situated, North: Second Floor Shop No. 89 Situated, South: Second Floor Shop No. 91 Situated, Shop No. 91 Boundary: East: Gallery Situated, West: Revenue Survey No. 352 Situated, North: Second Floor Shop No. 90 Situated, South: Open Space Situated.

Date : 14.04.2026
Place : Ahmedabad
Aditya Birla Housing Finance Limited

ICICI Bank

Branch Office: ICICI Bank Towers, Near Chakli Circle, Old Padra Road, Vadodara-390007.

PUBLIC NOTICE-TENDER CUM E-AUCTION FOR SALE OF SECURED ASSET
(See proviso to Rule 8(6))

Notice for sale of immovable asset(s)

E-Auction Sale Notice for the sale of immovable asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. This 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 charged to the Secured Creditor, the physical possession of which has been taken by the Authorized Officer of ICICI Bank Limited will be sold on "As is where is", "As is what is" and "Whatever there is" as per the brief particulars given hereunder:

Sr. No.	Name of the Borrower(s) / Co-Borrowers / Guarantors / Loan Account No.	Details of the Secured Asset(s) with known encumbrances, if any.	Amount Outstanding	Reserve Price / EMD (as on April 20, 2026)	Date and Time of Property Inspection	Date & Time of E-Auction
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1.	Chunara Lalchand Ishwarbhai (Borrower) Ranganbhai Lalchandbhai Chunara (Co-Borrower) Loan A/c No. LBBRD0000664864/TBARD00006433502	Plot/ Unit No. L-1103, 11th Floor, West Direction In Tower-1, Sangam, Devesh Deck, Near Ananta Lifestyle, P.No.3, R.S. No. 11/Paiki 2, Ajwa Road, Sayajipura, Vadodara-390019 (Admeasuring an area of 16.94 Per Rara Carpet Area 97.26 Sq Mtr. i.e. 1046.91 Sq Ft.)	Rs. 41,78,492/- (as on April 20, 2026)	Rs. 18,00,000/-	April 28, 2026 From 11:00 AM To 12:00 Noon	May 08, 2026 From 11:00 AM Onwards
2.	Vinay S Chavan (Borrower)/ Veerappa Chavan (Borrower) Vinay Chavan (Co-Borrower) Loan A/c No. LBBRD0000664864/TBARD00006659357/TBARD0000664868	Office No. 301, 3rd Floor, Siddharth Magnam Plus, Near Gurunank Public School, R.S. No. 440/1, T.P.S. No. 39, F.P. No. 36, Danteshwar Ring Road, Tarsoli, Vadodara-390014 (Admeasuring an area of Carpet Area 110.89 Sq.Mtr.)	Rs. 55,42,000/- (as on April 20, 2026)	Rs. 5,40,000/-	April 28, 2026 From 12:30 PM To 01:30 PM	May 08, 2026 From 11:15 AM Onwards
3.	Keshavnath (Borrower)/ Chandani (Co-Applcant) Loan A/c No. LBBRD00005441627	All That Piece and Parcel of Immovable Residential Property Being House Having Constructed Area Adm. 44-79 Sq. Mtrs. of Plot No. 20 Palikes 2 of Area Known As "Park" of Revenue Survey No. Block No. 267/1 Located At Village: Gadkholi, To: Ankleshwar & Dist: Bhavnagar in the State of Gujarat. (Admeasuring An Area of Constructed Area Adm. 44.79 Sq.Mtrs. I.e. 483.75 Sq.Ft.)	Rs. 13,25,251/- (as on April 20, 2026)	Rs. 8,00,000/-	April 28, 2026 From 02:00 PM To 03:00 PM	May 08, 2026 From 11:30 AM Onwards
4.	Borjia Vimalben Kaushik (Borrower) Kaushik Vikrambhai Borjia (Co-Borrower) Loan A/c No. LBBRD00006112326	Plot No. 204, 2nd Floor, Krishna Avenue, Sheet No. 30, Chaito No. 363, City Survey No. 3477, Vibhag-3 (Akota) Village Manjipal (Gomti), Vadodara - 390011 (Admeasuring an area of Area Admeasuring 45.00 Sq. Mtr. Super Built Up Area)	Rs. 18,42,092/- (as on April 20, 2026)	Rs. 1,20,000/-	April 28, 2026 From 03:30 PM To 04:30 PM	May 08, 2026 From 11:45 AM Onwards
5.	Gopalsinh Chauhan (Borrower) Shila Devi (Co-Borrower) Loan A/c No. LBBRD00006436168/TBARD00006401402	Plot No. I-401, 4th Floor, Tower-1, Anjani Residency, Near Jambua Crossing, Survey No. 423 Palikes, Block No. 31 to 34, 48 To 52, 35 to 47, Village Jambua, Sub Dist Vadodara Part 6 (Mehesa), Gujarat, Vadodara-390014 (Admeasuring an area of Super Built Up Area Adm. 62.00 Sq. Mtrs., Undivided Share In land Area Adm. 26.94 Sq. Mtrs.)	Rs. 16,26,482/- (as on April 20, 2026)	Rs. 12,50,000/-	April 28, 2026 From 05:00 PM To 06:00 PM	May 08, 2026 From 12:45 PM Onwards
6.	Mitalal Barrot (Borrower)/ Devendra Barrot, Mrs. Vulgate (Co-Borrower) Loan A/c No. LBBRD00002247139/TBARD00006071505	Shop No. 12, 12A, 14 And 15, Ground Floor, Semi Basement, Classic Apartment, Near Akota Garden Chok, R.S. No. 51, T.P.S. No. 1, F.P. No. 63, Gorwa, Akota, Vadodara-390020 (Total Built up Area 155.64 Sq.Mtr.,)	Rs. 1,64,21,778/- (as on April 20, 2026)	Rs. 1,32,00,000/-	April 29, 2026 From 11:00 AM To 12:00 Noon	May 08, 2026 From 01:00 PM Onwards

The online auction will be conducted on the website URL.INK.https://disposalhub.com, of our auction agency M/s NexGen Solutions Private Limited. The Mortgagor's/Notices are given a last chance to pay the total dues with interest by May 07, 2026 before 04:00 PM. Else the secured asset(s) will be sold as per schedule. The prospective bidder(s) must submit the Earnest Money Deposit (EMD) Demand Draft (DD) (Refer Column E) at ICICI Bank Towers, Near Chakli Circle, Old Padra Road, Vadodara-390007 on or before May 07, 2026 before 03:00 PM. Thereafter, they have to submit their offer through the website mentioned above on or before May 07, 2026 before 04:00 PM along with the scanned image of the Bank acknowledged DD towards proof of payment of EMD. In case the prospective bidder(s) are unable to submit his/her offer through the website, then the signed copy of tender documents may be submitted at ICICI Bank Towers, Near Chakli Circle, Old Padra Road, Vadodara-390007 on or before May 07, 2026 before 05:00 PM. Earnest Money Deposit DD/PO should be from a Notified/scheduled Bank in favour of "ICICI Bank Limited" payable at Vadodara. For any further clarifications in terms of inspection, Terms and Conditions of the E-Auction or submission of tenders, contact ICICI Bank Employee Phone No. 7304914237. Please note that Marketing agencies L/M's Value Trust Capital Services Limited 2, Augco Assets Management Private Limited, have also been engaged for facilitating the sale of this property. The Authorized Officer reserves the right to reject any or all the bids without furnishing any further reasons. For detailed Terms and Conditions of the sale, please visit www.icicibank.com/n44ps.

Date : 18-Apr-2026
Place : Vadodara

Authorized Officer
ICICI Bank Limited

Bank of Baroda

Regional Office : Surat District Region, 6th Floor, Baroda Sun Complex, Ghod Dod Road, Surat-395007.
Phone No : 0261-2294631/888885617
E-mail : recovery.suratdistrict@bankofbaroda.bank.in

E-Auction Notice

06.05.2026
Time : 2:00 to 6:00 PM
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), Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/EMD and Bid Increase Amount are mentioned below -

No.	Branch	/ Mortgagor	Property Description & Property ID	Type	(In Lakh)	(In Rs.)	(In Rs.)	Possession	Inspection
01.			Commercial Shop No. 141, 1st floor, "Central Bazaar", Carpet Area 80.00 Sq. ft., Moje : Vesu, Taluka : Surat city, District : Surat - BABRKAODDA22501			5,76,000	57,600	Physical	
02.			Commercial Shop No. 23, Ground floor, "Central Bazaar", Carpet Area 80.00 Sq. ft., Moje : Vesu, Taluka surat city, District : Surat - BABRKAODDA22501			6,32,000	63,200	Physical	
03.	Kadodara	M/s Krinal Corporation (Prop. : Ketanbhai Dhirubhai Mandviya) Mrs. kiranben Ketanbhai Mandviya (Guarantor)	Commercial Shop No. 115, 1st floor, "Central Bazaar", Carpet Area 80.00 Sq. ft., Moje: Vesu, Taluka : surat city, District : Surat - BABRKAODDA22501	Commercial Shop	70.26	5,76,000	57,600	Physical	Mr. Ram Shio Kumar M. 8980026708
04.			Commercial Shop No. 19, Ground floor, "Central Bazaar", Carpet Area 80.00 Sq. ft., Moje : Vesu, Taluka : surat city, District : Surat - BABRKAODDA22501			6,32,000	63,200	Physical	
05.			Commercial Shop No. 32, Ground floor, "Central Bazaar", Carpet Area 80.00 Sq. ft., Moje : Vesu, Taluka : surat city, District : Surat - BABRKAODDA22501			6,32,000	63,200	Physical	
06.			Commercial Shop No.18, Ground floor, "Central Bazaar", Carpet Area 80.00 Sq. ft., Moje: Vesu, Taluka : surat city, District : Surat - BABRKAODDA22501			6,32,000	63,200	Physical	

Statutory 15 Days Sale Notice Under Sarfaesi Act To Borrower / Guarantor / Mortgagor Last Day of EMD Submission Date : 06.05.2026, till 6 : 00 PM.
Minimum Bid Incremental Amount Rs. 10,000/- (Rs. Ten Thousand Only) | Inspection Start Date : 18.04.2026

For detailed terms and conditions of sale, please refer to the website link <https://www.bankofbaroda.bank.in/e-auction.htm> and online auction portal <https://baanknet.com>
Also, prospective bidders may contact the Authorized officer on Tel No. 0261-2294631/888885617

Date : 17/04/2026
Place : Surat
(In The Event Of Any Discrepancy Between The English Version And Any Other Version Of This Auction Notice, The English Version Shall Prevail)

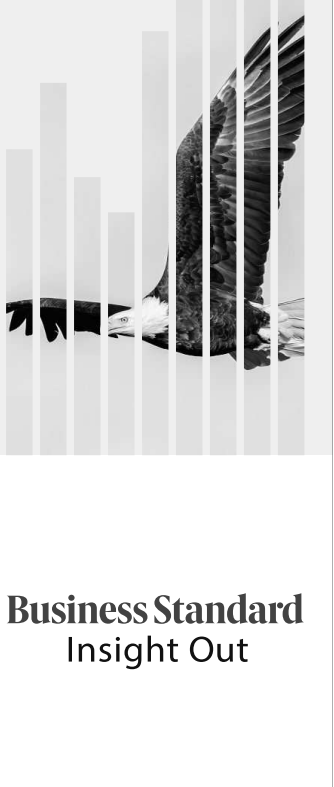
Authorized Officer,
Bank of Baroda

SCAN HERE
For detailed terms & conditions

Navigate markets with focused insight.

Get daily sector trends, market movers, and sharp insights — every day with The Compass in Business Standard.

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Business Standard

Insight Out