



ARVIND SMARTSPACES LIMITED
(CIN - L45201GJ2008PLC055771)
Regd. Office: 24, Government Servant's Society, Near Municipal Market, Off. C.G. Road, Navrangpura, Ahmedabad-380009.
Contact: 079 6826 7000 Website: www.arvindsmartspaces.com Email: investor@arvindinfra.com

PUBLIC NOTICE FOR TRANSFER OF UNCLAIMED DIVIDEND AND/OR EQUITY SHARES ("SHARES") OF THE COMPANY TO INVESTOR EDUCATION AND PROTECTION FUND (IEPF).

Notice is hereby given that pursuant to the provisions of Section 124(6) of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Auditing, Transfer and Refund) Rules, 2016 ("the Rules"), the final dividend declared for the financial year 2018-19, which remained unclaimed for a period of seven years will be credited to the Investor Education and Protection Fund (IEPF). The corresponding shares on which dividend was unclaimed for seven consecutive years will also be transferred as per the procedure set out in the Rules.

In compliance to the Rules, the Company has sent separate communication individually to the concerned shareholders at their registered address, advising them to claim the dividends and the details of such shares are also made available on the Company's website www.arvindsmartspaces.com.

Those shareholders holding shares in physical form and whose share are liable to be transferred to the IEPF, may note that the Company would be issuing new share certificate(s) in lieu of original share certificate(s) held by them for the purpose of dematerialization and transfer of such shares to IEPF as per the Rules and upon such issue, the original share certificate(s) which stands registered in their name will stand automatically cancelled and be deemed non-negotiable. The shareholders may further note that the details made available by the Company on its website, should be regarded as and shall be deemed adequate notice in respect of issue of new share certificate(s) by the Company for the purpose of transfer of shares to IEPF.

Those shareholders holding shares in dematerialized form, the Company shall inform the depository by way of corporate action, where shareholders have their demat accounts for transfer in favour of IEPF.

Please note that due date for claiming the dividend for the year 2018-19 is 9th September, 2026. All such shareholders are requested to make an application to the Company/the Company's Registrar and Share Transfer Agents, MUFG Intime India Private Limited ("RTA") by 9th September, 2026 with a request for claiming dividend for the year 2018-19 and onwards to enable processing of claims before the due date.

In case the Company does not receive any communication from the such shareholders on or before 9th September, 2026, the Company with a view to complying with the requirements of the Rules, shall transfer the corresponding shares on which dividend is unclaimed for seven consecutive years and be transferred without any further notice.

Please note that after 9th September, 2026, no claim shall lie against the Company in respect of unclaimed dividend amount and shares transferred to IEPF. Shareholders may claim the dividend and corresponding shares transferred to IEPF including all benefits accruing on such shares, if any, from the IEPF Authority after following the procedure prescribed in the Rules.

For any queries on the above matter, Shareholders are requested to contact the Company's Registrar and Share Transfer Agents, MUFG Intime India Private Limited, 5th Floor, 506 to 508, Amarnath Business Centre - 1 (ABC-1), beside Gala Business Centre, Nr. St. Xavier's College Corner, Off C. G. Road, Ellisbridge Ahmedabad - 380006, Tel No.: 079-26465179/86/87, e-mail: ahmedabad@in.mps.mufig.com.

Place: Ahmedabad
Date: 11th June, 2026

For, Arvind SmartSpaces Limited
Prakash Makwana
Company Secretary



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

REGIONAL OFFICE, Gandhinagar
Lal Darwaja, Ahmedabad-380001

APPENDIX-IV-A
[See proviso to Rule 8 (6)]
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 provision 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 property mortgaged / charged to the secured creditor, the **Physical / Symbolic Possession** of which have been taken by the authorized officer of Central Bank of India, Secured creditors, will be sold on "As is where is", "As is what is" and "whatever is there is" on date **29.06.2026** for recovery of due to the Central Bank of India from Borrower (s) and Guarantor (s). The Reserve Price and earnest money deposit (EMD) is displayed against the details of respective properties

Name of the Borrowers / Guarantors / Mortgages and Contact Detail of Branch	Demand Notice Date & Due Amount	Description of Immovable/Movable Properties & Type of Possession	Reserve Price 10% EMD	Name of Authorized Officer & Contact No.
Rohitkumar Navnitlal Shah (Borrower & Mortgagor) and Urmilaben Navnitlal Shah (Co-Borrower) Name of BH : Subhash Sakkarwal Contact : 9537399430 Branch : Himatnagar	21.04.2025 Rs. 32,04,478.85 + int + legal exp. + other expense	Property in the name of Rohitkumar Navnitlal Shah at Block/Survey No. 129 Paiki (Old Block/Survey No. 150), Plot No. B-17 in the scheme known as Madhuvan Residency, Village: Dungarvada, Sub-District: Modasa, District: Arvali- 383276 (Symbolic Possession) (PROPERTY ID : CBIN098601)	Rs. 41,95,000.00 Rs. 4,19,500.00	Mr. Dipen Panchmatia M.: 9909922986
Ikbaihusen Mahmmdhusen Fakir (Borrower & Mortgagor) Name of BH : Mr. Gauravkumar Modi, Contact : 6357182282 Branch : Jitodia	28.05.2025 Rs. 11,44,284.01 + int. + legal exp. + other exp.	R. S. No. 508, Sub Plot No. 10, Royal Residency, B/h Fulbhai Mata Temple, Anand-Sojitra Road, At. Bandhani, Ta. Petlad, Anand- 388410. (Extent of the plot: 496.00 sq. ft.) (Physical Possession) (Property ID : CBIN228203)	Rs. 10,02,000.00 Rs. 1,00,200.00	Mr. Santosh Kumar M.: 9681721083
Harshilbhai Manubhai Parmar (Borrower & Mortgagor) Name of BH : Mr. Gauravkumar Modi, Contact : 6357182282 Branch : Jitodia	28.05.2025 Rs. 17,15,554.00 + int. + legal exp. + other exp.	R. S. No. 508, Sub Plot No. 06, Royal Residency, B/h Fulabhai Mata Temple, Anand-Sojitra Road, At. Bandhani, Ta. Petlad, Anand- 388410. (Extent of the plot: 496.00 sq. ft.) (Physical Possession) (Property ID : CBIN228202)	Rs. 10,02,000.00 Rs. 1,00,200.00	Mr. Santosh Kumar M.: 9681721083
Jayaben Hitenrabhai Shirmali (Borrower & Mortgagor) Name of BH : Mr. Hitesh Baria, Contact : 7567883855 Branch : Kalol	23.04.2025 Rs. 40,50,530.63 + int. + legal exp. + other exp.	Flat No. P/502, 5th Floor, in survey block no. 1551, the scheme known as LIG-1 Colony known as Pandit Dindayal Nagar Taleti Road, Mahesana, situated, lying and bearing at Moje- Mahesana, Ta. & Dist.: Mahesana. (Physical Possession) (Property ID : CBIN047108)	Rs. 6,86,000.00 Rs. 68,600.00	Mr. Haresh Hariyani M.: 9428804521
Manojkumar Ramswarup Mistry (Borrower & Mortgagor) Name of BH : Mr. Punit Chhabra Contact : 8980015883 Branch : Mogri	01.01.2022 Rs. 15,99,254.00 + int. + legal exp. + other exp.	Property in the name of Manojkumar Ramswarup Mistry, Rev. Survey No. 142/2, Block No. 195, Duplex/ House No. 10, Sai Residency, At. Asodar, Ta. Ankilav, Dist.: Anand- 388510. (Physical Possession) (Property ID- CBIN053201)	Rs. 22,50,000.00 Rs. 2,25,000.00	Mr. Ravi Kumar M.: 6357008987
Niranjan Hiralal Barot (Borrower & Mortgagor) & Jayashriben Niranjan Barot (Guarantor & Mortgagor) Name of BH : Mr. Narendra Nayi Mo.: 9978976207 Branch : Patan	20.01.2022 Rs. 17,86,381.00 + int + legal exp. + other expense	Property in the name of Jayashriben Niranjan Barot at Shop No. S/188, 2nd Floor, R.S. No. 320 Paiki, Tirupati Bazar, Near Sidhpur Char Rasta, Patan Deesa Highway, Tal. And Dist.: Patan, Gujarat-384265. (Physical Possession) (PROPERTY ID : CBIN047002) Property in the name of Niranjan Hiralal Barot Shop No. S/183, 2nd Floor, R.S. No. 320 Paiki, Tirupati Bazar, Near Sidhpur Char Rasta, Patan Deesa Highway, Tal. And Dist.: Patan, Gujarat-384265 (Physical Possession) (PROPERTY ID : CBIN047003)	Rs. 7,85,000.00 Rs. 78,500.00 Rs. 7,85,000.00 Rs. 78,500.00	Mr. Shyam Kumar Sharma M.: 9819964320
Welcome Motors (Vipul Rajendra Prasad Bhavsar - Partner & Mortgagor and Mr Nitinkumar Bharatbhai Bhavsar - Partner Name of BH : Mr. Maga Ram, Contact: 9978976208 Branch : Balol	28.04.2022 Rs. 11,56,574.24 + int + legal exp. + other expense	Shop No. S-38, 2nd Floor, Narayan Plaza, Nr. Mehsana bypass-Shivala Circle, Ahmedabad Mehsana Highway, Vill-Mevad, Ta & Dist Mehsana-384001, property in the name of Vipul Rajendra Prasad Bhavsar (Extent of site- 230.00 sq. ft.) (Physical Possession) (Property ID : CBIGANA21111)	Rs. 7,82,000.00 Rs. 78,200.00	Mr. Dipen Panchmatia M.: 9909922986
Mr. Mahesh Omkarlal Verma (Borrower & Mortgagor) and Mrs Radhabai Mahesh Varma (Co-Borrower & Mortgagor) Name of BM : Mr. Hitesh Baria Mo.: 7567883855, Branch : Kalol	02.03.2022 Rs. 12,58,328.00 + int + legal exp. + other expense	Mortgage of Property in the name of Mr. Mahesh Omkarlal Verma and Mrs. Radhabai Mahesh verma at Flat No H/302, Second Floor, Consolidated Survey Block No. 980, Old Survey Block No. 1185 & 1186 of Scheme Known As Galaxy Flats in the SIM of Chhatral, Sub Dist Kalol, Dist Gandhinagar-382729 (Admeasuring- 49.81 sq. mtr.) (Physical Possession) (PROPERTY ID : CBIN047101)	Rs. 7,80,000.00 Rs. 78,000.00	Mr. Haresh Hariyani M.: 9428804521
Mrs. Madhu Raju Sen (Borrower & Mortgagor) & Mr. Raju Bherulal Sen (Co-Borrower & Mortgagor) Name of BM : Mr. Hitesh Baria Mo.: 7567883855, Branch : Kalol	09.12.2021 Rs. 14,24,001.00 + int + legal exp. + other expense	Mortgage of property in the name of Mrs. Madhu Raju Sen and Mr. Raju Bherulal Sen Block No- G/1, Flat No. 304, 2nd floor, Galaxy Flats, Phase -1, Nr. Surbhi Flats & Surbhi Homes, Chhatral to Lunasan road, Village- Chhatral, Ta. Kalol, Gandhinagar-382729, (Admeasuring -58.06 sq. mtr.) (Physical Possession) (PROPERTY ID : CBIN047102)	Rs. 9,95,000.00 Rs. 99,500.00	Mr. Haresh Hariyani M.: 9428804521
Farhin Iqbal Mansuri (Borrower), Ikbaihusen Janmahmad Mansuri (Co-Borrower & Mortgagor), Ayubkhan Sulemanbhai Mansuri (Guarantor) Name of BH : Alok Kumar Mo.: 635736349, Branch : Idar	01.06.2023 Rs. 12,69,241.00 + int. + legal exp. + other expenses	Property in the name of Ikbaihusen Janmahmad Mansuri at R. S. No. 155 Paiki, Plot No. 4, Shop No. 02 (First Floor), Lehtawala Complex, Vijapur-Himmahagar Highway, Village-Savgadh, Taluka-Himmahagar, District- Sabarkantha. (PROPERTY ID : CBIN047902) (Physical Possession)	Rs. 12,00,000.00 Rs. 1,20,000.00	Mr. Dipen Panchmatia M.: 9909922986
Nilesh Peter Christian (Borrower & Mortgagor), Christian Lisa Nilesh (Co-Borrower) Name of BH : Mr. Gauravkumar Modi Mo.: 6357182282, Branch : Jitodia	31.08.2024 Rs. 16,22,702.89 + int + legal exp. + other expense	Property in the name of Nilesh Peter Christian at Moje Anand, R S No. 1966/5, T P Scheme No. 4, Final Plot No. 306, Total Land Area 5046 sq mt., Paiki East Side Land Area 2523 sq mt Paiki Area 674 sq mt paiki Tower B, 5th Floor, Flat No. B/504, Construction Area (Super Built up area) 66.42 sq mt i.e. 715 sq ft and undivided land area 16.85 sq mt., situated at B/504, Param Krishna Complex, B/h. Ganesh Dairy, At Anand, Ta & Dist Anand- 388001. (PROPERTY ID : CBIN228201) (Physical Possession)	Rs. 14,59,000.00 Rs. 1,45,900.00	Mr. Santosh Kumar M.: 9681721083
1. Hariom Rambabu Gupta (Borrower) Sangita Hariom Gupta (Co-Borrower) (Housing Loan) & 2. Jay Dwarakadish Agri Int LLP (Partners Hariom Rambabu Gupta & Sangeeta Hariom Gupta) Name of BM: Mr. Manroop Singh, Mo.: 6357360474, Branch : Unjha	24.04.2023 1. Rs. 22,26,648.00 + int + legal exp. + other expense 2. Rs. 3,89,83,561.82 + int + legal exp. + other expense	All the pieces and parcels of land situated at Flat No. 3/301 on 3rd Floor situated in the scheme known as Shree Balaji status, RS No 485 & 486/2, admeasuring 173.91 sq m super built up area and 94.62 sq. mtr. Carpet Area, at Nagalpur, Ta & Dist Mehsana together the building sheds standing thereon. Property in name of Hariom Rambabu Gupta. (Physical Possession) (PROPERTY ID- CBIN047406)	Rs. 31,30,000.00 Rs. 3,13,000.00	Mr. Shyam Kumar Sharma M.: 9819964320

Date of Inspection & Time : 23.06.2026 between 12.00 Noon to 4.00 PM

Last Date & Time of Submission of EMD and Documents (Online) On or Before : 29.06.2026 Up to 4.00 PM

E - Auction Date : 29.06.2026, 10.00 AM to 05.00 PM with Auto Extension of 10 Minutes

Bidder will register on website and upload KYC documents and after verification of KYC documents by the service provider, EMD to be Deposited in Global EMD wallet through NEFT/RTGS/transfer (after generation of challan from)
The auction will be conducted through the Bank's approved service provider "https://baanknet.com."

E-auction will be held "As is where is", "As is what is" and "whatever is there is" basis. For detailed terms and conditions please refer to the link provided in www.centralbankofindia.bank.in secured creditor or on auction platform (<https://baanknet.com>) BAANKNET Helpline No. +91 - 8291220220

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

Borrowers/Guarantors/ Mortgages are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of e-auction, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

Date : 11.06.2026
Place : Ahmedabad

Sd/- Authorized Officer,
Central Bank of India



MAS FINANCIAL SERVICES LIMITED
REGISTERED OFFICE: 4 TH FLOOR, NARAYAN CHAMBERS, B/H. PATANG HOTEL, ASHRAM ROAD, AHMEDABAD – 380 009.
CONTACT PERSON: MR. Krunal I Joshi MOBILE NO. 9624072720

APPENDIX – IV-A
[SEE PROVISO TO RULE 8 (6)]
SALE NOTICE FOR SALE OF
IMMOVABLE PROPERTIES

E–Auction Sale Notice of the Immovable Assets under the Securitization and Reconstruction of the Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso 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 property mortgaged charged to the secured creditor i.e. MAS Financial Services Ltd. The physical possession of which has been taken by the authorized officer of MAS Financial Services Ltd. in the Loan Account No. **5792890** with a right to sale the same on "As is What is, As is Where is, and Whatever There is without any Recourse Basis" for realization of company's dues.

1. BORROWER/S & GUARANTOR/S NAME & ADDRESS 2. TOTAL DUE + INTEREST	1. DESCRIPTION OF THE PROPERTY 2. A/C NO. FOR DEPOSITING EMD/OTHER AMOUNT
1. M/S. A R TRADERS, (THROUGH ITS PROPRIETORSHIP OF RAZIUDDIN NAEEM KHAN) (APPLICANT) ADDRESS: AMBIYA NAGAR, PLOT NO.-61, OPP-ALFA HOTEL, SACHIN PALSANA ROAD, SACHIN, SURAT, (GJ)- 394230 ALSO AT: NH-17, TIRUPATI NAGAR, UN SURAT-394210.	PROPERTY BEARING ALL THAT PIECE AND PARCEL OF PLOT NO.13 ADMEASURING 118.9119 SQ. METERS LAND WITH 118.9119 SQ. METERS (BUILT-UP) CONSTRUCTION, KNOW AND IDENTIFY AS "KRUSHNA INDUSTRIAL ESTATE" SITUATED AT REVENUE SURVEY NO.192/2, T.P. SCHEME NO.48, F.P. NO.37/B SITUATED AT VILLAGE:BHESTAN, TAL.SURAT CITY, DIST. SURAT, GUJARAT. BOUNDED AS FOLLOWS: AS PER SITE, EAST: PLOT NO.12, WEST: PLOT NO.14, NORTH : ROAD, SOUTH : GALLY UN VILLAGE SIMODA, BOUNDED AS FOLLOWS: AS PER SALE DEED / AS PER DOCUMENTS : EAST : PLOT NO.11, WEST : PLOT NO.14, NORTH : ROAD, SOUTH : GALLY UN VILLAGE SIMODA.
2. RAZIUDDIN NAEEM KHAN (APPLICANT & GUARANTOR) ADDRESS: NH-17, TIRUPATI NAGAR, UN SURAT-394210.	2. ACCOUNT NO. : 3010200016737 BANK NAME : AXIS BANK LTD IFSC CODE : UTIB00000003 MICR CODE : 380211002 BRANCH NAME : LAW GARDEN - AHMEDABAD
3. JARINA R. KHAN (CO-APPLICANT & GUARANTOR) ADDRESS: NH-17, TIRUPATI NAGAR, UN SURAT-394210.	1. RESERVE PRICE 2. EMD OF THE PROPERTY
4. AMOUNT RS. 45, 90,462/- IN WORDS (RUPEES FORTY FIVE LAKHS NINETY THOUSAND FOUR HUNDRED SIXTY TWO ONLY). AS PER DEMAND NOTICE DATED 13/03/2025 + INTEREST TILL THE DATE OF REALIZATION AND COST, CHARGES AND OTHER EXPENSES.	1. RESERVE PRICE (IN INR) RS. 46,08,000/- (RUPEES FOURTY SIX LAKHS EIGHT THOUSAND ONLY) 2. EMD AMOUNT (IN INR) RS. 4,60,800/- (RUPEES FOUR LAKHS SIXTY THOUSAND EIGHT HUNDRED ONLY)

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

The Borrowers / Co-Borrowers / Guarantors are hereby notify to pay the sum as mentioned in the demand notice along with up to date interest and ancillary expenses before the date of e-auction, failing which the property will be auctioned / sold and balance dues, if any, will be recovered with interest and cost.

For further detailed terms and conditions of Sale, please refer to the link <https://sarfaesi.auctiontiger.net> also available at MAS FINANCIAL SERVICES LIMITED website i.e. <https://mas.co.in/sarfaesinotices.aspx>.

Date: 12.06.2026
Place: Surat

MAS Financial Services Ltd.
Authorized Officer



बैंक ऑफ बरौदा
Bank of Baroda

Khatedra Specialised SME Branch : First Floor, Rajhans Complex, B/s. Nirmal Hospital, Ring Road, Surat - 395002, Phone No. : 0261-2310637, E-mail : khatod@bankofbaroda.com

DEMAND NOTICE (Under Sub-Section (2) of Section 13 of the SARFAESI Act, 2002)

To, M/s. Maa Textile - A Partnership Firm (Borrower) Date : 01.06.2026
Business Address : Plot No. 1 to 2, 2nd Floor, Kalyan Industrial Estate, Dumbhal, Puna Kumbhariya Road, Mogab, Surat, Gujarat-395010
Factory Address : Plot No. 360/A, Ground Floor, Unity Industrial Estate, Bhestan GIDC, Bhestan Road, Pandesara, Surat, Gujarat-394220.
Mr. Haresh Manjibhai Lathiya (Partner), Address : B-49, Trikram Nagar, L.H Road, Surat, Gujarat - 395006.
Mrs. Usha Pawar (Partner), Address : Umiya Nagar 1, Navagam Dindoli, Surat, Gujarat - 394210.

Sub : Notice under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" A/c M/s. Maa Textile-A Partnership Firm Mr. Haresh Manjibhai Lathiya (Partner), Mrs. Usha Pawar (Partner) (Borrower).

Dear Sir/s, Ref: Credit facilities with our Bank of Baroda, Khatodara Branch, Surat

1. We refer to our Letter No. BOB-KHATOD-ADV-SME: 2024-25/002, dated 10.05.2024 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilising the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Type of Facility	Limit	Rates of Interest	O/s as on 28.05.2026 (inclusive of interest up to 23.05.2026)
Term Loan	Rs. 69,91,000/-	9.65%	Rs. 52,51,332.67, + unapplied interest there on + Legal & other Exp.
Cash Credit Loan	Rs. 30,00,000/-	9.65%	Rs. 29,30,263.65, + unapplied interest there on + Legal & other Exp.

Security Agreement with brief Description of Securities :-
Primary Security : Hypothecation of all the Borrower's Plant and Machinery and Movables along with Stock & Book Debts relating to the borrower's Firm Working Office / Reg. Office / factory at Plot No. 360/A, Ground Floor, Unity Industrial Estate, Bhestan GIDC, Bhestan Road, Pandesara, Surat, Gujarat - 394220. Through Loan Agreement LDCC-1448", Dated : 18/05/2024.

Collateral Securities :-

- All that Piece and Parcel of Immovable Property bearing [1]. Plot No. 136 [as per 7/12 Re-Survey Block No. 2490], area adm. 81.06 Sq.mtrs. [2]. Plot No. 137 [as per 7/12 Re-Survey Block No. 2491], area adm. 44.49 Sq.mtrs. [3]. Plot No. 138 [as per 7/12 Re-Survey Block No. 2492] area adm. 44.49 sq.mtrs & [4]. Plot No. 139 [as per 7/12 Re-Survey Block No. 2493] area adm. 64.51 Sq.mtrs. along with total undivided proportionate share in land of Road and COP adm. 133.47 Sq.mtrs. of the said society known as "Be Happy Residency", situated at Land bearing R.S. No. 549/1, Block No. 301, Respectively, lying, being & situated at, Village - Navi Pardi, Sub-Dist. Kamrej, Dist. Surat. Property in the Name : Mr. Haresh Manjibhai Lathiya. Bounded by :- (As per Sale Deed) :- East : Adj. Society Internal Road, West : Adj. Society's Boundary, North : Adj. Society Internal Road, South : Adj. Society's Boundary.
- All that Piece and Parcel of Immovable Property bearing Shop No. 408 on the Fourth Floor, Carpet area adm. 17.30 Sq.mtrs & Built up area adm. 18.50 Sq.mtrs, along with undivided proportionate share in the land underneath said building adm. area 10.14 Sq.mtrs of the Commercial complex known as "Apple Square", situated at land bearing R.S. No. 316/Paika, Block No. 363 Paika 1, T.P Scheme No. 60 (Puna), F.P. No. 134 Paika, Sub Plot No. 2, Respectively, lying, being & situated at, Village - Puna, Sub-Dist. - Puna (Surat City), Dist. Surat. Property in the Name : Mr. Haresh Manjibhai Lathiya. Bounded by :- (As per Sale Deed) :- East : Adj. Swastik Plaza's Property, West : Adj. Lionyard Square's Property, North : Adj. Apple Avenue Property, South : Adj. Road.

You are also liable to pay further contractual rate of interest on the above amount from 24/05/2026 till realization. Since entire amount is overdue, you are also liable to pay penal interest @ 2% p.a. (simple interest). Please note that the Bank has calculated and claimed penal interest of 2% p.a. (simple interest). (2). As you are aware, you have committed defaults in payment of interest/Installments on above loans/outstandings for the month ended February - 2026 and thereafter. (3). Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on 27/05/2026 (mention date of classification as NPA) in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon., (4). Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating Rs. 81,81,596.32 (Rupees Eighty One Lakh Eighty One Thousand Five Hundred Ninety Six and Thirty Two Paise Only) plus unapplied, unserviced interest there on and legal & other charges as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note, (5). Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full., (6). We invite your attention to sub-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 above 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(1) of the said Act, is an offence punishable under section 29 of the Act., (7). 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 Bank 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., (8). 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, the right to make further demands in respect of sums owing to us.

Sd/-
Date : 01.06.2026. Place : Surat
Authorised Officer, Bank of Baroda, Surat



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I arrive at a conclusion not an assumption.

Inform your opinion with detailed analysis.

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