

PROTIUM FINANCE LIMITED (Formerly known as Growth Source Financial Technologies Ltd.) Registered & Corporate Office Address: 7th Floor, Block B2, Phase - 1 Niran Knowledge Park, Pahadi Village, Off. Western Express Highway, Near Industrial Estate, Goregaon (E), Mumbai - 400065, Maharashtra.			
PUBLIC NOTICE (Under Rule 3 (1) of Security Interest (Enforcement) Rules, 2002) SUBSTITUTED SERVICE OF NOTICE U/s 13 (2) of SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.			
Notice is hereby given to the Borrowers as mentioned below that since they have defaulted in repayment of the Credit facility provided by them from Protium Finance Limited (Formerly known as Growth Source Financial Technologies Ltd.) and before that known as Growth Source Financial Technologies Pvt. Ltd.), their loan credit facility has been classified as Non-Performing Assets in the books of NBFC as per RBI guidelines thereto. Thereafter, NBFC has issued demand notices to below mentioned respective borrower under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFESI Act) on the last known addresses of the said borrowers, thereby calling upon and demanding from them to pay the amounts mentioned in the respective Demand Notice/s within 60 days from the date of the respective Notice/s, as per details given below, together with further interest at the contractual rate on the below mentioned amount and incidental expenses, cost, charges etc. as stated in the said demand notices. However, the service is also being done by us by virtue of this publication as per Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFESI Rules)			
S. N.	Loan Account No./Name and address of Borrower/s and Co Borrower/s	Date of Notice	Date of NPA
		Total outstanding dues (NR) as on the date of notice	Days of delay
1.	Loan A/c No. - GS0077ALP2466801 (Borrower) 1. Vraj Trading Co through its Proprietor Patel Manishkumar B S/o Babubhai, 65, New Market Yard, Gandhinagar Highway, Mansa, Gandhinagar, Gujarat – 382845 (Co-Borrower) 1. Ashaben Manishkumar Patel W/o Manishkumar B S/o Sahjanand Bunglows, Near Gayatri Temple, Gandhinagar Road, Mansa, Gandhinagar, Gujarat – 382845 (Co-Borrower) 1. 2. Patel Manishkumar B S/o Babubhai, A-4, Sahjanand Bunglows, Near Gayatri Temple, Gandhinagar Road, Mansa, Gandhinagar, Gujarat – 382845 (Co-Borrower) 2.	12.05.2026	16.05.2026
		INR 31,21,775.86/-	One Thousand Seventy One Lakh Twenty Eight Rupees and Eight Paise Only (as on 12.05.2026)
Description of the said property: Commercial property bearing Shop/Office No. 132 on 1st Floor, Block No. A, in the scheme known as "Solaris Business Hub", situated at Survey No. 218, TPS No. 29, FF No. 643, Mouje- Vaddi, Taluka: Sabarmati, District & Sub-District: Ahmedabad, measuring about 1.36 Sq. Ft. East: Office No. 133, West: Office No. 131, North: Wide Passage, South: Wide Passage.			
2.	Loan A/c No. - GS0488ALP2466838 (Borrower) 1. Beatty Zone through its Proprietor Jayshri Mayur Kumar Patel W/o Mayurkumar Narsinhbhai Patel, Shop No. 15, Ground Floor, R/D Place, Karadava Road, Dindoli, Near Millennium Park Society, Surati, Gujarat – 394210 (Co-Borrower) 1. Jayshri Mayur Kumar Patel W/o Mayurkumar Narsinhbhai Patel, E-304, Shubhvatika, Karadva Road, Behind Millennium Park Society, Dindoli, Surati, Gujarat – 394210	05.06.2026	03.06.2026
		INR 52,37,846.39/-	Fifty Two Lakh Thirty Seven Thousand Eight Hundred Forty Six Rupees and Thirty Paise Only (as on 05.06.2026)
(Co-Borrower) 1. 2. Antique Home Stay through its Proprietor Jayshri Mayur Kumar Patel W/o Mayurkumar Narsinhbhai Patel, E-304, Shubhvatika, Karadva Road, Behind Millennium Park Society, Dindoli, Surati, Gujarat – 394210 (Co-Borrower 3.)			

 **पंजाब नैशनल बैंक**  **pnb**  **punjab national bank**

ARMB Rajkot, 2nd Floor, JP Sapphire Building, Race Course Road, Rajkot, Gujarat - 360001. Phone : 97813 33069, Email : cs8304@pnb.bank.in

Appendix – IV-A [See Rule 8 (6)]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

To,

M/S Ruchil Agro Food Products (Borrower)
Survey No. 225, Chakragar Vadhvi Vistar, At : Hadmatiya, Taluka : Talala, District :
Gir Somnath - 362 140

Mr. Bhanderi Pravinbhai Gokalbhai
(Borrower / Proprietor / Guarantor / Mortgageor / Legal Guardian of Minor
Ruchil Pravinbhai Bhanderi)
Survey No. 165 of Village Form No. 2, At : Hadmatiya, Taluka : Talala, District :
Gir Somnath - 362 140

Mr. Bhanderi Gokalbhai Ukabhai (Guarantor / Mortgageor)
Survey No. 165 of Village Form No. 2, At : Hadmatiya, Taluka : Talala, District :
Gir Somnath - 362 140

Also at: Plot 22, Khalipura, Gopalvad-3, Joshipura, Junagadh Mangnath Road,
Junagadh, Gujarat - 362 001

**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) 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 **Punjab National Bank, Branch GIDC : PRABHAS PATAN (Sol Id
793200), the Symbolic Possession** of which has been taken by the Authorized Officer of
the Secured Creditor on 10.12.2025, will be sold on "As is where is", "As is What is" and
Whatever there is" basis on E-Auction 04.08.2026 for recovery of Rs. 4,21,63,747.18
(Rupees Four Core Twenty One Lakh Sixty Three Thousand Seven Hundred Forty
Seven and Paise Eighteen Only) as on 18.08.2025 with further interest w.e.f.
19.08.2025 and other expenses, less recovery if any, until payment in full, from M/S
Ruchil Agro Food Products (Borrower), Mr. Bhanderi Pravinbhai Gokalbhai
(Borrower / Proprietor / Guarantor / Mortgageor / Legal Guardian of Minor Ruchil
Pravinbhai Bhanderi) and Mr. Bhanderi Gokalbhai Ukabhai (Guarantor / Mortgageor

UJJIVAN SMALL FINANCE BANK Registered Office: Grape Garden, No 27, 3rd 'A' Cross, 18th Main, 6th Block, Karamangala, Bengaluru-560095, Karnataka. Regional Office : 7th Floor, Almonte IT Park, No. 8, Kharadi-Mundhwa Bypass, Village Kharadi, Pune - 411014.					
POSSESSION NOTICE WHEREAS, the Authorised officer of Ujjivan Small Finance Bank, under the Securitisation 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 demand notices to the borrower(s) / Co-borrower(s) calling upon the borrowers to repay the amount mentioned against the respective names together with interest thereon at the applicable rates as mentioned in the said notices within 60 days from the date of receipt of the said notices, along with future interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and /or realisation.					
Sl. No	Loan No	Name of Borrower/ Co-Borrower / Guarantor/ Mortgagor	13(1) Notice Date / Outstanding Due (in Rs.)	Date & Type of Possession	
1	44412 10180 000008	1) Vishalbhaji Chhitubhai Patel, 2) Jushuben Chhitubhai Patel, Both are R/o, Property No 291, Patil Faliygu, Nr. Ghadoi Gram Panchayati, Nr. Gujarati Primary School, Ghadoi Village Road, Ghadoi, Mahuva, Surat - 394245. 1) also at Vishalbhaji Chhitubhai Patel (Milk Trading), Property No 291, Patil Faliygu, Ghadoi, Mahuva, Surat - 394245.	02.03.2026 / 1,023,372.61 as on 23.02.2026	16.06.2026 Symbolic Possession	
Description of the Immovable Property : All that piece and parcel of Gram Panchayati House No. 291, admeasuring 4816 sq. ft. i.e. 447.5836 sq. mtr. alongwith the surrounding rights over the original land situated at Patil Faliygu-Village-Ghadoi, Ta. Mahuva, Dist. Surat. Property bounded as East- Open Land, West- Road, North- Property of Sumanbhai Paragbhai, South- Property of Maheshbhai Maganbhai. Property Owned by Vishalbhaji Chhitubhai Patel.					
2	44732 10050 000036	1) Manish Rambanbhai Barodiya, 2) Jignesh Rambanbhai Barodiya, Flat No.204 Krushna Kunj- A Bhagda Yogeshwar Nagar Valsad Gujarat-396001 & also at Masjid Moholli Shapur Nagar Opp Gulsan Bekri Valsad Gujarat - 396001. 1) Also at Jyoti Lijani Chack Chok Near Tower Valsad Gujarat - 396001. 1) also at Devduti Enterprise Mota Bazar Dispensary Road Valsad Gujarat - 396001.	02.03.2026 / 1,548,667.34 as on 25.02.2026	16.06.2026 Symbolic Possession	
Description of the Immovable Property : All that piece and parcel of property bearing Fiat No.202 of super built up area admeasuring 1175 square feet (i.e. to 109.20 Sq. meters), on second floor of the building known as "Shivkrupa Residency" constructed on the Non-Agricultural land bearing Survey No. 25312 after Promulgation Survey No. 2946 Plot No.04 admeasuring 167.26 Sq. Mtrs. Gram Panchayati House No. 6489 situated at Bhagadavda Valsad Gujarat and bounded as: East- Open space and Road West- Entry and Passage North- Property known as Pramukh Palace-B Apartment South- Open Plot. Property owned by Barodiya Manish Rambanbhai & Barodiya Jignesh Rambanbhai					
3	44032 10130 000111	1) Maheshbhai Melabhai Raval, 2) Alkaben Maheshbhai Raval, 3) Melabhai Popatbhai Raval, all are R/o, Village Pusanata Himmatnagar Sabarkanbha Bhiloda Gujarat - 383240. 1) also at Milk Income Pusanata Sabarkanbha Gujarat - 383240. 2) also at 36 Prajapati Ravat Rabari Fali Village Pusanata Ta Himmatnagar Sabarkanbha Gujarat - 383240.	02.03.2026 / Rs. 325,148.39 as on 25.02.2026	15.06.2026 Symbolic Possession	
Description of the Immovable Property : All that piece and parcel of property bearing Mouje: Pusanan Property No. 36 along with construction thereon, situated at, Pusanat in Pusanan within the limits of Pusanan Gram Panchayat Ta. Himmatnagar Dist. Sabarkanbha (admeasuring about 47X18 Sq. Ft) bounded as: East-House of Kuberbhai is situated West - Road then House of Lalabhai is situated North - House of Lalabhai is situated South - Temple is situated. Property owned by Melabhai Popatbhai Raval					
Whereas the Borrower/s / Co-Borrower/s / Guarantor/s / Mortgagors, mentioned herein above have failed to repay the amounts due, notice is hereby given to the Borrower/s mentioned herein above in particular and to the Public in general that the authorised officer of Ujjivan Small Finance Bank has taken possession of the properties / secured assets described herein above in exercise of powers conferred on him under Section 13(4) of the said act read with Rule 3 of the said rules on the dates mentioned above. The Borrower/s and Co-Borrower/s / Mortgagor/s attention is invited to provisions of sub-section (3) of section 13 of the Act, in respect of time available, to redeem the secured assets. The Borrower/s/Co-Borrower/s / Guarantor/s / Mortgagors mentioned herein above in particular and the Public in general are hereby cautioned not to deal with the aforesaid properties/Secured Assets and any dealings with the said properties/ Secured assets will be subject to the charge of Ujjivan Small Finance Bank.					
Place: Gujarat.			SD/- Authorised Officer.		
Date: 15.06.2026 & 16.06.2026			Ujjivan Small Finance Bank		

Description of Properties
1. All that Piece and Parcel of the said Property is Commercial (Food, Mango Processing) Purpose and Building Constructed on Land Admeasuring 3465-00 Sq. Mts., (including loading-unloading, parking, internal road area etc.), comprising in Non Agricultural Land Revenue Survey No. 225/1/Paiky-2 of situated at, Hadmatiya Village, under the limits of Hadmatiya Gram Panchayat, Taluka Talala and District Gir-Somnath and Bounded as under: Approved lay-out plan for construction plan Plot Area is 1884.16 Sq. Mtrs. and Total Built up Area is 1737.04 Sq. Mtrs. and Open Space 147-12 Sq. Mtrs. Boundary: East: Adj. Agricultural Land Survey No. 226, West: Adj. N.A. Land Commercial (Food, Mango Processing) purpose of Survey No. 225/2, North: 1: 00 Mtrs. Wide Road after Railways Line, South: Adj. Government Land Survey No. 237. Owned by Mr. Pravinbhai Gokulbhai Bhandari Reserve Price (in Lacs) Rs. 16.96 - Sixteen Lakh Ninety Six Thousand Only Earnest Money Deposit (EMD in lac) Rs. 1.70 - One Lakh Seventy Thousand Only
2. All that Piece and Parcel of the said Land is Commercial (Food, Mango Processing) Purpose and Land Admeasuring 14252-00 Sq. Mts., (including plot area and common plot, loading-unloading, parking, internal road area etc.), comprising in Non Agricultural Land Revenue Survey No. 225/11/Paiky-1/Paiky of situated at, Hadmatiya Village, under the limits of Hadmatiya Gram Panchayat, Taluka Talala and District Gir-Somnath and Bounded as under: East: Adj. Agricultural Land Survey No. 226, West: 9-00 Mtrs. Wide Road after Adj. N.A. Land Commercial (Food, Mango Processing) purpose of Survey No. 225/2, North: Adj. Agricultural Land Survey No. 225/1/paiky remain land owned by the applicant's. South: 12-00 Mtrs. Wide Road after Adj. Railway Line Owned by Mr. Pravinbhai Gokulbhai Bhandari Reserve Price (in Lacs) Rs. 72.60 - Seventy Two Lakh Sixty Thousand Only Earnest Money Deposit (EMD in lac) Rs. 7.26 - Seven Lakh Twenty Six Thousand Only
3. All that Piece and Parcel of the said Land is Commercial (Food, Mango Processing) purpose and Land Admeasuring 16593-00 Sq. Mts., (including plot no. 1 & 2 area and common plot, loading-unloading, parking, internal road area etc.), and Residential Land Admeasuring 1618-00 Sq. Mtr. (Including plot no. 3 area common plot, parking, internal road area etc.) Total Land Sq. Mtrs. 18211-00 of N.A. Land Revenue Survey No. 225/2/Paiky-2, A/c. No. 712 of situated at, Hadmatiya Village, under the limits of Hadmatiya Gram Panchayat, Taluka Talala and District Gir-Somnath Belong to Mr. Pravinbhai Gokulbhai as a Guardian of minor - Ruchil Pravinbhai Bhandari and Bounded as under: East: Adj. N.A. Land Survey No. 225/1/P-2 and N.A. Land Commercial (Food, Mango Processing) purpose of Survey No. 225/1/P-1, West: Adj. Agriculture Land of Survey No. 224, North: Adj. Agricultural Land Survey No. 225/2, paiky remain land owned by the applicant's. South: Adj. Government Land Survey No. 237. Owned by minor - Ruchil Pravinbhai Bhandari (Pravinbhai Gokulbhai as a Guardian of minor - Ruchil Pravinbhai Bhandari) (Covered under Doc. No. 1758 Dated 22.09.2023) Reserve Price (in Lacs) Rs. 86.77 - Eighty Six Lakh Seventy Seven Thousand Only Earnest Money Deposit (EMD in lac) Rs. 8.68 - Eight Lakh Sixty Eight Thousand Only

Note: The auction sale will be "online through e-auction" portal <https://ibanknet.com/>

Date: 17.06.2026

Place: ARMB Rajkot

Sd/- Auctioneer Officer,
Punjab National Bank



Emblem of the Government of Gujarat