



Ujjivan Small Finance Bank

Registered Office : Grape Garden, No.27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru-560095, Karnataka.
Regional Office: 7th Floor, Almonte IT Park, Sr.No. 8, Kharadi-Mundhwa Bypass, Village Kharadi, Pune 411014.

PUBLIC AUCTION NOTICE

PUBLIC NOTICE FOR SALE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI Act) 2002, READ WITH PROVISIO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

Sl. No.	Loan A/c No./ Branch	Name of Borrower/ Co-Borrower/ Guarantor/ Mortgagee	13(2) Notice Date/ Outstanding Due (in Rs.)	Date of Possession	Reserve Price in INR EMD in INR
35	4428210130000105 4428-UDHANA	1. Bharat Rajaramgiri Goswami, 2. Shradhaben Bharatbhai Goswami Both At: 3. Ramnath Mahadev Pase A.K. Road, Moti Mohalla, Surat City, Surat, Gujarat - 395008	01.11.2025 / Rs.824213.84 as on 23.10.2025	09.05.2026	Rs.687000/- Rs.68700/-
Description of the Immovable Property: All that piece and parcel of property bearing Plot No. 282 admeasuring about 40.15 Sq. Mt., along with construction thereon, together with undivided proportionate share in Road and C.O.P. admeasuring about 23.78 sq. mt. of "Rudraksh Residency" organized on land bearing Revenue Survey No. 351/1 and its Block No. 367 as per 7/12 admeasuring about 26994 sq. mt. of Village: Kareli, Taluka: Palsana, Dist. Surat, State: Gujarat. Boundaries: East - Adjoining Society Road, West - Adjoining Plot No. 225, North - Adjoining Plot No. 283, Adjoining Plot No. 281. Property Owned by Shradhaben Bharatbhai Goswami & Bharatbhai Rajaramgiri Goswami.					
36	442876300000052 4428-UDHANA	1. Pote Ravindra, 2. Mangalaben Pote Sr. No. 2 At: 221, Sanjanagar Canal, East - West Side Street, Survey No. 48, Limbayat, Surat, Gujarat - 394210 Both At: 89, Ram Nagar Society - 4, Nilgiri Godadara Road, Surat (m Corp+og) (part), Surat, Gujarat - 394210	12.11.2025 / Rs.592258 as on 04.11.2025	09.05.2026	Rs.391000/- Rs.39100/-
Description of the Immovable Property: All that piece and parcel of Flat No. 210 admeasuring 29.03 sq. mt. 2nd Floor Building known & identified as "Rameshwar Residency" situated at Revenue Survey No. 104, Block No. 105 Paikhi Plot No. A - 90 to A - 91 admeasuring 334.62 sq. mt., (known as Aamol Residency - 1) N.A land situated at Village: Jolva, Tal. Palsana, Dist. Surat, Gujarat. Boundaries: East - Society's Internal Road, West - Society's Internal Road, North - Plot No. 89 & 92, South - Road. Property Owned by Mangalaben Ravindra Pote & Ravindra Keshavbhai Pote.					
37	442876300000037 4428-UDHANA	1. Omprakash Patva, 2. Manjudevi Patva Sr. No. 1 At: Ward No. 7, Jawahar Nagar, Bhlwara, Rajasthan - 311001 Sr. No. 2 At: Gilo Ki Guwadi, Lakshmi Nath Mandir Ke pass, Chittaurgarh, Rajasthan - 312001 Both At: Plot No. 1, (Residency Cum Shop), Priyanka Mega City, Godadara, Nahr Road, Surat, Gujarat - 395010	12.11.2025 / Rs.543168.59 as on 04.11.2025	09.05.2026	Rs.400000/- Rs.40000/-
Description of the Immovable Property: All the right & title of property bearing Flat No. 406 admeasuring 30.89 sq. mt. 4th floor whole building & campus known and identified as "Radhe Krishna Avenue" situated at Revenue Survey No. 80/211, Block No. 107 N.A. land paikhi Plot No. 1 & East side O.S 1 admeasuring 90.72 sq. mt (as per Revenue Record Block No. 107/1, 107/100) & Plot No. 2 admeasuring 82.86 sq. mt (as per Revenue Record Block No. 107/2) & Plot No. 3 admeasuring 55.19 sq. mt (As per Revenue Record Block No. 107/3) of Village - Bagumara, Tal. Palsana, Dist. Surat, Gujarat. Boundaries: East - O.T.S. West - Passage, North - Lagu Flat No. 405, South - O.T.S. & Bagumara Canal Road. Property Owned by Manju Omprakash Patva & Omprakash Udayram Patva.					
38	444221017000 0082 / 4442-HARNI ROAD	1. Mrnutunjaysinh Raj, 2. Anilaben Raj, Both At: Plot No. A-29 Part of Eastern Side Plot, Sayaji Park Behind Tadakeshwar Mahadev Mandir, Near Ajwa Road, Vadodara, Gujarat - 390019. Both Also At: 34-B, Sayajipark Society, Bih Pancham Party Plot Ajwa Road, Vadodara, Gujarat - 390019. Sr. No. 1 Also At: A-20 Sayaji Park Ajwa Road Vadodara, Gujarat - 390019 and Dhaval N. Soni & Co, 4th Floor 403, Pancham Icon Above Nizams Restaurant, New VIP Road, Vadodara Gujarat - 390019	24.07.2025 / Rs.1096979.27 as on 16.07.2025	24.01.2026	Rs.1650000/- Rs.165000/-
Description of the Immovable Property: All that piece and parcel of Non-Agriculture property in Mouje Sayajipura lying being R. S. No. 136 & 137 paiki scheme known as "Sayajipark Co. Hou. Soc. Ltd.," paiki Plot No. A-29 part of Eastern side Plot admeasuring 462.34 Sq. Fts., paiki Ground Floor construction admeasuring 462.34 Sq. Mtrs., & First Floor construction admeasuring 462.34 Sq. Fts., Total construction dmeasuring 924.68 q. Fts., at Registration District & Sub District Vadadara, District Vadodara within the State of Gujarat. Boundaries as - East: By Block No. 30/A, West: By Portion of Block No. 29/A, North: By Society Road, South: By Block No. B-28. Property Owned by Anilaben Khushvantsinh Raj					
39	4448210130000067 / 4448-ANKALESHWAR	1. Premnath Ladunath Yogi, 2. Pinkiben Yogi Both At: Bhalhai Bhai Ni Wadi, Tarsadi, Surat, Gujarat-394120	13.11.2024 / Rs.535482.86 as on 07.11.2024	15.02.2026	Rs.595000/- Rs.59500/-
Description of the Immovable Property: All that piece and parcel of Property being As per passing Plan Plot No. 104, as per Booking Plan Plot No. 104, As per Passing Plan Plot No. B/104, As per Booking Plan Plot No. B/104, admeasuring about 64.01 sq. mtrs., (plot area adm - 39.03 sq. mtrs + undivided share of road land area adm - 24.98 sq. mtrs), in the scheme known as "Surya Kira Residency", Hasot, Bharuch, which is constructed upon and which is laid out upon Block/R.S. No. 81 Paiki 1 of the Village-Kharach, in the Registration Sub-District, Hasot and District, Bharuch. The said property bounded as under: East: Society Road, West: Plot No. 95, North: Plot No. 105, South: Plot No. 103. Owned by Pinkiben Premnath Yogi & Premnath Ladunath Yogi					
40	442821013000 0111 / 4428-UDHANA	1. Lalbahadur Bhabhuti, 2. Maya Lal Bahadur Both At: Plot No.38, Room No. 03, on Ground Floor, Sardar Nagar-2, Punagam, Surat, Near Sabji Market, Surat, Gujarat-395010. Sr.No. 1 Also At: Balmukund Creation, Plot No. 01, Surti Nagar-2, Behind Sadbhavana School, Punagam, Surat, Gujarat-393006.	08.04.2025 / Rs.498437.14 as on 04.04.2025	15.02.2026	Rs.363000/- Rs.36300/-
Description of the Immovable Property: All that piece and parcel of the property bearing Flat No. 209, on 2nd floor, area admeasuring 33.81 Sq. Mtrs., Built-up area in the building known as "Sai Shradhdha", constructed on land bearing Plot No. 181, 182, 183 & 184 of Vallabh Nagar, organized on land bearing Block No. 121 of Varel, Sub-District-Palsana, District-Surat together with proportionate share in the said land. Subject property bounded as under: East: Passage and Flat No. 202, West: Society Road, North: Flat No. 210, South: Flat No. 208, Owned by Maya Lal Bahadur.					
41	442821013000 0106 / 4428-UDHANA	1. Sagarkumar Bavanjibhai Chudasama, 2. Induben Bavanjibhai Chudasama Both At: 05, Shiv Rameshwar Society Makada Gam, Kamrej, Near Udhel Road, Surat, Gujarat-395315 Both Also At: 64, Vivekanand Society, Punlagam, Archana School, Surat city, Bombay Marriot, Suart, Gujarat-395010. Sr. No. 1 Also At: Priya Hair Style, P. No. 05, Shiv Rameshwar Society Makada Gam, Kamrej, Near Udhel Road, Surat, Gujarat - 394325	18.06.2025 / Rs.533754.49 as on 28.05.2025	22.02.2026	Rs.368000/- Rs.36800/-
Description of the Immovable Property: All that right, title and interest in Flat No. 309, area admeasuring about 24.20 Sq. Mtrs built-up area, on 3rd floor, in the building known as "Sai Shradhdha", constructed on land bearing Plot No. 181, 182, 183 & 184 of Vallabh Nagar, bearing Block No. 121 of Varel Sub-District-Palsana, District-Surat together with proportionate share in the said land. Property bounded as under: East: Passage and Flat No. 302, West: Society Road, North: Flat No. 310, South: Flat No. 308, Owned by Chudasama Induben Bavanjibhai					
42	443021013000 0013 / 4430-PARVAT GAM	1. Shankar Subhash Paikrao, 2. Minakshi Shankar Paikrao Both At: 127 - Panchsil Nagar Behind Umjia Mata Temple, Bhatnena, Anjana, Sagarpura Pufli, Surat, Gujarat - 395002. Sr.No. 1 Also At: Plot No. A/3, Shop No. 6, B/H Umjia Mata Mandir, Bhatnena - 1, Surat, Gujarat - 395002.	12.08.2025 / Rs.553915.72 as on 07.08.2025	15.03.2026	Rs.482000/- Rs.48200/-
Description of the Immovable Property: Flat No. 305 admeasuring about 31.13 sq. mt. built up 3rd Floor, Building known & identify of "Shivanjali Residency" Situated at Revenue Survey No. 364, 365, Block No. 314/K/1/1 N.A. Land know as Shiv Residency Part - 2 Paikhi Plot No. 128, 129, 130, 131, 132, 133, and 134 situated at Village: Talithaya, Taluka - Palsana, Dist. Surat, State - Gujarat. Property owned by Minaxi Shankar Paikrav & Shankar Subhashbhai Paikrav.					
43	44802100400000 35 / 4480- HIMMATNAGAR	1. Ranjitsinh Bajaji Makwana, 2. Vanitaben Ranjitsinh Makwana, Both At: Plot No. 27, Jagatpura, Himatpur, Gambhol, Dist. Sabarkantha, Himatnagar, Gujarat-383240 Both Also At: 55, Thakur Was Bankhor Tal. Himatnagar, Dist. Sabarkantha 383240. Sr.No. 1 Also At: Gurukrupa Ambari And Steel Sahakarji In chhap Ariya Road Himatnagar Sabarkantha Gujarat - 383001. And Aaganvadi Center Jagatpura Himatnagar Jagatpura Sabarkantha Gujarat - 383240.	12.06.2025 / Rs.846545.57 as on 07.08.2025	15.03.2026	Rs.822000/- Rs.82200/-
Description of the Immovable Property: All that right, title and interest of property bearing property Mouje: Jagatpura (Bankhor) Property No. 27 along with construction thereon, situated at Jagatpura (B.C.Khor) within the limits of Bankhor Gram Panchayat, Tal. Himatnagar, Dist. Sabarkantha, admeasuring about 102.193 Sq. Mtr. And boundaries as - East: Temple R.C.C. Road is situated, West: R.C.C. Road is situated, North: House of Kalusinh Babsinh is situated, South: House of Aravindsinh is situated. Property owned by Vanitaben Ranjitsinh Makwana.					
44	4465210050000110 / 4465-NAVA VADAJ	1. Girish Bhanwarlal Banjara, 2. Shekar Banjara Both At: D-2, Parvati Complex, Nr Ashwrmegh Society, Satyam Nagar, Amraiwadi, Ahmedabad, Gujarat - 380026	24.07.2025 / Rs.1596064.93 as on 16.07.2025	14.03.2026	Rs.882000/- Rs.88200/-
Description of the Immovable Property: Flat No. B/7 on Third Floor, admeasuring about 58 Sq. yds. i.e. 48.50 Sq. mts. Area property, at and in "Parvati Co Op. Hou. Soc. Ltd." scheme known as "Parvati Complex", situated on land bearing Survey No. 229 of T.P. Scheme No. 27 of Final Plot No. 530 of Sub Plot No. 9 Paik of Sub Plot No. 9A, in the sim of Mouje Village : Amraiwadi @ Bagefirdos, Taluka : Maninagar, Dist: Ahmedabad in the District of Ahmedabad and Registration Sub District of Ahmedabad - 7 (Odhav). Bounded as:- East: Flat No. B/6, West: Internal Road then BlockB, North: Passage then Flat No. B/5, South: Block No. A. Property owned by Girish Bhanwarlal Banjara.					
45	44652101300 00500 / 4465-NAVA VADAJ	1. Om Prakash, 2. Ram Bett. Both At: B/402, Sahjanand Endave, Nr. Vastral, Gram Panchayat Office Vastral, Nr. Metro Rail Station, Vetrnal, Ahmedabad, Gujarat - 382418. Sr.No. 1 Also At: Shree Krishna Computer 1/2, Chitrallekha Society RTO Road Vastral Ahmedabad Gujarat - 382418. Sr. No. 2 Also At: Ward No. 01 Roun, Bhind, Madhya Pradesh - 477335	12.08.2025 / Rs.1006900.26 as on 07.08.2025	14.03.2026	Rs.527000/- Rs.52700/-
Description of the Immovable Property: All that right, title and interest of the property bearing Flat No. A-305 on Third Floor in Block-A, admeasuring about 90 sq. yards i.e. 75.25 sq. mtrs. Build-up area and along with 25 sq. mtrs. Undivided share in the land of road way and common plot of the said scheme, at and in the scheme known as "Dhanlaxmi Residency" situated on the land bearing old survey No. 327+330/A/3, K-1/4-1/3, present city survey No. 505/2, total admeasuring about 2543 sq. mtrs. Non-agriculture land of T.P. Scheme No. 2 (Nandej-Barejadi) allotted land admeasuring 1526 sq. mtrs. land, in the sim of Mouje Village Nandej of Taluka Daskroi in the registration District Ahmedabad Sub-District Ahmedabad-11 (Asilali). Which bounded as under: On East - flat No. A-304, On West - Road, On North - Flat No. A-30, On South - Block-B. Property owned by Om Prakash Hirani					
46	45172100400 00003 / 4517- GODHARA	1. Mayavanshi Nileshkumar Ishvarbhai, 2. Sushilaben Parmar Sr.No. 1 At: Nilesh Engineering Service Khanpura Po-menpara, Kheda, Gujarat-388225 Sr.No. 2 At: Women and Child Development Department- Child Development office Galteshwar, Kheda, Gujarat-388239 Both At: A 09 Vashivansi Society Timba NA Muvada Thermal Thasra, Kheda, Gujarat-388239	18.03.2024 / Rs.1107713.26 as on 13.03.2024	15.03.2026	Rs.974000/- Rs.97400/-
Description of the Immovable Property: Residential Property bearing Gram Panchayat Property no. 635, at Menpara, Ta. Galteshwar, Dist. Kheda Which is bounded as: East: Road, West: Road, North: Property of Rasikbhai Ganeshbhai, South: Property of Champakbhai Ganeshbhai AND owned by Sushilaben Nileshbhai Parmar					
Date & Time of Inspection of the Property(ies) : 27-07-2026 & 07-08-2026 Between 11.00 AM to 4.00 PM Date for Submission of Bid & EMD : 12.08.2026 Date and Time of Auction : 13.08.2026 From 02:00 PM to 5:00 PM					
Earnest Money Deposit (EMD) in INR (Should be paid through Demand Draft in favour of "Ujjivan Small Finance Bank Ltd."), Place of submission of bids & Auction : For Sr. No. 1, 4.5, 28, 44 & 45 : Ujjivan Small Finance Bank Ltd., Liliamani Corporate Heights, Opp Ramapri Tekra BRTS, Nava Vadaj, Gujarat - 380013 (Contact: Dipak Maheriya - 7487901090) For Sr. No. 2, 9, 12 & 22 : Ujjivan Small Finance Bank Ltd., Prabhunagar Opp. Dena Bank, Randeripur Road Mehana, Gujarat-384002 (Contact: Sanjaybhai Rabari - 9925015576) For Sr. No. 3 : Ujjivan Small Finance Bank Ltd., Shop No. 2, Ground Floor Platinum, Joggers Park, Park Colony, Jamnagar, Gujarat-361008 (Contact: Dipak Maheriya - 7487901090) For Sr. No. 6, 7, 8, 13, 14, 15, 16, 19, 21, 23, 24, 25, 26, 27, 29, 30, 31, 32, 33, 35, 36, 37, 40, 41 & 42 : Ujjivan Small Finance Bank Ltd., Shop No. B-604, 6th Floor, B-Building, ICC Building, Near Majura Gate, Opp. Surat Civil Hospital, Ring Road, Sangrampura, Surat, Gujarat - 395002 (Contact: Shoaib Garana - 9825453765) For Sr. No. 10 & 39 : Ujjivan Small Finance Bank Ltd., Omkar-2 Complex, Opp Anklushah Railway Station, Anklushah Bhanuch, Gujarat-393002 (Contact: Shoaib Garana - 9825453765) For Sr. No. 11 & 17 : Ujjivan Small Finance Bank Ltd., The Imperia, Subhash road, Opposite of Shakti Maidan, Near Limda Chowk, Rajkot, Gujarat-360001 (Contact: Dipak Maheriya - 7487901090) For Sr. No. 18, 34 & 43 : Ujjivan Small Finance Bank Ltd., Trimurti complex, Upper Ground floor, Shop No. G1, G2, G3 and G 59, Sahakari Gin cross Road, Himmatnagar - 383001 (Contact: Sanjaybhai Rabari - 9925015576) For Sr. No. 20 & 38 : Ujjivan Small Finance Bank Ltd., Office No.414 & 415, Rajshree Centre, Kalaghoda Circle, Opposite Sayaji Hotel, Sayajigani, Vadodara, Gujarat - 390020 (Contact: Moin Vohra - 9722536757) For Sr. No. 46 : Ujjivan Small Finance Bank Ltd., Shop No. 6 & 7, Ground Floor Dhanraj Complex, Dahod - Bamroli Road, Opp. Bank of Baroda-Panch Mahal, Gujarat-389001 (Contact: Moin Vohra - 9722536757)					
Terms & Conditions:- The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS" and "whatever there is" BASIS". 1. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. 2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of properties put on auction will be permitted to interested bidders at sites as mentioned against each property description. 3. The Interested Bidders shall submit their Bid before the Authorized officer undersigned one day before the auction date as mentioned above. 4. The e-Auction will be conducted through Ujjivan Small Finance Bank approved E-auction service provider - M/s C India Pvt. Ltd., Contact person - Prabakaran M. (Mob. No. 7418281709). The intending bidders are advised to visit https://www.bankauctions.com or https://www.ujjivansf.in/e-auctions for the details of the properties in the website and for taking part in the bid they should register their names at portal https://www.bankauctions.com and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s C India Pvt. Ltd., Helpline Numbers-7291918824, 25, 26 support email-id - support@bankauctions.com , Auction portal - https://www.bankauctions.com . 5. Property shall be sold to the highest bidder/offered, subject to acceptance of the bid by the secured creditor, i.e., Ujjivan Small Finance Bank Ltd. However, the undersigned has the absolute discretion to allow inter-se bidding if deemed necessary. The Authorized officer has the discretion to accept or reject any offer/Tender without assigning any reason. 6. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorized Officer and the balance 75% of the sale price on or before 15 day of sale or within such extended period in any case not exceeding 3 months as agreed upon in writing by and solely at the discretion of the Authorized Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting Purchaser shall have no claim/right in respect of property/ amount. 7. The publication is subject to the force major clause. 8. Bidding in the last moment should be avoided in the bidders own interest as neither the Ujjivan Small Finance Bank nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.), in order to ward-off such contingent situations bidders are requested to make all necessary arrangements/alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully. This is also a notice to the above named borrowers/Guarantor/s/Mortgagors about public auction scheduled for sale of mortgaged properties.					
Sd/- Authorized Officer, Ujjivan Small Finance Bank Place: Gujarat, Date : 23.07.2026					



SMFG INDIA CREDIT COMPANY LIMITED

Corporate office at 10th Floor Office No. 101, 102 & 103, 2 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (E), Mumbai - 400051

POSSESSION NOTICE

(For Immovable Property)
(Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)

Whereas the undersigned being the authorized officer of SMFG India Credit Co. Ltd. ("SMFG INDIA CREDIT"), having its registered office at Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116 and Corporate Office at 10th Floor, Office No. 101, 102 & 103, 2 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (E), Mumbai - 400051, under 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 Demand Notice Dated 12th May, 2026 Calling Upon The Borrowers 1. VRAJ TRADING CO. 2. MANISHKUMAR BABUBHAI PATEL 3. ASHABEN MANISHKUMAR PATEL Under Loan Account Number 173601511980479 to repay the amount mentioned in the notice being Rs. 1,24,08,556.61/- (Rupees One Crore Twenty Four Lakhs Eight Thousand Five Hundred Fifty Six and Paise Sixty Two Only) as on 6 May 2026 within 60 days from the date of receipt of the said notice.

The borrower(s) having failed to repay the amount, notice is hereby given to the borrower(s) and the public in general that undersigned has taken SYMBOLIC POSSESSION of the property described herein below in exercise of powers conferred on him under sub section (4) of section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 21st DAY OF JULY, 2026.

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the Charge of Fullerton India Credit Company Limited for an amount of Rs. 1,24,08,556.61/- (Rupees One Crore Twenty Four Lakhs Eight Thousand Five Hundred Fifty Six and Paise Sixty Two Only) as on 6 May 2026 and interest thereon.

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

COMMERCIAL PREMISES BEING SHOP No.126 ADMEASURING APPROXIMATELY 67.21 SQUARE METER (CARPET AREA) AND HAVING 72.60 SQUARE METER (BUILT-UP AREA) ON THE 1ST FLOOR CONSTRUCTED ON THE SAID PROJECT LAND, TOGETHER WITH UNDIVIDED SHARE ADMEASURING 18.97 SQUARE METER IN THE SAID PROJECT LAND AND TOGETHER WITH RIGHT TO USE COMMONAMENITIES IN THE SCHEME KNOWN AS "SOLARIS BUSINESS HUB" SITUATED AT SURVEY No.218, FINAL PLOT No.463, TOWN PLANNING SCHEME No.29 (NARANPURA) AT MOUJE: VADAJ, TALUKA: SABARMATI, DISTRICT: AHMEDABAD. **BOUNDARY:** EAST: LIFT AND PASSAGE **WEST:** 18 MTRS. ROAD **NORTH:** SHOP No.127 **SOUTH:** SHOP No.125

Date: 21/07/2026

SD- Authorized Officer
SMFG India Credit Company Limited



HERO HOUSING FINANCE LIMITED

Registered Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057.
Branch Office: Office No. A/55, 5th Floor, Pariseema Complex, Near Aikandana Association, TP Scheme No. 3, Final Plot No. 421/1 Paiki, 42/2 & 3 Paiki, Near Swagat, CG Road, Mouje Changspur, Taluka Sabarmati, Ahmedabad, Gujarat - 380008

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 CREDITOR) 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 below described immovable properties mortgaged/charged to 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 25-August-2026 (E-Auction Date) on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis for recovery of outstanding dues from below mentioned Borrowers, Co-Borrowers or Guarantors. The Reserve Price and the Earnest Money Deposit is mentioned below. The EMD should be made through Demand Draft/RTGS/NEFT for participating in 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 24-August-2026 till 5 PM at Branch Office: Office No. A/55, 5th Floor, Pariseema Complex, Near Aikandana Association, TP Scheme No. 3, Final Plot No. 421/1 Paiki, 42/2 & 3 Paiki, Near Swagat, CG Road, Mouje Changspur, Taluka Sabarmati, Ahmedabad, Gujarat - 380008

Loan Account No.	Name of Borrower(s)/ Co-Borrower(s) Guarantor(s) /Legal Heir(s) / Legal Rep.	Date of Demand Notice Amount as on date	Type of Possession (Under Constructive / Physical)	Reserve Price Earnest Money
H/HFA/HMO/021 000013033 / H/HFA/HM/LA/P21 000013038	Mr. Daraj Alisheshbhai Manubhai, Mrs. Darji Kinjalben Alisheshkumar	10/03/2026, Rs. 32,47,157/- as on 13.07.2026	Constructive	Rs.46,87,200/- Rs.4,68,720/-

Description of property: All that piece and parcels of immovable property bearing Flat No. 2on Ground Floor in Block "A" admeasuring 103.68 Sq. Mtr. Along with undivided land 23.19 Sq. Mtrs. Scheme known as "SHANTIDEEP", Situate at Revenue Survey No. 93, & 94/2 T.P.S. No. 66, F.P. No. 17, Sub Plot no 2 of Mouje Village Ramp, Taluka: Sabarmati, Sub District Ahmedabad-2 (Wadaj) and District Ahmedabad in the State of Gujarat. With Common Amenities Written in Title Document. Property Bounded By: East: Flat No. A/GF-1, West: Common Plot, North: Common Foyer, South: Compound wall

Terms and conditions of the E-Auction: The E-auction will take place through portal on 25-August-2026 (E-Auction Date) After 11:00 AM onwards with limited extension of 10 minutes each.

The Intending Purchasers/ 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 on "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 Mr. C India Pvt Ltd through Mr. Dharam Krishna- 9948182222 (Helpline No/s); Support Line no+91 124 430020 2021/2022/2023/2024 / Support Mobile Nos. +91291981124 /25 & 26 email on support@bankauctions.com /andnra@cindia.com) at their web portal <https://www.bankauctions.com>. 4. There is no encumbrance on the property which is in the knowledge of Secured Creditors. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of property put on auction and claims/ rights/dues/ 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 an 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 claims/ rights/dues. The sale shall be subject to rules/ 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 in the following website: www.herohousingfinance.com. For Property details and visit to property contact to: Shekhar Singh/9711522275/ shekhar.singh@hero.hf.com, J. Jignesh Savubhai Solanki / 7984178663/ jignesh.solanki@hero.hf.com, 7. The prospective bidders can inspect the property on 18-August-2026 between 11.00 A.M to 2.00 P.M prior appointment.

30 DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/MORTGAGOR

The above-mentioned Borrower/Mortgagor/guarantors are hereby notified to pay the sum as mentioned in Demand Notice under section 13(2) with as on date interest and expenses before the date of Auction failing which the property shall be auctioned and balance dues, if any, will be recovered with interest and cost from you.

For detailed terms and conditions of the sale, please refer to the link provided in https://vat.herohomefinance.in/hero_housing/hero-notice on Hero Housing Finance Limited (Secured Creditor)'s website i.e., www.herohousingfinance.com

Date: 23/07/2026

For Hero Housing Finance Ltd. Authorized officer
Jignesh Savubhai Solanki / 7984178663 / jignesh.solanki@hero.hf.com



Kogta Financial (India) Limited

CIN No. U67120RJ1996PLC011406, Corporate Office: S-1 Gopalbati, Near Ajmer Pula, Opp. Metro Palar No. 143, Japur - 302001, Rajasthan, India.
Tel.: +91 141 6767067, Registered Office: Kogta House, Azad Mohalla, Bijanagar - 305624, Rajasthan, India | Email: info@kogta.in | www.kogta.in

APPENDIX IV [See Rule 8(1)] POSSESSION NOTICE

Whereas, The undersigned being the Authorized Officer of the **Kogta Financial (India) Limited**, 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 09.02.2026 calling upon the Borrowers/Guarantor/Mortgagor **MR. DARAJI @ DARJI MAYURKUMAR ANANTBHAI S/O ANANTBHAI BHIKHABHAI DARAJI (Applicant/**