

DEBTS RECOVERY TRIBUNAL-II
3rd Floor, Bhikhubhai Chambers, Near Kochrab Ashram, Paldi, Ahmedabad, Gujarat.

FORM NO. 22 (Earlier 62) [Regulation 35 & 36 of DRT Regulations, 2024] [See Rule 52(1) (2) of the Second Schedule to the Income Tax Act, 1961]
READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993
E-AUCTION / SALE NOTICE
THROUGH REGD. AD / DASTI / AFFIXATION / BEAT OF DRUM / PUBLICATION

RP/RC No.	19/2017	O.A. No.	528/2014	
Certificate Holder Bank	Bank of India	Vs.	Certificate Debtors	M/s. Raj Constructions & Ors.

To
C.D. No. 1: M/s. Raj Constructions, proprietary Firm/Office: AB-106, Subhalaxmi Bungalows, Nr. Unnati Vidyalaya, Zadeshwar Road, Bharuch - 392 011
C.D. No. 2: Mr. Vijaysinh Chandrasinh Raj, Proprietor, Bunglow No. 106, Subhalaxmi Bungalows, Zadeshwar Road, Bharuch - 392 011
C.D. No. 3: Ranjanaben Vijaysinh Raj, AB-106, Subhalaxmi Bungalows, Zadeshwar Road, Bharuch - 392 011

The aforesaid CDs No. 1 - 3 have failed to pay the outstanding dues of **Rs. 5,99,86,111.00/- (Rupees Five Crore Ninety Nine Lakhs Eighty Six Thousand One Hundred Eleven only)** (Less Recovery, if any) as on 16.10.2014 including interest in terms of judgement and decree dated 11.01.2017 passed in O.A. No. 528/2014 as per my order dated 03.09.2026 the under mentioned property (s) will be sold by public e-auction in the aforementioned matter. The auction sale will be held through "online e-auction" <https://baanknet.com>.

Lot-1: "Sai Sarjan", Mr. Over Bridge, NH No.8 , Dhavat Sadhli Road, Village & Sub Dist. - Karjan, Dist. Vadodara

Sr. No.	Types of Plot	Stages of Construction	Type	Plot Area (Sq.Mtrs.)	Built-up Area (Sq.Mtr.)
1	AAA/1	Open Plot only (No Construction)	3BHK	199.26	0
2	AAA/2	G.F. - Lintel Level, Brick Masonry Walls without Plaster	3BHK	127.6	50.1
3	AAA/3	G.F. and F.F. Completed	3BHK	127.6	113.7
4	AAA/4	G.F. and F.F. Completed	3BHK	127.6	113.7
5	AAA/5	G.F. and F.F. Completed	3BHK	127.6	113.7
6	AAA/6	Completed	3BHK	122.25	113.7
7	AAA/7	G.F. and F.F. Completed	3BHK	152.25	113.7
8	AAA/8	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	127.6	50.1
9	AAA/9	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	127.6	50.1
10	AAA/10	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	127.6	50.1
11	AAA/11	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	127.6	50.1
12	AAA/12	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	127.6	50.1
13	AAA/13	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	127.6	50.1
14	AAA/14	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	127.6	50.1
15	AAA/15	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	208.64	50.1
16	AAA/16	Ground Level up to footing foundation works	3BHK	191.17	50.1
17	AAA/17	Ground Level up to footing foundation works	3BHK	127.6	50.1
18	AAA/18	Ground Level up to footing foundation works	3BHK	127.6	50.1
19	AAA/19	Ground Level up to footing foundation works	3BHK	127.6	50.1
20	AAA/20	Ground Level up to footing foundation works	3BHK	127.6	50.1
21	AAA/21	Open Plot only (no construction)	3BHK	127.6	0
22	AAA/22	Open Plot only (no construction)	3BHK	171	0
23	AAA/23	Open Plot only (no construction)	3BHK	224.94	0
24	AAA/24	Open Plot only (no construction)	3BHK	144.33	0
25	AA-1/25	Completed	3BHK	118.4	103.80
26	AA-1/26	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	97.96	49.4
27	AA-1/27	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	97.96	49.4
28	AA-1/28	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	97.96	49.4
29	AA-1/29	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	97.96	49.4
30	AA-1/30	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	97.96	49.4
31	AA-1/31	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	167.75	49.4
32	AA-1/33	G.F. RCC slab roofing, Brick Masonry walls inside plaster is completed F.F. RCC slab roofing, Brick masonry wall inside plaster is completed F.F. RCC slab roofing, Brick Masonry walls inside plaster is completed F.F. RCC slab roofing, Brick masonry wall without plaster	3BHK	97.96	103.8
33	AA-1/34		3BHK	97.96	103.8
34	AA-1/36	Completed	3BHK	134.2	49.4
35	AA-1/37	Completed	3BHK	238.38	103.8
36	AA-1/38	G.F. RCC slab roofing, Brick Masonry walls inside plaster is completed F.F. RCC slab level, Brick masonry walls without plaster (slab not casted)	3BHK	97.96	103.8
37	AA-1/39	G.F. RCC slab roofing, Brick Masonry walls inside plaster is completed F.F. RCC slab level, Brick masonry walls without plaster	3BHK	97.96	103.8
38	AA-1/40	G.F. RCC slab roofing, Brick Masonry walls inside plaster is completed F.F. RCC slab level, Brick masonry walls without plaster	3BHK	97.96	103.8
39	AA-1/41	G.F. RCC slab roofing, Brick Masonry walls inside plaster is completed F.F. RCC slab level, Brick masonry walls without plaster	3BHK	97.96	103.8
40	AA-1/42	G.F. RCC slab roofing, Brick Masonry walls inside plaster is completed F.F. RCC slab level, Brick masonry walls without plaster	3BHK	97.96	103.8
41	AA-1/43	G.F. is completed and FF is completed	3BHK	97.96	103.8
42	AA-1/44	G.F. & F.F. completed	3BHK	107.71	103.8
43	AA-1/45	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	99.54	49.4
44	AA-1/46	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	97.96	49.4
45	AA-1/47	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	97.96	49.4
46	AA-1/48	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	97.96	49.4
47	AA-1/49	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	97.96	49.4
48	AA-1/50	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	97.96	49.4
49	AA-1/51	G.F. - Lintel Level, Brick Masonry Walls without plaster	3BHK	97.96	49.4
50	AA-1/52	G.F. up to footing foundation work	3BHK	97.96	49.4
51	AA-1/53	G.F. up to footing foundation work	3BHK	130.11	49.4
52	AA/56	G.F. - RCC slab roofing, Brick Masonry walls inside and outside plaster is completed	2BHK	97.96	47.5
53	AA/57	G.F. Completed	2BHK	97.96	47.5
54	AA/59	Completed	2BHK	97.96	47.5
55	AA/60	G.F. is completed	2BHK	97.96	47.5
56	AA/66	completed & Vacant	2BHK	97.96	47.5
57	AA/67	Completed	2BHK	97.96	47.5
58	AA/68	Completed	2BHK	97.96	47.5
59	AA/69	G.F. is completed	2BHK	97.96	47.5
60	AA/70	Completed	2BHK	214.13	47.5
61	AA/71	Completed	2BHK	189.96	47.5
62	AA/72	G.F. RCC slab roofing, Brick Masonry walls inside and outside plaster is completed	2BHK	97.96	47.5
63	AA/73	Completed	2BHK	97.96	47.5
64	AA/74	Completed	2BHK	97.96	47.5
65	AA/75	Completed	2BHK	97.96	47.5
66	AA/76	Completed	2BHK	97.96	47.5
67	AA/77	Completed	2BHK	97.96	47.5
68	AA/78	Completed	2BHK	107.71	47.5
69	AA/81	G.F. is completed by Mr. Vijay Limbachiya	2BHK	97.96	47.5
70	AA/82	Completed	2BHK	97.96	47.5
71	AA/83	Completed	2BHK	97.96	47.5
72	AA/84	Completed	2BHK	97.96	47.5
73	AA/86	G.F. up to footing foundation work	2BHK	97.96	47.5
74	AA/87	G.F. up to footing foundation work	2BHK	126.86	47.5
75	A/88	G.F. - Lintel Level, Brick Masonry walls without plaster	1BHK	94.24	29
76	A/89	G.F. - Lintel Level, Brick Masonry walls without plaster	1BHK	65.43	29
77	A/90	Completed	1BHK	65.43	29
78	A/91	G.F. Slab Level, Brick Masonry Walls without Plaster	1BHK	65.43	29
79	A/92	Completed	1BHK	65.43	29
80	A/93	Completed	1BHK	65.43	29
81	A/94	Completed	1BHK	65.43	29
82	A/95	Completed	1BHK	65.43	29
83	A/99	Completed	1BHK	65.43	29
84	A/100	Completed	1BHK	65.43	29
85	A/101	Completed	1BHK	65.43	29
86	A/102	Completed	1BHK	65.43	29
87	A/103	Completed	1BHK	65.43	29
88	A/104	Completed	1BHK	65.43	29
89	A/105	Completed	1BHK	162.55	58
90	A/106	Completed	1BHK	158.64	29
91	A/107	Completed	1BHK	65.43	29
92	A/109	Completed	1BHK	65.43	29
93	A/110	G.F. RCC Slab roofing, Brick Masonry walls inside and outside plaster is completed	1BHK	65.43	29
94	A/111	Completed	1BHK	65.43	29
95	A/112	Completed	1BHK	65.43	29
96	A/113	Completed	1BHK	98.35	29
97	A/114	G.F. is Completed	1BHK	65.43	29
98	A/115	Completed	1BHK	65.43	29
99	A/116	Completed	1BHK	65.43	29
100	A/117	Completed	1BHK	65.43	29
101	A/118	G.F. RCC slab roofing, Brick Masonry walls inside and outside plaster is completed	1BHK	65.43	29
102	A/119	G.F. RCC slab roofing, Brick Masonry walls inside and outside plaster is completed	1BHK	65.43	29
103	A/120	Completed	1BHK	65.43	29
104	A/121	Completed	1BHK	65.43	29
105	A/122	G.F. RCC slab roofing, Brick Masonry walls inside and outside plaster is completed	1BHK	65.43	29
106	A/123	Completed	1BHK	93.96	29
107	A/125	Completed	1BHK	65.43	29
108	A/126	Completed	1BHK	65.43	29
109	A/127	Completed	1BHK	65.43	29
110	A/128	G.F. RCC slab roofing, Brick Masonry walls inside and outside plaster is completed	1BHK	65.43	29
111	A/129	Completed	1BHK	65.43	29
112	A/131	90% Completed	1BHK	65.43	29
113	A/132	Completed	1BHK	65.43	29
114	A/133	Completed	1BHK	65.43	29
115	A/134	Road	1BHK	0	29
116	A/135	Completed	1BHK	65.43	29
117	A/136	Completed	1BHK	65.43	29
118	A/137	Completed	1BHK	65.43	29
119	A/138	Completed	1BHK	65.43	29
120	A/139	G.F. RCC slab roofing, Brick Masonry walls inside and outside plaster is completed	1BHK	65.43	29
121	A/140	G.F. RCC slab roofing, Brick Masonry walls inside and outside plaster is completed	1BHK	65.43	29
122	A/141	Completed	1BHK	65.43	29
123	A/142	G.F. RCC slab roofing, Brick Masonry walls inside and outside plaster is completed	1BHK	171.84	29

Reserve Price for all these units (Single lot) is Rs. 10,30,00,000/- & EMD for this lot is Rs. 1,03,00,000/-

Note :- The EMD shall be deposited in baanknet wallet through E-auction website i.e. <https://baanknet.com>. The highest bidder shall have to deposit 25% of his final bid amount after adjustment of EMD already paid in the baanknet wallet by immediate next bank working day through RTGS / NEFT as per the details as under:

Beneficiary Bank Name	Bank of India	Beneficiary Name	Ahmedabad Recovery Branch
Branch Address	ARB Branch, 5th Floor, Bank of India Building, Bhadra, Ahmedabad - 380001		
Beneficiary Account No.	205490200000033	IFSC Code	BKID0002054

1) The bid increase amount will be **Rs. 5,00,000/-** for Single Lot Respectively.
2) Prospective bidders may avail online training from service provider **PSB Alliance (BAANKNET Auction Portal)** (Tel Helpline No. +91 - 8291220220 and Mr. Kashyap Patel (Mobile No. 9327493060), Helpline E-mail ID : support.baanknet@psballiance.com and for any property related queries contact Mr. Manish Gupta, Senior Manager, (Mob. No. 7696965646).
3) Prospective bidders are advised to visit website : <https://baanknet.com> for detailed terms & conditions and procedure of sale before submitting their bids.
4) The prospective bidders are advised to adhere payment schedule of 25% (minus EMD) immediately after fall of hammer / close of auction and 75% within 15 days from the date of auction and if 15th day is Sunday or other Holiday, then on immediate next first bank working day. No request for extension will be entertained.
5) The properties are being put to sale on "as is where is", "as is what is" and "as is whatever" basis and prospective buyers are advised to carry out due diligence properly.
6) Schedule of auction is as under :-

SCHEDULE OF AUCTION	
1 Inspection of Property	15.10.2026 Between 11.00 AM to 02.00 PM
2 Last date for receiving bids alongwith earnest money and uploading documents including proof of payment made	18.11.2026 up to 05.00 PM
3 E-Auction	19.11.2026, Between 12.00 PM to 01.30 PM (with auto extension clause of 03 minutes till e-auction ends)

(Anubha Dubey)
RECOVERY OFFICER-I, DRT-II, AHMEDABAD

Uttarsanda Branch
Near Shreeji Ice-cream,
Uttarsanda

SALE NOTICE
FOR SALE OF IMMOVABLE PROPERTIES
to 1.00 PM

E-Auction -28.10.2026
Time : 12.00 Noon

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 8 (6) of the Security Interest (Enforcement) Rule, 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 properties mortgaged/charged to the Secured Creditor, the Physical possession of which has been taken by the Authorized Officer of Secured Creditor-Union Bank of India, will be sold on "As is where is", "As is what is" and "Whatever there is" basis on 17-03-2023, for Rs. 10,69,117.93 as on 25-07-2018 due to Secured Creditor, Union Bank of India from :

Name of the Borrower & Guarantor/s	1. Mr. Taruningsh B. Rajput Jodhpur Alwar Transport Co., Opp. Santram Weigh, Kamla Chokdi, Nadiad-387001. ALSO AT: 124, Shilari Road, Nr. Tele. Exchange, Piplar City Bilara, Jodhpur, Rajasthan 342601. 2. Mr. Deepak H. Patel Bholenath Bhavan, Vanmali Nagar, GIDC, Manjipura, Nadiad. 3. Mr. Hansrajibhai B. Patel Bholenath Bhavan, Vanmali Nagar, GIDC, Manjipura, Nadiad.
Amount Due	Rs. 10,69,117.93 as on 25.07.2018 with further interest, cost & expenses

Property Address :- 205, Second Floor, Karamvir Sundervatika, Tower-I, Admeasuring 45.00 sq.mts. paiki portion of R.S.No.26 at Manjipura, Ta. Nadiad, Dist. Kheda. Belongs to Taruningsh B. Rajput.

Date: 30.09.2026 Bidders are advised to go through the website www.unionbankofindia.co.in Sd/-
Place: Nadiad tenders for detailed terms and conditions of Auction Sale For Registration and Authorised Officer,
Login and Bidding Rules visit: <https://baanknet.com> Union Bank of India

Union Bank of India - AKOTA BRANCH :
G 1 & 2, Silver Con, Shrenik Park Char Rasta, Sit Sankarwar Parshavnath Marg, Vadodara, Gujarat - 390020

DEMAND NOTICE UNDER SECTION 13(2) OF SARFAESI ACT, 2002

Borrower & Mortgagor : Mrs. Yashvi Maheshbhai Panchal, B404, Iscon Avenue, Near Kamyia Hostel, Mota Bazar, Vallabhb Vidyanagar, Anand, Gujarat - 388120. **Co-Borrower : Smt. Rekhaben Panchal**, B404, Iscon Avenue, Near Kamyia Hostel, Mota Bazar, Vallabhb Vidyanagar, Anand, Gujarat - 388120.

Notice dt. 27/09/2026 issued to you u/s 13(2) of The Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 by me, the Authorized Officer, was sent to you calling upon to repay the dues in your loan account/s with us at your last known addresses could not be served. Therefore, the contents of the said demand notice are being published in this newspaper.

The credit facilities/loan facilities availed by you have been classified as NPA on 26/09/2026. You have executed loan documents while availing the facilities and created security interest in favor of the Bank. The details the credit facilities and secured assets are as under:

Credit facilities of nature HL001 availed with outstanding amount as on 26/09/2026, of ₹ 97,08,303.85 (Rupees Ninety Seven Lacs Eight Thousand Three Hundred Three and Paise Eighty Five Only).

To secure the repayment of the monies due or the monies that may become due to the Bank, Smt. Yashvi Maheshbhai Panchal had executed documents on 30/10/2024 and created security interest by way of:

Mortgage of Immovable property described herein below:-

All that pieces or parcels of land or ground together with the building's hereditaments and premises standing thereon in the Registration District Vadodara, Sub-District of Vadodara, property bearing **Flat No. A/502**, Type-A of Tower-A on Fifth Floor having carpet area 148.69 Sq. Mtrs., Built up area 157.23 Sq. Mtrs and undivided share of common land area 63.24 Sq. Mtrs of "Dharti Riviera" situated in the land bearing R S No. 114, 118, 119, T P No. 1 (Shree Nagar Co Operative Housing Society, Akota), F P No. 405 admeasuring 627 Sq. Mtrs of Mouje Jetapur, Tal. & Dist. Vadodara which is bounded as under: In North- Survey No. 115, In South- 9.00 Mtrs Road, In East- Flat No. A/501, In West- Survey No. 116.

Therefore, you, in terms of the aforesaid notice have been called upon to pay the aforesaid sum of ₹ 97,08,303.85 (Rupees Ninety Seven Lacs Eight Thousand Three Hundred Three and Paise Eighty Five Only) together with future interest and charges thereon within 60 days from the date of this publication. That on your failure to comply therewith we, the secured creditor, shall be entitled to exercise all or any of the rights under Section 13(4) of the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002. In terms of Section 13(13) of the Act you shall not transfer the secured assets aforesaid from the date of receipt of the notice without Bank's prior consent. Please take note of the provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Date : 01.10.2026.
Place : Vadodara.

Authorized Officer
Union Bank of India

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JOURNALISM OF COURAGE

I choose substance over sensation.
Inform your opinion with credible journalism.



The Indian Express.
For the Indian Intelligent.

MUTHOOT HOUSING FINANCE COMPANY LIMITED
Registered Office: TC NO.14/207-47, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, CIN NO. - U65922KL2010PLC0205624
Corporate Office: 12A/01, 13th floor, Parinee Crescendo, Plot No. C38 & C39, Bandra Kuria Complex-G block (East), Mumbai-400051 TEL. NO: 022-62728517
Branch Address: Unit No. 304, Third Floor, Third Eye Complex, Panchavati Cross Roads, C. G. Road, Ahmedabad, Gujarat -380006
Authorised Officer: Contact Person: Vipul Kalola Mobile No: 9924113421, Email ID: authorised.officer@muthoot.com

PUBLIC NOTICE FOR E- AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO 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) / Mortgagor(s) and Guarantor(s) that the below described immovable properties mortgaged / charged to Muthoot Housing Finance Company Ltd., the possession of which has been taken by the Authorized Officer of Muthoot Housing Finance Company Ltd., Secured Creditor pursuant to demand notice (s) issued under Section 13(2) of the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 in the following loan account (s) the property (ies) will be sold on "AS IS WHERE IS", "AS IS WHAT IS", AND "WHATEVER THERE IS" AND "WITHOUT RECOURSE BASIS" for recovery of dues plus interest to Muthoot Housing Finance Company Ltd., Secured Creditor from Borrower(s) Mortgagor(s) and Guarantor(s). The Sale will be conducted through E- auction on Web Portal : <https://sarfaesi.auctiontiger.net/EPROC/>

Sr. No.	Loan Account No. / Name of Borrower (s) / Co Borrower(s) / Guarantor(s) / Mortgagor(s)	Outstanding Amount (Rs.) Future Interest Applicable	Possession Type & Date	Inspection date and time	Reserve Price	Earnest Money Deposit (EMD)	Date and Time of E- Auction	Last Date of Bid Submission
1	MHFLRESRAJ00							