The Mehsana Urban Co-op Bank Ltd. Mehsana

(Multi-State Scheduled Bank)

Head Office : Corporate House, Highway, Mehsana-384002. Phone No. : (02762) 257233, 257234

HEAD OFFICE, CORPORATE HOUSE, MEHSANA

HEAD OFFICE, URBAN BANK ROAD, MEHSANA-384002

[Abridged Sale Notice for publication in News Papers for Auction conducted on auctiontiger.net]

Sale Notice for Sale of Immovable Properties "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 Authorised Officer of The Mehsana Urban Co-Operative Bank Ltd, Secured Creditor, will be sold on on the basis of "As is where is basis, As is what is basis, Whatever there is & Without Recourse" basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below.

Date of E – Auction - 27.10.2026, Time of E- Auction – 2.00 PM to 04.00 PM, Possession Type –Physical Possession, Property Inspection Date and Time – 24.10.2026 from 10.00 AM to 5.00 PM, Last date of EMD Deposit – 26.10.2026

Sr / Lot No.	Name & address of Borrower/s / Guarantor/ Mortgagors	Give short description of the immovable property with known encumbrances, if any (Mortgaged by ____________)	Total Dues.	1.Reserve Price- Rs.___/- 2.Earnest Money Deposit (EMD)– Rs.___/- 3.Bid Increase Amount Rs.___/-
1	Borrower Arunaben Chavda & Shaileshbhai Babubhai Ravat Guarantor Mr. Ajaysinh Padamsinh Chauhan Mortgagor- Arunaben Chavda & Shaileshbhai Babubhai Ravat	All that piece and parcel of Immovable property being Cellar built up area admeasuring 83.60 Sq.Mtrs in the scheme known as "Eastview Appartment" of "Eastview Appartment owner Association" constructed on the Non Agriculture land bearing TP Scheme no. 7 alloted final plot no. 61, 61 paiki sub plot no. A and City Survey no. 4807 situate lying and being at village/mouje: Khokhra- Mahemdavad, Taluka: Maninagar, Registration District: Ahmedabad and Sub District: Ahmedabad-5 (Narol) within the state of Gujarat, located at- Flat no. 30, basement floor (Cellar level), "Eastview Appartment" opp. Mansi Appartment, Near SDA Church, Mouje: Khokhra Mehmedabad, Maninagar, Ahmedabad-380008. East: Boundary of Property, West: Flat No.1, North: Boundary of Property, South: Passage Property owned by – Arunaben Chavda (Deceased) & Shaileshbhai Babubhai Ravat	Rs. 45,66,888.00 plus Interest plus Legal and Other Expenses	Reserve Price – Rs.25,51,500.00/- Earnest Money Deposit Rs.2,55,150/- Bid Increase Amount – 25,000/-
2	Borrower Arunaben Chavda Guarantor Mr. Ajaysinh Padamsinh Chauhan & Chandrikaben Laljibhai Solanki Mortgagor- Arunaben Chavda	All that piece and parcel of Immovable property being block no. G, Flat no. 207 on 2nd floor, Super built up area admeasuring 66 sq.yards in the scheme known as "Aakruti Aangan "constructed on the non-agriculture land bearing sub plot no. 3 land area admeasuring 8970.33 sq.mtrs of final plot no. 68/1 and 68/2(alloted in lieu of revenue survey no. 1523) of T.P.Scheme no. 79 situated and lying at village/mouje: Vatva, Taluka: City East, Registration District: Ahmedabad and Sub-District- Ahmedabad-11 (Aslali) within the state of Gujarat., located at Flat no. G/207, Block no. G, Second floor, "Aakruti Aangan" Near Umang Flat, opp. Rashmi Vihar, Narol area, Vatva,Ahmedabad-382440.Bounded: East: Block No. F, West: Flat No. G/212, North: Lift, South: Flat No. G/208. Property owned by – Mrs. Arunaben Chavda (Deceased)	Rs.19,01,784.91 plus Interest plus Legal and Other Expenses	Reserve Price – Rs.11,06,460.00/- Earnest Money Deposit Rs.1,10,646/- Bid Increase Amount – 25,000/-
3	Balaji Sweets Proprietor Mr. Dharmil Kalpeshbhai Amdavadi Guarantor (1) Shri. Hiren Mahavirchandra Desai, (2) Shri. Vrutik Amitbhai Amdavadi Mortgagor- Mr. Hiren Mahavirchandra Desai	All the place of parcel of property bearing Shop No. 2, Ground Floor, admeasuring about 77 sq.fts. i.e. 7.15 Sq.Mtrs. Built up City Survey no. 2818 paiki Sheet no. 141 mouje: Mahendrapara, Taluka-Morbi& District-Rajkot located at Shop/Unit no. 2, Ground Floor, Mamta Dairy Parlour, Nr. M Bagdai Heights, Nr. Morbi Old Bus Station Area, on Ayodhyapuri main circle area, on Mahendrapara Main Road, Sardarnagar area, Morbi-363641. Bounded: East: Property of Parmar Tailor, West: Property of Pushpaben Vinodray, North: Road & Common Wall. South: Property of Pushpaben Vinodray. Property owned by: - Shri. Hiren Mahavirchandra Desai	Rs. 48,87,823.14 plus Interest plus Legal and Other Expenses	Reserve Price – Rs.4,52,628.00/- Earnest Money Deposit Rs.45,263/- Bid Increase Amount – 25,000/-
4	HL Borrower Yaminiben Dixitkumar Patel Guarantor : Mr.Dixitkumar Kalidas Patel Mortgagor : Yaminiben Dixitkumar Patel	All that 52.83 Sq. Yards. i.e. 40.17 Sq.Mtrs.undivided share in a piece or parcel of freehold land situate lying and being at Shree Thakornath Residency, Chikniwala's kuvo, Dehgam- Nandol Road, Dehgam forming part of block no. 308 (Sub Plot no. D of old block no. 583 and new Block/Survey no. 560) of mouje Nandol of Dehgam Taluka in the Registration District Gandhinagar and Sub District of Dehgam admeasuring 20761.00 Sq.Mtrs.or thereabouts together with a flat no. P- 402 on forth floor in block no. P in a building known as "Shree Thakornath Residency" admeasuring 111.00 sq.yards. Super build up area i.e. 92.40 sq.mtrs. And 53.00 sq.mtrs.of carpet area or thereabouts and the said flat no. P-402., located at Flat no. P-402, Forth floor. Block P. Shree Thakornath Residency, Near Laxmipura Kampa Village area, Nandol Road. Village Nandol. Taluka Dehgam, District Gandhinagar. Bounded: **East :** There is a Common Wall, **West :** There is a Common Plot, **North :** There is a Common Wall, **South :** Block-O is there	Rs.23,67,104.50 plus Interest plus Legal and Other Expenses	1.Reserve Price- Rs.7,14,110/- 2.Earnest Money Deposit (EMD) -Rs.71,411/- 3.Bid Increase Amount Rs. 10,000/-
5	HL Borrower : Vipul Pravinchandra Dave Guarantor : Mr. Ashokbhai Manilal Panchal Mortgagor: Vipul Pravinchandra Dave	All that piece and parcel of immovable property being flat no. E/101 on 1st floor, Built up area admeasuring 97.03 Sq.Mtrs. i.e. 116 Sq.yards. In the scheme known as Avadh Residency" of "Avadh City" and undivided proportionate share alongwith common amenities area admeasuring 38.81 sq.mtrs., constructed on the non-agricultural land bearing survey no. 302 total land area admeasuring 26507 sq.mtrs., paiki residential and commercial NA land area admeasuring 6308 sq.mtrs., situated and lying at Village/Mouje: Viramgam, Taluka: Viramgam, Registration District: Ahmedabad and Sub District: Viramgam with in state of Gujarat. Bounded: On the **North by:** Flat No. E-102, On the **South by:** Compound Wall of Society, On the **East by :** Flat No. E-104, On the **West by** : Compound Wall of Society	Rs.24,10,286.00 plus Interest plus Legal and Other Expenses	1.Reserve Price- Rs.11,12,732.00/- 2.Earnest Money Deposit (EMD) -Rs.1,11,273/- 3.Bid Increase Amount Rs.10,000/-
6	HL Borrower : Utsav Dave Guarantor : Mr. Vijaykumar Chandulal Vyas Mortgagor : Utsav Dave	All that piece and parcel of immovable property being Flat no. A/503 on 5th floor, Built up area admeasuring 97.03 Sq.Mtrs. i.e. 116 Sq.yards. In the scheme known as Avadh Residency" of "Avadh City" and undivided proportionate share alongwith common amenities area admeasuring 38.81 sq.mtrs., constructed on the non agricultural land bearing survey no. 302 total land area admeasuring 26507 sq.mtrs., paiki residential and commercial NA land area admeasuring 6308 sq.mtrs., situated and lying at Village/Mouje: Viramgam, Taluka: Viramgam, Registration District: Ahmedabad and Sub District: Viramgam with in state of Gujarat, Located at Flat no. A/503 on 5th floor, Block A, Avadh Residency, Avadh City, Opp- ITI Collage, Viramgam, Ahmedabad- 382150. Bounded:, On the **North by:** Society Road, On the **South by:** Flat No. A-504, On the **East by :** Open Space, On the **West by :** Flat No. A-502	Rs.25,59,451.26 plus Interest plus Legal and Other Expenses	1.Reserve Price- Rs.10,85,020.00/- 2.Earnest Money Deposit (EMD) -Rs.1,08,502/- 3.Bid Increase Amount Rs.25,000/-
7	**Manpasand Food** **Proprietor :** Mr. ANSHU RUPESHBHAI AMDAVADI, **Guarantor:-** (1) Shri Hiren Mahavirchandra Desai, (2) Shir Shrainik Sureshbhai Sheth, (3) Akshat Amitbhai Amdavadi **Mortgagor :** Mr. Akshat Amitbhai Amdavadi	(1)The Property Situated on at Shop No.06, City suvery no. 1986/2 Sheet no.203, Ward no.3, Mouje Shaktipura, Taluka & district- Morbi, Located Shop no.6, Ground Floor, Vipul Sweet and Namkeen, Opp Gurudatatray Temple, Sanala Main Road, Near Shaktipura Morbi. Bounded: On the North by : Sanala Main Road, On the South by : Godown, On the East by : Shop No. 05, On the West by : Shop No. 07 **Property owned by Akshat Amitbhai Amdavadi**	Rs.1,10,42,798.26 plus Interest plus Legal and Other Expenses	1.Reserve Price- Rs. 16,92,688.00/- 2.Earnest Money Deposit (EMD) -Rs. 1,69,269/- 3.Bid Increase Amount Rs.25,000/-
8	1) Sunny J. Patel 2) Dixitkumar Kalidas Patel **GUARANTOR :** 1- Yaminiben Dixitkumar Patel **Mortgagor :** Sunny J. Patel & Dixitkumar Kalidas Patel	ALL THAT 52.83 SQ. YDS. I.E. 44.17 SQ. MTRS. UNDIVIDED SHARE IN A PIECE OR PARCEL OF FREEHOLD LAND SITUATE LYING AND BEING AT SHREE THAKORNATH RESIDENCY, CHIKNIWALA'S KUVO, DEHGAM-NANDOL ROAD, DEHGAM FORMING PART OF BLOCK NO. 308 (SUB PLOT NO. D OF OLD BLOCK NO. 583 AND NEW BLOCK/ SURVEY NO. 560) OF MOUJE NANDOL OF DEHGAM TALUKA IN THE REGISTRATION DISTRICT GANDHINAGAR AND SUB DISTRICT OF DEHGAM ADMEASURING 20761.00SQ. MTRS. OR THERE ABOUTS TOGATHER WITH A FLAT NO. P-401 ON FORTH FLOOR IN BLOCK NO. P IN A BUILDING KNOWN AS " SHREE THAKORNATH RESIDENCY" ADMEASURING 111.00 SQ. YDS. I.E. 92.40 SQ. MTRS. AND 53.00 SQ. MTRS. CARPET AREA OR THERE ABOUTS AND THE SAID FLAT NO. P-401., located at -P/401, BLOCK NO P, FOURTH FLOOR, SHREE THAKORNATH RESIDENCY, NEAR LAXMIPURA KAMPA VILLAGE AREA, NANDOL ROAD, NANDOL, DEHGAM. Bounded as under : On the East by : Common Wall, On the West by : Common Wall, On the North by : Common Wall, On the South by : Block O	Rs.29,60,678.76 plus Interest plus Legal and Other Expenses	1.Reserve Price- Rs.9,60,336.00/- 2.Earnest Money Deposit (EMD) -Rs.96,034/- 3.Bid Increase Amount Rs.25,000/-
9	1- Dharmendra Narayanbhai Patel. 2- Kapilaben Narayanbhai Patel **GUARANTOR** 1- Sharmishtha Jigensh Patel **Mortgagor :** Dharmendra Narayanbhai Patel & Kapilaben Narayanbhai Patel	1-All that 52.83 Sq. Yards. i.e. 44.17 Sq.Mtrs. undivided share in a piece or parcel of freehold land situate lying and being at Shree Thakornath Residency, Chikniwala's kuvo, Dehgam- Nandol Road, Dehgam forming part of block no. 308 (Sub Plot no. D of old block no. 583 and new Block/Survey no. 560) of mouje Nandol of Dehgam Taluka in the Registration District Gandhinagar and Sub District of Dehgam admeasuring 20761.00 Sq.Mtrs.or there abouts together with a flat no. 103 on first floor in block no. K-1 in a building known as "Shree Thakornath Residency" admeasuring 111.00 sq.yards Super build up area i.e. 92.80 sq.mtrs. And 53.00 sq.mtrs.of carpet area or there abouts and the said flat no. K/1-103., located at Flat no. 103, First floor. Block K-1, Shree Thakornath Residency Village Nandol. Taluka Dehgam, District Gandhinagar. Bounded: East : Block-L is there, West : Block-J is there, North : There is a Common Wall, South : There is a Common Road	Rs. 22,96,263.48 plus Interest plus Legal and Other Expenses	1.Reserve Price- Rs.11,53,480.00/- 2.Earnest Money Deposit (EMD) -Rs.1,15,348/- 3.Bid Increase Amount Rs.25,000/-
10	1- Niraliben Dharmendra Patel **GUARANTOR** 1- Sharmishtha Jigensh Patel **Mortgagor :** 1- Niraliben Dharmendra Patel	1-All that 52.83 Sq. Yds i.e. 44.17 Sq.Mtrs Undivided Share in a piece and parcel of Freehold Land Situate lying and being At Shree Thakornath Residency. Chikniwala'sKuvo, Dehgam-Nandol Road, Dehgam Forming Part of Block No.308(Sub Plot No.D of Old Block No.583 and New Block/Survey No.560) of MoujeNandol of Dehgam Taluka in the Registration District Gandhinagar and Sub District of Dehgam Admeasuring 20761.00 Sq.Mtrs Or Thereabouts togathere with A Flat No.203 on Second Floor in Block No.K-1 in a Building Known as "Shree Thakornath Residency" Admesuring 111.00 Sq. Yds. Super Built up area i.e.92.80 Sq.Mtrs and 53.00 Sq.Mtrs Carpet Area or thereabout and the said Flat No K/1-203. Located at Flat No.203, Block No.K-1, Second Floor, Shree Thakornath Residency, Village Nandol, Taluka Dehgam, District Gandhinagar. Bounded: East : Block-L is there, West : Block-J is there, North : There is a Common Wall, South : There is a Common Road	Rs. 22,96,713.00 plus Interest plus Legal and Other Expenses	1.Reserve Price- Rs.11,53,480.00/- 2.Earnest Money Deposit (EMD) -Rs.1,15,348/- 3.Bid Increase Amount Rs.25,000/-
11	Borrower Mr. Sanjay Sikandarlal Malhotra Guarantor (1) Mr. Shushil Kundanlal Suri, (2) Mr. Ashish Vinodprakash Trivedi Mortgagor- Mr. Sanjay Sikandarlal Malhotra	All that piece or parcel of Immovable property being Tenament No. 33 Plot area admeasuring 70.23.49 Sq.Mtrs., construction thereon Built up area admeasuring 51.84 Sq.Mtrs. in the scheme known as "Shree Tejanand Co-op Housing Society Ltd" Constructed on the land bearing Survey no. 252/314 Paiki Sheet No. 103. City Survey No. 4706 situated ying and being at Village/Mouje: Kalol. Ta- Kalol, Registration District:Gandhinagar and Sub District: Kalol. located at Tenament No. 33, Shree Tejanand Co-op Housing Society Ltd" Nr Mathuresh Society. Opp- Umiya Society area, Narayan Nagar Area, Kalol, Gandhinagar. Bounded: East : Marginal Space and Society Road, West : Marginal Space and Common Road, North : Tenament No. 34 and Common Wall, South : Marginal Space and Tenament No. 31 and 32 Property owned by – Mr. Sanjay Sikandarlal Malhotra	Rs. 33,20,869.51 plus Interest plus Legal and Other Expenses	Reserve Price – Rs.23,29,020.00/- Earnest Money Deposit Rs.2,32,902/- Bid Increase Amount – 25,000/-

For detailed terms and conditions of sale, please refer/visit to the website link **https://sarfaesi.auctiontiger.net** Also, prospective bidders may contact the Authorised officer on Mobile: 9898260305 & 7434855701.

Date:29.09.2026
Place :-Mehsana

Authorised Officer
(The Mehsana Urban Co Operative Bank Ltd)

Canara Bank

Syndicate

General Administration Section, Circle Office 7th Floor, Gift One Building, Gift City, Gandhinagar-382355. **Ph.: 079-69027737, Email : premisescoahd@canarabank.com**

REQUIREMENT OF NEW PREMISES SPACE FOR CANARA BANK BRANCH

Canara Bank require premises for the Following branch on rental basis, preferably on Ground floor, Strong room is to be constructed as per Bank's requirement by landlord.All Tax to be borne by the landlord only.

Place	Taluka	District	Area (Carpet Area) in sqft	POP-GP
Surat Mota Varachha	Surat City	Surat	1700-2000	METRO

Please visit our website: **https://www.canarabank.bank.in/tenders** for details of bid documents. The Bid documents are to be downloaded from our website. Tenders are to be submitted at above office latest by **3:00 P.M on or before 23.10.2026.** Further communication and amendment, if any, will be posted in bank website only. **Bank deals with landlord directly. Brokers excuse. Bank reserves the right to accept or reject any or all the offers without assigning any reason whatsoever.**

Place : Gandhinagar
Date : 02.10.2026

Sd/- Asst. General Manager
CO, Ahmedabad

Punjab & Sind Bank

(A Govt. of India Undertaking)
Where service is a way of life

Regional Office : GANDHINAGAR, Unit No. 4, Tower No. 1, GIFT CITY, Gandhinagar - 382 355. Phone : 079 6674206 - 09.

Annexure-IV REDEMPTION NOTICE

Date : 29.09.2026

To,

Mr. Ghansyam Fakirbhai Vasava - S/o FakirbhaiVasava (Borrower)
Add. 1 : Ground Floor, Ward No. 20, Sub District Hospital Dakor, Behind Bus Stand, District Kheda, Gujarat - 388 225
Add. 2 : Ram Talavadi, Sarkari Vasahat, Nadiad, Distict - Kheda, Gujarat -387 002
Add. 3 : "Sant Plaza", Block/Survey No. 884, House No. 36, SalunTalpad, Tehsil- Nadiad, District - Kheda, Gujarat - 387 360
Add. 4 : Vavadi Hanumanji Mandir, Vavdi Buzarg, Opposite Pospak Apartment, Godhra, Panch Mahals, Gujarat - 389 001
Mrs. Vasava Lilaben Ghanshyambhai - W/o Ghanshyambhai (Co- Borrower)
Add. 1 : Ram Talavadi, Sarkari Vasahat, Nadiad, Distict - Kheda, Gujarat -387 002
Add. 2 : "Sant Plaza", Block/Survey No. 884, House No. 36, SalunTalpad, Tehsil- Nadiad, District - Kheda, Gujarat - 387 360
Add. 3 : Vavadi Hanumanji Mandir, Vavdi Buzarg, Opposite Pospak Apartment, Godhra, Panch Mahals, Gujarat - 389 001
Mr. Purabia Dilipbhai Lalabhai - S/o Lalabhai Hirabhai Purabia (Guarantor)
Add. : Harijanvas, Near Milk Dairy, Antroli, Matar, District - Kheda, Gujarat - 387 570

Reg. : Sale of Secured Assets Under Sarfaesi Act, 2002
Sh. Ghansyam Fakirbhai Vasava and Ms. Vasava Lilaben Ghanshyambhai
Account No. 154912000000154

This is to inform you that pursuant to the possession of the secured asset taken by the undersigned as Authorized Officer under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on **29.07.2026** vide Possession Notice Dated **29.07.2026**, for recovery of secured debt of **Punjab & Sind Bank, Nadiad Branch** amounting to **Rs. 15,73,912.12/- (Rupees Fifteen Lakh Seventy Three Thousand Nine Hundred Twelve and Paise Twelve Only)** plus interest thereon from 01.05.2025 with costs and charges, due from **Sh. Ghansyam Fakirbhai Vasava and Ms. Vasava Lilaben Ghanshyambhai**, the undersigned intends to sell the below mentioned secured asset for realization of entire dues, for which necessary steps including publication in newspapers are being taken.

Detail of Secured Assets

NA Residential Property, "Sant Plaza", situated at Salun Talpad, Ta. Nadiad, Dist - Kheda, bearing Re. Survey No. 884. Adm. He. 0-36-42 & 885 Adm. He. 0-34-40, Total Adm. He. 0-70-82, whose consolidated No. 884 paiki as per lay-out Plan **Plot No. 36**, Adm. 45.32 Sq. Mtrs. and undivided share of Common Plot & Road Adm. 40.53 Sq. Mtrs., Total Adm. 85.85 Sq. Mtrs., thereon construction of Ground Floor, First Floor, Total Super Built up Area Adm. 124.40 Sq. Mtrs. **(Cersai Asset Id 200051707470). Bounded by : North :** Shop No. 9, **South :** Common Road and Plot of Society, **East :** Row House No. 37, **West :** Row House No. 35

Place : Nadiad,
Date : 01.10.2026

Authorised Officer,
Punjab & Sind Bank

Punjab & Sind Bank

(A Govt. of India Undertaking)
Where service is a way of life

Regional Office : GANDHINAGAR,
Unit No. 4, Tower No. 1, GIFT CITY, Gandhinagar - 382 355.
Phone : 079 6674206 - 09. E-mail : ro.gandhinagar@psb.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E- Auction Sale Notice for sale of Immovable Asset 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 properties mortgaged / Charged to the Secured Creditor, the **Constructive** / Physical possession of which has been taken by the Authorized Officer of the Punjab & Sind Bank, Secured Creditor, will be sold on **"As is Where is"**, **"As is what is" and "Whatever there is"** basis on the date as mentioned in the table herein below, for recovery of its dues to the Bank, Secured creditor from the respective borrower(s) and guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties/Assets.

DESCRIPTION OF IMMOVABLE PROPERTIES

Sr. No.	Name of the Borrower(s) / Branch	Description of Property	Demand Notice Date/ Possession Date & Demand Notice Amount	Reserve Price EMD Bid Increase Amt.	Name of Authorised Officer	QR Code for Property Image	QR Code for Location	QR Code for Service Provider
01	**Sh. Ghansyam Fakirbhai Vasava and Ms. Vasava Lilaben Ghanshyambhai Branch : Nadiad**	**NA Residential Property**, "Sant Plaza", situated at Salun Talpad, Ta. Nadiad, Dist - Kheda, bearing Re. Survey No. 884. Adm. He. 0-36-42 & 885 Adm. He. 0-34-40, Total Adm. He. 0-70-82, whose consolidated No. 884 paiki as per lay-out Plan **Plot No. 36**, Adm. 45.32 Sq. Mtrs. and undivided share of Common Plot & Road Adm. 40.53 Sq. Mtrs., Total Adm. 85.85 Sq. Mtrs., thereon construction of Ground Floor, First Floor, Total Super Built up Area Adm. 124.40 Sq. Mtrs. **(Cersai Asset Id 200051707470). Bounded by : North :** Shop No. 9, **South :** Common Road and Plot of Society, **East :** Row House No. 37, **West :** Row House No. 35	**07.05.2026 / 29.07.2026, Rs. 15,73,912.12** + further interest and cost thereon	**Rs. 10,00,000 Rs. 1,00,000 Rs. 10,000**	**Sh. Jitendra Patlya M. 96177 41289**			

DATE AND TIME OF E-AUCTION : 05.11.2026, 12.00 NOON TO 1.00 PM • DATE AND TIME OF INSPECTION : 30.10.2026 TO 03.11.2026, 10.00 AM TO 5.00 PM
LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS (ONLINE) ON OR BEFORE IS 05.11.2026, up to 11.00 AM

TERMS & CONDITIONS : 1. The online E-auction shall be held through auction platform i.e. **https://baanknet.com** on the date and time provided. The intending bidders / purchasers are required to register through **https://baanknet.com** by using valid email ID and mobile number. The intending bidders/purchasers are further required to upload their KYC documents and Bank details. Registration and uploading formalities should be completed well in advance. **2.** EMD Payment : The intending Bidders / Purchasers are requested to register on portal **(https://baanknet.com)** using their email-id and mobile number. The process of e-KYC is to be done through Digilocker and after completion of KYC verification, the intending bidders/Purchasers may login and make the EMD payment.For EMD payment intending bidders/purchasers can be guided by the buyer manual provided therein on portal after login as buyer. Payment can be made through payment gateway and also by way of creating challans and by depositing the amount in the wallet. The payment must be ensured well in advance before the stipulated time. Interested bidder shall deposit pre-bid EMD with **https://baanknet.com** Auction portal before the close of e-auction. The EMD shall not bear any interest, for refund of EMD of the unsuccessful bidders, bidder has to seek the refund online from e-auction service provider by logging in **https://baanknet.com** and by following procedure for refund given in buyer manual. EMD amount of the unsuccessful bidder will be returned without interest. **3.** While bidding the bidder has to select the property for which offer is submitted from the list mentioned in the above website and /or bidder can directly enter property ID. **For queries contact number - 8291220220 & email id support.baanknet@psballiance.com.** For registration, Login and Bidding Rules, please refer Buyer Manual link provided in the home page of **https://baanknet.com. 4.** Bidder's e-Wallet should have sufficient balance equivalent to or above the EMD amount at the time of bidding. **5.** During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quote and the increase in the bid amount must be of increment amount mentioned. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed. **6.** It is the responsibility of intending Bidders(s) to properly read the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly. **7.** After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above referred service provider through SMS/email registered with the service provider. **8.** The secured asset shall not be sold below the reserve price. **9.** The success auction Purchaser/ Bidder shall, have to deposit 25% (twenty five percent) of the bid amount (i.e. including EMD amount deposited earlier) immediately on finalization/concluding of Auction i.e. on the same day or not later than next working day. The balance amount of bid/purchase price payable shall be paid by successful auction Purchaser/Bidder to the Authorised officer on or before fifteenth day of confirmation of sale of the property or such extended period as may be agreed upon in writing between the purchaser and secured creditors, in any case not exceeding three months. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by successful bidder shall be forfeited to the Bank and Authorised Officer shall have the liberty to conduct a fresh auction/sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property. **10.** Default of payment: Default of payment of 25% of bid amount (including EMD) on the same day or the next working day as stated above and /or 75% of balance bid amount within stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited to the Bank by the Authorised officer and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold. **11.** Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-1A of Income Tax act 1961 and TDS is to be deposited by the successful bidder only at the time of deposit of remaining 75% of the bid amount. **12.** No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate, shall be entertained. The sale certificate shall be issued only in the name of the successful bidder. **13.** The Authorised Officer reserve the right to accept any or reject any/all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. **14.** The sale certificate shall not be issued pending operation at any stay/injunction/restraint order passed by the DRT/DRAT/High Court or any other court against issue of sale certificate. Further, no interest shall be paid on the amount deposited during this period. The deposit made by the successful bidder, pending execution of Sale Certificate, shall be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale shall be entertained. In case of stay of further proceeding by DRT/DRAT/High Court or any other court, the auction may either be deferred or cancelled and persons participating in the same shall have no right to claim damages, compensation or cost for such postponement or cancellation against Authorised officer/Bank. **15.** The intending purchaser can inspect the property on date and time mentioned above or as communicated by the Bank at their expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact concerned branch of Punjab & Sind Bank during office hours. **16.** The properties are being sold on **"As is where is", "As is what is" and "Whatever there is"** basis and the intending bidders should make their own discreet independent inquires& verify the concerned Registrar/SRO/Revenue Records/other Statutory authorities regarding the encumbrances and claims/right/dues/charges of any authority such as Sale tax, Excise/GST/Income Tax beside the Bank's Charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc. over the property before submitted their bids. The e-auction advertisement does not constitute and shall not be deemed to constitute any commitment or any representation of the Bank. The Authorised officer/Secured Creditor shall not be responsible in any way for any third party encumbrances/claims/rights/dues. No claim of whatsoever nature regarding the property put for sale for charges / encumbrances, over the property or on any other matter etc. shall be entertained after submission of the online bid. **17.** The bank does not undertake any responsibility to procure any permission/license, NOC etc. in respect of the property offered for sale. The Authorised Officers/Secured creditor shall not be responsible for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/Local Authority/Co-operative Housing Society or any other dues, taxes levies, fees, transfer fees id any in respect of and/or in relation to the sale of the said property. Successful Bidders has to comply with the provisions of Income tax regarding purchase of property & to pay the tax to the authorities as per applicable rates. **18.** The bidder should ensure proper internet connectivity, Power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical glitches or reason/contingencies affecting the e-auctions. **19.** If Property is in symbolic possession of Bank and bidder is purchasing the property in symbolic possession then same shall be at their own risk and responsibility. **20.** In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call of the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidder are required to contact the concerned Authorised Officer of the concern branch only. **21.** The Sale is subject to confirmation by the Secured Creditor Bank. **22.** The sale is subject to a condition/Rules/Provision prescribed in the SARFAESI Act and Security interest (Enforcement) Rules, 2002 framed there under and the terms & conditions mentioned above. For more details if any prospective bidders may contact the above mentioned Authorised Officer. **23.** TDS deducted on sale of immovable property (other than agricultural land) of defaulting customers under SARFAESI act 2002 for more than Rs. 50 Lakh Successful bidder is required to dedcut & deposit TDS as per Section 393 (1) [Table: Sl. No. 3 (i)] of the Income Tax Act, 2025 (erstwhile Section 194-IA of Income Tax Act, 1961) on the sale proceeds of the Immovable Properties sold by the Bank under SARFAESI Act, 2002, incorporating the Name and PAN of the Owner/ Mortgagor of the Immovable Property while furnishing the Form 141 (erstwhile Form 26QB). TDS is to be dedcuted in cases where sale consideration is more than Rs. 50 Lakh. TDS is to be deducted at the rate of 1% of the entire sale consideration. No dedcution shall be required where the consideration for the transfer of an Immovable Porperty is Less than or Equal to Fifty Lakh Rupess or for Transfer of Agricultural Land. The term "Agricultural Land" for this purpose has been defined in the Income Tax Act. The Term "Immovable Property" for this purpose shall mean any Land (Other than Agricultural Land) or any Building or Part of a Building.

Date : 01.10.2026, Place : Ahmedabad — **This Notice is also to be treated as 30 days statutory sale notice to Borrowers and Guarantors (L/Rs) Under Rule 8 (6) Security Interest (Enforcement), Rules 2002.** — **Authorised Officer, PUNJAB & SIND BANK**

बैंक ऑफ़ बड़ौदा Bank of Baroda

PARSI SHERI BRANCH: Khandwala Sheri, Near Baranpuri Bhagal, Surat-395003
Email: parsis@bankofbaroda.co.in

NOTICE TO BORROWER (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

1. M/S. DHRUVA TEXTILE (PROPRIETORSHIP FIRM)
Plot No. 273, Gr Floor, Bhagyoday Industrial Estate, Aai Mata Road, B/h Dr Word, Punagam, Magob, Surat-395010.
2. MRS. NAKRANI CHAMPABEN DHARAMSHIBHAI (PROPRIETOR & MORTGAGOR OF M/S. DHRUVA TEXTILE)
Flat No. B-1/203, 2nd Floor, Golden City, Mota Varachha, Surat-394101.

Dear Sir / Madam
Re: Credit facilities with our Parsi Sheri Branch. Surat

1. We refer to our letter **No. BOB/PARSIS/ADV/60/MAR-01/2024-25 dated 20.03.2025** conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilizing 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.

Nature & type of Facility	Limit	Rates of Interest at Present	Outstanding as on 28.09.2026	Security Agreement With Brief Description Of Securities
Term Loan A/c No.: 02610600003548	Rs.79.90 Lacs	9.40%	**Rs.70,67,500.00 of Principal Amount + Rs.50,359.69 of Unapplied interest + Rs.1,09,426.59 of unserviced interest Rs.2014.00 of Compounding Interest = Rs.72,29,300.28 plus Interest and Other Charges thereon.**	Hypothecation of current assets, Stock in process, raw material, semi-finished and finished goods lying in factory, godown & somewhere else both present & future. Equitable Mortgage of Flat No. 203,2nd floor, Building-B, GoldenCity, Mota Varachha,Surat registered through Instrument of deposit of Title Deed Dated 01.04.2025, vide Reg No. 5150 With sub-Registrar-Surat-9 Abrama, Dist. Surat and having CERSAI ID 200095861193.
Cash Credit Loan A/c No.: 02610500000201	Rs.18.00 Lacs	9.15%	**Rs.17,10,287.52** of Principal Amount **Rs.14,464.90** of Unapplied interest + **Rs.1,21,257.14** of unserviced interest **Rs.579.00** of Compounding Interest **= Rs.18,46,588.56** plus Interest and Other Charges thereon.	
Total	Rs.97.90 Lacs		**Rs.90,75,888.84 Plus Interest and Other Charges thereon.**	

Description of Securities: Primary Security:
Hypothecation of machineries i.e. Model 437x125x550x1500 Computerized High Speed Flat Embroidery Machine With 400x400 Beam, 1500 Rpm, Dahao A18 Software, With Double Cam Tripple Lever, With Smart Thread Locking System, With Double Timing Belt, Electrical Mist Oil System, With Smart Motor Trimmer With Standard Accessories installed at plot no. 273, Gr Floor, Bhagyoday Industrial Estate, Punagam, Magob, Surat.
Collateral Security: All those pieces and parcel of the immovable property i.e. Flat No. 203, Building-B, 2nd Floor of "Golden City" adm. built up area 688.60 sq. ft i.e. 64.00 sq. mtrs along with undivided share underneath situated on land bearing R.S. No. 227, 228, 230/1, 230/2, Block No. 231 as per 7/12 adm. 12141.00 sq. mtrs, T.P. No. 24 (Mota Varachha-Utran), F.P.No.92 adm. 7898.00 sq. mtrs of moje Village: Mota Varachha, Tal.Surat City (Now Abrama), Dist. Surat. **Boundaries of Building-B: On or towards North by:** Adj. Block No. 232/2/2,**On or towards South by:** After Internal Road COP,**On or towards East by:** Building-C,**On or towards West by:** Building-A.

2. In the Documents you have acknowledged your liability and guarantee to the Bank to the tune of **Rs.97.90 Lacs** as on **20.03.2025** & other bank charges as per bank guidelines. **3.** As you are aware, you have committed defaults in repayment of the installments/not maintained financial discipline, consequently the operation and conduct of the above-mentioned financial assistance/credit facilities in your loan account have become irregular. Accordingly, the said account was classified the Non-Performing Assets (NPA) on **27-09.2026** for the quarter to be ended **Sep-2026. 4.** Consequent upon the defaults committed by you, your above mentioned credit facility has been classified as non-performing asset on **27.09.2026** 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 & not maintained financial discipline, operation and conduct which have fallen due form last review renewal in your loan. **5.** 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 Securitization 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.90,75,888.84 (Rupees Ninety Lakhs Seventy Five Thousand Eight Hundred Eighty Eight And Paisa Eighty Four only) Plus Interest and Other Charges thereon** 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. **6.** Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full. **7.** 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(13) of the said Act, is an offence punishable under section 29 of the Act. **8.** 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 times before the date of publication of notice for public auction /inviting quotation/tender/private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available. **9.** 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.

Date : 28.09.2026 | Place : Surat — **Authorized Officer, Bank of Baroda, Parsi Sheri Branch.**