THE KHEDA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.. NADIAD.

Sardar Patel Sahkar Bhavan, Mission Road, Nadiad - 387 002 • WhatsApp : 8055373737
Customer Service Center: 0268-350-1600
Recovery Department

POSSESSION NOTICE (For Immovable Property)

Whereas

The Undersigned being the authorized officer of The Kheda District Central Co-operative Bank Ltd. "Sardar Patel Sahkar Bhavan, Mission Road, Nadiad-387002 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 17/07/2026 under sec-13(2) of the said act, calling upon the borrower Mahek Electronics na Pro.Abdulkhalif Abdulsattar Shekh to repay the amount mentioned in the notice being Rs. 16,62,433.05/- within 60 days from the date of the said notice. However, the borrower having failed to make any representation under section 13(3/A) of the act nor have make any payment.

The borrower having failed to repay the amount, notice is hereby given to the borrower, guarantors and the owners and the public in general that the undersigned has taken Symbolic possession of the Immovable property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with rule-8(1) of the said rules on this 17th day September of the Year-2026.

The borrower, Guarantors, owners in particular and the public in general is hereby cautioned not to deal with the Immovable property and any dealings with the property will be subject to the charge of The Kheda District Central Co-operative Bank Ltd. for an amount of Rs. 16,62,433.05/- inclusive of interest as on dt.30/06/2026 plus Interest and expenses thereon. The borrower's attention is invited to the provision of sub section (8) of Section 13 of the Act, in respect of time available to redeem the secured asset.

Owner :- Abdulkhalif Abdulsattar Shekh,
Abdulrazak Abdulsatar Shekh.

Description of the Immovable Property.

1. All that piece and parcel of the immoveable property City Survey No. 319/C , Total Area-73-85-00 Paiky Municipality Ward No.2 & House No.855/A/2, District: Kheda, Taluka: Mahemdavad, Moje: Khatrej Darwaja Bahar,Ravalwas, Mahemdavad and owned by Mr.Abdulkhalif Abdulsatar Shekh, Mr.Abdulrazak Abdulsatar Shekh.
2. All that piece and parcel of the immoveable property Revenue Survey No. 960 Paiky, Revenue Khata No.506, Plot No.97, Total Area-23-41-Sq.Meters Non-Agriculture District: Kheda, Taluka: Mahemdabad , Moje: Khatrej Darwaja Bahar, Rahematnagar, Mahemdavad and owned by Mr. Abdulrazak Abdulsatar Shekh.

Date : 26/09/2026 **Authorized Officer**
Place : Nadiad **The Kheda District Central Co.Op. Bank Ltd.**

TITLE CLEARANCE PUBLIC NOTICE

meters This is to inform all the concerns that **Prernaben Navalbhai -Gangani,** present owner of Navsari City Survey Tika No. 168, City Survey No. 1691 paiki **Plot No. D-435,** Hissa No. 1691/435, area 114.88 sq. Total area 135.7366 sq. meters, **"Shivani Residency" Ghelakhdi area, Navsari, Tal & Dist. Navsari** has misplaced and lost below-mentioned link sale deed of the previous owners. Sale deed No. 6942/2014 dated 27-10-2014-Name: Rekhaben Rameshbhai Bodra.

If any financial institution / bank / person/s have advanced or created charge over the said property / sale deed, objection is to be reported to me in writing within 7 days, failing which, it shall be deemed that there is no charge /claim against the said property / sale deed and after 7 days, TCR shall be issued and loan will be sanctioned by the bank against the property and thenafter no claims / demands / objections shall be valid and if done shall be void, that may be noted.

Date : 27-09-2026 **Rajan Dineshchandra Chitre, Advocate.**
M : 9898709570 Near S.V. Library, Opp. BOM ATM, Navsari.

PUBLIC NOTICE

We would like to inform to the General Public that Original registered Chain Document i.e. Sale Deed along with Original Registration Receipt and Index-II of (Regn. No. 333 dated 28.03.2022) executed by Thakor Bharatji Babaji and Four Others in favour of (i) Saiyed Sajjadhusain Anwarali and (ii) Patel Rameshbhai Joitaram of immovable property bearing Multipurpose use Non Agriculture Land admeasuring about 15950 Sq. Mtrs. bearing City Survey No. 379/paiki1 (allotted in lieu of Revenue Block/ Survey No. 379/p1 [Forming Part of Revenue Block/ Survey No. 379 (Old-260)] situated, lying & being at Mouje : Mudarda (Binkheti), Taluka : Jotana, within the registration sub-District: Jotana and District: Mehsana together with Industrial Use Construction standing thereon have been lost and untraceable. Further, Punjab National Bank, Mid Corporate Centre Gandhinagar 1st Floor, PNB Building, GH Road, Sector- 16, Gandhinagar intends to mortgage the above property. If any person finds it. Or claims any interest on the lost with proof to document/ or title in the property is requested to contact Punjab National Bank, Mid Corporate Centre Gandhinagar 1st Floor, PNB Building, GH Road, Sector- 16, Gandhinagar, within 7 days from the date this publication.

From Chief Manager Punjab National Bank, Mid Corporate Centre Gandhinagar 1st Floor, PNB Building, GH Road, Sector - 16, Gandhinagar (Rakesh Kumar– 9821131235)

बैंक ऑफ़ बड़ौदा Bank of Baroda

ZAMPA BAZAR BRANCH: Opposite Old Manidharpura Police Station, Tower Road Surat - 395003,**Ph:** 0261-2423303 2438942,
Email: zampab@bankofbaroda.com

POSSESSION NOTICE (Section 13(4)) (For Immovable property) [Under Rule-8(1) of Security Interest (Enforcement) Rules 2002.]

Whereas,The undersigned being the authorized officer of the **Bank Of Baroda** under the Securitisation 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 a demand notice dated **11.06.2026** calling upon the borrower/mortgagor **MR.SHAILESH NARAYAN HIRE (BORROWER & MORTGAGOR)** to repay the amount mentioned in the notice being **Rs.29,20,880.68 (Rupees Twenty Nine lakhs Twenty Thousand Eight Hundred Eighty and paisa Sixty Eight only)** plus other charges & interest thereon within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the day of **22nd day of September of the year 2026.**

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.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **Bank of Baroda**, for an amount of **Rs.29,20,880.68** plus other charges & interest thereon.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that piece & parcel of the property bearing As Per Approved Plan PLOT NO. 3 [its City Survey No. NA61/3 of Ward Saniya-Kande (Non-Agricultural)] admeasuring 44.59 sq. mtrs., along with 21.91 sq. mtrs. undivided share in the land of Road & COP, total admeasuring 66.50 sq. mtrs. in "MAHAVIR VILLA". Constructed on land bearing Revenue Survey No. 57, Block No. 61 admeasuring 19627 sq. mtrs. Paiki Land admeasuring 7850.80 sq. mtrs. has been Acquired for Road Alignment and after Acquisition Remain Land admeasuring 11776.20 sq. mtrs., Situated at Moje Village: Saniya-Kande, Sub-District: Choryasi, District: Surat, stands in the name of **Shailesh Narayanbhai Hire, BOUNDRIES: - North:** Adj. Society Internal Road,**South:** Adj. Society Limit,**East:** Adj. Plot No. 2, **West:** Adj. Plot No. 4.

Date :22.09.2026 | Place : Surat **Authorized Officer, Bank of Baroda,Zampa Bazaar Branch.**

CHANGE OF NAME

My old name was NIKAM SUSHMA PRADIPKUMAR now change and new name is **NIKAM ANJANA P.**
Resident : 408/29, Sardar Patel Society, Opp. Sports Complex, GIDC Estate, Ankleshwar 393002, Dist : Bharuch, Gujarat

बैंक ऑफ़ बड़ौदा Bank of Baroda — Regional Office Rajkot

CORRIGENDUM

Please refer to **Premises Notice for Punit Nagar Branch, Rajkot** Published in the **Business Standard on Dated 08.09.2026.** In this connection the **"Technical Bid" opening date is 01.10.2026** (instead of 28.09.2026). Rest all details are same.

Date : 28.09.2026, **Authorised Officer,**
Place : Rajkot **Bank of Baroda**

BANK OF INDIA

AHMEDABAD ZONAL OFFICE: RECOVERY DEPARTMENT 6TH FLOOR, BANK OF INDIA BUILDING, BHADRA, AHMEDABAD. PHONE:079-66122528,66122530

CORRIGENDUM

This is with reference to the Mega E-Auction Proposed on **27.10.2026** published in this newspaper on **26.09.2026.** Please Read Reserve Price as **Rs. 48,00,000/-** instead of **Rs. 4,80,00,000/-** and EMD **Rs. 4,80,000/-** instead of **Rs. 48,00,000/-** in **Sr.No. 19, A/c. Name: M/s. Jay Somnath Enterprise.** All Other Terms & Conditions of Auction Shall remain the same.

Date : 26.09.2026 **Authorised Officer,**
Place : Ahmedabad **Bank of India**

HDFC Bank Ltd. — E-AUCTION SALE NOTICE

HDFC BANK We understand your world

Branch : 4th Floor, C Wing, Sheetal Westpark Imperia, Besides Alpha One Mall, Near Vastrapur Lake, Vastrapur, Ahmedabad, Gujarat- 380052

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 9 (1) of the Security Interest (Enforcement) Rules, 2002.

The Authorised Officer of HDFC Bank Limited (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (HDFC) issues 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) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) indicated in Column (A) that the below described immovable property(ties) described in Column (C) mortgaged/charged to the Secured Creditor, the constructive / physical possession of which has been taken as described in column (D) by the Authorised Officer of HDFC Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" as per the details mentioned below :

Notice is hereby given to Borrower / Mortgagor(s) / legal heirs, legal representatives (whether known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective Borrower(s) / Mortgagor(s)(since deceased), as the case may be, indicated in Column (A) under Rule 8(6) of the Security Interest (Enforcement) Rules 2002.

For detailed terms and conditions of the sale, please refer to the link provided in **HDFC** Secured Creditor's website i.e. **www.HDFCBANK.Com**

SR NO	Name/s of Borrower(s)/ Mortgager(s)/ Guarantor(s)/ Legal Heirs and Legal Representatives (whether known or unknown) Executor(s), Administrator(s), Successor(s) and Assign(s) of the respective Borrower(s) / Mortgagor(s) / Guarantor(s) (since deceased), as the case may be.	Outstanding dues to be recovered (Secured Debt) (Rs.)*	Description of the Immovable Property / Secured Asset (1 Sq. mtr. is equivalent to 10.76 Sq.ft)	Type of Possession	Reserve Price (Rs.)	Earnest money deposit (Rs.)	Date of Auction and time
	A	B	C	D	E	F	G
1	Wife/Son/ Husband/daughter of MR VIPAN KUMAR [since deceased] And other known and unknown Legal Heir(s), Legal Representative(s), Successors and Assigns of MR VIPAN KUMAR [since deceased] (Borrower) MRS SHARMA RASHMI (Co-borrower)	Rs. 35191/- and Rs. 834472/- respectively dues as on 31-AUG-2023*	All that piece and parcel of immovable property being Residential Flat No. 04 in Block No. I-3 in the scheme type "A" on ground floor having Carpet Area admeasuring 31.22 Sq. Mtrs. along with proportionate undivided share in land to the extent of 21.96 Sq. Mtrs. in the scheme called "OMSHANTINAGAR-2". PHASE-1. The said residential scheme which has been organized and constructed on Non -Agricultural Land bearing Sub Plot No. 2 admeasuring 8336.02 Sq. Mtrs having Final Plot No. 15(1+2)/2 admeasuring15392 Sq. Mtrs on Draft T.P Scheme No. 58 ofRevenue Survey No. 479/K Village Vatva Mouje Vatva Taluka Aslali Vibag City East Registration District Ahmedabad and Sub-Registration District Ahmedabad- 11 (Aslali).	Physical Possession	7,15,000	71,500	16th October, 2026 11:00 AM to 12:30 PM
2	MR. NIKKAM HITESHKUMAR B (Borrower) MRS. NIKKAM MANJUBEN HITESHKUMAR (Co-Borrower)	Rs. 6,73,296/-, Rs. 2,68,864/-, Rs. 10,821/-Rs. 2,07,733/-, and Rs. 5,136/- respectively dues as on 31-Jul-24*	All that piece and parcel of immovable property being Residential Flat No. 103 in Block No. "R" admeasuring 38.34 Sq. Mtrs of Carpet area alongwith undivided land in share admeasuring 19.01 Sq. Mts in the scheme called "PARADISE PARK ", situate lying and being developed on Block/ Survey No. 73/2/3 totally admeasuring 34055 Sq. Mts (Survey No. 73/2 and Survey No. 73/2/3 has been divided into Survey No. 73/2/3A admeasuring 18485 Sq. Mts and 73/2/3B admeasuring 15570 Sq. Mts) included in T.P Scheme No. 73 (Vinzol) F.P No. 38/2/2 of Sub- Plot No.2 admeasuring 7893.86 Sq. Mts on which the afore-mentioned scheme is developed Mouje Village VinzolTaluka Vatva Registration District Ahmedabad and Sub- Registration District Ahmedabad-11 (Aslali).	Physical Possession	9,40,000	94,000	16th October, 2026 11:00 AM to 12:30 PM

* together with further interest as applicable, incidental expenses, costs, charges etc. incurred up to the date of payment and/or realisation thereof.

The Authorized Officer shall not be responsible for any error, misstatement or omission on the said particulars. The bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details/material facts and information pertaining to the above mentioned immovable properties/secured assets before submitting bids. Statutory dues like property taxes/cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the bidder beforehand and the payment of the same be the responsibility of the buyer of Property/Secured Asset. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 I/A of Income Tax Act.

Disclosure of Encumbrances

The best of the knowledge and information of the Authorised Officer of HDFC Bank Limited, there are no encumbrances in respect of the above immovable properties/secured assets.

Most Important Terms and Conditions

- Minimum bid increment amount is Rs. 10,000/- for serial no. 1 and 2.
- Secured Asset is available for inspection on 07th October, 2026 between 10:00 AM to 5:00 PM.
- E-Auction Bid Document can be obtained on-line from the Web Portal https://eauctions.samil.in or can be obtained at HDFC BANK LIMITED, BLOCK-C, 4th FLOOR SHEETAL WEST PARK IMPERIA, NEAR ALPHA ONE MALL, VASTRAPUR AHMEDABAD: 380054.
- For any assistance related to inspection of the property, or for obtaining the E-Auction Bid Document and for any other queries, please get in touch our Authorized Partner i.e. M/s. Shriram Automall India Limited, through its Concern Person being MR. MEHUL CHAVADA, through their Centralized Mobile No. +917383529405.
- The last date of submission of bids in prescribed e-auction Bid Documents with all necessary documents and EMD in stipulated manner is **15th October, 2026**.

Detailed Terms And Conditions.

For detailed terms and conditions of the sale, please refer to the link provided in **HDFC Bank Limited (HDFC)** Secured Creditor's website i.e. **www.hdfc.com**

Date : 25.09.2026
Place : Ahmedabad

For HDFC Bank Ltd.
Sd/-
Authorised Officer,

Regd Office: HDFC Bank Ltd. HDF Bank House, Senapati Bapat Marg. Lower Parel (West). Mumbai-400013.
CIN: L65920MH1994PLC080618 Website: www.hdfcbank.com

बैंक ऑफ़ बड़ौदा Bank of Baroda

TARSADI BRANCH: D.No 605, Shanti Niketan, Zanda Chowk, Station Kosamba, Taluka Mangrol,Surat – 394120
EMAIL ID: dbtagu@bankofbaroda.bank.in

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

To, 1.KISHORKUMAR RAVJIBHAI VADODARIYA
House No. 77, Satadhar Krupa Hou. Soc. Dharam Nagar, Fulpada, Surat- 395008.

Dear Sir
Re: Your guarantee for credit facilities granted to Mr. Kishorbhai Devjibhai Kachhadiya against Loan A/C No. 71990600000136.

1. As you are aware, you have by a guarantee dated **26.09.2008** guaranteed payment on demand of all moneys and discharge all obligations and liabilities then or at any time thereafter owing or incurred to us by **Mr. Kishorbhai Devjibhai Kachhadiya** against Loan **A/C No. 71990600000136** for aggregate credit limits of **Rs.2,30,000** more particularly set out in the said guarantee document. To secure the guarantee obligation you have also provided following securities to us: NILL **2.** We have to inform you that the borrower has committed defaults in payment of his liabilities and consequently his account has been classified as non-performing asset. A copy of the notice dated **26.08.2026**. Under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 sent by us to the borrower is enclosed. Since the borrower has committed defaults, in terms of the guarantee you have become liable to pay to us the outstanding amount of loan/credit facilities aggregating **Rs.1,01,923.66 (Rupees One Lakhs One Thousand Nine Hundred Twenty-Three and Paisa Sixty-Six Only)** plus Further Interest and Other Charges thereon and we hereby invoke the guarantee and call upon you to pay the said amount within 60 days from the date of this notice. Please note that interest will continue to accrue at the rates specified in para 1 of the notice dated **26.08.2026** served on the borrower (copy enclosed). **3.** We further wish to inform you that in regard to the security provided by you to secure your guarantee obligations for the due repayment of the loans and advances by the borrower, this notice of 60 days may please be treated as notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. We further give you notice that failing payment of the above amount with interest up to the date of payment, we shall be at liberty to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note. **4.** We invite your attention to sub-section (13) of 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. **5.** We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender./private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available. **6.** 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, in the right to make further demands in respect of sums owing to us.

Date : 26.08.2026 | Place : Surat **Authorised Officer, Bank of baroda,Tarsadi Branch.**

बैंक ऑफ़ बड़ौदा Bank of Baroda

TARSADI BRANCH: D.No 605, Shanti Niketan, Zanda Chowk, Station Kosamba, Taluka Mangrol,Surat – 394120
EMAIL ID: dbtagu@bankofbaroda.bank.in

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

To,VIRENDRA TEJNARAYAN CHODOHARE (BORROWER & MORTGAGOR)
Plot No. A-216, Sarvodaya Residency, Kim Char Rasta, Mangrol, Surat-394111.

Dear Sir
Re: Credit facilities with our Tarsadi Branch.

1. We refer to our letter **No. DB\TRSD\TL\HL\ dated 25.02.2009** 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	O/s as on 23.08.2026	Security agreement with brief description of securities
Baroda Term Loan A/C No.: 71990600000055	Rs. 2,00,000	9.95 %	Rs.62,687.61 of Principal Amount + Rs.29,750.59 of Unapplied interest + Rs.0.00 of unserviced interest + Rs.23,790.00 of Compounding Interest = Rs.1,16,148.20 plus Interest and Other Charges thereon.	Equitable Mortgage of Flat No. A-216, Sarvodaya Residency, Kim Char Rasta, Mangrol, Surat registered through Instrument of deposit of Title Deed Dated 27.02.2009, vide Reg No.649 With sub- Registrar-Mangrol, Dist. Surat.
Total	Rs. 2,00,000		Rs.1,16,148.20 plus Interest and Other Charges thereon.	

Description of Securities:
Flat No. A-216, Sarvoday Residency R.S.No.92, Block No.111 admeasuring 30.84 sq.mtr of Moje Village: Palod, Taluka: Mangrol, Dist: Surat.

2. In the Document you have acknowledged your liability to the Bank to the tune of **Rs.2,00,000 as on 25.02.2009** & other bank charges as per bank guidelines. **3.** As you are aware, you have committed defaults in payment of installments of above loans/outstanding for the quarter to be ended **March-2021** which have fallen due for payment on **31.12.2021** and thereafter. **4.** Consequent upon the defaults committed by you, your above credit facility has been classified as non-performing asset on **31.03.2021** 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. **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.1,16,148.20 (Rupees One Lakhs Sixteen Thousand One Hundred Forty Eight And Paisa Twenty Only) Further 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 : 26.08.2026 | Place : Surat **Authorised Officer, Bank of baroda,Tarsadi Branch.**

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. Vijay Jesinghbhai Thakor - S/o Jesinghbhai Lalabhai Thakor and Smt. Gitaben Jesinghbhai Thakor - W/o Jesinghbhai Lalabhai Thakor Guarantor : Sh. Ritesh Kamleshbhai Patel - S/o Kamlesh Bhyalalbhai Patel Branch : Nadiad	**Immovable Property bearing Residential House,** Plot No. 23, Sant Plaza, Salun Talpad, Block/Survey No. 884, Tahsil Nadiad, District - Kheda, Gujarat - 387 360. **Bounded : North :** Approach Road of Society, **West :** Plot No. 24, **South :** After Margin, Survey No. 887, **East :** Plot No.22	28.05.2025 / 15.01.2026, Rs. 14,89,769.71 + 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 : 30.10.2026, 12.00 NOON TO 1.00 PM • DATE AND TIME OF INSPECTION : 22.10.2026 TO 27.10.2026, 10.00 AM TO 5.00 PM
LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS (ONLINE) ON OR BEFORE IS 30.10.2026, up to 12.00 NOON

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.

Date : 27.09.2026, Place : Ahmedabad — This Notice is also to be treated as 15 days statutory sale notice to Borrowers and Guarantors (L/Rs) Under Rule 8 (6) Security Interest (Enforcement), Rules 2002. — **Authorised Officer, PUNJAB & SIND BANK**