L&T Finance Limited
Registered Office: L&T Finance Limited, Brindavan Building Plot No. 177, Kalina, CST Road, Near Mercedes Showroom Santacruz (East), Mumbai 400 098
CIN No.: L67120MH2008PLC181833
Branch office: Ahmedabad

L&T Finance

POSSESSION NOTICE
[Rule-8(1)]

Whereas the undersigned being the authorized officer of L&T Finance Limited, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of powers conferred by Section 13(12) of the said Act read with [rule 3] of the Security Interest (Enforcement) Rules, 2002 issued a demand notices calling upon the Borrower/ Co-borrowers and Guarantors to repay the amount mentioned in the demand notice appended below within 60 days from the date of receipt of the said notice together with further interest and other charges from the date of demand notice till payment/realization. The Borrower/ Co-Borrowers/ Guarantors having failed to repay the amount, notice is hereby given to the Borrower/ Co-Borrowers/ Guarantors and public in general that the undersigned has taken possession of the property described herein under in exercise of powers conferred on him/her under Section 13 of the said Act read with rule 8 of the said Rules on this notice.

Loan Account Number	Borrower/s/ Co-borrower/s & Guarantors Name	Description of the Mortgaged Properties	Demand Notice		Date and Type of Possession Taken
			Date	Outstanding Amount (₹)	
H02LP2508221451 42H, H02LP2508221451 42H	1) Reshma Shah As Borrower 2) Devanshu Shah As Co-Borrower 3) M/s. Saransh Solutions As Co-Borrower 4) M/s. Satyamev Systems As Co-borrower	All That Piece And Parcel Immovable Commercial Property Bearing (1) Unit No. 27 On Ground Floor, In The Scheme Known As "Ayunam Greens", Situated At City Survey No. Na269 (Block No. 269 (Old Survey No. 259)), Town Planning Scheme No. 22 & Final Plot No. 81, Mouje : Kudasan (As Per City Survey Record Ward : Kudasan (Binkheti)), Taluka : Gandhinagar (as Per City Survey Record City Survey Office : Gandhinagar), Dist. & Sub District : Gandhinagar. (Admeasuring About 450 Sq. Ft. Carpet Area, Total 919 Sq. Ft. Bua + Uds Of Land 18.45 Sq. Mtrs.) East By: Shop No. 28; West By: Shop No. 26; North By: 18 Mt Wide Road; South By: Foyer Of Block - C Commercial Property Bearing Unit No. 28 On Ground Floor, In The Scheme Known As "Ayunam Greens", Situated At City Survey No. NA269 (Block No. 269 (Old Survey No. 259)), Town Planning Scheme No. 22 & Final Plot No. 81, Mouje : Kudasan (As Per City Survey Record Ward : Kudasan (Binkheti)), Taluka : Gandhinagar (As Per City Survey Record City Survey Office : Gandhinagar), Dist. & Sub District : Gandhinagar. (Admeasuring About 450 Sq. Ft. Carpet Area, Total 861 Sq. Ft. Bua + Uds Of Land 17.30 Sq. Mtrs.). And Bounded As,. East By: Shop No. 29; West By: Shop No 27; North By: 18 Mt Wide Road; South By: Foyer Of Block - C	08-07-2026	Rs. 2,15,54,030.15/- as on 08-07-2026	22-10-2026 Symbolic Possession

The Borrower/ Co-borrowers/ Guarantors in particular and public in general is hereby cautioned not to deal with the property and any dealing in the property would be subject to the charge of L&T Finance Limited for an amount mentioned in the demand notice together with further interest and other charges from the date of demand notice till payment/realization.

Date: 23.10.2026
Place: Ahmedabad

Sd/-
Authorized Officer
For L&T FINANCE LIMITED

ADITYA BIRLA CAPITAL — PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Capital Limited

Registered Office: Indian Compound, Veraval, Gujarat - 362266
Branch Office: Unit no. 217 to 222, 2nd Floor, Iconic Shyamal, Shyamal Cross Road, Satellite, Ahmedabad-380015.

POSSESSION NOTICE

[Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

Whereas, The undersigned being the Authorised Officer of Aditya Birla Capital Ltd. under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Act No. 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 under section 13(2) of the SARFAESI Act, 2002 dated **13.08.2026** calling upon the Borrower, Co-Borrower(s) and the Mortgagor i.e. **M/s Zalak Furniture Hub (A proprietorship firm through its Proprietor Diamond Mukeshbhai Gohel, Diamond Mukeshbhai Gohel, Vaishali Diamond Gohel** to repay the amount mentioned in the notice being **Rs.1,20,46,775/- (Rupees One Crore Twenty Lakhs Forty-Six Thousand Seven Hundred and Seventy-Five Only) due and payable as on 05.08.2026** within 60 days from the date of receipt of the said notice.

The Borrower, Co-Borrower(s) and the Mortgagor having failed to repay the amount, notice is hereby given to the Borrower, Co-Borrower (s) and the Mortgagor and the public in general that the undersigned has taken possession of the property described herein below in **Schedule A** in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the said rules 2002 on this **22nd day of October** of the year **2026**.

The Borrower, Co-Borrower (s) and the Mortgagor in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of the **Aditya Birla Capital Limited** for an amount of **Rs.1,20,46,775/- (Rupees One Crore Twenty Lakh Forty-Six Thousand Seven Hundred and Seventy-Five Only)** and interest thereon due and payable as on **05.08.2026.**

The Borrower, Co-Borrower (s) and the Mortgagor attention is invited to provisions of sub-section (8) of section 13 of the said Act, in respect of time available, to redeem the secured assets.

Schedule A
Description of the Immovable Properties

All the piece and parcel of immovable Commercial Property being a Unit No. Base/02, admeasuring around 2500 Sq. Feet (Super built-up area), in Basement, in the scheme known as New York Tower 'B' of the society known as Aakash Gangotri Co. Op. Hou. So. Ltd. situated on the land of Survey No. 24/paiki/5 of Mouje/ Village: Thaltej, More Specific situated on the land of T.P. Scheme No. 2, Final Plot No. 68 of Mouje/ Village: Thaltej, Taluka: Ghatlodiya, in the District: Ahmedabad - 380059.

Bounded as under:

East: Margin
West: Road
North: Road
South: Margin

Together with easements attached thereto and together with all other buildings and structures standing and to be constructed thereon and all fittings, fixtures, plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future.

Property owned and mortgaged by Diamond Mukeshbhai Gohel

Place: Ahmedabad
Date: 22.10.2026

Authorised Officer
(Aditya Birla Capital Limited)

AXIS BANK LTD. (CIN: L65110GJ1993PLC020769)
Structured Assets Group, Corporate Office, "Axis House", C-2, 7th Floor, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400025.
Tel: , Mob.- 8451832131, www.axisbank.com
Registered Office: "Trishul", 3rd Floor, Opp. Samartheshwar Temple, Near Law Garden, Ellisbridge Ahmedabad – 380006

PUBLIC NOTICE FOR SALE/E-AUCTION
As per Appendix IV-A read with rule 8(6) of the Security Interest (Enforcement) Rules, 2002

E-Auction Sale Notice for Sale of the Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act 2002) read with the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules)
Notice is hereby given to the public in general and in particular to the Borrower/ Guarantor(s)/ Mortgagor(s)/Owner(s) i.e., **1. Borrower- Swiss Ribbons Private Limited (In liquidation) 2. Shri. Ankur Navinchandra Jariwala, 3. Shri. Dineshchandra Bhagwandas Jariwala, 4. Shri. Harishchandra Bhagwandas Jariwala, 5. Shri. Jayvadan Bhagwandas Jariwala, 6. Smt. Jyotiben Dineshchandra Jariwala, 7. Shri. Krunal Jayvan Jariwala, 8. Shri. Mehul Navinchandra Jariwala, 9. M/s. Dinesh B Jariwala a Partnership Firm, 10. M/s. Harish B Jariwala a Partnership Firm, 11. Shri. Navinchandra Bhagwandas Jariwala, 12. M/s. P N Jariwala a partnership Firm, 13. Smt. Prabhaben Navinchandra Jariwala, 14. Smt. Rasikaben Harishbhai Jariwala, 15. Shri. Sagarkumar Dineshchandra Jariwala, 16. Smt. Ushaben Jayvadan Jariwala and 17. Shri. Vishal Dineshchandra Jariwala** that the below described immovable properties mortgaged/charged to Axis Bank Ltd. i.e. the Secured Creditor, the physical possession of which have been taken by respected Court Commissioner and handed over to the Authorised Officer of Axis Bank Limited under the provisions of Section 14 of the Said Act read with the Said Rules, will be sold on **"As is Where Is Basis", "As Is What Is Basis", "Whatever There Is Basis"** and **"No Recourse Basis"** on **17th November 2026,** between 11.00 a.m. to 12.00 p.m for recovery of :- i. Borrower/Guarantors/Mortgagors viz. **1. Swiss Ribbons Private Limited 2. Shri. Ankur Navinchandra Jariwala, 3. Shri. Dineshchandra Bhagwandas Jariwala, 4. Shri. Harishchandra Bhagwandas Jariwala, 5. Shri. Jayvadan Bhagwandas Jariwala, 6. Smt. Jyotiben Dineshchandra Jariwala, 7. Shri. Krunal Jayvan Jariwala, 8. Shri. Mehul Navinchandra Jariwala, 9. M/s. Dinesh B Jariwala a Partnership Firm, 10. M/s. Harish B Jariwala a Partnership Firm, 11. Shri. Navinchandra Bhagwandas Jariwala, 12. M/s. P N Jariwala a partnership Firm, 13. Smt. Prabhaben Navinchandra Jariwala, 14. Smt. Rasikaben Harishbhai Jariwala, 15. Shri. Sagarkumar Dineshchandra Jariwala, 16. Smt. Ushaben Jayvadan Jariwala and 17. Shri. Vishal Dineshchandra Jariwala,** You no 1 to 17, Jointly and severally to repay the aggregate amount mentioned in the demand notice being **Rs.14,55,47,655.82 (Rupees Fourteen Crore Fifty-Five Lakh Forty Seven Thousand Six Hundred Fifty Five and paise Eighty Two Only)** outstanding as on **January 31, 2019** in respect of Cash Credit and Term Loan-IV facilities respectively. ii. Borrower viz. 1. Swiss Ribbons Private Limited, You No 1 to repay the aggregate amount mentioned in the notice being **Rs.2,46,45,266.79/- (Rupees Two crore Forty-Six Lakh Forty-Five Thousand Two Hundred Sixty Six andPaise Seventy Nine)** outstanding dues as on January 31, 2019 in respect of Ad-hoc Cash Credit facility plus further interest at the contractual rates as mentioned above w.e.f. **01st February 2019** till the date of payment at contractual rate payable/compounded at monthly rests and penal interest as applicable, thereon till the date of payment, incidental expenses, other charges, costs etc. less any recovery made till date, due to the Secured Creditor from the Borrower / Guarantor(s) / Mortgagor(s) / Owner(s) mentioned hereinabove for various facilities enjoyed by the Borrower
The description of mortgaged assets/properties for sale along with reserve price and the earnest money deposit are as under:

DESCRIPTION OF PROPERTY	Reserve Price (in Rs.)	Earnest Money Deposit (EMD in Rs.)
All right title and interest in 3rd Floor admeasuring about 155.85 sq.mtrs. together with undivided proportionate 1/5th share in underneath land of Sai Darshan Building, Constructed on land bearing Survey Nondh Nos 2919/12/f, 2919/13 and 2919/14/B of ward No.3 situated at Siabatpura, Mahatmani Chal, Surat.	Rs. 33,00,000/- (Rs. Thirty-Three lakhs only)	Rs. 3,30,000/- (Rs. Three lakh Thirty thousand only)
Last date for submission of bid and EMD Remittance : Demand Draft/Pay Order in the favour of 'Axis Bank Ltd.' payable at Mumbai, to be submitted on or before November 16th, 2026, by 5.00 p.m at the following address: - Mr. Rahul Phonde, Axis Bank Ltd., 7th Floor, "Axis House", Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400 025. Land line No.: +91 8451832131.		
Inspection of Property : November 5, 2026, between 12.30 PM to 1.30 PM only with prior appointment		
Date and time of e-auction : November 17th, 2026, between 11.00 a.m. to 12.00 p.m with auto-extension of five minutes each in the event of bids placed in the last five minutes.		
Bid Increment Amount : Rs.10,000/- (Rupees Ten thousand Only)		

Encumbrance known to the Secured Creditor: No known encumbrances
The Borrower/Guarantor(s)/Mortgagor(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.
This notice should be considered as notice to the Borrowers /Guarantors / Mortgagors under Rule 8 & 9 of The Security Interest (Enforcement) Rules, 2002.
For detailed terms and conditions of the sale, please refer to the link provided in **https://www.axisbank.com/auction-notices** and/or **https://axisbank.auctiontiger.net**

Date : October 23rd, 2026 | Place : Surat — **Sd/- Authorized Officer, Axis Bank Ltd.**

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kotak KOTAK MAHINDRA BANK
Kotak Mahindra Bank Ltd.
Registered Office: 27, BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051

Branch Office: Kotak Infiniti, 5th Floor, Zone IV, Building No 21, Infinity IT Park, Off Western Express Highway, General A K Vaidya Marg, Malad (East), Mumbai 400097. Corporate Identity Number - **L65110MH1985PLC038137** **www.kotak.com**

E - AUCTION CUM SALE NOTICE OF IMMOVABLE PROPERTIES

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) & 9 (1) of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the Public in general and in particular to the Borrower (s), Guarantor (s) and / or Mortgagor (s), that the below described immovable properties mortgaged / charged to Kotak Mahindra Bank Limited ("Secured Creditor"), the **Physical Possession** of which has been taken by the Authorized Officer of the Secured Creditor on **09-01-2025,** will be sold through E-Auction on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS"** on **26-11-2026,** for recovery **Rs.125,68,88,908.75 (Rupees One Hundred Twenty Five Crore Sixty Eight Lakhs Eighty Eight Thousand Nine Hundred Eight and Paise Seventy Five Only) as on 19-10-2026** together with further interest and other charges thereon at the contractual rates upon the footing of compound interest until payment/realization due to **Kotak Mahindra Bank Limited,** being the Secured Creditor, from the Borrower / Mortgagor/s / Guarantor/s **Ptraans Logistics (India) Private Limited, Mr. Praveen Jain, Ms. Kalpana Jain & Praveen Kumar Jain HUF in respect of loans granted to Ptraans Logistics (India) Private Limited.**
The details/description of Immovable Properties put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:

Name of the Mortgagor	Details Of Immovable Property put for E – Auction	Last date for submission of online bid	Date & Time of E-Auction	Reserve Price (INR)	Earnest Money Deposit (EMD) (INR)
Praveen Kumar Jain (HUF)	All that piece and parcel of property being land and Office Premises No. S-13, 14 & 15, Skip Floor (Second Floor), admeasuring on or about 1147 sq.ft. Carpet (1728 sq.ft. Super Built up area) (inclusive of proportionate area of common amenities) Chandralok Hsg. Complex, Survey No. 276/P of Village Chanod, Near Cine Park Theatre and Bank of Baroda, Vapi – Silvassa Road, Vapi (East), Taluka Pardi, District Valsad, Gujarat, together with all the present and future superstructures thereon and which is bounded as under: Towards East : By Office No. 12; Towards West : By Office No. 16; Towards South : Stair Case and lift portion of the building for residence; Towards North: 11th Feet Wide Main passage.	**25-11-2026 up to 04:00 p.m.**	**26-11-2026 between 01.00 p.m. to 02:00 p.m.**	**Rs. 46,65,000.00 (Rupees Forty Six Lakhs Sixty Five Thousand Only)**	**Rs. 4,66,500.00 (Rupees Four Lakhs Sixty Six Thousand Five Hundred Only)**

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said properties on **28-10-2026 between 12:00 pm to 02:00 pm** through his authorized representative/agent.
Important Terms and Conditions: 1) The E - Auction shall be conducted only through "Online Electronic Bidding" through website **https://www.bankeauctions.com/ on 26-11-2026 from 01.00 p.m. to 02.00 p.m.** with unlimited extensions of 5 minutes duration each. **2)** For details about E-Auction, the intending bidders may contact **M/s. C1 India Pvt. Ltd through Mr. Dharani Krishna – Mobile +91-9948182222;** email id – andhra@c1india.com. **3)** The intending bidders may visit the Bank's official website - https://www.kotak.com/en/bank-auctions.html for auction details and for the terms and conditions of sale. **4)** For detailed terms and conditions of auction sale, the bidders are advised to go through the portal https://www.bankeauctions.com/ and the said terms and conditions shall be binding on the bidders who participate in the bidding process. **5)** It is requested that the interested Bidder/s are required to generate the login ID and password from the portal https://www.bankeauctions.com/ before uploading the bid and other documents. **6)** The bid form has to be filled in the prescribed form and is to be submitted / uploaded online only along with KYC documents of the Bidder/s on the portal https://www.bankeauctions.com/ on or before **25-11-2026 up to 04.00 p.m.** and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidder/s should be sent by mail to pradeep.vishwakarma4@kotak.com and/or pranay.bharucha@kotak.com. The Bidder shall write the subject of the email **"For purchase of Properties in the matter of Praveen Kumar Jain (HUF)" 7)** Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from M/s. C1 India Pvt Ltd on above mentioned contact numbers. **8)** Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/FUND TRANSFER to the credit of **Account No. 06410125272001, Kotak Mahindra Bank Ltd., Nariman Point Branch, Mumbai, IFSC Code: KKBK0000958, on or before 25-11-2026 up to 04:00 p.m.** The NEFT/RTGS/FUND TRANSFER shall only be done from the account/s of the intending bidder/s only. In case of delay in depositing the EMD and/or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorized Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bid/s received after the schedule cutoff time without giving any disclosure to any person. Any bid submitted without depositing the EMD amount shall stand automatically rejected. The EMD deposited by the proposed bidder shall not earn any interest. **9)** The bid price to be submitted shall be equal to and / or above the Reserve Price and during the bidding process, bidders who have submitted bids shall improve their further offers in multiples of INR 1,00,000.00 (Rupees One Lakh Only). **10)** In case any bid is placed within last 5 minutes of the closing time of the e-auction proceeding, the closing time shall automatically and immediately get extended by another 5 minutes. **11)** The successful bidder has to deposit 25% of the highest bid amount (including EMD already paid) immediately on closure of the e-auction sale proceedings or on the following working day in case business hours is closed on the day of E - Auction, in the mode stipulated as above. The balance 75% of the highest bid amount shall have to be deposited within 15 days from the date on which the acceptance /confirmation of sale is conveyed to such successful bidder or such extended period which shall be at the sole discretion of the Authorized Officer and within the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002. **12)** The highest bidder will not have any right and title over the properties until the Sale Certificate is issued in his favour subject to realization of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E - Auction and confirmation by the Secured Creditor to that effect. **13)** If the successful bidder fails to deposit the entire bid / auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the properties nor on the amounts deposited. The Authorized Officer shall be free to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction properties. **14)** On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorized Officer shall issue the Sale Certificate, the sale shall be completed thereafter, and Kotak Mahindra Bank Limited shall not entertain any claims. **15)** The sale certificate shall be issued in the same name in which the Bid is submitted. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained. **16)** The EMD amount, to the unsuccessful bidder/s, shall be returned by Kotak Mahindra Bank Ltd, in their accounts by way of RTGS / NEFT / Funds Transfer, within 10 (Ten) working days and without any interest. **17)** The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E – Auction Sale without assigning any reason. In the event of postponement/cancellation of the E – Auction Sale after submission of the bids, EMD submitted by the bidders will be returned, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the properties by private treaty. **18)** In an event of failure of the E – Auction Sale for the want of bids or otherwise or for any other reason, the Authorised Officer can enter into a private treaty for sale of the properties, as a whole or any part thereof, with the proposed purchaser or any other party providing an offer to purchase the properties. **19)** In the event where a bidder is declared as the successful bidder in the e-auction sale conducted and subsequent to that, if the auction proceedings are stayed by any Court /Tribunal, at any stage till the stage of issuance of the sale certificate and handing over the possession, including but not limited to restraining the bank from further proceedings, then the bidder shall not have any right to claim the refund of the EMD/amount so deposited by him /her or any interest on the amount so deposited towards the sale of the properties. The Bank at its sole discretion will refund the money so deposited, without any interest and/or damages and/or claims and no communication will be entertained whatsoever in this regard. **20)** The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation. **21)** Any other encumbrances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties Auctioned. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the properties including statutory liabilities, arrears of property tax, electricity dues etc. **22)** All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. **23)** All outgoings charges i.e. Municipal Taxes, Maintenance/Society charges, Electricity and Water charges and any other dues or taxes including transfer charges / fees in respect of the properties put for Auction-cum-Sale under the present notice shall be paid by the successful Bidder/Purchaser solely. **24)** All other incidental charges (including but not limited to security charges or maintenance charges for preservation of the properties under the present auction) will be borne solely by the highest bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However at the sole discretion of the Authorized Officer, any just and reasonable delay will be considered for exemption, without setting any precedent for future. **25)** As per Section 194-IA of the Income Tax Act, 1961, TDS @1% shall be applicable on the sale proceeds, if the sale consideration is Rs. 50,00,000.00 (Rupees Fifty Lakhs only) and above, the Successful bidder/purchaser shall deduct and deposit 1% TDS, for the Properties in the name of Praveen Kumar Jain (HUF) (having PAN AAAXXXX32D), to be borne by him from the sale price of the respective properties and deposit the same with Income Tax Department, Furthermore only 99% of the Sale price is to be remitted to the Bank. The Sale Certificate will be issued by the Bank, in favour of the Successful bidder/purchaser, only upon the receipt of Form 16B, Form 26QB and the Challan evidencing the deposit of such TDS. **26)** Sale will strictly be on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" & "NO RECOURSE BASIS"** on the terms and conditions as mentioned herein, however the Authorized Officer shall have the absolute discretionary right to change or vary any of the terms and conditions. The bidders are advised to make their own independent inquiries regarding any encumbrances, Search in Sub-Registrar Office and Revenue Records and Municipal Records and any administrative Government records relating to the concerned Properties and shall satisfy themselves regarding the nature and description of the properties, condition, any encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Properties. **27)** The Authorized Officer reserves the right to accept any or reject 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. **28)** The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions. **29)** The bidders 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 reasons or reasons / contingencies affecting the E-Auction proceedings. **30)** Kotak Mahindra Bank Limited or its employees will not be liable for any claims from any person in respect of the properties put for sale. **31)** The present notice is also uploaded on the Bank's official website i.e. www.kotak.com and interested parties can visit the same also. **32)** For inspection of the properties or for any further details kindly contact **Authorized Officer Mr. Pradeep Vishwakarma (Mobile no. +91-9821400990) or Mr. Pranay Bharucha (Mobile no. +91-7045928097).**

In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

Place: Vapi
Date : 23-10-2026

For Kotak Mahindra Bank Ltd,
Sd/- Authorised Officer

बैंक ऑफ़ बड़ौदा
Bank of Baroda

Regional Stressed Assets Recovery Branch, Surya Complex, First Floor, Opp. The Golden Times, Swastik Cross Road, C G Road, Navrangpura, Ahmedabad (Gujarat)-380009 Ph. +91-7486013985
Email: sarahm@bankofbaroda.co.in

SALE NOTICE FOR SALE OF MOVABLE AND IMMOVABLE PROPERTIES
"APPENDIX- IV-A [See proviso to Rule 6(2) & 8(6)]

E-Auction Sale Notice for Sale of Movable &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) and Guarantor (s) that the below described movable and immovable properties mortgaged/charge/hypothecated to **Bank of Baroda,** the Secured Creditor, the **Symbolic/Physical Possession** (As mentioned against each property) of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there** is" without recourse basis on **16th November, 2026** for recovery of below mentioned account/s. The details of Borrower/s/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below :

Sr / Lot No.	Name & address of Borrower/s / Guarantor/ s/ Mortgagor(s)	Detailed description of the Movable & immovable property with known encumbrances, if any	Total Dues (As per Demand Notice issued in the respective account)	1. Reserve Price 2. Earnest Money Deposit (EMD) 3. Bid Increase Amount
1	**M/s. Jay Creation [Proprietor : Mrs. Harshaben Chandrabhan Bherwani] and Guarantor Mr. Chandrabhan Manoharlal Bherwani**	**Lot No. (1) :** All that piece and parcel of immovable property bearing comprising of 2nd floor of "Mangrani Complex" (Muni. Tenament No. 0115-23-0818-0001-P) admeasuring about C.S. No. 4007 & 4008 paiki 53.06 Sq. Mtrs., carpet area on 2nd Floor situated on Property of C.S. No. 4007 & 4008 of Ward Kalupur-1 of Ahmedabad in the name of **Mrs. Harshaben Chandrabhan Bherwani** which is bounded as under : East : Common Stair, West : Open Chowk, North : Road, South : Road **(Physical Possession)**	**Rs. 78,30,243.57/- (Rupees Seventy Eight Lakhs Thirty Thousand Two Hundred Forty Three and Fifty Seven Paisa Only) + Unapplied interest and other charges & less recovery thereafter, if any.**	**Reserve Price : Rs. 10,05,000/-** (Rupees Ten Lakh Five Thousand Only) **EMD: Rs. 1,00,500/-** (Rupees One Lakhs Five Hundred Only) **Bid Increase Amount : Rs. 10,000/-** (Rupees Ten Thousand Only)
2	**M/s AMI Engineering and Founders Proprietor Mr. Vishnubhai Patel Guarantor : Mr. Pradipbhai Vishnubhai Patel**	**Lot No. (2) :** Machinery related to High Pressure Die casting Machine, Horizontal Cold Chamber High Pressure die Casting Machine with Locking force of 180.0002 tonnes along with furnace, electrical and all standard accessories, Maruti make fully automatic Microprocessor controlled plastic Injection Moulding Machine 130 TON 300 Gram Servo Injection Moulding machine with Auxiliaries, Powder Coating Oven, Cayclon and Blower 3 H.P., Oven Full Trolley, 75 HP Compressor Carbon Filler and related components hypothecated against credit facilities granted to M/s AMI Engineering and Founders. **Note : 1. Please refer Bank's website for detailed information related to this plant and machinery. 2. Plant & Machinery is kept in Bank's Godown.** **(Physical Possession)**	**Rs. 76,16,631.61 (Rupees Seventy Six Lakhs Sixteen Thousand Six Hundred Thirty One and Sixty One Paise Only) + Unapplied Interest and other Charges & less recovery thereafter if any**	**Reserve Price : Rs. 12,96,000/-** (Rupees Twelve Lakhs Ninety Six Thousand Only) **EMD : Rs. 1,29,600/-** (Rupees One Lakhs Twenty Nine Thousand Six Hundred Only) **Bid Increase Amount : Rs. 10,000/-** (Rupees Ten Thousand Only)
3	**M/s. Jhawar Alumax Private Limited, Registered Address: M-703, Sorrel Apartment, Applewood Township, Shantipura Circle, Shela, Bopal, Ahmedabad-380058 Promoters/Directors/Guarantors : 1. Mrs. Sunita Jhawar 2. Mr. Sushil Girdharlal Jhawar**	**Lot No. (3) :** 1. Aluminium Foil Container Machine SPM Machine Fully Automatic with all STD Accessories, Model-PA-25A, Capacity-25 Ton, Year 2023. 2. Special Purpose Machine programmed cutting machine 42" slitting machine printing machine Model-115MC, Year 2023 (Germany Make) 3. Fully Automatic with all Std. Accessories Lid Punching Machine 4 corners Model-3ESHT, Machine-PT190150, Year-2023, Die Molds **Note : 1. Please refer Bank's website for detailed information related to this plant and machinery. 2. Plant & Machinery is kept in Bank's Godown.** **(Physical Possession)**	**Rs. 73,25,688.00 (Rupees Seventy Three Lakhs Twenty Five Thousand Six Hundred Eighty Eight only) + Unapplied Interest and other Charges & less recovery thereafter if any.**	**Reserve Price : Rs. 27,90,000/-** (Rupees Twenty Seven Lakhs Ninety Thousand Only) **EMD : Rs. 2,79,000/-** (Rupees Two Lakhs Seventy Nine Thousand Only) **Bid Increase Amount : Rs. 10,000/-** (Rupees Ten Thousand Only)
4	**Mr. Sahil Sanjaykumar Barot (Borrower) and Mrs. Parulben Sanjaykumar Barot for themselves and also being legal heirs of Late Mr. Sanjaykumar Balvantray Barot (Co-Borrower)**	**Lot No. (4) :** All that piece and parcel of Immovable property Gram Panchayat Milkat No. 920, 924 & 925 Property Sr. No. 1396, 1102 & 1103 in the Gamtal of village Veda, Ta. Mansa, Dist. Gandhinagar, Gujarat. Boundary : East : Road of Street, West : Road of Village, North : House of Vijaybhai D Barot, South : Road of Street **(Symbolic Possession)**	**Rs. 70,51,192.71 (Rupees Seventy Lakhs Fifty One Thousand One Hundred Ninety Two and Seventy One Paise) + Unapplied Interest and other Charges & less recovery thereafter if any.**	**Reserve Price : Rs. 31,67,000/-** (Rupees Thirty One Lakhs Sixty Seven Thousand Only) **EMD : Rs. 3,16,700/-** (Rupees Three Lakhs Sixteen Thousand Seven Hundred Only) **Bid Increase Amount : Rs. 10,000/-** (Rupees Ten Thousand Only)
5	**Mr. Sureshbhai Govindbhai Patni (Borrower) and Mrs. Manjulaben Sureshbhai Patni (Co-Borrower) and Mr. Jasubhai Chandubhai Chauhan (Guarantor)**	**Lot No. (5) :** All that piece and parcel of Immovable property Flat No. A/0/1, Ground Floor in Block A admeasuring about 65 Sq. Yards i.e. 54.35 Sq. Mtrs. super built up constructed property and also with the rights of the undivided share of the land in the scheme known as "Abhilasha Apartments" lying and being on Old Survey No. 460 Paiki T.P. Scheme No. 12, Final Plot No. 208 Paiki 208/B's N.A. land situate, lying and being at Mouje Village Asarwa, Taluka City in the Registration District Ahmedabad and Sub District Ahmedabad-6 (Naroda) , which is bounded as under : Common Boundaries : East : Marginal Space, West : Flat No. A/0/2, North : Internal Road, South : T P Road **(Physical Possession)**	**Rs. 42,61,202.40/- (Rupees Forty Two Lakhs Sixty One Thousand Two Hundred Two and Forty Paisa Only) + Unapplied Interest and other Charges & less recovery thereafter if any.**	**Reserve Price : Rs. 18,00,000/-** (Rupees Eighteen Lakhs Only) **EMD : Rs. 1,80,000/-** (Rupees One Lakhs Eighty Thousand Only) **Bid Increase Amount : Rs. 10,000/-** (Rupees Ten Thousand Only)
6	**M/s. Raj Sunmica Center Proprietor : Mr. Mahesh Kumar Ratanlal Jodhwani, Kaveri Complex, Navapara, Bhavnagar, (Gujarat) PIN-384001 and M/s. Raj Picture House (Proprietor : Mr. Rohit Maheshbhai Jodhwani), Shop No. 3, Kaveri Complex, Navapara, Bhavnagar (Gujarat) PIN-384001 Guarantors (In A/c Raj Picture House) : 1. Mr. Rohit Maheshbhai Jodhwani, 2. Mrs. Nandaben Maheshbhai Jodhwani, 3. Mrs. Nilamben Maheshbhai Jodhwani, 4. Mr. Mahesh Kumar Ratanlal Jodhwani**	**Lot No. (6) :** (1) All that piece and parcel of Commercial Godown No. 11-A, Ground Floor, Kesharinandan Complex, Opposite Bhidbhanjan Mahadev Temple, Galaxy Cinema Road, Navapara, Bhavnagar - 364001 City Survey No. 55, Ward No. 7, Shet No. 133 admeasuring about 151.80 Sq. mtrs. Area mouje Bhavnagar belongs to Mr. Maheshkumar Ratanlal Jodhwani (Mortgaged in A/c M/s Raj Sunmica Center) **(Physical Possession) AND** (2) All that piece and parcel of Commercial Godown No. 11-B, Ground Floor, Kesharinandan Complex, Opposite Bhidbhanjan Mahadev Temple, Galaxy Cinema Road, Navapara, Bhavnagar - 364001 City Survey No. 55, Ward No. 7, Shet No. 133 admeasuring about 151.80 Sq. mtrs. Area mouje Bhavnagar belongs to Mr. Maheshkumar Ratanlal Jodhwani (Mortgaged in A/c M/s Raj Picture House) **(Physical Possession)**	**M/s Raj Sunmica Center Rs. 1,80,33,336/- (Rupees One Crore Eighty Lakhs Thirty Three Thousand Three Hundred Thirty Six Only) + Unapplied Interest and other charges & less recovery thereafter if any** **M/s Raj Picture House Rs. 3,72,98,259/- (Rupees Three Crore Seventy Two Lakhs Ninety Eight Thousand Two Hundred Fifty N