PRUDENT ARC LIMITED

Registered & Corporate Office: 611, D Mall, Plot No. A-1, Netaji Subhash Place, Pitampura, New Delhi – 110034,
Tel: +91-11-45320000 | Email Id: info@prudentarc.com | CIN: U74900DL2011PLC225445

Appendix IV [Refer Rule 8(1)] POSSESSION NOTICE (For Immovable Property)

Whereas, the undersigned being the Authorised Officer of **Prudent ARC Limited, acting in its capacity as Trustee of Prudent Trust–123/25),** under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") and in exercise of powers conferred under Section 13(12) of the Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, had issued a Demand Notice under Section 13(2) of the Act calling upon the Borrower(s)/Co-Borrower(s)/Guarantor(s) to repay the outstanding dues within the stipulated time.
And Whereas, the financial assets along with the underlying security interest were assigned in favour of **Prudent ARC Limited, acting in its capacity as Trustee of Prudent Trust–123/25)** by the Assignor under the provisions of Section 5 of the Act. By virtue of such assignment, Prudent ARC Limited has stepped into the shoes of the Secured Creditor and is entitled to recover the outstanding dues and enforce the security interest.
And Whereas, the Borrower(s)/Guarantor(s) having failed to repay the dues within the specified period, notice is hereby given to the Borrower(s)/ Guarantor(s) and the public in general that the undersigned, being the Authorised Officer of **Prudent ARC Limited, acting in its capacity as Trustee of Prudent Trust–123/25)** has taken possession of the secured asset(s) described herein below in exercise of powers conferred under Section 13(4) of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002.
The Borrower(s)/Guarantor(s) in particular and the public in general are hereby cautioned not to deal with the secured asset(s) and any dealings with the same shall be subject to the charge of **Prudent ARC Limited, acting in its capacity as Trustee of Prudent Trust–123/25)** together with applicable interest, costs, charges, and expenses.
The Borrower(s)/Guarantor(s)' attention is invited to the provisions of sub-section (8) of Section 13 of the Act, in respect of the time available to redeem the secured assets.

SR No	Name of the Borrower(s)/ Co-Borrowers/ Mortgagor / Guarantors & LAN	Demand Notice & Outstanding Amount	Description of Secured Asset (Immovable Assets)	Date of Possession
1	(1) BSR PRODUCT MARKET [Borrower] (2) Rohit Kumar M Bhatt [Co-Borrower]; (3) Bhatt Dishaben [Co-Borrower] (4) Bhatt Pragnaben [Co-Borrower] (Loan A/c : HCFJAMSEC00001023740)	09-04-2026 & Rs. 1561708/- as on 24/02/2026	All that pieces and parcels of immovable property comprising of House No. 419 Adm. 1800-00 Sq. Ft. (167-22 Sq. Mt.) Situated at Gamtal, Village: Moti Matali, Tal: Kalavad & Dist .: Jamnagar. **Boundaries: North :** House of Karshan Premji, **South :** House of Arvind Gandu, **East :** House of Vallabh Mulji, **West :** Mahesh Mahesh Valji.	13/10/2026
2	(1) KHODIYAR FABRICATION [Borrower] (2) ARVINDBHAI SABHAYA [Co-Borrower]; (3) MANJUBEN SABHAYA [Co-Borrower]; (Loan A/c : HCFJAMSEC00001033080);	09-04-2026 & Rs. 794020 /- as on 24/02/2026	All that pieces and parcels of immovable property comprising of Residential House No. 97/2 Adm.4800-00 Sq. Ft. (445-93 Sq. Mt.) Situated at Gamtal, Village: Nani Matli, Tal: & Dist .: Jamnagar. **Boundaries: North :** Road, **South :** Road, **East :** Vinodbhai Karshanbhai, **West :** Chana Thakarshi.	13/10/2026
3	(1) MUNDHAVA ENTERPRISE [Borrower] (2) RAJABHAI MUNDHAVA [Co-Borrower] (3) SONABEN MUNDHAVA [Co-Borrower]; (4) MUNDHAVA MUKESHBHAI [Co-Borrower]; (Loan A/c : HCFJAMSEC00001033939)	09-04-2026 & Rs. 716110 /- as on 24/02/2026	All that pieces and parcels of immovable property comprising of House No. 62 Adm. 900-00 Sq. Ft. (83-61 Sq. Mt.) Situated at Gamtal, Village: Prabhuji Pipaliya, Tal: Kalavad & Dist .: Jamnagar. **Boundaries: North :** Kalavad Road, **South :** 20 Ft. Road, **East :** Kadva Sidi, **West :** Rava Sidi.	13/10/2026
4	(1) RAJA CHAMUNDA CLOTHS [Borrower] (2) MADHABHAI NATHABHAI OLAKIYA [Co-Borrower](3) GITABEN MADHABHAI OLAKIYA [Co-Borrower](4) CHETNABEN MADHABHAI OLKIYA [Co-Borrower] (Loan A/c : HCFRAJSEC00001040115)	14-05-2026 & Rs. 776185 /- as on 29/04/2026	All that Piece and parcel of the land bearing Zinzuda Gram Panchayat Gamtal Property/House No. 287 admeasuring about 107.77 Sq. mtrs At. Zinzuda Ta. Chotila Dist: -Surendranagar in Gujarat Division **Boundaries as under: By North:** Common Road & Panchabhai Gabhabhai's Property. **By South:** Open Space. **By East:** Road & Bhikhubhai Nathabhai Olakiya's Property. **By West:** Gamtal's Property.	13/10/2026
5	(1) SHREE CHAMUNDA VEGETABLES [Borrower] (2) SANKLIYA ARVINDBHAI KALABHAI [Co-Borrower] (3) SANKALIYA BHARTIBEN ARVINDBHAI [Co-Borrower] (4) KALABHAI BIJALBHAI SANKALIYA [Co-Borrower](5) SANKLIYA LAKHUBEN KALABHAI [Co-Borrower]; (Loan A/c : HCFRJKSEC00001028703)	14-05-2026 & Rs. 848816 /- as on 29/04/2026	A Residential Property of Gamtal Property/House No.61, House Land Admeasuring area 143.03 Sq. Mtrs, in Village- Devpara (anandpur), Tal-Chotila,Dist-Surendranagar,in Gujarat Division. **Boundaries as under: By North:** Road, **By South:** Chamunda Madh's Open Plot. **By East:** Kalpeshbhai Baburam Dudhrejlya's House. **By West:** Road & Chowk.	13/10/2026
6	(1) MOMAI STORE [Borrower] (2) DEVKUBHAI BHURABHAI SHIYALIA [Co-Borrower](3) SHIYALIYA RADHABEN DEVKUBHAI [Co-Borrower] (Loan A/c : HCFRJKSEC00001037225)	11-03-2026 & Rs. 1547257/- as on 05/02/2026	All that Piece and parcel of the land and building bearing Nana Paliyad Gram Panchayat Gamtal Akarni Sr. No. 66 Property/House No. 66 admeasuring about 471.58 Sq. Yards At. Nana Paliyad Ta. Chotila Dist: Surendranagar in Gujarat Division. **Boundaries as under: By North:** Road & Temple, **By South:** Farm land, **By East:** Devkubhai Hanubhal's Property. **By West:** Road then Valubhai Nanubhai's Property.	13/10/2026
7	(1) GAYTRI CONSTRUCTION AND SHOOTING [Borrower] (2) SANJAYBHAI VANIYA [Co-Borrower] (3) VANIYA HETALBEN SANJAYBHAI [Co-Borrower] (4) RAMESHBHAI VANIYA [Co-Borrower] (5) VANIYA RAVIBHAI [Co-Borrower] (6) VANIYA SAMABHAI [Co-Borrower] (7) VANIYA UJIBEN [Co-Borrower] (Loan A/c : HCFRJKSEC00001042722)	14-05-2026 & Rs. 1097218 /- as on 29/04/2026	All that Piece and parcel of the land bearing Amrapur Gram Panchayat Gamtal Property/House No. 418 admeasuring about 167.22 Sq. mtrs At. Amrapur Ta. Vinchhiya Dist: - Rajkot in Gujarat Division. **Boundaries as under: By North:** Vimlaben's House., **By South:** Somabhai's House. **By East:** Bhimabhai's House. **By West:** Road.	13/10/2026
8	(1) HANSRAJ MILK [Borrower] (2) HANSRAJ JESABHAI PARMAR [Co-Borrower] (3) JASMATBHAI NANJIBHAI PARMAR [Co-Borrower] (4) PARMAR MADHUBEN [Co-Borrower] (Loan A/c : UGRJKMS0000005911)	11-03-2026 & Rs. 735876/- as on 06/02/2026	All that Piece and parcel of the land bearing Juna Rajpipla Gram Panchayat GamtalProperty/House No. 42 admeasuring about 250.836 Sq. mtrs At. Juna RajpiplaTa.Kotda Sangani Dist: - Rajkot in Gujarat Division. **Boundaries : North :** Road. **South :** Dudabhai's House. **East :** Road. **West :** Road.	13/10/2026
9	(1) MOGAL MILK [Borrower] (2) PANKAJBHAI KANABHAI KUHADIYA [Co-Borrower] (3) KUHADIYA ANILABEN PANKAJBHAI [Co-Borrower] (Loan A/c : UGRJKMS0000013103)	11-03-2026 & Rs. 757034/- as on 06/02/2026	All that Piece and parcel of the land bearing Juna Rajpipla Gram Panchayat Gamtal Property/House No. 88 admeasuring about 471.9474 Sq. mtrs At. Juna Rajpipla Ta. Kotda Sangani Dist: - Rajkot in Gujarat Division. **Boundaries: North :** Harbhai Babubhai Kukadiya's House. **South :** Road. **East :** Road. **West :** Road.	13/10/2026
10	(1) Zala Milk [Borrower] (2) BHAVESHBHAI SAVJIBHAI ZALA [Co-Borrower] (3) Zala Ritaben Bhaveshbhai [Co-Borrower] (4) Zala Savitaben Savjibhaall [Co-Borrower]; (Loan A/c : UGRJKMS0000013341)	11-03-2026 & Rs. 738685/- as on 06/02/2026	All that Piece and parcel of the land bearing Nava Rajpipala Gram Panchayat Gamtal Property/House No. 125 admeasuring about 100.33 Sq. mtrs At. Nava Rajpipala Taluka-Kotda Sangani In the Registration District of Rajkot in Gujarat Division. **Boundaries: North :** Vitthalbhai Meghabhai's House. **South :** Road. **East :** Road. **West :** Rameshbhai Vaghabhai's House.	13/10/2026
11	(1) RAJPARA ENTERPRISE [Borrower] (2) BABUBHAI MOHANBHAI RAJPARA [Co-Borrower] (3) Rajpara Vasanben Babubhai [Co-Borrower] (Loan A/c : UGRJKMS0000029372)	11-03-2026 & Rs. 537318/- as on 06/02/2026	All that Piece and parcel of the land bearing Madava Gram Panchayat Gamtal Property/House No.994 admeasuring about 250.8382 Sq. mtrs At. Madava Taluka-Jasdan District-Rajkot in Gujarat Division. **Boundaries: North :** Govindbhai Rajpara, **South :** Road, **East :** Rameshbhai Najabhai, **West :** Parshotbhai Jivabhai.	13/10/2026
12	(1) Bavaliya Enterprise [Borrower] (2) CHANDULAL SHAMBHUBHAI BAVALIYA [Co-Borrower](3) Bavaliya Manishaben Chandubha [Co-Borrower]; (Loan A/c : UGRJKMS0000041024)	11-03-2026 & Rs. 903089/- as on 06/02/2026	All that Piece and parcel of the land bearing Dadva Hamirpara (Mota Dadva) Gram Panchayat Gamtal Property/House No. 1218 admeasuring about 209.03 Sq. mtrs At. Dadva Hamirpara (Mota Dadva) Taluka- Gondal District-Rajkot in Gujarat Division. **Boundaries: North:** Mohanbhai Shasakiya, Gandubhai BhikhabhaiShasakiya's House & Road. **South :** Ravibhai Jashkubhai Vala's Open Plot. **East :** Road, **West :** Jeshingbhai Parbatbhai Dangar's Agriculture Land.	13/10/2026
13	(1) SAGTHIYA ENTERPRISE [Borrower] (2) JAYESHBHAI NARANBHAI SAGTHIYA [Co-Borrower];(3) RAHULBHAI JAYESHBHAI SAGATHIYA [Co-Borrower](4) SAGTHIYA SOBALBEN RAHULBHAI [Co-Borrower] (Loan A/c : UGRJKMS0000041255)	11-03-2026 & Rs. 595326/- as on 06/02/2026	All that Piece and parcel of the land bearing Salkhada Gram Panchayat Gamtal Property/House No. 96 admeasuring about 442.22 Sq. mtrs At. Salkhada Taluka-Chotila District-Surendranagar in Gujarat Division. **Boundaries : North :** Road, **South :** Govt.Land, **East :** Smasan, **West :** Manubhai Saathiya's Property.	13/10/2026

Place: GUJARAT
Date: 13.10.2026
Sd/- Authorized Officer
Prudent ARC Limited (Prudent Trust–123/25)

KIFS HOUSING FINANCE LIMITED

Registered Office : 6th Floor, KIFS Corporate House, Beside Hotel Planet Landmark, Near Ashok Vatika, BRTS, ISKON - Ambli Road, Bodakdev, Ambli, Ahmedabad, Gujarat - 380054.
Corporate Office: C-902, Lotus Park, Graham Firth Compound, Western Express Highway, Goregaon (East), Mumbai - 400063, Maharashtra, India, **Ph.No.:** +91 22 61796400, **E-mail:** contact@kifshousing.com
Website: www.kifshousing.com **CIN : U65922GJ2015PLC085079 RBI COR: DOR-00145**

Appendix IV Symbolic Possession Notice (For Immovable Property)

Whereas, the undersigned being the authorized officer of Kifs Housing Finance Limited (KHFL) under the Secritisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of power conferred under section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by Authorized Officer of the Company to the Borrower(S) / Guarantor(S) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice here by given to the Borrower(s) / Guarantor(s) and the public in general that the undersigned has taken possession of the property described here in below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The Borrowers attention is invited to provision of sub-section (8) of section13 of the Act, in respect of time available, to redeem the secured assets. The Borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the change of KIFS for an amount as mentioned herein under with the interest thereon

Sr. No.	Name of Borrowers/ Guarantors & Date of NPA	Demand Notice/Date Amt. Outstanding / Branch LAN	Detail of Secured Assets:	Possession Notice Date / Type
1	1. Santosh Godadbhai Parmar (Applicant) 2. Godadbhai Rupabhai Parmar (Co-Applicant 1) 3. Lilaben Govindbhai Parmar (Co-Applicant 2) NPA : July 10, 2026	Demand Notice Date : August 08, 2026 / O/s.: Rs. 456436/- / Branch / LAN : Ahmedabad / 2439 / LNHLAHM008901	Aakarni Property No.1534, Nava Vas, Village- Turkha, Tehsil- Botad, Bhavnagar, Gujarat 364710 **Boundaries As Per Sale Deed : East :** Property Dhanjibhai Raja Bhai, **West:** Lagu Road, **North :** Lagu Road, **South :** Lagu Road. **As Per Site : East :** Property Dhanjibhai Raja Bhai, **West:** Lagu Road, **North :** Lagu Road, **South :** Lagu Road.	Symbolic October 13, 2026
2	1. Mangroliya Nitinbhai Rajubhai (Applicant) 2. Mangroliya Madhuben Rajubhai (Co-Applicant 1) NPA : July 10, 2026	Demand Notice Date : August 08, 2026 / O/s.: Rs. 691881/- / Branch / LAN : Junagadh / 48195 / LNHLJNG020135	Block No.6P, R.S.No. 102, Paiki Located At Shree Sahjanand Nagar, Shree Ramdevpir Maharaj Temple, Upleta, Rajkot, Gujarat-360405 **Boundaries As Per Sale Deed : East :** Wall, Public Road, **West:** Wall, Land of Bhadabhai Khimabhai Der, **North :** Wall, Property of Plot No.6 Paiki, **South :** Wall, Property of Plot No.6 Paiki. **As Per Site : East :** Wall, Public Road, **West:** Wall, Land of Bhadabhai Khimabhai Der, **North :** Wall, Property of Plot No.6 Paiki, **South:** Wall, Property of Plot No.6 Paiki	Symbolic October 13, 2026
3	1. Shansinh Parvatsinh Parmar (Applicant) 2. Artiben Shansinh Parmar (Co-Applicant 1) NPA : July 10, 2026	Demand Notice Date : August 08, 2026 / O/s.: Rs. 616557/- / Branch / LAN : Ahmedabad / 10049 / LNHLAHM011127	Gram Panchayat Property No. 841, Area "thakor Vas" Village-Dantali, Taluka-Kapadvanj, Dist-Kheda Kapadwanj Gujarat 387620 **Boundaries As Per Sale Deed : East :** Vakhatsinh, **West:** Kantibhai, **North :** Road, **South :** Karansinh **As Per Site : East :** Vakhatsinh Bhathisinh Parmar, **West:** Kantisinh Becharsinh Parmar, **North :** Road, **South :** Karansinh	Symbolic October 13, 2026
4	1. Dhananjaya Ramajor Jayswal (Applicant) 2. Subhagi Devi (Co-Applicant 1) NPA : July 10, 2026	Demand Notice Date : August 08, 2026 / O/s.: Rs. 1275212/- / Branch / LAN : Ankleshwar / 30698 / LNHLANK017007	RS No.631, New R.s No.183, Paiki Aalishan City, Paiki Plot No. I-424, Opposite Aavkar Residency, Jitali-Sengpur, Ankleshwar, Bharuch, Gujarat 393001 **Boundaries As Per Sale Deed : East :** Open Land, **West:** Society Internal Road, **North :** Plot No.h 425, **South :** Plot No.C.423, & Plot No.D-422 **As Per Site : East :** Open Land, **West:** Society Internal Road, **North :** Plot No.H 425, **South :** Plot No.C. 423, & Plot No.D-422	Symbolic October 13, 2026

SATUTORY NOTICE TO BORROWERS/GUARANTOS
Borrower(s)/Guarantor's are hereby put to caution that the property may be sold at any time herein after by way of public auction/ tenders and as such this may also be treated as a notice under Rule 6, 8 & 9 of Security (interest) Enforcement Rules, 2002. The detailed inventory and Panchnama could not be recorded due to obstructions as such property has been photographed.

DATE : 16.10.2026 | PLACE : GUJARAT
SD/- AUTHORISED OFFICER, KIFS HOUSING FINANCE LTD.

IDFC FIRST Bank Limited

IDFC FIRST Bank

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) | CIN : L65110TN2014PLC097792
Registered Office: - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.
Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

NOTICE UNDER SECTION 13 (2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

The following borrowers and co-borrowers availed the below mentioned secured loans from **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** The loans of the below-mentioned borrowers and co- borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr No.	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice
1	30754886	Loan Against Property	1. Joshi Yagneshbhai 2. Hiralben Yagneshkumar Joshi	19-Aug-2026	INR 15,92,130.18/-
Property Address : All That Piece And Parcel Of Property Bearing House No. 90 (290/a/41 As Per Muni. Tax Bill) City Survey No. 2588, Admeasuring 66.93 Sq. Meters And Constructed Admeamsuring 32.20 Sq. Meters (tenament No. 0333-05-2251-0001-I) Type-C Forming Part Of Leasehold Land Bearing Survey No. 02/7 Being Final Plot No. 70 Paiki Of Tps No.07 Of Mouje Khokhra-mahemdabad, Taluka Maninagar In The Registration District Of Ahmedabad And Registration Sub District Ahmedabad-5 [narol], Gujarat- 380008, And Bounded As:- **East: Meghashray Appartment, West: Margin & Chali Common Road, North: Property Of Vishnubhai, South: Margin & Open Space Of Toilet.**					
2	40050243	Loan Against Property	1. Bharat Tekwani 2. Vimla Gurmukhdas Tekvani	07-Oct-2026	INR 3,90,734.25/-
Property Address : All That Piece And Parcel Of The Flat No. B/11, Admeasuring Around 99.76 Sq. Yards (897.83 Sq. Ft.) On 3rd Floor Of The Scheme Known As "Shraddha Apartment", Situated On The Land City Survey No. 3727 Of Mouje/village: Saijpur Bogha, More Specific Situated On The Land Of Survey No. 402/2 Paiki, Tps No. 96 Of Mouje/village: Saijpur Bogha, Sub-district And District: Ahmedabad, Gujarat-382345, And Bounded As: **East : Passage & Flat No. B-12, West : Block No. C, North : Society Road, South: Flat No. B-10**					

You are hereby called upon to pay the amounts to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc., within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** . Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

Sd/-
Authorized Officer
IDFC First Bank Limited
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)
Date : 16.10.2026
Place : Gujarat

इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

Stressed Asset Management Branch, 2nd Floor, Deshna Chamber, Usmanpura, Ahmedabad-380014
Mob: 7018909979, Email: armbahmedabad@indianbank.co.in

E-AUCTION SALE NOTICE

APPENDIX- IV-A" [See proviso to Rule 8(6) / 9(1)] Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets 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 property mortgaged/charged to the Secured Creditor, the **Symbolic possession** of which has been taken by the Authorized Officer of **Indian Bank, Sayajigang Vododara Branch**, Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on **23.11.2026 (Monday) at 11.00 AM to 04.00 PM**, for recovery of **Rs. 20,33,49,095/- (Rupees Twenty Crore Thirty Three Lakhs Forty Nine Thousand Ninety Five Only) as on 08.10.2026** together with further interest thereon and incidental expenses, costs, charges etc due to the **Indian Bank, Stressed Asset Management (SAM) Branch, Ahmedabad**, Secured Creditor, from
The specific details of the property intended to be brought to sale through e-auction mode are enumerated below :

Sr. No.	Name & address of Borrowers / Guarantors / Mortgagors	Detailed description of the Property	Reserve Price / EMD / Bid inc. amount	Property ID No./ Nature of Possession
1	1. M/s. Surya Bakery & Confectionery Pvt. Ltd (Borrower) 2. Mr. Dharmendra C Shah (Director / Guarantor) 3. Mrs. Sneha Dharmendra Shah (Director / Guarantor / Mortgagor) Branch : SAM Large, Ahmedabad	**Property Details :** All that piece and parcel of immovable properties bearing Sub Plot No. 08 having land area admeasuring 280.50 Sq. Mtr. and 56.31 Sq. Mtr. Towards common road and 131.84 Sq. Mtr. Towards common plot together with construction area of 247.66 Sq. mtr. In "Shilp Bunglows" situated in land bearing Revenue Survey No. 336/1, Hissa No. 01 in the sim of Village Tandalja, District & Sub District Vadodara within state of Gujarat owned by Mrs. Sneha Dharmendra Shah bounded as under : East : By 12 Mtr. Road, West : By Plot No. 07, North : By 7.5 Mtr. Internal Road, South : By Connected R.S. No. 336/2 **(as per Mortgage Deed)**	2,80,00,000/- ---------- 28,00,000/- ---------- 1,00,000/-	IDIB277500321 ---------- Symbolic Possession

- **Encumbrances on property : Not Known**
- **Date and time of E-Auction : 23.11.2026 at 11:00 AM to 04:00 PM**
- **Date and time of EMD : By 21.11.2026 till 04:00 PM**
- **Contact Person : Mr. Mahipal Singh (Authorised Officer) Mob. No.: 7018909979**

Bidders are advised to visit the website **(https://www.baanknet.com)** of our e auction service provider **PSB Alliance Pvt. Ltd.** to participate in online bid. For Technical Assistance Please call **8291220220.** For Registration status and for EMD status please email to **support.baanknet@psballiance.com** For property details and photograph of the property and auction terms and conditions please visit: **https://www.baanknet.com** and for clarifications related to this portal, please contact **PSB Alliance Pvt. Ltd, Contact No. 8291220220.** Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with **https://www.baanknet.com**
Disclosure : SA No. 449/2023 is pending at DRT.

Property QR Code

Date : 15.10.2026 | Place : Ahmedabad
Authorised Officer, Indian Bank

BANK OF BARODA

बैंक ऑफ़ बड़ौदा Bank of Baroda

BANK OF BARODA, MSME VALSAD BRANCH,
Rajwadi Mall, opp: lic Office, Halar Road, Valsad Dist, Gujarat-396001 **Email:vjvals@bankofbaroda.co.in**
Mob: 9152940037 Phone No.02632 256782

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

Whereas, The undersigned being the Authorized Officer of the **Bank of Baroda** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 read with the Security Interest (Enforcement) Rules, 2002, issued demand notices dated **30.06.2026** calling upon the Borrowers / Guarantor / Mortgagor **Mrs. Vijayaben Kishorbhai Khairnar & Mr. Kishorbhai Khairnar** to repay the amount mentioned in the notice being **Rs. 27,18,940.01/- (Rupees Twenty seven lakhs eighteen thousand nine hundred forty and one paise) as on 30.06.2026** (inclusive of interest up to 30.06.2026) with further interest and expenses within 60 days from the date of notice/date of receipt of the said notice.
The Borrowers / Guarantor / Mortgagor having failed to repay the amount, notice is hereby given to the Borrowers / Guarantor / Mortgagor and the public in general that the undersigned has taken **possession** of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on this **13th day of October of the year 2026.**
The Borrowers / Guarantor / Mortgagor 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 the **Bank of Baroda** for an amount of **Rs. 27,18,940.01/- (Rupees Twenty seven lakhs eighteen thousand nine hundred forty and one paise) as on 30.06.2026** (inclusive of interest up to 30.06.2026) with further interest and expenses within 60 days from the date of notice/date of receipt of the said notice or including interest and other charges till full and final payment of the loan.
The borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of immovable property

All the piece and parcel of residential house / Bunglow bearing House no 2965 situated on R.S No 84/1, Plot No 10 with total land area of 101.61 sq mtrs (1094 sq ft) and built up area of house being 110.08 sq mtrs (1185 sq Ft) at Mansi nagar, Abrama behind Bank of Baroda Abrama Branch, Tal Valsad & Dist Valsad in the name of Mrs. Vijayaben Kishorbhai Khairnar (Borrower) & Mr. Kishorbhai Khairnar(Co-borrower) and the boundaries are as under: **North :-** Plot No 11 **South :-** Plot no 09; **East :-** By open Land; **West :-** Road;

Date: 13.10.2026
Place : Valsad
Sd/- Authorized Officer
Bank of Baroda

RBL BANK LTD.

RBL BANK apno ka bank

REGISTERED OFFICE: 1st Lane, Shahupuri, Kolhapur-416001
National Operating Centre : 9th Floor, Techniplex-I, Off Veer Savarkar Flyover, Goregaon (West) Mumbai - 400062

GOLD AUCTION CUM INVITATION NOTICE

The below mentioned borrower has been served with margin call notice to pay Margin amount towards the loan facility against gold ornaments ("Facility") availed by them from RBL Bank Limited. Since the borrower has failed to repay Margin amount under the Facility, we are constrained to conduct an auction of the pledged gold ornaments on **21-10-2026.**
In the event any surplus amount is realised from this auction, the same will be refunded to the concerned borrower and if there is a deficit post the auction, the balance amount shall be recovered from the borrower through appropriate legal proceedings. RBL Bank has the authority to remove following account from the auction without prior intimation. Further, RBL Bank reserves the right to change the Auction Date without any prior notice.

Sr. No.	Account Number	Branch Name	Borrower's Name	Details of Gold Ornament (in gms)	
1.	809012145466	Kadi	GANDABHAI TALSHIBHAI VAGHELA	TOTAL_GROSS_WT	122.26
				TOTAL_IMPURITY	0.50
				TOTAL_STONE_WT	3.76
				TOTAL_NET_WT	118
2.	809012161631	Deesa	DINESHBHAI RANABHAI RABARI	TOTAL_GROSS_WT	67.4
				TOTAL_IMPURITY	0.00
				TOTAL_STONE_WT	2.7
				TOTAL_NET_WT	64.7
3.	809008769083	Deesa	KHEGARBHAI BHEMABHAI RABARI	TOTAL_GROSS_WT	86.35
				TOTAL_IMPURITY	1.05
				TOTAL_STONE_WT	0
				TOTAL_NET_WT	85.3
4.	809012129398	Khalikpur	NIKUNJKUMAR PRAVINCHANDRA PATEL	TOTAL_GROSS_WT	35.27
				TOTAL_IMPURITY	2.77
				TOTAL_STONE_WT	0
				TOTAL_NET_WT	32.5
5.	809012128760	Khalikpur	NIKUNJKUMAR PRAVINCHANDRA PATEL	TOTAL_GROSS_WT	36.67
				TOTAL_IMPURITY	1.37
				TOTAL_STONE_WT	0
				TOTAL_NET_WT	35.3
6.	809012158831	Khalikpur	KHANT BHUPATBHAI	TOTAL_GROSS_WT	36.36
				TOTAL_IMPURITY	0.66
				TOTAL_STONE_WT	0
				TOTAL_NET_WT	35.7
7.	809012225674	Khalikpur	SATISHBHAI DAHYABHAI PATEL	TOTAL_GROSS_WT	93.14
				TOTAL_IMPURITY	9.64
				TOTAL_STONE_WT	0
				TOTAL_NET_WT	83.5
8.	809012224967	Khalikpur	SATISHBHAI DAHYABHAI PATEL	TOTAL_GROSS_WT	103.11
				TOTAL_IMPURITY	1.51
				TOTAL_STONE_WT	0
				TOTAL_NET_WT	101.6

The online auction will be held on https://egold.auctiontiger.net or https://rblegold.auctiontiger.net on 21-10-2026 from 02:00 PM to 03:00 PM IST.
Intending bidders should contact M/s. e-Procurement Technologies Ltd. (AuctionTiger) at 6351896640 / 7984129853.
For detailed Terms and Conditions, please visit the auction portal

Place : Gujarat
Date : 16-10-2026
Authorized Officer
RBL Bank Ltd.

GRIHUM HOUSING FINANCE LIMITED

GRIHUM HOUSING FINANCE
Apna Ghar. Apni Pehchan.

E-AUCTION - SALE NOTICE

(Sale of secured immovable asset under SARFAESI Act)

Registered Office:- 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014
Branch Off Unit: : Office no. 201, 2nd Floor, Plot no. 308, 12/b, Golden Plaza (Gandhidham) Owners association, Gandhidham, Dist. Kachchh. Gujrat - 370240/ Office no 201, 2nd floor, Aurum Avenue, Mithakali Six Road, Navrangpura, Ahmedabad, Gujarat- 380006/ Girnar Khushbu Plaza, Office No. 52, Second Floor, GIDC, Vapi - 396195, Gujarat

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/ Mortgagor (s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act) , the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act. The Secured Assets will be sold on **"As is where is", "As is what is", and "Whatever there is" basis on The date as mentioned in column No. {J}** through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: https://www.bankeauctions.com.
For detailed T&Cs of sale, please refer to link provided in GHFL's/Secured Creditor's website i.e. **www.grihumhousing.com**

Sr. No.	Proposal No. Customer Name {A}	Demand Notice Date and Outstanding Amount {B}	Nature of Possession {C}	Description of Property {D}	Reserve Price {E}	EMD (10% of RP) {F}	EMD Submission date {G}	Incremental Bid {H}	Property Inspection Date & Time {I}	Date and time of Auction {J}	Known encumbrances /Court cases if any {K}
1	Loan No. HF0153H20100103 Shrivastav Sanjay (Borrower) Shreevastav Julie (Co Borrower)	Notice date: 11-05-2026 Total Dues: Rs.398025/- (Rupees Three Lakh Ninety Eight Thousand TwentyFive Only) **payable as on 11-05-2026 along with interest @ 9.72% p.a. till the realization.**	Physical	All The Piece And Parcel Of N. A. Immovable Property Being Plot No. 729, Admeasuring About 54-33 Sq. Mtrs., Revenue Survey No. 528 Paiki, 541, 542 & 543, In The Area Known As "Ambika Nagar Scheme-1", Situated At Village Varsamedi, Taluka Anjar, District Kachchh, Thereupon In The Sub-Registration District Of Anjar, Registration District Of Kachchh, State Of Gujarat And Bounded As Under: Surrounded On East By: Internal Road Surrounded On West By: Galey, Surrounded On North By: Plot No. 728 Surrounded On South By:Plot No. 730	**Rs. 469219/-** (Rupees Four Lacs Sixty Nine Thousand Two Hundred Nineteen Only)	**Rs. 46921.90** (Rupees Forty Six Thousand Nine Hundred Twenty One and Ninety Paisas)	17-11-2026 Before 5 PM	10,000/-	13-11-2026 (11AM - 4PM)	18-11-2026 (11 AM- 2PM)	NIL
2.	Loan No. HL00104100000005062369 Babara Ram (Borrower) Kamala Kumari (Co Borrower)	Notice date: 09-03-2026 Total Dues: **Rs. 1065519/-** (Rupees Ten Lakh Sixty Five Thousand Five Hundred Nineteen Only) **payable as on 09-03-2026 along with interest @12% p.a. till the realization.**	Physical	All That Piece And Parcel Of The Unit No.C2-203, On 2nd Floor, Carpet Area As Defined Under The Real Estate (Requlation And Development) Act,2016 Adm.42.52 Sq.Mtrs. I.E. Adm.50.85 Sq.Yds. And Balcony Area Adm.2.29 Sq.Mtrs. I.E. Adm.2.74 Sq,Yds. With Undivided Share In Common Area Adm.41.31 Sq.Mtrs. I.E. Adm.49.41 Sq.Yds. And All Totaling To Adm.86.12 Sq.Mtrs. I.E. Adm.103 Sq.Yds. Of Saleable Area And Undivided Proportionate Share In The Land Adm.56.1 Sg.Mtrs. I.E. Adm.67.1 Sq.Yds., In Scheme Known As "Aavaas" Land Bearing Survey No.449/2, 454/1, 454/2/1p 8& 454/2/2 Of Mouje:- Moraiya Taluka:- Sanand In The District Of Ahmedabad & Registration Sub District Of Sanand. Boundaries As Per Document:- East:Block-C4, West:Flat No.C2-202, North:Road, South: Flat No.C2-204. Boundaries As Per Site East: Society Road Then Block No. C-4, West : Flat No. C2-202, North: Society Road, South: Flat No.C2-204.	**Rs. 1095019.00/-** (Rupees Ten Lacs Ninety Five Thousand Nineteen Only)	**Rs. 109501.90/-** (Rupees One Lacs Nine Thousand Five Hundred One and Ninety Paisas Only)	17-11-2026 Before 5 PM	10,000/-	13-11-2026 (11AM - 4PM)	18-11-2026 (11 AM- 2PM)	NIL
3.	Loan No. HL00646100000005021845 Harijan Sureshbhai Gordhanbhai (Borrower) Harijan Rekhaben Sureshbhai (Co Borrower)	Notice date: 09-04-2026 Total Dues: **Rs. 1486075/-** (Rupees Fourteen Lakh Eighty Six Thousand SeventyFive Only) **payable as on 04-09-2026 along with interest @13.2% p.a. till the realization.**	Physical	All That Piece And Parcel Of The Property Being Residential Flat No.B-105, Admeasuring About 651.00 Sq.Fts. Equivalent To 60.50 Sq. Mtrs., Lying And Locate On The First Floor Of The " B" Building Known As" Nandandham Co. Op. Hsc, Soc. Ltd." Constructed On The' N.A Land Bearing Survey No. 378/A/2 Paikee, Admeasuring About 6139.91 Sq. Mtrs. Situated At: Chala, Tal. Vapi, Dist. Valsad. Which Is Bounded Under- North: Ots, South: Passage, East: Flat No. B-106, West: Ots/Staircase **Admeasuring Area -60.50 Sq. Mtrs.**	**Rs. 1026000.00/-** (Rupees Ten Lacs Twenty Six Thousand Only)	**Rs. 102600/-** (Rupees One Lacs Two Thousand Six Hundred Only)	02-11-2026 Before 5 PM	10,000/-	28-10-2026 (11AM - 4PM)	03-11-2026 (11 AM- 2PM)	NIL

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder.
The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider) C1 India PVT LTD. Address- Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email id - Support@bankeauctions.com. Contact Person - Dharni P, E-mail id: dharani.p@c1india.com, Contact No.9948182222.. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the **Earnest Money Deposit (EMD) by way of by way of NEFT/RTGS /DD in the Account name – GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C, Account no. – 091551000028, IFSC code - ICIC0000915,, Branch Address - ICICI Bank Ltd, Panchshil Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014/** drawn on any nationalized or scheduled Bank on or before the dates as mentioned in column No. **{G}** and register their name at https://www.bankeauctions.com and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at **Address- Office no. 201, 2nd Floor, Plot no. 308, 12/b, Golden Plaza (Gandhidham) Owners association, Gandhidham, Dist. Kachchh. Gujrat - 370240/ 201, 2nd floor, Aurum Avenue, Mithakali Six Road, Navrangpura, Ahmedabad, Gujarat- 380006/ Girnar Khushbu Plaza, Office No. 52, Second Floor, GIDC, Vapi - 396195, Gujarat Mobile no. +91 8281138143 e-mail ID p.adith@grihumhousing.com** For further details on terms and conditions please **visit https://www.bankeauctions.com & www.grihumhousing.com** to take part in e-auction.
This notice should also be considered as 30 DAYS (Thirty)/ 15 DAYS (Fifteen) notice to Borrower / Co-Borrower/ Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002
Note: In any case if there is any difference between the contents of local language publication and English newspaper publication, the Content, of the English newspaper language published in Financial Express shall be prevail.

Date: 16-10-2026, Place: Gujarat
Sd/- Authorised Officer, Grihum Housing Finance Limited