CFM ASSET RECONSTRUCTION PRIVATE LIMITED

REGISTERED OFFICE: "Block no. A/1003, West Gate, Near YMCA Club, Sur No. 835/1+3, S. G. Highway, Makarba, Ahmedabad-380051 Gujarat"

CORPORATE OFFICE: 1st Floor, Wakefield House, Sprott Road, Ballard Estate, Mumbai-400038

EMAIL: chetan.rajpurohit@cfmarc.in
CONTACT: 079-66118554 & 079-6611855
Mobile : 9892816471

thoughtful regeneration

APPENDIX- IV-A

[See proviso to rule 8 (6)]

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.

CFM Asset Reconstruction Private Limited ('CFM-ARC') (acting in its capacity as Trustee of CFM-ARC Trust - 207) have acquired the entire outstanding debt along with underlying securities Of **Kataria Lakhankumar Bhojraj and Others (Borrowers & Co- Borrowers)** under section 5 of the said Act vide Registered Assignment Agreement dated 31.12.2025 and by virtue of the said Assignment Agreement, Jana Small Finance Bank Limited assigned all the rights, title and interests along with underlying securities and guarantees in favor of CFM-ARC.

Notice is hereby given to the public in general and in particular to the Borrowers and Guarantors that the below described immovable properties (Secured Assets) mortgaged/charged to the Secured Creditor, the Physical possession of which has been taken by the Authorized Officer of the Assignor on 03.05.26 will be sold on "As is where is basis", "As is what is basis", and "Whatever there is basis", and "No recourse basis" on **22-December 2026** for recovery of **Rs. 8,41,325/- (Eight Lakh Forty-One Thousand Three Hundred and Twenty-Five Rupees Only) as on 20-11-2025** together with further interest from 21.11.2025 penal Interest till the date of payment of the said amount in full together with all cost charge and expenses etc theron minus recovery, if any due to the secured creditors from **(1) Kataria Lakhankumar Bhojraj (Borrower) 2. Bhojraj Mangaldas Katariya (Katara) (Co-Borrower).**

DESCRIPTION OF SECURED PROPERTY:	A Residential House Constructed on the land of Plot No. 35 Paike, C. S. No. 331, Shit No. 7, land admeasuring 40-12-42 Sq. Mtrs., of Gamtal Land of Visavadar, Ta. Visavadar, Dist. Junagadh. Boundaries by:- East: Adj. Other's Property, West: Adj. Other's Property, North: Adj. Waste Land of Government, South: Other's Property.
SECURED DEBT:	Rs. 8,41,325/- (Eight Lakh Forty-One Thousand Three Hundred and Twenty-Five Rupees Only) as on 20-11-2025 together with further interest from 21.11.2025 penal Interest till the date of payment of the said amount in full together with all cost charge and expenses etc theron minus recovery, if any due to the secured creditors
RESERVE PRICE (RP):	7,05,000/- (Rupees Seven Lakh Five Thousand Only)

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EMD:	70,500/- (Rupees Seventy Thousand Five Hundred Only)
TIME: **DATE:** **PLACE: For E-AUCTION**	E-Auction/Bidding through website (https://www.bankeauctions. com) Date: - 22-12-26 - Time: 11:00 AM to 12:00 PM
INSPECTION	With prior consultation of Authorised Officer
LAST DATE AND TIME FOR BID SUBMISSION:	On or before 05:00 PM on 21-12-2026
CONTACT :	Dr. Chetan Rajpurohit – 9892816471 Email: chetan.rajpurohit@cfmarc.in

Encumbrances if any: Not known to the secured creditor

For detailed terms & conditions of the sale through e auction, please refer to the link provided in Secured Creditors website i.e. https://www.cfmarc.in before submitting bids for taking part in the e-auction.

Bidders may also visit the website https://www.bankeauctions.com or contact service provider M/s. C1 India Private Limited. Bidder Support Nos.: 0124-4302020 / 21 / 22, +91 7291981124 / 1125 / 1126; email: support@bankeauctions.com, Mr. Bhavik Pandya, Contact No. +91 8866682937; Maharasthra@c1india.com

This notice of 15 days is being given to all of you in compliance of under section 13(8) and Rule 8, Sub Rule 6 of SARFAESI Rules Under the SARFAESI Act 2002, informing all the Borrowers, all the Guarantors and all the Mortgagors about holding of auction/sale of the aforementioned Secured Property/ties / Secured Assets at the aforementioned date and time, with the advice to redeem the secured Property/ties/Secured Assets. If so desired by them, by paying the outstanding dues as mentioned herein above along with further interest, other costs and expenses thereon due and payable prior to the scheduled auction. In case of default in payment, any or all of the Secured Properties/Secured Assets shall at the discretion of the Authorized Officer/Secured Creditor be sold through any of the modes as prescribed under Rule 8(5) of Security Interest (Enforcement) Rule, 2002.

Authorised Officer
CFM Asset Reconstruction Pvt. Ltd.
Acting as trustee of CFMARC Trust –207

Date: 16-11-2026
Place: Ahmedabad

TENDER DOCUMENT CUM TERMS AND CONDITIONS OF SALE

IN THE ACCOUNT OF KATARIA LAKHANKUMAR BHOJRAJ & ORS.

1) The Bids document along-with declaration as given below shall be submitted in website https://www.bankauctions.com .Bids should be along with along with self-attested copies of Aadhar Card/PAN Card / Passport / Electricity Bill/Voter ID. mentioned UTR No/supportive evidence for submitting EMD amount or by bidder along-with DD or UTR details of requisite EMD amount. Bank details for online transaction are mentioned below:

Beneficiary Name	CFMARC Trust - 207
Bank and Branch	Union Bank of India, Andheri Branch
Account Number	002811010000344
IFSC	UBIN0800287

2) Intending bidders may avail training for online bidding from M/s C1 India Pvt Ltd, Address Plot No.68, 3rd Floor, Sector-44, Gurugram-122003, Haryana, India., contact No & Name Bhavik Pandya, No. 8866682937 Email address maharashtra@c1india.com

The detail regarding E auction provider are mentioned below

Name of Auction Agency	M/s C1 India Private Limited
Address	Plot No.68, 3rd Floor, Sector-44, Gurugram-122003, Haryana, India.
Contact persons	Bhavik Pandya
Help Line No	8866682937
Email Address	maharashtra@c1india.com.
Website address	www.bankeauctions.com

3) Bid document below Reserve Price and without KYC will be disqualified / Rejected by the Authorised officer of the Secured Creditor at his/her discretion.

4) Last date of submission of Bid document is 21.12.2026

5) The intending bidder should bid for entire immovable property i.e. the entire Secured Asset. Any bid for part property shall be rejected by the Authorised Officer without according any reason to the prospective bidder.

6) The person deputed for inspection by the prospective bidder should carry with him appropriate POA and/or authorization on the letterhead of the organization he/she represents along with his/her government ID photo proof, failing which inspection may be refused.

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7) The EMD of unsuccessful bidders shall be refunded within fifteen (15) days from the date of Auction. The bidder will not be entitled to claim any interest, if the refund of EMD is delayed beyond the said period for any reason whatsoever.

8) The Secured Asset shall be sold at a price not less than the Reserve Price mentioned hereinabove.

9) The offer should only be placed only through bid document submitted physically at the address mentioned above.

10) The entire procedure of conducting Auction shall be at the exclusive discretion of the Authorised Officer and intending purchaser shall have no right to object to the same.

11) The bid amount can be improved by Rs.25,000 (Rs Twenty Five Thousand) per bid/attempt ('**Bid Multiplier**') during the auction once bid document is submitted.

12) The Said Properties shall be sold to the highest bidder.

13) The successful bidders will have to immediately, but not later than next working day, pay 25% of the sale price (after adjusting the Aggregate Earnest Money deposited) by way of DD/ RTGS/NEFT and the balance of 75% of the consideration shall be payable by the successful bidder on or before the fifteenth day of the confirmation of the sale of the Said Properties, or such other time as may be agreed to between CFMARC and the successful bidder not exceeding three months from the date of the Auction, subject to the sole discretion of the Authorised Officer of CFMARC.

14) In the event of any default in payment of any of these amounts, or if the sale is not completed by reason of any default on the part of the successful bidder, CFMARC in its absolute discretion, shall be entitled to forfeit all the moneys till then paid by the successful bidder and put up the assets in question for resale/disposal. Further, such defaulting successful bidder shall not be entitled to make any claim in the event of the assets realizing higher price on resale.

15) The bidder shall deduct and deposit with the concerned department/statutory body Tax Deducted at Source ("TDS"), as applicable under section 194-IA of the Income Tax Act, 1961. Such TDS shall be considered as part of the Offer made by the bidder.

16) The stamp duty, registration charges, cess, sales tax, Value Added Tax("VAT") (if applicable), transfer charges, if any, and all other incidental costs, charges and expenses in connection with the sale of the aforesaid assets shall be borne by the purchaser/successful bidder.

17) Transfer of the Said Properties to the successful bidder shall be done by the Authorized Officer only upon payment of the entire sale consideration and other charges as per the terms contained herein.

18) As from the date of issuance of Sale Certificate, the purchaser shall hold the assets at his/her/their sole risk and cost as regards any loss or damage to the assets by fire or earthquake or any other natural calamities or due to theft, burglary or robbery or from any other cause whatsoever and neither CFMARC nor the Authorized Officer shall be liable for any such loss or damages.

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19) Presently there are no encumbrances known to CFMARC.

20) The Said Properties are offered for sale on **"AS IS WHERE IS","AS IS WHAT IS BASIS", "WHATEVER THERE IS"** and **"NO RECOURSE BASIS"**. Neither CFMARC nor the Authorized Officer undertakes any responsibility to procure any permission/license etc. in respect of the Said Properties offered for sale hereinabove. The successful bidder will have to bear all outstanding dues including water/electricity/service charges, transfer fees, electricity dues, society dues, dues of the Municipal Corporation/local authority dues, taxes including sales tax, VAT,GST or any other cess, duties, levies by whatever name it is called, if any, in respect of the Said Properties.

21) The bidders are advised in their own interest to verify and conduct detailed Due Diligence of the Said Secured Asset to their thorough satisfaction before submitting the offers. Any claim post confirmation of the sale in favour of the successful bidder shall not be entertained by the Secured Creditor.

22) The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues/affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The authorized officer /secured creditors shall not be responsible in any way for any third-party claims/rights/dues.

23) The successful bidder shall be deemed to have purchased the Secured Asset after complete satisfaction of title thereto and inspection thereof and shall not be entitled to make any requisition or raise any objection as to the title or condition of the Said Secured Asset or any part thereof after submission of the Bid.

24) The successful bidder shall, notwithstanding any discrepancy or variation in the names, quantities, survey numbers measurement, boundaries and abuttal as mentioned herein above or any public notice, accept the said Secured Asset purchased by it/him.

25) The bidder shall purchase the said Secured Asset in the same condition that the said Secured Asset exist on the date of sale. The date of sale shall mean, the date when the Authorized Officer accepts the offer of the successful bidder. From and after the date of issuance of Sale Certificate by the Authorized Officer, the same shall be at the sole and entire risk and costs and account of the successful bidder as regards any risk, injury, loss or damage thereto or any part thereof from any cause whatsoever. The successful bidder shall not make any requisition for repairs or otherwise and the obligations of carrying out such repairs shall be solely that of the successful bidder.

26) Conditional offers will be treated as invalid. Likewise correspondence about any change in the offers will not be entertained. Any bidder who wishes to give a fresh offer for the said Secured Asset on or before the last date prescribed for submission of the offers contemplated herein, may file a fresh offer with appropriate EMD.

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27) The successful bidder will be bound by the regulations of the local / any other authority, as applicable with regard to the use of the said Secured Asset along with its super structure, plant and machinery thereon, if being part of the said Secured Asset contemplated herein.

28) If the dues of the existing charge-holders together with all costs, charges and expenses incurred by CFMARC are offered by or on behalf of the Borrower or guarantors at any time before the date of confirmation of sale, the Said Properties or part thereof, shall not be auctioned in accordance with the provisions of the SARFAESI Act, 2002 and the Rules thereunder.

29) The bidder shall not be entitled to withdraw or cancel offer once submitted unless permitted by the Authorized Officer. If the bidder withdraws or cancels the offer, the EMD shall be liable to be forfeited and will also be liable to pay the Authorized Officer, the loss or damage suffered consequent upon withdrawing or canceling the offer. The assets in question will then be resold at the risk and consequences of the bidder.

30) On confirmation of sale by CFMARC and if the terms of payment have been complied with, the Authorised Officer exercising the power of sale shall issue Sale Certificate for immovable asset in favour of the purchaser/successful bidder in the form given in Appendix V of the Security Interest (Enforcement) Rules, 2002.

31) The sale certificate will be issued in the name of the purchaser(s) / Applicant(s) only and will not be issued/transferred in any other name(s).

32) The Authorized Officer is selling the said Secured Asset pursuant to the powers derived from the SARFAESI Act. The said Secured Asset comprised in and forming part of the sale is sold, subject to all defects, faults, imperfections and errors of description latent or otherwise. The Authorized Officer is not answerable for the correct description genuineness, veracity, authenticity of or any defects in the said Secured Asset and does not warrant any condition whatsoever pertaining to the same. The bidders should make their own enquiry about the same and satisfy themselves if there are any other encumbrances, reservations, acquisitions, charges, liens or defects affecting the title of the said Secured Asset. The bidders shall not be entitled to issue or raise any requisitions or objections to or upon the title post bid submission. The bidders should make enquiries about the utility of the said Secured Asset put up for sale hereunder and no warranty or assurances of any kind is given by the Authorized Officer and/or CFMARC.

33) The bidder shall be deemed to have undertaken a due diligence of the said Secured Asset and that the bidder are presumed to have taken independent legal or commercial advice before participating in the auction contemplated herein.

34) The Authorized Officer reserves right to reject any or all offer/s without assigning any reason and in case all the offers are rejected, either to hold negotiations with any of the bidder or sell the assets through private negotiations with any of the bidders or any other party/parties or invite fresh offers. CFMARC's decision in this regard shall be final & binding.

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35) The Authorized Officer will be at liberty to amend/modify/delete any of the above conditions as may be deemed necessary in light of the facts & circumstances of the case.

36) Disputes, if any, shall be within the jurisdiction of Courts and Tribunals in Ahmedabad only.

37) Words & expressions used hereinabove shall have the same meanings respectively assigned to them under SARFAESI Act and the rules framed thereunder.

38) **Other terms and conditions pertaining to Auction:**

a) Only E Auction/ bidding will take place.
b) Bidders are cautioned to be careful while submitting their bid amount and to check for alteration, if any, before confirming the same.
c) No request/complaint of wrong bidding will be entertained for cancelling the sale and in such case, the EMD in full will be forfeited.
d) Only upon verification of the bid form and availability of DD /confirmation of remittance of Aggregate EMD through NEFT/RTGS, bidder will be allowed to bid further and or improve offer.
e) All bids placed as required will considered as bid for himself/herself. Once the bid is placed, the biddercannot reduce or withdraw the bid for whatever reason.
f) The highest bid on the auction shall supersede all the previous bids of all the bidders. The bidder with the highest offer/ bid does not get any right to demand acceptance of his bid in case any stay order is received by CFMARC by any forum.
g) The bidder shall be solely responsible for all consequences arising out of the bid submitted by him (including any wrongful bidding) and no complaint/ representation will be entertained in this regard by the CFMARC. Hence bidders are cautioned to be careful to check the bid amount and alter/rectify their bid if required before confirming the bid submitted.



Authorized Officer

BID DOCUMENT

IN THE ACCOUNT OF KATARIA LAKHANKUMAR BHOJRAJ & ORS

PARTICULARS OF THE BIDDER

1) Name of the Bidder:_____
2) Constitution of the Bidder:_____
3) Postal Address of the Bidder:_____
   _____
4) Telephone Nos. (O) _____ (R) _____
   (Mobile) _____ (E-Mail) _____
5) Document of proof of identity (tick whichever is being attached):
   a. Driving License Number_____
   b. PAN Card Number_____
   c. Voter Identity Card Number_____
   d. Passport Number_____
   e. Certificate of Incorporation Number_____
   f. Partnership Agreement details_____

6) EMD Remittance details
   a. Date of remittance_____
   b. Name of Bank_____
   c. Branch Name_____
   d. Bank Account No._____
   e. IFSC Code No._____
   f. UTR No._____

   OR

   a. Date of Demand draft_____
   b. Name of the Issuing Bank_____

7) DETAILS OF THE OFFER/BID:
   Price Offered: Rs. _____ (Amount in figures)
   Rs._____
   _____ (Amount in words)

SIGNATURE OF BIDDER/OFFEROR

DECLARATION BY BIDDER / OFFEROR

IN THE ACCOUNT OF KATARIA LAKHANKUMAR BHOJRAJ & ORS

(a) I/We, the Offeror/s aforesaid do hereby state that, I/We have read the entire terms and conditions of the tender and public notice for sale in the matter of sale of secured immovable of Kataria Lakhankumar Bhojraj & Ors and understood them fully. I/We, hereby unconditionally agree to conform with and to be bound by the said terms and conditions.

(b) I/We, the Offeror/s aforesaid do hereby confirm that I/We have taken inspection of the premises and I/We are satisfied with the condition of the same and I/We shall not claim any loss or reduction in the amount offered on account of any deviation in the details and description of the properties.

(c) I/We further declare that I/We intend to purchase the above referred assets from the Authorized Officer of CFM-ARC for our own use/business and that the information revealed by me/us in the tender/offer is true and correct. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the tender submitted by me/We is liable to be cancelled and in such case the Aggregate Earnest Money Deposit paid by me/us is liable to be forfeited by CFM-ARC and CFM-ARC will be at liberty to annul the offer made to me/us at any point of time. I/We also agree that after my/our offer given in my/our offer for purchase of the assets is accepted by CFM-ARC and I/we fail to accept or act upon the terms and conditions herein or am /are not able to complete the transaction within the time limit specified herein for any reason whatsoever and/or fail to fulfill any/all the terms & conditions herein, the Aggregate Earnest Money Deposit and any other monies paid by me/us along with the offer and thereafter, are liable to be forfeited by CFM-ARC and that CFM-ARC has also a right to proceed against me/us for specific performance of the contract, if so desired by CFM-ARC.

SIGNATURE

AU SMALL FINANCE BANK LIMITED

INFORMATION NOTICE

The below mentioned Borrowers & Co-Borrowers are informed to remove their movable assets from the mortgaged property (mentioned in the below table) which is going to be sold by **AU Small Finance Bank Ltd. (A Scheduled Commercial Bank)** through auction proceeding under **SARFAESI Act, 2002**, otherwise the movable assets would be transferred to any nearest location at their own cost and they will also be liable for any damage caused during the shifting, if it is not removed within 15 days. For other queries contact the concerning person as mentioned below.

Loan A/c No. / Name of Borrower/ Co-Borrower/ Mortgagor/Guarantor	Detail of Mortgaged Property	Contact Person
(Loan A/C No.) LN00106012127736, M/S Golden Agro (Borrower) Patel Sureshbhai Bhabhibhai, S/O Bhabhibhai (Co-Borrower) Smt.Patel Poojaben Sureshkumar (Co-Borrower)	Property Situated At :- Survey No.4521, Property No.3715, Situated At Ladol, Sundar Society, Tal:- Vijapur, District :- Mahesana, Gujarat. **Admeasuring 116.17 Square Metre**	Shaileshbhai Gadhavi 8980019208
(Loan A/C No.) LN00107011749706, Alpeshpuri Ganapatpuri Gosawmi, (Borrower) Smt.Bhavnaben Gosawmi, (Co-Borrower) Smt.Ganapatpuri Gausawmi (Co-Borrower)	Property Situated At- Mikat No.-611 Sarlar, No-614, Vill- Parkhali, Tal- Vadgam, Dist-Banaskantha, Gujarat, 385210 **Admeasuring 640 Sqft.**	Shaileshbhai Gadhavi 8980019208
(Loan A/C No.) LN00106072064532, M/S Gayatri Food Products Through It.S Proprietor Dhanrebhai Arvindbhai Kanani , (Borrower) Dhanrebhai Arvindbhai Kanani , S/O Arvindbhai Kanani (Co-Borrower) Dharmik Arvindbhai Kanani S/O Arvindbhai Kanani (Co-Borrower) Arvindbhai Kanani Girdharbhai S/O Girdharbhai (Co-Borrower)	Property Situated At Plot No 101 , Parishram Apartment , Survey No 2196 , Revenue Survey No 648/Paiki , Final Plot No 389 , Mukarami Samadevi Road , Kanjiwadi Vistar, Tehsil & Distt-Navsari, Gujarat, 396445 **Admeasuring 1250 Sq.Ft.Built Up Area**	Devangi Parikh 8980049012
(Loan A/C No.) LN00106012272788 & LN00106012512084, Pankajkumar Premjibhai Dangrasiya S/O Premjibhai , (Borrower) Smt.Tarsiben Dangrasiya Pankajbhai, W/O Pankajkumar Premjibhai Dangrasiya (Co-Borrower)	Property Situated At :- Sr. No. 20 Paiki, Plot No:- 44, Paiki, Vill :- Trapar , Ground Floor Shop No. 5 Without Roof Rights , Dist- Morbi , Gujarat. **Admeasuring 7.70 Sq.Mtr.** (Property 2) Property Situated At :- Sr. No. 20 Paiki, Plot No. 44 Paiki , Vill :- Trapar , Ground Floor Shop No. 4, Without Roof Rights , Dist- Morbi , Gujarat. **Admeasuring 9.32 Sq.Mtr**	Zala Harvijay 8980020120
(Loan A/C No.) LN00106072586143, M/S Khetrishwar Enterprises , (Borrower) Chhail Singh, S/O Narasiram (Co-Borrower) Smt.Malmata Devi (Co-Borrower) Mod Singh S/O Narsiji (Co-Borrower), Purohit Deshuben Modusing S/O Narsiram (Co-Borrower)	Property Situated At - Plot No 1, Block No:47, Aryan Villa, Village- Baben, Tal- Bardoli, District- Surat, Gujarat, 394601 **Admeasuring 765.96 Square Feet**	Devangi Parikh 8980049012
(Loan A/C No.) LN00106072731994, Patel Sonalbhai Dahyabhai S/O Dahyabhai , (Borrower) Smt.Patel Rinuben Somabhai, (Co-Borrower) Patel Bhanubahen Sendhabhai (Co-Borrower) Patel Sendhabhai Dahyabhai S/O Dahyabhai (Co-Borrower) Patel Dahyabhai Bhaykhandas S/O Bhaykhandas (Co-Borrower)	Property Situated At :- Survey No.- 1215, Mikat No.-1452, Gram Panchayat, Jagudam Vas Navi, Sindhav, Tal- & Dist - Mahesana, Gujarat, 382705 **Admeasuring 48.14 Sqmtr.**	Shaileshbhai Gadhavi 8980019208
(Loan A/C No.) LN00106012461051, Arvindbhai Deshabhai Kavathiya S/O Deshubhai , (Borrower) Smt.Tejaben Arvindbhai Kavathiya, W/O Arvindbhai (Co-Borrower)	Property Situated At -Re.No. 6, Shop No. 2, Sub Plot No - 121/2 Paiki Plot No - 121 Paiki, T.P. Scheme No - 31, F.P. No - 42, City Survey Ward No - 13/2, City Survey No - 3945/121, New Sukh Sagar-2, Tal & Dist. - Rajkot Distt- Project Gujarat **Admeasuring 12.84 Sqyds**	Zala Harvijay 8980020423
(Loan A/C No.) LN00107022897415, Vaghela Ajeisingh Dhamarsingh S/O Vaghela Dhamarsingh, (Borrower) Smt.Vaghela Vaktuba Ajeisaling, W/O Vaghela Ajeisaling (Co-Borrower)	Property Situated At - Aakami No. 621, Thakor Vas, Near Ishmani Mata Temple, Moje- Bhalehar Moti, Ta- Dantiwada, Dist- Banaskantha, Gujarat **Admeasuring 600.403 Sq Ft**	Shaileshbhai Gadhavi 8980019208
(Loan A/C No.) LN00106013188514, Rakeshkumar Nanabhai Tarar , (Borrower) Nanabhai Pujabhai Tarar, (Co-Borrower) Smt.Nishtiben Nanabhai Tarar (Co-Borrower)	Property Situated At - Mikat No.350, Gram Panchayat Dhanej, Tal:- Vadali, Dist:- Sabarkantha, Gujarat. **Admeasuring 83.64 Sq Mtr**	Vrrajkumar Patel 9737009295
(Loan A/C No.) LN00106014042380 & LN00106071190780, M/S Ashapura Pan And Celebrity , (Borrower) Valvani Sunil Sadhuram (Co-Borrower) Valvani Jayreen Sunilbhai (Co-Borrower) Valvani Dhanvani Jaydeobhai (Co-Borrower)	Property Situated At- Plot No 57 And 58, Revenue Survey No 589 Paiki 2 City Survey No 18902/52 And 18902/53, Flat No 302, Tp No 19, F P No 152, Floor No -3, City Ward No 16 Bhakti Park, "Hakon Flats" Telsid & Dist- Rajkot, Gujarat. **Admeasuring 46.66 Sq Mtr**	Zala Harvijay 8980020423
(Loan A/C No.) LN00106013060891, M/S Parmar Kirana Store , (Borrower) Parmar Mayanshi, (Co-Borrower) Parmar Vadansinh (Co-Borrower) Smt.Parmar Bhuvaben (Co-Borrower)	Property Situated At - Mikat No.166, Kab Group Village Latpur, Ta Dhansura Mouzase Mota Latpur, District - Sabarkantha, Gujarat **Admeasuring 50.19 Square Metre**	Vrrajkumar Patel 9737009295
(Loan A/C No.) LN00106013728973, Tamariya Rohit Dayabhai , (Borrower) Tamariya Hareshbhai Dayabhai, (Co-Borrower) Smt.Tamariya Sureiben Rohitbhai (Co-Borrower)	Property Situated At- Plot No-1 Paiky, Survey No-1471 Paiky-1/4, G/F Gokuben No-3, Wankaner Taluka, Vill- Sartanpar, Tal & District- Morbi, Gujarat **Admeasuring 18.58 Square Metre**	Zala Harvijay 8980020423
(Loan A/C No.) LN00106014405321, Bati Jignesh , (Borrower) Bati Ashok , (Co-Borrower) Smt Bati Sonalben (Co-Borrower)	Property Situated At - R.S.No. 324 Paikee, Plot No. 82, Sub Plot No. 02/A, Ramjan Park, At. Jamnagar, Tal. Jamnagar, Dist. Jamnagar, Gujarat **Admeasuring 67.1 Sqmtr.**	Zala Harvijay 8980020423

Date : 13/11/2026 Place : Gujarat. Authorised Officer, AU Small Finance Bank Limited

EQUITAS SMALL FINANCE BANK LTD

(Formerly Known As Equitas Finance Ltd)
Corporate Office: No.769, Spencer Plaza,
4th Floor, Phase-II, Anna Salai, Chennai, TN - 600 002

POSSESSION NOTICE
(U/s. Rule 8 (1) - for Immovable Property)

Whereas the undersigned being the Authorized Officer of **M/s. Equitas Small Finance Bank Limited**, 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 calling upon the below mentioned Borrowers to repay the total outstanding amount mentioned in the notice being within 60 days from the date of receipt of the said notice. Since the below mentioned Borrowers having failed to repay the below stated amount within the stipulated time, notice is hereby given to the below mentioned borrowers 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 the said Act read with Rule 8 of the Security Interest Enforcement Rules, 2002. The Borrowers in particular and the public in general are hereby cautioned not to deal with the schedule mentioned properties and any dealings with the properties will be subject to the charge of M/s. Equitas Small Finance Bank Limited and further interest and other charges thereon." 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."

Sl. No.	Name of the Borrower(s)/ Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date and Amount	Possession Taken Date
1.	LOAN NO.: 700011424476 BRANCH: Palanpur BORROWER_NAME: Mr/Mrs Mathurji Sadaji Vaghela GUARANTORS_NAME: Mr/Mrs Sadaji Harji Vaghela Mr/Mrs Ashaben Mathurji Vaghela	All That Piece And Parcel Of Freehold Immovable Gamtal Property Being A Residential Milkat No.405, House No.98, Admeasuring Around 384 Sq. Ft. I.E., Situated On The Land In Vasda , Sub-Dist.Palanpur And Dist.Banaskantha & Bounded As Under,, Measurement :-Admeasuring Around 384 Sq. Ft., Extentsqft :- 384, Registrationdistrict :- Banaskantha, Registrationoffice :- Palanpur, North by : House Of Pravebhai Laxmanbhai Bhushi, South by : House Of Vaghaji Sadaji Vaghela, East by : Road, West by : Open Land	21.08.2026 and Amount Rs. 3,16,327	11.11.2026
2.	LOAN NO.: EMFWADAJ0022961/ ELPWADAJ0022962 BRANCH: Wadaj BORROWER_NAME: Mr/Mrs Chandreshbhai Ranjanbhai Dutt GUARANTORS_NAME: Mr/Mrs Dutt Bhavesh R Mr/Mrs Dotaniya Laxmiben	All The Piece And Parcel Of Residential Property Being A Flat No.F/1 Admeasuring Around 55 Sq.Mtrs (592.01Sq.Ft) & Flat No.F/2 Admeasuring Around 55 Sq.Mtrs (592.01Sq.Ft) Total Admeasuring Around 110 Sq.Mtrs (1184.03Sq.Ft) On First Floor Situated At The Area Known As Nr.Kashi Vishwnath Temple O/S Shahpur Gate Situated On The Land City Survey No.51 Of Moujo/Village: Kajipur-Kagdiwad Ward More Specific Situated On The Land Of Final Plot No.51 Of Tps No.3 Of Moujo/Village:Kajipur-Kagdiwad Ward Sub.Dist And Dist.Ahmedabad Bounded As Under, North by : Fp No.52 & 53, South by : 80Ft Road, East by : Fp No. 133 & 136, West by : Fp No.45 & 47	22.07.2026 and Amount Rs. 26,47,285	11.11.2026
3.	LOAN NO.: 700011091352/ 700011091340 BRANCH: Udhana BORROWER_NAME: Mr/Mrs Shatrughan Prasad GUARANTORS_NAME: Mr/Mrs Sunita Shatrughan	All That Piece & Parcel Of Immovable Property, Premises Of Plot No. 66, Area Admeasuring 40.19 Sq.Mtrs., Along With 31.34 Sq.Mtrs. Undivided Proportionate Share In Road & C.O.P., Total Area 71.53 Sq.Mtrs. Land Of Society Known As Ayodhya Dham Residency, N.A. Land Bearing R.S. No. 343, 344, Block No. 366/B, 361/B, Village : Kareli, Taluka/Sub-District : Palsana, District : Surat., Measurement : Admeasuring 40.19 Sq. Mtrs. I.E. 432 Sq. Fts., Extentsqft : 432, Registrationdistrict : Surat, Registrationoffice : Palsana, North by : Plot No. 61, South by : Society Road, East by : Plot No. 67, West by : Plot No. 65	22.07.2026 and Amount Rs. 10,05,564	11.11.2026
4.	LOAN NO.: 700009391120/ 700009391161 BRANCH: Udhana BORROWER_NAME: Mr/Mrs Dabhi Bhikha Gangaram GUARANTORS_NAME: Mr/Mrs Tina Bhikha Dabhi Bavari	All That Piece & Parcel Of Immovable Property, Premises Of Plot No. 66, Area Admeasuring 40.15 Sq. Mtrs. Land With Construction Thereon, Along With 26.21 Sq.Mtrs. Undivided Proportionate Share In The Road And C.O.P. With All Rights Of Society Known As Green Park Vibhag-1, N.A. Land Bearing R. S. No. 498/1, Old Block No. 21/1 To 21/28, After Re-Survey New Block No. 23, 700 To 726, Village : Haldhuru, Taluka/Sub-District : Kamrej, District : Surat, State: Gujarat., North by : Plot No. 67, South by : Plot No. 65, East by : Society Road, West by : Plot No. 75	22.07.2026 and Amount Rs. 10,62,633	11.11.2026
5.	LOAN NO.: 700011070692 BRANCH: Bhavnagar BORROWER_NAME: Mr/Mrs Rockl Rameshbhai Kathi GUARANTORS_NAME: Mr/Mrs Kathi Kerolben Rockibhai	All That Piece And Parcel Of Immovable Property Of Residential House On Bearing Kareda Aakami Patrak Property No.435, House No.438 Having Land Admeasuring 191.37 Sq.Mts. With Construction Thereon, Situated At Gamtal Land Of Kareda, Tal. Ghogha And Dist. Bhavnagar In The State Of Gujarat., Measurement :- Having Land Admeasuring 191.37 Sq.Mts. With Construction Thereon, Extentsqft :- 2060.00, Registrationdistrict :- Bhavnagar, Registrationoffice :- Ghogha, North by : Property Of Jinabhai, South by : Property Of Jonibhai, East by : Road, West by : Waste Land	21.08.2026 and Amount Rs. 3,35,186	11.11.2026

Date: 16-11-2026
Place: Gujarat

Sd/-Authorized Officer,
Equitas Small Finance Bank Ltd

CFM ASSET RECONSTRUCTION PRIVATE LIMITED

Registered Office: "Block No.A/1003, West Gate, Near YMCA Club, Sur No.835/1+3, S.G. Highway, Makarba, Ahmedabad-380051, Gujarat. Corporate Office: 1st Floor, Wakefield House, Sprott Road, Ballard Estate, Mumbai-400038. Email: chetan.rajpurohit@cfmarc.in, Contact: 079-66118554 & 079-66118555, Mobile: 9892816471.

APPENDIX- IV-A [See proviso to rule 8 (6)]
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.

CFM Asset Reconstruction Private Limited ("CFM-ARC") (acting in its capacity as Trustee of CFM-ARC Trust-207) have acquired the entire outstanding debt along with underlying securities of Ejabul Shukur Ali Mallick & Ors. under section 5 of the said Act vide Registered Assignment Agreement dated 31-12-2025 and by virtue of the said Assignment Agreement, Jana Small Finance Bank Ltd. assigned all the rights, title and interests along with underlying securities and guarantees in favor of CFM-ARC.

Notice is hereby given to the public in general and in particular to the Borrowers and Guarantors that the below described immovable properties (Secured Assets) mortgaged/ charged to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of the Assignor on 16.08.2026 will be sold on **"As is where is basis", "As is what is basis", and "Whatever there is basis", and "No recourse basis"** on 22-12-2026 for recovery of Rs.22,33,084/- (Twenty Two Lakh Thirty Three Thousand and Eighty Four Rupees Only) due and payable as on 09-04-2026 together with further interest from penal interest till the date of payment of the said amount in full together with all cost charge and expenses etc thereon minus recovery, if any due to the secured creditors from 1) Ejabul Shukur Ali Mallick (Borrower), 2) Raja Sekh (Co-Borrower).

Description of Secured Property:	Constructed Residential Property admeasuring built up area 55-20 Sq.mtrs. (Carpet area 46-00 Sq.mtrs.,) situated at Mota Mauva Revenue Survey No.180 Paikee TPS-22, FP No.18 Gujarat Housing Board Rangoli Park Lig Yogna-2, Flat No.0908 at Rajkot, Boundaries by: East: Other Property, West: Flat No.N-0907, North: Internal Road, South: Corridor & Flat No.N-0905.
Secured Debt:	Rs.22,33,084/- (Twenty Two Lakh Thirty Three Thousand and Eighty Four Rupees Only) due and payable as on 09-04-2026 together with further interest from penal interest till the date of payment
Reserve Price (RP):	Rs.20,80,000/- (Rupees Twenty Lakh Eighty Thousand Only)
EMD:	Rs.2,08,000/- (Rupees Two Lakh Eight Thousand Only)
Time, Date & Place: for E-Auction	E-Auction/ Bidding through website (https://www.bankeauctions.com) Date: 22-12-2026. Time: 11:00 AM to 12:00 Noon
Inspection	With Prior Consultation of authorised officer
Last Date and Time for Bid Submission:	On or before 05:00 PM on 21-12-2026
Contact:	Dr. Chetan Rajpurohit - 9892816471, Email: chetan.rajpurohit@cfmarc.in

Encumbrances if any: Not known to the secured creditor

For detailed terms & conditions of the sale through e auction, please refer to the link provided in Secured Creditors website i.e. https://www.cfmarc.in before submitting bids for taking part in the e-auction.

Bidders may also visit the website https://www.bankeauctions.com or contact service provider M/s. C1 India Private Limited, Bidder Support Nos.: 0124-4302020/ 21/ 22, +91 7291981124/ 1125/ 1126; email: support@bankeauctions.com, Mr. Bhavik Pandya, Contact No. +91 8866682937; Maharasthra@c1india.com

This notice of 30 days is being given to all of you in compliance of under section 13(8) and Rule 8, Sub Rule 6 of SARFAESI Rules Under the SARFAESI Act 2002, informing all the Borrowers, all the Guarantors and all the Mortgagors about holding of auction/ sale of the aforementioned Secured Properties/ties/ Secured Assets at the aforementioned date and time, with the advice to redeem the secured Property/ties/ Secured Assets. If so desired by them, by paying the outstanding dues as mentioned herein above along with further interest, other costs and expenses thereon due and payable prior to the scheduled auction. In case of default in payment, any or all of the Secured Properties/ Secured Assets shall at the discretion of the Authorized Officer/ Secured Creditor be sold through any of the modes as prescribed under Rule 8(5) of Security Interest (Enforcement) Rule, 2002.

Place: Ahmedabad
Date: 16.11.2026

Sd/- Authorised Officer, CFM Asset Reconstruction Pvt. Ltd.,
Acting as trustee of CFMARC Trust-207

CFM ASSET RECONSTRUCTION PRIVATE LIMITED

Registered Office: "Block No.A/1003, West Gate, Near YMCA Club, Sur No.835/1+3, S.G. Highway, Makarba, Ahmedabad-380051, Gujarat. Corporate Office: 1st Floor, Wakefield House, Sprott Road, Ballard Estate, Mumbai-400038. Email: chetan.rajpurohit@cfmarc.in, Contact: 079-66118554 & 079-66118555, Mobile: 9892816471.

APPENDIX- IV-A [See proviso to rule 8 (6)]
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.

CFM Asset Reconstruction Private Limited ("CFM-ARC") (acting in its capacity as Trustee of CFM-ARC Trust-207) have acquired the entire outstanding debt along with underlying securities of Kataria Lakhankumar Bhojraj and Others (Borrowers & Co-Borrowers) under section 5 of the said Act vide Registered Assignment Agreement dated 31.12.2025 and by virtue of the said Assignment Agreement, Jana Small Finance Bank Limited assigned all the rights, title and interests along with underlying securities and guarantees in favor of CFM-ARC.

Notice is hereby given to the public in general and in particular to the Borrowers and Guarantors that the below described immovable properties (Secured Assets) mortgaged/ charged to the Secured Creditor, the Physical possession of which has been taken by the Authorized Officer ofthe Assignor on 03.05.2026 will be sold on **"As is where is basis", "As is what is basis", and "Whatever there is basis", and "No recourse basis"** on 22-December 2026 for recovery of Rs.8,41,325/- (Eight Lakh Forty One Thousand Three Hundred and Twenty Five Rupees Only) as on 20-11-2025 together with further interest from 21.11.2025 penal interest till the date of payment of the said amount in full together with all cost charge and expenses etc thereon minus recovery, if any due to the secured creditors from 1) Kataria Lakhankumar Bhojraj (Borrower), 2) Bhojraj Mangaldas Katariya (Katara) (Co-Borrower).

Description of Secured Property:	A Residential House Constructed on the land of Plot No.35 Paike, C.S. No.331, Shit No.7, land admeasuring 40-12-42 Sq.mtrs. of Gamtal Land of Visavadar, Ta. Visavadar, Dist. Junagadh. Boundaries by: East: Adj. Other's Property, West: Adj. Other's Property, North: Adj. Waste Land of Government, South: Other's Property.
Secured Debt:	Rs.8,41,325/- (Eight Lakh Forty One Thousand Three Hundred and Twenty Five Rupees Only) as on 20-11-2025 together with further interest from 21.11.2025 penal Interest till the date of payment of the said amount in full together with all cost charge and expenses etc thereon minus recovery, if any due to the secured creditors
Reserve Price (RP):	Rs.7,05,000/- (Rupees Seven Lakh Five Thousand Only)
EMD:	Rs.70,500/- (Rupees Seventy Thousand Five Hundred Only)
Time, Date & Place: for E-Auction	E-Auction/ Bidding through website (https://www.bankeauctions.com) Date: 22-12-2026 - Time: 11:00 AM to 12:00 Noon
Inspection	With Prior Consultation of authorised officer
Last Date and Time for Bid Submission:	On or before 05:00 PM on 21-12-2026
Contact:	Dr. Chetan Rajpurohit - 9892816471, Email: chetan.rajpurohit@cfmarc.in

Encumbrances if any: Not known to the secured creditor

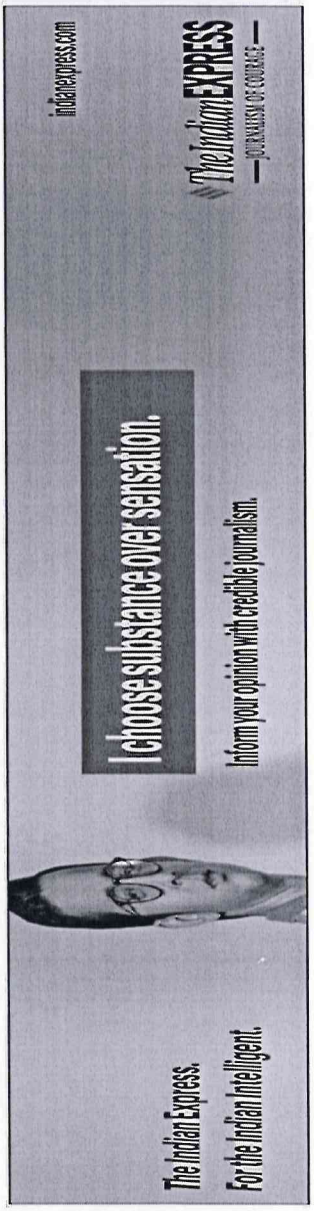
For detailed terms & conditions of the sale through e auction, please refer to the link provided in Secured Creditors website i.e. https://www.cfmarc.in before submitting bids for taking part in the e-auction.

Bidders may also visit the website https://www.bankeauctions.com or contact service provider M/s. C1 India Private Limited, Bidder Support Nos.: 0124-4302020/ 21/ 22, +91 7291981124/ 1125/ 1126; email: support@bankeauctions.com, Mr. Bhavik Pandya, Contact No. +91 8866682937; Maharasthra@c1india.com

This notice of 15 days is being given to all of you in compliance of under section 13(8) and Rule 8, Sub Rule 6 of SARFAESI Rules Under the SARFAESI Act 2002, informing all the Borrowers, all the Guarantors and all the Mortgagors about holding of auction/ sale of the aforementioned Secured Properties/ties/ Secured Assets at the aforementioned date and time, with the advice to redeem the secured Property/ties/ Secured Assets. If so desired by them, by paying the outstanding dues as mentioned herein above along with further interest, other costs and expenses thereon due and payable prior to the scheduled auction. In case of default in payment, any or all of the Secured Properties/ Secured Assets shall at the discretion of the Authorized Officer/ Secured Creditor be sold through any of the modes as prescribed under Rule 8(5) of Security Interest (Enforcement) Rule, 2002.

Place: Ahmedabad
Date: 16.11.2026

Sd/- Authorised Officer, CFM Asset Reconstruction Pvt. Ltd.,
Acting as trustee of CFMARC Trust-207



ASIRVAD MICRO FINANCE LTD

CIN U65923TN2007PLC064550
9th and 10th Floor, No 9, Club House Road, Anna Salai,
Chennai 600 002. Tamil Nadu.
Tel:044-42124493

GOLD AUCTION NOTICE

The borrowers, in specific and the public, in general, are hereby notified that public auction of the gold ornaments pledged in the below accounts is proposed to be conducted at the following branches on 16/12/2026 from 10.00 am onwards. The auction is of the gold ornaments of defaulted customers who have failed to make payment of their loan amount despite being notified by registered letters. Unauctioned items shall be auctioned on any other days without any further notice. Change in venue or date if any) will be displayed at the auction centre and on the company website. The details given below are in the order of Branch Name, Loan Number.

List of Pledges:-

GUJARAT, AHMEDABAD, AJIT MILL RAKHIAL-AHMEDABAD GL, 0342590700000871, 0891, 0342590730000517, 0518, GHODASAR GL, 0342330700000718, 0787, 0809, 0810, 0342330730000284, 0285, I O C ROAD GL, 0342340700000884, KATHWADA GL, 0342350700000807, 0831, 0893, 0342350730000640, 0641, 0647, KRISHNANAGAR GL, 0342630700001099, 1100, 1111, 0342630730000950, NANA CHILODA-AHMEDABAD GL, 0342600700000803, 0342600730000414, 0416, NAROL GL, 0342370700001030, 1196, 1201, 1271, 1275, 1284, 0342370730000778, 1297, 1300, 1356, 1358, NAVA NARODA-AHAMEDABAD GL, 0342610700000929, 1007, 1009, 0342610730000606, 0660, 0666, NEW S G ROAD GL, 0342380700001162, 1327, 1328, 1341, 1347, 0342380730000632, VASTRAL GL, 0342320700001003, 0342320730001002, 1003, GUJARAT, AHMEDABAD, I O C ROAD GL, 342340650000001 0002, 0003, NAROL GL, 342370650000001 NEW S G ROAD GL, 342380600000001 VASTRAL GL, 342320600000001

Persons wishing to participate in the above auction shall comply with the following:-

Interested Bidders should submit Rs. 10,000/- as EMD (refundable to unsuccessful bidders) by way of Cash on the same day of auction. Bidders should carry valid ID card/PAN card. For more details, please contact 9345954568

Authorised officer
Asirvad Micro Finance Ltd.

Ahmedabad

આરબીઆઇના નવા નિયમોથી ગોલ્ડ એનબીએફસીમાં લોનની પરતચૂકવણીનું દબાણ સર્જાયું

આરબીઆઇના નવા સોનાની સામે ધિરાણ આપવાના નિયમો અમલમાં આવ્યાના છ મહિના બાદ બિનબેન્કિંગ નાણાકીય કંપનીઓમાં લોનની ચુકવણીમાં વિલંબના કિસ્સાઓ વધી રહ્યા છે. પરિસ્થિતિ એકસાથે મુલ્ય અને વ્યાજની ચુકવણીની પદ્ધતિમાંથી માસિક હપ્તા અને ટૂંકી મુદતની લોનની નવી પદ્ધતિમાં બદલાવને કારણે દેવાદારોને ધિરાણકર્તાઓનું કહેવું છે કે લોનની મુદતેલી પડી રહી છે. જો કે, ચુકવણીમાં વિલંબ વધવાનું કારણ નવી ચુકવણી પદ્ધતિમાં થઈ રહેલો બદલાવ છે, સોનાની સામે આપવામાં આવેલી લોનના પોર્ટફોલિયોની મૂળભૂત ગુણવત્તામાં કોઈ બગાડ નથી.

મનાપુરમ ફાયનાન્સ તાજેતરની એવી બિનબેન્કિંગ નાણાકીય કંપની છે, જેણે લોનની ચુકવણીમાં વિલંબમાં મોટો વધારો નોંધ્યો છે. સપ્ટેમ્બર ત્રિમાસિકગાળામાં તેના બીજા તબક્કાની સોનાની સામેની લોનની સંપત્તિમાં ૧૦ ગણો વધારો થઈને તે ૫ હજાર કરોડ હતી. આ શ્રેણીમાં ૩૧થી ૯૦ દિવસ સુધીની મુદતવીતી લોનનો સમાવેશ થાય છે. આ સમયગાળા દરમિયાન ફેરમ સ્થિત આ ધિરાણકર્તાની સોનાની સામેની લોનની કુલ સંપત્તિમાં સંપતિમાં વાર્ષિક ધોરણે ૯૩ ટકાનો ઉછાળો આવ્યો હતો અને તે વર્ષાને રૂપિયા ૬૦,૬૪૦ કરોડ થઈ હતી.

મનાપુરમ ફાયનાન્સના પ્રમુખ અને જૂથ મુખ્ય નાણાકીય અધિકારી વુવનેશ કલાડીસેલ્વને સ્ટેજ-૨ અસ્કયામતોમાં થયેલા વધારા માટે મુખ્યત્વે એપ્રિલમાં રિઝર્વ બેન્ક ઓફ ઇન્ડિયા (આરબીઆઇ) દ્વારા જારી કરેલા ગોલ્ડ લોન માર્ગદર્શિકા બાદ ઋણધારકોની વર્તણૂકમાં આવેલા બદલાવને જવાબદાર ગણાવ્યો છે. સુધારેલા નિયમોએ ધિરાણકર્તાઓને પરિપાલન એક વર્ષની બુલેટ ચુકવણી માળખાની સાથે માસિક હપ્તા આધારિત અને ટૂંકાગાળાની ગોલ્ડ લોન રજૂ કરવાની મંજૂરી આપી હતી. કલાડીસેલ્વને કંપનીના બીજા ત્રિમાસિકગાળાના પરિણામો અંગેની ચર્ચા દરમિયાન જણાવ્યું હતું કે, આ તમામ પ્રારંભિક સંકેતો છે અને મુખ્યત્વે આ પ્રકારના ઉત્પાદનોથી ટેવાઈ ચૂકેલા ગ્રાહકોની વર્તણૂકને આભારી છે. આ એવા ઉત્પાદનો છે, જેનો ગ્રાહકોએ અગાઉ ક્યારેય અનુભવ કર્યો નથી. તેઓ પરિપાલન એક વર્ષની વપરાશ પ્રકારની લોનથી ટેવાયેલા છે, જેમાં સામાન્ય રીતે એકસાથે બુલેટ ચુકવણી કરવાની હોય છે.

અગાઉ, દેશની સૌથી મોટી ગોલ્ડ લોન નોન-બેંકિંગ ફાયનાન્સિયલ કંપની મુથૂટ ફાયનાન્સે ૯૦ દિવસથી વધુ સમયથી બાકી રહેલી ગોલ્ડ લોન વધારવી સ્ટેજ-૩ અસ્કયામતોમાં બમણાથી વધુનો વધારો નોંધ્યો હતો, જે વધીને રૂપિયા ૩,૨૬૭ કરોડ થઈ છે, જ્યારે સ્ટેજ-૨ અસ્કયામતો પાછલા વર્ષના સમાન ત્રિમાસિક ગાળાના રૂપિયા ૫૩૪ કરોડથી વધીને રૂપિયા ૨૩,૪૬૭ કરોડના સ્તરે રહ્યાની હતી. મુથૂટ ફાઇનાન્સના મેનેજિંગ ડિરેક્ટર એલેક્ઝાન્ડર જ્યોર્જ મુથૂટ જણાવ્યું હતું કે આરબીઆઇના નવા નિયમોને કારણે ટૂંકા ગાળાની લોન અને નિયમિત વ્યાજ ચુકવણીની યોજનાઓનો રજૂ કરવામાં આવી છે. આ ઉત્પાદનોમાં ઋણધારકોએ દર મહિને વ્યાજ ચુકવવું જરૂરી હોવાથી, ચુકવણી ચૂકી જવાને કારણે લોન સ્ટેજ-૨ અને સ્ટેજ-૩ શ્રેણીમાં ધકેલાઈ શકે છે.

ગ્રાહકો નિયમિત વ્યાજ ચુકવણીની યોજના માટે નવા છે કારણ કે અગાઉ ગોલ્ડ લોન ઉદ્યોગમાં આવી કોઈ વ્યવસ્થા અસ્તિત્વમાં નહોતી. શ્રીરામ ફાઇનાન્સના એક્ઝિક્યુટિવ વાઇસ-ચેરમેન ઉમેશ રેવણકરે જણાવ્યું હતું કે, અમે માસિક હપ્તા અને વ્યાજ ચુકવણી વ્યવસ્થાની ગોલ્ડ લોન રજૂ કરી હતી. લોકો માત્ર એકસાથે બુલેટ ચુકવણી કરવાથી ટેવાયેલા છે. તેમની નિયમિત ચુકવણી કરવાની ટેવ નથી અને તે જ આ પાછળનું મુખ્ય કારણ છે. કેટલાક ધિરાણકર્તાઓ હવે તેમની ટૂંકા ગાળાની ગોલ્ડ લોન યોજનાઓ ઘટાડી રહ્યા છે. બજાજ ફાઇનાન્સના વાઇસ-ચેરમેન અને મેનેજિંગ ડિરેક્ટર રાજીવ જૈને કંપનીના પરિણામો અંગેની ચર્ચા દરમિયાન જણાવ્યું હતું કે, અને ઓગસ્ટ મહિનાથી એપ બેઝી તરીકે ટૂંકાગાળાની યોજનાઓ આકર્ષવું બંધ કરી દીધું છે.

બજાજ ફાઇનાન્સે સપ્ટેમ્બર ત્રિમાસિક ગાળા દરમિયાન સ્ટેજ-૨ ગોલ્ડ લોન અસ્કયામતોમાં રૂપિયા ૧,૦૪૭ કરોડનો વધારો નોંધાયો હતો, જે મુખ્યત્વે નિયમનકારી ડેરફારો બાદ રજૂ કરાયેલી ટૂંકા ગાળાની યોજનાઓને આભારી છે. મુથૂટ ફાઇનાન્સે પણ જણાવ્યું છે કે તે ધીમે ધીમે લાંબા ગાળાના ઉત્પાદનો તરફ વળી રહી છે. અમે પણ ધીમે ધીમે નવ મહિનાથી ૦ મહિનાના ઉત્પાદનોમાંથી એક વર્ષના ઉત્પાદનો તરફ આગળ વધી રહ્યા છીએ. અમે ગ્રાહકોનું યોગ્ય મૂલ્યાંકન કર્યા પછી જ આ ટૂંકા ગાળાના ઉત્પાદનો માટે ધિરાણ આપીએ છીએ.

પશ્ચિમ એશિયામાં કટોકટી છતાં ચોખાની નિકાસમાં ૪.૬ ટકાનો વધારો થયો

સંદીપ દાસ
નવી દિલ્હી, તા.૧૫

અલ નિનોને કારણે સ્થાનિક ઉત્પાદનમાં પડેલો ફટકો અને પશ્ચિમ એશિયાના સંઘર્ષને સપ્લાયમાં વિક્ષેપો હોવા છતાં વર્ષ ૨૦૨૬-૨૭ના એપ્રિલથી ઓક્ટોબર દરમિયાન ચોખાની નિકાસો ૪.૬ ટકા વધીને ૯.૯૧ મિલિયન ટનેજ થઈ હતી.

ઓક્ટોબર ૨૦૨૬માં વિશ્વના સૌથી મોટો ચોખાના નિકાસકારે ૧.૦૨ મિલિયન ટનેજના મૂલ્ય જેટલા ચોખાની નિકાસ કરી હતી, તેની તુલનામાં ગત વર્ષના સમાન મહિનાની તુલનામાંએ ચોખાની નિકાસમાં ૧૮ ટકાનો વધારો જોવા મળ્યો છે. ઓલ ઇન્ડિયા રાઇસ એક્સપોર્ટર્સ એસોસિએશનના વાઇસ પ્રેસિડન્ટ રંજિત સિંહે જોસેને જણાવ્યું હતું કે, પાકિસ્તાન, થાઇલેન્ડ, વિયેતનામ અને આમનાકાર કરતાં ગ્લાગાડાય સ્પર્ધા છતાં ભારતે મજબૂત પ્રદર્શન કર્યું છે. આ ઉપરાંત તેમણે જણાવ્યું હતું કે, ચોખાના ઉત્પાદને નિકાસની સ્પર્ધા, સ્થાનિક ખાદ્ય સુરક્ષા અને બાદ સ્થિરતાની વચ્ચે સંતુલના મુજબ સારી રીતે રાખ્યો છે.

ભારત ઈરાક, કુવૈત, બહેરિન, કતાર, ઇજ્માન અને જોર્ડન સહિત ૧૫૦ દેશોમાં ચોખાની નિકાસો કરે છે. જોકે, ઈરાન અને ઇઝરાયેલ વચ્ચે ચાલી રહેલા સંઘર્ષને કારણે ઈરાન સાથેના વેપારમાં ૪૦ ટકાથી વધુ ઘટાડો નોંધાયો છે. ઈરાન ભારતનું ટોચનું બાસમતી ચોખાનું બજાર છે. ઈરાન ભારતના કુલ બાસમતી ચોખાની નિકાસમાં ૧૫ ટકા હિસ્સો ધરાવતા ભારતની નિકાસમાં ઘટાડા પાછળ નિકાસ માટે ઉપલબ્ધ ચોખાના જથ્થામાં ઘટાડો અને તેના પરિણામે ભાવમાં થયેલો વધારો જવાબદાર છે. ભારત ૧૪૦થી વધુ દેશોમાં ચુંબરિત અને લાંબા ઇઝાવાળી બાસમતી તેમજ નોન-બાસમતી ચોખાની નિકાસ કરે છે.

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સિક્યોરીટી ઇન્ટરેસ્ટ (એન્ફોર્સમેન્ટ) નિયમો, ૨૦૦૨ ના નિયમ ૯ (૧) તથા ૯ સાથે વંચાતા સિક્યોરીટાઇઝેશન અને રીકન્સ્ટ્રક્શન ઓફ ફાયનાન્શિયલ એસેટ્સ અને એન્ફોર્સમેન્ટ ઓફ સિક્યોરીટી ઇન્ટરેસ્ટ રુલ્સ, ૨૦૦૨ ના રુલ (૮)(૬) અને (૯) હેઠળ સ્થાવર મિલકતો માટે ઓફર નોટીસ

આથી આમ જનીને દેવાદાર(રો)/બાંયધરીદાર(રો)/ગીરોદાર(રો) અને ખાસ કરીને જનતાને આથી નોટીસ આપવામાં આવે છે કે નીચે દર્શાવેલ સ્થાવર મિલકત/ઓ મનાપુરમ હોમ ફાયનાન્સ લીમીટેડને ગીરો/ચાર્જ કરાવેલ છે, જે સિક્યોરીટી ઇન્ટરેસ્ટ (એન્ફોર્સમેન્ટ) નિયમો, ૨૦૦૨ (નિયમો)ના નિયમો ૯, ૮ અને ૯ સાથે વંચાતા સિક્યોરીટાઇઝેશન અને રીકન્સ્ટ્રક્શન ઓફ ફાયનાન્શિયલ એસેટ્સ અને એન્ફોર્સમેન્ટ ઓફ સિક્યોરીટી ઇન્ટરેસ્ટ એક્ટ, ૨૦૦૨ (એક્ટ)ની જોગવાઇઓ અનુસાર નીચે દર્શાવેલ બાકી રકમ તેમજ વકરત વ્યાજ, આર્થિક ખર્ચા તેમજ ૦૨ મોટેની ચાકુવાલાયે ઓનલાઇન ઈ-હરાજી ના માર્ગે વધી છે, જેને તમને જેમ છીના ધોરણસરે વેચવામાં આવશે.

દેવાદાર(રો), સહ-દેવાદાર(રો) અને બાંયધરીદાર(રો)નું નામ	લોન એકાઉન્ટ નંબર	બાકી રકમ રૂા. માં	કબજાની તારીખ	સ્થાવર મિલકતની વિગત	મિલકતના વિકેતાઓની તારીખ	રિઝર્વ કિંમત અને ઇએમડી રકમ રૂા. માં	હરાજીની તારીખ અને સમય
પ્રદિપ મોન, બાદોલા, જીવાલા નગર, બાદોલા, અમૃતસર, પંજાબ-૧૪૩૫૦૫	NLAP002 40033460 & NHL0024 0003022	રૂા.૦૩.૨૦૨૩ રૂા. ૩૮૧૬૮૮/-	વાસ્તવિક કબજો લીધો તારીખ ૦૩.૦૩.૨૦૨૩	મિલકત નં. ૦૬ પોકી ૨૫, રહ, એ અને રહ બી, ૭૦૬૮ ની, ૨૦૮, બીજો માળ, શ્રી ગણેશ એપાર્ટમેન્ટ, બોમ્બે ફિર્મ પાછી, ઉલ્લેખ નગર પાછી, બોરીવલી વેસ્ટ, બોમ્બેમાં. પી.ટી. બોમ્બેમાં પ્રોપ.શ્રી. બોમ્બે, મુબઇ, સીમા-૪૦૩૦૦૧	૨૧.૧૧. ૨૦૨૬	રૂા. ૬,૧૦,૦૦૦/- ઇએમડી રૂા. ૧,૨૧,૦૦૦/-	૦૧.૧૨. ૨૦૨૬ ૦૩:૦૦ પીએમ સુધી

સંપર્ક ઓથોરાઇઝ્ડ ઓફિસર નંબર૦: સુરજી અધિકારી: ૭૩૭૬૪ ૨૦૦૧૬, અને તુષિકા ચાવરિયા-૭૦૮૨૩૬ ૨૦૧૬૬

૧.હરાજીમાં ભાગ લેવા માટે, ઇચ્છુક બીડરોએ મનાપુરમ હોમ ફાયનાન્સના વીબીડર્સ ડોટ કોમ ખાતે ઓનલાઇન બીડ્સ સબમિટ કરવી રહેશે. ૨.હરાજી વેચાણ વેબસાઇટ https://www.bankeauctions.com મારફત ઈ-હરાજી મારફત અને બીડ ફોર્મોને ભરવો અને તેની સાથે જરૂરી દસ્તાવેજો પ્રક્રિયા મુજબ સોપવી.

૩.ઉપર બીડરો જમા કરેલ અર્નેસ્ટ મનીની લિયાબ રીટીમાંની તરફેણમાં વેચાણ પર કરવટે બીડની રકમના ૨૫ ટકા અને બાકીની વેચાણ ઉર્મત વેચાણની મંજુરીની તારીખથી ૧૫ દિવસની અંદર ચુકવવાની રહેશે.

૪. સ્થાવિક અધિકારી (એઓ)/ઓથરાઇઝ્ડ ઓફિસર ઇન્ફોર્સમેન્ટ, મેરનર્ચ હોલ્ડિંગ, પાવર ટેવર વગેરે માટે જવાબદાર ગણાશે નહી.

૫. ઇચ્છુક બીડરોએ ઉપરોક્ત રકમે, એવો ઉલ્લેખ કરતી ખાનગી વગર અને ઉલ્લેખિત આગોતરી નોટીસ વગર બીડ/ઓફરનો સ્વીકાર/અસ્વીકાર/મુલતવી/રદ કરી શકે છે અથવા કરવા પોટ-પોન કરી શકે છે.

૬. કરજદાર ખરીદાર/બીડર અહીંની મિલકત પર અને લાગુ કાયદા મુજબ તે/તેણી/તેની જવાબદારી માટે ઉદ્ભવેલા અન્ય બાકી હોય