LIC Housing Finance Limited

LIC HFL
LIC HOUSING FINANCE LTD

Ahmedabad Back Office: Shop No. 207-210,
Span Trade Center, II Floor, Paldi, Ahmedabad - 380006, Gujarat

POSSESSION NOTICE (For immovable property)

WHEREAS, The undersigned being the Authorized Officer of LIC Housing Finance Ltd. (LICHFL) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice to the Borrower(s) Guarantors(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 is hereby given to the borrower (s) and Guarantor(s) and the public in general that the undersigned has taken **Physical Possession** of the property described herein below in exercise of powers conferred under Sub-Section (4) of the Section 13 of the said Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002.

The borrower's attention is invited to provisions of Sub-Section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

The borrower(s)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 LIC Housing Finance Ltd. (LICHFL) for an amount as mentioned herein under with interest thereon.

Sr. No	Name of Borrower/s & Loan A/c No.	Description of Secured Asset (Immovable Property)	Demand Notice Date and Amount	Date of Possession
1	**Nilamben Chetanbhai Chauhan, Chetanbhai Govindbhai Chauhan and Jaydeep A. Dave Loan A/c. No. 612600000823**	"All That Piece And Parcel Of Flat No. N/501, Garden Paradise, Behind Delhi Public School, Admeasuring Constructed Area 63.11 Sq. Meter Along With Undivided Land Of Share 28.08 Sq. Meter, Situated At Block No. 24, 53, 54 And 64/1, Tps No. 1, Final Plot No. 24, 53, 54 And 64/1, Private Sub Plot No. 1, Moje: Bopal, Dist.: Ahmedabad. Bounded As Under: East : Margin And Block-m, West : Staircase And Passage, North : Margin And Common Plot, South : Flat No. N/502.	08/04/2022 Rs. 43,42,071.78	25/10/2026

Date : 27.10.2026
Place : Gujarat

Sd/- Authorized Officer
LIC Housing Finance Limited

PIRAMAL FINANCE LIMITED (PFL)

Piramal Finance

Registered Office Address : Unit No.601, 6th Floor Piramal Amiti Building,Piramal Agastya Corporate Park , Kamani Junction, Opp Fire Station, LBS Marg, Kurla (West), Mumbai- 400 070.
CIN: L64910MH1984PLC032639 , Website:- www.piramalfinance.com

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorised Officer of **Piramal Finance Limited (PFL) (Formerly Piramal Capital & Housing Finance Ltd.)** under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, notice is hereby given, once again, to the said Borrower(s) to pay to **PFL**, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice(s), from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to **PFL** by the said Borrower(s) respectively.

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Amount with NPA date	Description of secured asset (immovable property)
(LC No. P0006737 of Ahmedabad Branch) PRABHATBHAI KHUMABHAI DESAI (Borrower) Nagjibhai Desai (Co Borrower 1)	Dt : 16-09-2026 /₹ 7075213 /- (₹ Seventy lakh Seventy Five Thousand Two Hundred Thirteen Rupees) NPA (03-09-2026)	Property no. 1: Commercial Property bearing Office/Shop No. 16 on Ground Floor, admeasuring about 24.86 Sq. Mtrs. Carpet Area + UDS of land 9.54 Sq. Mtrs.in the Scheme Known as "The Atlanta Business Hub", situated at Survey No. 28/B, Town Planning Scheme No. 243, Final Plot No. 22, Mouje: Ranasan, Taluka: Gandhinagar, Dist. & Sub District: Gandhinagar Gujarat Property No. 2 Commercial Property bearing Office/Shop No. 17 & 18(admeasuring 49.67 Sq. Mtrs. Carpet Area + UDS of land 18.94 Sq. Mtrs.). on Ground Floor, in the Scheme Known as "The Atlanta Business Hub", situated at Survey No. 28/B, Town Planning Scheme No. 243, Final Plot No. 22, Mouje: Ranasan, Taluka: Gandhinagar, Dist. & Sub District: Gandhinagar Gujarat
(LC No. BLSA000B6736 of Jamnagar Branch) Vanariya Karubhai (Borrower) Vanariya Maniben (Co Borrower 1)	Dt : 16-09-2026 /₹ 4467398 /- (₹ Forty Four lakh Sixty Seven Thousand Three Hundred Ninety Eight Rupees) NPA (03-09-2026)	Property on Ground Floor Shop No. 3 & 4 Area Adm. 27-20 Sq. Mt. Situated at Plot No. 3, R. S. No. 463, Ward no. 5, Sheet No. 15, C. S. No. 6191, Block No. 9, Salaya Road, Nr Railway Fatak, Village & Tal.: Khambhaliya, & Dist.: Devbhoomi Dwarka East: Land of Plot No. 4 West: 8-00 Ft. Wide Road North: Shop No. 5 with Common Wall South: Shop No. 1 & 2 in C. S. No. 6190
(LC No. M0178301 of Rajkot Branch) Ms Hotel Khodal (Borrower) Devirajsinh B Chudasama (Co Borrower 1) Mahavirsinh P Chudasma (Co Borrower 2) Dhirajba Mahavirsinh Chudasma (Co Borrower 3) Rakshala Chudasama (Co Borrower 4) Ms Hotal Krupali (Co Borrower 5)	Dt : 16-09-2026 /₹2114951/- (₹ Twenty One lakh Fourteen Thousand Nine Hundred Fifty One Rupees) NPA (03-09-2026)	Sheet no.42, C.s.no.5433/16, Hotel Khodal, Second to Fourth floor commercial hotel building, Off junagadh road, Opp. Bosamiya collage, At jetpur, Taluka jetpur, District rajkot, Gujarat, 360370
(LC No. HLSA00060A28 of Ahmedabad - Nava Naroda Branch) MALTIBEN BHIKHUBHAI SIDDHAPURA (Borrower) SIDDHPURA CHIRAG BHIKHUBHAI (Co Borrower 1)	Dt : 16-09-2026 /₹ 2982293 /- (₹ Twenty Nine lakh Eighty Two Thousand Two Hundred Ninety Three Rupees) NPA (03-09-2025)	ALL THAT PIECE AND PARCEL of immovable property being Flat No. B/401 adm about 59.38 sq. mtrs. (As per plan Block No. A+B) on 4th Floor in building/scheme known as "Polaris Anand" constructed on the land bearing Final Plot No. 22 adm. about 9045 sq.mtrs. of Town Planning Scheme No. 119, Survey No. 101 adm about 15075 sq. mtrs. situate lying and being at Mouje Nikol of Taluka - Asarva in the Registration District of Ahmedabad and Sub District of Ahmedabad - 12 (Nikol).
(LC No. XPLLN00000082C1 of Ahmedabad - Nava Naroda Branch) MALTIBEN BHIKHUBHAI SIDDHAPURA (Borrower) SIDDHPURA CHIRAG BHIKHUBHAI (Co Borrower 1)	Dt : 16-09-2026 /₹ 158512 /- (₹ One lakh Fifty Eight Thousand Five Hundred Twelve Rupees) NPA (03-09-2025)	ALL THAT PIECE AND PARCEL of immovable property being Flat No. B/401 adm about 59.38 sq. mtrs. (As per plan Block No. A+B) on 4th Floor in building/scheme known as "Polaris Anand" constructed on the land bearing Final Plot No. 22 adm. about 9045 sq.mtrs. of Town Planning Scheme No. 119, Survey No. 101 adm about 15075 sq. mtrs. situate lying and being at Mouje Nikol of Taluka - Asarva in the Registration District of Ahmedabad and Sub District of Ahmedabad - 12 (Nikol).
(LC No. BLSA0005C841 of Halol Branch) RATHOD SHAMBHUSINH (Borrower) Rathod Dakshaben (Co Borrower 1)	Dt : 16-09-2026 /₹ 1878913 /- (₹ Eighteen lakh Seventy Eight Thousand Nine Hundred Thirteen Rupees) NPA (03-02-2026)	Property No.590, Talav Faliyu(As per aakarni copy),Moje - Arad, Ta.Halol, Dist Pabchmahal Opp Arad PHC Centre Panchamahal 389350
(LC No. XBLBSLIV0010C45 of Chennai Branch) RATHOD SHAMBHUSINH (Borrower) Rathod Dakshaben (Co Borrower 1)	Dt : 16-09-2026 /₹ 251814 /- (₹ Two lakh Fifty One Thousand Eight Hundred Fourteen Rupees) NPA (03-02-2026)	Property No.590, Talav Faliyu(As per aakarni copy),Moje - Arad, Ta.Halol, Dist Pabchmahal Opp Arad PHC Centre Panchamahal 389350
(LC No. 04100008635 of Surat - Majura Gate Branch) Vishakh Kishanbhai Patel (Borrower) Kishanbhai Kanjibhai Patel (Co Borrower 1)	Dt : 16-09-2026 /₹ 4794444 /- (₹ Forty Seven lakh Ninety Four Thousand Four Hundred Forty Four Rupees) NPA (30-09-2020)	Plot No 13-A, Kalyani Residential Homes Nizar-Taloda Road, Opposite Chavara High School, Rakaswade Shivar Nandurbar, Maharstra. Nandurbar Maharashtra: - 425412
(LC No. 03100011363 of Ahmedabad - CG Road Branch) Sapna Jigar Tuli (Borrower) Jigar Vijay Tuli (Co Borrower 1)	Dt : 16-09-2026 /₹ 2961304.65/- (₹ Twenty Nine lakh Sixty One Thousand Three Hundred Four Rupees and Sixty Five Paise) NPA (08-08-2025)	Flat No- C1/301, Ashraya-9, Survey/Block No. 61, T.P. Scheme No. 66/A, Final Plot No. 76/2, Sub-Plot No. 2, Opp- GST Compound, Nr- Khodiyar Mata Temple, New Ranip Ahmedabad Ahmedabad Gujarat :- 382480.
(LC No. 06400002080 of Rajkot Branch) Mukhtarislam Fayjul Sheikh (Borrower) Najima Mukhatarislam Sheikh (Co Borrower 1)	Dt : 28-09-2026 /₹ 2288509 /- (₹ Twenty Two lakh Eighty Eight Thousand Five Hundred Nine Rupees) NPA (06-05-2019)	Residential Flat No. 302 having built up area adm. Sq Mts. 32-53 situated on the Third Floor of building known as "Arman Flats" situated on the land adm. Sq Mts. 131-16 of City Survey Ward No. 3, City Survey No. 3121 & 3122 ofRajkot
(LC No. 06200002838 of Ahmednagar Branch) Deepak Salu Jagtap (Borrower) Salu Pandharinath Jagtap (Co Borrower 1)	Dt : 28-09-2026 /₹ 2253514 /- (₹ Twenty Two lakh Fifty Three Thousand Five Hundred Fourteen Rupees) NPA (28-02-2021)	Flat No. 203, Second floor, Aarav Residency,plot No.3 To7/1, S.no.81/12,82/6,near Ragvendra Swami Mandir, Bolhegaon, Ahmednagar-414111
(LC No. HLSA00046FA3 of Surat - Majura Gate Branch) Yogeshkumar Rameshchandra Jariwala (Borrower) Dimpleben Yogeshkumar jariwala (Co Borrower 1)	Dt : 09-10-2026 /₹ 3667638.5/- (₹ Thirty Six lakh Sixty Seven Thousand Six Hundred Thirty Eight Rupees and Fifty Paise) NPA (03-10-2026)	Plot No A 140, Millenium Park, Area adm. 1354.68, Situated at Dindoli, Surat, GJ, Landmark Opp Om Nagar, 394210
(LC No. XPLBSLIV000192D of Surat - Majura Gate Branch) Yogeshkumar Rameshchandra Jariwala (Borrower) Dimpleben Yogeshkumar jariwala (Co Borrower 1)	Dt : 09-10-2026 /₹ 556030.5 /- (₹ Five lakh Fifty Six Thousand Thirty Rupees and Fifty Paise) NPA (03-10-2026)	Plot No A 140, Millenium Park, Area adm. 1354.68, Situated at Dindoli, Surat, GJ, Landmark Opp Om Nagar, 394210
(LC No. M0098197 of Ahmedabad Branch) CHINSAKUMARI PATEL (Borrower) Mansukhbhai Patel (Co Borrower 1) Hemin Patel (Co Borrower 2)	Dt : 09-10-2026 /₹ 2162064.26 /- (₹ Twenty One lakh Sixty Two Thousand Sixty Four Rupees and Twenty Six Paise) NPA (03-10-2026)	In respect of Flat no.B/203 adm.133.37 sq.mts on 2nd floor in the scheme Anand Residency-1 constructed on New S.No./ Block No.2153, Old S. no/ Block No..1804/2 paikki, T. P. Scheme no.3, F. P. no.314/2 adm.4032 sq.mts of mouje Dehgam, Sub-District & District Gandhinagar.
(LC No. XPLLN0000006722 of Ahmedabad Branch) CHINSAKUMARI PATEL (Borrower) Mansukhbhai Patel (Co Borrower 1) Hemin Patel (Co Borrower 2)	Dt : 09-10-2026 /₹ 145272 /- (₹ One lakh Forty Five Thousand Two Hundred Seventy Two Rupees) NPA (03-10-2026)	In respect of Flat no.B/203 adm.133.37 sq.mts on 2nd floor in the scheme Anand Residency-1 constructed on New S.No./ Block No.2153, Old S. no/ Block No..1804/2 paikki, T. P. Scheme no.3, F. P. no.314/2 adm.4032 sq.mts of mouje Dehgam, Sub-District & District Gandhinagar.
(LC No. HLSA000D5A22 of Rajkot Branch) Kareliya Kamleshbhai Babulal (Borrower) KARELIYA MEHUL KAMLESHBHAI (Co Borrower 1)	Dt : 09-10-2026 /₹ 2026363 /- (₹ Twenty lakh Twenty Six Thousand Three Hundred Sixty Three Rupees) NPA (03-10-2026)	Residential Flat No.302 having built-up area Sq.Mts. 48.86 on 3rd Floor of the building known as "Ayodhya Apartment" constructed on land admeasuring 250.00 Sq. Yards of City Survey No.611 in City Survey Ward No.17 situated at Junction Plot Street No.3/16 of City, Sub-District & District Rajkot.
(LC No. HLSA000D5A22IN of Rajkot Branch) Kareliya Kamleshbhai Babulal (Borrower) KARELIYA MEHUL KAMLESHBHAI (Co Borrower 1)	Dt : 09-10-2026 /₹ 93289 /- (₹ Ninety Three Thousand Two Hundred Eighty Nine Rupees) NPA (03-10-2026)	Residential Flat No.302 having built-up area Sq.Mts. 48.86 on 3rd Floor of the building known as "Ayodhya Apartment" constructed on land admeasuring 250.00 Sq. Yards of City Survey No.611 in City Survey Ward No.17 situated at Junction Plot Street No.3/16 of City, Sub-District & District Rajkot.
(LC No. BLSA00077063 of Morbi Branch) Kanabar Bharat Vinodbhai (Borrower) Kanabar Kiranben Vinodbhai (Co Borrower 1) Kanabar Vinodbhai Ramjibhai (Co Borrower 2)	Dt : 09-10-2026 /₹ 2106598 /- (₹ Twenty One lakh Six Thousand Five Hundred Ninety Eight Rupees) NPA (03-10-2026)	Residential House on Plot No.5p land 59-596 Sq. Mt., area known as Somaiya Co-Op. Housing Society Ltd. (Now Shri Visvanath Co-Op. Housing Society Ltd. (GH-817 dated 18-11-1963) of Madhapar Survey No.103/2-3-4p, Sheet No.108, CSW-2, CS No.4045 paiki, Tal. & Dist. Morbi.
(LC No. XPLBSLIV00205DF of Chennai Branch) Kanabar Bharat Vinodbhai (Borrower) Kanabar Kiranben Vinodbhai (Co Borrower 1) Kanabar Vinodbhai Ramjibhai (Co Borrower 2)	Dt : 09-10-2026 /₹ 506904 /- (₹ Five lakh Six Thousand Nine Hundred Four Rupees) NPA (03-10-2026)	Residential House on Plot No.5p land 59-596 Sq. Mt., area known as Somaiya Co-Op. Housing Society Ltd. (Now Shri Visvanath Co-Op. Housing Society Ltd. (GH-817 dated 18-11-1963) of Madhapar Survey No.103/2-3-4p, Sheet No.108, CSW-2, CS No.4045 paiki, Tal. & Dist. Morbi.
(LC No. M0249887 of Morbi Branch) Ramesh Thakarshibhai Chikhaliya (Borrower) Chikhaliya Rekhaben Sanjaykumar (Co Borrower 1) Chikhaliya Muktaben Thakarshibhai (Co Borrower 2)	Dt : 14-10-2026 /₹ 2822481.2 /- (₹ Twenty Eight lakh Twenty Two Thousand Four Hundred Eighty One Rupees and Twenty Paise) NPA (03-08-2023)	Residential Property of Flat no. F- 103, With Built up area 79-55 Sq. Mtr. On First Floor of Wing -F Constructed upon land of Plot no. 460 to 461 collectively 3731-63 Sq. Mtr. Of R.S. no. 160/1, 161P,162P, 162/P, 163/1P, 163/1P , 163/1P , 164P, 164/1P, 164P, area known as Uma Twonship of Village Mahendranagar Morbi.

If the said Borrowers shall fail to make payment to **PFL** as aforesaid, **PFL** shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of **PFL**. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

Date : 27.10.2026
Place : Gujarat

Sd/- (Authorised Officer)
Piramal Finance Limited

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	40297109	Loan Against Property	1. RANABHAI BHARVAD 2. BENABEN BHARVAD	19-Sep-2026	INR 1,69,529.39/-

Property Address : All That Piece And Parcel of Immovable Property Bearing Property No. 371, Admeasuring 146.32 Sq. Meters i.e. 1575 Sq. Ft., Situated At Mouje: Hadeva, Taluka: Matar, District: Kheda, Gujarat-388180, And **Bounded As : East :** Vastana-valotri Way **West :** House of Bhopabhai Gagjibhai **North :** Road **South :** House of Pravinbhai Shambhubhai

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 : 27.10.2026
PLACE : GUJARAT

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Zonal Office : 301-311/3rd Floor, Neelkanth Avenue-1, Opp. Gujarat Vidyapeeth, C.U. Shah College Street, Income Tax Cross Road, Ashram Road, Ahmedabad-380014. Ph.: 079-27431248/27461066

E-AUCTION SALE NOTICE

APPENDIX- IV-A" [See proviso to Rule 6(2)] Sale notice for sale of Movable properties

E-Auction Sale Notice for Sale of Immovable/Movable Assets under the Securitization 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 property Hypothecated /charged to the Secured Creditor, the **Physical Possession** of which has been taken by the Authorised Officer of Indian Bank Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on **30.11.2026 at 11.00 AM to 04.00 PM**, for recovery of **Rs. 5,56,62,233.08 (Rupees Five Crore Fifty Six Lakh Sixty Two thousand Two Hundred Thirty Three and Paise Eight Only)** as per demand notice dated **16.10.2025** together with further interest thereon and incidental expenses, costs, charges etc due to the Indian Bank 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. Star Tubes (India) P Ltd (Borrower)** 2. **Mr. Kalpesh Jamnalal Viroja (Director, Guarantor & Mortgagor)** 3. **Mr. Bhautik Kumar Jamnadas Viroja (Director, Guarantor & Mortgagor)** 4. **Mrs. Shitalben Bhautik kumar Viroja (Director, Guarantor & Mortgagor)** 5. **Mr. Suresh Kumar Mansukhlal Kavathia (Guarantor & Mortgagor)** 6. **Mrs. Ankitaben Suresh Kumar Kavathia (Guarantor & Mortgagor)** 7. **Mrs. Nital Kalpeshbhai Viroja (Director)** 8. **M/s. Naksh Steel Private Limited (Mortgagor)** **Branch : Vatva**	**Property Details :** All Machinery, details of which are given below: 1. SS Tube Mill-04 No's. 2. 400 Argon Welding Unit-04 No's. 3. Round Pipe Polishing Machine (12 Head)-01 No's. 4. Round Pipe Polishing Machine (10 Head)-01 No's. 5. Square Pipe Polishing Machine (12 Head) Four head added (16 Head) Machine-01 No's. 6. 5 Ton Single Girder Crane-01 No's.	66,20,000/- (Plus GST as per Applicable rate) ---------- 6,62,000/- ---------- 1,00,000/-	IDIB0304594414291 ---------- Physical Possession

- **Encumbrances on property : Not Known**
- **Date and time of E-Auction : 30.11.2026 at 11:00 AM to 04:00 PM**
- **Date and time of EMD : By 30.11.2026 till 03:00 PM**
- **Contact Person : Mr. Sanjeev Thakur (Authorised Officer) M.: 8809198360 Mr. Rupak Singh (Branch Manager) M.: 8000125327**

***SA No. 245/2026 (Star Tubes India P Ltd V/s Indian Bank) is pending before Hon'ble DRT-I, Ahmedabad.**
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**

Bank Website www.indianbank.bank.in	E-auction Website https://www.baanknet.com

Date : 23.10.2026 I Place : Ahmedabad
Authorised Officer, Indian Bank

Government of India, भारत सरकार
Ministry of Finance वित्त मंत्रालय
Debts Recovery Tribunal-II ऋण वसूली अधिकरण - II
3th Floor, Bhikhubhai Chambers, तिसरा माला, भिखुभाई चेम्बर्स, कोचरब आश्रम के पास,
Near Kochrab Ashram, Paldi, Ahmedabad, Gujarat पालडी, अहमदाबाद, गुजरात

FORM NO. 22 (Earlier 62) [Regulation 35 & 36 of DRT Regulations, 2024]
[See Rule 52 (1) (2) of the Second Schedule to the Income Tax Act, 1961]
READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993

E-AUCTION / SALE NOTICE

THROUGH REGD.AD / DASTI / AFFIXATION / BEAT OF DRUM /PUBLICATION

RP/RC No.	593/2017	OA No.	272/2003
Certificate Holder Bank		Punjab and Sind Bank	
	Vs.		
Certificate Debtors		M/s. Lakshmi Investment Corporation	

To,
C.D. No. 1 : M/s. Lakshmi Investment Corporation, A Proprietorship concern having its place of bussiness at M-206, Natubhai Towers, Opp. Jeevan Jyot Cinema, Udhna, Surat Owned by Shri Manjit Singh Bakhshi, Sikh,
Residing at : 57, Ashirwad Bungalow, Piplod, Surat.

The aforesaid CDs No. 1 has failed to pay the outstanding dues of **Rs. 33,29,235/- (Rupees Thirty Three Lac Twenty Nine Thousand Two Hundred Thirty Five Only)** as on **04/11/2003** including interest in terms of judgement and decree dated **04/12/2017** passed in **O. A. No. 272/2003** as per my order dated **08/10/2026** the under mentioned property (s) will be sold by public e-auction in the aforementioned matter. The auction sale will be held through" Online E-Auction" **https://baanknet.com**

Lot No.	Description of the property	Reserve price (Rounded off)	EMD 10% or Rounded off
1.	**Shop No. M-206,** (On site it is Shop No. B-206), 2nd Floor, Nathubhai Tower, Opp. Maruti Suzuki Arena Show Room, Udhana Main Road, Surat - 394210.	Rs. 21.60 Lakh	Rs. 02.16 Lakh

Note* : The EMD shall be deposited in baanknet wallet through E-auction website i.e. https://baanknet.com. The highest bidder shall have to deposit 25% of his final bid amount after adjustment of EMD already paid in the baanknet wallet by immediate next bank working day through RTGS/NEFT as per the details as under :

Beneficiary Bank Name	Punjab & Sind Bank
Account Name	Laxmi Investment Corporation
Beneficiary Account No.	03051200011732
IFSC Code	PSIB0000305
Branch	M G Road Lal Gate Branch

1. The bid increase amount will be **Rs. 10,000/-** for Lot No. 1.
2. Prospective bidders may avail online training from service provider **PSB Alliance (BAANKNET Auction Portal) (Tel. Helpline No. +91 82912 20220** and **Mr. Kashyap Patel (Mobile No. 93274 93060), Helpline E-mail Id : Support.BAANKNET@psballiance.com** and for any property related queries may contact **Mr. Sunny Jha (Authorized Officer), Contact No. 96895 50619.**
3. Prospective bidders are advised to visit website **https://baanknet.com** for detailed terms & conditions and procedure of sale before submitting their bids.
4. The Prospective bidders are advised to adhere payment schedule of 25% (minus EMD) immediately after fall of hammer / close of auction and 75% within 15 days from the date of Auction and if 15th day is Sunday or other Holiday, then on immediate next first bank working day. No request for extension will be entertained.
5. The properties are being put to sale on **"as is where is", "as is what is" and "as is whatever"** basis and prospective buyers are advised to carry out due diligence properly.
6. Schedule of auction is as under :-

SCHEDULE OF AUCTION

Inspection of Property	17/11/2026, Between 11:00 AM to 02:00 PM
Last date for receiving bids alongwith earnest money and uploading documents including proof of payment made	08/12/2026, Upto 05.00 PM
e-auction	09/12/2026, Between 12.00 PM to 01.30 PM (with auto extension clause of 3 minutes, till E-Auction ends)

Sd/- (Anubha Dubey)
RECOVERY OFFICER - I
DEBTS RECOVERY TRIBUNAL - II, AHMEDABAD

CREDILA FINANCIAL SERVICES LTD.

Credila

(formerly known as HDFC Credila Financial Services Ltd.)
Registered Office : B-301, Citi Point, Andheri Kurla Road, Next to Kohinoor Continental, Andheri (East), Mumbai-400059.

POSSESSION NOTICE

(See rule 8(1)) (For Immovable Property)

Whereas, The Authorised Officer of the **Credila Financial Services Ltd.** (herein after referred as "Credila") under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated **17/08/2026** calling upon the Borrower & Guarantors : **(1) Zeel Sachin Shah, (2) Sandhya Sachin Shah & (3) Sunitaben Sureshbhai Thorat** to repay the amount mentioned in the notices aggregating to **Rs. 25,15,440/- (Rupees Twenty Five Lac Fifteen Thousand Four Hundred Forty Only)** as on 12.08.2026 with further interest thereon as mentioned in the notice and all costs, charges and expenses incurred by Credila Financial Services Ltd. till repayment within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him under Sub Section (4) of Section 13 Act read with rule 8 of the Security Interest Enforcement Rules 2002 of the said Act on this **23rd day of October of the year 2026.**

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Credila Financial Services Ltd.** for an amount of **Rs. 25,15,440/- (Rupees Twenty Five Lac Fifteen Thousand Four Hundred Forty Only)** as on 12.08.2026 with further interest thereon as mentioned in the notice, and all costs, charges and expenses incurred by Credila till repayment

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

DESCRIPTION OF THE IMMOVABLE PROPERTY

All the Piece and Parcel of Land bearing R.S. No. 109, 135, T.P. Scheme No. 7, F.P. No. 67 & 87, City Survey No. 67 known as "AKSHARDHAM CO. OP. HA. SO. LTD." House No. C-15, admeasuring 40 Sq. Mtrs., Construction admeasuring 29.77 Sq. Mtrs. of Village - SAVAD, Registration Dist. Vadodara, Sub- District - Vadodara. **Bounded by :- East :** Plot No. C-14, **West :** Plot No. C-16, **North :** Margin, **South :** Society Road.

Date : 23/10/2026
Place : Vadodara

Sd/-, Authorised Officer,
Credila Financial Services Ltd.

Chola
Enter a better life

Cholamandalam Investment and Finance Company Limited
Registered office at Chola Crest C-54 & 55,Super B-4, Thiru vi ka industrial Estate, Guindy, Chennai- 600032 **Branch Office :** 7th Floor, 701, 702, 703, The Junomoneta Tower, Near Rajhansh Cinema, Opp Pal RTO office, Adajan, Surat-395009

POSSESSION NOTICE [Immovable Property [Rule 8(1)]

Whereas the undersigned being the Authorised Officer of **M/s Cholamandalam Investment and Finance Company Limited,** having its **registered office at** Chola Crest, C 54 & 55, Super B-4, Thiru-vi-ka Industrial Estate, Guindy, Chennai 600032 and **Branch office at** ,7th Floor, 701, 702, 703, The Junomoneta Tower, Near Rajhansh Cinema, Opp Pal RTO office, Adajan, Surat-395009 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13[12] read with Rule 3 of the Security Interest [Enforcement] Rules, 2002 issued a **demand notice dated 13/08/2026** to **NISHANT MAHESHBHAI PATEL , BHAVIKA NISHANT PATEL , SAVITABEN MAHESHBHAI PATEL , PRISHA JEWELS, REP.BY ITS PROPRIETOR,NISHANT MAHESHBHAI PATEL** hereinafter referred to as **borrower and Co-Borrowers in Loan A/c No. HE01TSU00000090925 & HE01TSU00000095982** to repay the amount mentioned in the notice being **Rs.1,14,54,935.00 (Rupees One Crore Fourteen Lakh Fifty Four Thousand Nine Hundred and Thirty Five only) as on 13/08/2026** with interest thereon within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers in particular and the Public in general that the undersigned has taken **POSSESSION** of the property described herein below in exercise of the powers conferred on him under Section 13[4] of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this **26th day of Oct, 2026.**

The Borrowers' attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

The borrowers in particular and the Public in general are hereby cautioned not to deal with the property and any dealings with the said property will be subject to the charge of **M/s Cholamandalam Investment and Finance Company Limited,** for an amount of being **Rs.1,14,54,935.00 (Rupees One Crore Fourteen Lakh Fifty Four Thousand Nine Hundred and Thirty Five only) as on 13/08/2026** and interest and charges thereon.

DESCRIPTION OF THE IMMOVABLE PROPERTY

ALL THAT ENTIRE THE PROPERTY BEARING PLAN SHOP NO. B-101 TO B-106 ON THE 1ST FLOOR, AS PER PASSING PLAN TOTALLY ADMEASURING 98.95 SQ. MTS., & (AS PER S.M.C. PLAN SHOP NO. 1 TO 6) ON THE 1ST FLOOR TOTALLY ADMEASURING 95.60 SQ. MTS., ALONG WITH UNDIVIDED SHARE IN THE LAND OF "INDRAPRASTH COMPLEX-B", SITUATED AT REVANUE SURVEY NO. 88/1+2, BLOCK NO. 62 & CITY SURVEY NO. 546, T. P. SCHEME NO. 64 (DUMBHAL), FINAL PLOT 79, 80, AS PER 7/12 TOTALLY ADMEASURING 9004 SQ. MTS., PIKI NORTHERN SIDE 4000.00 SQ. MTS., OF MOJE MAGOB, CITY OF SURAT, OWN BY PATEL NISHANT MAHESHBHAI. **BOUNDRIES ARE AS UNDER; EAST:- BUILDING MARGIN, WEST: ENTRY 45 MTS. WIDE T. P. ROAD, NORTH: ADJ. SOCIETY ROAD, SOUTH: AD. PASSAGE**

Date: 26-10-2026
Place : Surat

Sd/- Authorized Officer,
Cholamandalam Investment & Finance Co. Ltd

SBI

State Bank of India: 3rd Floor, Amrakunj Business Center, AUDA Opposite Water Tank, Satyamev Hospital Road, Chandkheda, Ahmedabad – 382 424

[Appendix 4 - [RULE - 8 (1)] POSSESSION NOTICE (For Immovable Property) [Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

Whereas, The Undersigned Being The Authorized Officer Of The **State Bank Of India,** Home Loan Centre, Chandkheda, 3rd Floor Aamrakunj Business Centre, Opp. Auda Water Tank, Satyamev Hospital Road, Chandkheda, Ahmedabad Under The Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 (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 Dated **17/08/2026** Calling Upon The **Mr. Chandrakant Shankarbhai Hadiyale** To Repay The Amount Mentioned In The Notice Being Of **Rs. 16,91,827/- (Rupees Sixteen Lakhs Ninety-One Thousand Eight Hundred Twenty-Seven Only) As On 14/08/2026.**

The Borrower Having Failed to Repay the Amount, Notice Is Hereby Given to The Borrower, Legal Heirs (Known – Unknown), Legal Representatives (Known – Unknown), Guarantor and The Public in General That the Undersigned Has Taken **Symbolic /Physical 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 Security Interest (Enforcement) Rules, 2002 On This **21th** Day of The Month **October** of The Year **2026.**

The Borrower/ Guarantor 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 State Bank of India, Home Loan Centre, Chandkheda, 3rd Floor Aamrakunj Business Centre, Opp Auda Water Tank, Satyamev Hospital Road, Chandkheda, Ahmedabad for An Amount of **Rs. 16,91,827/- (Rupees Sixteen Lakhs Ninety-One Thousand Eight Hundred Twenty-Seven Only) As On 14/08/2026.** With Further Interest and Incidental Expense, Costs Etc.

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.

DESCRIPTION OF PROPERTY

Flat/Bungalow/Plot Number: **406,** Scheme: **Trambkeshwar Appartment,** Revenue Survey No.: ----, TP Scheme Number: **22,** FP Number: **268,** Mouje: **Chandkheda,** Registration District: **Ahmedabad. Boundaries of the Property: Plot/Flat No.: Flat No. 403, East: Passage & Flat No. 407, West: Margin, North: Flat No. 403, South: Flat No. 405**

PLACE : Ahmedabad
DATE : 21/10/2026

Authorized Officer
State Bank of India

GUJARAT STATE FINANCIAL CORPORATION

(Established under State Financial Corporations Act, 1951)
Block No.10, Udyog Bhavan, Sector-11, GH-4, Gandhinagar – 382 010
Phone No.: (079) 23256766 Fax (079) 23252204
Website : http://gsfc.gujarat.gov.in E-mail: sec-cell-gsfc@gujarat.gov.in

EXTRACT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2026

(Rs. in lakh except per share data)

Particulars	Quarter ended 30-09-2026 Reviewed	Half Year ended 30-09-2026 Reviewed	Corresponding three months ended 30-09-2025 Reviewed
Total income from Operations (net)	398.74	802.39	425.46
Net profit / loss from ordinary activities after tax (before extra-ordinary items)	(2018.75)	(3986.41)	(3196.00)
Net profit/loss from ordinary activities after tax (after extraordinary items)	(2018.75)	(3986.41)	(3196.00)
Paid-up Equity Share Capital (Face value of Rs.10/-)	8,911.40	8,911.40	8,911.40
Reserves (excluding Revaluation Reserve) as on March 31	-	-	-
Earnings Per Share (EPS) (before and after extraordinary items)			
(a) Basic	*(2.27)	*(4.47)	*(3.59)
(b) Diluted	*(2.27)	*(4.47)	*(3.59)

* Not annualized.
Note :-
1. The unaudited financial results for the quarter and half year ended 30th September, 2026 together with Limited Review Report thereon issued by the statutory Auditors have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on October 26, 2026
2. Pursuant to Board decision dated May 30, 2026, Corporation discontinued to provide delayed interest on default amount of soft loan granted by Government of Gujarat from April 01, 2026. Interest on default amount for the quarter under reference stood at Rs. 1,245.98 lakh and Rs. 2,466.77 lakh for the half year ended September 30, 2026. Had the delayed interest on default amount been considered, interest expended, total expenditure and net loss would have been increased by Rs. 1,245.98 lakh for the quarter under reference and Rs. 2,466.77 lakh for the half year ended September 30, 2026.
3. The above is an extract of the detailed format of the quarterly financial results filed with BSE Limited under Regulation 33 of SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results is available on BSE Ltd website www.bseindia.com as also on Corporation's website http://gsfc.gujarat.gov.in The same can also be assessed by scanning the QR Code provided below:

Date : 26-10-2026
Place : Gandhinagar

For and on behalf of the Board of Directors
Sd/-
Swaroop P. IAS
Managing Director