Bandhan Bank

Regional Office: Netaji Marg, Nr. Mithakhali Six Roads, Ellisbridge, Ahmedabad-6. Phone: +91-79-26421671-75

PHYSICAL POSSESSION NOTICE

NOTICE is hereby given under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in the exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorized Officer issued demand notice to the borrower(s) on the date mentioned against the account stated hereinafter calling upon them to repay the amount within 60 days from the date of receipt of said notice. The borrower(s), having failed to repay the amount notice is hereby given to the public in general and particular to the borrower(s) that the undersigned has taken physical 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 said Rules on the date mentioned against the loan account. The borrower(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the Bank for the amounts, interest, costs and charges thereon. The borrowers'/mortgagors' attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured asset.

Name of borrower(s), & Loan Account No.	Description of the property mortgaged (Secured Asset)	Date of Demand Notice	Date of Physical Possession Notice	Outstanding Amt. as on Date of Demand Notice
Vikramsinh Kanubha Zala Ranjanba Vikramsinh Zala 20001150002360	All That Piece Or Parcel Of Flat No 1/J-206, Admeasuring About Area Survey No 749, Survey No 749,Second Floor, Shanti Residency, Sanad Raod, Tal-Kadi Dist. Mahesana, Gujrat, 382715.And Same Bounded As Under: North: As Per Plan, East: As Per Plan, West: As Per Plan, South: As Per Plan	April 15, 2026	November 15, 2026	Rs.4,60,572.66 (As on April 08, 2026)

Place: Kadi
Date: November 18, 2026

Authorised Officer
Bandhan Bank Limited

Chola *Enter a better life*

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Corporate Office : Chola Crest, C54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai- 600 032, T. N.

E-AUCTION SALE NOTICE (Sale Through e-bidding Only)

SALE NOTICE OF IMMOVABLE SECURED ASSETS ISSUED UNDER RULE 8(6) AND 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.

Notice is hereby given to the **PUBLIC IN GENERAL** and in particular to the Borrower(s) and Guarantor(s) indicated in **COLUMN (A)** that the below described immovable property(ies) described in **COLUMN (C)** Mortgaged / Charged to the secured creditor the **POSSESSION** of which has been taken as described in **COLUMN (D)** by the **Authorized Officer** of Housing **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** Secured Creditor, will be sold on **"As is Where is", "As is what is"** and **"Whatever there is"** as per details mentioned below :- Notice is hereby given to Borrower / Mortgagor(s) / legal heir, legal representatives **(Whether Known or unknown),** executor(s), administrator(s), successor(s) & assign(s) of the respective Borrower(s) / Mortgagor(s) (Since deceased) as the case may be indicated in **COLUMN (A)** U/s. **8(6)** of the Security Interest (Enforcement) Rules 2002. For detailed terms & conditions of the sale, please refer to the link provided in **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** secured Creditior's website i.e. **https://www.cholamandalam.com & www.auctionfocus.in**

	[A]	[B]	[C]	[D]	[E & F]	[G]
Sr. No.	Loan Account No. / Names Of Borrower(s) / Mortgager(s) / Gaurantor(s)	O/S. Dues to be recovered (Secured Debts)	Description of the Immovable Property / Secured Asset	Type of Possession	Reserve Price (In Rs.) / Earnest Money Deposit (In Rs.)	Date of Auction & Time
1	**Loan A/c. No(s). : X0HLSTR00001864629 1. Mr/Ms. Jagdishbhai Manubhai Sojeetra (Alias) Jagdishbhai Sojeetra 2. Mr/Ms. Vimlaben Jagdishbhai Sojitra (Alias) Vimlaben Sojitra 3. Mr/Ms. Nirav Jagdishbhai Sojitra 4. Mr/Ms. Himanshu Jagdishbhai Sojitra Add For Sr. No. 1, 2, 3 & 4** : Plot No 106 Shubh Residency Moje Jokha Wav Kamrej, Kamrej, Gujarat - 394185 **Add For Sr. No. 1, 2, 3 & 4 :** Plot No 223 Shree Shubh Residency Jolwa Wav Kamrej Surat Kamrej Surat Kamrej 394185.	**Rs. 23,14,329/- (Rupees Twenty Three lakh Fourteen Thousand Three Hundred Twenty Nine Only) as on 09-07-2026**	All the piece and parcel of immovable property bearing Plot no. 223 admeasuring 87.66 sq. Mtrs along with 50.90 sq. Mtrs. Undivided share in the land of road & COP in" Shree Shubh Residency", situated at revenue survey no. 192/2, block no. 204 admeasuring 24972 sq. Mtrs, of moje: jokha, Ta: Kamrej, Dist : Surat. With construction on it.	**CONSTRUCTIVE POSSESSION**	**Rs. 14,15,600/- (Rupees Fourteen lakh Fifteen Thousand Six Hundred Only)** / **Rs. 1,41,560/- (Rupees One lakh Forty One Thousand Five Hundred Sixty Only)**	**24-12-2026 from 02.00 P.M. to 04.00 P.M. (with automated extensions of 5 minutes each in terms of the Tender Document),**
	INSPECTION DATE & TIME : 22.12.2026 BETWEEN 11.00 a. m. to 4.00 p. m.			**MINIMUM BID INCREMENT AMOUNT : Rs. 10,000/-**		
	LAST DT. OF SUBMISSION OF BID / EMD / REQUEST LETTER FOR PARTICIPATION : 23.12.2026 before 05.00 p. m.					

***Together with further interest as applicable in terms of loan agreement with, incidental expenses, costs, charges etc. Incurred up to the date of payment and / or realisation thereof.**

For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with **1. KAUSHIK PATEL, Mobile No. 9925679992 & Email Id : kaushikg@chola.murugappa.com, 2. MR RAHUL J. DHOBI, Mobile No. 8758587337 & E mail : rahuljd@chola.murugappa.com,** official of **CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED** to the best of Knowledge and information of the Authorized Officer of **CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED** there are no encumbrances in respect of the above immovable properties / secured Assets.

Date : 17.11.2026
Place : Surat, Gujarat

Sd/-
AUTHORIZED OFFICER,
For **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

HDB FINANCIAL SERVICES

HDB FINANCIAL SERVICES LIMITED

REGISTERED OFFICE: - RADHIKA, 2ND FLOOR, LAW GARDEN ROAD, NAVRANGPURA, AHMEDABAD-380009

BRANCH OFFICE: -101, First Floor, Vrushakruti Corspace Building,Opp. Westside Shop, Nr. Shyamal Cross Road,Ahmedabad - 380015

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES [SEE PROVISO TO RULE 8(6)]

LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS 22/12/2026 UPTO 04:00 PM

SALE OF IMMOVABLE PROPERTY MORTGAGED TO HDB FINANCIAL SERVICES LIMITED UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 (NO.54 OF 2002)

WHEREAS, THE AUTHORIZED OFFICER OF HDB FINANCIAL SERVICES LIMITED HAD TAKEN PHYSICAL POSSESSION OF THE FOLLOWING PROPERTY/IES PURSUANT TO THE NOTICE ISSUED UNDER SEC 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 IN THE FOLLOWING LOAN ACCOUNTS WITH OUR BRANCH WITH A RIGHT TO SELL THE SAME ON "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" FOR REALIZATION OF HDB FINANCIAL SERVICES LIMITED DUES. THE SALE WILL BE DONE BY THE UNDERSIGNED THROUGH E-AUCTION PLATFORM PROVIDED AT THE WEBSITE: https://bankeauctions.com

NAME OF THE BRANCH & ACCOUNT	MORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE AND POSSESSION STATUS	DEMAND NOTICE DATE / OUTSTANDING AMOUNT (SECURED DEBT)	AUTHORIZED OFFICER'S DETAILS / FOR PROPERTY INSPECTION AND OTHER QUERIES	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE / EMD / BID INCREASE AMOUNT	DATE OF E- AUCTION / TIME OF E- AUCTION / EMD SUBMISSION DATE
101, First Floor, Vrushakruti Corspace Building,Opp. Westside Shop, Nr. Shyamal Cross Road,Ahmedabad - 380015 LOAN ACCOUNT NO.- 59309698 1. OM INDUSTRIES 2.PATEL PRAMILABEN 2. VIPULKUMAR PARSHOTAM BHAI PATEL ALL R/O: SHED NO 88 SHIVAM INDUSTRIAL PARK OPP BHAT SS MORAIYA VASNA CHANCHARVADI SANAND AHMEDABAD AHMEDABAD-382213 GUJARAT & SUB-PLOT NO. 33/A, GHUMA EVERGREEN CHSL, BLOCK NO. 13 & 14, MOUJE GHUMA, TALUKA GHATLODIA, DIST & SUB-DISTRICT AHMEDABAD AHMEDABAD-382234 & 121 SAHAJ BUNGLOWS NR - SVM INTERNATINOAL SCHOOL MORAIYA AHMEDABAD AHMEDABAD GUJARAT- 382213	**PROPERTY :- I All the rights, Sq. Meters, title and alongwith interest of immovable property being Sub-Plot No. 33/A: having plot area admeasuring 151.84 Sq. Yards 1.e. Operative construction area admeasuring 175 Sq. Yards l.e. 146.32 Sq. Meters, in the "Ghuma Evergreen CoGhuma, Taluka Housing Society Limited", constructed on Non-Agricultural land bearing Block No. 13 & 14, situate, being and lying at Mouje Ghatlodia in the Registration District Ahmedabad and Sub-District Ahmedabad-9 (Bopal). Boundaries- North- Other Property South- Flat no. 501,The middle wallis shared, East - Lift, West- Ground Floor Road POSSESSION STATUS:- SYMBOLIC POSSESSION**	**17/08/2026 Rs.9577828.37/- (Rupees Ninety Five Lakhs Seventy Seven Thousand Eight Hundred Twenty Eight and Paise Thirty Seven Only) PERTAINING TO LOAN ACCOUNT NO. 59309698 AS ON 17/08/2026 WITH FUTURE CONTRACTUAL INTEREST PER ANNUM FROM 17/08/2026 UNTIL PAYMENT IN FULL AMOUNT ALONG WITH OTHER CHARGES AS DEMANDED IN OUR NOTICE, WITHIN THE STATUTORY PERIOD OF 30 DAYS FROM THE DATE OF THIS NOTICE**	MR. DHARMVEER POONIA CONT NO. 9664046604. (FOR PROPERTY INSPECTION AND OTHER QUERIES) , Mr. Ramkaran Mishra CONTACT NO. 7600116009 MR. PRASHANT MAKHECHA CONT NO. 7600800900 EMAIL ID:- prashant.makhecha @hdbfs.com MR. Ishan Upadhyay cont no. 9904010894	MODE OF PAYMENT : ONLY DEMAND DRAFT	RESERVE PRICE :- RS.13034000/- (RUPEES ONE CRORE THIRTY LAKH THIRTY FOUR THOUSAND ONLY). EMD PRICE:- - RS. 1303400 /- (RUPEES THIRTEEN LAKH THREE THOUSAND FOUR HUNDRED ONLY)	**E- AUCTION DATE :- 23/12/2026 AT. 10:30 AM TO 04:00 PM EMD SUBMISSION DATE :- 22/12/2026**

TERMS & CONDITIONS:

1. TO THE BEST OF KNOWLEDGE AND INFORMATION OF THE AUTHORISED OFFICER, THERE IS NO ENCUMBRANCE ON ANY PROPERTY. HOWEVER, THE INTENDING BIDDERS SHOULD MAKE THEIR OWN INDEPENDENT INQUIRIES REGARDING THE ENCUMBRANCES, TITLE OF PROPERTY/ IES PUT ON AUCTION AND CLAIMS/ RIGHTS/ DUES/ EFFECTING 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 HDB FINANCIAL SERVICES LIMITED. THE PROPERTY IS BEING SOLD WITH ALL THE EXISTING AND FUTURE ENCUMBRANCES WHETHER KNOWN OR UNKNOWN TO THE HDB FINANCIAL SERVICES LIMITED. THE AUTHORISED OFFICER/ SECURED CREDITOR SHALL NOT BE RESPONSIBLE IN ANY WAY FOR ANY THIRD PARTY CLAIMS/ RIGHTS/ DUES.
2. THE E-AUCTION IS BEING HELD ON " AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS" AFTER TAKING SYMBOLIC POSSESSION OF THE PROPERTIES. SUCCESSFUL BIDDER/S SHALL HAVE TO GET SYMBOLIC POSSESSION OF THE PROPERTIES AT HIS/ THEIR COST,RISK & RESPONSIBILITY.
3. IT SHALL BE THE RESPONSIBILITY OF THE BIDDERS TO INSPECT AND SATISFY THEMSELVES ABOUT THE ASSET AND SPECIFICATION BEFORE SUBMITTING THE BID. THE INSPECTION OF PROPERTY/IES PUT ON AUCTION WILL BE PERMITTED TO INTERESTED BIDDERS ON 22/12/2026 (DURING OFFICE HOURS).
4. THE INTERESTED BIDDERS SHALL SUBMIT THEIR EMD THROUGH WEB PORTAL: https://bankeauctions.com (THE USER ID & PASSWORD CAN BE OBTAINED FREE OF COST BY REGISTERING NAME WITH https://bankeauctions.com THROUGH LOGIN ID & PASSWORD. THE EMD SHALL BE PAYABLE THROUGH NEFT IN THE ACCOUNT MENTIONED ABOVE. AFTER REGISTRATION (ONE TIME) BY THE BIDDER IN THE WEB PORTAL, THE INTENDING BIDDER/ PURCHASER IS REQUIRED TO GET THE COPIES OF THE FOLLOWING DOCUMENTS UPLOADED IN THE WEB PORTAL BEFORE THE LAST DATE & TIME OF SUBMISSION OF THE BID DOCUMENTS VIZ. I) COPY OF THE NEFT/RTGS CHALLAN OR DEMAND DRAFT; II) COPY OF PAN CARD; III) PROOF OF IDENTIFICATION/ ADDRESS PROOF (KYC) VIZ. SELF-ATTESTED COPY OF VOTER ID CARD/ DRIVING LICENSE/ PASSPORT ETC.; WITHOUT WHICH THE BID IS LIABLE TO BE REJECTED. UPLOADING SCANNED COPY OF ANNEXURE-II & III (CAN BE DOWNLOADED FROM THE WEB PORTAL: https://bankeauctions.com AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. THE INTERESTED BIDDERS WHO REQUIRE ASSISTANCE IN CREATING LOGIN ID & PASSWORD, UPLOADING DATA, SUBMITTING BID DOCUMENTS, TRAINING/ DEMONSTRATION ON ONLINE INTER-SE BIDDING ETC., MAY CONTACT C1 INDIA PRIVATE LIMITED, Plot no-68, 3rd Floor, Sec-44, Gurgaon, Haryana-122003 , Mr. Dharani krishna, email id - andhra@c1india.com; support@bankeauctions.com ph.no- 9948182222. AND FOR ANY PROPERTY RELATED QUERY MAY CONTACT AUTHORISED OFFICER: MR. DHARMVEER POONIA, CONT NO. 9664046604, E-MAIL ID: lm.satelliteroad@hdbfs.com; DURING THE WORKING HOURS FROM MONDAY TO SATURDAY.
5. THE INTERESTED BIDDER HAS TO SUBMIT THEIR BID DOCUMENTS [EMD (NOT BELOW THE RESERVE PRICE) AND REQUIRED DOCUMENTS (MENTIONED IN POINT NO.4)] ON/ BEFORE 22/12/2026 UPTO 4:00 PM AND AFTER GOING THROUGH THE REGISTERING PROCESS (ONE TIME) AND GENERATING USER ID & PASSWORD OF THEIR OWN, SHALL BE ELIGIBLE FOR PARTICIPATING THE E-AUCTION PROCESS, SUBJECT TO DUE VERIFICATION (OF THE DOCUMENTS) AND/ OR APPROVAL OF THE AUTHORISED OFFICER.
6. DURING THE ONLINE INTER-SE BIDDING, BIDDER CAN IMPROVE THEIR BID AMOUNT AS PER THE 'BID INCREASE AMOUNT' (MENTIONED ABOVE) OR ITS MULTIPLE AND IN CASE BID IS PLACED DURING THE LAST 5 MINUTES OF THE CLOSING TIME OF THE E-AUCTION, THE CLOSING TIME WILL AUTOMATICALLY GET EXTENDED FOR 5 MINUTES (EACH TIME TILL THE CLOSURE OF E-AUCTION PROCESS), OTHERWISE, IT'LL AUTOMATICALLY GET CLOSED. THE BIDDER WHO SUBMITS THE HIGHEST BID AMOUNT (NOT BELOW THE RESERVE PRICE) ON THE CLOSURE OF THE E-AUCTION PROCESS SHALL BE DECLARED AS A SUCCESSFUL BIDDER BY THE AUTHORISED OFFICER/ SECURED CREDITOR, AFTER REQUIRED VERIFICATION
7. THE EARNEST MONEY DEPOSIT (EMD) OF THE SUCCESSFUL BIDDER SHALL BE RETAINED TOWARDS PART SALE CONSIDERATION AND THE EMD OF UNSUCCESSFUL BIDDERS SHALL BE REFUNDED. THE EARNEST MONEY DEPOSIT SHALL NOT BEAR ANY INTEREST. THE SUCCESSFUL BIDDER SHALL HAVE TO DEPOSIT 25% OF THE SALE PRICE, ADJUSTING THE EMD ALREADY PAID, WITHIN 24 HOURS OF THE ACCEPTANCE OF BID PRICE BY THE AUTHORISED OFFICER AND THE BALANCE 75% OF THE SALE PRICE ON OR BEFORE 15TH DAY OF SALE OR WITHIN SUCH EXTENDED PERIOD AS AGREED UPON IN WRITING BY AND SOLELY AT THE DISCRETION OF THE AUTHORISED OFFICER. IN CASE OF DEFAULT IN PAYMENT BY THE SUCCESSFUL BIDDER, THE AMOUNT ALREADY DEPOSITED BY THE OFFER SHALL BE LIABLE TO BE FORFEITED AND PROPERTY SHALL BE PUT TO RE-AUCTION AND THE DEFAULTING BORROWER SHALL HAVE NO CLAIM/ RIGHT IN RESPECT OF PROPERTY/ AMOUNT.
8. THE PROSPECTIVE QUALIFIED BIDDERS MAY AVAIL ONLINE TRAINING ON E-AUCTION FROM C1 INDIA PRIVATE LIMITED PRIOR TO THE DATE OF E-AUCTION. NEITHER THE AUTHORISED OFFICER/ HDB FINANCIAL SERVICES LIMITED FOR C1 INDIA PRIVATE LIMITED. SHALL BE LIABLE FOR ANY INTERNET NETWORK PROBLEM AND THE INTERESTED BIDDERS TO ENSURE THAT THEY ARE TECHNICALLY WELL EQUIPPED FOR PARTICIPATING IN THE E-AUCTION EVENT.
9. THE PURCHASER SHALL BEAR THE APPLICABLE STAMP DUTIES/ ADDITIONAL STAMP DUTY/ TRANSFER CHARGES, FEE ETC. AND ALSO ALL THE STATUTORY/ NON-STATUTORY DUES, TAXES, RATES, ASSESSMENT CHARGES, FEES ETC. OWING TO ANYBODY.
10. THE AUTHORISED OFFICER IS NOT BOUND TO ACCEPT THE HIGHEST OFFER AND THE AUTHORISED OFFICER HAS THE ABSOLUTE RIGHT TO ACCEPT OR REJECT ANY OR ALL OFFER(S) OR ADJOURN/ POSTPONE/ CANCEL THE E-AUCTION WITHOUT ASSIGNING ANY REASON THEREOF.
11. THE BIDDERS ARE ADVISED TO GO THROUGH THE DETAILED TERMS & CONDITIONS OF E-AUCTION AVAILABLE ON THE WEB PORTAL OF C1 INDIA PRIVATE LIMITED. https://bankeauctions.com BEFORE SUBMITTING THEIR BIDS AND TAKING PART IN THE E-AUCTION.
12. THE PUBLICATION IS SUBJECT TO THE FORCE MAJOR CLAUSE.

SPECIAL INSTRUCTIONS

BIDDING IN THE LAST MOMENT SHOULD BE AVOIDED IN THE BIDDERS OWN INTEREST AS NEITHER THE HDB FINANCIAL SERVICES LIMITED NOR SERVICE PROVIDER WILL BE RESPONSIBLE FOR ANY LAPSE/FAILURE(INTERNET FAILURE/POWER FAILURE ETC.). IN ORDER TO WARD-OFF SUCH CONTINGENT SITUATIONS BIDDERS ARE REQUESTED TO MAKE ALL NECESSARY ARRANGEMENTS / ALTERNATIVES SUCH AS POWER SUPPLY BACK-UP ETC, SO THAT THEY ARE ABLE TO CIRCUMVENT SUCH SITUATION AND ARE ABLE TO PARTICIPATE IN THE AUCTION SUCCESSFULLY.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

THE BORROWER/ GUARANTORS ARE HEREBY NOTIFIED TO PAY THE SUM AS MENTIONED ABOVE ALONG WITH UPTO DATE INTEREST AND ANCILLARY EXPENSES BEFORE THE DATE OF E-AUCTION, FAILING WHICH THE PROPERTY WILL BE AUCTIONED/ SOLD AND BALANCE DUES, IF ANY, WILL BE RECOVERED WITH INTEREST AND COST.

DATE: 18-11-2026
PLACE: Ahmedabad

AUTHORISED OFFICER
HDB FINANCIAL SERVICES LIMITED

PUBLIC NOTICE

TAKE NOTICE that a notice is hereby given to Respondent named hereunder that an application under Rule 11 of National Company Law Tribunal Rules, 2016 has been filed against you before National Company Law Tribunal Ahmedabad Bench which is numbered as IA 1404 of 2026 in IA 338 of 2022andIA 1403 of 2026 in IA 339 of 2022 in CP (IB) 148 of 2019 titled as Bank of India versus Mr Manish Bhagat & Ors. The Hon'ble National Company Law Tribunal has issued notice and you are hereby required to appear in the matter on 18th December 2026 before NCLT, Ahmedabad Bench either in person or through an authorised representative failing which the matter will be decided in your absence. For further details, you may contact the undersigned or refer to the official records of the NCLT, Ahmedabad.

Notice To: 1. Vasantbhai Jayantilal Modi 2. Manojkumar Jayantilal Modi.

By : Rajesh Sharma:
Assistant General Manager, Bank of India.

Place: Ahmedabad — **Bank of India**
Date: 17.11.2026 — **Ahmedabad (Main) Branch**

BANK OF INDIA, LEAD BANK OF THE CONSORTIUM OF PERFECT BORING PRIVATE LIMITED

Ahmedabad Asset Recovery Branch, 5th Floor, Star House, Bank of India Building, Bhadra, Ahmedabad.

AU SMALL FINANCE BANK

Registered Office:19-A Dhuleshwar Garden, Jaipur, Rajasthan, India, 302001.
www.au.bank.in

LOAN AGAINST GOLD - AUCTION NOTICE ON "AS IS WHERE IS" BASIS

The below mentioned borrower/s have been issued notices to pay their outstanding amounts towards the loan against gold facilities availed from AU Small Finance Bank Limited ("Bank"). Since the borrower/s has/have failed to repay his/their dues, we are constrained to conduct an auction of pledged gold items/articles on **21 December 2026 between 11:00 AM – 3:00 PM (Time)** at below mentioned branches according to the mode specified therein. In the case of deceased borrowers, all conditions will be applicable to legal heirs. Please note that in the event of failure of the above auction, the bank reserves its right to conduct another auction without prior intimation.

Physical Auction Branch Details

Loan Account No.	Customer Name	Branch	Loan Amount (In Rupees)
L26660000653875	Miyawara Palchhil Prashantbhai	Balasinor	233000
L26660000608791	Baria Nanda Ben	Bus Stand Road Godhra	234000
L26660000612313	Jadav Takhatsinh	Bus Stand Road Godhra	250000
L26660000609579	Ravindrakumar Babubhai Parmar	Dahod Godi Road	241000
L26660000633383	Patel Amrutkumar Ramanbhai	Dehgam	250000
L26660000721987	Rabari Manubhai	Dehgam	206500
L26660000616056	Chauhan Rajvanshsinh Vikramsinh	Dehgam	206000
L26660000653425	Solanki Rakeshji	Dehgam	211900
L26660000732266	Solanki Rakeshji	Dehgam	245000
L26660000720469	Ravat Manilal	Devgadh Baria	196000
L26660000628783	Ravat Rakeshkumar Himantsinh	Devgadh Baria	220000
L26660000612213	Ravat Rakeshkumar Himantsinh	Devgadh Baria	204000
L26660000644612	Koli Shardaben	Devgadh Baria	204000
L26660000676051	Patel Kailashben Ranjitsinh	Devgadh Baria	190000
L26660000598607	Labada Jasvantbhai Rayjibhai	Devgadh Baria	230000
L26660000598367	Patel Niteshkumar Himatsinh	Devgadh Baria	225000
L26660000644932	Patel Hiteshkumar Himatsinh	Devgadh Baria	217000
L26660000613011	Gamar Jigneshbhai Savakunbhai	Devgadh Baria	193000
L26660000666290	Patel Somiben Bharatbhai	Devgadh Baria	191000
L26660000541746	Chauhan Shweerajkumar	Devgadh Baria	236000
L26660000717096	Sanjaysinh Takhatsinh Solanki	Dhansura	131700
L26660000711616	Raj Ajaysinh Pravinsinh	Dhansura	205000
L26660000687390	Parmar Krishnakumar Natvarsinh	Dhansura Modasa Road Bayad	145800
L26660000708213	Solanki Jaydipsinh Vijaysinh	Dhansura Modasa Road Bayad	243000
L26660000724642	Parmar Anilsinh	Dhansura Modasa Road Bayad	180000
L26660000733345	Rana Jignesh Jayeshbhai	Dholka	237000
L26660000669255	Sipai Vasim	Jamnagar Lal Bungalow Road	138000
L26660000702954	Manvar Mahendra	Jamnagar Lal Bungalow Road	188000
L26660000665072	Vaghela Pareshbhai	Jamnagar Lal Bungalow Road	84200
L26660000562766	Vaghela Pareshbhai	Jamnagar Lal Bungalow Road	157000
L26660000580151	Jami Jahid Avad	Jamnagar Lal Bungalow Road	250000
L26660000738006	Hanshora Yash	Jamnagar Lal Bungalow Road	182500
L26660000620697	Sodha Kiran Kamlesh	Jamnagar Lal Bungalow Road	201700
L26660000737547	Parmar Prakashbhai Devsingbhai	Jhalod Muvada Bus Stop	195400
L26660000617094	Solanki Manoj	Katargam Surat	250000
L26660000732136	Kadival Raghav Labhubhai	Limbdi	124800
L9001090156161023	Pillai Arpit	Mani Nagar Ahmedabad	221400
L26660000614689	Parmar Bhikhabhai Kalabhai	Meghraj	163000
L26660000669645	Valand Sangitaben Rakeshbhai	Meghraj	164000
L26660000736199	Parmar Alpeshkumar Punamchand	Meghraj	169500
L26660000620067	Parmar Aravindbhai Kacharalal	Nagalpur Mehsana	215900
L26660000638364	Meghaben Aejansha Diwan	Near Town Hall Anand	132500
L26660000638704	Meghaben Aejansha Diwan	Near Town Hall Anand	230000
L26660000710148	Vohra Mahammadrafik Salimbhai	Near Town Hall Anand	145400
L26660000586600	Jatva Bhavinkumar Pratapbhai	Piplod	102900
L26660000585882	Jatva Bhavinkumar Pratapbhai	Piplod	225500
L26660000662297	Rakeshbhai Jashvantbhai Chuahan	Piplod	132800
L26660000728875	Patel Hiteshkumar Gulabbhai	Piplod	206500
L26660000688258	Gujarati Darshil	Raiya Road Rajkot	250000
L26660000715179	Mir Jagdishbhai Hamirbhai	Raiya Road Rajkot	162000
L26660000638084	Shaileshbhai Viliyambhai Christian	Ratan Park Society Borsad	123800
L26660000743966	Parmar Rajubhai	Ratan Park Society Borsad	246000
L26660000628693	Solanki Gajendrasinh	Shahera	128000
L26660000676281	Patel Kaushikkumar	Shahera	141500
L26660000630218	Khant Mukeshbhai	Shahera	174000
L26660000718414	Parmar Dashrathsinh Balvantbhai	Shahera	208000
L26660000599726	Samjani Mubin Rahimbhai	Shevashram Road Bharuch	198800
L26660000663386	Riteshkumar Maheshbhai Vasava	Shevashram Road Bharuch	207200
L9001090460819679	Jasvantji Parmar	Talod	101700
L9001090460820170	Jasvantji Parmar	Talod	106400
L9001090460818736	Jasvantji Parmar	Talod	140000
L26660000686122	Valabhai Bharvad	Tarapur	193172
L26660000564632	Makvana Nitinkumar Ashabhai	Tarapur	111700
L26660000564702	Makvana Nitinkumar Ashabhai	Tarapur	246950
L26660000598707	Bharvad Sureshbhai	Tarapur	208450
L26660000635009	Ashubhai Salat	Tarapur	243450
L26660000639882	Thakor Ramanbhai Marghabhai	Tarapur	235750
L26660000654163	Patel Nikhil Jyantibhai	Tarapur	170000

Note: 1. In the event of failure of physical auction, an e-auction may be conducted by using weblink - https://gold.samil.in
2. Please consider this notice as a prior notice for the next auction in case the proposed auction fails.
3. The auction is subject to certain terms and conditions contained in the bid form, which is made available before the commencement of auction.
Condition for auction- The Bank is not responsible for the quality of gold ornaments. The ornaments shall be auctioned on "as is where is" worth basis. Each bidder shall satisfy itself/himself/herself regarding the description, purity, quality, weight, condition, and value of the gold ornaments before placing a bid. The successful bidder shall pay the full bid amount within 5 working days from the date of the auction/sale. In the event of failure to make payment within the prescribed period, the Bank may cancel the sale and take such further action as it may deem appropriate, subject to the applicable terms and conditions. The Bank reserves the right to change/modify/cancel the schedule the auction without referring a reason. No claim, objection, grievance, or complaint concerning the gold ornaments/items shall be entertained after completion of the auction. The Bank reserves the right, at its sole discretion, to accept or reject any or all bids at any stage and to vary, modify, or waive any condition of sale, subject to applicable law. Participation in the auction and submission of a bid shall be deemed to constitute the bidder's unconditional acceptance of the terms and conditions governing the auction. Each bidder shall be deemed to have considered all applicable taxes, duties, charges, and other relevant factors before submitting a bid. The principle of caveat emptor, meaning "buyer beware," shall apply. Each bidder shall also be deemed to have carefully read and understood the applicable terms and conditions, including any amendments in force at the time of the auction. No objection or complaint shall be entertained after a bid has been submitted. In the event of any inconsistency or discrepancy between the English version of this notice and any translated version, the English version shall prevail.

Manager
AU Small Finance Bank Limited

SOUTH INDIAN Bank

Branch Address: PLOT NO. 3333/2A, GR. FLR., B. A. BHAGAT COMPLEX, OPP. BANK OF BARODA, LAL TEKRY, BHUJ, KACHCHH PIN - 370001
Branch Mail ID: BR0712@SIB.BANK.IN

PUBLIC NOTICE FOR AUCTION OF GOLD COLLATERAL

The below mentioned borrowers have failed to repay the loan and redeem the gold jewellery, ornaments and coins/ security pledged within the stipulated timeline inspite of several reminders. The Gold jewellery, ornaments and coins / security pledged under the said loan account by the below listed borrowers will be sold in offline auction strictly on "As is What is Basis" & "Whatever there is Basis" & "Without recourse Basis" on **27-11-2026 at 4.00 PM** at branch premises The details of loan account are as follows:

Sr. No.	Account No	Borrower Name	Outstanding Amount as on 17-11-2026	Gross weight in grams
1.	0712653000009367	RABARI BABU RANA	8,23,643.05/-	127.900 g

Terms and Conditions: 1) The Bank reserves the right to accept or reject any bid without assigning any reason whatsoever **2)** Bank reserves its right to change/ modify/ cancel the scheduled auction without referring any reasons. **3)** No claim whatsoever will be entertained after auction of gold security.

The persons interested in participating in the auction may contact **7594876723 on 26-11-2026** for more information.

Sd/- Manager
The South Indian Bank Ltd.

ACRE MAKING ASSETS WORK

ASSETS CARE & RECONSTRUCTION ENTERPRISES LTD
Registered Office : 14th Floor, EROS Corporate Tower, Nehru Place, New Delhi – 110019 Tel.: 011-66115600
Corporate Office at 101, kalpataru Infinia, Plot B, Near Grand Hayatt, Santacruz (East) Mumbai – 400055

PHYSICAL POSSESSION NOTICE (For Immovable property)

Whereas, the undersigned being the Authorised Officer of Asset Care & Reconstruction Enterprises Limited trustee of Retail 08/11/2024-179 Trust(hereinafter referred to as "ACRE") having acquired the financial assets pertaining to Mr Chaudhari Jigar kumar Amrutbhai (hereinafter referred to as "Borrower"), together with the underlying security interest created therefor along with all rights, title and interest thereon from M/s Paisa buddy Finance Private Ltd under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) (hereinafter referred as "SARFAESI Act") and in exercise of powers conferred under Section 13 (12) of the SARFAESI Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "Said Rules"), vide an assignment agreement dated 03-October-2024 and issued a demand notice dated 16-01-2026 calling upon the Borrower- Chaudhari Jigar kumar Amrutbhai and Joitiben Chaudhari (Co-Borrower) vide Loan Account No: PBGJ388and to repay the amount as mentioned in the said notice Rs.19,57,716/- (Rupees Nineteen lakh fifty seven thousand seven hundred sixteen rupees Only) to ACRE due and payable as on 23/12/2025 together with interest at contractual rate and expenses, costs, charges etc. due thereon till the date of payment within 60 days from the date of receipt of the said notice.

The Borrower/Co-Borrowers/Guarantor having failed to repay the amount, notice is hereby given to the Borrower/Co-Borrowers and the public in general that the undersigned, being the Authorised Officer of ACRE has taken possession of the property described in the Schedule herein below (hereinafter referred to as "Said Property") in exercise of powers conferred on him/her under Section 13 (4) of the SARFAESI Act read with Rule 8 of the Said Rules on this 15.11.2026

The Borrower/Co-Borrower in particular and the public in general are hereby cautioned not to deal with the Said Property and any dealings with the Said Property will be subject to the charge of ACRE for an amount being Rs.19,57,716/- (Rupees Nineteen lakh fifty seven thousand seven hundred sixteen rupees Only) due and payable as on 23/12/2025 together with further contractual interest thereon till the date of payment and incidental expenses, costs, charges incurred / to be incurred until the date of payment

The Borrower/Co-borrower/ 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, i.e., the Said Property.

DESCRIPTION OF THE IMMOVABLE PROPERTIES

1. Property No. 114, Gram Panchayat Sr.No. 107 of Chaudhari Vas of which is situated in Anandpura (Veda) sim, Ta. Mansa & Dist. Ghandhinagar, admeasuring 1760.00 Sq.Ft.
and bounded as follows:
North by: House of Rameshbhai Madhabhai Chaudhari, South by: Property No. 115.
East by: House of BababhaiRevabhai Chaudhari, West by: Public Road.
2. Property No. 115. Gram Panchayat Sr. No. 108 of Chaudhari Vas of which is situated in Anandpura (Veda) sim. Ta. Mansa & Dist. Gandhiangar, admeasuring 1760.00 Sq. Ft.
And bounded as follows: North by: Property No.114. South by: Property of Vasantbhai Laxmanbhai

Authorised Officer
Date:- 15.11.2026 Place:Ghandhinagar ASSETS CARE & RECONSTRUCTION ENTERPRISES LTD

ACRE MAKING ASSETS WORK

ASSETS CARE & RECONSTRUCTION ENTERPRISES LTD
Registered Office : 14th Floor, EROS Corporate Tower, Nehru Place, New Delhi – 110019 Tel.: 011-66115600
Corporate Office at 101, kalpataru Infinia, Plot B, Near Grand Hayatt, Santacruz (East) Mumbai – 400055

PHYSICAL POSSESSION NOTICE (For Immovable property)

WHEREAS, The Authorized Officer of Assets Care & Reconstruction Enterprise Limited acting in its capacity as trustee of ACRE – 179 – Trust ("ACRE") 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 27-Mar-26calling upon DATTEN KUMAR AMARATBHAI RAVAL to repay the amount mentioned in the Notice being Rs. 4,84,776.21 (Four Lacs Eighty Four Thousand Seven Hundred Seventy Six Rupees & Twenty One Paisa Only) against Loan Account No. LLGJMSH0004602as on 10-Mar-26and interest thereon within 60 days from the date of receipt of the said Notice.

The said loan account was originally granted by Paisabuddy Finance Pvt. Ltd. ("Original Lender"), which subsequently assigned all its rights, title, and interest in the aforesaid loan account in favour of Choice Finserv Pvt. Ltd. ("CFPL") by way of an Assignment Agreement dated 22-Oct-2024. Thereafter, CFPL further assigned all its rights, title, and interest in the said loan account in favour of Assets Care & Reconstruction Enterprise Limited, acting in its capacity as Trustee of ACRE–179–Trust ("ACRE"), by way of an Assignment Agreement dated 30-Sep-2025.

The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken PHYSICALPOSSESSION of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on 15.11.2026.

The Borrowers 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 Assets Care & Reconstruction Enterprise Ltd., acting as trustee of ACRE – 179 – Trust for an amount of4,84,776.21 (Four Lacs Eighty Four Thousand Seven Hundred Seventy Six Rupees & Twenty One Paisa Only) as on 10-Mar-26and interest 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 THE IMMOVABLE PROPERTY

All the piece and parcel of the Residential Property No. 221, Gram Panchayat Sr. No. 221 in the area known as "MOHANPURA-RAVAL VAAS" which is situated in Akhaj Sim, Taluka Mahesana & District Mahesana, Sub-District Mahesana which is bounded as under that is to say on or towards the:
Admeasuring about 720 Sq. Ft. Land Area and Construction thereon (As Per Documents)720 Sq. Ft. Land Area and 658 Sq. Ft. East – Road West –Vado of Patel Kantibhai Chelabhai.
North –House of Vinubhai Bholabhai Raval South - House of Ratibhai Dahyabhai Raval

Authorised Officer
Date:- 15.11.2026 Place:Mahesana ASSETS CARE & RECONSTRUCTION ENTERPRISES LTD

DEBTS RECOVERY TRIBUNAL-I

Form No. 14 [See Regulation 33 (2)]

Govt. of India, Ministry of Finance, Department of Financial Services
4th Floor, Bhikhubhai Chambers, 18, Gandhikunj Society, Nr. Kochrab Ashram, Ellisbridge, Ahmedabad-380 006

(Established u/s. 3 of the Recovery of Debts due to Banks & Financial Institutions Act, 1993, for the area comprising Districts of Ahmedabad, Gandhinagar, Mehsana, Patan, Sabarkantha (Himmatnagar), Banaskantha (Palanpur) of Gujarat State w.e.f. 1st June, 2007)

(See Section 25 to 29 of the Recovery of Debts and Bankruptcy Act,1993 read with Rule 2 of Second Schedule of the Income Tax Act-1961)

R.C. NO. 30/2026	O.A. NO. 612/2019
INDIAN OVERSEAS BANK	Certificate Holder
V/S.	
A One Furniture Projects	Certificate Debtor

DEMAND NOTICE

To,

CD No. 1	**A One Furniture Projects, (Proprietorship Concern),** Registered office at: 6 Sonal Estate, Opp. Meldi Estate Gota Road, Ahmedabad.
CD No. 1	**Mr. Dhaval Govindbhai Panchai, (Proprietor),** Having address at: 249 Part 3 Gajraj Society, Chandlodiya, Ahmedabad-380062.

In view of the Recovery Certificate issued in **O.A./M.A./Misc. I.A. /Exe. Pet./ No. 612/2019** passed by the Hon'ble Presiding Officer, **DRT-I, Ahmedabad** an amount of **Rs. 45,80,662.73/- (Rupees: Forty Five Lakhs Eighty Thousand Six Hundred Sixty Two and Paisa Seventy Three Only)** is due against you.

You are hereby called upon to deposit the above/below sum **within 15 days of the receipt of the notice,** failing which the recovery shall be made as per rules.

In additions to the sum aforesaid you will be liable to pay:
(a) Such interest & Cost as is payable in terms of Recovery Certificate.
(b) **All costs, charges and expenses** incurred in respect of the service **of this notice** and other **process that may be taken for recovering the** amount due.

Given under my hand and the seal of the Tribunal, this 23rd day of October, 2026.

Seal

Sd/-
(Namami Shankar Dwivedi)
Recovery Officer -II, DRT-I, Ahmedabad

Next Date : 18.12.2026

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

WHEREAS, The undersigned being Authorized Officer of the **Prudent ARC Limited** (Prudent Trust 123/25) Assignee of UGRO Capital Limited vide an Assignment Agreement dated 30.06.2025 under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002('SARFAESI 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 09.04.2026 under section 13 (2) of the SARFAESI Act, 2002 calling upon the Borrower/co-borrowers/mortgagor **(1) KINJAL AQUA BEVERAGES [Borrower] (Loan A/c : HCFJAM-SEC00001007896) (2) Hiren Karaniya [Co-Borrower] (3) Dimple Hiren Karaniya [Co-Borrower]** All Residing At : Property on Plot No. 5, at Gamtal, Near Panchayat office, Mouje : Lakhabaval,DIST-Jamnagar Gujarat – 361006, And Also Residing at : 80 Road, Jamnagar Gujarat - 361006, to repay the amount mentioned in the notice being **Rs. 1685402 /- (Rupees Sixteen Lakh Eighty Five Thousand Four Hundred Two Only) as on 24/02/2026** together with further interest plus costs, charges and expenses etc. 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 borrower/co-borrower and the public in general that the undersigned has taken **Physical Possession** of the properties described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on **14.11.2026** and as per the order dated 17.10.2026 passed by the **Hon'ble Court of CHIEF JUDICIAL MAGISTRATE, AT: JAMNAGAR and appointed MR. N.J.PARMAR** Court Commissioner for taking the physical possession of the mortgaged property.

The borrower in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of the **Prudent ARC Limited** for an **Rs. 1685402 /- (Rupees Sixteen Lakh Eighty Five Thousand Four Hundred Two Only) as on 24/02/2026** together with further interest plus costs, charges and expenses 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."

SCHEDULE OF THE SECURED ASSET(S):

All that pieces and parcels of immovable property comprising of Property on Plot No. 5 Adm. 334-44 Sq.Mt. with Construction Adm. 338-72 Sq. Mt. Situated At Gamtal Mouje: Lakhabaval,DIST-Jamnagar. **Bounded as under :** North : Common Road, South : House of Kalubhai Bharmalbhai Karaniya, East: House of Narsibhai Odhavjibhai Raja, West : House of Bharat, Rajesh & Praful Amrutlal.

Date: 14/11/2026
Place: LAKHABAVAL

Sd/- Authorized Officer
Prudent ARC Limited (Prudent Trust 123/25)