बैंक ऑफ़ बड़ौदा Bank of Baroda

RANDER BRANCH: B.M. House, Below LG Service Centre, Near Decent Furniture, Olpad-Rander road, Rander, Surat. Dist- Surat (Gujarat) - 395005, **Phone**-8980026665 **Email:**rander@bankofbaroda.com

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

Whereas, the undersigned being the Authorized Officer of the **Bank of Baroda** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(54 of 2002) and in exercise of Powers conferred under Section 13 (12)read with the Security Interest (Enforcement) Rules, 2002, issued demand notice dated **24.06.2026** calling upon the Borrowers/Guarantor/Mortgagors **Mr. Hiteshkumar Dhirajbhai Rabari (Borrower) and Mrs. Sonalben Hiteshkumar Rabari (Co-Borrower)** to repay the amount mentioned in the notice being **Rs. 21,85,775.30 (Rupees Twenty One Lac Eighty Five Thousand Seven Hundred Seventy Five and Paisa Thirty Only) as on 24.06.2026** and further interest within 60 days from the date of receipt of the said notice.

The Borrowers /Mortgagors having failed to repay the amount, notice is hereby given to the Borrowers / Mortgagors and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on this **27th day of October of the year 2026.**

The Borrowers / Mortgagors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Bank of Baroda** for an amount of **Rs. 21,85,775.30 (Rupees Twenty One Lac Eighty Five Thousand Seven Hundred Seventy Five and Paisa Thirty Only) as on 24.06.2026** and further interest and expenses thereon until full payment.

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

Description of the Immovable Property

All that piece and parcel of property bearing **Plot No.79** admeasuring about 48.96 sq. mtrs with construction of ground floor + first floor thereon, together with undivided proportionate share in Road and COP admeasuring 17.12 sq.mtrs and 7.47 sq. mtrs respectively, total admeasuring 73.55sq.mtrs at **"Samruddhi Park"**, situated on the land bearing Block No.428/B (Rev.S.Nos.458 and 596) admeasuring 18204.00 sq.mtrs of **Village:-Kamrej,** Sub District-Taluka-Kamrej, District-Surat in the Name of **Mr. Hiteshkumar Dhirajbhai Rabari & Mrs. Sonalben Hiteshkumar Rabari** and surrounded by :**East by:** Boundary of Plot No. 80 On or towards,**West by:** Boundary of Plot No.78, On or towards,**North by:** Society Internal Road, On or towards,**South by:** Wado

Date : 27.10.2026 | Place :Surat **Authorized Officer,Bank of Baroda,Rander Branch**

बैंक ऑफ़ बड़ौदा Bank of Baroda

SUVALI BRANCH: Near Gram Panchayat Junagam, PO Suvali,Tal Choryasi, Surat, Gujarat- 394510 **E-Mail Id:**VJSUVA@bankofbaroda.com

Possession Notice (for Immovable property)
[Under Rule-8(1) of Security Interest (Enforcement) Rules, 2002]

Whereas,The undersigned being the Authorised Officer of the **Bank of Baroda,** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) 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 **03.06.2026** calling upon the Borrowers/Guarantor **MR. SUKHDEV MANGABHAI PATEEL (BORROWER & MORTGAGOR), MRS. BEBABAI SUKHDEV PATEEL (GUARANTOR) AND MR. CHANDRAKANT LAXMANBHAI GAYAKVAD (GUARANTOR)** to repay the amount mentioned in the notice being **Rs.11,69,060.83 (Rupees Eleven lakhs Sixty Nine Thousand Sixty and paisa Eighty Three only) Plus interest and other charges thereon** 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 Possession of the property described herein below in exercise of powers conferred on him/her under sub section (4) of Section 13 of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules 2002 on this **27th day of October of the year 2026.**

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

The Borrower/Guarantor 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 **Bank of Baroda** for an amount of **Rs.11,69,060.83** Plus interest and other charges thereon.

Description of the Immovable Property

All that piece and parcel of the land bearing Plot No. 12 admeasuring area 44.59 sq. mtrs. i.e. equivalent to 53.33 sq. yards of 'Saivatika Row House; Vibhag-2' along with undivided proportionate share admeasuring 18.82 sq. mtrs. in the common roads and COP of the said society of the land bearing Block Nos. 270, 271 and 272/A; Revenue Survey Nos. 201/1, 210/1, 210/2 and 111 of moje: village: Bagumara; Taluka: Palsana; District: Surat. **Bounded by as Follows:By East:** Plot No. 11,**By West:** Plot No. 13,**By North:** Society Internal Road,**By South:** Plot No. 9.

Date : 27.10.2026 | Place :Surat **Authorized Officer,Bank of Baroda,Suvali Branch**

बैंक ऑफ़ बड़ौदा Bank of Baroda

DAHEJ BRANCH: At & Po: Dahej.Vagra. Dist. Bharuch-Gujarat - 392 130, **Tel.:** 02641-257108, **Email:** dahej@bankofbaroda.co.in

Possession Notice (Immovable property)

Whereas,The undersigned being the authorized officer of the **BANK OF BARODA** 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 ruleo 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **03-02-2026** calling upon the borrower **Mr Malek Mohmadsohel Yusufbhai & Mrs. Malek Shahistabanu Mohmadsohel** to repay the amount mentioned in the notice being **Rs.10,31,406.63 (Rupees ten lacs thirtyone thousand four hundred six and sixty three paise only)** and interest thereon w.e.f. **03-02-2026** 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 possession of the property 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.**29th day of October of the year 2026.**

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 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 **Bank of Baroda**, Dahej Branch, Dahej for an amount of **Rs.11,13,642.37 (rupees Eleven Lacs Thirty Thousand Six Hundred Forty Two And Thirty Seven Paise Only.)**+intrest +other charges/- and interest thereon.

Description of the Immovable Property

Equitable mortgage of flat no. 409, fourth floor, Falak Apartment adm. 30.66 sq.mtrs.. city survey ward no. 3 city s no. 6336 adm. 811.sq. mtrs.. land paiki sub distt.bharuch distt. Bharuch 392001. **Boundries are as under: East:** flat no. 408,**West:** flat no. 410,**North:** passage,**South:** window

Date : 27.10.2026 | Place :Dahej **Authorized Officer,Bank of Baroda,Dahej Branch**

J.C. FLOWERS ASSET RECONSTRUCTION

J. C. FLOWERS ASSET RECONSTRUCTION PRIVATE LIMITED
Registered Office: 12th Floor, Crompton Greaves House, Dr. Annie Besant Road, Worli, Mumbai-400030 CIN: U74999MH2015PTC264081 • Telephone No.: +91 22 62580400

CORRIGENDUM

This is with reference to the sale notice dated October 16, 2026 **("Sale Notice")** published in the newspaper namely Business Standard – English (Ahmedabad Edition)and Divya Bhaskar - Hindi(Rajkot Edition) issued by J.C. Flowers Asset Reconstruction Private Limited, acting in its capacity as trustee of JCF ARC Trust 2024-25/40 **("JCF ARC")** in relation to the sale of immovable property mentioned therein and more particularly described in schedule below for the sake of brevity.

As per the contents appearing in the said Sale Notice, the amount of earnest money deposit ("EMD") has been inadvertently mentioned as "INR 3,99,000/- (Rupees Three Lakh Ninety-Nine Thousand only)". It is hereby clarified that the same should be read as "earnest money deposit will be INR 39,90,000/- (Rupees Thirty-Nine Lakh Ninety Thousand only)".

Further, the last date and time of submitting bid application for participating in Public auction/ E-auction along with KYC and EMD has been extended from November 05, 2026 to November 23, 2026 up to 5:00 PM and date of e-auction has been extended from November 06, 2026 to November 24, 2026 between 11:00AM to 02:00PM.

All the other terms & conditions as mentioned in the said Sale Notice remain unchanged.

Place : Delhi, Date : October 31, 2026

SCHEDULE

The description of the immovable property is as under: **Property 1:** Industrial property of Factory Land with land admeasuring 8002-19 sq. mts. situated at Vasuki, Udyog Nagar, Survey No 800/4, Plot No.1, Jetpur, District Rajkot, Gujarat together with all building and structure thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to earth, both present and future owned by Anuj Printing Works Pvt. Ltd **Property 2:** Industrial Building with land admeasuring 3574-1 sq. mts. at Vasuki, Udyog Nagar, Of Plot No.5, Plot No.6 and Plot No.7 of Jetpur Revenue, Survey No 800/4, Plot No 5, 6 and 7, Jetpur, District Rajkot, Gujarat together with all building and structure thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to earth, both present and future owned by Late Mr. Mahendra Kumar Saraogi.

बैंक ऑफ़ इंडिया Bank of India BOI

ZONAL OFFICE : RAJKOT ZONE, Para Bazar, M G Road, Rajkot. Ph. : 0281-2232388 Mo. : 97718 37201 / 90990 58339 Rajkot.ARD@bankofindia.bank.in

FOR SALE OF MOVABLE & IMMOVABLE ASSETS UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISON TO RULE 6(2) AND 8(6) OF THE SECURITY INTEREST (ENFORSEMENT) RULES,2002.

E-AUCTION DT. : 26.11.2026 SALE NOTICE

Under "AS IS WHERE IS", "AS IS WHAT IS", and "WHATEVER THERE IS" basis

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described (Movable & Immovable Property/ies) mortgaged/hypothecated/pledged/charged to the bank of India. The constructive / physical possession of which has been taken by the Authorized Officer of Bank of India. (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on **Dt. 26.11.2026**

IMPORTANT DATES : Date & Time of Inspection of the Property : 23.11.2026 & 24.11.2026 (From 11.00 AM to 2.00 PM)
Last Date for Submission of EMD : 26.11.2026 by 4.50 PM
Last Date for Submission of Bids : 26.11.2026 by 5.00 PM
Date & Time of E-Auction : 26.11.2026 from 11.00 AM to 5.00 PM (With auto extensions of 5 minutes duration)

Sr/ Lot No.	Name & address of Borrower/s / Guarantor/ s / Proprietor	Property ID	Description of the Movable & Immovable Property	Type of Possession	Date of notice under section 13(2)/ Demand Notice & amount mentioned in the notice	Reserve Price (Amt. in Lakhs)	EMD (Amount in Lakhs)	Name, Address Mobile No. of Beneficiary Branch, A/C No. & IFSC Code
01	**Borrower :** **1. Vijaybhai Kishorbhai Vadodara** **2. Bharti Vijay Vadodara** **Residing at :** Block No. 12, Qtr. No.347, Dharamnagar, Avas Yojana, RMC QTR., Behind Starling Hospital, Rajkot, Guajrat - 360007	BKID236	**Flat No. A-305,** 3rd Floor, Arham Residency, At-Behind-Nageshwar Jain Temple, Rajkot-Jamnagar Highway, At-Ghanteshwar, Dist-Rajkot-360006 **Buildup Area : 49.84 Sq. Mts. (536 Sq. Feet)** **Registered Owner : Borrower Mr. Vijaybhai Kishorbhai Vadodara**	Physical	**Notice Dt :** 11.06.2025 **Notice Amount:** Rs. 20.70 Lakhs and interest & other charges thereafter. **Possession Dt : 26.09.2026**	14.75	1.48	Bank of India, Lakhajiraj Road Branch, Rajkot Mob No : 90990 58301 Pool A/c no (15 digit) : 310190200000033 IFSC (letter in 4, 5 & 6 are zero) : BKID0003101 A/c Name : Intermediary Inward Outward Remittance
02	**Borrowers & Mortgagors :** **1. Ratnaben Pankajkumar Trivedi** **2. Pankajkumar Kishorbhai Trivedi (now deceased** **Residing at :** 17 Cinema, Tarsamiya, Top 3, Talaja Rd., Bhavnagar, Gujarat - 364001	BKID210	**Flat No. B/803,** 8th Floor of Apple Elegance Orange, Vraj Bhumi-2, Near Takshashila Engg. College, Inshwaria Road, Vill. : Inshawaria, Tal. : Paddhari, Dist. : Rajkot - 360110 **Biild up area of Flat : 71.485 Sq. Mts.** **Registered Owner :** **Borrower Mrs. Ratnaben Pankajkumar Trivedi**	Physical	**Notice Dt :** 06.12.2024 **Notice Amount:** Rs. 15.90 Lakhs and interest & other charges thereafter. **Possession Dt : 12.07.2025**	14.00	1.40	Bank of India, University Road Branch, Rajkot Mob No : 90990 58327 Pool A/c no (15 digit) : 312790200000033 IFSC (letter in 4, 5 & 6 are zero) : BKID0003127 A/c Name : Intermediary Inward Outward Remittance
03	**Borrowers & Mortgagors :** **Mr. Rajendra S. Mehta** **Mrs. Urvashiben Mehta** **Residing at :** Pragateshwar Society, Lalapur, Dist. : Jamnagar, Gujarat - 361005 **Guarantor :** **Hardik Bharatbhai Bhatt** **Residing at :** Nandanvan Park, Ranjivsagar Road, Pavanchakki, Jamnagar, Gujarat - 361005	BKID183	**Residential Tenament** situated at R.S. No. 39/1, R.S. No. 46/Paiki, Sub Plot No. 15 Paiki (west side), Post Office Road, B/H J.K. Electronics, At : Lalpur, Ta. : Lalpur, Dist. : Jamanagar - 361170 **Admeasuring : Plot area 204.38 Sq. Mtrs. and Built area is 85.56 Sq. Mtr.** **Registered Owner :** **Mr. Rajendra S. Mehta**	Symbolic	**Notice Dt :** 04.07.2024 **Notice Amount:** Rs. 27.08 Lakhs and interest & other charges thereafter. **Possession Dt :** 12.09.2024	22.50	2.25	Bank of India, Jamnagar Main Branch, Jamnagar Mob No : 90990 58350 Pool A/c no (15 digit) : 325090200000033 IFSC (letter in 4, 5 & 6 are zero) : BKID0003250 A/c Name : Intermediary Inward Outward Remittance
04	**Borrower :** **Khushal Vinodbhai Sondagar** **Guarantor :** **Chandrikaben Vinodbhai Sondagar** **Both Residing at :** Vishwakarma Krupa, Udaynagar 2, Street No. 7/8 Corner, Mavdi Chowki, Rajkot - 360005	BKID174	**Residential House** over Hadala R.S. No. 181 Paiki, Plot No. 9 to 17, Sub Plot No. A-25, "Vrajbhumi Residency", Behind Darshan Engineering College, Behind-Momai Krupa Restaurant, Morbi-Rajkot NH, At At-Hadala, Dist. Rajkot - 360003 **Registered Owner : Khushal Vinodbhai Sondagar (Borrower)** **Plot Area : 59.04 Sq. Mts.**	Physical	**Notice Dt :** 27.07.2021 **Notice Amount:** Rs. 4.16 Lakhs and interest & other charges thereafter. **Possession Dt : 08.12.2024**	3.61	0.37	Bank of India, Kalawad Road Branch Mob No : 90990 58310 Pool A/c no (15 digit) : 311090200000033 IFSC (letter in 4, 5 & 6 are zero) : BKID0003110 A/c Name : Intermediary Inward Outward Remittance
05	**Borrower :** **Manhar Chamanbhai Jadav** **Residing at :** "Akshardeep" Near Reliance Tower, Avadheshwar Township, Ratanpur, Surendranagar - 363020	BKID251	**Double Storied Residential House** at Raj Laxmi Nagar, Opp. Sagar Kachori, Off. Dal Mill Road, At-Dudhrej, Tal. Wadhwan, Dist. Surendranagar, Gujarat - 363001 **Plot over C.S. Ward No. 1, C.S. No. 5206, Plot No. 33** **Registered Owner : Manhar Chamanbhai Jadav** **Plot Area : 79.05 Sq. Mts.**	Physical	**Notice Dt :** 29.07.2025 **Notice Amount:** Rs. 23.21 Lakhs and interest & other charges thereafter. **Possession Dt : 06.11.2025**	17.55	1.76	Bank of India, Surendranagar Branch Mob No : 90990 58390 Pool A/c no (15 digit) : 209090200000033 IFSC (letter in 4, 5 & 6 are zero) : BKID0002090 A/c Name : Intermediary Inward Outward Remittance
06	**Borrowers & Mortgagors :** **Kamleshbhai Darshibhai Shah & Geetaben Kamleshbhai Shah** **Residing at :** Flat No. A-301, Ami Heights, Arihant Nagar 1, Behind Seth Nagar, Rajkot - 360006 **Guarantor : Pritesh Kamleshbhai Shah** **Residing at :** Flat No. A-301, Ami Heights, Arihant Nagar 1, Behind Seth Nagar, Rajkot - 360006	BKID257	**Residential Flat No. A-301,** 3rd Floor, Tower-A, Ami Heights, Arihant Nagar-1, Behind FCI Godwan and New Court Premises, Seth Nagar, Jamnagar-Rajkot Highway, Rajkot - 360006 **Buildup Area : 51.58 Sq. Mts.** **Registered Owner : Borrower Mrs. Geetaben Kamleshbhai Shah**	Physical	**Notice Dt :** 30.07.2025 **Notice Amount:** Rs. 13.70 Lakhs and interest & other charges thereafter. **Possession Dt :** 26.09.2026	10.81	1.09	Bank of India, Lakhajiraj Road Branch Mob No : 90990 58301 Pool A/c no (15 digit) : 310190200000033 IFSC (letter in 4, 5 & 6 are zero) : BKID0003101 A/c Name : Intermediary Inward Outward Remittance
07	**Borrowers & Mortgagors** **1.Mr. Hareshkumar Narumal Dinglani** **2.Mrs. Rekha Hareshkumar Dinglani** **3.M/s Tulsi Traders (Prop. Mr. Hareshkumar Narumal Dinglani)** **Residing at :** Plot No. 1997/F, Gopal Park, Sindhunagar, Shamshan Road, Takhteshwar, Bhavnagar, Gujarat - 364 002 **Guarantor : Mr. Inderkumar Narumal Dinglani** **Residing at :** Flat No. A-206, Plot No. 2006, Sai Darshan, Opposite Ambamata Temple, Sindhunagar, Bhavnagar, Gujarat - 364 002	BKID298	**Residential House** at " Jay Julelal", Plot No. 1997/F, Gopal Park, Near Bangali Gate, Singhu Nagar, Talaja Road, Bhavnagar. **Plot Area : 92.51 Sq. Mtrs.** **Built up Area : 76.09 Sq. Mtrs.** **Registered Owner :** **Hareshkumar Narumal Dinglani**	Symbolic	**Notice Dt :** 01.06.2026 **Notice Amount:** Rs. 51.56 Lakhs and interest & other charges thereafter. **Possession Dt :** 06.08.2026	37.06	3.71	Bank of India, Bhavnagar Branch Mob No : 90990 58340 Pool A/c no (15 digit) : 320090200000033 IFSC (letter in 4, 5 & 6 are zero) : BKID0003200 A/c Name : Intermediary Inward Outward Remittance
08	**Borrowers & Mortgagors** **1. Mr. Jaydeep Rameshbhai Chauhan** **2. Mrs. Ghataben Jaydeep Chauhan** **Residing at :** Residential Flat No. 102, First Floor, Shivalay Apartment, Street No. 8, Nirmal Nagar, Kesar Baug, Bhavnagar - Rajkot Road, Bhavnagar - 364 001	BKID303	**Residential Flat No. 102,** First Floor, Shivalay Apartment, Street No. 8, Nirmal Nagar, Kesar Baug, Bhavnagar - Rajkot Road, Bhavnagar - 364 001 **Built up Area : 63.95 Sq. Mtrs.** **Registered Owner :** **Ghataben Jaydeep Chauhan**	Physical	**Notice Dt :** 04.03.2025 **Notice Amount:** Rs. 16.67 Lakhs and interest & other charges thereafter. **Possession Dt :** 29.07.2026	14.87	1.49	Bank of India, Adhewada Branch Mob No : 97604 60307 Pool A/c no (15 digit) : 326490200000033 IFSC (letter in 4, 5 & 6 are zero) : BKID0003264 A/c Name : Intermediary Inward Outward Remittance
09	**Borrowers & Mortgagors** **Manjulaben Kishorbhai Ladva** **Guarantor :** **Jayeshbhai Kishorbhai Ladva** **Both Residing At :** "Mahavir Avenue", Flat No. B - 403, Vardhman Nagar, Nr. Vardhman Avenue, New 150 Ft. Ring Road, Ghanteshvar Rajkot Gujarat - 360 005	BKID304	**Residential Flat No. B - 403,** Mahavir Avenue, Vardhman Nagar, Nr. Vardhman Avenue, New 150 Ft. Ring Road, Ghanteshvar, Rajkot, Gujarat - 360005 **Built Up Area : 51.21 Sq. Mtrs.** **Registered Owner :** **Manjulaben Kishorbhai Ladva**	Symbolic	**Notice Dt :** 11.12.2025 **Notice Amount:** Rs. 19.30 Lakhs and interest & other charges thereafter. **Possession Dt :** 11.05.2026	11.14	1.12	Bank of India, Khodapipar Branch Mob No : 90990 58306 Pool A/c no (15 digit) : 310690200000033 IFSC (letter in 4, 5 & 6 are zero) : BKID0003106 A/c Name : Intermediary Inward Outward Remittance
10	**1. Shobhanaben Vipulbhai Vadhavana** **2. Vipulbhai Ratilal Vadhavana** **Residing At :** Flat No. 501, 5th Floor, Wing- A, Giriraj Palace Society, Ambika Chowk, Junagadh	BKID281	**Flat No. 501,** 5th Floor, Wing - A, Giriraj Palace Society, Ambika Chowk, Junagadh. **Registered Owner : 1. Shobhanaben Vipulbhai Vadhavana, 2. Vipulbhai Ratilal Vadhavana (Borrower)** **Buildup Area : 37.80 Sq. Mt.** **Bounded as : East :** OTS/ Nerrow Street Road, **West :** OTS/ Flat No. 502 / Other's Property, **North :** Enterence / Passage / Stair Case, **South :** OTS / Street Road **Carpet Area : 646.00 Sq. Ft., Buildup Area : 60.00 Sq. Mt.**	Symbolic	**Notice Dt :** 14.05.2025 **Notice Amount:** Rs. 10.70 Lakhs and interest & other charges thereafter. **Possession Dt :** 04.08.2025	8.80	0.88	Bank of India, Junagadh Main Branch Mob No : 90990 58370 Pool A/c no (15 digit) : 330090200000033 IFSC (letter in 4, 5 & 6 are zero) : BKID0003300 A/c Name : Intermediary Inward Outward Remittance
11	**Borrower :** **Manish Vaikunthlal Ghiya** B/19, Krishna Aditya Park Colony, Junagadh Highway, Veraval, Dist. Gir Somnath - 362 265 **Guarantor :** **Himanshu Dayalal Nirmal** Disha Apartment, 2nd Floor, Behind Swaminarayan Temple, Veraval, Dist. : Gir Somnath - 362 265	BKID230	**Double Stories House in Krishna Aditya Park,** Opp. Shri Swaminarayan Mandir, Junagadh Road, Veraval, Dist-Gir Somnath - 362 265 over R.S. No.1244 & 1245, Plot No.1, Block No.19. **Registered Owner : Manish Vaikunthlal Ghiya** **Area of Plot : 60.50 Sq. Mts.** **Bounded as : East :** Road, **West :** Plot No.1 Paiky Other's Property, **North :** Plot No.1 Paiky, Block No. 20, **South :** Plot No. 01 Paiky, Block No. 18	Symbolic	**Notice Dt :** 16.06.2025 **Notice Amount:** Rs. 30.61 Lakhs and interest & other charges thereafter. **Possession Dt :** 09.09.2025	16.57	1.65	Bank of India, Veraval Branch Mob No : 90990 58382 Pool A/c no (15 digit) : 331290200000033 IFSC (letter in 4, 5 & 6 are zero) : BKID0003312 A/c Name : Intermediary Inward Outward Remittance
12	**Borrower:** **1. Kotak Bipin Jentilal** **2. Kotak Jayshreeben Bipinbhai** **Residing at :** Flat No. B/401, 4th Floor, R.K. Dreamland, Opp. Dholakiya School, Old Morbi Road, Rajkot-360003	BKID277	**Flat No. B/401,** 4th Floor, R.K. Dreamland, Opp. Dholakiya School, Old Morbi Road, Rajkot - 360003, under R.S. No. 74/3 paiki, T.P. Scheme No. 12, F.P. No. 17, Plot No. B, City Survey Ward No. 13/2, City Survey 3126/40, Rajkot - 360003 **Registered Owner : Kotak Bipin Jentilal and Jayshreeben Bipinbhai Kotak (Borrower)** **Carpet Area : 499.16 Sq. Ft., Buildup Area : 597 Sq. Ft.**	Physical	**Notice Dt :** 01.09.2025 **Notice Amount:** Rs. 25.67 Lakhs and interest & other charges thereafter. **Possession Dt :** 24.08.2026	27.75	2.78	Bank of India, Kuvadva Branch, Rajkot Mob No : 90990 58312 Pool A/c no (15 digit) : 311290200000033 IFSC (letter in 4, 5 & 6 are zero) : BKID0003112 A/c Name : Intermediary Inward Outward Remittance

Important Points :

- ✓ Bid will be accepted only if the bidder bid over and above the Reserve Price.
- ✓ Property costing above Rs.50 lakhs attracts 1% TDS. It shall be the responsibility of successful bidder to remit TDS @ 1% as applicable u/s 194-IA of Income Tax Act.
- ✓ Successful bidder should be ready with 25% (Less EMD already paid) of their bid price as same is to be deposited with Bank on close of auction or by next working day
- ✓ 75% of bid amount is to be deposited with Bank before 15th (fifteenth) days of close of the auction
- ✓ Any default in payment within the prescribed period mentioned above, will be considered as default and the auction will be cancelled. The amount deposited and EMD by the bidder will be forfeited and would not be refunded in any case. The property will be resold.
- ✓ Any incidental charges & All Kinds of Government statutory Dues regarding purchase and transfer of secured assets in the name of bidder will be borne by the successful bidder
- ✓ Sale Certificate will be issued only in the name of registered successful bidder
- ✓ Bank reserve the right to cancel the auction or bid at any point of time without assigning any reason
- ✓ Bid will be accepted online only. The interested parties can register with www.baanknet.com or visit the concern branch
- ✓ For terms and condition, please visit www.bankofindia.com or www.baanknet.com

THIS PUBLIC NOTICE SHOULD ALSO BE CONSIDERED AS STATUTORY 15 DAYS AUCTION INTIMATION NOTICE UNDER SARFAESI ACT TO THE BORROWER / GUARANTOR / MORTGAGOR

Gujarati Notice will be published in the 'Financial Express - Gujarati' Newspaper on Dt. 31.10.2026.

Date : 31.10.2026,
Place : Rajkot

(In The Event Of Any Discrepancy Between The English Version And Any Other Language Version Of This Auction Notice, The English Version Shall Prevail)

Authorized Officer, Bank of India