पंजाब नैशनल बैंक / punjab national bank

...भरोसे का प्रतीक ! ...the name you can BANK upon !

GSAD, Circle Office Surat : 4th Floor, Tulsi Krupa Arcade, Parvat Patiya, Surat-395010

Requirement of Premises

Punjab National Bank requires suitable ready build and well constructed hall type building for Branch Locations as follows :

Sr. No.	Name of Branch	District	Desired Locality	Carpet Area Required	Other Requirement
1	Punjab National Bank, BO Ring Road & RAM Surat	Surat	Preferabrably within 500 mtr of our exisitng Branch office Ring Road, Surat & RAM Surat.	3180 -3900 sq.ft. (including space for ATM)	The premises should be preferably located in Ground Floor and if in first floor, Lift facility must be available in the permises.

Premises offered should have all clearance certificates from statutory authorities. Interested owners / registered Power of attorney Holders of such premises in the desired locality who are ready to lease out their readily available premises on long term lease basis preferably for 15 years or more may send their offers in the prescribed format available on Bank's **website www.pnb.bank.in** or the same may be obtained from the above address during office hours. The complete offer duly sealed & signed should reach the undersigned on or before **date :30/11/2026 & Time: up to 5:00 PM** at the above address.

No brokerage will be paid by the Bank. Bank reserves the right to accept or reject any or all offers at its sole discretion without assigning any reasons whatsoever.

Date : 24.11.2026 **CIRCLE HEAD**

Punjab & Sind Bank

(A Govt. of India Undertaking)
Where service is a way of life

Vadodara Branch : Ashwamegh-III, Mujmahuda-Akota, Vadodara, Gujarat-390020. **Ph. No. : 0265-2323076, E- mail : b0357@psb.bank.in**

Ref. : 1684-1667/26-27 **Date : 01.07.2026**

REGISTERED AD

1. Mrs. Kajalben N. Panchal (Borrower) - W/o Nishitkumar Panchal
Add. 1 : 174, Rajasthan Society, B/h Baroda High School, Bagikhana, Vadodara, Gujarat - 390 001
Add. 2 : Flat No. D-603 and D-604, 6th Floor, Tower - D, Pradhan Glenforest, Opposite Uma Society, Besides Vrund Residency, Narayan Garden Rd, New Gotri, Vadodara, Gujarat - 390 016
Add. 3 : 703 B1, Block B-2, Guld Tower, OUD Metha, Dubai, P.O. Box - 242 721
2. Mrs. Bhavanaben Pravinbhai Valand (Co-Borrower) - W/o Pravinbhai Valand
Add. : B - 407, Prushti Vihar Complex, Behind Mahesh Complex, Waghodia Road, Vadodara, Ajwa Road, Gujarat - 390 019

REG : NOTICE U/S 13(2) OF THE SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

Dear Sir / Madam,

1. That you Addressee(s) No. 1 and 2 requested by Bank for financial assistant and upon the request the Bank sanctioned and allowed the following facility vide **Sanction No. MDP 03570000249/CMCC/336/24-25 Dated 06.09.2024.**

Sr. No.	Account No.	Type of Facility	Amt. of Sanction (in Rs.)	Outstanding (Balance in Rs.) as on 30.06.2026	Sanction Date	Rate of Interest p.a. (At present)
1	0357120 0001287	PSB Housing Loan	Rs. 1,05,00,000	Rs. 55,65,721.74 (Dr.)	06.09.2024	8.74 %

2. The above loan facility was duly secured by way of **Tripartite Agreement Dated 11.09.2024 and 1. Agreement to Sale Deed No. 4648 Dated 26.03.2024** of Residential Flat No. D-603 in Tower D of 6th Floor, having Carpet Area Admeasuring 86.36 Sq. Mtrs., Built up Area 109.25 Sq. Mtrs., Balcony Admeasuring 2.80 Sq. Mtrs. and Wash Area Admeasuring 4.09 Sq. Mtrs., in "Pradhan Glen Forest", situated at Opp. Uma Society, B/h Vrund Residency, Gorwa - Ankodiya Road, T.P.-1, Vadodara and **2. Agreement to Sale Deed No. 4632 Dated 26.03.2024** of Residential Flat No. D-604 in Tower D of 6th Floor, having Carpet Area Admeasuring 86.36 Sq. Mtrs., Built up Area 109.25 Sq. Mtrs., Balcony Admeasuring 2.80 Sq. Mtrs. and Wash Area Admeasuring 4.09 Sq. Mtrs., in "Pradhan Glen Forest", situated at Opp. Uma Society, B/h Vrund Residency, Gorwa - Ankodiya Road, T.P.-1, Vadodara. **(Cersai Security Interest ID : 400036774343)**

3. That you Addressee No. 1 and 2 have executed various loaning documents in respect of the above loan facilities (as mentioned above) and also agreed to pay the rate of mentioned above with monthly interest and as per guidelines of the bank from time to time, in respect of the above said facility.

4. That you Addressee No. 1 and 2 have executed **Tripartite Agreement Dated 11.09.2024 with M/S PCG INFRASPACE PRAVITE LIMITED and Agreement to Sale Deed No. 4648 and 4632 Dated 26.03.2024** for sale of Residential Flat No. D-603 in Tower D of 6th Floor, having Carpet Area Admeasuring 86.36 Sq. Mtrs., Built up Area 109.25 Sq. Mtrs., Balcony Admeasuring 2.80 Sq. Mtrs. and Wash Area Admeasuring 4.09 Sq. Mtrs., in "Pradhan Glen Forest", situated at Opp. Uma Society, B/h Vrund Residency, Gorwa - Ankodiya Road, T.P.-1, Vadodara and Residential Flat No. D-604 in Tower D of 6th Floor, having Carpet Area Admeasuring 86.36 Sq. Mtrs., Built up Area 109.25 Sq. Mtrs., Balcony Admeasuring 2.80 Sq. Mtrs. and Wash Area Admeasuring 4.09 Sq. Mtrs., in "Pradhan Glen Forest", situated at Opp. Uma Society, B/h Vrund Residency, Gorwa - Ankodiya Road, T.P.-1, Vadodara to secure the dues of the bank, in consideration of the above said loan facility to addressee No. 1 and 2.

The details of the Property Mortgaged are as under :

a. Name of the Mortgagor : **1. Mrs. Kajalben N. Panchal - W/o Nishitkumar Panchal**
b. Mortgagee : **Punjab & Sind Bank**
c. Sum Secured : **(A) Rs. 1,05,00,000.00/- (Rupees One Crore Five Lakh Only)**
d. Rate of Interest : **8.74 % P.A.**
e. Details of the Property : Residential Flat No. D-603 in Tower D of 6th Floor, having Carpet Area Admeasuring 86.36 Sq. Mtrs., Built up Area 109.25 Sq. Mtrs., Balcony Admeasuring 2.80 Sq. Mtrs. and Wash Area Admeasuring 4.09 Sq. Mtrs., in "Pradhan Glen Forest", situated at Opp. Uma Society, B/h Vrund Residency, Gorwa - Ankodiya Road, T.P.-1, Vadodara and Residential Flat No. D-604 in Tower D of 6th Floor, having Carpet Area Admeasuring 86.36 Sq. Mtrs., Built up Area 109.25 Sq. Mtrs., Balcony Admeasuring 2.80 Sq. Mtrs. and Wash Area Admeasuring 4.09 Sq. Mtrs., in "Pradhan Glen Forest", situated at Opp. Uma Society, B/h Vrund Residency, Gorwa - Ankodiya Road, T.P.-1, Vadodara. (Cersai Security Interest ID : 400083587607)
f. Details of the Title Deed(s) : **Agreement to Sale No. 4648 and 4632 Dated 26.03.2024 and Tripartite Agreement Dated 11.09.2024.**
g. Property Bounded as : 1 : For Flat No. D-603 : East : Internal Road, **West :** Flat No. D-604, **North :** Flat No. D-602, **South :** Internal Road. **2 : For Flat No. D-604 : East :** Flat No. D-603, **West :** T.P. Road, **North :** Flat No. D-601, **South :** Internal Road.
h. Present sum due : **Rs. 55,65,721.74/- (Rupees Fifty Five Lakh Sixty Five Thousand Seven Hundred Twenty One and Seventy Four Paisa Only) inclusive of interest up to 30.06.2026** and further interest thereon at the rate of interest p.a. mentioned in the table above plus other legal expense.

5. The said Term Loan Facility was repayable on EMIs / Demand monthly interest as mentioned in the table, till the date of payment in full.

6. That you agreed to pay the additional interest at the rate of 3% per annum over and above the normal agreed rate of interest with monthly interest, in case of default in terms and conditions of the sanction and loan documents.

7. The account was classified as Non-Performing Asset within the definition of Section 2(o) of the Act as on **29.06.2026.**

8. That my bank maintains the regular books of account and now a sum of **Rs. 55,65,721.74/- (Rupees Fifty Five Lakh Sixty Five Thousand Seven Hundred Twenty One and Seventy Four Paisa Only)** inclusive of interest upto **30.06.2026** is legally due and recoverable from you above named addressees and you all are jointly and severally liable to pay the above said dues to the bank with interest cost and other usual bank charges till the date of payment in full.

9. The rate of interest varies from time to time as per internal guidelines of the bank and the present rate of interest is as mentioned in the table above as per the Reserve Bank of India directives.

10. That you have defaulted in the repayment of the dues of the bank which is secured as mentioned above.

11. That you are also put on notice that in terms of sub section 13 of section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in this notice without obtaining written consent of the Bank.

12. Your kind attention is invited to provision of Sub Section (8) of Section 13 of the SARFAESI Act where under you can tender the entire amount of outstanding dues together with all costs, charges and expenses incurred by the bank only till the date of publication of the notice for sale secured assets by public auction, by inviting quotations tender from public or by private treaty. Please also note that if an entire outstanding dies together with the costs, charges and expenses incurred by the bank is not tendered before publication of notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured assets.

13. Please also note that this notice is sent to you without prejudice to the other rights and remedies available to the bank including initiation of the appropriate legal proceedings before appropriate Courts and/or Tribunals for recovery of the above said outstanding amounts. This notice is also without prejudice to the Bank's right for undertaking the prosecution of any complaint filed by bank under Section 138 of Negotiable Instrument Act, 1881 as amended and/or Payment of Settlement Act 2007 as amended.

14. I, therefore, by virtue of this Legal Notice, hereby call upon all of you i.e. Addressee No. 1 and 2 jointly and severally and to make the payment and discharge in full liabilities amounting to **Rs. 55,65,721.74/- (Rupees Fifty Five Lakh Sixty Five Thousand Seven Hundred Twenty One and Seventy Four Paisa Only) + future interest + charges w.e.f. 30.06.2026** with monthly rests, to the bank within 60 days from the receipt of this notice, failing which the Bank shall be constrained to take measures under provisions of chapter III of SARFAESI Act, 2002 for recovery of above secured dues and in that case you will be jointly and severally liable to pay for all costs and other expenses arising there from.

Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Please note that the copy of this notice has been retained in our office.

Sd/- Yours Sincerely, Punjab & Sind Bank (Authorised Officer)

IndusInd Bank

INDUSIND BANK LIMITED

FRR Dept, 11th Floor, Tower 1, One World Centre, 841, Senapati Bapat Marg, Prabhadevi, Mumbai 400013

[Appendix - IV-A] [See proviso to rule 8 (6) r/w 9(1)]
PUBLIC NOTICE FOR E-AUCTION SALE OF IMMOVABLE PROPERTY
E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") read with proviso to Rule 8 (6) r/w 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) that the below described immovable property mortgaged/ charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of IndusInd Bank Limited. The Authorized Officer of IndusInd Bank Limited hereby intends to sell the below mentioned secured properties for recovery of dues and hence the tenders/bids are invited in sealed cover for the purchase of the secured properties. The properties shall be sold in exercise of rights and powers under the provisions of sections 13 (2) and (4) of SARFAESI Act; on **"As is where is", "As is what is", and "Whatever there is" and "Without recourse Basis"** for recovery of amount shown below in respective column due to IndusInd Bank Limited as Secured Creditor from respective Borrower and Guarantors & Mortgagors as shown below. Details of the Borrower(s)/Guarantors/Mortgagors, Securities, Owner, Outstanding Dues, Date of Demand Notice sent under Section 13(2), Possession Date, Reserve Price, Bid Increment Amount, Earnest Money Deposit (EMD), Date & Time of Inspection is given as under:

Sr. No.	Name of Borrower(s)/ Guarantors/ Mortgagors	Details of the Secured Asset	Owner of the property	Outstanding Dues as on 31.10.2026	Demand Notice Date	Physical Possession Date	Reserve Price	Bid Increment Amount	EMD	Date & Time of Inspection
1.	Seacoast Shipping Services Limited (Borrower), Mr. Manishkumar Raichand Shah (Director, Promoter & Guarantor), and Mr. Sameer Amit Shah (Director, Promoter & Guarantor)	All that Pieces and parcels of immovable property having land area admeasuring about 2269.30 Sq.Mt. or thereabout together with super structure constructed thereon lying and situated at Revenue Survey No. 870 Paikee of Mouje Bhuj of Bhuj Taluka of Kutch District. Sub-Registration District Bhuj, opp. Bhagwati Hotel on Bhuj Mirzapur Highway, Gujarat and bounded as under: **On or towards North:** Engineering College Road **On or towards South:** Open Land **On or towards East:** Bhuj-Mirzapur Road **On or towards West:** Remaining Land of Survey No. 870	Manish R Shah	Rs. 1914.58 lakhs	18.02.2025	24.05.2026	Rs.2095.00 lakhs	Rs. 1,00,000/-	Rs. 209.50 lakhs	30.11.2026 between 11.00 AM to 12.00 PM (as per prior appointment)

Account No: 00013564604005, Name of the Beneficiary: IndusInd Bank Limited Bank Name: IndusInd Bank Limited , Branch: Opera House Mumbai, IFSC Code: INDB0000001

Date of E-Auction & Time : 14.12.2026 from 11.00 am to 12.00 pm | **Last date and time for submission of bid letter of participation/KYC Document/Proof of EMD: 13.12.2026 till 4.00 pm**

For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's website i.e. www.indusind.com or https://www.bankeauctions.com. or contact Mr. Vijay Baheti Mobile No 9870510731 / Mr. Akshat Tewari Mobile No 8005490808.

STATUTORY NOTICE FOR SALE UNDER RULE 8(6) R/W 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

This notice is also a mandatory notice of not less than 15 (Fifteen) days to the Borrower(s) of the above loan account under Rule 8(6) r/w 9(1), of Security Interest (Enforcement) Rule, 2002 and provisions of Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, informing them about holding of auction/sale through e-auction on the above referred date and time.

Date: 24.11.2026 **Sd/- Authorized Officer**
Place: Mumbai **IndusInd Bank Limited**

यूको बैंक / UCO BANK

(भारत सरकार का उपक्रम) चल्मान आपके विश्वास का (A Govt. Of India Undertaking) HONOURS YOUR TRUST

INTERVIEW NOTICE

Eligible candidates are invited for interview for engagement as Independent Expert (IE) and Independent External expert (IEEE) for Zonal Level Committee for Stressed Micro, Small and Medium Enterprises. Selection criteria is as under:

Independent Expert (IE)-1 No	Independent External Expert (IEE)-1 No
Eligibility • State Government nominated representative or retired Executive of another Bank not below the rank of AGM and above having exposure in Credit. • Max Age: Not More than 65 Years • Contract period: One Year, reappointment subject to satisfactory performance. • Roles & Responsibilities: Participate in committee meetings for carrying out corrective Action Plan for studying the Techno Economic viability of the project along with its feasibility and bankability and provide suitable inputs for revival and rehabilitation of the stressed MSME accounts. • Remuneration: Fixed Rs 3500/- (including conveyance and other expenses) per day irrespective of accounts on days of sitting & as per Bank's norms.	**Eligibility** • Individuals with minimum 3 years exposure in credit related issues of MSME/Working Knowledge of Financial analysis. • Max Age: Not more than 65 years. • Contract period: One Year, reappointment subject to satisfactory performance. • Roles & Responsibilities: Participate in committee meetings for carrying out corrective Action Plan for studying the Techno Economic viability of the project along with its feasibility and bankability and provide suitable inputs for revival and rehabilitation of the stressed MSME accounts. • Remuneration: Fixed Rs 3500/- (including conveyance and other expenses) per day irrespective of accounts on days of sitting & as per Bank's norms.

INTERVIEW DETAILS

- Candidates fulfilling the eligibility criteria to appear for interview with Biodata / relevant documents of qualification/experience.
- **Date : 05/12/2026, Day : Saturday, Time : 11:00 AM to 1:00 PM**
- **Venue : UCO Bank, Zonal Office, UCO Bhawan, 7th Floor, Near Sanyas Ashram, Ashram Road, Ahmedabad, Pin - 380009.**
- Contact for further correspondence-
  Email ID : Zoahmedabad.crmon@uco.bank.in, (M) : 9424645454

Date : 21.11.2026 **Sd/-, Zonal Manager**

SBI

Home Loan Centre 2 (63692), 2nd Floor, 213-219, RIO Empire, Opp. R.T.O. Pal, Surat-395 009
E-mail - sbi.63692@sbi.co.in

POSSESSION NOTICE (For immovable Property)

Whereas, The undersigned being the Authorized Officer of the State Bank of India under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security interest Act, 2002 and in exercise of powers conferred under Section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 17/06/2025 calling upon the Borrower Mr. Kalpesh Dattatrey Duse and Mrs. Sonal Kalpesh Duse to repay the amount mentioned in the notice being Rs.20,01,173/- (Rupees Twenty Lac One Thousand One Hundred Seventy Three Only) with interest, cost, charges, 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 the borrowers/ guarantors and the public in general that the undersigned has taken the Physical Possession of the properties described herein below in exercise of powers conferred upon me under Section 13(4) of the said Act read with Rule 8 of the said rules on this 23th November 2026.

The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the properties will be subject to the charge of the State Bank Of India, HLC-II, 2nd Floor, Rio Empire, Opp New RTO, Pal, Surat for an amount of Rs.20,01,173/- (Rupees Twenty Lac One Thousand One Hundred Seventy Three Only) mentioned in the notice and further 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 Property

Jahangirabad MIG 2 Scheme Flat No: MIG II/D/704, Purna Building Gujarat Housing Board Surat.

Date : 23/11/2026 **Sd/- Authorized Officer & Chief Manager,**
Place : Surat **State Bank of India, Home Loan Centre 2, Surat.**

बैंक ऑफ़ बड़ौदा / Bank of Baroda

KALAKVA BRANCH , At Po Kalakva, Gamtal Faliya, Tal Dolvan, Dist Tapi PIN 394630
E-mail: Kalsur@bankofbaroda.com.in

POSSESSION NOTICE (For Immovable property/ies)
(As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002)

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 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 **24/06/2026** calling upon the borrower **Ms. Prachi Prakash Patel** to repay the amount mentioned in the notice being **Rs. 19,85,030.94 /-(Rupees Nineteen Lakh eighty five Thousand thirty rupees and Ninety four Paisa Only) as on 21-06-2026 together with further interest thereon at the contractual rate, plus costs, charges and expenses till date of payment** 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 on this the **18th day of November 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 **Bank of Baroda,** for an amount of **Rs. 19,85,030.94 /-(Rupees Nineteen Lakh eighty five Thousand thirty rupees and Ninety four Paisa Only) as on 21-06-2026 together with further interest thereon at the contractual rate, plus costs, charges and expenses till date of payment.**

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 IMMOVABLE PROPERTY

(1) All that piece and parcel of the immovable property bearing R.S. No. 98/paikee, Block No. 6P, Ward No. 5, Property No. 390/1, Near Jagruti Society, Andharwadi Road, Vyara, Tal: Vyara, Dist Tapi of area 481.74 sq. mts is of the absolute ownership of Mr. Prakashbhai Fakirbhai Patel. (AS PER SITE) and having **boundaries:- (2)East:-** Other land of survey no. 98P,**(3)West:-** Road,**(4)North:-** Other land of survey no. 98P, **(5)South:-** Other land of survey no. 98P

Date : 18.11.2026 | Place : Vyara **Authorized Officer, Bank of Baroda, Kalakva Branch.**

DB BARDOLI BRANCH: Bank of Baroda

Nava Falia, Station Road, Bardoli, Dist.: Surat -394601,**Mo. No:**8980026618 ,**Email:-** dbbard@bankofbaroda.bank.in

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

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 rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **01.09.2026** calling upon the Borrower/mortgagor **MR. LALBABU DURGA SAH (Borrower) & MRS. USHADEVI LALBABU SAH (Co-Borrower)** to repay the amount mentioned in the notice being **Rs.13,94,935/- (Rupees Thirteen Lakhs Ninety Four Thousand Nine Hundred Thirty Five Only) plus Further Interest and Other Charges thereon** within 60 days from the date of receipt of the said notice.

The borrower/guarantor 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 on this the day of **20th day of November 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,** for an amount of **Rs.13,94,935/-** plus Further Interest and Other Charges thereon.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All the pieces and parcel the immovable property bearing Plot No: 92 admeasuring about 48.15 Sq. Yds., its known after KJP as Block No 46/B/92 admeasuring about 40.26 Sq. Mts. of RADHE VILLA, together with undivided proportionate share admeasuring about 29.16 Sq. Mts. In Road/Rasta, COP land, which is planned in Non-Agriculture Land bearing Revenue Survey No. 515, 516/3, its Old Block No. 41, After Re-Survey Block No. 46 admeasuring about Hector 01-87 Are-59 Sq. Mtrs. Paiki 13459.00 Sq. Mts. of Village: Haldharu, Sub-District: Kamrej, District: Surat. **Surrounded by: East:** Adjoining Society Internal Road,**West:** Adjoining Plot No. 97,**North:** Adjoining Plot No. 93,**South:** Adjoining Plot No. 91

Date : 20.11.2026 **Authorized Officer**
Place : Surat **Bank of Baroda,DB Bardoli Branch, Surat.**

Indian Overseas Bank

Ranip Branch (3741) Bungalow No. 115, New Vidhya Vihar Society, Ramji Mandir Road, Ranip, AHMEDABAD, GUJARAT-382480 E-mail: iob3741@iob.in; Mob. 8925953741

PUBLIC NOTICE FOR E. AUCTION FOR SALE OF MOVABLE 4-WHEELER VEHICLE

Sale of movable Security/ies hypothecated to Bank Indian Overseas Bank. Indian Overseas Bank, Ranip Branch has taken possession of the following security/ies pursuant to the notice issued in the following loan account with right to sell the same on **'AS IS WHERE IS BASIS' and 'AS IS WHAT IS BASIS'** for realization of Bank's dues plus interest & costs as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred, proposes to realize the Bank's dues by sale of the said security/ies. The sale will be done by the undersigned through e auction platform provided at the Web Portal **(https: baanknet.com)**

Name & address of the Borrowers: Mrs. Soni Paridhi Pragneshbhai (Borrower), 201, Bima Shopping Center flat, Jaynagar Society, Nr. Swami Narayan Mandir, Rambaug, Maninagar, Ahmedabad-380008

Date of NPA: 03.04.2025, **Date of Recall Notice:** 31.08.2026, **Due Claim in Recall Notice:** Rs. 6,98,662/- (Rupees Six Lakhs Ninety-Eight Thousand Six Hundred Sixty-Two only) with up-to-date interest and other legal charges, **Date of Physical Possession (Seizure) of the vehicle:** 07.10.2026 **Outstanding As on 20.11.2026: Rs. 7,30,107.68 (Rupees Seven Lakhs Thirty Thousand One Hundred Seven and Sixty-Eight Paise Only)** together with further interest at contractual rates and rests along with costs, charges etc. **Other Dues:** Not Known [Local Self Government (Property Tax, Water sewerage, Electricity Bills etc)]

Schedule of the movable security (4-Wheeler Vehicle)

Model Name- Mahindra XUV300 W4 PM BS6 MT Black • **Registration no.** GJ27EB6865 **Chasis No.** MAINM2NM1N2L76646 • **Engine No.** NMNZL50821 • **Colour-** Nepoli Black **Registration Date-** 27.12.2022

Date and time of e-auction	09.12.2026 from 11.00 AM to 01.00 PM
Reserve price	Rs. 5,00,000.00 (Reserve price is Inclusive of applicable CST of 18%. Purchaser has to bear GST@18% on bid multiplier)
Earnest Money Deposit	Rs. 5,000.00
EMD Remittance	To be deposited as per their guidelines available n https://baanknet.com/
Bid Multiplier	Rs. 1,000/-
Inspection of vehicle	25.11.2026 to 05.12.2026 till 3:00 PM
Submission of online application or bid with EMD	25.11.2026, 10:00am onwards
Last date for submission of online application for BID with EMD	09.12.2026 till 01:00pm
Known Encumbrance if any	Not Known

*Bank's dues have priority over the Statutory dues
For terms and conditions Please visit https: baanknet.com (web portal of e-auction of service provider)

Date : 24.11.2026 **Authorised Officer,**
Place: Ahmedabad **Indian Overseas Bank**

बैंक ऑफ़ इंडिया / Bank of India BOI

Relationships beyond banking

Zonal Office: Gandhinagar Zone, BOI Building, Sector-16, Gandhinagar. Ph. 079-29644819, Email: Gandhinagar.ARD@bankofindia.bank.in

Date of E-Auction: Date 09.12.2026, Time: 11.00 AM to 5.00 PM
Last Date of Submission of EMD and Bid Documents: Date: 09.12.2026 upto 5.00 PM

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the 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"** for recovery of dues as mentioned hereunder to Bank Of India from the below mentioned Borrower(s) & Guarantor(s). The Reserve Price and Earnest Money Deposit (EMD) are also mentioned hereunder.

E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

Sr. No.	Borrower's Name and Total Dues	Description of Movable & Immovable Property	Reserve Price (Rs.)	EMD (Rs.)	Beneficiary Branch A/c. No. & IFS Code & Contact No.
01	**Arvind Jethalal Gohil (Borrower),** Rs 20,71,083/- as mentioned in Demand Notice issued u/s 13 (2) of SARFAESI Act, 2002 on 30.10.2021 with further interest / charge / cost / expenses thereafter. (Possession Physical)	Registered/Leggal Mortgage of Commercial Shop No. 1 Mezzanine Floor, Shiv Paras Complex, F.P No. 422 C.S. No. 1495, Sheet No 160, Dr. Mahipat Ray Marg Near Chattthi Bari Ring Road, Old Dhatia Falia, Bhuj, Kutch, adm. 37.17 Sq. Mtrs.	11,40,000/-	1,14,000/-	Ac no. 380090200000033 Intermediary Bank a/c, Bank of India, Bhuj Branch, IFSC Code – BKID0003800
02	**Mr. Rameshbhai Tulsibhai Parmar, (Borrower), Kanjibhai Palabhai Solanki (Guarantor)** Rs. 24,50,292.00 as mentioned in Demand Notice issued u/s 13 (2) of SARFAESI Act, 2002 on 21.08.2019 with further interest / Charge / Cost / expenses thereafter. (Possession Physical)	Residential Flat No E/19 4th Floor scheme known as "Binali" Survey No 665, Paiki 4, Taluka Kathlal District Kheda Gujarat 387630, Admeasuring 112.04 Sq. Mtrs	10,15,000/-	1,01,500/-	Ac no. 202090200000033 Intermediary Bank a/c, Bank of India, Gandhinagar Branch, IFSC Code – BKID0002020
03	**Mrs. Jyoti Sanjay Malhotra (Borrower & Mortgagor),** Rs 9,77,899.42 as mentioned in Demand Notice issued u/s 13 (2) of SARFAESI Act, 2002 on 18.12.2025 with further interest / charge / cost / expenses thereafter. (Possession - Physical)	Equitable Mortgage of all the pieces and parcel of Residential Flat No. 1736 at Ground Floor, Block No. 146, Dhiraj Housing Board of Gujarat Housing Board, situated at Survey No. 361 of Town Planning Scheme No. 25 allotted Final Plot No. 711 lying and being at Village Mouje Khokhra-Mahemadabad Taluka Maninagar, Registration District Ahmedabad-5 (Narol) Gujarat. Total admeasuring Total 26.81 Sq. Mtrs. in the Name of **Mrs. Jyoti Sanjay Malhotra.**	14,45,000/-	1,44,500/-	A/c. No. 220590200000033 Intermediary Bank a/c, Bank of India, Kadi Branch, IFSC Code – BKID0002205

Terms and conditions of the E-Auction are as under: (1) E-Auction is being held on "as is where basis", "is as is what is basis"and"whatever there is basis" and will be conducted "On Line"**. (2)** For downloading further details ,Process Compliance and Terms & Conditions, Please visit: **a. https://www.bankofindia.bank.in**, **b.** Website address of our e-Auctions Service Provider **https://www.baanknet.com** Bidder may visit, **https://www.baanknet.com** where "Guidelines "for bidders are available with educational videos. Bidders have to complete following formalities well in Advance: **Step 1:** Bidder/Purchaser Registration: Bidder to register on e-Auction Platform (link given above) using his mobile number and email-id **Step 2:** KYC Verification: Bidder to upload requisite KYC documents. KYC documents shall be verified by e-auction service provider (may take 2 working days). **Step 3:** Transfer of EMD amount to Bidder Global EMD Wallet: Online/off-line transfer of fund using NEFT/Transfer, using challan generated on e-Auction Platform. **Step 4:** Bidding Process and Auction Results: Interested Registered bidders can bid online on e-Auction Platform after completing Step 1, 2 and 3. Please note that Step 1 to Step 3 should be completed by bidder well in advance, before e-Auction date**. (3)** To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale. **Date of Inspection will be on or before 07.12.2026, 11.00 a.m. to 4.00 pm** with prior appointment with contact nos.: **Bhuj Branch (93041 91735), Gandhinagar Branch (70498 46906), Kadi Branch (91730 76689). (4)** Bids shall be submitted through online procedure only. **(5)** Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them. **(6)** The Bid price to be submitted shall be above the Reserve price & bidders shall improve their further offers in multiples of **Rs. 10,000/- (7)** It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid**. (8)** 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. **(9)** The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price including EMD already paid, immediately on acceptance of bid price by the Authorised Officer and the balance of the sale price on or before 15th day of sale. The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of property/ amount**. (10)** Neither the Authorised Officer / Bank nor e-Auction service provider will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event. **(11)** The purchaser shall bear the applicable stamp duties/ Registration fee/ other charges, etc. and also all the statutory/non-statutory dues, taxes, assessment charges, etc. owing to anybody. **(12)** The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right & discretion to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for. **(13)** The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s). **(14)** The sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Further details/enquiries if any on the terms and conditions of sale can be obtained from the respective branches on the contact numbers given.

15 DAYS SALE NOTICE TO BORROWERS / GUARANTORS

The undersigned being the Authorized Officer of the Bank of India is having full powers to issue this notice of sale and exercise all powers of sale under securitization and reconstruction of financial assets and Enforcement of Security Interest Act, 2002 and the rules framed there under. You have committed default in payment of outstanding dues and interest with the monthly rest, cost and charges etc. in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notice to you under section 13(2) to pay the above mentioned amount within 60 days. You have failed to pay the amount even after the expiry of the 60 days. Therefore, the Authorized Officer in exercise of the powers conferred under section 13(4), took possession of the secured assets more particularly described in the schedule mentioned above. Notice is hereby given to you to pay the same as mentioned above. You are at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.

Date: 24.11.2026, Place: Gandhinagar **Authorised Officer, Bank of