

FINANCIAL EXPRESS

HDFC BANK We understand your world	<h1 style="margin: 0;">HDFC Bank Limited</h1> <p style="margin: 0;">Branch Address: HDFC House, Trident Complex, Race Course Vadodra 390007. CIN L70100MH1977PLC019916 Website: www.hdfc.com</p>	<h1 style="margin: 0;">POSSESSION NOTICE</h1>			
<p>Whereas the Authorised Officer/s of Housing Development Finance Corporation Limited, under Securitization 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 Demand Notices under Section 13 (2) of the said Act, calling upon the following borrower(s) / Legal Heir(s) and Legal Representative(s) to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice/s, incidental expenses, costs, charges etc till the date of payment and / or realisation.</p>					
Sr.	Name of Borrower (s) / Legal Heir(s) and Legal Representative(s)	Outstanding Dues	Date of Demand Notice	Date of Possession	Description of Immovable Property (ies) / Secured Asset (s)
A	B	C	D	E	F
1	MR. PATIL YOGESH KALU 200890 - 671884395, 617640243, 620617522	Rs. 1, 94, 659/-, Rs. 8, 15, 589/- and Rs. 31, 032/- as on 30-Jun-25	29-Jul-2025	24-NOV-2025 SYMBOLIC	107,1ST FLR, NAND VATIKA TOWER A, S NO 2367/, NR M.M.VORA SHOWROOM, B/ K/HANNA HEIGHTS, WAGHODIA DABHOI RING ROAD, VADODRA - 390019
2	Mr. RATHVA MADHAVKUMAR Mrs. RATHVA KAPILABEN 202713 - 667931564, 666914184	RS. 51, 803/- AND RS. 14, 64, 284/- as on 31-Jul-25	18-Aug-2025	24-NOV-2025 SYMBOLIC	UNIT-13,MARUTIDHAM ROW HOUSE, (RS NO 434,435,436,FP 74, 75)NR, KALADARSHAN CROSSING,NALANDA WATER TANK ROAD, OFF WAGHODIA ROAD,VADODRA - 390019
3	MR. SIKILGAR JAYESH J 200848 - 649287248	Rs, 18, 51, 318/- as on 30-Jun-25	23-Jul-2025	24-NOV-2025 SYMBOLIC	SHOP-17, FLOOR-1, DIVYA PLAZA, S NO 60 PAKI, SUB PLOT B, 40 MT AJWA ROAD, OPP SAJJANJA TOWNSHIP, SAYAJIPIURA, VADODRA - 390019
<p>However, since the borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove have failed to repay the amounts due, notice is hereby given to the borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and to the public in general that the Authorised Officers of HDFC have taken possession of the immovable property (ies) / secured asset(s) described herein above in exercise of powers conferred on him/them under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above. The borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the aforesaid Immovable Property (ies) / Secured Asset(s) and any dealings with the said Immovable Property (ies) / Secured Asset(s) will be subject to the mortgage of Housing Development Finance Corporation Ltd.</p> <p>Borrower(s) / Legal Heir(s) / Legal Representative(s) attention is/are invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets.</p> <p>Copies of the Panchami drawn and Inventory made are available with the undersigned, and the said Borrower(s) / Legal Heir(s) / Legal Representative(s) is / are requested to collect the respective copy from the undersigned on any working day during normal office hours.</p> <p style="text-align: right;"> For HDFC Bank Ltd. Sd/-, Authorised Officer </p> <p>Date : 26.11.2025 Place : Gujarat</p>					
<p>Regd Office: Housing Development Finance Corporation Ltd, Ramon House, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai</p>					

POSSESSION NOTICE

Whereas, the authorized officer of **Jana Small Finance Bank Limited** under the Securitization And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules 2002 issued **demand notices** to the borrower/s/ Co-borrower/s/ calling upon the borrower/s to repay the amount mentioned against the respective names together with interest thereon at the applicable rates as mentioned in the said notices within **60 days** from the receipt of the said notices, along with future interest as applicable incidental expenses, costs, charges etc. incurred till the date of payment and/or realisation.

Sr. No.	Loan No.	Borrower/ Co-Borrower/ Guarantor/ Mortgagor	13(2) Notice Date / Outstanding Due (in Rs.) as on	Date/ Time & Type of Possession
1	45249420005592	1) Gamit Vinayabhai Balubhai, 2) Gamit Suvarnaben Balubhai	17/07/2025, Rs.20,26,824/- (Twenty Lakh Twenty Six Thousand Eight Hundred and Twenty Four Rupees Only) as of 13/07/2025	Date: 24/11/2025 Time: 05:55 PM Physical Possession
		Description of Secured Asset: All that piece and parcel of the immovable property bearing as per Passing Plan Plot No.A-53 admeasuring 65.79 sq.mts. & along with 58.90 sq.mts. Ground Floor & First Floor Construction, along with undivided share in the land of Road & C.O.P in "Om Residence", situated at Block No.372 admeasuring 12500 sq.mts. of Moje Village Kanpura, Ta. Vyara, Dist. Tapi. Own by Vinayabhai Balubhai , gamit. Boundaries by: East: Plot No.A-24, West: Society Internal Road, North: Plot No.B-54, South: Society Internal Road.		
2	3336942000357 & 33369410000150	1) Munjipara Dishank Bhaveshbhai, 2) Munjipara Sonalaben Bhaveshbhai	18/09/2025, Rs.35,38,196/- (Thirty Five Lakh Eighty Eight Thousand One Hundred and Ninety Six Rupees Only) as of 17/09/2025	Date: 25/11/2025 Time: 03:20 PM Symbolic Possession
		Description of Secured Asset: All that piece and parcel of Freehold Immovable Property being Flat No.A/102, on First Floor, having area admeasuring 74 Sqyds., i.e. 61.87 sq.mts. at & in "JIGNASHA ASSOCIATION" known as "HIRABHAI TOWER", situated at land bearing Pvt. Sub Plot No.68 of Town Planning Scheme No.24 of Moje Rajpur-Hirpur Taluka Maninagar in The Registration District & Sub District of Ahmedabad-7 (Odhav) within the State of Gujarat, the said Property is Bounded as Under: East: Block-B, West: Flat No.A/101, North: Common Passage, South: Common Passage then Flat No.A/103 & Flat No.A/104.		
3	30559610000126 & 30559630000122	1) Mandal Rajibbhai, & 2) Mandal Kajalben Rajibbhai	17/09/2025, Rs.25,51,729/- (Twenty Five Lakh Fifty One Thousand Seven Hundred and Twenty Nine Rupees Only) as of 15/09/2025	Date: 25/11/2025 Time: 11:40 AM Symbolic Possession
		Description of Secured Asset: Constructed Residential Property measuring 55.20 sq.mts situated at Revenue Survey No.181,182 & 183 p City Survey Ward No.12/1 City Survey No.5291 TP No.8 FP No.214 "Shri Arya Nagar Co. Op. Hou. Society Ltd.", Plot No.18-p at Rajkot. Boundaries of the Property by: East: This Plot p other property, West: Plot No.18/A, North: Private Passage, South: Others Property.		
4	452286400000601	1) Mr. Agravat Vipuldas Ramanikbhai, 2) Mr. Agravat Manoj Ramaniklal, 3) Mrs. Agravat Naynaben Vipuldas	18/09/2025, Rs.33,91,907/- (Thirty Three Lakh Ninety One Thousand Nine Hundred and Seven Rupees Only) as of 17/09/2025	Date: 25/11/2025 Time: 01:32 PM Symbolic Possession
		Description of Secured Asset: All that piece and parcels of Immovable Property Comprising of Residential Tenement Constructed on land admeasuring 501-66 sq.mtrs., of Plot No.44, lying and situated at Gamtal of Village Chhatar of Tankara Taluka of Morbi District all buildings and structures anything attached to the earth, both present and future and Bounded on: North: Road, South: Plot No.46, East: Plot No.45, West: Road.		
5	31029420003816	1) Vijaya Sandip Koli, 2) Sandip Baliram Koli	16/07/2025, Rs.13,99,036/- (Thirteen Lakh Ninety Nine Thousand and Thirty Six Rupees Only) as of 13/07/2025	Date: 26/11/2025 Time: 08:20 AM Physical Possession
		Description of Secured Asset: All that piece and parcel of the immovable property bearing Plot No.117, (As per K.J.P. Block No.14/117/117) admeasuring 60.28 sq.mts., along with undivided proportionate share admeasuring 39.39 sq.mts., in the land of Road & C.O.P. in Yashvi Residence Part-3 the said building constructed on the non agriculture land bearing Revenue Survey No.9 Block No.14 admeasuring 13794 sq.mts. of Moje Village Kareli, Sub-District & Taluka Palsana, District Surat and Bounded as under: East: Adj. Plot No.102, West: Adj. Society Road, North: Adj. Plot No.118, South: Adj. Plot No.116.		
6	45249420003152	1) Avinash Barku Wagh, 2) Surekha Barku Wagh	07/05/2025, Rs.14,53,310/- (Fourteen Lakh Fifty Three Thousand Three Hundred and Ten Rupees Only) as of 05/05/2025	Date: 26/11/2025 Time: 09:20 AM Physical Possession
		Description of Secured Asset: All that piece and parcel of the immovable property, Premises of Plot No.28 (After K.J.P. Block No.85/28 admeasuring 59.24 sq.mts.) admeasuring 79.89 sq.yd. i.e.66.80 sq.mtrs., along with undivided share admeasuring 31.81 sq.mtrs. in Road & COP in "Sai Nagar Residency" developed upon land situated in State Gujarat, District Surat, Sub-District & Taluka Palsana Moje Village Jolwa, Bearing Revenue Survey No.100.101, Block No.85 Gujarat, He 3-99-56 sq.mtrs. N.A. Land Paikae and Bounded as under: East: Adj. Society Internal Road, West: Adj. Plot No.21, North: Adj. Plot No.29, South: Adj. Plot No.24, 25, 26, 27.		


Whereas, the Borrowers/ Co-borrowers/ Guarantors/ Mortgagees, mentioned herein above have failed to repay the amounts due, notice is hereby given to the Borrowers mentioned herein above in particular and to the Public in general that the authorized officer of **Jana Small Finance Bank Limited** has **taken possession** of the properties/ secured assets described herein above in exercise of powers conferred on him under section 13 (4) of the said Act read with Rule 8 of the said rules on the dates mentioned above. The Borrowers/ Co-borrowers/ Guarantors/ Mortgagees, mentioned herein above in particular and the Public in general are hereby cautioned not to deal with the aforesaid properties/ Secured Assets and any dealings with the said properties/ Secured Assets will be subject to the charge of **Jana Small Finance Bank Limited**.

Place: Ahmedabad	Sd/- Authorised Officer For. Jana Small Finance Bank Limited
Date: 27.11.2025	

JANA SMALL FINANCE BANK (A Scheduled Commercial Bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. **Regional Branch Office:** 208 to 213, 2nd Floor, Shangrila Arcade, Above Saraswat Bank, 100 Feet Anand Nagar Road, Shyamal, Ahmedabad, Gujarat-380015.

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बैंक ऑफ बड़ोदा
Bank of Baroda

Khatodra Specialised SME Branch: First Floor, Rajhans Complex, B/S. Nirmal Hospital, Ring Road, Surat - 395002. **Phone No.:** 0261-2310637. **E-mail:** khatodra@bankofbaroda.com

DEMAND NOTICE (Under Sub-Section (2) of Section 13 of the SARFAESI Act, 2002)

To, Mrs. Reenadevi Ajay Saroj (Borrower) & Mr. Ajay Bharat Prasad Saroj (Co-Borrower) **Date:** 12.11.2025

Address: Plot No. 213, Ram Nagar Society, Nr. Hanuman Mandir, Limbayat, Surat - 395012.

Property Address: Plot No. 3, Rahi Dream Villa, Nr. Bonandi Anand Cricket Ground, Bonandi - Khavara Road, Surat - 394210.

Subj.: Notice under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" **A/c Mrs. Reenadevi Ajay Saroj (Borrower) & Mr. Ajay Bharat Prasad Saroj (Co-Borrower).**

Dear Sir/s, **Ref:** Credit facilities with our Bank of Baroda, Khatodra Branch, Surat

1. We refer to our **Letter No. Retail-00002618365-LMS, Dated: 12/06/2024** conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilising the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Type of Facility	Limit	Rates of Interest	Q/s as on 12.11.2025 (inclusive of interest up to 08.11.2025)
Housing Loan (09130600003602)	Rs. 25,63,760/-	7.55%	Rs. 25,78,565.14 + unapplied interest + Legal & Other Charges

Security Details - Description of Immovable Property: All that Piece and Parcel of Immovable Property bearing Plot No. 03, consisting of Land addressing as Per Passing Plan and about 42.37 Sq. mtrs. together with undivided proportionate share amounting about 18.48 Sq. mtrs. in the Common Road and COP of Society known and named as "Rahi Dream Villa" constituting the Land bearing Block No. 453 (Revenue Survey No. 474) of Village - Bonand, Sub Dist. Charyasi, Dist. Surat. Property in the name of Mrs. Reenadevi Ajay Saroj and Mr. Ajay Bharat Prasad Saroj. **Bounded by:- East:** Adjoining Block, **West:** Adjoining Society Road, **North:** Adjoining Plot No. 1 and 2, **South:** Adjoining Plot No. 4.

You are also liable to pay further contractual rate of interest on the above amount from 09/11/2025 till realization. Since entire amount is overdue, you are also liable to pay penal interest @ 2% p.a. (simple interest). Please note that the Bank has calculated and claimed penal interest of 2% p.a. (simple interest). The account statement is enclosed herewith. (2). As you are aware, you have committed defaults in payment of interest/installments on above loans/outstandings for the month on **August - 2025** and thereafter. (3). Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on **09.11.2025** (mention date of classification as NPA) in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not paid the overdue loans including interest thereon. (4). Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating **Rs. 25,78,565.14 (Rupees Twenty Five Lakh Seventy Eight Thousand Five Hundred Sixty Five and Fourteen Paise Only)** as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note... (5). Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full. (6). We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act. (7). **We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender/private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.** (8). 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.

Date: 12.11.2025

Place: Surat

Sd/-
Authorised Officer
Bank of Baroda, Surat

CFM ASSET RECONSTRUCTION PRIVATE LIMITED REGISTERED OFFICE : Block No.A/1003, West Gate, Near YMCA Club, Sur.No.835/1+3, S.G.Highway, Makarba, AHMEDABAD-380 051 – GUJARAT CORPORATE OFFICE : 1st Floor, wakefield house, Sprott road, Ballard Estate, MUMBAI – 400 038, EMAIL: muvohra@cfmcarc.in CONTACT : 079-66118554 & 079- 66118555	
APPENDIX -I/A (Proviso to rule 8(6))	
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES: (1) Mr. Rajendra Banubhai Prajapati (Borrower & Mortgagor) and Ms. Sonal Rajendra Prajapati (Co-Borrower & Mortgagor), (2) Mr. Vijay Dinkar Maniyar (Guarantor), (3) Mr. Jitendrabhai Ambhalal Prajapati (Guarantor)	
E-Auction Sale Notice for sale of Immovable assets under the Securitisation 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 to the Borrower and Guarantors/Mortgagors in particular that the under mentioned property was mortgaged to The Melsana urban co-operative Bank Ltd (MUCB) and subsequently, the dues of the below mentioned borrower along with underlying security interest were assigned in favor of CFM Asset Reconstruction Private Limited acting in capacity as a Trustee of CFMARC Trust-I-MUCB (hereinafter referred to as "CFM Asset Reconstruction Private Limited") by The Melsana Urban Co-operative Bank Limited vide assignment Agreement dated 26.03.2021. Physical possession of under mentioned property had been taken by Authorized officer of CFM Asset Reconstruction Private Limited on 10.10.2023 by sold on "As is where is", "As is what is", "Whatever there is" and "No recourse Basis" on 23.12.2025 for recovery of amounting to Rs. 34,84,319.00/- (Rupees Thirty four lakhs, eighty four thousand, three hundred nineteen only) due as on 31.01.2019 plus further interest plus costs, charges and expenses thereon due to the secured creditor from Borrower & Mortgagor- (1) Mr. Rajendra Banubhai Prajapati (Borrower & Mortgagor) and Ms. Sonal Rajendra Prajapati (Co-Borrower & Mortgagor), (2) Mr. Vijay Dinkar Maniyar (Guarantor), (3) Mr. Jitendrabhai Ambhalal Prajapati (Guarantor) under the rule No 8 & 9 of the security Interest (Enforcement) Rules (Hereinafter referred to as the rules).	
DETAILS OF PUBLIC AUCTION	
DESCRIPTION OF SECURED PROPERTY	All the piece and parcel of property block No 109,110,111,113,118,120,121,122,123,488 & 492 paikes Block No 110, N A Land Residential plotting in plot No 37, " BANSARI GREENS" (As per approved plan plot No 3) adm 792 sq.yards, i.e 662.12 sq.mtrs. Land construction adm 100 sq.mts. moujee Aulava, Nr. Aulava Gan Road, Nr. Gambharhi, Gandhinagar-Mahudi Road, Gandhinagar, Dist. Gandhinagar, Sub-District Kalol Taluka owned by Mr. Rajendra Banubhai Prajapati and Ms. Sonal Rajendra Prajapati.
SECURED DEBT	Rs. 34,84,319.00 (Rupees Thirty four lakhs, eighty four thousand, three hundred nineteen only) due as on 31.01.2019 plus further interest plus costs, charges and expenses etc.
RESERVE PRICE (R.P.)	Rs. 50,00,000.00 (Rupee Fifty lakhs only).
EMD	10% of Reserve price, Rs. 5,00,000.00 (Rupee Five lakhs only)
TIME, DATE, PLACE FOR E-Auction	E-Auction/Bidding through website (https://www.bankeauctions.com) on 23.12.2025 from 11.30 am to 12.30 pm
DATE OF INSPECTION	With prior appointment of Authorised Officer
LAST DATE FOR SUBMISSION OF BID DOCUMENT	On or before 5.00 pm on 22.12.2025
CONTACT	Mr. M U Vohra (079-66118554/55) Mob-7016457669 Email: muvohra@cfmcarc.in
Encumbrances if any : Not known to the secured creditor. Please refer to the link provided in Sale Notice on secured Creditor's website i.e https://www.cfmcarc.in for details terms & conditions of e-auction/sale of respective property and other details before submitting their bids for taking part in the e-auction. Bidders may also visit the website https://www.bankeauctions.com or contact service provider M/s C1 India Private Limited. Bidder supply Nos:- 0124 - 4302002 / 21 / 22, + 91 729198142 / 1125 / 1126; email: support@bankeauctions.com, Mr Bhavik Pandya, Contact No. +91 8866682937; Maharashtra@ic2india.com. This notice 13(8) of 30 days is being given to all of you in compliance of Rule 8, sub rule 6 & SARFAESI Rules under SARFAESI Act-2002, informing the borrower and all guarantors/mortgagors about holding of e-auction/sale of the aforementioned secured property/ies at the aforementioned date and time, with the advice to redeem the assets, if so desired by them, by paying the outstanding dues as mentioned above along with further interest and other costs thereon due and payable prior to the scheduled auction. In case of default in payment, any or all the secured property/ies shall at the discretion of the authorised officer/secured creditors be sold through any of the modes as prescribed under Rule 8(5) of security Interest (enforcement) Rule, 2002.	
Date : 27.11.2025 Place : Ahmedabad	
Authorised Officer, CFM Asset Reconstruction Pvt. Ltd. Acting as trustee of CFMARC Trust –I-MUCB	

PUBLIC NOTICE - Form C

[Under Rule 9(f) of the Insolvency and Bankruptcy (Application to Adjudicating Authority for Bankruptcy Proceedings for Personal Guarantors to Corporate Debtors) Rules, 2019]

**FOR THE ATTENTION OF THE CREDITORS OF BALKRUSHNA J. PANCHAL
(PERSONAL GUARANTOR OF M/S ARCHON ENGINEED LIMITED)**

Notice is hereby given that the Hon'ble National Company Law Tribunal (Ambedkar-Bench) has ordered the commencement of bankruptcy proceedings against M/s. ARCHON ENGINEED LIMITED, 14, Unique Park Society, Opp. ISRO, Ramdevnagar Judhpur Satellite, Ahmedabad on 19/11/2025 [Order Received on 24/11/2025].

The creditors of Mr. Balkrushna J. Panchal are hereby called upon to submit their claims with proof as to before 01/12/2025 to the Bankruptcy Trustee, Mr. Akhilesh Kumar Amrutlal Thakur, having office at 307, Sakar's, Beside Chandreshwar Mahadev Temple, Satra Taluka Society, Income Tax, Ashram Road, Ahmedabad-380009.

The last date for submission of claims of creditors shall be 01/12/2025. The creditors may submit their claim through electronic means, or by hand or registered post or speed post or courier.

ADDITIONAL DETAILS OF THE BANKRUPTCY TRUSTEE

1. Name and registration number of the bankruptcy trustee	Mr. Akhilesh Kumar Amrutlal Thakur BBIPA/01/19-P-21/352/2018-2019/12159 AFA Vaid TB. 31/12/2025
2. Address, e-mail id and Phone no of the bankruptcy trustee, as registered with RBI	Address: 307, Sakar's, Beside Chandreshwar Mahadev Temple, Satra Taluka Society, Income Tax, Ashram Road, Ahmedabad-380009. Email: akhileshkumar@gmail.com Phone No.: 98796251070
3. Address, e-mail id and Phone No. to be used for correspondence with the bankruptcy trustee	Address: 307, Sakar's, Beside Chandreshwar Mahadev Temple, Satra Taluka Society, Income Tax, Ashram Road, Ahmedabad-380009. Email: akhileshkumar@gmail.com Phone No.: 98796251070

Note: Submission of false or misleading claims shall attract penalties as provided with the provisions of the Insolvency & Bankruptcy Code, 2016 or any other applicable laws.

SD/-
BBIPA/01/19-P-21/352/2018-2019/12159
AFA Vaid TB. 31/12/2025

(This Public Announcement supersedes all previously issued notices and shall be treated as the final)

POSESSION NOTICE
(Immovable property)

Whereas, The undersigned being the authorised officer of 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 of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002 issued a **Demand Notice dated 12-06-2025** calling upon the borrower **Ms.Pooja Rajubhai Thakkar** to repay the amount mentioned in the notice being **Rs 9,41,400.14 (Nine lakhs Fourty One Thousand Four Hundred and Fourteen Paise only)** (plus unapplied interest and other charges and Bank's expenditure) and interest thereon w.e.f. 11/06/2025 within 60days 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 **with the 25 day of November of the year 2025.**

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, **Leheripura New Road Branch, Vadodara** for an amount of **Rs.9,79,435.18/- (Rs. Nine lakhs Seventy Nine Thousand Four Hundred Thirty Five and Eighteen Paise only)** and interest thereon.

Description of the Immovable Property

Equipate Mortgage **Residential Flat at SF 1, second floor, together with super structure** Kalyan Avenue, on land bearing V-1 of Shaver Vadodara Vihag-A, Tikka No. 3/4, City Survey No 166, 257A, b, c in Registration District & Sub District Vadodara. having super built up area 670 sq ft (52.97 sq.mtrs) and bounded on or towards East : adjacent property, West : By Patoliya pole, North: By Patoliya pole, South : By Patoliya pole.

Place : Vadodara, Date :25-11-2025 Authorised Officer, Bank of Baroda

 <div style="display: inline-block; text-align: center; vertical-align: middle;"> सेंट्रल बैंक ऑफ इंडिया सेंट्रल बैंक ऑफ इंडिया Central Bank of India </div>
"CENTRAL" TO YOU SINCE 1911
BRANCH : GANDHIDHAM
[Rule-8(1)] POSSESSION (For Immovable Property)
<p>Whereas The undersigned being the Authorized Officer of the Central Bank of India, Gandhidham Branch 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 (2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice Dated 11.08.2025 calling upon the Borrowers Bholenath Enterprise (Firm) through its Borrowers / Guarantors / Mortgagees namely Mr. Vijay Kanjibhai Prajapati (Prop) / Guarantor (Mortgagor) and Mr. Harshad Kantilal Thacker (Guarantor) to repay the amount mentioned in the notice being Rs. 11,06,682.30/- (Rupees Eleven Lakh Six Thousand Six Hundred Eighty Two and Paise Thirty Only) plus uncharged interest within 60 days from the date of receipt of the said Notice.</p> <p>The Borrower having failed to repay the amount Notice is hereby given to the Borrowers / Guarantors and the Public in general that the undersigned has taken Possession of the Movable Assets described herein below in exercise of power conferred on him/her under Sub-Section (4) of Section 13 of Act, read with rule 8 of the Security Interest Rules, 2002 on this 20th November 2025.</p> <p>The Borrowers / Guarantors in particular and the Public in general is hereby cautioned not to deal with the Movable / Immoveable Assets and any dealings with the property/ies will be subject to the charge of the Central Bank of India, Gandhidham Branch for an amount Rs. 11,06,682.30/- (Rupees Eleven Lakh Six Thousand Six Hundred Eighty Two and Paise Thirty Only) (due upon 11.08.2025 and interest thereon w.e.f. 12.08.2025 plus other charges. (Amount deposited after issuing of Demand Notice U/Section 13(2) has not given effect)</p> <p>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.</p>
DESCRIPTION OF THE IMMOVABLE PROPERTY
<p>All that Place and Parcel of Shop No. 12, Shop No. 13, Shop No. 14, Shop No. 15, Shop No. 16 & Shop No. 17, First Floor, Krishna Complex, Gram Panchayat Housing Site No. 7/11/11, 7/11/12, 7/11 & 7/11/21, situated at Village : Adesar, Taluka : Rapar, District : Kachchh, in the name of Mr. Vijay Kanjibhai Prajapati. Total Area of Shops : 83.76 Sq. Mtrs.</p>
<div style="display: flex; justify-content: space-between;"> <div> Date: 20.11.2025, Place : Gandhidham </div> <div style="text-align: right;"> Sd/- Authorised Officer, Central Bank of India </div> </div>



Rajkot Nagarik Sahakari Bank Ltd.

R.O. & H.O.'s: 'Arvindbhai Maniar
Nagarik Sahakari', 150' Ring Road, Near
Rajya Circle, Rajkot. Ph. 2555555

Public Notice

The undersigned being the authorized officer of the Rajkot Nagarik Sahakari Bank Ltd., H.O. Rajkot under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 Section 13(2) and in exercise of powers conferred under the Security Interest (Enforcement) Rules, 2002 Issued a demand notices by Regd.A.D.Post to the following borrower and his Guarantors calling upon them to repay the amount mentioned in the notice with due interest thereon within **60 days** from the date of receipt of the said notice. However for the reason whatsoever, certain notices are returned undelivered. Therefore this public notice is given to the following Borrower and his Guarantors advising them to repay the dues of the banks with due interest thereon within **60 Days** from the date of this notice and if they will fail to repay the same, the bank will take further actions including taking possession of the securitized properties mentioned in this notice, as per the provisions of above acts.

Branch Name	Nature of Facility & Loan Account No.	Borrower's Name and Address	Guarantor's Name and Address	N.P.A. Date & Interest Rate	Outstanding Amount Rs.
Varachha Surat	TATKAL LOAN 63/856/521 (SEC-5209)	Davra Harsh Nareshbhai 581/30, Gujarat Housing Board, Beside Bombay Market, L. H. Road, Umarvada, Choryasi, Surat - 395010 (Gujarat) Davra Harsh Nareshbhai A-77, Saifi Co-Opp. Housing Soc. Ltd, Lambe Hanuman Road, Surat-395006 (Gujarat)	Davra Nareshbhai Manjibhai , 30/581, Gujarat Housing Board, Beside Bombay Market, L.H. Road, Umarvada, Choryasi, Surat - 395010 (Gujarat) Davra Nareshbhai Manjibhai , Plot No-129, 130, 131, Shree Sahjanand Industrial Estate, Part-1, Bolav, Ta:- Olpad, Surat-395010 (Gujarat) Davra Nareshbhai Manjibhai A-77, Saifi Co-Opp. Housing Soc. Ltd, Lambe Hanuman Road, Surat - 395006 (Gujarat)	20/10/2025 PLR-4.75% (9.00%)	(As on 31/10/2025) Principal : 4,36,928--66 Interest : 3,361=00 Charges :=00=00 Total Amount : 4,40,289=66

Description of Properties

(1) Immovable Property Situated in Gujarat State, Surat Dist., Sub-District Olpad, Moje Village Bolav, Registered as Block No. 8, Industrial Purpose N.A. Land Known As 'Sahjanand Industrial Estate Part-1' Plots Paiki Plot No. 129, 130 and 131 Property. These Three Plot's Total Area is Approx. 309-54 Sq. Meter, having Construction Area 258-42 Sq. Meter. Said House along with construction along with applicable Internal as well as external Rights Acquired vide Regd. Sale Deed No.8499, Dated 12/06/2019 in the name of Nareshbhai Manjibhai Davra.

(2) All Stock of Goods, Machinery furniture & fixture, computer etc. of the firm/company.

Dt. 26/11/2025, Rajkot.
Authorized Officer, Rajkot Nagarik Sahakari Bank Ltd., H.O., Recovery Department, Rajkot.



PNB Housing Finance Limited

REGD. OFFICE: 9th Floor, Amiksh Bhawan, 22, K.G. Marg, New Delhi-110001. Ph: 011-23637171, 23637172, 23076154. Website: www.pnbhousingfinance.com

BRANCH ADDRESS: 1110-1111-1112, 11th Floor, Vasupujya RIO Empire, Opp. Pal RTO, Adajan Hajra Road, Adajan, Surat, Gujarat- 394510

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

Whereas the undersigned being the Authorised Officer of the PNB Housing Finance Ltd. under the Securitisation and Reconstruction of Financial Assets & in compliance of Rule 8(i) of 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/s on the date mentioned against each account calling each account falling due the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice(s) / date of receipt of the said notice/s.

The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the property/ies described herein below in exercise powers conferred on him/her under Section 13(4) of the said Act read with Rule 6 of the said Rules on the dates mentioned against each account.

The borrower/s in particular and the public in general is/are cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of PNB Housing Finance Ltd., for the amount and interest thereon as per loan agreement. **The borrowers' attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.**

Loan Account No.	Name of the Borrower/Co-Borrower/Guarantor	Demand Notice Date	Amount Outstanding	Date of Possession Taken	Description Of The Property Mortgaged
NHL/SRT/0219/649762 B.O.: Surat	Mr. Rajanbhai D. Savaliya And Mrs. Harsha Rajanbhai Savaliya	12-03-2025	Rs. 20,96,861.04/- (Rupees Twenty Lakhs Ninety Six Thousand Eight Hundred Sixty One & Four Paise Only) as on 12-03-2025	24-11-2025 (Symbolic)	Plot No. 48, Nikharan Varni, Opp. Mantri Trade Center MT, Rangoli Chowdli To N.H. 48 Road, Velenja, Surat, Gujarat - 394150

PLACE:- SURAT, DATE:- 26-11-2025

AUTHORIZED OFFICER, PNB HOUSING FINANCE LTD.

"CENTRAL" TO YOU SINCE 1911

Branch Office : Ranjeet Nagar, Jammu

Appendix - IV, [Rule 8 (1)] POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being the Authorized Officer of the **Central Bank of India, Ranjeetnagar Branch**, 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 **28.08.2025** calling upon the Borrower **Mrs. Ramabhan Nakum (Borrower / Mortgagee), Mr. Niraj Nakum Co-Borrower / Mortgagee)** to repay the amount mentioned in the notice being **Rs. 26,39,425.09/- (Rupees Twenty Six Lakh Thirty Nine Thousand Four Hundred Twenty Five and Nine Paise Only)** 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 the Section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules on this **21.11.2025**.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Central Bank of India, Ranjeetnagar Branch** for an amount **Rs. 26,39,425.09/- (Rupees Twenty Six Lakh Thirty Nine Thousand Four Hundred Twenty Five and Nine Paise Only)** as on 28.08.2025 and interest thereon w.e.f. 29.08.2025.

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 Secured Assets / Immoveable Property / Movable Property

All The Piece and Parcel of Immoveable Property Bearing R.S. No. 130/Paiki-1, 130/Paiki-2, 130/Paiki 2/Paiki 1, 130/Paiki 3 and 130/Paiki 4, Main Part No. 3, Final Part No. 30/1, Converted Into Non Agriculture Land for Residential Purpose and Plotting From 1 to 368 Performed and from the said Plots in 17 to 190 Assigned and Assigned Amalgamated Plot No. 187 which divided in to Sub Plots from 187/1 to 187/5 Paiki, Sub Plot No. 187/4, Acremeasuring 68.00 Mr. 731 Sq. Ft. Approx. Area Called Aarush Township, Situated At: Jammu, District : Jammu, Bounded as Follows : On North : Sub Plot No. 187/3, On South : Sub Plot No. 187/5, On East : Plot No. 245-246, On West : 9.00 Mts. Wide Road

Date : 21.11.2025, Place : Jammu **Authorised Officer, Central Bank of India**