



HDFC Bank Limited

Branch Address: HDFC House, Trident Complex, Race Course Vadodara 390007, CIN L70100MH1977PLC019916 Website: www.hdfc.com

POSSESSION NOTICE

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 (12) 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 realization.

Sr. No.	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 236/3, NR M.M.VORA SHOWROOM, BHV KANHA HEIGHTS, WAGHODA DABHOI RING ROAD, VADODARA - 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 749, 750)NR. KALADARSHAN CROSSING, NALANDA WATER TANK ROAD, OFF WAGHODA ROAD,VADODARA - 390019
3	MR. SIKLIGAR JAYESH J 200848 - 649728748	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 PAIKI, SUB PLOT B, 40 MT AJWA ROAD, OPP SAJUANYA TOWNSHIP, SAYAJIPURA, VADDODARA - 390019

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 Officer/s of HDFC have taken possession of the immovable property (ies) / secured asset(s) described herein above 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 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 properties/ Secured Asset(s) and any dealings with the said Immovable Property (ies) / Secured Assets will be subject to the mortgage of Housing Development Finance Corporation Ltd.

Borrower/s / Legal Heir(s) and Legal Representative(s) attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets. Copies of the Panchnami drawn and Inventory made are available with the undersigned, and the said Borrower/s / Legal Heir(s) and Legal Representative(s) is / are requested to collect the respective copy from the undersigned on any working day during normal office hours.

Date : 21-11-2025
Place : Gujarat

Regd Office: Housing Development Finance Corporation Ltd, Ramon House, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai

THURSDAY, NOVEMBER 27, 2025

22



Khatedra Specialised SME Branch : First Floor, Rajhans Complex, B/s. Nirmal Hospital, Ring Road, Surat - 395002, Phone No. : 0261-2310637, E-mail : khated@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, Limbhat, Surat - 395012.

Property Address : Plot No. 3, Ravi Dream Villa, Nr. Bonand Anavil Cricket Ground, Bonand - Kharsava Road, Surat - 394210.

Sub.: 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, Khatedra Branch, Surat

- We refer to our Letter No. Retail-0002618365-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 hereinbefore 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	O/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 + unexpired 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 admeasuring as Per Passing Plan about 42.37 Sq. mtrs. together with undivided proportionate share admeasuring about 18.48 Sq.mtrs. 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. Choryasi, Dist. Surat. Property in the name of Mrs. Reenadevi Ajay Saroj and Mr. Ajay Bharat Prasad Saroj, Bounded by : East : 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 your 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 NPAs) with respect to the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loan including interest thereon. (4) Having regard to your inability to meet your liabilities in respect of the credit facility 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 and Fourteen Paisa 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 you 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 auction. 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.

Sd/- Authorised Officer, Bank of Baroda, Surat

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-borrowers/s calling upon the borrowers 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 realization.

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) Gamt Vinaybhai Balubhai, 2) Gamt 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 Place: Surat

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 Residency", situated at Block No.372 admeasuring 12500 sq.mts. of Moje Village Kanpara, Ta. Vyara, Dist. Tapi. Own by Vinaybhai Balubhai. Boundaries by: East: Plot No.A-24, West: Society Internal Road, North: Plot No.B-54, South: Society Internal Road.

2	33369420000357 & 3336941000150	1) Munjara Dishank Bhaveshbhai, 2) Munjara Sonaben Bhaveshbhai	18/09/2025, Rs.35,38,196/- (Thirty Five Lakh Thirty Eight Thousand One Hundred and Ninety Six Rupees Only) as of 17/09/2025	Date: 25/11/2025 Time: 03:20 PM Symbolic Possession
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Description of Secured Asset: All that piece and parcel of Freehold Immovable Property being Flat No/A/102, on First Floor, having area admeasuring 78 Sq.yds. i.e. 61.87 Sq.mtrs. & in "JIGNASHA ASSOCIATION" known as "HIRABHAI TOWER", situated at land bearing Plot Sub Plot No.68 of Town Planning Scheme No.24 of Moje Rajpur-Hirpur Taluka Manigar 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 Rajibhai, 2) Mandal Kajaben Rajibhai	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
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Description of Secured Asset: Constructed Residential Property measuring 55.20 Sq.mts situated at Revenue Survey No.181, 182 & 183 P.c Survey Ward No.12/1 City Survey No.5291 TP No.8 FP No.214 "Shri Anaya Nagar Co. Op. Hwy. Society Ltd.", Plot No.18-D 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	45228640000601	1) Mr. Agravat Vipuldas Ramanikhai, 2) Mr. Agravat Manoj Ramanikhai, 3) Mrs. Agravat Nayanabipu	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
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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 Gantali of Village Chatar 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
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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 Residency Part-3 the said building situated 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.116, 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
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