SHIVALIK SMALL FINANCE BANK LTD.

Registered Office : 501, Salcon Aurum, Jasola District Centre, New Delhi - 110025
CIN : U65900DL2020PLC366027

AUCTION NOTICE

The following borrowers of Shivalik Small Finance Bank Ltd. are hereby informed that Gold Loan/s availed by them from the Bank have not been adjusted by them despite various demands and notices including individual notices issued by the Bank. All borrowers are hereby informed that it has been decided to auction the Gold ornaments kept as security with the Bank and accordingly has been fixed **at 11:00 am** in the branch premises from where the loan was availed. All, including the borrowers, account holders and public at large can participate in this auction on as per the terms and conditions of auction.

Auction date is 29-08-2026 @ 11:00 am.

S. NO	Branch	Account No.	Acct Holder name
1	SURAT	103842512636	AMIT MISHRA
2	SURAT	103842512568	SUSHIL T PANDEY
3	SURAT	103842512646	NAHIDABEGUM A SAIYED
4	SURAT	103842512533	PATEL S JASHBHAI
5	SURAT	103842512468	VINODBHAI D KARKAR

The Bank reserves the right to delete any account from the auction or cancel the auction without any prior notice.

Authorised Officer, Shivalik Small Finance Bank Ltd.

बैंक ऑफ़ बड़ौदा
Bank of Baroda

Ramol Branch, Ground Floor, Mahadev Complex, Mahadev Estate, Nr. Ramol Police Station, Ramol-Ramol Road, Ahmedabad – 382 449
Email ID – ramahm@bankofbaroda.com ; Phone: 079 – 2585 0012

NOTICE TO BORROWER
(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

Date:11/08/2026

To,
1.Mrs. ZALA DIKSHA KIRITBHAI W/o KIRITBHAI ZALA
Flat No. G/304, Third Floor, Naiya Apartments, Nr. Nasim Park, Opp. Khan Masjid, Ramol – RTO Road, Ahmedabad, Mob 9173034166,8200509166
2.Mrs. ZALA DIKSHA KIRITBHAI W/o KIRITBHAI ZALA
B 403, 4th Floor Sashwat Mahadev Vibhag 2,Vastral Vastral New Rto Road Ahmedabad, Ahmedabad 382418
Dear Sir/s
Re: Credit facilities with our Ramol Branch.

1. We refer to letter no.00002099422-LMS Ramol/Adv/2023-24 dated 11.09.2023 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction, you have availed and started utilizing 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:

Nature and Type of facility	Limit Rs. (In lacs) / Rate of Interest	O/s as on 10.08.2026 (inclusive of interest up to 09.08.2026)	Security agreement with brief description of securities (please mention the details of security agreements and details of mortgaged property including total area and boundaries)
Housing Loan-TL (Account Number 505906000001968)	Rs.20.26 / 8.25%	**Rs.19,55,277.66 In Words Nineteen Lakhs Fifty Five Thousand Two Hundred Seventy Seven and Sixty Six Paise Only. (Principal amount Rs.19,01,755.00 + unapplied interest Rs.13755.57 + unserved interest Rs.39,737.09)**	Immovable Property bearing Flat No. Q/304 on Third Floor, admeasuring 96.154 sq. mtrs. i.e. 115 sq. yds. (Super Built Up Area), together with undivided share in the land admeasuring 32.686 sq. mtrs., in the scheme known as "Naiya Apartment", having its Municipal Tenement No. 0436-1203-85-0001-L situated on the land bearing Survey No.724/1, 724/2, 725/1/A, 725/1/B, 725/2/A and 725/2/B being allotted Final Plot No. 110 +111/2 of Town Planning Scheme No. 114 (Vastral -Ramol) admeasuring 10415 sq. mtrs. of Village Ramol, Taluka Vatva (Ahmedabad City-East), in the Registration District Ahmedabad and Sub-District Ahmedabad-11 (Aslali) Boundaries of Flat, East : Staircase of Flat, West: Society Gate, North : Open Space, South : Flat No G 303 Property in the Name of Mrs. Zala Diksha Kiritbhai

2. In the letter of acknowledgment of debt dated 09.07.2026 you have acknowledged your liability to the Bank to the tune of Rs. 19.28 lakhs as on 09.07.2026 (date). The outstandings stated above include further drawings and interest upto _____ (date). Other charges debited to the account are Rs._____.
3. As you are aware, you have committed defaults in payment of interest on above loans/outstanding for the quarter ended June 2026 and Sept 2026. You have also defaulted in payment of instalments of term loan/demand loans which have fallen due for payment on 10.05.2026 and thereafter
4. Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on **08.08.2026** (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 repaid the overdue loans including interest thereon.
5. 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.19,55,277.66 (In Words Nineteen Lakhs Fifty Five Thousand Two Hundred Seventy Seven and Sixty Six Paise Only)** Plus further interest w.e.f. from 10/08/2026 thereon at the contractual rate plus costs, charges and expenses till date of payment, 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.
6. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.
7. We invite your attention to sub-section 13 of 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.
8. **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.**
9. 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 : 11/08/2026 **Sd/- Chief Manager & Authorised Officer,**
Place : Ramol **Bank of Baroda**

बैंक ऑफ़ बड़ौदा
Bank of Baroda

Ahmedabad City Region-3rd Floor, Bank of Baroda Towers, Nr. Law Garden Ellisbridge, Ahmedabad-380006
Email: Recovery.ahmedabadcity@bankofbaroda.co.in

CORRIGENDUM

This is with reference to the Sale Notice in the account of **Mrs. Hemlata Dilipsinh Lodha (MD GARMENTS), & Mrs Dipika Ambarnath Dan & Mr Ambarnath Devnarayan Dan (M/s Mahakali Engineering)** which was published in newspapers **Financial Express** (English & Gujarati Edition) on **23.07.2026.** In this regard, it is to inform that above mentioned Sale Notice stands withdrawn with immediate effect.

Date : 20.08.2026 **Sd/- Authorized Officer,**
Place : Ahmedabad **Bank of Baroda**

BAJAJ HOUSING FINANCE LIMITED

Corporate Office: Cerebrum It Park B2 Building 5th Floor, Kalyani Nagar, Pune, Maharashtra 411014, **Branch Office:** Office no 402, 4th floor, Asutra Corporate Capital, VIP road, Bharthana Surat 395007, 4th Floor, Unit No 408 to 411, The Link, Vijay Cross Road, Opp Passport Office, Navrangpura, Ahmedabad-380009

Demand Notice Under Section 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Undersigned being the Authorized officer of M/s Bajaj Housing Finance Limited, hereby gives the following notice to the Borrower(s)/Co-Borrower(s) who have failed to discharge their liability i.e. defaulted in the repayment of principal as well as the interest and other charges accrued there-on for Home loan(s)/Loan(s) against Property advanced to them by Bajaj Housing Finance Limited and as a consequence the loan(s) have become Non Performing Assets. Accordingly, notices were issued to them under Section 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and rules there-to, on their last known addresses, however the same have been returned un-served/undelivered, as such the Borrower(s)/Co-Borrower(s) are hereby intimated/informed by way of this publication notice to clear their outstanding dues under the loan facilities availed by them from time to time.

Loan Account No./Name of the Borrower(s)/ Co-Borrower(s)/Guarantor(s) & Addresses	Address of the Secured/Mortgaged Immovable Asset / Property to be enforced	Demand Notice Date & Amount
Branch : SURAT (LAN No. H428HLD1445001 and H428HLT1449322 **1. BACHHAV JAYESH YASHAVANT @ JAYESH YASHAVANT BACHHAV (Borrower)** At: Plot No-195 Shyamvilla Residency, Near Madhuram Circle, Dindoli, Surat, Near Madhuram Circle, Gujarat – 394210	All That Piece And Parcel Of The Land Bearing Plot No. 195-b Admeasuring 44.49 Sq. Mtrs. Along With Ground Floor + First Floor Construction Built-up Area Admeasuring 72.46 Sq. Mtrs Together With Undivided Proportionate Share In Road, Cop And Land Admeasuring 29.87 Sq. Mtrs And Total Admeasuring About 74.36 Sq. Mtrs. At Shyam Villa Residency, Situated On The Land Bearing Rev.s.no. 114 Its Block No.181 Admeasuring About 21044.00 Sq. Mtrs, T.p. No.69 (Godadara – Dindoli), Final Plot No.155 Of Village Dindoli, Taluka Choryasi, Dist. Surat. East : Adj. Society Internal Road, West : Adj. Plot No. 180/ B As Per Place Known As Private Plot No. 155, North : Adj. Plot No.196/ B, South : Adj. Plot No.194/ B	**14th Aug 2026 Rs. 47,96,129/- (Rupees Forty Seven Lac Ninety Six Thousand One Hundred Twenty Nine Only)**
Branch : AHMEDABAD (LAN No. H418HHL0394136, H418HLT0423497 **1.KRISHAN KUMAR PANDEY @ KRISHAN KUMAR TARASHANKAR PANDEY (Borrower)** **2. ARCHANA K PANDEY @ ARCHANA RAJ NARAYAN PANDEY (Co-Borrower)** 1 & 2 Both At: C 304 Kesar Altima Sanand Bopal Road B/h Zydus School Godhavi, Ahmedabad, Gujarat-382115	All That Piece And Parcel Of The Non-agricultural Property Described As : Flat No. C/304 Having Its Construction Area Admeasuring 76 Sq. Yards (super Builtup) And 25.548 Sq. Mtrs. Undivided Land In The Scheme Known As "Kesar Altima" The Said Property Is Situated On Property No. – 1524/a As A Receod Of Godhavi Grampanchayat's Aakarani Patrak, At-moujeGodhavi Gamtal, Taluka – Sanand, Dist. Ahmedabad., East : Flat No. C/303, West : Road , North : Flat No. C/302, South : Open Space	**14th Aug 2026 Rs. 6,87,400/- (Rupees Six Lac Eighty Seven Thousand Four Hundred Only)**

This step is being taken for substituted service of notice. The above Borrowers and/or Co-Borrowers Guarantors) are advised to make the payments of outstanding along with future interest within 60 days from the date of publication of this notice failing which (without prejudice to any other right remedy available with Bajaj Housing Finance Limited) further steps for taking possession of the Secured Assets/ mortgaged property will be initiated as per the provisions of Sec. 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002. The parties named above are also advised not to alienate, create third party interest in the above mentioned properties. On which Bajaj Housing Finance Limited has the charge.

Date: 20.08. 2026 Place: SURAT, AHMEDABAD **Authorized Officer Bajaj Housing Finance Limited**

बैंक ऑफ़ बड़ौदा
Bank of Baroda

Kamrej Char Rasta Branch : Village - Navagam, Nr. Navsarjan Society, Ta. Kamrej, Dis. Surat, Gujarat - 394185. **Phone No.** 0261-2556600, 253600, **E-mail** : kamrej@bankofbaroda.com.

DEMAND NOTICE (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

To, Mrs. Litu Debendra Padhi (Borrower) & Mr. Debendra Padhi (Co-Borrower) **Date : 10/08/2026**
Address : B-122, Umang Residency, Sachin, Kansad, Surat - 395010.
Property Address : Plot No. 78, Dastan Residency, Vill. Dastan, Sub Dist. Palsana, Dist. Surat - 394310.

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. Litu Debendra Padhi (Borrower) & Mr. Debendra Padhi (Co-Borrower).**
Dear Sir/s, - Ref : Credit facilities with our Bank at Kamrej Char Rasta Branch, Surat.
1. We refer to our **Letter No. Retail-00000010472-LMS. Date : 29/06/2018** 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	O/s as on 07.08.2026 (inclusive of interest up to 07.08.2026)
Housing Loan	Rs. 22,50,000/-	8.10%	**Rs. 21,36,700.84** + unapplied interest thereon + Legal & other Expenses

SECURITY AGREEMENT WITH BRIEF DESCRIPTION OF SECURITIES

All those Pieces and Parcel the Immovable Property i.e. Plot No. 78 (As per K.J.P. Block No. 67/78), Admeasuring area 60.28 Sq. mtrs. of "Dastan Residency" of the Land bearing R.S. No. 20, 59 and 66, Block Nos. 26, 67 and 200 of Village - Dastan, Taluka - Palsana, District - Surat. Belonging to Mrs. Litu Debendra Padhi. **Bounded by :- North :** Plot No. 68, **South :** Road, **East :** Plot No. 77, **West :** Plot No. 79.

You are also liable to pay further contractual rate of interest on the above amount from **08/08/2026** 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 Quarter / month ended **06/04/2026** and thereafter. **(3).** Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on **05/07/2026** (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 repaid 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. 21,36,700.84 (Rupees Twenty One Lakh Thirty Six Thousand Seven Hundred and Eighty Four Paisa Only) as on 07/08/2026 + unapplied interest thereon + Legal & Other Charges** 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 : 10/08/2026, Place : Surat **Sd/-**
Authorised Officer, Bank of Baroda, Surat

CFM ASSET RECONSTRUCTION PRIVATE LIMITED

Corporate Office: 1st Floor, Wakefield House, Sprott Road, Ballard East, Mumbai - 400038

APPENDIX IV **POSSESSION NOTICE (For Immovable Property)** **READ WITH RULE 8 (1)**

WHEREAS, The undersigned being the Authorized Officer of CFM Asset Reconstruction Private Limited (Acting in its capacity of CFMARC TRUST - 188) 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), 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. Further, The Hiranandani Financial Services Pvt Ltd. has assigned all its rights, title and interest of the entire outstanding debt of above loan account along with underlying securities in favor of CFM Asset Reconstruction Private Limited vide an Assignment Agreement dated 30.08.2025 entered between The Hirenandani Financial Services Pvt Ltd. and CFM Asset Reconstruction Private Limited under the provisions of Section 5 of SARFAESI Act 2002. The Details of the Parties along with Mortgaged Property Possession Taken by the CFMARC is given below:-

Name of Customer (Borrower(s) / Co-Borrower(s) and Guarantor(s) / partners / Mortgagor (s)	Demand Notice date and Amount in Rs.	Date of NPA	Date of Possession
Mahesh Nathabhai Parmar **(Borrower)** Kanta Ben Mahesh Bhai Parmar **(Co-borrower)** **A/c No. : 437501210101870 20, Sanction Amount: Rs. 5,09,693**	**Demand notice Date: 29.01.2026, Rs. 7,46,258/- (Rs Seven Lakh Forty Six Thousand Two Hundred Fifty Eight Only) due as on 08.01.2026**	**03.07.2024**	**16.08.2026**

Mortgaged Property: All The Piece And Parcel Of The Property Situated At Residential Property House No. 461, Land 200-00 Sq. Yards. At Chhattar, Tal. Tankara, Dist. Morbi. Bounded As Under. North: - Road, South: - Road, east: - Others Property Of Nathabhai Chanabhai Parmar, West: - Others Property Of Bachubhai Tarshibhai Parmar

The Borrowers having failed to repay the amount notice is hereby given to the borrowers and the public in general that the undersigned has taken **Physical Possession** of the property 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 date as mentioned above in Date of Possession Column.
The Borrowers mentioned herein above in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to charge of **CFM Asset Reconstruction Private Limited,** for an amount as mention in this notice, along with future interest at contractual rate, incidental expenses, costs and charges, etc. due w.e.f. the very next date of the status of outstanding amount date showing in the above mention details, till the date of full repayment and / or realization. Further the borrower's attention invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets.
Please note description of properties is as mentioned above.

Date: 20.08.2026 **Authorised Officer CFM Asset Reconstruction Private Limited**
Place: Gujrat **[Acting in its capacity as trustee of CFMARC Trust –188]**

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equitas
Equitas Small Finance Bank

EQUITAS SMALL FINANCE BANK LTD

{Formerly Known As Equitas Finance Ltd}
Registered Office: No.769, Spencer Plaza, 4th Floor, Phase-II, Anna Salai, Chennai, TN - 600 002.# 044-42995000, 044-42995050

APPENDIX IV-A [See proviso to Rule 8(6)] – Sale Notice for Sale of Immovable Properties

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), Mortgagor(s) and Guarantor (s) that the below described immovable property mortaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Equitas small finance Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is basis for recovery of dues in below mentioned accounts. The details of Borrower(s) Mortgagor(s) Guaranitor(s)/ Secured Assets Dues Reserve Price/E-Auction date & time and Bid Increase Amount are mentioned below

Name & Address of Borrowers/ Mortgagers/ Guarantors	Description of the Immovable Properties with known encumbrances, if any	Reserve Price EMD Price Bid Increase Price	Date & Time of E-Auction	Loan / Total Dues
Shashi Devi Rambalak Mahto (Both are residing at 501 Gali No 6,Harinagar 3,Near Brc Mandir Udhana Surat, Udhnagam, Gujarat- 394210)	All That Piece & Parcel Of Immovable Property, Premises Of Plot No. 566, (After K.J.P. New Block No. 31/566) Admeasuring 40.15 Sq. Mtrs. Land With Construction Thereon, Along With 21.75 Sq.Mtrs. Undivided Proportionate Share In The Road And C.O.P. With All Rights Of Society Known As Green Park Vibhag-3, N.A. Land Bearing R. S. No. 38, 39, 40, Old Block No. 29, After Re-Survey New Block No. 31, Village : Haldharu, Taluka/Sub-District : Kamrej, District : Surat, State: Gujarat.	**Rs.1099000 Rs.109900 Rs.10,000**	23.09.2026 From 11.00 AM to 12.30 PM	**Loan Account No:- EMFUDANA0073028 / ELPUDANA0073029 Claim Amount Due Rs.976072/- as on 18.12.2025 with further interest from 19.12.2025 with monthly rest, charges and costs, etc., (Total Outstanding being Rs.1150784/- as on 05.08.2026).**
For details and queries on purchase and sale contact no- , Bhupendra Parmar 8460520752 ,				
Shubham Singh Doly (Both are residing at 140 Green Park V2,Kadodara Bardoli Road, Haldharu Surat, Surat, Gujarat- 394310)	All That Piece & Parcel Of Immovable Property, Premises Of Plot No. 50, Admeasuring 40.15 Sq. Mtrs. Land With Construction Thereon, Along With 26.21 Sq.Mtrs. Undivided Proportionate Share In The Land Of Road And C.O.P. With All Rights Of Society Known As Green Park Vibhag-1, N.A. Land Bearing R. S. No. 498/1, Old Block No. 21/1 To 21/28, After Re-Survey New Block No. 23, 700 To 726, Village : Haldharu, Taluka/Sub-District : Kamrej, District : Surat, State: Gujarat.	**Rs.1002000 Rs.100200 Rs.10,000**	23.09.2026 From 11.00 AM to 12.30 PM	**Loan Account No:- EMFUDANA0072563 / ELPUDANA0072564 Claim Amount Due Rs.1035384/- as on 18.12.2025 with further interest from 19.12.2025 with monthly rest, charges and costs, etc., (Total Outstanding being Rs.1224896/- as on 05.08.2026).**
For details and queries on purchase and sale contact no- , Bhupendra Parmar 8460520752 ,				
Mr/Mrs Swati Subhodh Devi Mr/Mrs Subhodh Kumar Mahto (Both are residing at Plot No 75, Shiv Pooja Residency, Sanki, Palsana S.O (Surat)-Vadodara, Gujarat, 394315)	All That Piece & Parcel Of Immovable Property, Premises Of Plot No. 31, C-Type, Area Admeasuring 40.26 Sq.Mtrs. Land With Construction Thereon Along With Undivided Proportionate Share Of Society Known As Shaktivilla Society, N.A. Land Bearing R.S. No. 42, Block No. 100/C, Village : Sanki, Taluka/Sub-District : Palsana, District : Surat., Admeasuring 40.26 Sq. Mtrs. I.E. 433 Sq. Fts., Extentsqft 433, Registration District Surat, Registration Office Palsana.	**Rs.994000 Rs.99400 Rs.10,000**	23.09.2026 From 11.00 AM to 12.30 PM	**Loan Account No:- 700010579994 / 700010580013 Claim Amount Due Rs.1055583/- as on 22.01.2026 with further interest from 23.01.2026 with monthly rest, charges and costs, etc., (Total Outstanding being Rs.1210375/- as on 05.08.2026).**
For details and queries on purchase and sale contact no- , Bhupendra Parmar 8460520752 ,				

The intending purchaser/ bidder is required to submit amount of Earnest Money Deposit (EMD) by way of NEFT/RTGS/DD in the account of "Equitas Small Finance Bank Ltd" Account No- 200000807725 and IFSC code- ESFB0001001 Bhaaggyam Galleria New No. 18 , Bazzulla Road, T.Nagar, Chennai-600 117, drawn on any nationalized or scheduled bank on or before date: **22.09.2026**
For details for terms & conditions of E-Auction sale please refer to the link provided in www. **Equitasbank.in & https://BidDeal.in.**

Date: 20-08-2026 **Sd/-Authorized Officer,**
Place: Gujarat **Equitas Small Finance Bank Ltd**

बैंक ऑफ़ इंडिया
Bank of India BOI

ZONAL OFFICE, VADODARA ZONE:

Ellorapark, Subhanpura, Vadodara - 390023. Ph.: (0265) 2396573, 2397032

STAR MEGA E-AUCTION SALE NOTICE FOR SALE OF PROPERTIES UNDER SARFAESI ACT 2002

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 prevision to Rule 8(6) **and rule 6 (2)** of the Security Interest (Enforcement) Rules, 2002 Notice is here by given to the public in general and in particular to the following Borrower(S) & Guarantor(S) that the below described immovable properties mortgaged/charged to Bank of India (secured creditor), the **Symbolic / Physical Possession** of which has taken by the Authorised Officer of Bank of India will be sold on "AS IS WHERE IS BASIS", and "AS IS WHAT IS BASIS" for recovery of respective dues as detailed hereunder against the secured assets mortgaged/charged to Bank Of India from the respective Borrower(S) and Guarantor(S). The reserve price and the earnest money deposit is shown there against secured asset. **The sale will be done by the undersigned through e-Auction platform provided hereunder.**

DATE AND TIME OF AUCTION: 09.09.2026 between 11.00 noon to 05.00 pm (with Auto extension clause in case of bid in last 10 minutes before closing)

Sr. No.	Name of the Borrower/ Guarantor/Owner/Partner/ Mortgagor of the property	Lot No	Details of Property to be Sold	Details of Bank dues as per Notices	Possession	Minimum Reserve Price (Rs. in Lac)	EMD (Rs. in Lac)	Date/Time of E-Auction
GODHRA BRANCH, Super Market, Chitra Cinema Road, Godhra, Panchmahal, Gujarat- 389 001. Mobile: 8224875300								
1	**M/s Krishnani Medical Agency Prop. Krishnani Pravin**	1	All that Part and Parcel of Property being at Godhra, R S 191/2 Paiki City, C S No. 72/A/1, 72/A/2, 72/B Paiki Shop No 12 in B. N.Chambers, Opp Bus Stand of Godhra Kasba Godhra,Dist.-Panchmahal , Gujarat in the Name of Mr.Pravin Kalachand Krishnani	As per Notice U/S 13(2) Dt. **27.05.2025 Rs. 13,94,624.00** (Rupees Thirteen Lakh Ninety Four Thousand Six Hundred Twenty Four) plus further interest and cost incidental expenses etc.- recovery if any	**Symbolic**	**Rs. 14.96**	**Rs. 1.50**	**09.09.2026** 11 AM to 5 PM
KARAMSAD BRANCH, Opposite Bapeshwar Mahadev Mandir Karamsad, Anand-388325. Mobile: 8866161537								
2	**Mrs. Daxaben Pareshbhai Brahmbhatt Mr. Pareshkumar Jaykarlal Brahmbhatt**	1	Flat no.601, 6th Floor of Nirav Avenue Tower- D, Nr. Sandesar Chokadi, Devrajpura Road,Karamsad, Anand-388325. In the Name of Mrs. Daxaben Pareshbhai Brahmbhatt	As per Notice U/S 13(2) Dt. **04.01.2025 Rs. 6,16,704.00** (Rupees Six Lakh Sixteen Thousand Seven Hundred Four) plus further interest and cost incidental expenses etc.- recovery if any	**Symbolic**	**Rs. 9.48**	**Rs. 0.95**	**09.09.2026** 11 AM to 5 PM
3	**Mr. Doliya Vansh Jatinbhai**	2	C.S.No.399, Paiki C.S No.399/A , Dholi Faliyu, Near Kabeshwar Mahadev Temple, Maniya Ni Khad, Anand in the Name of Mr.Doliya Vansh Jatinbhai	As per Notice U/S 13(2) Dt. **04.07.2025 Rs. 22,64,662.62** (Rupees Twenty Two Lakh Sixty Four Thousand Six Hundred Sixty Two and Paisa Sixty Two) plus further interest and cost incidental expenses etc.- recovery if any	**Symbolic**	**Rs. 23.50**	**Rs. 2.35**	**09.09.2026** 11 AM to 5 PM
M.G.ROAD BRANCH, Mahatma Gandhi Road,Shyamal Bechar Pole Post Box No. 34, Vadodara, Gujarat -390 004. Mobile: 9460434106								
4	**Hardik Bhupendra Majumdar & Divya Hardik Majumdar**	1	Flat No. 303, on the 3rd Floor, in 'Navnath Flats' Near Rang Mahal, constructed on the land situated in Khedkar Faliya of Wadi Area at Vadodara Kasba sim, Vibhag-A, tika No. 9/1, C.S.No. 13 & 15/A-2 Dist Vadodara-390004 in the name of Mr. Hardik Bhupendra Majumdar & Mrs. Divya Hardik Majumdar	As per Notice U/S 13(2) Dt. **10.05.2021 Rs. 7,89,709.92** (Rupees Seven Lakh Eighty Nine Thousand Seven Hundred Nine and Paisa Ninety Two) plus further interest and cost incidental expenses etc.- recovery if any	**Physical**	**Rs. 7.80**	**Rs. 0.78**	**09.09.2026** 11 AM to 5 PM
5	**Mr. Govindbhai Samajibhai Patoliya & Mr. Milan Govindbhai Patoliya**	2	Flat No. B-303, Pavitra Flats, Maneja Crossing, Makarpura, Vadodara-390013 in the name of Mr. Govindbhai Samajibhai Patoliya & Mrs. Milan Govindbhai Patoliya.	As per Notice U/S 13(2) Dt. **10.05.2021 Rs. 15,49,214.66** (Rupees Fifteen Lakh Forty Nine Thousand Two Hundred Fourteen and Paisa Sixty Six) plus further interest and cost incidental expenses etc.- recovery if any	**Physical**	**Rs. 16.85**	**Rs. 1.69**	**09.09.2026** 11 AM to 5 PM

The measurement of above property/ies however be verified by bidders at site and also from the revenue records prior to participating in auction.

Terms & Conditions of E-Auction are as under: 1. E-Auction is being held on "as is where is basis", "as is what is basis" and will be conducted "On Line", before submitting bid **EMD shall be deposited through NEFT/Fund Transfer in working hours on or before 09.09.2026 on 04.00PM.** 2. For downloading further details, Process Compliance and Terms & Conditions, Please visit:- a. **https://www.bankofindia.co.in,** b. Website address of our e-Auctions Service Provider **M/S PSB Alliance e-auction portal - psba@psballiance.com** Bidder may visit **http://www.ebkray.in or 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 Step 1 to Step 2 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. **4. Date of Inspection 28.08.2026 ON 11AM TO 2.00PM** with prior appointment with mentioned respective branches on the contact numbers given against respective branches., **5.** Bids shall be submitted through online procedure only., **6.** Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them., **7.** The Bid price to be submitted shall be above the Reserve price & bidders shall improve their further offers in multiples of **Rs. 10,000/- (**Rupees Ten Thousand only) ., 8. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid., **9.** 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., **10.** 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, **11.** 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., **12.** 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 any body., **13.** 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 proceeding at any stage without assigning any reason there for., **14.** 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). **15.** 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.. **16.** This is also a mandatory notice of **15 days** as per provision or the SARFAESI Act to the Borrowers/Guarantors/Mortgagers of the above accounts informing them about holding of sale/Auction aforesaid date.

Date: 20.08.2026 - Place: Vadodara **Authorised Officer, Bank of India**