

RATNAAFIN CAPITAL PRIVATE LIMITED
CIN : U65929DL2018PTC437822
Registered Office : 402, Bhikhaji Cama Bhawan Ring Road, Bhikhaji Cama Place, Near Hyatt Hotel, New Delhi - 110066
Corporate Office : 2nd and 3rd Floor, The Ridge, Opp. Novotel, Iscon Char Rasta, Ahmedabad, Gujarat. 380060

Under Rule-8(1) SYMBOLIC POSSESSION NOTICE (For Immovable property)

Whereas, the Authorized Officer 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 **11.06.2026** calling upon the Applicant & Mortgagors **Mrs. Dipuben K Gondalia** to repay the amount mentioned in the notice being **Rs. 95,49,838/- (Rs. Ninety Five Lakh Forty Nine Thousand Eight Hundred Thirty Eight Only)** as on 10.06.2026 plus further interest within 60 days from the date of receipt of the said notice.

The Applicant having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him under Sub Section (4) of Section 13 Act read with rule 8 of the Security Interest Enforcement Rules 2002 of the said Act on this **25th day of August of the year 2026**.

The Applicant 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 **Ratnaafin Capital Pvt. Ltd.** for an amount of **Rs. 95,49,838/- (Rs. Ninety Five Lakh Forty Nine Thousand Eight Hundred Thirty Eight Only)** as on 10.06.2026 (loan account no 001-022-601-000058) with further interest thereon as mentioned in the notice, and all costs, charges and expenses incurred by the lender till repayment.

The Applicant'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

All the Part and Parcel of the Immovable Commercial Property being Hall Adm. 3200 Sq. Fts in Marutinandan in Block No. 5 in the scheme Marutinandan, Maruti Nandan Co. Op. Housing Society Ltd. constructed on S. No. 106, T. P. Scheme No. 7, F. P. No. 170p, C. S. No. 3842 of Mouje - Khokhra Mehmedabad, Sub-District - Ahmedabad - 5 (Narol) & District - Ahmedabad. **Bounded by :- East : Adjoining Property, West : Adjoining Property, North : Adjoining Property, South : Adjoining Property.**

Date : **25.08.2026** Sd/-
Place : **Ahmedabad** Authorised Officer, Ratnaafin Capital Pvt. Ltd.

HDB FINANCIAL SERVICES LIMITED
Registered Office: Radhika, 2ndfloor, Law Garden Road, Navrangpura, Ahmedabad, Gujarat-380009. Branch Office: 101, First Floor, Vishvakrut Corporate Building, Opp. Westside Shop, Nr. Shyamal Cross Road, Ahmedabad - 380015.

Demand notice under section 13(2) sarfaesi act, 2002

You, below mentioned borrowers, co-borrowers and guarantors have availed loan(s) facility(ies) from HDBFinancial Services Limited branch by mortgaging your immovable properties (secuties) you have not maintained your financial discipline and defaulted in repayment of the same. Consequent to your defaults your loans were classified as non-performing assets as you to avail the said loan(s) along with the underlying security interest created in respect of the securities for repayment of the same. The HDBFShas right for the recovery of the outstanding dues, now issued demand notice under section 13(2) of the securitization and reconstruction of financial asset and enforcement of security interest act, 2002 (the act), the contents of which are being published herewith as per section 13(2) of the act read with rule 3(1) of the security interest (enforcement) rules, 2002 as and by way of alternate service upon you. Details of the borrowers, co-borrowers, guarantors, loans, securities, outstanding dues, demand notice sent under section 13(2) and amount claimed there under are given below:

- (1) Borrower And Co-Borrowers 1. Apna Hair Art, 2. Vijay Amratbhai Parekh B/83 Falgun Tenamets, 3. Nayanaben Vijay Parekh B/83 Falgun Tenamets R/o- 105 Om Tower Apna Hair Art Opp. Bidwala Park Satellite Road Ahmedabad-380001 Gujarat, & Laxmanzula CHSL Nr Shradha.school Jodhpur Gam Road Satellite Ahmedabad-380015 (2) Loan Account Number:- 3456306, (3) Loan Amount IN INR:- Rs.2050000/- (Rupees Twenty Lakhs Fifty Thousand Only) by loan account number 3456306 (4) Detail Description of The Security Mortgage Property:- All That Right, Title & Interest of Shop No. 105 on 1st Floor, P Om Towers, Om Towers Owners Association, New Survey No.126 (Old Survey No. 220 & 315 mouje: Vejalpur), TPS No. 6, Fp No. 21, Mouje - Jodhpur, Taluka: Vejalpur Dist. & Sub District: Ahmedabad. (5) Demand Notice Date:- 25-08-2026. (6) Amount Due IN INR:- Rs. 1296584.94/- (Rupees Twelve Lakhs Ninety Six Thousand Five Hundred Eighty Four and Paise Ninety Four Only) as of 25-08-2026 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.
2. Borrower And Co-Borrowers 1. Pratham Fabrication, 2. Panchal Jaykumar Nareshbhai, 3. Panchal Nareshbhai, 4. Panchal Dakshaben Nareshbhai, R/o- C 133 Zaveri Estate Kathwada Singarh Road Kathwada Ahmedabad-382350 Gujarat, & Tenament No 8 Ghanshyamnagar Society Gha Nshyamnagar Cohnl Survey No 558/1 Paiki TPS No 1 Paikl FP No 21mouje Odhavtaluka Ahmedabad-382415, & 8 Ghanshyamnagar Swaminarayan Pasa Odhav Ahmedabad City Odhav Industrial Estate Ahmedabad Ahmedabad-382415 Gujarat, (2) Loan Account Number:- 39290851, (3) Loan Amount IN INR:- Rs.5821000/- (Rupees Fifty Eight Lakhs Twenty One Thousand Only) by loan account number 39290851 (4) Detail Description of The Security Mortgage Property:- All That Piece And Parcel of Residential Property bearing Tenement No. 8 (Admeasuring about 188 Sq. Yards, & Construction thereon 99.10 Sq. Mtrs.), in the scheme known as "Ghanshyamnagar Society", Ghanshyamnagar Co. Op. Housing Society Ltd., situated at Revenue Survey No. 558/1 paiki, TPS No. 1, FP No. 21 paiki, Mouje: Odhav, Taluka: Vatva, Dist & Sub district: Ahmedabad. (5) Demand Notice Date:- 25-08-2026. (6) Amount Due IN INR:- Rs. 5667593.55/- (Rupees Fifty Six Lakhs Sixty Seven Thousand Five Hundred Three and Paise Fifty Five Only) as of 25-08-2026 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.

1. The borrower and co-borrowers/guarantors are called upon to make payment of the above mentioned demanded amount with further interest as mentioned herein above in full within 60 days of this notice failing which the undersigned authorised officer of HDBFS shall be constrained to take action under the act to enforce the above mentioned securities.
2. Please note that, as per section 13 (13) of the said act Mortgagors are restrained from transferring the above-referred securities by way of sale, lease, leave & license or otherwise without the consent of HDBFS.
3. For any query or full and final settlement, please contact: Mr. Ramkanan Mishra contact no. 7600116009 (Area Collection Manager), Mr. Prashant makhecha : Contact No. 7600809000 (Zonal Collection Manager), Mr. Dharmveer Poonia, Mobile No. 9664046604 (Legal Manager) at HDB Financial Services Ltd.

PLACE: Ahmedabad Sd/- AUTHORISED OFFICER
DATE: 02-09-2026 FOR HDB FINANCIAL SERVICES LIMITED

SHREE MARUTINANDAN TUBES LIMITED
(CIN: L27109GJ2013PLC073940)
Registered Office:- B-902, Swati Trinity, Applewood Township, Nr. Shantipura, Shela, Ahmedabad, Gujarat, 380058, India • Telephone: 02717 - 495031
Website: www.shreemarutitubes.com • E-mail: cs@shreemarutitubes.com

NOTICE OF THE 13th ANNUAL GENERAL MEETING OF THE COMPANY THROUGH VIDEO CONFERENCING / OTHER AUDIO VISUAL MEANS AND REGISTRATION OF E-MAIL ADDRESSES

NOTICE is hereby given that in view of Ministry of Corporate Affairs, Government of India ("MCA") General Circular Nos. 14/2020, 17/2020, 20/2020, 02/2021, 21/2021, 02/2022, 10/2022, 09/2023, 09/2024 and 03/2025 dated April 8, 2020, April 13, 2020, May 5, 2020, January 13, 2021, December 14, 2021, May 5, 2022, December 28, 2022, September 25, 2023, September 19, 2024 and September 22, 2025, respectively, ("MCA Circulars") issued by Ministry of Corporate Affairs ("MCA") and relevant circulars if any issued by the Securities and Exchange Board of India ("SEBI Circulars") and all other relevant circulars issued from time to time for holding of 13th Annual General Meeting through video conferencing (VC) or other audio visual means (OAVM) facility provided by the Bighshare Services Private Limited ("Bighshare") without the physical presence of Members at a common venue, Thirteenth (13th) Annual General Meeting ("AGM") of the Members of Shree Marutinandan Tubes Limited ("Company") will be held on Wednesday, 23rd day of September, 2026 at 11:30 A.M. IST through Video Conferencing ("VC")/ Other Audio Visual Means ("OAVM") to transact the Ordinary and Special Businesses as will be set out in the Notice of 13th AGM.

In accordance with the above-mentioned MCA Circulars and SEBI Circulars, the Notice of the 13th AGM along with the Annual Report 2025-26 will be sent through electronic mode only to those Members whose e-mail addresses are registered with the Company/ Depositories/ Registrar and Share Transfer Agent. Physical copies of the Notice of the 13th AGM and the Annual Report 2025-26 will not be sent to any Member. Members may note that the Notice of the 13th AGM and the Annual Report 2025-26 will also be made available on the website of the Company at www.shreemarutitubes.com, on the website of BSE Limited at www.bseindia.com and on the website of Bighshare (agency providing remote e-voting facility) at https://vote.bighshareonline.com

In case Members have not registered their e-mail addresses with the Company/ Depositories, please follow the below instructions to register/ update the e-mail address so as to receive the Notice of the 13th AGM, the Annual Report 2025-26 and the login details for e-voting:

a) For members holding shares in physical mode - please provide necessary details like Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) by e-mail to cs@shreemarutitubes.com or vote@bighshareonline.com

b) Members holding shares in demat mode - please provide details like DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of consolidated account statement, PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) by e-mail to cs@shreemarutitubes.com or vote@bighshareonline.com

c) A letter providing the web-link, giving the exact path where complete details of the Notice of AGM and Annual Report 2025-26 are available, will be sent to those members who have not registered their e-mail address.

There being no physical shareholders in the Company, the Register of members and share transfer books of the Company is not required to close. Members whose names are recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on Wednesday, 16th September, 2026 ("Cut-off date"), shall only be entitled to avail the facility of remote e-voting as well as e-voting on the 13th AGM.

REMOTE E-VOTING AND E-VOTING DURING AGM

Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015 (as amended), MCA Circulars and SEBI Circulars, the Company will provide the facility of remote e-Voting to its Members in respect of the business to be transacted at the AGM. For this purpose, the Company has made necessary arrangement with Bighshare Services Private Limited for facilitating voting through electronic means, as the authorized agency. The facility of casting votes by a member using remote e-Voting system as well as voting on the day of AGM will be provided by Bighshare Services Private Limited. The detailed procedure for remote e-voting and e-voting at the AGM, together with the cut-off date and the e-voting period, will be set out in the Notice of the 13th AGM. In case you have any queries or issues regarding registration of e-mail address or e-voting, you may send an e-mail to vote@bighshareonline.com or contact on Tel: 1800 22 54 22. Members may also contact MS. POOJA MANGAL, Company Secretary and Compliance Officer of the Company at the registered office of the Company or may write an e-mail to cs@shreemarutitubes.com or may call on 02717 - 495031 for any further clarification.

JOINING THE AGM THROUGH VC/OAVM

Members will be able to attend and participate in the 13th Annual General Meeting through VC/OAVM facility only. The instructions for joining the 13th AGM will be provided in the Notice of the 13th AGM. In case the shareholders/members have any queries or issues regarding participation in the 13th AGM, you can write an email to vote@bighshareonline.com or contact on Tel: 1800 22 54 22. Members attending the meeting through VC/OAVM shall be counted for the purposes of reckoning the quorum under Section 103 of the Companies Act, 2013.

For, SHREE MARUTINANDAN TUBES LIMITED
Sd/- Vikram Shrivratna Sharma
Chairman and Whole-time Director
Place: Ahmedabad
Date: September 01, 2026 DIN: 06452273

RATNAAFIN CAPITAL PRIVATE LIMITED
CIN : U65929DL2018PTC437822
Registered Office : 402, Bhikhaji Cama Bhawan Ring Road, Bhikhaji Cama Place, Near Hyatt Hotel, New Delhi - 110066
Corporate Office : 2nd and 3rd Floor, The Ridge, Opp. Novotel, Iscon Char Rasta, Ahmedabad, Gujarat. 380060

Under Rule-8(1) SYMBOLIC POSSESSION NOTICE (For Immovable property)

Whereas, the Authorized Officer 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 **11.06.2026** calling upon the Applicant & Mortgagors **Mrs. Dipuben K Gondalia** to repay the amount mentioned in the notice being **Rs. 1,55,78,182/- (Rs. One Crore Fifty Five Lakh Seventy Eight Thousand One Hundred Eighty Two Only)** as on 10.06.2026 plus further interest within 60 days from the date of receipt of the said notice.

The Applicant having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him under Sub Section (4) of Section 13 Act read with rule 8 of the Security Interest Enforcement Rules 2002 of the said Act on this **25th day of August of the year 2026**.

The Applicant 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 **Ratnaafin Capital Pvt. Ltd.** for an amount of **Rs. 1,55,78,182/- (Rs. One Crore Fifty Five Lakh Seventy Eight Thousand One Hundred Eighty Two Only)** as on 10.06.2026 (loan account no 001-022-601-000057) with further interest thereon as mentioned in the notice, and all costs, charges and expenses incurred by the lender till repayment.

The Applicant'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 PROPERTIES

Property No. 1 :- All the Part and Parcel of the Immovable Residential Property being Flat No. B/21, Adm.222.95 Sq. Mtrs on 3rd Floor along with undivided share in the scheme Trezure Enclave constructed on Block No. 477 (Old S. No. 314), T. P. Scheme No. 53/A, F. P. No. 73 of Mouje - Shilaj, Sub-District - Ahmedabad - 9 (Bopal) & District - Ahmedabad. **Bounded by :- East : Common Garden, West : Flat No. B/20, North : Block No. C, South : Flat No. B/18**

Property No. 2 :- All the Part and Parcel of the Immovable Residential Property being Flat No. C/31, Adm.222.95 Sq. Mtrs on 3rd Floor along with undivided share in the scheme Trezure Enclave constructed on Block No. 477 (Old S. No. 314), T. P. Scheme No. 53/A, F. P. No. 73 of Mouje - Shilaj, Sub-District - Ahmedabad - 9 (Bopal) & District - Ahmedabad. **Bounded by :- East : Flat No. C/30, West : Open Space, North : Flat No. C/32, South : Block No. B.**

Date : **25.08.2026** Sd/-
Place : **Ahmedabad** Authorised Officer, Ratnaafin Capital Pvt. Ltd.

HDB FINANCIAL SERVICES LIMITED
Registered Office: Radhika, 2ndfloor, Law Garden Road, Navrangpura, Ahmedabad, Gujarat-380009. Branch Office: 101, First Floor, Vishvakrut Corporate Building, Opp. Westside Shop, Nr. Shyamal Cross Road, Ahmedabad - 380015. Branch Office: 2nd Floor Shri Lailash Sagar palza, Above Reliance Trends, Cross Road, Highway Road, Mehansga Gujarat-384002

Demand notice under section 13(2) sarfaesi act, 2002

You, below mentioned borrowers, co-borrowers and guarantors have availed loan(s) facility(ies) from HDBFinancial Services Limited branch by mortgaging your immovable properties (secuties) you have not maintained your financial discipline and defaulted in repayment of the same. Consequent to your defaults your loans were classified as non-performing assets as you to avail the said loan(s) along with the underlying security interest created in respect of the securities for repayment of the same. The HDBFShas right for the recovery of the outstanding dues, now issued demand notice under section 13(2) of the securitization and reconstruction of financial asset and enforcement of security interest act, 2002 (the act), the contents of which are being published herewith as per section 13(2) of the act read with rule 3(1) of the security interest (enforcement) rules, 2002 as and by way of alternate service upon you. Details of the borrowers, co-borrowers, guarantors, loans, securities, outstanding dues, demand notice sent under section 13(2) and amount claimed there under are given below:

- (1) Borrower And Co-Borrowers 1. Rahulikumkar, 2. Vanitaben Rahulbhai Prapajapati R/o- 75 Tirupati Gokuldharm Near Police Gutters Village Modasa Taluka Modasa District Sabarkantha Modasa-383315 Gujarat, & N.A.Survey 426 Paikty Tirupati Gokuldharm Survey Paikty Plot No 75 Village Modasa Taluka Modasa Modasa-383315 (2) Loan Account Number:- 13537416, (3) Loan Amount IN INR:- Rs.2192000/- (Rupees Twenty One Lakhs Ninety Two Thousand Only) by loan account number 13537416 (4) Detail Description of The Security Mortgage Property:- All That Piece And Parcel of The Property of NA Survey No 426 Paiky Tirupati Gokuldharm Survey Paikty Plot No /House No 75, Admeasuring about 55.78 Sq Mtr Built Up Area+ 62.15 Sq Mtr Margin of Village Modasa Taluka Modasa District Aravali. (5) Demand Notice Date:- 21-08-2026. (6) Amount Due IN INR:- Rs.1739219.48/- (Rupees Seventeen Lakhs Thirty Nine Thousand Two Hundred Ninety and Paise Forty Eight Only) as of 17.08.2026 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.

1. The borrower and co-borrowers/guarantors are called upon to make payment of the above mentioned demanded amount with further interest as mentioned herein above in full within 60 days of this notice failing which the undersigned authorised officer of HDBFS shall be constrained to take action under the act to enforce the above mentioned securities.
2. Please note that, as per section 13 (13) of the said act Mortgagors are restrained from transferring the above-referred securities by way of sale, lease, leave & license or otherwise without the consent of HDBFS.
3. For any query or full and final settlement, please contact: Mr. Ramkanan Mishra contact no. 7600116009 (Area Collection Manager), Mr. Prashant makhecha : Contact No. 7600809000 (Zonal Collection Manager), Mr. Dharmveer Poonia, Mobile No. 9664046604 (Legal Manager) at HDB Financial Services Ltd.

PLACE: Ahmedabad Sd/- AUTHORISED OFFICER
DATE: 02-09-2026 FOR HDB FINANCIAL SERVICES LIMITED

indianexpress.com
The Indian Express
— JOURNALISM OF COURAGE —
I choose substance over sensation.
Inform your opinion with credible journalism.
The Indian Express.
For the Indian Intelligent.

FINANCIAL EXPRESS

SBFC Finance Limited | Registered Office: Unit No. 103, First Floor, C&B Square, Sangam Complex, Village Chakala, Andheri- Kurla Road, Andheri (East), Mumbai-400059.
Branch Address: SBFC Finance Limited, Gopal Avenue, Office No.F-5, Gopal Crossing, Station Road, Anand Gujarat-388001.

PUBLIC NOTICE FOR AUCTION CUM SALE

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of **SBFC Finance Limited** (Erstwhile SBFC Finance Pvt. Ltd.) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") for the recovery of amount due from below borrower/s, offers/Bids are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in the possession of the secured creditor, on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "AS IS WHATEVER THERE IS BASIS". The Reserve Price for the Auction will be against the each property as mentioned below in respective column and the Earnest Money Deposit (EMD) will be 10% of the reserve price accordingly which shall be required to be submitted by way of DD/PO in favor of "**SBFC Finance Limited**" along with the Bid by the intended bidder(s)/purchaser(s) at SBFC Branch Office "**SBFC Finance Limited, Gopal Avenue, Office No.F-5, Gopal Crossing, Station Road, Anand Gujarat-388001.**" on or before **3:00 PM of 19/09/2026** (last date for bid submission). The successful bidder/purchaser shall pay a deposit of at least 25% of the Sale Consideration [inclusive of EMD amt. paid with the Bid] either on the same day of Sale Confirmation or not later than next working day. Balance sale consideration shall be required to be deposited within 15 days from Sale confirmation date. Particulars of which are given below:-

Address of Borrower(s) / Co-Borrower(s)	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)	Total Loan Outstanding as on 31-08-2026
1. Jigneshkumar Parshottambhai Panchal, 2. Parshottambhai Rudabhai Mistry, 3. Pooja Jigneshkumar Panchal Add: Plot No. A/4, "Gangotri Park" Situated in Land Bearing R S No.575/2, T P No.1, F P No.81 Of Village Anand, Ta & Dist.Anand-388 001. Boundary of the aforesaid property: Towards East: F P No.83, Towards West: Sub Plot No.A/3, Towards North: T P Road, Towards South: Sub Plot No.A/5.	Demand Notice Date: 26th November 2025 Rs. 45,96,940/- (Rupees Forty-Five Lakh Ninety-Six Thousand Nine Hundred Forty Only) as on 19th November 2025 plus unapplied interest from the date of 20th November 2025.	All That Piece And Parcel Of Description Of The Property Bearing Sub Plot No. A/4 Adm 100-90 Sq.Mr. & Built Up 1030 Sq. Fts. 2, Of "Gangotri Park" Situated in Land Bearing R S No.575/2, T P No.1, F P No.81 Of Village Anand, Ta & Dist.Anand-388 001. Boundary of the aforesaid property: Towards East: F P No.83, Towards West: Sub Plot No.A/3, Towards North: T P Road, Towards South: Sub Plot No.A/5.	Rs. 32,00,000/- (Rupees Thirty-Two Lac Only)	Rs. 3,20,000/- (Rupees Three Lac Twenty Thousand Only)	Rs. 51,19,983/- (Rupees Fifty-one Lac Nineteen Thousand Nine Hundred and Eighty-Three Only)

1. Last Date of Submission of Sealed Bid/offer in the prescribed tender/Bid forms along with EMD and KYC (Self-attested) is **19/09/2026 on or before 03:00 PM** at the Head/Branch Office address mentioned herein above. Tenders/Bids that are not filled up or tenders received beyond last date will be considered as invalid and shall accordingly be rejected. 2. EMD amount should be paid by way of Demand Draft/Pay order payable at **Anand Gujarat-388001**, in favour of "**SBFC Finance Limited**" which is refundable without interest to unsuccessful bidders. 3. Date of Inspection of the Property is on **14/09/2026 between 11.00 AM to 4.30 PM**. 4. Date of Opening of the Bid/offer (Auction Date) for Property is **21/09/2026** at the above-mentioned branch office address at **12:30 PM**. The tender/Bid will be opened in presence of the Authorized Officer along with all bidders. 5. The bid starts from the incremental value of **Rs. 50,000/- (Rupees Fifty Thousand Only)**. Further all the bids shall be increased in multiple of incremental value. 6. Property will be sold to bidder quoting the highest bid amount. Inter-se bidding will be at sole discretion of Authorized Officer. However, the Authorized Officer has the absolute power and right to accept or reject any tender/bid or adjourn/ postpone the sale without assigning any reason whatsoever thereof. The property will not be sold below Reserve Price. 7. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. 8. The detail terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available at the above-mentioned Head/Branch office. 9. Any fees, charges, taxes including but not limited to transfer/conveyance charges, unpaid electricity charges, Municipal/local Taxes, Stamp duty & registration charges shall have to be borne by the purchaser only. 10. The Auction Purchaser/Highest Bidder shall deposit the applicable TDS as per Income Tax rules (as of now 1%) against the Sale in PAN of SBFC Finance Limited (SBFC), and submitted the requisite Form/Documents (as of now called form 26QB) with RFL prior issuance of Sale Certificate. The said TDS amount will be deducted by Auction purchaser form the Sale Consideration. 11. All dues/arrears/unpaid taxes including but not limited including sales tax, property tax, etc. or any other dues, statutory or otherwise on the secured property shall be borne by the purchaser separately. 12. Encumbrances known to the secured creditor: NIL 13. The successful bidder shall deposit 25% of bid amount (after adjusting EMD) immediately and balance 75% amount must be payable within 15 days. On failure to pay the sale price as stated all deposits including EMD shall be forfeited without further notice. However, extension of further reasonable time to make the balance 75% payment in exceptional situations shall be at sole discretion of authorized officer. 14. The particulars given by the Authorized officer are stated to the best of his knowledge, belief and records. Authorized officer shall not be responsible for any error, mis-statement or omission etc. 15. The bid is not transferable, the purchaser(s)/successful bidder(s) and/or any person claiming through or under them shall have no right to initiate any proceedings against the authorized officer/secured creditor in relation to the sale of the secured asset. 16. The Banker's Cheque or Demand Draft should be made in favor of "M/s. SBFC FINANCE LIMITED" payable at **Anand Gujarat-388001**. Only 17. The Borrower/ Co-Borrower are hereby given 15 DAYS STATUTORY SALE NOTICE UNDER THE SARFAESI ACT, 2002 to pay the sum mentioned as above before the date of Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrower pays the amount due to **SBFC Finance Limited** (Erstwhile SBFC Finance Pvt. Ltd.) in full before the date of sale, auction is liable to be stopped. 18. The notice is hereby given to the Borrower, Co-Borrower to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale. 19. The interested parties may contact the Authorized Officer for further details/ clarifications and for submitting their application/Bid. **Authorised Officer: Mr. Akil Shaikh, Mobile No. +91 7284828609, E-mail id: akil.shaikh@sbfc.com, Authorised Officer: Mr. Vikas Vyas, Mobile no. +91 9920202799, E-mail id: vikas.vyas@sbfc.com**, 20. In case of discrepancy in the Vernacular language publication, the English newspaper will prevail over vernacular newspaper.

Place: Anand Gujarat, Date: 02-09-2026 Sd/- Authorised Officer, M/s. SBFC FINANCE LIMITED

pnbank | Circle Office Centre, 2nd Floor, JP Sapphire Building, Race Course Road, Rajkot, Gujarat - 360001
Phone - 0281-2990384, Email - coraj@sambn.bank.in

PUBLIC E-AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTIES ON 24.09.2026

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 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, the constructive / physical / symbolic possession of which has been taken by the Authorized Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Date of E-Auction : 24.09.2026 • LAST DATE OF SUBMISSION OF EMD AND BID DOCUMENTS : 24.09.2026 up to 3.30 PM
Date & Time of Inspection : Date : 17.09.2026 (Between 11 am to 5 pm)

Lot No.	NAME OF BRANCH	DETAIL OF IMMOVABLE PROPERTIES MORTGAGED / OWNER'S NAME (MORTGAGERS OF PROPERTY(IES))	(E) DATE OF DEMAND NOTICE US 13 (2) OF SARFAESI ACT 2002 (F.1) O/S AMOUNT AS ON DATE OF 13 (2) NOTICE (F.2) O/S AMOUNT AS ON GIVEN DATE (G) POSSESSION DATE US 13 (4) OF SARFAESI ACT 2002 (H) NATURE OF POSSESSION	A) RESERVE PRICE IN RS.	DATE / TIME OF E-AUCTION
	NAME OF ACCOUNT		B) EMD IN RS	C) BID INCREASE AMOUNT IN RS.	
	NAME & ADDRESS OF THE BORROWER/ GUARANTORS ACCOUNT				
01	PORBANDAR, MG ROAD (376700) : MR. LALIT SATISH CHANDANI AND MR. SATISH TIKAMDAS CHANDANI (GUARANTOR)	PROPERTY SITUATED IN VILLAGE KHAPAT UNDER PORBANDAR TALUKA (NEAR CITY AREA OF PORBANDAR) PROPERTY PART AND PARTIAL OF REVENUE SURVEY NO. 23 PAIKI, CONVERTED FOR RESIDENTIAL PURPOSE, AREA KNOWN AS BHARAT NAGAR PAIKI, PLOT NO. 19 & 20 PAIKI, ONLY 1ST FLOOR, LEVEL PORTION F-4, AREA: 69-28 SQ. MTR. OWNER: MR. LALIT SATISH CHANDANI	(E) 30.01.2025 (F.1) RS. 12,79,355.65/- + PLUS FURTHER INTEREST (F.2) RS. 16,06,937.26/- AS ON 31.08.2026 (G) 05.06.2025 (H) PHYSICAL	(A) RS. 12,35,000/- (B) RS. 1,23,500/- (C) RS. 11,000/-	DATE : 24.09.2026 TIME : 11:00 AM TO 04:00 PM
02	JUNAGADH (023800) : SH HUSEN IBHARAMBHAI TAVANI	RESIDENTIAL PROPERTY AT REVENUE SURVEY NO. 130/4-B, PLOT NO. 26/P, BLOCK NO. C-47, JUNAGADH. AREA: 40.56 SQ. MTRS. OWNER: HUSSAINBHAI IBRAHIMBHAI TAVANI	(E) 22.07.2016 (F.1) RS. 11,09,218.13/- + PLUS FURTHER INTEREST (F.2) RS. 27,97,862.51/- AS ON 31.08.2026 (G) 11.02.2017 (H) PHYSICAL	(A) RS. 3,06,000/- (B) RS. 30,600/- (C) RS. 11,000/-	DATE : 24.09.2026 TIME : 11:00 AM TO 04:00 PM
03	JAMNAGAR (022400) : MR. LADVA KISHORBHAI (BORROWER) AND MRS. LADVA MINABEN (CO-BORROWER)	ALL THE PIECES AND PARCEL OF THE PROPERTY, SITUATED AT JAMNAGAR NAGARSIM, HARIA COLLEGE ROAD, REVENUE SURVEY NO. 1348/PAIKE-1/PAIKE-2, KNOWN AS "MAHALAXMI PARK-4", SUB PLOT NO. 39/2, JAMNAGAR. AREA : - 28-19 SQ. MTR. & CONSTRUCTION AREA: 52.87 SQ. M. OWNER : MEENABEN KISHORBHAI LADVA AND KISHORBHAI ODHAVJIBHAI LADVA	(E) 08.08.2025 (F.1) RS. 14,69,837.28/- + PLUS FURTHER INTEREST (F.2) RS. 16,88,491.62/- AS ON 31.08.2026 (G) 27.11.2025 (H) PHYSICAL	(A) RS. 19,06,000/- (B) RS. 1,90,600/- (C) RS. 11,000/-	DATE : 24.09.2026 TIME : 11:00 AM TO 04:00 PM
04	PORBANDAR (376700) : LADVA DIVYESH BACHUBHAI, DIPEN MOHANBHAI LADVA (CO-BORROWER), BHARAT MOHANLAL LADVA (GUARANTOR)	FLAT NO. D-6, 6TH FLOOR SIXTH FLOOR, SHRI TRILOK KRUPA COMPLEX, CITY SURVEY SURVEY NO. 2896 PAIKI, NEAR OVERHEAD WATER TANK, CHHAYA MAIN ROAD, CHHAYA, PORBANDAR. AREA: 62.663 SQ. M. OWNER : SHRI. DIPEN MOHANBHAI LADVA SHRI. DIVYESH BACHUBHAI LADVA	(E) 14.12.2023 (F.1) RS. 13,91,847.00/- + PLUS FURTHER INTEREST (F.2) RS. 21,88,615.94/- AS ON 31.08.2026 (G) 26.02.2024 (H) PHYSICAL	(A) RS. 13,00,000/- (B) RS. 1,30,000/- (C) RS. 11,000/-	DATE : 24.09.2026 TIME : 11:00 AM TO 04:00 PM
05	JUNAGADH (023800) : SH MAYURBHAI JINABHAI RAMANI	RESIDENTIAL FLAT, SITUATED AT FLAT NO. 104, 1ST FLOOR, DEEP GANGA -A, CONSTRUCTED ON REVENUE SURVEY NO. 131/1, PLOT NO. 17 PAIKI, TIMBAWADI, JUNAGADH. AREA: 31.59 SQ. MTRS. OWNER: MAYURBHAI JINABHAI RAMANI	(E) 10.05.2016 (F.1) RS. 11,07,607.10/- + PLUS FURTHER INTEREST (F.2) RS. 28,40,824.24/- AS ON 31.08.2026 (G) 14.09.2016 (H) PHYSICAL	(A) RS. 4,22,000/- (B) RS. 42,200/- (C) RS. 11,000/-	DATE : 24.09.2026 TIME : 11:00 AM TO 04:00 PM
06	PORBANDAR MG ROAD (376700) : VARSHA SAMEER RAVAL, SAMIR CHANDRASHEKHAR RAVAL	LAND & BUILDING, SITUATED ON PROPERTIES AS UNDER : MARINE APARTMENT, FLAT NO. 301, THIRD FLOOR, SOUTH BANDAR ROAD, OPP. PORBANDAR HEAD POST OFFICE, OFF. DAYANAND SARASWATI ROAD, TALUKA & DISTRICT : PORBANDAR, GUJARAT-360575. AREA: 63.69 SQ. MT. OWNER : VARSHABEN SAMIRBHAI RAVAL & SAMIRBHAI CHANDRASHANKAR RAVAL	(E) 06.04.2024 (F.1) RS. 20,92,976.98/- + PLUS FURTHER INTEREST (F.2) RS. 25,88,750.24/- AS ON 31.08.2026 (G) 24.06.2024 (H) PHYSICAL	(A) RS. 11,16,000/- (B) RS. 1,16,000/- (C) RS. 11,000/-	DATE : 24.09.2026 TIME : 11:00 AM TO 04:00 PM
07	VERAVAL (047520) : JITENDRA SHANTILAL BANINYA, RAJESHKUMAR NAROTAMDAS KARIYA (GUARANTOR)	RESIDENTIAL FLAT NO. C-4, AT 3RD FLOOR OF "ANKUR APARTMENT", SITUATED OPP. RADHE APARTMENT, 60 FT. ROAD, VIDYUT NAGAR ROAD (BHAVANI ROAD), AT : VERAVAL, TAL. VERAVAL, DIST. : GIR SOMNATH-362265 (GUJ.). AREA: 32.40 SQ. MTS. OWNER : JITENDRA SHANTILAL BAMANIYA	(E) 27.12.2016 (F.1) RS. 13,57,821.00/- + PLUS FURTHER INTEREST (F.2) RS. 34,79,885.92/- AS ON 31.08.2026 (G) 08.06.2017 (H) PHYSICAL	(A) RS. 5,53,000/- (B) RS. 55,300/- (C) RS. 11,000/-	DATE : 24.09.2026 TIME : 11:00 AM TO 04:00 PM
08	RAJKOT (057320) : VARSHABEN PARESHBHAI VISROLIYA (BORROWER) AND MR. PARESHBHAI KISHORBHAI VISROLIYA (CO-BORROWER)	RESIDENTIAL FLAT NO. 607, 6TH FLOOR, FLAT HAVING OF THE LOW-RISE COMMERCIAL + RESIDENTIAL BUILDING, KNOWN AS "SAFAR VILLA", CONSTRUCTED ON THE N.A. LAND KNOWN AS "DEVLOK PARK", ADM. SQ. MTS. 585-48 OF PLOT NO. 4 TO 7 OF THE REVENUE SURVEY NO. 598 PAIKI 1 OF RAJKOT, O.P. NO. 16 PAIKI, F.P. NO. 16/1, NO. 16/2, NO. 16/3 AND NO. 16/4 OF T.P. SCHEME NO. 23 OF RAJKOT, CITY SURVEY WARD NO. 18 PAIKI, CITY SURVEY NO. 38/A/4 TO 38/A/7 OF RAJKOT. AREA : CARPET AREA SQ. MTS. 23-92, BUILT UP AREA : SQ. MTS. 29-29 OWNER -VARSHABEN PARESHBHAI VISROLIYA	(E) 09.10.2025 (F.1) RS. 11,58,853.00/- + PLUS FURTHER INTEREST (F.2) RS. 13,35,116.32/- AS ON 31.08.2026 (G) 13.01.2026 (H) PHYSICAL	(A) RS. 12,00,000/- (B) RS. 1,20,000/- (C) RS. 11,000/-	DATE : 24.09.2026 TIME : 11:00 AM TO 04:00 PM
09	JAMNAGAR (411500) : MR. VASARA VIRABHAI (BORROWER) AND MRS. KALPANABEN VIRABHAI VASARA (CO-BORROWER)	PROPERTY SITUATED AT AIR FORCE ROAD, R.S. NO.144, KNOWN AS 'MAYUR NAGAR', PLOT NO. 5 & 6, WARD NO. 10. SHEET NO. 219, CITY SURVEY NO. 364/5 & 364/6, JAMNAGAR. AREA : 408.87 SQ. MTRS. AND CONSTRUCTION 363.38 SQ. MTRS. OWNER : MR.VIRABHAI DEVABHAI VASARA AND MRS. KALPANABEN VIRABHAI VASARA	(E) 28.05.2024 (F.1) RS. 13,93,292.98/- + PLUS FURTHER INTEREST (F.2) RS. 20,13,668.24/- AS ON 31.08.2026 (G) 14.09.2024 (H) PHYSICAL	(A) RS. 52,42,000/- (B) RS. 5,25,000/- (C) RS. 11,000/-	DATE : 24.09.2026 TIME : 11:00 AM TO 04:00 PM