UNION BANK OF INDIA, 1st Floor, Shop No. 1 to 4, Kalyan Towers, Opp. Alpha One Mall, Nr. Kalyanpusthi Temple, Vastrapur, Ahmedabad

ANNEXURE V

Draft of Auction Sale Notice for Publication of Auction Sale Notice for publication in the News Paper (Vastrapur Branch)

The under mentioned persons are hereby informed that they have failed to pay off the liability in the loan accounts. Notices sent to them by Registered Post have been returned undelivered, to the Bank. They are therefore requested to pay off the liability and other charges and redeem the pledged securities on or before **26.03.2026** failing which the said securities will be sold by the Bank in public auction at the cost of the borrower at the Bank's premises at **11.00 A.M.** on **27.03.2026** or on any other convenient date thereafter without further notice, at the absolute discretion of the Bank.

Sl. No.	Date of Loan	Loan Number	Name and address of the borrower
1	04.04.2025	262216540000084	Shah Hemal 1/1/A, Indra Prastha Tower, B/H. Govt. Colony, Opp. Chanakyapuri, Opp. Drive in Road, Vastrapur, A'bad-382352

Date : 12.03.2026
Place : Ahmedabad

Authorised Officer/Manager
Union Bank of India

NOTE: Amount outstanding should include all liabilities of the party under Gold Loans as well as any other loan/credit facility

PUBLIC NOTICE

This Public Notice is issued under the instructions an advise of my clients namely **Amish Dineshbhai Mehta**, R/o Ahmedabad, inform the public at large that, the said owner as also stated and assured to me that the scheduled Property/ies is/are free from all encumbrances and/or chargers whatsoever nature of any bank and/or Financial situation or any person and he has not deposited the said original title deeds with any bank and/or Financial situation or any person to create equitable mortgage charge on the said property/ies. Hence, he instructed me Issue Title Clearance Certificate in respect of the scheduled property/ies. Therefore, any person and/or Bank and/or Financial Institution, has/have any claim, interest objection, maintenance claim, dispute, mortgage charge, etc., if any, then the same is/are being Invited from all the Claimants, Objectors, Bank/s and Financial Institution/s and also from the public at large, in respect to the schedule property/ies along with copies of valid documentary evidence/proofs substantiating the Claim and/or Objection within **7 days** from the publication of this notice. If no claim/objection will be received within the period prescribed above, I shall be free to issue Title Clearance Certificate observing that there is/are no claim/objection over the scheduled property/ies and/or if any claim/objection is/are WAIVED in respect to the scheduled property/ies and thereafter no claim, objection, interest, dispute will be entertained, which may please be noted carefully.

SCHEDULE OF THE IMMOVABLE PROPERTIES

All that piece and parcel of Residential immovable property (1) Flat No. 704 on 7th Floor adm. about 125 sq. yards i.e. 104.515 sq. mtrs. of Built up area and as per GRUDA E Certificate dated 28/01/2015 of Ahmedabad Municipal Corporation 114.82 sq. mtrs. i.e. totalling adm about 219.335 sq. mtrs. alongwith common amenities, facilities & undivided share of the said land in the scheme known as "Mayu Tower" of Masuri Apartment Owners Association constructed on the N.A. land bearing 145 paiki of Town Planning Scheme No. 3, Revenue Block/Survey No. 5/2 of Jodhpur (Old Vejalpur Revenue Block/Survey No. 92/2) situate lying and being at Mouje Village Jodupur (Sim) of Taluka – Vejalpur in the Registration District of Ahmedabad and Sub District of Ahmedabad-4 (Paldi) in the State of Gujarat. **AND**

All that piece and parcel of Residential immovable property/ies bearing Property (2) Plot No. 323 Plot area adm. about 538 sq. yards i.e. adm. about 449.83 sq. mtrs., and **Property (3)** Plot No. 324 plot area adm. about 538 sq. yards i.e. adm. about 449.83 sq. mtrs., alongwith undivided share of the said land & common amenities, etc., in the scheme known as "Shangrila Village" in Sector-4 as a member of Jagdishnagar Co-Op Housing Society Limited situated on the N. A. land bearing Revenue Block/Survey No. 962 adm. about 20740 sq. mtrs., situated, lying and being at Mouje Godhavi (Sim) of Taluka - Sanand in the Registration District Ahmedabad and Sub District of Sanand in the State of Gujarat.

Jignesh A. Pawar (Advocate)
Resi.: D/R/4, Adarsh Tenament, Opp. Lalita Colony, Isanpur, Ahmedabad-382443. M. 9879547835

Amish D. Mehta (Director)

बैंक ऑफ़ बड़ौदा Bank of Baroda

Wankaner Branch : Nr. Statue, Wankaner - 363621, Dist. Morbi, Gujarat

APENDIX IV [See Rule 8 (1)]

POSSESSION NOTICE (For Movable / Immovable Property)

Whereas, The undersigned being the Authorised Officer of the **Bank of Baroda** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a **Demand Notice Dated 29.12.2025** calling upon the Borrower/Guarantor/Mortgagor **Balvantrai Nagardas Solanki (Proprietor of Shakti Matching Centre), Mrs Niranjana Rasiklal Solanki and Mr. Prakashchandra Nagardas Solanki** to repay the Amount mentioned in the Notice being **Rs. 15,43,991.28 (Rupees Fifteen Lakh Forty Three Thousand Nine Hundred Ninety One and Twenty Paisa)** plus unapplied interest at the contractual rate plus cost, charges and expenses within 60 days from the date of receipt of the said notice.

The Borrower/ Guarantor/ Mortgagor having failed to repay the amount, notice is hereby given to the Borrowers, Guarantors, Mortgagor 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 13 (4) of section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules 2002 on this **09th day of March 2026**.

The Borrowers/Guarantors/ Mortgagors 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 **Bank of Baroda** for an amount of **Rs. 15,43,991.28 (Rupees Fifteen Lakh Forty Three Thousand Nine Hundred Ninety One and Twenty Paisa)** plus unapplied interest at the contractual rate plus cost, charges and expenses till date of payment.

The Borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property

All the Piece and Parcel of Immovable Property having Registered Equitable Mortgage of Residential House having Built up Area – 144.24 Sq. Mtr constructed on Western Side Land Adm. 89.93 Sq. Mtrs (107-50 Sq. Yards) of Plot No. 26 paiki at NA Land for Residential Purpose, R. S. No. 126/5+6 of Village – Chandrapur, Ta. Wankaner, Dist Morbi (Now within the Limits of Shree Bhatiya Gram Panchayat) **Boundaries of aforesaid property as per Registered Sale Deed Sr. No. 2716, Dt.16.06.2022 are as under: East :** Property on Plot No.26 Paiki, **West :** 7.62 Mtrs. Wide Road, **North :** Street, **South :** Property on Plot No. 25

Date : 09.03.2026,
Place : Wankaner

Chief Manager & Authorised Officer,
Bank of Baroda

Possession Notice (For Immovable Property) Rule 8-(1)

Whereas, the undersigned being the Authorized Officer of IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IIFL-H FL) 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) mad with Rule 3 of the Security Interest (Enforcement) Rules 2002, a Demand Notice was issued by the Authorised Officer of the company to the Borrower/Co-Borrowers mentioned herein below 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 Section 13(4) of the said Rules. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **IIFL HFL** for an amount as mentioned herein under with interest thereon. The borrowers attention is invited to provisions of sub-section (8) of section 13 of the Act, If the borrower dears the dues of the **"IIFL HFL"** together with all costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by **"IIFL HFL"** and no further step shall be taken by **"IIFL HFL"** for transfer or sale of the secured assets.

Name of the Borrower(s)/ Co-Borrower(s)	Description of the Secured Asset (Immovable Property)	Total Outstanding Dues (Rs.)	Date of Demand Notice	Date of Possession
Mr. Harendra Pratap Sinh Mrs. Niloosinh Harendra Rajput **(Prospect No 805489, 976648)**	All that piece and parcel of Plot No-41, Devpooja Residency Vibhag -2, Block No. 240/41, Nr. Ramdev Residency, Tantithaiya, Kadodara, Surat, 394327, Gujarat, india Area Admeasuring (in Sq. Ft.): Property Type: Land_area, Built_up_area Property Area: 432.00, 291.00	**805489 is Rs.1073408/-** Rupees Ten Lakh Seventy Three Thousand Four Hundred Eight Only & **976648 is Rs. 259940/-** Rupees Two Lakh Fifty Nine Thousand Nine Hundred Forty Only	13-05-2025	11-03-2026
Mr. Kailash Udaylal Jain, Jain Graphics Mr. Dinesh Udaymal Guglia Mrs. Kantaben Kailashbhai Jain **(Prospect No 782336)**	All that piece and parcel of Plot No-439, Nilkanth Residency , Tatithaiya , Palsana, Surat, 394315, Gujarat, india Area Admeasuring (in Sq. Ft.): Property Type: Land_Area, Carpet_ Area, Super_Built_Up_Area Property Area: 48.00, 260.00, 260.00	**Rs.1017873/-** Rupees Ten Lakh Seventeen Thousand Eight Hundred Seventy Three Only	04-12-2025	11-03-2026
Mr. Bharatbhai Kantibhai Vaghela Mr. Kantibhai Ramabhai Vaghela Mr. Rajesh Kantibhai Vaghela Mrs. Ambaben Kantibhai Vaghela Mrs. Shobhaben Rajeshbhai Vaghela **(Prospect No 928666)**	All that piece and parcel of Plot No-73 Mahek Residency-2 Block No-285 Moje Sivan Otpad Surat 394130 Area Admeasuring (in Sq. Ft.): Property Type: Land_Area, Saleable_Area, Super_Built_Up_Area Property Area: 691.00, 414.00, 414.00	**Rs.1295927/-** Rupees Twelve Lakh Ninety Five Thousand Nine Hundred Twenty Seven Only	04-12-2025	11-03-2026
Miss. Govindsinh Udesinh Dabhi Miss. Rajuba Govindsinh Dabhi **(Prospect No 972055)**	All that piece and parcel of Property No. 169, Vadgam, Gujarat-385120-India Area Admeasuring (in Sq. Ft.): Property Type: Land_Area, Carpet_Area, Built_Up_Area Property Area: 650.00, 500.00, 650.00	**Rs.305914/-** Rupees Three Lakh Five Thousand Nine Hundred Fourteen Only	04-11-2025	11-03-2026
Mr. Kaushikkumar Pujabhai Parmar, Mr. Parmar Punaji, Mrs. Hiralben Kaushik Bhai Parmar **(Prospect No IL10219498)**	All that piece and parcel of Milkat no. 190/1, Bayadm Sabarkantha, Gujarat 383330 Area Admeasuring (IN SQ. FT.): Property Type: Area_Admeasuring Property Area: 900	**Rs. 484194/-** Rupees Four Lakh Eighty Four Thousand One Hundred Ninety Four Only	04-12-2025	11-03-2026
Mr. Rajesh Kumar Shriramgopal Sharma, Mrs. Usha Devi Rajesh Kumar Sharma Krishna Fabrics **(Prospect No IL10231873)**	All that piece and parcel of Flat No-804, Floor No-8, Building No-b, Shree Krishna Heritage, Dindoli Lake Garden , Nr. Ambika Row House Beside Smc Community Hall Dindoli Surat 394210 Area Admeasuring (in Sq. Ft.): Property Type: Saleable_Area, Carpet_ Area Property Area: 1142.00, 614.00	**Rs. 2744821/-** Rupees Twenty Seven Lakh Forty Four Thousand Eight Hundred Twenty One Only	04-12-2025	11-03-2026
Mr. Pravinpuri Virpuri Bava Mrs. Bava Varshaben Pravinpuri Milk Income **(Prospect No IL10237606)**	All that piece and parcel of Property No. 468, Vadgam, Gujarat 385120 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area Property Area: 675	**Rs.439652/-** Rupees Four Lakh Thirty Nine Thousand Six Hundred Fifty Two Only	04-12-2025	11-03-2026
Mrs. Ranjanben Jagadishbhai Joshi Mr. Dipakbhai Jagdishbhai Joshi Ranjanben **(Prospect No IL10410590)**	All that piece and parcel of Milkhat No. 261, Area admeasuring 1080 sq ft, Village Bhadravadi, Taluka Botad, District Botad, Gujarat 364710 Area Admeasuring (IN SQ. FT.): Property Type: Area_Admeasuring Property Area: 1080	**Rs.423594.6/-** Rupees Four Lakh Twenty Three Thousand Five Hundred Ninety Four Only	04-12-2025	11-03-2026
Mr. Bodhabhai Karshanbhai Sania, Mrs. Rakhuben Boghabhai **(Prospect No IL10417185)**	All that piece and parcel of Milkhat no. 209, Village Rojmal, Navnala Sabiha Hospital - Bharvad Sheri, Gadhada, Botad, Gujarat, 364750-india Area Admeasuring (in Sq. Ft.): Property Type: Land_Area, Carpet_Area, Built-Up_Area Property Area: 1908.00, 780.00, 1000.00	**Rs.582053/-** Rupees Five Lakh Eighty Two Thousand Fifty Three Only	09-04-2025	10-03-2026
Mr. Rathod Dineshsinh Miss. Rathod Lakshmiben Dineshsinh **(Prospect No IL10561419)**	All that piece and parcel of Milkhat No. 138, Situated at Village Kashipura, Dhansura, Aravalli, Gujarat - 383310 - INDIA Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Carpet_Area, Built_Up_Area Property Area: 1000.00, 500.00, 669.50	**Rs.350814/-** Rupees Three Lakh Fifty Thousand Eight Hundred Fourteen Only	25-10-2025	11-03-2026
Mr. Pagi Pravinbhai Mrs. Pagi Ramilaben Pravinbhai (Prospect No IL10563969)	All that piece and parcel of Milkhat No. 145, Village Sakhvaniya , Taluka Malpur, District Aravalli, Gujarat- 383345-INDIA Area Admeasuring (in Sq. Ft.): Property Type: Land_Area, Carpet_Area, Built_Up_Area Property Area: 825.00, 500.00, 820.60	**Rs.348692/-** Rupees Three Lakh Forty Eight Thousand Six Hundred Ninety Two Only	25-10-2025	11-03-2026

For, further details please contact to Authorised Officer at **Branch Office :** Ahmedabad Commerce House, 4th Floor, Commerce House 4, Nr Shell Petrol Pump, Anandnagar Road, Prahladnagar, Ahmedabad - 380051, Office No.701, 7th Floor, 21st Centuary Business Center, Near Udhna Darwaja, Ring Road, Surat – 395002 **or Corporate Office :** IIFL Tower, Plot No. 98, Udyog Vihar, Ph-IV Gurgaon, Haryana.

PLACE : GUJARAT | DATE : 14.03.2026

SD/-, AUTHORISED OFFICER, FOR IIFL HOME FINANCE LIMITED

Arcil

Asset Reconstruction Company (India) Ltd. (Arcil)

Acting in its capacity as Trustee of various Arcil Trusts
Arcil office: The Ruby, 10th floor, 29, Senapati Bapat Marg, Dadar (West) Mumbai-400 028
Website: https://auction.arcil.co.in; CIN-U65999MH2002PLC134884

PUBLIC NOTICE FOR SALE THROUGH ONLINE E-AUCTION IN EXERCISE OF THE POWERS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT) READ WITH RULES 6, 8 & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and to the Borrower (s) / Guarantor (s) / Mortgagor (s), in particular, that the below described immovable property/ies mortgaged/charged to the Asset Reconstruction Company (India) Limited, acting in its capacity as Trustee of various Arcil Trusts ("ARCIL") (pursuant to the assignment of financial asset vide registered Assignment Agreements), will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse basis" by way of online e-auction, for recovery of outstanding dues of together with further interest, charges and costs etc., as detailed below in terms of the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rules 6, 8 and 9 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Name of the Borrower / Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated 18-12-2023	Possession type and date Date of Inspection Type of Property and Area	Earnest Money Deposit (EMD) Reserve Price Date & Time of E-Auction
AJAY KUMAR, Pinki Kumari	HL0000000183230 Vastu Housing Finance Corporation Limited (VHFC)	Arcil - Trust - 2026 – 019	Rs. 795713/- as on 9-Oct-2024 + further Interest thereon + Legal Expenses.	Physical on 20-Jul-2025 Will be arranged on request area adm. 600 sq ft	Rs. 60000/- (Rs. Sixty Thousand only) Rs.600000/- (Rs. Six Lakh only) On 31-03-2026 at 3:15 PM

Description of the Secured Asset being auctioned: Flat no. G-03, Ground Floor, Shree Residency,, Plot No. 14, 15, 16, 17, Survey No. 255, Moje, Near Radhe Krishna Apartment, Chhiri, Sub Dist. Vapi, Dist. Valsad, , VAPI , GUJARAT, 396191

Pending Litigations known to ARCIL	Nil	**Encumbrances/Dues known to ARCIL**	Nil
Last Date for submission of Bid	Same day 2 hours before Auction	**Bid Increment amount:**	As mentioned in the BID document
Demand Draft to be made in name of:	**Arcil - Trust -2026 – 019**	**Payable at Par**	
RTGS details	**Arcil - Trust -2026 – 019, Trust Account No: 57500001878336, HDFC Bank Limited, Branch: Kamla Mill Extn Ctr, Mumbai, IFSC Code: HDFC0000542**		
Name of Contact person & number	**Arpit Choudhary arpit.choudhary@vastuhfc.com ;**		

Terms and Conditions: The Auction Sale is being conducted through e-auction through the website https://auction.arcil.co.in and as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein.

1. The Auction Sale is being conducted through e-auction through the website https://auction.arcil.co.in and as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein.
2. The Authorised Officer ("AO")/ ARCIL shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc.
3. At any stage of the auction, the AO may accept/reject/modify/cancel the bid/offer or post-pone the Auction without assigning any reason thereof and without any prior notice.
4. The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset conveyed/delivered in his/her/its favour as per the applicable law.
5. The intending bidders should make their own independent enquiries/ due diligence regarding encumbrances, title of secured asset and claims/rights/dues affecting the secured assets, including statutory dues, etc., prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of ARCIL. The Authorized Officer of ARCIL shall not be responsible in any way for any third-party claims/rights/dues.
6. The particulars specified in the auction notice published in the newspaper have been stated to the best of the information of the undersigned; however undersigned shall not be responsible / liable for any error, misstatement or omission.
7. The Borrower/ Guarantors/ Mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rules 8 and 9 of the Security Interest (Enforcement) Rules, about the holding of the above mentioned auction sale.
8. In the event, the auction scheduled hereinabove fails for any reason whatsoever, ARCIL has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Rules and the Act.

Place: Vapi
Date: 14.03.2026

Sd/- Authorized Officer
Asset Reconstruction Company (India) Ltd.

Motilal Oswal Home Finance Limited

Regd. Office: Motilal Oswal Tower, Rahimtullah Sayani Road,Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025, CS : 8291889898
Website: www.motilaloswalhf.com, **Email:** hfquery@motilaloswal.com

PUBLIC NOTICE FOR E-AUCTION CUM SALE

E-Auction Sale Notice of 15 Days for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and to the borrowers/guarantors/mortgagors in particular, that the under mentioned property mortgaged to Motilal Oswal Home Finance Limited (Earlier Known as Aspire Home Finance Corporation limited) will be sold on "As is where is", "As is what is", and "Whatever there is", by way of **"online e-auction"** for recovery of dues and further interest, charges and costs etc. as detailed below **in terms of the provisions of SARFAESI Act read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002)** through website motilaloswalhf.com"as per the details given below :

Date and time of E-Auction Date: 30-03-2026 11:00 Pm to 02:00 Pm (with unlimited extensions of 15 minute each)
Last date of EMD Deposit:29.03.2026

Borrower(s)/Guarantor(s) / Loan Account	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price, EMD /Last date of EMD
LAN: LXSUR00217-180061110 Branch: Surat Borrower: Vijayaben Ravindarkumar Patil Co-Borrower: Aditya Ravindra Patil	**09-07-2025 For Rs: 561954/- (Rupees Five Lac Sixty One Thousand Nine Hundred Fifty Four Only)**	Block No. 76,Flat No. 214, 2Nd Floor, Area Ad Measuring 242 Sq.Ft., J. B. Residency Building No. C Bardoli Road Tatithaiya Palsana Surat,Nr Triveni Mill Surat Gujarat-394327	**Reserve Price: Rs.25000/- (Rupees Twenty Five Thousand Only) EMD: Rs. 2500/- (Rupees Two Thousand Five Hundred Only)**

1. The Auction is conducted as per the further Terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may visit to the Web Portal : **https://www.auctionbazaar.com/** of our e-Auction Service Provider, **M/s. ARCA EMART PRIVATE LIMITED** for bidding information & support, the details of the secured asset put up for e-Auction and the Bid Form which will be submitted online. The interested buyers may go through the auction terms & conditions and process on the same portal and may contact to **Sachin Garade 7045766297 & Deepak Keswad 9767323535** details available in the above mentioned Web Portal and may contact their Centralised Help Desk: + 91 83709 69696, **E-mail ID: contact@auctionbazaar.com.**

Place : Gujarat / Date : 14.03.2026

Sd/-, Authorised Officer,Motilal Oswal Home Finance Limited (Earlier Known as Aspire Home Finance Corporation limited)

pnb Housing Finance Limited Ghar Ki Baat

APPENDIX -IV-A - E-AUCTION-PUBLIC SALE NOTICE of IMMOVABLE PROPERTY/IES

E-AUCTION-SALE NOTICE FOR SALE OF IMMOVEABLE 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)

Reg. Off:- 9th Floor, Antriksh Bhawan, 22 K. G. Marg, New Delhi–110001, Ph.:-011-23357171, 23357172, 23705414, Web:-www.pnbhousing.com

BRANCH OFF.: 1110-1111-1112, 11TH FLOOR, VASUPUJYA RIO EMPIRE, OPP. PAL RTO, ADAJAN HAJRA ROAD, ADAJAN, SURAT, GUJARAT- 394510

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of **M/s PNB Housing Finance Limited**/Secured Creditor, will be sold on **"AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS"** as per the details mentioned below. Notice is hereby given to borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrowers/ mortgagor(s)(since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in **M/s PNB Housing Finance Limited/secured creditor's website i.e. www.pnbhousing.com.**

Loan No. Name of the Borrower/ Co-Borrower/ Guarantor/Legal heirs(A)	Demanded Amount & Date (B)	Nature of possession (C)	Description of the Properties mortgaged (D)	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Submission of Bid (G)	Bid Incremental Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances/Court Case if any (K)
HOU/SRT/0724/1279206 Vibhuti Jhaa / Sanjukumari Vibhuti Jha B.O.: Surat	**Rs. 20,40,002.20 & 09.04.2025**	**Physical**	Plot No 704, Mahadev Nagar, Dindoli, **Surat, Surat Gujarat-394220, India.**	**Rs. 14,30,000**	**Rs. 1,43,000**	**30.03.2026**	**Rs. 10,000**	**25.03.2026 Between 12:00 PM to 04:00 PM**	**31.03.2026 Between 2:00 PM to 03:00 PM**	***Nil/Not Known**

***Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/ claims in respect of above mentioned immovable/secured assets except what is disclosed in the Column No.-K. Further such encumbrances to be catered/paid by the successful purchaser/ bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances.**

(1.) As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K **(2.)** The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form. **(3.)** Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s)/the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money) on the same day or not later than next working day. The sale may be confirmed in favour of (bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the s sale consideration amount has to be deposited by the purchaser within 15 days' from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of Sarfaesi Act. **(4.) M/s C1 India Private Limited would be assisting the Authorised officer in conducting sale through an e-Auction having its Corporate office at Plot No. 68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website - www.bankeauctions.com For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Mr. Ashish Ashok Matta, Toll Free. : 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.**

PLACE:- SURAT, DATE:- 13.03.2026

SD/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

बैंक ऑफ़ बड़ौदा Bank of Baroda

Bank of Baroda, Darbar Chokdi Branch : Omkara Residency, Suncity Road, Manjalpur, Vadodara-390011

Auction Sale Notice For Gold Loan

NOTICE

The under mentioned persons are hereby informed that they have failed to pay off the liability in the Gold loan accounts. Notices sent to them by Registered Post or Notices sent to them by Registered Post have been returned undelivered to the Bank. They are therefore requested to pay off the liability and other charges and redeem the pledged securities on or before **25.03.2026** failing which the said securities will be sold by the Bank in public auction at the cost of the borrower at the Bank's premises at **11:00 A.M./12:00 PM on 27.03.2026** or on any other convenient date thereafter without further notice at the absolute discretion of the Bank.

Sr. No	Branch	Date of Loan	Loan Number	Name of the borrower
1	3536-DARBAR CHOWKDI, GUJARAT	30-12-2023	33460600003065	RABARI BHAGUBHAI FULABHAI

"Applicable GST/TDS shall be payable by the purchaser on the sale"

Date : 12.03.2026 Place : Baroda

AUTHORISED OFFICER, Bank of Baroda

IDFC FIRST Bank Limited

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) | CIN : L65110TN2014PLC097792
Registered Office: - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.
Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

NOTICE UNDER SECTION 13 (2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

The following borrowers and co-borrowers availed the below mentioned secured loans from **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** The loans of the below-mentioned borrowers and co- borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr No.	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice
1	157318206	Loan Against Property	1. Bakulbhai Jasamatbhai Gardhariya 2. Gadadhriya Madhuri 3. Gardhariya Samir Jasmatbhai	28.02.2026	INR 9,69,681.27/-

Property Address : All That Piece And Parcel Of Immovable Property Of Flat Bearing No. 304, Having Built-up Area Admeasuring 35.30 Sq. Meters On 3rd Floor in Multiple Buliding Named "Bhagyalaxmi Apprtment" Constructed On Land Bearing Plot No. 2 & 3 Of Revenue Survey No. 32/2. Situated At Village: Timbavadi, Taluka & District: Junagadh, Gujarat-362015, And **Bounded As: East :** Flat No. 305 And Common Wall **West:** Land Of Plot **North:** Plot Of Open Land **South:** Building Stairand Passage And Door

You are hereby called upon to pay the amounts to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc., within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) .** Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

Sd/-
Authorized Officer
IDFC First Bank Limited
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)

Date : 14.03.2026
Place : Gujarat

U GRO Capital Limited

4th Floor, Tower 3, Equinox Business Park, LBS Road, Kurla, Mumbai 400070

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-AUCTION SALE NOTICE OF 15 DAYS FOR SALE OF IMMOVABLE ASSET(S)["SECURED ASSET(S)"] UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8 AND 9 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 describedSecured Asset(s) mortgaged / charged to **U GRO Capital Limited("Secured Creditor"),** the possession of which has been taken by the authorised officer of Secured Creditor, will be sold on **"Asis what is" and "As is where is" and "Whatever there is"** on the date and time mentioned herein below, for recovery of the dues mentioned herein below and further interest and other expenses thereon till the date of realization of amount, due to Secured Creditor from the Borrower(s) and Guarantor(s) mentioned herein below. The Reserve Price, Earnest Money Deposit (EMD) and last date of EMD deposit is also mentioned herein below:

Sl. No.	Details of Borrower(s)/ Guarantor(s)	Description Of Secured Asset(S):	Details of Auction	
1	**1. 7 SKY HOLIDAY 2. RANA KAVITABEN PRAGNESHKUMAR 3. RANA PRAGNESH BABUBHAI LAN -UG-SUPTH0000011514**	All that piece and parcel of bearing Non-Agricultural Plot of Land in city survey ward: Katargram, Nondh No. 6047, as per Gram Panchayat Property No. 975, admeasuring 49.72 Sq. Mtrs., construction ad-measuring 107.33 Sq.Mtrs., along with open land admeasuring 20 Sq.Mtrs., at Registration District & Sub-District Surat butted and **bounded on the** East by Backyard & Street, West by Street; by Street; North by House No. 976.	**Reserve Price**	**Rs. 45,13,080/-**
			EMD	**Rs.4,51,308/-**
			Last Date of EMD Deposit	**01.04.2026**
			Date of Auction	**02.04.2026**

For detailed terms and conditions of the sale, please refer to the link provided in U GRO Capital Limited/Secured Creditor's website. i.e. **www.ugrocapital.com** or contact the undersigned at **authorised.officer@ugrocapital.com**

Place: GUJARAT
Date: 13.03.2026

Sd/-(Authorised Officer)
For UGRO Capital Limited

U GRO Capital Limited

4th Floor, Tower 3, Equinox Business Park, LBS Road, Kurla, Mumbai 400070

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

**E-AUCTION SALE NOTICE OF 30 DAYS FOR SALE OF IMMOVABLE ASSET(S)["SECURED ASSET(S)"] UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANC