

# Indian Overseas Bank

Porbandar Branch : BSNL Building, Arya Samaj Road, Near Head

Post Office, Porbandar, Gujarat-360575

E-mail: iob0459@iob.in; Website: www.iob.in; Mob. 8925950459

## PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

**Sale of immovable property/ies mortgaged to Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No.54 of 2002)** whereas, the Authorized Officer of **Indian Overseas Bank** has taken possession of the following property/ies pursuant to the notice issued under Section 13(2) of the Security Interest; (Enforcement) Rules 2002 in the following loan account with right to sell the same on **AS IS WHERE IS BASIS** and **AS IS WHAT IS BASIS** for realization of Bank's dues plus interest & costs as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act proposes to realize the Bank's dues by sale of the said property/ies. The sale will be done by the undersigned through e-auction platform provided at the Web Portal (<https://baaneknet.com>)

**Name and Address of the Borrower:** **Sunil Karsanbhai Sarsiya At** – Near Hanuman Mandir, Tumbada Vistar, Bokhira, Porbandar, Gujarat – 360575 & **Sarsiya Rupaben Karsanbhai At** – Near Hanuman Mandir, Tumbada Vistar, Bokhira, Porbandar, Gujarat – 360575

**Name & address of the Mortgagors/ Guarantors:** N/A. **Name & address of the Other Guarantors:** N/A

|                                         |                                                                                                                                                                                                                       |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Date of NPA:</b>                     | 10.05.2025                                                                                                                                                                                                            |
| <b>Date of Demand notice:</b>           | 16.05.2025                                                                                                                                                                                                            |
| <b>Dues Claimed in Demand Notice:</b>   | Rs. 15,35,128.06 as on 10.05.2025 with further interest & costs.                                                                                                                                                      |
| <b>Date of Possession Notice:</b>       | 11.09.2025                                                                                                                                                                                                            |
| <b>Due Claim in Possession Notice :</b> | Rs. 15,80,040.06 (Rupees Fifteen Lakhs Eighty Thousands Fourteen Rupees Six Paise only) as on 11.09.2025 payable together with further interest at contractual rates and rests along with costs, charges etc.         |
| <b>Outstanding As on 11.06.2026:</b>    | Rs. 17,24,834.66 (Rupees Seventeen Lakhs Twenty Four Hundred Eight Hundred Thirty Four and Sixty Six Paise Only) payable together with further interest at contractual rates and rests along with costs, charges etc. |
| <b>Other Dues:</b>                      | Not Known [Local Self Government (Property Tax, Water seavorage, Electricity Bills etc)]                                                                                                                              |

## DESCRIPTION OF THE IMMOVABLE PROPERTY

Residential House situated in Bokhirabazar Bokhira Revenue Survey No. 770 (New Survey No. 192) Paiki Plot No. 3 to 6, its total land Sq. Mtrs. 425-68 Paiki Land of Plot No. 3 (City Survey No. NA 192/3) Paiki Part-I & its land Sq.Mtrs. 47-71 of Linbari Park – 7 situated at Bokhira, Tal. Porbandar and bounded as under- **East-** Land of Revenue Survey No. 195, **West-** 7-50 Mtrs wide common road, **North-** Land of Plot No. 3 Paiki Part-1, **South-** Land of Plot no Part-G

**Reserve price:** Rs. 10,95,000.00  
**Date & Time of Auction:** On 29.06.2026 @ 11.00 AM to 01.00 PM  
**EMD:** Rs. 1,09,500.00  
**Bid increase amount:** Rs. 10,000.00  
**Auto extension time:** 10 minutes  
 Property QR Code on E-auction service provider's web portal (<https://baaneknet.com>)

**Date & Time of E-Auction:** 29.06.2026 between 11.00 A.M. to 01.00 P.M.  
**Property Inspection date & Time:** On 15.06.2026 between 02:00 PM to 04:00 PM  
 Known Encumbrance, if any : Nil as per Bank's Knowledge

**\*Bank's dues have priority over the Statutory dues**  
 For terms and conditions Please visit: <https://baaneknet.com> (web portal of e-auction of service provider)

**Date : 15/06/2026**  
**Place : Porbandar**  
**Authorised officer,**  
**Indian Overseas Bank**

**Demand notice under section 13(2) sarfaesu act, 2002**

You, below mentioned borrowers, co-borrowers and guarantors have availed loan(s) facility(ies) from HDB Financial Services Limited branch by mortgaging your immovable properties (security) you have not maintained your financial discipline and defaulted in repayment of the same. Consequently your defaults your loans were classified as non-performing assets and 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 HDBFS has 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 and as by way of affording service upon you. Details of the borrowers, co-borrowers, guarantors, loans, securities, outstanding due demand notice sent under section 13(2) and amount claimed there are given below:

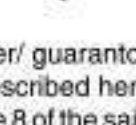
**(1) Borrower And Co-Borrowers: 1.RAMDEV PRINTS 2.HARESHBHAI RANCHODBHAI SARDHARA 3.JAGRUTIBEN HARESH SARDHARA 4.KANJIBHAI RANCHODBHAI SARDHARA 5.JOSHANABEN KANJIBHAI SARDHARA- Add-No-1-OPP BHADAR RIVER RAMAPIR TEMPLE OPP KHULLA FATAK JETPUR JETPUR-360370 GUJARAT And Also PLOT No 5 AND 6 PAIKI OPP BHADAR RIVER RAMAPIR TEMPLE B/N DILIP PROCESS JETPUR-360370 And Also An Industrial Property On Land Area 1337.30 Sq MTR Of Plot No 5 AND PLOT No. 6P NORTH SIDE OF REVENUE SURVEY JETPUR-360370 Add-No-2 And 4-OPP BHADAR RIVER NEAR RAMAPIR TEMPLE OPP KHULLA FATAK JETPUR JETPUR GUJARAT- 360370 Add-No-3 And 5-BAPU NI VADI SARDAR SOCIETY OPP PARAS PAN STREET TAJPOI PARA MAIN ROAD JETPUR JETPUR GUJARAT- 360370 (2) Loan Account Number: 12408226, 32293696 (3) Loan Amount In Inr: Rs.1155000/- (Rupees Eleven Lakhs Fifty Five Thousand only) by loan account number 12408226 And Rs.6500000/- (Rupees Sixty Five Lakhs only) by loan account number 32293696 (4) Detail Description Of The Security Mortgage Property- All That Piece And Parcel Of An Industrial Property Of Total Land Area 1337.30 Sq Mtrs Of Plot No 5 Land Area 1114.805 Sq Mtrs And Land Area 222.50 Sq Mtrs Of Plot No 6P (Northern Side) Of Revenue Survey Area 8007/2p Situated At Jetpur Of Sub District Jetpur And Registration District Rajkot (5) Demand Notice Date: 27/05/2026 (6) Amount Due In Inr: (A) + (B) i.e. Rs.34.13,850.4/- (Rupees Thirty Four Lakhs Thirteen Thousand Eight Hundred Fifty and Paise Forty only) as of 27.05.2026 And Future Contractual Interest Till Actual Realization Together With Incidental Expenses, Cost And Charges Etc.**

**(2) Borrower And Co-Borrowers: 1.NATRAJ CONSTRUCTION 2. HADYIA KANTABEN 3. DILIP HADYIA- Add-No-1-3-0N RESIDENSI, S.No. 11/1 PL HOUSING TENAMET ANTARJAL GANDHIDHAM-370201 GUJARAT And Also for No-1-PLOT No 50, NEW SURVEY No. 161 OLD SURVEY No. 11/1 ANTARJAL GANDHIDHAM-370201 (2) Loan Account Number: 15699725 (3) Loan Amount In Inr: Rs.2500000/- (Rupees Twenty Five Lakhs only) by loan account number 15699725 (4) Detail Description Of The Security Mortgage Property- All That Piece And Parcel Of Property Known As Plot No 50 Measuring Area 95.97 Sq Mtrs Comprised in Revenue Survey No 161 (Old Survey No 11/1) Situated At Village Antarjal Taluka- Gandhidham Kachchh In Sub Registration District Gandhidham, Registration District Of Kachchh Of State Of Gujarat. Hereto And Along With All Elementary Rights And Other Rights And Interests in Respect Of The Said Plot (5) Demand Notice Date: 27/05/2026. (6) Amount Due In Inr: Rs.20.26,769.20/- (Rupees Twenty Lakhs Twenty Six Thousand Seven Hundred Sixty Nine and Paise Twenty only) as of 27.05.2026 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 (1) of the said act Mortgagers 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. Chirag Chaggani: Contact No. 9099910901 (Regional Collection Manager), Mr. Prashant Makhecha Mobile No: 7608009090 (Zonal Collection Manager), Mr. Sunil Viswakarma Mobile No. 8600375505 (Area Legal Manager) at HDB Financial Services Ltd.

Sd/-  
For HDBFS  
Authorised Signatory

Place: Rajkot  
Date: 15/06/2026

| SVATANTRA MICRO HOUSING FINANCE CORPORATION LTD.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                          |                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Office no. 5 & 6, 11th Floor, E Wing, Times Square, Andheri-Kurla Road, Marol, Andheri (E), Mumbai 400059. TEL- 18001234427 / +91 22 69609000/100 Email : collections@smfcoindia.com                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                          |                                                                                                           |                                                                                                                                                                                                                                                                                              |
| APPENDIX IV [See Rule 8 (f)] POSSESSION NOTICE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                          |                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                   |
| Whereas the undersigned being the Authorized Officer of the <b>Swatantra Micro Housing Finance Corporation Ltd (SMHFC)</b> under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 calling upon the Security Interest (Enforcement) Rules, 2002, issued a demand notice as mentioned below dated calling upon the Borrowers mentioned in tables to repay the amount mentioned in the notice with interest and expenses thereon within <b>60 days</b> from the date of notice/date of receipt of the said notice. |                                          |                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                   |
| The borrowers having failed to repay the amount, notice is hereby given to the borrower/ guarantor/mortgagor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules.                                                                                                                                                                                                                                                                                   |                                          |                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                   |
| The borrower/ guarantor/mortgagor 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 <b>Swatantra Micro Housing Finance Corporation Ltd (SMHFC)</b> for an amount as mentioned below with further interest & expenses thereon until full payment.                                                                                                                                                                                                                                                             |                                          |                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                   |
| Name of the Borrower(s)/ Guarantor (s)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Demand Notice Date<br>Date of Possession | Amount<br>Outstanding                                                                                     | Description of the property                                                                                                                                                                                                                                                                                                                                                       |
| <b>Mrs. Savita<br/>Mr. Rampal<br/>Chaudhary</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 07-01-2026<br>10-06-2026                 | <b>Rs.21,873/-</b><br>(Rupees Two Lakh<br>Thirty One<br>Thousand Eight<br>Hundred Seventy<br>Three only)  | Flat/Unit No. 305, Floor No. 3, Flat Type - 1 RK of Building called A1 (Type B) in the Project Aavaas - Phase I situated at Survey Nos.454 /1 & 454/2 /1/P, Nr.Kesar city, B/h Zyds Research Center, Sarkhej Bawla Highway, Moraiya-Changodar - 382213                                                                                                                            |
| <b>Mr. Rahul Tanchiya</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 07-01-2026<br>10-06-2026                 | <b>Rs.10,36,484/-</b><br>(Rupees Ten Lakh<br>Thirty Six Thousand<br>Four Hundred<br>Eighty Four only)     | Flat/Unit No. 604, Floor No. 6, Flat Type - 1 BHK of Building called C in the Project Ambuja Avenue situated at Revenue Survey No. 1063, F. P. No. 39, Draft TPS No. 87 (Vatva), Near Ayappa Temple & Tankar Residency, Opp. Shantinath Jain Derasar, Midco Road, Vatva, Ahmedabad - 382445                                                                                       |
| <b>Mr. Rathod Shailesh<br/>Dashrathsinh<br/>Mr. Rathod Pradipsinh<br/>Dashrathsinh</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 07-01-2026<br>10-06-2026                 | <b>Rs.5,46,045/-</b><br>(Rupees Five Lakh<br>Forty Six Thousand<br>Forty Five only)                       | Flat/Unit No. 107, Floor No. 1, Flat Type - 1 BHK of Building called C in the Project Sayaji Samruddhi situated at Survey No. 1067 (Old Block No. 144/P), F.P. No. 135/2/2, Draft T.P.S. No. 131(Kathwada - Singara - Bhuvadi), Behind CL High School, Kathwada, Taluka: Dascroi, Ahmedabad - 382430                                                                              |
| <b>Mr. Dharmendra Bhatt<br/>Mrs. Gopi Bhatt</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 07-02-2026<br>10-06-2026                 | <b>Rs.9,64,287/-</b><br>(Rupees Nine Lakh<br>Sixty Four<br>Thousand Two<br>Hundred Eighty<br>Seven only)  | Flat/Unit No. 101, Floor No. 1, Flat Type - 1 BHK of Building called B 7 (Type A) in the Project Aavaas - Phase I situated at Survey Nos.454 /1 & 454/2 /1/P, Nr.Kesar city, B/h Zyds Research Center, Sarkhej Bawla Highway, Moraiya-Changodar - 382213                                                                                                                          |
| <b>Mr. Ram Chandra<br/>Mr. Sachin</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 07-02-2026<br>10-06-2026                 | <b>Rs.13,04,952/-</b><br>(Rupees Thirteen<br>Lakh Four<br>Thousand Nine<br>Hundred Fifty Two<br>only)     | Flat/Unit No. 406, Floor No. 4, Flat Type - 1 BHK of Building called F in the Project Devnandan Sankalp City situated at Revenue Survey No. 75/Paiki/1, F.P.NO. 114/Paiki, T.P.S.NO. 121, At Hanspura, Near Vasant Vihar-2, Naroda Road, Taluka-Asarwa, District- Ahmedabad, Gujarat - 382330                                                                                     |
| <b>Mr. Hareshkumar<br/>Manubhai Parmar<br/>Mrs. Shobhanaben<br/>Hareshbhai Parmar</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 11-03-2026<br>10-06-2026                 | <b>Rs.5,65,493/-</b><br>(Rupees Five Lakh<br>Sixty Five Thousand<br>Four Hundred Ninety<br>Three only)    | Flat/Unit No. 320, Floor No. 3, Flat Type - 1 RK of Building called A.3 (Type A) in the Project Aavaas - Phase I situated at Survey Nos.454 /1 & 454/2 /1/P, Nr. Kesar city, B/h Zyds Research Center, Sarkhej Bawla Highway, Moraiya-Changodar - 382213                                                                                                                          |
| <b>Mr. Dinesh Kumar<br/>Sharma<br/>Mr. Mahesh Kumar<br/>Sharma</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 11-03-2026<br>10-06-2026                 | <b>Rs.5,55,318/-</b><br>(Rupees Five Lakh<br>Fifty Five Thousand<br>Three Hundred<br>Eighteen only)       | Flat/Unit No. 208, Floor No. 2, Flat Type - 1 HK of Building called N - Akrut in the Project Kesar City situated at Near Kesar Sopan, Behind Zyds Research Centre, Sarkhej Bawla Highway, Moraiya- Changodar - 382213, District Ahmedabad                                                                                                                                         |
| <b>Mr. Senma Maganbhai<br/>Mrs. Senma<br/>Kameshbhai</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 07-02-2026<br>10-06-2026                 | <b>Rs.1,54,079/-</b><br>(Rupees One Lakh<br>Fifty Four Thousand<br>Seventy Nine only)                     | Gamtal Anukram Number 100, Milkat No. 557, Near Jesangpura School, Jesangpura, Kadi, Mehsana., Gujarat - 382165                                                                                                                                                                                                                                                                   |
| <b>Mrs. Marakna<br/>Vinodbhai<br/>Mr. Marakana<br/>Govindbhai<br/>Mr. Marakana<br/>Vinodbhai</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 11-03-2026<br>11-06-2026                 | <b>Rs.12,69,626/-</b><br>(Rupees Twelve<br>Lakh Sixty Nine<br>Thousand Six<br>Hundred Twenty Six<br>only) | Flat/Unit No. 101, Floor No. 1, Flat Type - 1 BHK of Building called Radhe Avenue in the Project Radhe Avenue situated at Revenue Survey No.118 Paikee 3/Paikee 3, Plot No. 1 to 3, At Metoda, Near Pathak School, Off. Kalawad Road, Taluka-Lodhika, District- Rajkot, Gujarat - 360021                                                                                          |
| <b>Mr. Sunil Singh<br/>Mrs. Gudia Devi</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 11-03-2026<br>11-06-2026                 | <b>Rs.10,42,581/-</b><br>(Rupees Ten Lakh<br>Forty Two Thousand<br>Five Hundred Eighty<br>One only)       | Flat/Unit No. House No 127, Floor No. 0, Flat Type - 1 BHK (HOUSE) of Building called House No. 127 in the Project Shreeji Residency situated at Survey No. 516/1, Block No. 38 (After Promulgation New Block No.44), At Haldharu, Near Madhav Residency, Haldharu Pali Road, Taluka-Kamrej, District-Surat, Gujarat - 394310                                                     |
| <b>Mr. Pravindas<br/>Mr. Kallash Das</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 07-02-2026<br>12-06-2026                 | <b>Rs.11,19,860/-</b><br>(Rupees Eleven<br>Lakh Nineteen<br>Thousand Eight<br>Hundred Sixty only)         | Flat/Unit No. 401, Floor No. 4, Flat Type - 1 BHK of Building called Deep Complex in the Project Deep Complex situated at Survey No.152/6/paikee1, Plot No.1, 2, After Promulgation New Survey No.1318, 1329, Old Computerized Survey No. 152/6/paikee1/1, 152/6/Paikkee 1/2, At Rata, Near Gyan Ganga School, Vapi Koparali Road, Taluka-Vapi, District-Valsad, Gujarat - 396191 |
| Date : 15/06/2026<br>Place : Gujarat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                          | (Sharik Saudagar)- Authorised Officer<br>For SVATANTRA MICRO HOUSING FINANCE CORPORATION LIMITED          |                                                                                                                                                                                                                                                                                                                                                                                   |