

POSSESSION NOTICE

Whereas, the authorized officer of **Jana Small Finance Bank Limited** under the **Securitization And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002** and in exercise of powers conferred under section 13(12) of read with rule 3 of the **Interest (Enforcement) Rules 2002** issued **demand notices** to the borrower(s)/ Co-borrower(s) calling upon the borrowers to repay the amount mentioned against the respective names together with interest thereon at the applicable rates as mentioned in the said notices within **60 days** from the receipt of the said notices, along with future interest as applicable incidental expenses, costs, charges etc incurred till the date of payment and/or realisation.

Sr. No.	Loan No.	Borrower/ Co-Borrower/ Guarantor/ Mortgagor	13(2) Notice Date/ Outstanding Due (in Rs.) as on	Date/ Time & Type of Possession
1	3320963000017 & 3320941000201	1) Sarma Dayashankar Bhajalan, 2) Sharma Sunitaben Dayashankar	13/04/2026 Rs 2,10,032/- (Two Lakh Ten Thousand and Thirty Two Rupees Only) as of 09/04/2026	19/06/2026 11:12 AM Symbolic Possession
Description of Secured Asset: All that right, title and interest of Immovable residential Gattal Property being an Eastern side 1 Room admeasuring 09.00 Sq mtrs. and 1 Room admeasuring 09.00 Sq mtrs. totally admeasuring 18.00 Sq mtrs. and Open land admeasuring 4.00 Sq mtrs. (Total admeasuring 22.00 Sq mtrs.) in the area known as Champabai's Chawl Situated Private Plot No.19 of City Survey No.35588 Paiki of Sheet No.121 of Mbye Kalab, of Taluka Kalab and Dist. Gandhinagar Boundaries by: East: Road; West: Open Land; North: Road; South: Road.				

2	1) Amalraj Shaileshbhai Ramsubhai 2) Amalraj Tejasbhai Shaileshbhai, 3) Amalraj Jagrutebhai Tejasbhai	13/04/2026 Rs. 57, 079/- (Five Lakh Seventy One Thousand and Seventy Nine Rupees Only) as of 09/04/2026	19/06/2026 03:06 PM Symbolic Possession
---	---	--	---

Description of Secured Asset: All that piece and parcel of Freehold Immovable Property being Gram Panchayat Sampoi Property House No 614, Mandir Faliyur Paldi 115.15 Sq.mtrs., land Sampoi Tal. Jhalod Dist. Dahod. **Boundaries by:** East: Khamabhai Sukhlabhai Amaliyar, **West:** Owner of Property, **North:** Road, **South:** Virshingbhai Kalubhai Amaliyar.

Whereas, the Borrowers/Co-borrowers/ Guarantors/ Mortgagees, mentioned herein above have failed to repay the amounts due, notice is hereby given to the Borrowers mentioned herein above in particular and to the Public in general that the authorized officer of **Jana Small Finance Bank Limited** has **taken possession** of the properties/ secured assets described herein above in exercise of powers conferred on him under section 13(4) of the said Act read with Rule 8 of the said rules on the dates mentioned above. The Borrowers/ Co-borrowers/ Guarantors/ Mortgagees, mentioned herein above in particular and the Public in general are hereby cautioned not to deal with the aforesaid properties/ Secured Assets and any dealings with the said properties/ Secured Assets will be subject to the charge of **Jana Small Finance Bank Limited**.

Place: Ahmedabad	Sd/- Authorised Officer For. Jana Small Finance Bank Limited
Date: 20.06.2026	

JANA SMALL FINANCE BANK (A Scheduled Commercial Bank)
Registered Office: The Fairway, Ground & First Floor, Survey No 10/1, 11/2 & 12/2B, Off Domlur, Koramangala Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Regional Branch Office, 208 to 213, 2nd Floor, Shrangirra Arcade, Above Saraswat Bank, 100 Feet Anand Nagar Road, Shymal, Ahmedabad, Gujarat-380015.

 **बैंक ऑफ बरोडा**
Bank of Baroda

Umbergaon Town Branch, Opp. Post Office, Aaditya Darshan Building, Umbergaon (Town) - 396 170, Dist. Valsad, India. Mobile : 96876 80772 • Phone: 91260 2562518
Email: umberg@bankofbaroda.com

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

BOB/UMBERG/NPA/2026-27/05 Date: 09th June 2026
To,
Mr. Naveez Parvez Shaikh,
R/3 Flat No. 303, Manek-F, Swapnaka Township, Solusumba, Taluk UMBERGAON - 396165
Dear Sirs/Madam,
Sub: Notice under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" A/c Mr. Naveez Parvez Shaikh

Re : Credit facilities with our Umbergaon Branch

1. We refer to our Sanction Letter **dated 29-09-2015** conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction, you have availed and started utilizing the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature and Type of facility (Account No)	Limit Amt in Rs.	Rate of Interest Floating	O/s as on 09.06.2026	Security Agreement with brief description of securities
Housing loan (Ac No 025206 00016488)	7,34,000.00	9.90% (As the time of sanction)	Rs. 5,10,48.69 plus interest from 09.06.2026 and other charges if any	All the piece and parcel of Residential Flat No. F-303, total measuring 510 Sq.ft, situated on Third

NO 174/A/12/10 & 174/A/12/11, Swapnaloek Township, Village Solsumba, UMBERGAON - 396165 belonging to **Mr. Navez Parvez Shaikh** Boundaries East: Flat No.302 West: Flat No.304 South: Open to sky North: Passage.

2. As borrowers are aware, borrowers have defaulted in payment of instalments of term loan/demand loans which have fallen due for payment on **28-02-2026** and thereafter.

3. Consequently, upon the defaults committed by borrowers, borrower's loan account has been

classified as **Non-Performing Asset on 29-05-2026** in accordance with the Reserve Bank India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.

Hence, in view of your irregularities and defaults in respect of the credit facilities secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFESI Act) to call upon you to pay the principal and interest due on the said loans of **Rs. 51,01,418/- (Rupees Five lakh ten thousand four hundred eighteen and paise thirty nine/-)** as stated in para 1 above, **plus interest from 09-06-2026 and other charges if any**, within 60 days from the date of this notice. We further give you notice that failing payment of the amount due on or before the said date, we shall exercise all our rights under sub-section (4) of section 13 of the said Act, which please note.

5. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.

6. We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 23 of the Act.

7. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender invitation. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.

8. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Date : 09.06.2026

Place : UMBERGANO, Valsad

Chief Manager & Authorized Officer,

Bank of Baroda

bankofbaroda.com'. Below this, a bold notice reads: 'NOTICE TO BORROWER (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)'. The notice details the BOB/UMBERGA/NPA/2026-27/07, dated 09th June 2026, and lists the borrowers: Mr. Sagram Sajjanram Prasad, R/sr/Flat No. 302, Marekh F. Swapnastok Township, Solusomba, Taluk UMBERGAON - 396165; Mrs. Nilam Devi Sagram Prasad, R/sr/Flat No. 302, Marekh F. Swapnastok Township, Solusomba, Taluk UMBERGAON - 396165; and Dear Sirs/Madam, Under Notice under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Secured Interest Act, 2002, hereinafter called "The Act" A/c Mr. Sagram Sajjanram Prasad and Mrs. Nilam Devi Sagram Prasad."/>

Re : Credit facilities with our Umbergaon Branch

1. We refer to our Sanction Letter dated 15-02-2018 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction, you have availed and started utilizing the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for each liability are as under:

Nature and Type of facility (Account No)	Limit Amt in Rs.	Rate of Interest Floating	O/s as on 09.06.2026	Security Agreement with brief description of securities
...	...	...	...	...

housing loan (Ac No 025296 00016881)	9,18,00,00	8.35% (at the time of sanction). 9.20% (At present)	RS.3,50,173.38 plus interest from 09-06-2026 and other charges if any	At the piece and parcel of Residential Flat No.F-302, total measuring 510 Sq.ft. situated on 4th floor in MANEX-F Survey No.174/112/10 & 10
--	------------	---	---	--

174/1A/12/11, Swapnaloek Township, Village Solombu, Umbargaoon-396165 belonging to Mr. Sagram
Sagjanram Prasad and Mrs. Niliam Devi Sagram Prasad Boundaries East: Open Space, West:
Passage, South: Flat No E-303 North: Open Space.

2. As borrowers are aware, borrowers have defaulted in payment of instalments of term loan/demand loans which have fallen due for payment on **16-02-2026** and thereafter.
3. Consequently upon the defaults committed by borrowers, borrower's loan account has been classified as **Non-Performing Asset on 29-05-2026** in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not

4. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, that the said account is classified as a non-performing asset.


Piramal Finance
PIRAMAL FINANCE LTD.
CIN: L65910MH1984PLC032639
Registered Office: Unit No-601, 6th Floor, Piramal Amity Building, Piramal Agastya Corporate Park, Kamani Junction, Opp. Fire Station, IBS Marg, Kurla (west), Mumbai-400070 – +91 22 3862 4000
Branch Office: 20B-212, 2nd Floor, Turquoise, Panchratna Cross Road, C G Road, Ahmedabad-380009
Contact Person: 1. Piramal Finance Ltd - 022-69482444
E-Auction Sale Notice – Fresh Sale

Loan Code / Branch / Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Property Address_Final	Reserve Price	Earnest Money Deposit (EMD) (10% of RP)	Outstanding Amount (17-06-2026)	Inspection Date
Loan Code No.: 201AHM33308, Ahmedabad - CG Road(Branch), Abhijeet Prabhakar Dandekar (borrower), Nita Abhijeet	Dr. 04/11/2022 Rs. 909573 /,- (Rs. Nine Lakh Nine Thousand Five	All The piece and Parcel of the Property having an extent :- A 26 Aashay 3 Bafra Sanand Nafsarowar Road Ahmedabad Null Null Ahmedabad Gujarat 382220BoundariesAs	Rs. 2030000 Rs. Twenty Lakh Thirty Thousand	Rs. 203000/-, (Rs. Two Lakh Three Thousand	Rs. 1735261.4 /,- (Rs. Seventeen Lakh Thirty-Five Thousand Two Hundred Sixty-	20/6/2026

Loan Code No.-04100007536, Surat - Majura Gate(Branch), Afzal Abdul Kazi(Borrower), Zarina Abdul Kazi (Co Borrower 1) - (Co Borrower 2)	Dt: 24/02/2025 Rs. 1331873 /- (Rs. Thirteen Lakh Thirty One Thousand Eight Hundred Seventy Three Rupees Only)	All The piece and Parcel of the Property having an extent :- Flat No. 301, Maher Residency, Nr. M D Vidhyalaya, Next To Andhra Bank Moje: Chhiri, Vapi, Vapi Valsad Gujarat :- 396191 Boundaries As :- North :- Passage + Flat No. 302 West :- OTS East :- North :- 260 West :- 260	Rs. 1430000 Rs. Fourteen Lakh Thirty Thousand Only	Rs. 143000 /- (Rs. One Lakh Forty-Three Thousand Only)	Rs. 1716300.73 /- (Rs. Seventeen Lakh Sixteen Thousand Three Hundred Rupees and Seventy Three Paise Only)	22/6/2026
---	---	--	---	--	--	-----------

Borrower 1 - (Co Borrower 2)	West: otsEast: passageSouth: adjflat	Only	Only)			
Loan Code No.:03100015027, Ahmedabad - CG Road(Branch), Manish Babul Joshi(Borrower), Geeta devi	Dt: 26/06/2023 Rs. 1278978 /- (Rs. Twelve Lakh Seventy Eight Thousand	All the piece and Parcel of the Property having an extent - Flat No. 606, Tower No. 02, Karmve Sundaravatika 1, New Biliroda, Manjapura Nadkheda Gujarat - 387001 Boundaries As	Rs. 1090000 /- Rs. Ten Lakh Ninety Thousand	Rs. 109000 /- (Rs. One Lakh Ninety Thousand	Rs. 1796009 /- (Rs. Seventeen Lakh Ninety Six Thousand Nine Rupees Only	24/6/2026

Loan Code No.:01800008124, Vadodara(Branch), Suresh Kantilal Solanki(Borrower), Pushpaben Sureshbhai Solanki(Co Borrower 1)- (Co Borrower 2)	Dt: 27/05/2024 Rs. 21655131.13 (Rs. Twenty-One Lakh Sixty-Five Thousand One Hundred Thirteen Rupees Only)	All The piece and Parcel of the Property having an extent : Flat No. B 102 Deep Avenue, Opp Ashopalav Soc, Karmrej, Surat Surat Gujarat : 395001 Boundaries As : North : Flat No.101 West : Passage East : Other Property South : Lift	Rs. 1730000 Rs. Seventeen Lakh Ten Thousand Only	Rs. 1710000/- Rs. Seventy-One Thousand Only)	Rs. 2739657.6/- (Rs. One Lakh Thirty-Nine Thousand Six Hundred Fifty- Seven Rupees and Sixty Paise Only)	23/6/2026
---	---	---	--	---	---	-----------

(Co Borrower 1) - (Co Borrower 2)	Seven Rupees Only	East - ROAD South - PLOT NO.24	Only	
Loan Code No.:04100009775, Surat - Majura Gola(Branch), Dilipkumar S Ray(Borrower), Goli Devi(Co Borrower 1) - (Co Borrower 2)	DT: 25/06/2022 Rs. 1143293 /- (Rs. Eleven Lakh Forty- Three Thousand Two Hundred Ninety-Three	All the piece and parcel of the Property having an extent : Plot No. 463, Sai Deep Residency, Nr. Aangan Residency, Moe Jolwa, Palsana, Surat Surat Gujarat : 394210 Boundaries As North- Plot No. 464 West - Society Road,Plot	Rs. 980000 /- Rs. Nine Lakh Eighty Thousand Only	Rs. 98000 /- (Rs. Eighty Eight Thousand Only) Rs. 145379535 /- (Rs. Fourteen Lakh Fifty-Three Thousand Seven Hundred Ninety- Five Rupees and
				23/6/2026

Kanakkunthar Pillamar [Co Borrower 1] - [Co Borrower 2] Loan Code No.:01800090948, Vaaddara[Branch], Vinodhathi Gajananabhai Sali[Borrower], Hiralben Vinodhathi Sali	Five Hundred and ninety Seven Rupees Only Dt: 24/09/2021 Rs. 992970/-, (Rs. Nine Lakh Ninety Two Thousand Nine	North - Plot No. 23 West - Plot No. 25 East - Road - Plot No. 26 All The piece and Parcel of the Property having an extent - Flat No. C/412 4th floor Gokul Dham Opp, Jalaram Chokdi, Kosamba Railway station, Tarsadi Kosamba	Rs. 750000 Rs. Seven Lakh Fifty Thousand	Rs. 75000/- (Rs. Seventy Five Thousand Only)	Rs. 1855579/-, (Rs. Eighteen Lakh Thirty-Five Thousand Five Hundred	24/6/2026
---	--	--	---	---	--	------------------

Anant Tulshibhai Gajyal (Co Borrower 1) Tinkuben Tulshibhai Gajyal (Co Borrower 2)	Sixty-Three Thousand Sixty-Three Rupees Only	Joshiwara, Junagadh, Junagadh, Junagadh, Gujarat :- 362001 Boundaries As:- North - 6.00 Mt Wide Road West:- Plot No. 66/p & 67/p East:- Plot No. 66/p & 67/p South:- Plot No. 67/p	Lakh Fifty Thousand Only	Thousand Only	Hundred Forty-Five Rupees Only Only	
Loan Code No. :04100004815,	Dt: 24/09/2021	All The piece and Parcel of the Property	Rs. 14540000	Rs. 1454000/-	Rs. 21560192.79 /-	23/6/2026

Loan Code No.:064000505435, Rajkot(Branch), Bhargav Pravinbhai Savani(Borrower), Manishbhai Bhargav Savani (Co Borrower 1)-(Co Borrower 2)	Dt: 12/05/2021 Rs. 1151561/71 (Rs. Eleven Lakh Fifty One Thousand Five Hundred Sixty One Rupees Only)	All The piece and Parcel of the Property having an extent - S. Plot No. A/2 Paloli -Northside, Sarvodaya Society, Nr. Jalaram Mandir, Sikka, Jamnagar. Jamnagar Gujarat - 361141 Boundaries As:- North :- O.L./S.Plot No.A/3 West :- Adj Joint Railway Line East:- 9.00	Rs. 1740000 Rs. Seventeen Lakh Forty Thousand Only	Rs. 174000/- (Rs. One Lakh Seventy Four Thousand Only)	Rs. 2829935.25 (Rs. Twenty Eight Lakh Eighty Nine Thousand Nine Hundred Thirty Five Rupees and Twenty Five Paise	24/6/2026
--	--	--	---	--	--	-----------

	Shivraj (Co borrower - 1) (Co Borrower 2)	Seven Rupees Only	Ujjain (Co borrower 1) (Co Borrower 2)	Rs. 38,443 Boundaries As :- North :- Flat No. E/107 West :- Flat No. E/108 East :- OTS South :- OTS	Only	Rupees and Twenty-two Paise Only	
Loan Code No.-HLSA0083CE7, Palanpur(Branch),Kushububen Maheshkumar Gupta	Dt: 24/01/2025 Rs. 55740/- (Rs. Five Lakh Fifty	All the piece and Parcel of the Property having an extent :- S 12 C Sainath Heights 384001 Boundaries As :- North :- West :-	Rs. 58000 Rs. Five Lakh Eighty	Rs. 58000/- (Rs. Fifty-Eight Thousand	Rs. 741005.71/- (Rs. Seven Lakh Forty One Thousand Five	23/6/2026	

Vandananben Jayesh Patel (Co Borrower 1) (Co Borrower 2)	Seventeen Thousand Thirty-One Rupees Only	Vadodara Vadodara Gujarat : 390019 Boundaries As:- North:- Flat No. 205 West:- Margin East:- OTS South:- Flat No. 203	Thousand Only	Thousand Only	One Hundred Twenty Eight Rupees and Fifteen Paise Only	
Loan Code No.:04100009737, Surat - Majura Gate(Branch),	Dt: 18/07/2025 Rs. 1403143.15 /,-	All The piece and Parcel of the Property having an extent :- Plot No. B-54, Om	Rs. 1440000	Rs. 144000 /,- (Rs. One Lakh	Rs. 1637457.3 /,- (Rs. Sixteen Lakh Thirty-	26/6/2026

Ahmedabad - CG Road (Branch), Bhavadevi Omprakash Khichi (Borrower), Omprakash Chunilal (Co Borrower 1) (-Co Borrower 2)	Rs. 18947933 /- (Rs. Eighteen Lakh Ninety-Four Thousand Seven Hundred Ninety- Three Rupees Only)	having an extent - Flat No./Y102, Ashirwad Dreams, Nr Madhav Homes Nirani, Nr Nirant Cross Road, Vastral Ahmedabad Ahmedabad Gujarat :- 382418 Boundaries As:- North :- ROAD West :- FLAT NO.1-101 East :- BLOCK H South :- PASSAGE	Rs. Twenty Three Lakh Twenty Thousand Only	(Rs. Two Lakh Thousand Only)	(Rs. Thirty-Nine Lakh Eighty-Six Thousand Four Hundred Seventy-Nine Rupees Only)
--	---	--	--	------------------------------------	--

date of auction, failing which property will be auctioned/sold and balance dues if any will be recovered with interest and cost from borrower/guarantor. The Borrowers attention is drawn towards sub-section 8 of section 13, of the act, in respect of the time available, to redeem the secured asset. Borrowers in particular and public in general may please take note, that in case the auction scheduled herein fails for any reason whatsoever then the secured creditor may enforce its security by the way of private treaty.

Date : 22.06.2026
Place : Gujarat

Sd/- (Authorised Officer)
Piramal Finance Limited.