


<div><div></div><div><div>NEW INDIA CO-OPERATIVE BANK LTD.</div><div>(Multistate Scheduled Bank)</div><div>Corporate Office : New India Bhawan, A.V. Nagwekar Marg, Prabhadevi, Mumbai – 400025.</div></div></div>						
DEMAND NOTICE						
SUBSTITUTE SERVICE OF NOTICE U/S 13(2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.						
<p>Notice is hereby given to the borrowers/guarantors/mortgagors as mentioned below that since they have defaulted in repayment of the credit facility availed by them from New India Co-operative Bank Ltd. Their loan accounts have been classified as Non-Performing Assets in the books of the Bank as per Reserve Bank of India guideline thereto, as mentioned in the schedule.</p> <p>Thereafter, New India Co-operative Bank Ltd. has issued demand notices under section 13(2) of Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 on the last known addresses of the said borrowers/ guarantors/mortgagors thereby calling upon and demanding from them to repay the entire outstanding amount together with further interest at the contractual rate on the aforesaid amount and incidental expenses, cost, charges etc. as stated in the said demand notices, which also has been mentioned in the schedule respectively. However, the demand notice is also being served by way of publication, as Rule 3 of the Security Interest (Enforcement) Rules, 2002 (framed under SARFAESI Act):</p>						
Sr. No	Account No./Branch/ Name of the Borrower/ Co-borrower/ Guarantor/s	Type of Facility/ Sanctioned Amount /Ref. of Sanction Letter	Details of Mortgaged Property/Type of Mortgage	Date of NPA & Demand Notice	Outstanding Amount as per Demand Notice	
1	102140110000782 Ring Road, Surat Branch Mr. Narendra Kumar Sahani (Borrower) / Mrs. Sanju Kumari Narendra Kumar Sahani (Co-Borrower)	Housing Loan Rs.11.50 Lakh NI/SRT/1404/2022-2023 dated 03.10.2022	Registered Mortgage charge on All that piece and parcels of property bearing Plot No. 79 (Block No. 72/79 as per K. J. P.) of the society known as "Aradhna Glorious" of which the Plot Area admeasuring 40.15 sq. mtrs. i.e. 48 sq. yards and the undivided proportionate share in the land of the society road, C.O.P., admeasuring 23.56 sq. mtrs. constituting of the non-agriculture land bearing Revenue Survey No. 63, Block No. 72, land admeasuring 48399 sq. mtrs. situated at Moje Village : Jolva, Sub District & Taluka : Palsana, District : Surat, State - Gujarat.	14.07.2023 02.09.2023	Rs.11,64,999.10 (Rupees Eleven Lakh Sixty Four Thousand Nine Hundred Ninety Nine and Paise Ten Only) with further interest @11.75% p.a compounded on monthly rest w.e.f. 15.08.2023 and penal interest @2% p.a on simple rate of interest.	
2	102140110000999 Ring Road, Surat Branch Mr. Daroga Badhu Pasawan (Borrower) / Mrs. Rubi Devi Daroga Badhu Pasawan (Co-Borrower)	Housing Loan Rs.11.25 Lakh NI/SRT/2403/2022-2023 dated 28.02.2023	Registered Mortgage charge on All that piece and parcels of property bearing Plot No. 599 (after KJP the said plot is specifically identified as Survey/Block No. 31/659 in revenue record) admeasuring about 40.15 sq. mtrs. together with the undivided proportionate land admeasuring about 21.75 sq. mtrs. towards the common road and COP of "Green Park Vibhag-3" situated at land bearing Revenue Survey Nos. 38,39 & 40 i.e. Old Block No. 29 i.e. New Revision Survey/Block No. 31 of Village : Haldharu, Taluka : Kamrej, District : Surat, State - Gujarat	09.07.2023 02.09.2023	Rs.11,75,887.20 (Rupees Eleven Lakh Seventy Five Thousand Eight Hundred Eighty Seven and Paise Twenty Only) with further interest @11.75% p.a compounded on monthly rest w.e.f. 10.08.2023 and penal interest @2% p.a on simple rate of interest.	
3	102140110000959 Ring Road, Surat Branch Mr. Sandeep Jaydval Pandey (Borrower) / Mrs. Pooja Sandeep Pandey (Co-Borrower)	Housing Loan Rs.11.00 Lakh NI/SRT/2138/2022-2023 dated 17.01.2023	Registered Mortgage charge on All that piece and parcels of property bearing Plot No. 167 (Block No. 96/167 as per K. J. P.) of the society known as "Sarjan Residency" of which the Plot Area admeasuring 40.15 sq. mtrs. and the undivided proportionate share in the land of the society road, C.O.P., admeasuring 25.42 sq. mtrs. together plot admeasuring 65.57 sq. mtrs. constituting of the non-agriculture land bearing Revenue Survey No. 65, Block No. 96 admeasuring 23308 sq. mtrs. situated at Moje Village : Kareli, Sub District & Taluka : Palsana, District : Surat, State - Gujarat	14.07.2023 02.09.2023.	Rs.11,44,744.60 (Rupees Eleven Lakh Forty Four Thousand Seven Hundred Forty Four and Paise Sixty Only) with further interest @11.75% p.a compounded on monthly rest w.e.f. 15.08.2023 and penal interest @2% p.a on simple rate of interest.	
4	102140110000873 Ring Road, Surat Branch Mr. Vinodbhai Sahani (Borrower) / Mrs. Savita Sahani (Co-Borrower)	Housing Loan Rs.11.00 Lakh NI/SRT/1992/2022-2023 dated 29.12.2022	Registered Mortgage charge on All that piece and parcels of property bearing Plot No. 132 (Block No. 31/132 as per K.J.P.) of the society known as "Green Park Vibhag-3" of which the plot area 40.15 sq. mtrs. and the undivided proportionate part in the land of society road, C.O.P. admeasuring about 21.75 sq. mtrs. constituting of the non-agriculture land bearing Revenue Survey No. 31 admeasuring 58286 sq. mtrs., Old Block No. 29, Revenue Survey No. 38,39 & 40 situated at Moje Village : Haldharu, Sub. Dist. & Taluka : Kamrej, District : Surat, State - Gujarat	09.07.2023 02.09.2023	Rs.11,45,226.20 (Rupees Eleven Lakh Forty Five Thousand Two Hundred Twenty Six and Paise Twenty Only) with further interest @11.75% p.a compounded on monthly rest w.e.f. 10.08.2023 and penal interest @2% p.a on simple rate of interest.	
5	102140110000825 Ring Road, Surat Branch Mr. Ghanshyambhai Harjibhai Solanki (Borrower) / Mrs. Sangita Ghanshyambhai Solanki (Co-Borrower)	Housing Loan Rs.11.50 Lakh NI/SRT/1740/2022-2023 dated 30.11.2022	Registered Mortgage charge on All that piece and parcels of property bearing Plot No. 105 of the society known as "Balaji Villa" of which the plot area 40.15 sq. mtrs. i.e. 48 sq. yards and the undivided proportionate share in land of the society road, C.O.P. Admeasuring 32.92 sq. mtrs. constituting of the non-agriculture land bearing Revenue Survey No. 340/2, Block No. 354 admeasuring 16411 sq. mtrs. situated at Moje Village Kareli, Sub. Dist. & Taluka – Palsana, Dist. - Surat, State - Gujarat	07.07.2023 02.09.2023	Rs.11,52,403.80 (Rupees Eleven Lacs Fifty Two Thousand Four Hundred Three and Paise Fifty Only) with further interest @11.75% p.a compounded on monthly rest w.e.f. 08.08.2023 and penal interest @2% p.a on simple rate of interest.	
6	102140110000619 Ring Road, Surat Branch Mr. Piyushbhai Ashokbhai Rana (Borrower) / Mr. Jiteshbhai Ashokbhai Rana (Co-Borrower)	Housing Loan Rs.11.00 Lakh NI/SRT/845/2022-2023 dated 16.07.2022	Registered Mortgage charge on All that piece and parcels of property bearing Plot No. 56 (Block No. 15/56/56 as per K. J. P.) of the society known as "Yashvi Residency Vibhag-2" of which the Plot Area admeasuring 40.18 sq. mtrs. as per revenue records and 40.13 sq. mtrs. at site and the undivided proportionate part in the land of the society road, C.O.P., admeasuring 28.67 sq. mtrs. constituting of the non-agriculture land bearing Revenue Survey No. 9/1 & 10, Block No. 15 admeasuring 19146 sq. mtrs. situated at Moje Village : Kareli, Sub District & Taluka : Palsana, District : Surat, State - Gujarat.	18.07.2023 05.09.2023	Rs.11,40,495.20 (Rupees Eleven Lacs Forty Thousand Four Hundred Ninety Five and Paise Twenty only) with further interest @11.75% p.a compounded on monthly rest w.e.f. 21.08.2023 and penal interest @2% p.a on simple rate of interest	
7	102140110000212 Ring Road, Surat Branch Mr. Ashish Mansukhlal Shrimali (Borrower) / Mrs. Binibaben Ashish Shrimali (Co-Borrower)	Housing Loan Rs.10.20 Lakh NI/SRT/1053/2021-2022 dated 04.12.2021	Registered Mortgage charge on All that piece and parcels of property bearing Plot No. 123 (as per latest computerized revenue record the said plot is specifically identified as Survey/Block No. 187/123) admeasuring about 78.00 sq. mtrs. together with the undivided proportionate land admeasuring 49.09 sq. mtrs. towards the common road and COP of "Madhuvan Residency" situated at land bearing Block No. 187, 302, 303, 304 & 305 i.e. Consolidate Block No. 187 of Moje Village : Mota, Sub District & Taluka : Bardoli, District : Surat, State - Gujarat.	27.07.2023 05.09.2023	Rs.7,71,255.90 (Rupees Seven Lakh Seventy One Thousand Two Hundred Fifty Five and Paise Ninety only) with further interest @11.75% p.a compounded on monthly rest w.e.f. 28.08.2023 and penal interest @2% p.a on simple rate of interest.	
8	102140110000600 Ring Road, Surat Branch Mr. Abhishek Kumar Mohanlal Gaudam (Borrower) / Mrs. Meera Devi (Co-Borrower)	Housing Loan Rs.10.50 Lakh NI/SRT/665/2022-2023 dated 22.06.2022	Registered Mortgage charge on All that piece and parcels of property bearing Plot No. 171 of the society known as "Balaji Park" of which the Plot Area admeasuring 40.15 sq. mtrs. and the undivided proportionate share in the land of the society road, C.O.P., admeasuring 28.31 sq. mtrs. constituting of the non-agriculture land bearing Revenue Survey No.142, Block No. 365 admeasuring 18221 sq. mtrs. situated at Moje Village : Mota, Sub District & Taluka : Bardoli, District : Surat, State - Gujarat.	17.07.2023 05.09.2023	Rs.10,74,930.50 (Rupees Ten Lakh Seventy Four Thousand Nine Hundred Thirty and Paise Fifty only) with further interest @11.75% p.a compounded on monthly rest w.e.f. 18.08.2023 and penal interest @2% p.a on simple rate of interest.	
9	102140110000322 Ring Road, Surat Branch Mr. Vivek Ramdayal Kewat (Borrower) / Mrs. Seema Vivek Kewat (Co-Borrower)	Housing Loan Rs.10.95 Lakh NI/SRT/1537/2021-2022 dated 21.02.2022	Registered Mortgage charge on All that piece and parcels of property bearing Plot No. 220 of the society known as "Swastik Residency" of which the plot area admeasuring 40.26 sq. mtrs. and the undivided proportionate part in the land of the society road, C.O.P. admeasuring 22.93 sq. mtrs. constituting of the non-agriculture land bearing Block No. 16, 17, 23, 24, 25, 26, 27, 31 after amalgamation New Block No. 16 admeasuring 17718 sq. mtrs. situated at Moje Village : Kareli, Taluka : Palsana, District : Surat, State - Gujarat - 394 310	26.08.2023 14.09.2023	Rs.8,88,845.30 (Rupees Eight Lakh Eighty Eight Thousand Eight Hundred Forty Five and Paise Thirty only) with further interest @11% p.a compounded on monthly rest w.e.f. 28.08.2023 and penal interest @2% p.a on simple rate of interest.	
10	102140110000332 Ring Road, Surat Branch Mr. Pavan Kumar Pandey (Borrower) / Mrs. Poonam Pavan Kumar Pandey (Co-Borrower)	Housing Loan Rs.10.95 Lakh NI/SRT/1543/2021-2022 dated 22.02.2022	Registered Mortgage charge on All that piece and parcels of property bearing Plot No. 183 of the society known as "Swastik Residency" of which the plot area admeasuring 40.15 sq. mtrs. and the undivided proportionate part in the land of the society road, C.O.P. admeasuring 22.87 sq. mtrs. constituting of the non-agriculture land bearing Block No. 16, 17, 23, 24, 25, 26, 27, 31 after amalgamation New Block No. 16 admeasuring 17718 sq. mtrs. situated at Moje Village : Kareli, Taluka : Palsana, District : Surat, State - Gujarat - 394 310.	02.09.2023 14.09.2023	Rs.9,90,109.30 (Rupees Nine Lakh Ninety Thousand One Hundred Nine and Paise Thirty only) with further interest @11% p.a compounded on monthly rest w.e.f. 04.09.2023 and penal interest @2% p.a on simple rate of interest.	
<p>Hence you all Sr. No. 1 to 10 are hereby called upon to pay the outstanding dues as mentioned hereinabove within 60 days from the date hereof, failing which Bank shall take steps for enforcement of security interest of the Bank in the mortgaged properties mentioned hereinabove under the provisions of the "SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 which please note.</p> <p>The amount due and payable to the Bank under the above said credit facilities is secured by mortgage over properties mentioned hereinabove and w.e.f. receipt of the aforesaid notice you are directed not to deal with, encumber, sale, transfer, assign and/or create any third party's rights of any nature whatsoever in or upon the said mortgaged properties or any part thereof.</p> <p>This notice is without prejudice to the Bank's right to initiate/continue such other actions and/or legal proceedings, as it deems fit and necessary under provisions of any other law.</p> <p>Date : 19.10.2023 Place : Mumbai</p> <p style="text-align: right;">sd/- (Bhaskara Amin) Asst.General Manager & Authorised Officer of NEW INDIA CO-OPERATIVE BANK LTD.</p>						



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	Property Address
1	16809090 & 16810436.	Home Loan & Loan Against Property	1. Dilip M Kalani 2. Pallaviben Dilipbhai Kalani	23.09.2023	INR 7,18,395.18/-	All The Piece And Parcel Of Non-agriculture Of Land In Which Buildings Knowing As "Bhaktidhara Residency", Flat No. 103, Building No. A-1, First Floor, Survey No. 56, 57, 59 Paiki Block No. 130, Super Built-up Area Admeasuring 50.65 Sq. Mtrs., Built Up Area Admeasuring 34.04 Sq. Mtrs., Alongwith 18.49 Sq. Mtrs. Undivided Share In The Land Of Road & Parking & 2.07 Sq. Mtrs. Undivided Share In The Land Of Cop, Total Admeasuring 20.56 Sq. Mtrs. At Moje. Village Sayan, Sub-dist. Olpad, Dist.Surat, State: Gujarat-394540, And Bounded As :- East : Building No. A-2, West : Flat No. A/1-104, North: Flat No. A/1-102, South: Building No. B-1

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 : 19.10.2023
Place : Surat



DEBTS RECOVERY TRIBUNAL-II

Government of India, Ministry of Finance

3rd Floor, Bhikhubhai Chambers, Near Kochrab Ashram, Paldi, Ahmedabad-380 006.

FORM NO. 22(Earlier 62) [Regulation 36 & 37 of DRT Regulations, 2015] [See Rule 52(1)(2) of the Second Schedule to the Income Tax Act, 1961] READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993.

E-AUCTION / SALE NOTICE

THROUGH REGD. AD / DASTI / AFFIXATION / BEAT OF DRUM / PUBLICATION

RP/RC No. 652/2018 IN O.A. No. 512/2018

UNION BANK OF INDIA, Nadiad Branch, Nadiad. ...Certificate Holder Bank V/s.

MR. KALURAM R. KUMAVAT

.....Certificate Debtors

To, C.D. No. 1 : MR. KALURAM R. KUMAVAT

C/o. Pankajbhai G. Patel, Nr. Swami Narayan Temple, At: Porda, Ta: Petlad, Dist. Anand.

The aforesaid CDs No. 1 have failed to pay the outstanding dues of Rs.16,70,792.42 (Rupees Sixteen Lakhs Seventy Thousand Seven Hundred Ninety Two & Forty Two Paise only) as on 01.05.2018 including interest in terms of judgment and decree dated 24.10.2018 passed in O.A. No. 512/2018 as per my order dated 10.07.2023 the under mentioned property (s) will be sold by public e-auction in the aforementioned matter.

The auction sale will be held through "online e-auction" Website : <https://drt.auctiontiger.net>

Lot No.	Description of the Property	Reserve Price	EMD (10% of Reserve Price)
1	All that piece and parcel of the Land bearing Plot No. F/138, Karmvir Sundervan-III, Paiki Portion of R.S. No. 26 at Manjipura, Taluka : Nadiad, District : Kheda (Gujarat). (Admeasuring about 44.00 sq. mtrs.)	Rs. 13.00 Lakhs	Rs. 1.30 Lakhs

Note* In respect of any claims to be received, if any, priority of payment will be decided in terms of Section 31-B of the RDB Act, 1993 (as amended in the year 2016).

EMD shall be deposited by through RTGS / NEFT in the account as per details as under :

Beneficiary Bank Name	Beneficiary A/C No.	Branch Address	IFSC Code
Union Bank of India	311501980050000	Karmvir Tower, Mill Road, Opp. City Gymkhana Ground, Nadiad, Dist. Kheda, Gujarat-387001.	UBIN0531154

1. The bid increase amount will be Rs. 10,000/- for single lot.

2. Prospective bidders may avail online training from service provider M/s. E-Procurement Technologies Ltd. Tel Helpline No. 9265562821, 079-61200594/598/568/587/538 and Mr. Ram Sharma (M) 9978591888, Helpline E-mail : support@auctiontiger.net and for any property related queries may contact Mr. Bhavin K. Patel (M) 9925245512.

3. Prospective Bidders are advised to visit website <https://www.drt.auctiontiger.net> for detailed terms & conditions and procedure of sale before submitting their bids.

4. The prospective bidders are advised to adhere payment schedule of 25% (minus EMD) Immediately after fail of hammer / close of auction and 75% within 15 days from the date of Auction and if 15th day is Sunday or other Holiday, then on immediate next first bank working day. No request for extension will be entertained.

5. The properties are being put to sale on "As is where is", "As is what is" and "As is whatever" basis and prospective buyers are advised to carry out due diligence properly.

6. Schedule of auction is as under :

Inspection of Property	08.11.2023 between 11:00 am to 4:00 pm
Last date for receiving bids along with Earnest Money & uploading Documents including proof of payment made	21.11.2023 up to 5:00 pm
E-Auction	22.11.2023 between 12:00 pm to 1:00 pm (with auto extension clause of 3 minutes, till E-Auction ends)

Issued under my hand and seal of this Tribunal on this 10th July, 2023.

Sd/- Prakash Meena

Recovery Officer-II, DRT-II, Ahmedabad.



Aadhar Housing Finance Ltd.

Corporate Office: Unit No. 802, Natraj Rustumjee, Western Express Highway and M.V. Road, Andheri (East), Mumbai - 400069.

Mehsana Branch : Office No. 305, 3rd Floor, Rajkamal City Mall, Near Rajkamal Petrol Pump, State Highway, Mehsana - 384002.(GJ).

Naroda Branch: 3rd Floor, City Center Arcade & Home , Near SRP Camp, Krishna nagar - Naroda Road, Naroda, Ahmedabad-382345 GJ

Junagadh Branch: Office No.202/A, 202/B, Marigold Complex-3,2nd Floor, College Road, Opp Bahauddin Science College, R.S.No. 265/1

Surendranagar Branch: Shop No. - 327,328 & 329, 3rd Floor, Mega Mall, Near Milan Cinema, S.T.Road, Surendranagar - 363001,(GJ).

APPENDIX IV POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the Authorized Officer of Aadhar Housing Finance Limited (AHFL) 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, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) 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 Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002.

The borrower'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. 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 AHFL for an amount as mentioned herein under with interest thereon.

Sr. No.	Name of the Borrower(s)/ Co-Borrower(s) (Name of the Branch)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1	(Loan Code No. 296000000006/ 296000000318/ Mehsana Branch) Devshibhai Nagjibhai Prajapati (Borrower) Bharatiben Devsinh Prajapati (Co-Borrower), Rameshbhai Nagjibhai Prajapati (Guarantor)	All that part & parcel of property bearing Na Milkat No 1218 Savdra Vas Nr Sikotarmata Mandir Rajpur Siddhapur, Mehsana, Gujarat, 384151. Boundaries : East : Property of Shankarbai Patel, West : Property of Vinubhai Nayi, North : Thakor Vas, South : Road	11-06-2023 ₹ 6,47,481/- & ₹ 86,663/-	13-10-2023
2	(Loan Code No. 17210000194/ Naroda Branch) Karansinh Khant (Borrower) Parvati Ben Khant (Co-Borrower)	All that part & parcel of property bearing, First Floor Flat No 28/141 GHB Colony Bombay Housing Society Saraspur Nr Rajpur Mill Cross Road Saraspur Area Ahmedabad, Botad, Gujarat, 380021. Boundaries : East : Open Space, West : Flat no 142, North : Open Space, South : Open Space	11-07-2023 ₹ 15,67,878/-	13-10-2023
3	(Loan Code No. 10800001227/ Junagadh Branch) Urmilaben Kiritbhai Lodhiya (Borrower) Kiritbhai Chimanbhai Lodhiya (Co-Borrower)	All that part & parcel of property bearing, City Survey No 350 Block No Flat No A 4 4th Floor Rajmoti App off Junagadh Road Opp Golden Shopping Mall , Junagadh, Gujarat , 362220. Boundaries : East : Road, West : Common Passage, North : Other Property , South : Other Property	11-07-2023 ₹ 5,83,363/-	16-10-2023
4	(Loan Code No. 03710000165/ Surendranagar Branch) Kishoribhai Lakhamanbhai Thalesha (Borrower), Gitaben Kishoribhai Thalesha (Co-Borrower)	All that part & parcel of property bearing, Maldi Para Plot No.15 Rampara Surendranagar, Gujarat, 363435 Boundaries : East : Road, West : Road, North : plot no 14 , South : Plot No 16	11-07-2023 ₹ 5,26,761/-	13-10-2023

Place : Gujarat
Date : 19-10-2023

Sd/-
Authorised Officer
Aadhar Housing Finance Limited



Bank of Baroda

Nanpura Branch : 1-189, J.T. Chambers, Athugar Street, Nanpura, Surat-395003 Ph No : 91 261 2462341, (D) 2471994 E-Mail : nanpur@bankofbaroda.com

POSSESSION NOTICE (For Immovable property/ies)

(As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002)

Whereas, The undersigned being the authorized officer of the Bank of Baroda under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest 'Act', 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice Dated: 04.09.2021 Calling upon the borrower Mrs. Vijaya Ben Bharati and Mr. Bharat Dhanjibhai Bharati and Guarantor NLL to repay the amount mentioned in the notice being Rs. 1,52,079.62/- (Rupees One Lakh Fifty Two Thousand Seventy Nine and Paise Sixty Two Only) + Un Applied Interest and together with further interest thereon within 60 days from the date of receipt of the said notice.

The borrower having failed 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/her under sub section (4) of the section 13 of the Act read with rule 8 of the Security Interest (Enforcement) rules, 2002 on this the 17th Day of October of the year 2023.

The borrower/ Guarantor/Mortgagors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property/ies will be subject to the charge of the Bank of Baroda, Nanpura Branch, 1-189, J.T.Chambers, Athugar Street, Nanpura, Surat - 395001 for an Rs. 1,52,079.62/- (Rupees One Lakh Fifty Two Thousand Seventy Nine and Paise Sixty Two Only) + Un Applied Interest and future interest thereon.

The Borrowers 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 that part and parcel of the property consisting of Equitable Mortgage of Property situated at Flat No. 401, 4th Floor, Indrakol Apartment, Property No. 1060, Nr. Moti Bazar, Nr. Dumas Port, Nr. Duman Ground, Dumas Village Road, Dumas, Surat-Guj-394120 total admeasuring about 475.00 sq. ft. built up area. Along with undivided proportionate share in underneath land, Property in name of 1. Mrs. Vijaya Ben Bharati together with all construction made thereon bound as under:- Bounded by:- On the North by :Road, On the South by :Adj. Property, On the East by :Entry, Passage Flat No. 402, On the West by :Margin & Road

Date : 17/10/2023
Place : Nanpura

Sd/-
Authorised Officer, BANK OF BARODA,
Nanpura Branch, Surat.



PEGASUS ASSETS RECONSTRUCTION PRIVATE LIMITED

55-56, 5th Floor Free Press House Nariman Point, Mumbai -400021 Tel: 022-61884700

Email: sys@pegasus-arc.com URL: www.pegasus-arc.com

PUBLIC NOTICE FOR SALE BY E-AUCTION

Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rules 8 and 9 of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the below mentioned Borrower(s), Co-Borrower(s) and Guarantor(s) that the below described secured assets being immovable property mortgaged/charged to the Secured Creditor, Pegasus Assets Reconstruction Private Limited acting in its capacity as Trustee of Pegasus Group Thirty Nine Trust 1 (Pegasus), having been assigned the debts of the below mentioned Borrower along with underlying securities interest by RBL Bank Limited vide Assignment Agreement dated 31.03.2021 under the provisions of the SARFAESI Act, 2002, are being sold under the provisions of SARFAESI Act and Rules thereunder on "As is where is", "As is what is", and "Whatever there is" basis with all known and unknown liabilities as on 08.11.2023.

The Authorized Officer of RBL Bank Ltd. has taken physical possession of the below described secured assets being immovable property on 19.08.2021 and handed over the possession to Authorised Officer of Pegasus on 24.08.2021 under the provisions of the SARFAESI Act and Rules thereunder.

The sale / auction details are as follows:

Name of the Borrower(s), Co-Borrower(s) and Guarantor(s):	a) Prayasha Footwear (Borrower) b) Ghanshyam bhai Laljibhai Sondagar (Co-borrower) c) Mansukh Bhai Sondagar (Co-borrower) d) Laljibhai Shamjibhai Sondagar (Co-borrower)
Outstanding dues for which the secured assets are being sold:	Rs. 2,97,81,746.47/- (Rupees Two Crore Ninety-Seven Lakhs Eighty-One Thousand Seven Hundred Forty Six & Paise Forty Seven Only) as on 16.01.2020 plus interest at the contractual rate and costs, charges and expenses thereon w.e.f. 17.01.2020 till the date of payment and realization.
Details of Secured Asset being Immovable Property which is being sold	Mortgaged by: Ghanshyam bhai Laljibhai Sondagar All that piece and parcel of Shop No 122 & 123 on 1st Floor, "Gateway Business Street" revenue survey No. 110, block No. 112, TP Scheme No.21 (Sarthana-Simada) Final Plot No.72/1 adm. area: 51.29 sq. mtrs (956 sq. ft.) each shop of Mouje Village, Sarthana, Sub-District- Puna (Surat City), District- Surat having boundaries as under: Towards East- Margin & T. P. Road, Towards South- Margin & Boundaries, Towards West- Land of Final Plot and Towards North- Margin & T. P. Road
CERSAI ID:	Asset ID- 200020928510 Security ID- 400020973889
Reserve Price below which the Secured Asset will not be sold(In Rs.):	Rs. 1,43,27,000/- (Rupees One Crore Forty Three Lakhs and Twenty Seven Thousand Only)
Earnest Money Deposit (EMD):	14,32,700/-
Claims, if any, which have been put forward against the property and any other dues known to Secured creditor and value:	Not Known
Inspection of Properties:	26.10.2023 from 12:00 p.m. to 02:00 p.m.
Contact Person and Phone No:	Nilesh More (Contact No. 9904722468) Heena Vichare (Contact No. 9904103652)
Last date for submission of Bid:	07.11.2023 till 4:00 pm
Time and Venue of Bid Opening:	E-Auction/Bidding through website (https://sarfaesi.auctiontiger.net) on 08.11.2023 from 11:00 AM to 01:00 PM

This publication is also a fifteen (15) days' notice to the aforementioned Borrowers / Co-Borrowers / Guarantors under Rule 8 & 9 of the Security Interest (Enforcement) Rules. For the detailed terms and conditions of the sale, please refer to Secured Creditor's website i.e. <http://www.pegasus-arc.com/assets-to-auction.html> or website <https://sarfaesi.auctiontiger.net> or contact service provider E Procurement Technologies Ltd. Auction Tiger Bidder Support Nos: Mo.: +91 9265562821 & 9374519754, Email: support@auctiontiger.net before submitting any bid.



Palod Branch : Shop No. G-

Terms & Conditions

1. The E-auction sale will be online E-auction/Bidding through website (<https://sarfaesi.auctiontiger.net>) on 08/11/2023 for the mortgaged properties mentioned in the e-auction sale notice from 11.00 a.m. to 01.00 p.m. with unlimited extensions of 5 minutes duration each. The intending bidders should make discrete enquiry as regards to any claim, charges / encumbrances on the property, of any authority, besides the Pegasus's charges and should satisfy themselves about the title, extent, quality, and quantity of the property before submitting their bid. The undersigned shall not be responsible for any claims/charges/encumbrances of whatsoever manner on the property, of/by any authority known or unknown, upon failure to carry out due diligence by the intending bidder.
2. All persons participating in the E-Auction should submit his/their sufficient and acceptable proof of his/their identity, residence to authority and also copy of PAN/TAN cards etc. The bidders shall upload scanned copies of PAN card and proof of residential address, while submitting E-Tender. The bidders other than the individual shall also upload proper mandate for e-bidding.
3. Prospective bidders may avail online training from contact website: <https://sarfaesi.auctiontiger.net> and M/s. E Procurement Technologies Ltd. Auction Tiger, Ahmedabad Bidder Support : 079-68136805/68136837 Mo.: +91 9265562821 & 9374519754, Email : vijay.shetty@auctiontiger.net, chintan.bhatt@auctiontiger.net and support@auctiontiger.net.
4. Bidders are required to go through the website <https://sarfaesi.auctiontiger.net> for detailed terms and conditions of E-auction sale before submitting their bids and taking part in the e-auction sale proceedings.
5. The particulars specified in the description of property have been stated to the best of information of Pegasus ARC and Pegasus ARC will not be responsible for any error, misstatement or omission.
6. Bids shall be submitted through Offline/Online in the prescribed format with relevant details.
7. **Intending Bidders shall deposit the aforesaid EMD/s on or before the date and time mentioned herein above by way of a Demand Draft / Pay Order drawn in favor of Pegasus Group Thirty Nine Trust 1, payable at Mumbai or EMD can also be paid by way of RTGS / NEFT / Fund Transfer to the credit of A/c no. 409819116154, A/c name: -**

Pegasus Group Thirty Nine Trust 1, Bank Name: M/s. RBL Bank Ltd., Nariman Point Branch, IFSC Code: RATN0000155.

8. The bid price to be submitted shall be above the reserve price and bidders shall improve their further offers in multiples of Rs. 1,00,000/- (Rupees One Lakh Only).
9. The successful bidder shall have to pay 25% of the purchase amount (including Earnest Money already paid), immediately on the same day but not later than the next working day, as the case may be, through the mode of payment mentioned in Clause (7). The balance amount of the purchase money shall have to be deposited within 15 days of acceptance/confirmation of sale conveyed to them or such extended period as agreed upon in writing by the Authorized Officer.
10. In default of payment within the said period, the sale will automatically stand revoked and the entire deposit made by the successful bidder together with the earnest money shall be forfeited and without any notice and the property shall be resold.
11. The EMD of the unsuccessful bidders will be returned within 7 days of the closure of the e-auction sale proceedings to the account details duly provided in the bid form. The EMD amount shall be adjusted in case of highest/successful bidder against his/her bid price. The EMD shall not carry any interest.
12. The sale is subject to confirmation by Pegasus ARC. If the borrower/guarantor/(s) pay the amount due to Pegasus ARC in full before date of sale, no sale will be conducted.
13. No claim of whatsoever nature regarding the property put for sale, charges / encumbrances over the property or on any other matter etc. will be entertained after submission of the online bid.
14. The undersigned has the absolute right and discretion to accept or reject any bid or postpone / cancel the sale or modify any terms and conditions of the sale without any prior notice and assigning any reason.
15. The successful bidder shall bear the stamp duties, charges including those of sale certificate, registration charges, all statutory dues payable to government, taxes and rates and outgoing, both existing and future relating to the properties. **The sale certificate will be issued only in the name of the successful bidder.**

16. The sale is subject to the conditions prescribed in the SARFAESI Act, 2002, the conditions mentioned above.
17. The sale is subject to the “As is where is”, “As is what is”, and “Whatever there is” basis with all known & unknown liabilities.
18. **This publication is also a fifteen (15) days’ notice to the aforementioned borrowers/guarantors under Rules 8 & 9 of The Security Interest (Enforcement) Rules, 2002.**
19. Further enquiries may be clarified with the Authorized Officer, Mr. Nilesh More, Mobile No. 9004722468, and Heena Vichare Mobile No. 9004103652, Pegasus Assets Reconstruction Pvt. Ltd. at 55-56, 5th floor, Free Press House, Nariman Point, Mumbai 400021, email id: nilesh@pegasus-arc.com and heena@pegasus-arc.com

Special Instructions:

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Pegasus nor the Service provider will be responsible for any lapses / failure (Internet failure, Power failure, etc.) on the part of the vendor, in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

AUTHORISED OFFICER

Place: Mumbai
Date: 19/10/2023

Pegasus Assets Reconstruction Private Limited
Trustee of Pegasus Group Thirty Nine Trust 1

ANNEXURE-II
DECLARATION BY BIDDER(S)

To,
Authorized Officer

Bank Name : _____ ,

Date : ____ / ____ / ____

1. I/We, the bidder/s do hereby state that, I/We have read the entire terms and conditions of the sale and have understood them fully. I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Auction.
2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.
3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Authorized Officer and that the Authorized Officer will be at liberty to annul the offer made to me/us at any point of time.
4. I/We understand that in the event of me/us being declared as successful bidder by the Authorized Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorized Officer and thereafter if I/We fail to comply or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfill any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorized Officer.
5. I/We also agree that in the eventuality of forfeiture of the amount by Authorized Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
6. I/We also understand that the EMD of all offerer/bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
7. The decision taken by Authorized Officer in all respects shall be binding on me/us.
8. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.

Signature: _____

Name: _____

Address: _____

eMail ID: _____