HDFC BANK — E-AUCTION SALE NOTICE

HDFC BANK LTD. : DEPT. FOR SPECIAL OPERATIONS, 4TH FLOOR, AAKANSHA BUILDING, OPP. J.K. HERO, 10-VIJAY PLOT CORNER, GONDAL ROAD, RAJKOT - 360002.

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES MORTGAGED TO BANK UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s)/Mortgagor(s)/Guarantor(s) that, the Authorized Officer(s) of HDFC BANK LTD. had taken physical possession of the following property/ies mentioned, pursuant to demand raised vide notice(s) issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan accounts with right to sell the same on **"AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS"** for realization of Bank's dues plus interest 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 read with Rule 8 of the said Rules proposes to realize the Bank's dues by sale of the said property/ies. The sale of the below-mentioned Properties shall be conducted by way of E-Auction through Web Portal : https:// https://www.bankeauctions.com

DESCRIPTION OF IMMOVABLE PROPERTIES / DETAILS OF ACCOUNT / AMOUNT / EMD / ETC.

Name of the Branch & Account	Demand Notice Date Amount as per Dem and Notice	Details of Property	Reserve Price	Date / Time of e-Auction	Last Date for Receipt of Bids	Name of Authorised Officer / Phone No. / Email ID
HDFC Bank Ltd. Branch: Dared Branch (Jamnagar), A/c Name: M/S Sankalp Impex, A/C No.: 50200025423941, 8388443 & 85346829 Name of the Mortgagor & Guarantors of the Property 1. M/S Sankalp Impex (Partners, Guarantor & Mortgagor) Partners and Guarantors: 1.Kevyur Jayendrabhai Patel 2.Jayendrabhai Govindbhai Patel	2nd August 2022 Rs.2,25,92,703.14/- dues as on 31.01.2022 inclusive of interest with further interest @18% p.a. with monthly from 1st August 2022 till the date of full and final payment under the Credit facilities availed.	Immovable Property admeasuring 46374 Sq. Ft, Plot No-14 to 28, R.S. No-139 (Moti Khavdi), Opp. Honest Restaurant, Nr. Sikka Patiya, Jamnagar-Dwarka Road, Moti Khavdi, Dist -Jamnagar-361140 Gujarat owned by Jayendra Govindbhai Patel. Plot No.14 to 20: North: 7.50 Mtr Wide Road, South: Land Bearing R.S. No.140, East: 7.50 Mtr Wide Road, West: 7.50 Mtr Wide Road. Plot No.21 to 28: North: 7.50 Mtr Wide Road, South: Land Bearing R.S. No.140, East: 1.50 Mtr Wide Road, West: 1.50 Mtr Wide Road	Rs. 3,00,00,000/- EMD Rs. 30,00,000/- Bid Increase Amount Rs. 1,00,000/-	11.11.2025 12.00 PM to 01.00 PM (with unlimited extension of 5 minutes each)	10.11.2025 Up to 05.00 PM Inspection Date and Time 03.11.2025 12.00 PM to 04.00 PM	Nitin giri Goswami Nitingiri.goswami@hdfcbank.com 9624805555

TERMS & CONDITIONS :- (1) The e-Auction is being held on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS". (2) The interested bidders shall submit their EMD details and documents through Web Portal : https://www.bankeauctions.com (the user ID & Password can be obtained free of cost by registering name with https://www.bankeauctions.com through Login ID & Password. The EMD shall be payable EITHER through NEFT / RTGS in the following Account : 57500000304261, Name of the Account : DFSO TRANSITORY ACCOUNT, Name of the Beneficiary : HDFC BANK LTD., IFSC Code : HDFC0000240. Please note that the Cheques / Demand Drafts shall not be accepted as EMD amount. (3) To the best of knowledge and information of the Authorized Officer, there is no encumbrance i.e. statutory dues like property taxes, society dues etc as per Banks's record on the property. The Bank however shall not be responsible for any present/ past/ future outstanding non-statutory dues/ statutory dues/ encumbrances/ tax arrears, if any. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & to inspect & satisfy themselves. Properties can be inspected strictly on the above-mentioned date and time. (4) The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact our service provider M/s. C1 India Pvt. Ltd., 3rd Floor, Plot No 68, Sector-44, Gurgaon, Haryana-122003. Support Mobile Number: -7291981124/1125/1126, Mr. Bhavik Pandya-08866682937, E-mail ID: support@bankeauctions.com/gujarat@c1india.com. Help Line e-mail ID: support@bankeauctions.com and for any property related query may contact the concerned Authorized officer of the Bank Mr. Nitingiri Goswami (Mobile-9624805555), E Mail- nitingiri.goswami@hdfcbank.com in office hours during the working days. (09.30 AM to 05.30 PM). (5) The highest bid shall be subject to approval of HDFC Bank Limited. Authorized Officer reserves the right to accept/ reject all or any of the offers/ bids so received, or cancel the auction/sale without assigning any reasons whatsoever. His decision shall be final & binding. (6) FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE www.hdfcbank.com and www.bankeauctions.com

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

This may also be treated as notice u/r 8(6)/Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to borrowers and Guarantors of the above said loan about the holding of E-Auction Sale on the above-mentioned date. The borrower/ guarantors/ mortgagors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before 30 days of this notice/ the date of Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

Date : 10.10.2025, Place : Rajkot — Sd/- Authorized Officer, HDFC Bank Ltd.

HINDUJA HOUSING FINANCE

Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015
Branch Office: 3rd, Floor, IFFCO Bhavan, B/h. Maruti Complex, B/h. Pintoo Garment, Nr. Shivranjani Cross Road, Satellite, Ahmedabad-380015
Saurabhkumar Napit Mo. 8790029384, Vikas Savariya Mo. 7984982904. Hitesh Kumar Patel Mo.7048336601, Sushil Chaudhary Mo. 8118818160, Nitin Samudre Mo. 8128310678, Trishul Patel Mo. 9664692923, Shivam Mishra Mo. 9033015277 E-mail auction@hindujahousingfinance.com

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of immovable Properties under the Securitization and Reconstruction of Financial Asset and Enforcement of Security InterestAct, 2002 read with proviso to Rule 8 (6) of Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public In general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged, possession of which has been taken by the Authorised Officer of Hinduja Housing Finance Limited will be sold on **"As is where is". "As is what a nd "Whatever there is" with no known encumbrances** Particulars of which are given below -

No.	Borrower(s)/ Co-Borrower(s) / Guarantor(s)	Account No.	Demand Notice Date and Amount	Type & Date of Possession	Date of Inspection of Porperty	Reserve Price	Earnest Money Deposit (EMD)
1	Borrower: Mr. MUNCHUN YADAV Co-Borrower: Mrs. PUNAM DEVI YADAV	GJGDD/MNDR/A000000017	Dt. 18-11-2024 Rs.8,89,422/-	28.09.2025 Physical Possession	18.10.2025 11.00 am - 2.00 pm	Rs. 11,60,000/-	Rs. 1,16,000/-

Description of the Immovable Property / Secured Assests : All the piece and parcel of immovable property being Plot No. 50, admeasuring about 55-00 Sq. Mtrs., Revenue Survey No. 460/1, in the area known as "Krishna Plots" situated at Village Versamedi, Taluka Anjar, **District Kachchh,** thereupon in the Sub-Registration District of Anjar, Registration District of Kachchh, State of Gujarat and bounded as under: EAST : GALEY & PLOT NO. 69, WEST : INTERNAL ROAD, NORTH : PLOT NO. 49, SOUTH : PLOT NO. 51

Terms & Conditions : 1. Last Date of Submission of DD of Earnest Money Deposit along with KYC, Tender Form and accepted Terms and conditions (Tender Documents) is **24-10-2025 before 5:00 PM** at the Branch Office address mentioned herein above or uploaded on **https://sarfaesi.auctiontiger.net** Tenders documents received beyond last date will be considered as invalid tender and shall accordingly be rejected No interest shall be paid on the EMD. 2. Date of Opening of the Bid/Offer (Auction Date) for Property is **25-10-2025 on https://sarfaesi.auctiontiger.net at 03:00 PM to 05:00 PM** 3 HINDUJA HOUSING FINANCE LIMITED(HHFL) is not responsible for any liabilities whatsoever pending upon the property as mentioned above. The Property shall be auctioned on 'As is Where Is Basis'. 'As it What Is Basis" and Whatever Is There Is Basis 4. The Demand Draft Should be made in favor of Hinduja Housing Finance Limited Only. 5. Auction/bidding shall be only through "Online Electronic Bidding" through the website **https://sarfaesi.auctiontiger.net** Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings 6. The intending bidders should register their names at portal **www.auctiontiger.in** through the link **https://sarfaesi.auctiontiger.net** and get their User ID and password free of cost Prospective bidder may avail online training on E-auction from the service provider **M/s e-Procurement Technologies Pvt. Ltd. (Auction Tiger)** through the website **https://sarfaesi.auctiontiger.net** 7. For further details contact Authorised Officer of Hinduja Housing Finance Limited. Mr. Saurabhkumar Napit : 8790029384 Mr. Hiteshkumar Patel :748336601 Mr Nitin Samudre : 8128310678, Trishul Patel Mo. 9664692923 OR the service provider **M/s e-Procurement Technologies Pvt. Ltd. (Auction Tiger),** Head Office : B-705, Wall Street II, Opp. Orient Club, Near Gujarat College, Ellis Bridge, Ahmedabad – 380 006, Gujarat (India) (Contact no 9265562819 / 9265562821 (Support Email - support@auctiontiger.net, Ram Sharma Mob 8000023297 Email: ramprasad@auctiontiger.net As on date, there is no order restraining and/or court injunction HHFL/the authorized Officer of HHFL from selling, alienating and/or disposing of the above immovable properties/secured assets. 8. For detailed terms and conditions of the sale, please refer to the link website ie **https://sarfaesi.auctiontiger.net** 9. The Bid incremental amount for auction is **Rs. 10000/-**

Place : Gujarat
Date : 10.10.2025

Authorized officer
For, Hinduja Housing Finance Limited

बैंक ऑफ़ बड़ौदा Bank of Baroda — SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

BANK OF BARODA, REGIONAL OFFICE Mahalaxmi Tower, 1st Floor, Tithal Road, Valsad. Ph.: 02632-241454, Email : recovery.bulsar@bankofbaroda.co.in

"APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged / charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of **Bank of Baroda**, Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is" "without recourse basis"** for recovery of below mentioned account/s. The details of Borrower/s/Guarantor/s/Secured Asset/s Dues/Reserve Price/e-Auction Date & Time, EMD and Bid Increase Amount are mentioned below :

Date of E-Auction : 29-10-2025, Time of E-Auction : From 14:00 PM to 18:00 PM, (For 15 Days Notice) Property Inspection date & Time : 27.10.2025, 12:00 PM to 04:00 PM

Sr./ Lot No.	Branch Name Contact No	Name & address of Borrower/s / Guarantor/s	Short Description of property with known encumbrances, if any / Status of Possession	Total dues	1. Reserve Price 2. Earnest Money Deposit (EMD) 3. Bid Increase Amount
1	Tithal Road, Valsad, Gujarat 9687680770	MOHAMEDSALIM GULAMALI MULLA Flat no.401, Hasnen Residency Nana Parsiwad, City : Valsad , Tal & Dist : Valsad	All the piece and parcel of Flat no.401, Flat Area Adm.750 Sq.ft. + Open Terrace Adm 360.00 Sq.ft. total adm.1110.00 Sq.ft. (103.12 Sq.mtrs.) super built up area on the 4th floor of the Building Prominently known as Hasnen Residency constructed upon consolidated city survey no.3028 Adm. 295.9898 Sq.mtrs. at Nana Parsiwad, Valsad Municipie Limits, City : Valsad , Tal& Dist : Valsad **(Physical Possession)**	Rs. 18,03,340.73 As on 05.10.2025 + further interest & Legal Exp	1. Rs. 16,74,000/- 2. Rs. 1,67,400/- 3. Rs. 5000/- (With unlimited extension of 10 minutes each)
2	Station Road Valsad 9687680766	Mr. Ganesh Banshi Lahani Mrs. Lahani Rekha Ganesh	All that piece and parcel of immovable Property bearing plot no. 8/B Adm. 48.00 Sq. Mts. (On the Spot Adm. 47.91 Sq. Mts.) Of New Block/Survey No. 142/16 (Old Block/Survey No. 133/2) Of Village of Pardi Sandhpore, Tal. Dist. Valsad, Gujarat- 396001 belongs to **Mrs. Lahani Rekha Ganesh. (Physical Possession)**	Rs. 35,89,899.67 as on 05.10.2025	1. Rs. 16,40,628/- 2. Rs. 1,64,063/- 3. Rs. 10,000/- (With unlimited extension of 10 minutes each)
3	Station Road Valsad 9687680766	Mr. Ganesh Banshi Lahani Mrs. Lahani Rekha Ganesh	All that piece and parcel of immovable Property bearing plot no. 9/A Adm. 48.00 Sq. Mts. (On the Spot Adm. 47.91 Sq. Mts.) Of New Block/Survey No. 142/17 (Old Block/Survey No. 133/2) Of Village of Pardi Sandhpore, Tal. Dist. Valsad, Gujarat- 396001 belongs to **Mrs. Lahani Rekha Ganesh. (Physical Possession)**		1. Rs. 16,40,628/- 2. Rs. 1,64,063/- 3. Rs. 10,000/- (With unlimited extension of 10 minutes each)

For detailed terms and conditions of sale, please refer to the link provided in **https://www.bankofbaroda.in/e-auction.htm** and online auction portal **https://baanknet.com** Also, prospective bidders maycontact the Authorized Officer on **02632-241454 (GST/TDS as per Government Rules applicable shall be payable by purchaser on sale of Movable / Immovable Assets.)**

Date : 09.10.2025
Place : Valsad

Chief Manager & Authorised Officer, Bank of Baroda

बैंक ऑफ़ बड़ौदा Bank of Baroda — SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

"APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)"

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below:

Date/Time of e-Auction of following properties: 29-10-2025, 2.00 to 6.00PM (With unlimited extension of 10 minutes each)

Sr. No.	Branch and Name of Borrower/s /Guarantor/ Mortgagor s	Description of Property	Total Dues. (as per Demand notice U/s 13 (2))	Reserve Price (RV) and EMD Amount.	Status of Possession (Constructive/ Physical)	Contact person with contact no.
1.	ANAND MAIN Branch JAY MATAJI TRADING; ADDRESS: SHOP NO 53, MARKET YARD,APMC, KHAMBHAT ROAD, TARAPUR-388180, DISTRICTANAND. MR AJITSINH BAHADURSINH GOHIL-PROPRIETOR; ADDRESS: B-36 RADHABAUG RESIDENCY, MORAJ ROAD,TARAPUR, GUJARAT- 388180 MR RANJITSINH JITUBHAI CHAUHAN; - GUARANTOR: ADDRESS: CHAUHAN FALIYU AKHOL, NAVIAKHOL,ANAND, GUJARAT-388625.	All that piece and parcel of immovable property being RESIDENTIAL PROPERTY LOCATED AT R.S.NO. 975, SUB PLOT NO. B/36, HOUSE NO. 7188, TA. TARAPUR, DISTRICT ANAND. ADM H 2-56-98 ARE PAIKEE PLOT NO B-36 ADM 144.43 SQM, AT RADHABAUG RESIDENCY, MORAJ ROAD, TARAPUR-388180, and DISTRICT ANAND. THE PROPERTY IS BOUNDED BY: ON THE NORTH BY: PLOT NO. B-25 ON THE SOUTH BY : SOCIETY ROAD ON THE EAST BY : PLOT NO B-37 ON THE WEST BY: PLOT NO B-35 THE PROPERTY BELONGS TO MR AJITSINH BAHADURSINH GOHIL	Da. 09-11-2023 Rs. 50,54,959.24/- (Excluding Unapplied interest & Other Charges) with further interest there on at the contractual rate Plus Costs, Charges, and expenses till date of Payment with less recovery (if any) Demand Notice as per section 13 (2) dated 09-11-2023	RV. Rs. 12,79,800/- EMD Rs.1,27,980 /- BID Inc : - Rs. 10,000/-	Physical 3rd E-auction)	Mr. NITIN LIHINE 7972040986 9687672851

Date & Time of Inspection: 27th - 28th October 2025 between 10.00 AM to 04.00 PM (By taking prior Appointment)
(EMD amount as mentioned above shall be paid online i.e. through NEFT after generation of Challan from https:www.baanknet.com in bidders Global EMD Wallet.)
For detailed terms and conditions of sale, please refer to the link provided in https://www.bankofbaroda.in/e-auction.htm and https://baanknet.in. Also, prospective bidders may contact on above mention Branch and mobile number Or Scan Here
(GST /TDS as per government rules applicable shall be payable by Purchaser on sale of movable/ Immovable Assets.)

ACCORDING TO SARFAESI ACT, STATUTORY 15 DAYS SALE NOTICE TO THE BORROWER /GUARANTOR/ MORTGAGOR

The above mentioned borrower /s is/ are hereby noticed to pay the sum as mentioned in section 13(2) Notice in full before the date of auction, failing which property will be auctioned / sold and balance dues if any will be recovered with Interest and cost from borrowers/ guarantors./mortgager.

Date : 08.10.2025
Place : Anand

Sd/-
Authorised office
Bank of Baroda

यूको बैंक UCO BANK (A Govt. of India Undertaking)

Zonal Office Surat, Riddhi Shopper, Opp. Star Bazar Adajan Hazira Road, Surat. Mob. No. : 9525444438. E-mail : zosurat.rec@ucobank.co.in

E-AUCTION SALE NOTICE For Sr. No. 01 to 03 Dt. 29-10-2025 & For Sr. No. 04 to 10 Dt. 17-11-2025

Whereas, the authorized officer of UCO BANK has taken possession of the following properties pursuant to the notice issued under section 13(2) of SARFAESI Act in the following loan accounts with right to sell the same strictly on "As is what is basis" & "Whatever there is basis" & "Without recourse Basis" for realization of Bank & dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues by the borrower(s)/ guarantor(s), the undersigned in Exercise of power conferred under section 13 (4) of the SARFAESI Act propose to realize the Bank & dues by sale of the said property. The Sale will be done by the undersigned through e-auction platform provided at the website -**https://baanknet.com**

Sr. No.	Name of Borrower & Guarantor	Description of Property	Amount Outstanding Rs. Possession Type	Reserve Price Rs. EMD	Branch Name IFSc code & Account No. Contact No
01.	Rajeshbhai Vitthalbhai Sakariya, Vitthalbhai Madhabhai Sakariya, Shardaben Rajeshbhai Sakariya, Manjulaben vitthalbhai sakariya	Plot No. 206, Anand Vatika Vibhag-4, Nr. Rudra Residency, Shekhpura-velanja Road, moje Village-shekhpur, Sub Dist Kamrej, Surat - Pin. 394150. Admeasuring Area 92.06 Sq Mtrs.	Rs. 23,20,353.18 + interest Symbolic	Rs. 29,00,000/- Rs. 2,90,000/-	HAZIRA UCBA0003035 30351015020019 M-9335714875
02.	Nisha Navin Tiwari Navin Laltaprasad Tiwari	All the piece or parcel of Property block/survey no 344/1/paikee1/83 after promulgation khatta no 5890 block survey no 4913 Plot No 142/C which adm 87.78 sq mtrs Plot No 142-C,R M Shrusti,Opp Water Tank,Near Sai park,Village Abrama,Valsad,Gujarat – 396002 in the name of Mrs Nisha Navin Tiwari & Mr Navin Laltaprasad Tiwari.	Rs. 35,08,477.63 + interest & Other charges Physical	Rs. 35,50,000/- Rs. 3,50,000/-	HALAR ROAD UCBA0000617 06171015020019 M-8153805710
03.	Shyama Kumari Smithji Gopal Smithji Gopal	Residential 3BHK flat No. O-203, 2nd floor, O-Tower, THE MARK, admeasuring carpet area of 65.59 sq mt and 46.32 sq mt undivided share in the land and 1.67 sq mt Balcony, Nr Kishan glory, R.S. No. 780, 781, Mouje : Bill, Sub Dist & Dist. Vadodara.	Rs. 26,21,938.42 + interest & Other charges Physical	Rs. 16,20,000/- Rs. 1,62,000/-	
04.	M/s Sencon Enterprise Pvt Ltd	Revenue Survey No. 295, Block No. 254/B, T.P. Scheme No. 30, Final Plot No. 2, of village Kalali, Vadodara, Office No. 202, Second Floor,Pramukh Bazar Complex, Opp. Tree House High School, Atladra - Bill Canal Road, Vadodara. Belonging to Mrs. Priya Khemi.	Rs. 1,92,98,981.82 + interest & Other charges Physical	Rs. 19,50,000/- Rs. 1,95,000/-	Akshar Chowk Baroda UCBA0002031 20311015020019 0265-2340884 M-9122155620
05.		Revenue Survey No 295, Block No. 254/B, T.P. Scheme No. 30 Final Plot No. 2, of village Kalali, Vadodra, Office No. 203, Second Floor, Pramukh Bazar Complex, Opp. Tree House High School, Atladra - Bill Canal Road, Vadodara. Belonging to Mrs. Priya Khemi.		Rs. 19,50,000/- Rs. 1,95,000/-	
06.		Revenue Survey No. 295, Block No. 254/B, T.P. Scheme No. 30 Final Plot No. 2, of village Kalali, Vadodra, city at Office No. 223, Second Floor, Pramukh Bazar Complex, Opp. Tree House High School, Atladra - Bill Canal Road, Vadodara. Belonging to Mr. Vishal Khemi.		Rs. 19,50,000/- Rs. 1,95,000/-	
07.		Revenue Survey No. 295, Block No. 254/B, T.P. Scheme No. 30 Final Plot No. 2, of village Kalali, Vadodra, city at Office No. 225&226 , Second Floor, Pramukh Bazar Complex, Opp. Tree House High School, Atladra - Bill Canal Road, Vadodara. Belonging to Mr. Vishal Khemi.		Rs. 44,00,000/- Rs. 4,40,000/-	
08.		Revenue Survey No. 295, Block No. 254/B, T.P. Scheme No. 30 Final Plot No. 2, of village Kalali, Vadodra, city at Office No.215, Second Floor, Pramukh Bazar Complex, Opp Tree House High School, Atladra - Bill Canal Road, Vadodara. Belonging to Mr. Vishal Khemi.		Rs. 19,50,000/- Rs. 1,95,000/-	
09.		Plot No. 61,62 & 63 fatima Residency, Behind Mota Badyadev Temple, Besides Zham Zham Park, Vasad - Tarapura Road, Taluka Tarapur, Dist. Anand, Gujrat in the name of Mr. Nayan Somabhai Patel.		Rs. 14,50,000/- Rs. 1,45,000/-	
10.		Plot No. 92 fatima Residency, Behind Mota Badyadev Temple, Besides Zham Zham Park, Vasad - Tarapura Road, Taluka Tarapur, Dist. Anand, Gujrat in the name of Mr. Nayan Somabhai Patel.		Rs. 6,00,000/- Rs. 60,000/-	

Contact Details and website address of service provider any other property related query may Contact Zonal Office: Contact : Mob. No. 9525444438 E-mail ID: zosurat.rec@ucobank.co.in, during the working hours (10:00 AM to 05:00 PM) from Monday to Saturday except Bank Holidays.

Terms and Conditions of E-Auction Sale : 1. Bidders are advised to go through the website - **https://baanknet.com** (Also on for detailed terms and conditions of auction sale before submitting their bids and taking part on e-auction sale proceeding. 2. Intending Bidder shall hold a valid active E-mail ID and PAN. 3. The undersigned has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reasons 4.The sale is subject to conditions prescribed in the SARFAESI Act/ Rules 2002 and conditions 5.The successful bidder shall have to pay 25% of the purchase amount (including earnest money already paid) immediately on closure of the E-auction Sale Proceedings on the same day of the sale. The Balance 75% of the purchase price shall have to be paid within 15 Days of acceptance/ confirmation of sale conveyed to them. In case of default of payment within prescribed period, the deposit shall be forfeited and the defaulting purchase shall be forfeit all claims to the property or to any part of the sum for which it may be subsequently sold mentioned above. 6.The EMD of the unsuccessful bidder will be returned on the closure of the e-auction sale proceedings.7.The sale is subject to confirmation by the Bank, if the borrower(s)/ guarantor(s) pays the Bank in full before sale, no sale will be conducted. 8.This is also a notice to the Borrower(s)/ Guarantor(s) of the above said Loan about holding of auction sale on the above mentioned date, if their outstanding dues are not repaid in full before auction date. 9.Last date of submission of online bids is **For Sr. No. 01 to 03 Dt. 28.10.2025 & For Sr. No. 04 to 10 Dt. 16-11-2025 up to 05.00 PM.** 10.The bid price to be submitted shall be above the Reserve Price and Bidders shall improve Rs.10,000/- respectively or it's multiple.11.TDS if any applicable will be born by bidder.

Date - 10.10.2025
Place - Surat

Sd/- Authorized Officer, UCO Bank

पंजाब नैशनल बैंक punjab national bank

Ground Floor, Samedh, Nr. Associated Petrol Pump, C.G. Road, Ahmedabad - 380 006. Mail: bo105110@pnb.co.in

To,
AJB Products (Prop. Anjali Ramsinghani D/o. Anilkumar Ramsinghani)
Regd. Address: Shed No. 2/5, Bharat Foundry Compound, 0215-01-0212-000 Naroda AMC, Opp. Uttar Zone, Naroda Char Rasta, Naroda, Ahmedabad - 380025 Also at: K1, 211A, Ground Floor, Nr. Ambica Zak Gaam, GIDC, Dehgam, Gandhinagar - 382305 Also at: 59, Swastik Tenaments, Hansol, Nr. K.G. Park, Sardarnagar, VTC: Ahmedabad City, Gujarat - 382475.

SUB: NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (hereinafter called 'Act')

Dear Sir(s),

At your request, you have been granted by the Bank, through its **CG Road** Branch, Ahmedabad from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favour of the Bank. The relevant particulars of the said credit facilities and the security agreement(s) / document(s) executed by you are stated in Schedule A and B respectively excluding pledge of movables. You have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s) / document(s).

2. The relevant particulars of the secured assets are specifically stated in Schedule C.

3. You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance/credit facilities have become irregular and the debt has been classified as **Non-Performing Assets on 29.07.2025** in accordance with the directives/guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.

Despite repeated requests, you have failed and neglected to repay the said dues / outstanding liabilities.

4. Therefore, the Bank hereby calls upon you u/s 13(2) of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Banks is the sum of **Rs. 45,13,876.32 (One Forty Five Lakhs Thirteen Thousand Eight Hundred Seventy Six and Paisa Thirty Two Only) as on 29.07.2025.** You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

5. If you fail to repay to the Bank the aforesaid sum of **Rs. 45,13,876.32 (One Forty Five Lakhs Thirteen Thousand Eight Hundred Seventy Six and Paisa Thirty Two Only) as on 29.07.2025 as on 29.07.2025** with further interest and incidental expenses, costs as stated above in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under subsection (4) of Section 13 and under other applicable provisions of the said Act.

6. You are also put on notice that in terms of sub-Section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in Schedule C of this notice without obtaining written consent of the Bank.

7. We invite your attention to the provisions of sub-section (8) of Section 13 of the SARFAESI Act which speaks about the time available to the borrower/guarantor to redeem the secured assets.

8. The Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.

9. This notice is without prejudice to the Bank's right to initiate such other actions or legal proceedings as it deems necessary under any other applicable provisions of Law.

SCHEDULE 'A': Name of Borrower: AJB PRODUCTS, PROP. ANJALI RAMSINGHANI

Nature of Facility and Account Number.	Outstanding inclusive of interest as on date of NPA i.e. as on 29.07.2025	Un applied interest	Penal Interest (Simple)	Cost/ Charges incurred by bank
Cash Credit 1051108700000238	Rs. 18,52,863.56	0.00	Rs. 16,973.92	Nil
Term Loan 105110SG00000077	Rs. 26,39,864.29	0.00	Rs. 4,174.55	Nil
Total Amount	Rs. 45,13,876.32			

SCHEDULE 'B' - List of Documents (Details of Security Documents including all supplementary documents & Documents evidencing creation of mortgage)

Sr. No.	Name of the Document	Nature of Security	Date of Execution	Amount Secured (Rs.)
1	Master Agreement	Agreement	24.01.2024	47,49,000.00
2	Hypothecation of Asset Secure Term Loan	Agreement	24.01.2024	29,10,000.00
3	Hypothecation of Goods and Book Debt to Secure Cash Credit	Agreement	24.01.2024	18,39,000.00
4	Term Loan Agreement	Agreement	24.01.2024	29,10,000.00
5	Hypothecation of Movable Assets forming part of Fixed/Block Assets	Agreement	24.01.2024	47,49,000.00

SCHEDULE 'C' - Part - 1 (Hypothecation of movable Properties)
Please mention all the hypothecated properties viz. Current Assets including Stocks, Stocks in Trade, Receivables, Consumable Stores and Spares and entire current assets and Hypothecated Movable Plant and Machinery etc. of the company mentioned in the documents (Schedule B)
Hypothecation of Plant and Machinery, Stocks

- Rubber Mold (Pressure Cooker Silicon Mold) – 120x5/100x5-04 CAVITY P20 400x400x32MM PLATE TEAR TRIM MOLD
- Rubber Moulding Machine – S.O. NO. 55/RM.150T, 150T-1 STATION/500x500, WITH AUTO TOP MOLD OP
- Rubber Mold (Oring Mold)- 120x5/100x5-04 CAVITY P20 350x350x25MM PLATE, SR. NO. 2215 PIN-00

Place: Ahmedabad, Date: 09.10.2025 — **Sd/- Authorised Officer, PUNJAB NATIONAL BANK**

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