Home First Finance Company India Limited

CIN: L65990MH2010PLC240703
Website: homefirstindia.com
Phone No.: 1800300008425 Email ID: loanfirst@homefirstindia.com

CORRIGENDUM

Please refer to the Possession Notice advertisement published on 16-12-2024 in Financial Express (Eng+Guj) against Krishna Yadav,Jyoti Krishnabhai Yadav with property address Flat-303,Survey no. 246/Paiki, Computerized Survey No. 246/Paiki 1/Paiki 1, Moje :- Chhiri, Sub Dist :- Vapi, Dist :- Valsad Moje, Chhiri, Vallabh Nagar, Landmark - Gajanand Complex,Vapi,Gujarat,396191. Bounded By - East : Flat No. 404, West : O.T.S. And Flat No. 402, North : Passage and Flat no. 406, South : There is an open sky. Note that the Possession Notice for this account dated 16-12-2024 stands cancelled. There is no change in the remaining matter.

Place:- Gujarat
Date:- 25-02-2026

Signed by: AUTHORISED OFFICER,
Home First Finance Company India Limited

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pnb Housing Finance Limited

Regd. Off: 9th Floor, Antriksh Bhawan, 22, K. G. Marg, New Delhi-110001, Ph.: 011-23357171, 23357172, 23706414, Web.: www.pnbhousing.com
Branch Office : Office no T-302, 3rd Floor, CP house above Croma, AV Road, Anand Gujarat-388001.

POSSESSION NOTICE For Immoveable property as per Rule(8)(1) and Appendix-IV

Whereas the undersigned being the Authorised Officer of the **PNB Housing Finance Ltd.** under the **Securitisation and Reconstruction of Financial Assets & in compliance of Rule 8(1) of Enforcement of Security Interest Act, 2002**, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notice/s on the date mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice(s)/ date of receipt of the said notice/s. The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the property/ies described herein below in exercise powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned against each account.
The borrower/s in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ ies will be subject to the charge of PNB Housing Finance Ltd., for the amount and interest thereon as per loan agreement. **The borrowers' attention is invited to provisions of Sub-section (8) of Section13 of the Act, in respect of time available, to redeem the secured assets.**

Loan Account Number(s)	Name of Borrower/ Co-borrower/ Guarantor(s)/Legal Heirs	Date of Demand Notice	Amount as on date In Demand Notice	Date of Possession taken/Type of Possession	Description of the Property/ies mortgaged
HOU/RANA/0823/114018 B.O.: ANAND	Kalpeshbhai Balvantbhai Chauhan (Borrower) & Aratiben Kalpeshbhai Chauhan (Co-Borrower)	15.12.2025	Rs.26,70,188.00 (Rupees Twenty Six Lakhs Seventy Thousand One Hundred Eighty Eight Only)	23-02-2026 (Symbolic)	All that part and parcel of R.S.No 1457, Plot No.C45, Gokuldham Residency, Complex Umreth Sundalpura Road Nr Dwarkesh Society, Umreth, Anand, Anand, Gujarat, 388220.

DATE : 25.02.2026 | PLACE: UMRETH ANAND — **Sd/- Authorized Officer, PNB Housing Finance Limited**

LIC HOUSING FINANCE LTD

LIC Housing Finance Limited

Ahmedabad Back Office: Shop No. 207-210,
Span Trade Center, II Floor, Paldi, Ahmedabad - 380006, Gujarat

POSSESSION NOTICE (For immovable property)

WHEREAS, The undersigned being the Authorized Officer of LIC Housing Finance Ltd. (LICHFL) 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) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice to the Borrower(s) Guarantors(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) and Guarantor(s) and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred 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(s)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 LIC Housing Finance Ltd. (LICHFL) for an amount as mentioned herein under with interest thereon.

Sr. No	Name of Borrower/s & Loan A/c No.	Description of Secured Asset (Immovable Property)	Demand Notice Date and Amount	Date of Possession
1	**Mr. Nikunj Harjibhai Mangukiya (Borrower), Mr. Harshalkumar Harjibhai Mangukiya (Guarantor) Loan Account No.: 611500007863**	All that part and parcel of the property consisting of Flat No. 504, Fifth Floor, Royal Apartment, Prince Heights, Survey No. 107, City Survey Tika No. 125, City Survey No. 4786, T.P. Scheme No. 3, F.P. No. 131, Agrawal Road, Moje - Navsari, Taluka & Dist.- Navsari - 396445	13.12.2024 **Rs. 26,17,524.56**	19.02.2026
2	**Mrs. Radhaben Rajeshbhai Vavadiya (Borrower), Mr. Rajeshbhai Bhupatbhai Vavadia (Co-Borrower) Loan Account No.: 611500008871**	All that part and parcel of the property consisting of Flat No. 501, Fifth Floor, Param Aditya Residency, Survey No. 166, City Survey Tika No. 123, City Survey No. 4705 paiki, T.P. Scheme No. 3, O.P. No. 29, F.P. No. 34, Plot No. 6, Near Vidhya Kunj High School, Tighra Road, Moje - Navsari, Taluka & Dist. Navsari - 396445	23.01.2025 **Rs. 32,88,765.55**	19.02.2026
3	**Mr. Vasant Jayeshbhai Vadi (Borrower), Mr. Jayesh Premjibhai Vadi (Co-Borrower) Loan Account No.: 612700002341**	All that part and parcel of the property consisting of Flat No. 302 & 303, 3rd Floor, Alfazal Residency, Nr. Faith Park, Surat Navsari Road, R.S. No. 666/1, C.T.S No. 5843, Village/Taluka/District: Navsari, Gujarat - 396421	05.11.2025 **Rs. 31,83,578.86**	19.02.2026
4	**Mr. Niravkumar Narendrabhai Naik (Borrower), Mrs. Jaishree Niravkumar Naik (Co-Borrower) Loan Account No.: 612700004169**	All that part and parcel of the property consisting of Plot No. 43 (D/2), Rachana Residency, City Survey Tika No. 117, 123 & 138, City Survey No. 4718 paiki, 4722 paiki (City Survey No. 4723 to 4729, 4732 & 4737 included in Amalgamated City Survey No. 4722), 4730 paiki, 4731 paiki, 4733 - 4734 - 4735 paiki and 4770 paiki, T. P. Scheme No. 3, Original Plot No. 81, 82, 84, 85, 61, Final Plot No. 96, 97 paiki, 99 paiki, 100 & 107 paiki, Opp. Leuva Patidar Samaj Vadi, Gandevi Road, Tighra Vistar, Moje - Navsari, Taluka and Dist. - Navsari - 396445.	10.11.2025 **Rs. 46,83,865.53**	19.02.2026

Date : 25.02.2026 — **Sd/- Authorized Officer**
Place : Gujarat — **LIC Housing Finance Limited**

IDFC FIRST Bank Limited

(erstwhile Capital First Limited and amalgamated with IDFC 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.

APPENDIX IV [Rule 8(1)] POSSESSION NOTICE (For immovable property)

Whereas the undersigned being the authorized officer of **IDFC FIRST Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC 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 the said Act read with [rule 3] of the Security Interest (Enforcement) Rules, 2002 issued a demand notices calling upon the Borrower/ Co-borrowers and Guarantors to repay the amount mentioned in the demand notice appended below within 60 days from the date of receipt of the said notice together with further interest and other charges from the date of demand notice till payment/realization.

The Borrower/Co-Borrowers/Guarantors having failed to repay the amount, notice is hereby given to the Borrower/Co-Borrowers/Guarantors and 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 Section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this notice.

Loan Account Number	Borrower/s/ Co-Borrower/s & Guarantors Name	Description of the Mortgaged Properties	Demand Notice Date	Demand Notice Outstanding Amount (Rs.)	Date and Type of Possession Taken
13156650	1. Madhukar Jodge 2. Ashaben Jogde	All That Piece And Parcel Of Immovable Property, Premises Of Plot No. 138, Admeasuring 46.66 Sq. Yards. (as Per Kjp Block No. 159/138/a Admeasuring 39.05 Sq. Mtrs.,) Alongwith Undivided Share In Land & Common Usage Rights In Road & Cop Admeasuring 20.56 Sq. Mtrs., "aradhana Dream Vibhag-1" Developed Upon Land Bearing Block No. 159 & 162, After Amalgamation New Block No. 159, Situated At Moje: Village Jolwa. Sub-district & Taluka: Palsana, District: Surat, State: Gujarat-394327, And **Bounded As: East:** Adj. Society Road **West:** Adj. Plot No. : 167 **North:** Adj. Plot No. : 139 **South:** Adj. Plot No. : 137	08.08.2025	Rs. 7,36,250.90/	22-02-2026 Physical Possession
16221312	1. Pareshbhai Gokalbhai Chaudhary 2. Gokalabhai Jivarajbhai Patel 3. Umabhai Jivrajbhai Patel, 4. Gangaben Gokalbhai Patel	All That Piece & Parcel Of Immovable Property, Bearing Plot No. 75 (as Per Passing Plan Plot No. F/75) Admeasuring 67.27 Sq. Mts. I.e. 80.45 Sq. Yards., (as Per Re-survey New Block No. 1246 Admeasuring 67.00 Sq. Mts.), Along With 34.21 Sq. Mts. Undivided Share In The Land Of "shree Veer Vinayak Residency", Situate At Katha No. 612, Revenue Survey No. 1192, Block No. 118, Admeasuring Hector 1-35-57 Sq. Mts., Akar Rs. 15.06 Paisa, Of Moje Village: Makna, Ta: Kamrej, Dist: Surat And, **Bounded As: East:** Society Boundary **West:** Society Road **North:** Plot No. 76 **South:** Plot No. 74	08.08.2025	Rs. 12,21,999.49/-	22-02-2026 Physical Possession

The Borrower/ Co-borrowers/ Guarantors 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 **IDFC FIRST Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)** for an amount mentioned in the demand notice together with further interest and other charges from the date of demand notice till payment/realization.

Date : 22-02-2026 — **Sd/- Authorized Officer**
Place : Surat-Gujarat — **IDFC FIRST Bank Limited**
(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)

Aditya Birla Housing Finance Ltd.

Registered Office: Indian Rayon Compound, Veraval, Gujarat 362266
Branch Office: Aditya Birla Housing Finance Limited - No 201, 203 & 204, 2nd Floor, Platinum,Joggers Park, Jamnagar Park Colony, Gujarat 361008
1. ABHFL: Authorized Officer Mr. Satjayjeetsinh Jadeja - 9106618099
2. Auction Service Provider (ASP): - M/S e-Procurement Technologies Pvt. Ltd. (AuctionTiger) Mr. Ram Sharma - Contact No. 8000023297 & 9265562819

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to rule 8(6) and 9(1) 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 properties mortgaged/charged to the Aditya Birla Housing Finance Limited/Secured Creditor, the possession of which has been taken by the Authorized Officer of Aditya Birla Housing Finance Limited/Secured Creditor, will be put to sale by auction on 'As is where is", "As is what is", and "Whatever there is" on **30-03-2026**, for recovery **INR 15,13,558/- (Rupees Fifteen Lac Thirteen Thousand Five Hundred Fifty Eight Only)** and further interest and other expenses thereon till the date of realization, due to Aditya Birla Housing Finance Limited/Secured Creditor from the Borrowers namely **JAYESHBHAI MAGANBHAI DEVGANIYA, MAGANBHAI NATHABHAI DEVAGANIYA, KANCHANBEN MAGANBHAI DEVGANIYA & BHAVESHBHAI MAGANBHAI DEVAGANIYA**.

The reserve price will be **INR 1440675/- (Rupees Fourteen Lakhs Forty Thousand Six Hundred Seventy Five Only)** and the Earnest Money Deposit (EMD) will be **INR 1440675/- (Rupees One Lakh Forty Four Thousand Sixty Seven Only).** The last date of EMD deposit is **28-03-2026.** The date for inspection of the said property is fixed on **27-03-2026 between 11:00 am to 04:00 pm**

DESCRIPTION OF IMMOVABLE PROPERTY

ALL THAT PIECE AND PARCEL OF IMMOVABLE PROPERTY COMPRISING OF AN OPEN LAND ADM. 92-25 SQ. MT. OF SUB-PLOT NO. 132/4 OF PLOT NO. 132 OF THE AREA KNOWN AS "KHODIYAR NAGAR" OF RSN 626 OF VILLAGE CHELA, DIST. JAMNAGAR IN THE STATE OF GUJARAT, 361006, HAVING BOUNDARIES AS UNDER ; NORTH: PLOT NO. 134, SOUTH: SUB-PLOT NO. 132/3 & 132/1, EAST: 7-50 MTS. WIDE ROAD, WEST: PLOT NO. 104

For detailed terms and conditions of the sale, please refer to the link provided in Aditya Birla Housing Finance Limited/Secured Creditor's website i.e. **https://homefinance.adityabirlacapital.com/properties-for-auction-under-sarfaesi-act or i.e. https://sarfaesi.auctiontiger.net**

Date: 25-02-2026 — **Authorised Officer**
Place:- Jamnagar — **Aditya Birla Housing Finance Limited**

SALE NOTICE

SHIVANI TRENDZ PRIVATE LIMITED (IN LIQUIDATION)

Regd. Office.: 1114, 11th Floor, Hubtown Viva, Shankar Wadi, Jogeshwari East, Mumbai - 400060
(CIN - U17222MH2012PTC263871) (Website - www.shivanitrendz.com)

Notice is hereby given to the public in general in connection with sale of assets and properties owned by Shivani Trendz Private Limited (In Liquidation) ("Corporate Debtor"), offered by the Liquidator appointed by the Hon'ble NCLT, Mumbai Bench vide order IA, No. 1309/2022 in CP(IB) No. 68/MB/C-II/2020 dated August 04, 2023 under The Insolvency and Bankruptcy Code, 2016 ("Code").

The assets and properties of Corporate Debtor is being offered for sale as per Regulation 32(c) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016. The bidding shall take place through online e-auction service provider PSB Alliance Private Limited at **https://baanknet.com/**

SR. NO.	PARTICULARS	DETAILS
1.	Last date of submission of Pre-Qualification requirements/documents	**Wednesday, March 11, 2026**
2.	Last Date of Due Diligence and Inspection	**Wednesday, March 11, 2026**
3.	Last date of Submission of EMD	**Wednesday, March 11, 2026**
4.	Date and Time of Auction	**Date: Thursday, March 12, 2026 Time: Block A:** 11:30 a.m. to 12:30 p.m. (with unlimited extension of 5 minutes) **Block B:** 01:00 p.m. to 02:00 p.m. (with unlimited extension of 5 minutes).
5.	Address and e-mail of the Liquidator, as registered with IBBI	**Reg. Address:** Anand Bhavan,,Jamnadas Adukia Road, Kandivli West, Mumbai - 400 067, Maharashtra. **Reg. Email Id: gauravadukia@hotmail.com**
6.	Process specific address for correspondence	**Sumedha Management Solutions Private Limited, Address :** C-703, Marathon Innova, Lower Parel (West), Mumbai, Maharashtra, 400 013. **E-mail Id: stpl@sumedhamanagement.com**

Assets	Block	Reserve Price	Initial Earnest Money Deposit	Incremental Value
Plot No.: 4R. S. No.: 128, Block No.: 85, Paikee 3 & 4, 24, 25, 26, 27, R. S. No.: 129 & 130., Block No.: 84, Navapada Road, Mota Borasara, Mangrol, Surat.	A	Rs. 3,55,00,000/- (Rupees Three Crore Fifty Five Lakhs Only)	10% of Reserve Price: Rs.35,50,000/- (Rupees Thirty Five Lakhs Fifty Thousand Only)	Rs. 3,00,000/- (Rupees Three Lakhs Only)
316, Highfield Ascot, VIP Road, opp. Palm Avenue, Vesu, Surat, Gujarat 395 007.	B	Rs. 18,00,000/- (Rupees Eighteen Lakhs Only)	10% of Reserve Price: Rs. 1,80,000/- (Rupees One Lakh Eighty Thousand Only)	Rs. 25,000/- (Rupees Twenty Five Thousand Only)

Important Notes :
1. Interested applicants are required to submit requisite pre-qualification documents and deposit the EMD amount by logging on the Baanknet portal as a buyer at **https://baanknet.com/** to be eligible to participate in the auction process.
2. The sale shall be on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER IT IS", "WHATEVER THERE IS" and "WITHOUT RECOURSE BASIS" and as such, the sale shall be without any kind of warranties and indemnities.
3. The details of the process and timelines are outlined in the E-Auction Process Document, which is available on the website of e-auction service provider PSB Alliance Private Limited at **https://baanknet.com/**
4. Interested bidders shall participate after **mandatorily** reading and agreeing to the relevant terms and conditions including as prescribed in E-Auction Process Documents and accordingly, submit their expression of interest in the manner prescribed in E-Auction Process Document.
5. The Liquidator has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-Auction or withdraw any assets thereof from the auction proceeding at any stage without assigning any reason thereof.
6. As per the proviso to Schedule I of the Auction of IBBI (Liquidation Process) Regulations, 2016, states that The prospective bidders shall submit an undertaking that they do not suffer from any ineligibility under section 29A of the Code to the extent applicable and that if found ineligible at any stage, the earnest money deposited shall be forfeited. The interested bidder shall not be eligible to submit a bid if it fails to meet the eligibility criteria as set out in section 29A of the Code (as amended from time to time).

Date and Place: February 24, 2026 & Mumbai

Sd/-
Gaurav Ashok Adukia
IBBI/IPA-002/IP-N000457/2017-18/11293
Liquidator of Shivani Trendz Private Limited (In Liquidation)
AFA issued with Validity till December 31, 2026

MANAPPURAM FINANCE LTD.

CIN : L65910KL1992PLC006623
Registered Office: W - 4/ 638A, Manappuram House,
P.O. Valapad, Thrissur - 680 567, Kerala, India

GOLD AUCTION NOTICE

The pledges,in specific and the public, in general, are hereby notified that public auction of the gold ornaments pledged in the below accounts is proposed to be conducted at the following branches on 16/03/2026 from 10.00 am onwards. We are auctioning gold ornaments defaulted customers who have failed to make payment of his/her loan amount despite being notified by registered letters. Unauctioned items shall be auctioned on any other days without further notice. Changes in venue or date (if any)will be displayed at auction centre and on website without any further notice.

List of pledges:-

PANCH MAHALS, ANKLESHWAR MAHADEV ROAD, PANCHMAHAL, 128870730051157, RAJKOT, MAVDI ROAD RAJKOT, 125220730021466,

Persons wishing to participate in the above auction shall comply with the following:- Interested Bidders should submit Rs. 10,000/- as EMD (refundable to unsuccessful bidders) by way of NEFT/RTGS on the same day of auction. Bidders should carry valid ID card/PAN card. For more details please contact 9072607147.

Authorised Officer
For Manappuram Finance Ltd

The Co-Operative Bank of Rajkot Ltd.

Raj Bank — Multi State Co-Operative Bank

Possession Notice

Appendix IV [Rule 8 (1)] (for Immovable Property)

Whereas the undersigned being the **Authorized Officer of The Co-operative Bank of Rajkot Ltd.** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 07.04.2025 and calling upon the **borrower(s) / Guarantor(s) / mortgagor(s) M/s. Galaxy Enterprise, Mukeshbhai Pragjibhai Bhalala, Amit Pragjibhai Bhalala, Dhansukhbhai Ravjibhai Nandaniya, Kamleshbhai Durlabhjibhai Bhalala, Mayurbhai Pragjibhai Bhalala, Dolat Proteins** to repay the amount mentioned in the notice being **₹ 5,15,54,623.92** (Rupees Five crore Fifteen Lakh Fifty-Four Thousand Six Hundred Twenty-Three and Ninety-Two Paisa Only) as on 31.03.2025 within 60 days** from the date of receipt of the said notice.

The Borrower & Guarantor(s) having failed to repay the amount, notice is hereby given to the Borrower & Guarantor(s) and the public in general that the undersigned has taken **Symbolic Possession** of the property as described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the 18th day of February of the year 2026.

The Borrower & Guarantor(s) 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 Co-operative Bank of Rajkot Ltd.** for an amount **₹ 5,15,54,623.92** (Rupees Five crore Fifteen Lakh Fifty-Four Thousand Six Hundred Twenty-Three and Ninety-Two Paisa Only) as on 31.03.2025** cost and incidental charges thereon.

The Borrower & Guarantor(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.

Description of the immovable property(ies)

1. Immovable Industrial Property Belonging to **M/s Dolat Protins a partnership firm** Constructed on land admeasuring about 7688.00 Sq. Mts. Non-Agriculture and Industrial Construction use land of Revenue Survey No. 54/1 Paikee within the village limits of Bhojapara, Taluka- Gondal, Dist. Rajkot which is bounded as follows: **Boundaries :** On or towards North by: Others Property, On or towards South by: Others Property, On or towards East by: National Highway, On or towards West by: Road towards Bhojpara

Date : 25.02.2026 — **-sd- Authorised Officer**
Place : Gondal — **The Co-operative Bank of Rajkot Ltd.**

Sahakar Sarita; Panchnath Road, Rajkot - 360 001 (Gujarat)
0281 - 2234454 / 2224120 Fax: 0281 - 2236682 info@tcbrl.com tcbrl.bank.in

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Saraswat Bank

Saraswat Co-operative Bank Ltd.
(Scheduled Bank)
Recovery Department (eNICBL): A. V. Nagvekar Marg, Prabhadevi, Mumbai-400 025.
Phone No.: +91 8652899387/8652899402/8652899391

NOTICE FOR INVITING SEALED TENDER FOR AUCTION SALE OF IMMOVABLE PROPERTY

As per the Scheme of Amalgamation passed by the Reserve Bank of India vide its directives Ref. No. DoR. MAM/SO/04/09-16-90/2025-2026 dated July 31st, 2025 the erstwhile New India Co-operative Bank Ltd., Mumbai (eNICBL) has been merged with The Saraswat Co-operative Bank Ltd. on 04.08.2025. Accordingly, all their financial assets along with underlying securities, interest, title, right have been acquired by The Saraswat Co-operative Bank Ltd. In this connection, we have to state as under :-

I, the Authorised Officer of the Saraswat Co-Op. Bank Ltd.(eNICBL) being the Authorised Officer appointed under section 13(12) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (Act No. 54 of 2002 dated 17/12/2002) in exercise of powers conferred under section 13(4) of the said Act, read with Rule 8 & 9 of the Rules 2002, has taken possession of the immovable property of the following borrower/co-borrower and since the said borrower/co-borrowers have failed to repay the outstanding dues of the Bank, the undersigned has decided to recover the bank's dues by effecting sale of secured asset as per scheduled declared in this notice.

Notice is hereby given to the public in general and borrower/co-borrower in particular, that the sale of immovable property will be done by way of inviting sealed tender on the date, time and venue as mentioned here under.

DESCRIPTION OF IMMOVABLE PROPERTY

Sr. No	Account No./Branch/Name of the Borrower/Co-Borrower	Description of Immovable Property	Amount of Secured Debts as per Demand Notice (Amount in Rs.)	Date & Time of Inspection	Date & Time of Opening of Bids	Reserve Price and Earnest Money Deposit (EMD) (Amount in Lakh)
1	102140080000086 & 102130060000047 / Ring Road, Surat Brach M/s. Flock Creation Private Ltd. (Borrower) / Mr. Kirtikumar Otamchand Doshi Mrs. Pragna Kirtikumar Doshi / Mr. Pramodkumar Gupta / Mr. Yash Kirtibhai Doshi / Mr. Harmil Jatinbhai Shah - respectively.	Registered Mortgage Charge on Flat No.201 & 202, 2nd Floor, Earth Apartment, Shree Niranjan Apartment Co-operative Housing Society Ltd., Ward No.2,Nondh No.1956-A, Above Raymond Showroom, Opp.Shakheshwar Complex, Sagrampura, Surat-395 002 owned by Mr. Kirtibhai O.Doshi and Mrs.Pragna K.Doshi	Rs.79,23,051.34 (Rs. Seventy Nine Lakh Twenty Three Thousand Fifty One & Ps. Thirty Four Only) together with future interest thereon at the rate of 11.50% p.a. compounded with monthly rest from 01.04.2021 and penal interest @2% p.a with costs, expenses etc.	20.03.2026 from 11.00 a.m. to 02.00 p.m.	30.03.2026 at 12.00 Noon	Rs.60.18 and Rs.6.02
2	102140110000407 / Ring Road, Surat Brach Mr.Mahesh Narendra Dekate (Borrower) / Mrs. Lataben Narendra Dekate (Co-Borrower)	Registered Mortgage charge on All that piece and parcels of property bearing Plot No.205 of the society known as "Swastik Residency" of which the plot Area admeasuring 56.52 sq.mtrs.and the undivided proportionate part in the land of the Society Road, C.O.P. Admeasuring 32.19 sq. mtrs., constituting of 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, Sub-District & Taluka Palsana, District Surat.	Rs.9,27,770.70 (Rupees Nine Lakh Twenty Seven Thousand Seven Hundred Sevety & Paise Seventy Only) together with future interest thereon at the rate of 11% p.a compounded on monthly rest w.e.f. 23.05.2023 and penal interest @2% p.a on simple rate of interest with cost & expenses etc.	18.03.2026 from 11.00 a.m. to 02.00 p.m.	30.03.2026 at 12.00 Noon	Rs.8.19 and Rs.0.82

Terms & Conditions:
1. The Bank intends to sell the immovable properties detailed above is "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS".
2. Interested parties may submit their tenders in a specified format, which will be available with the Bank during 18.03.2026 to 25.03.2026 (both days inclusive on any working day (except on Sunday, 2nd & 4th Saturday and public holidays). Tender Forms accompany by DD/PO payable to "Saraswat Co-Op. Bank Ltd." towards 10% of the reserve prices as Earnest Money Deposit (EMD).
3. Tender Forms in a sealed cover should be reached the undersigned at Saraswat Co-Op. Bank Ltd., Ring Road, Surat Branch, Annapurna Market, Kamela Darwaja, Ring Road, Surat City, Dist. – Surat, State –Gujarat - 395 003 on or before 27th day of March 2026 till 3.00 p.m. (only on working days). No offers/bids below reserve price shall be entertained.
4. EMD (Earnest Money Deposit) should be paid by DD or PO in the name of "Saraswat Co-Op. Bank Ltd." payable at Surat on or before the date of submission of tender. The EMD shall be refunded to unsuccessful bidder on the same day or next working day of opening of Tender/Bid. The EMD will not carry any interest.
5. Before submitting the Tender Forms, the tenderer should ascertain any encumbrances of other banks/financial institutions, govt. dues, water and electricity charges, society maintenance charges, local taxes, etc. on the property and will have to bear the same if any. Later on any complaint or any withdrawal shall not be entertained in this regard.
6. Along with the tender form the proposed bidder shall also attach his/her KYC documents such as identity proof and proof of residence such as copy of Aadhar Card and a copy of the PAN Card issued by the Income Tax Department.
7. The Authorised Officer/Bank is not bound to accept the highest offer or has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason for there. The borrower/co-borrower may bring prospective offerer and also remain present while opening the offers. Matching offers of the asset holder/borrower/co-borrower if received will have preference.
8. Conditional offer and/or without EMD offer as well as offers through agents will not be entertained.
9. On the date of opening of the tender, the Authorised Officer may permit inter-se amongst the bidders immediately. The bidder should improve their offer by Rs.1,000/- (Rupees One Thousand only) or in multiples of the same. In case all offers are rejected, the bank reserves the right either to hold negotiation or put auction with any of the tenderers or to sale property through private negotiations with any of the tenderers or other party/parties.
10. The successful bidder should deposit 25% of the amount of sale price after adjusting the Earnest Money Deposit (EMD) within 24 hours from the day of acceptance of highest bid price by the Authorised Officer in respect of sale. The balance 75% amount of the sale shall be paid by the successful bidder during banking hours on or before 15th day of confirmation of sale by the Authorised Officer. It may agree in wiring between the purchaser and secured creditor such extended period will not exceed three (03) months from the date of confirmation of sale done by the Authorised Officer. The highest bidder shall be declared to be the purchaser of the property mentioned herein provided he is legally qualified to bid. The sale price should be paid by **DD or PO in the name of "Saraswat Co-Op. Bank Ltd." payable at Surat.**
11. In default of payment of sale price or any part thereof within the period(s) mentioned hereinabove, the deposit(s) shall be forfeited and the property shall be resold and the defaulting purchaser shall forfeit all claims to the property or any of the sum for which it may be subsequently sold.
12. The successful bidder shall bear all stamp duty, registration fees, society transfer charges and incidental charges, etc. for getting the sale certificate registered. The original title deeds/physical possession of the property will be released to successful bidder on receipt of sale price in full and after registration of sale certificate. The Sale Certificate will be executed in favour of the auction purchaser only.
13. The description of the property furnished is totally base on available records with the Bank. The Authorised Officer or the Bank is not responsible for any other lacuna.
14. The terms and conditions laid down in the Tender/Bid documents shall be binding on the Tenderer.
15. The Bank has not authorised or employed any agent for dealing with the auction sale of above mentioned immovable property. Interested parties should directly contact the Bank. If anyone deals with any person claiming to be agent of the Bank, the same shall be at his/her own risk as to cost and consequences.

STATUTORY 30 DAYS SALE NOTICE UNDER SARFAESI ACT, 2002

This publication is also thirty (30) days' notice to the borrower/co-borrower/guarantors/mortgagors of said loan to pay the total outstanding dues before the last date of submission of tender/bid, failing which the secured assets will be auctioned and balance, if any, will be recovered with interest and cost from you.

Date : 25.02.2026 — **sd/-**
Place : Mumbai — **Senior Manager & Authorised Officer**
SARASWAT CO-OP. BANK LTD. (eNICBL)