

SVATANTRA MICRO HOUSING FINANCE CORPORATION LTD.				
Office No.1,2,3,4, Ground Floor, Pushpak CHS, Malaviya Road, Vile Parle (East), Mumbai 400 057. TEL- 18001234427 / 022 26101076-79				
APPENDIX IV [See Rule 8 (I)] POSSESSION NOTICE				
Whereas the undersigned being the Authorised Officer of the Svatanttra Micro Housing Finance Corporation Ltd (SMHFC) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 read with the Security Interest (Enforcement) Rules, 2002, issued a demand notice as mentioned below dated calling upon the Borrowers mentioned in tables to repay the amount mentioned in the notice with interest and expenses thereon within 60 days from the date of notice/date of receipt of the said notice.				
The borrowers having failed to repay the amount, notice is hereby given to the borrower/ guarantor/mortgagor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules.				
The borrower/ guarantor/mortgagor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Svatanttra Micro Housing Finance Corporation Ltd (SMHFC) for an amount as mentioned below with further interest & expenses thereon until full payment.				
S. No	Name of the Borrower(s)/ Guarantor (s)	Demand Notice Date Date of Possession	Amount Outstanding	Description of the Property
1	Mr. Chimanbhai Vaghela Mrs. Urmilaben Vaghela	16-06-2023 06-11-2023	Rs.3,08,597/- (Rs Three Lakh Eight Thousand Five Hundred Ninety Seven only)	Flat No. 209, J - Akruiti, Kesar City Near Kesar Sopan, Behind Zydus Research Centre, Sarkahje Bawla Highway, Moraiya - Changodar - 382213, District Ahmedabad
2	Mrs. Rinku Devi Mr. Umesh Ram	08-06-2023 06-11-2023	Rs.9,19,966/- (Rupees Nine Lakh Nineteen Thousand Nine Hundred Sixty Six only)	Flat No. B7-111, B 7 (Type B2), Aavaas - Phase I Survey Nos. 454 /1 & 454/2 /1 /P, Nr. Kesar City, B/h Zydus Research Center, Sarkhej Bawla Highway, Moraiya-Changodar - 382213
3	Mr. Bharatsinh Mandora Mrs. Rinkuben Mandora	08-08-2023 06-11-2023	Rs. 11,03,256/- (Rupees Eleven Lakh Three Hundred Two Hundred Fifty Six only)	Flat No. Plot No.C 31, Plot No.C 31, Samruddhi Bunglows Vibhag 3 Revenue Survey No. 533, 534/1, 539/2, 541+541/2 To 541/4 + 542, 544 + 2 + 3 + 4, At Dholka, Near Krishna Villa, Taluka - Dholka, District - Ahmedabad, Gujarat- 382225
4	Mrs. Meeta Upeshbhai Darji Mr. Upesh Vasantkumar Darji	07-07-2023 06-11-2023	Rs.14,78,364/- (Rs Fourteen Lakh Seventy Eight Thousand Three Hundred Sixty Four only)	Flat No. 403, 9/G, Aagam 99 Residency - Phase 2 Revenue Survey No. 1017, Near Sanand - Virangam Highway, Sachana, Taluka - Virangam, District - Ahmedabad - 382150
5	Mr. Ajaykumar Sorathiya Mrs. Sonalben Sorathiya Mrs. Gayatri Sagthiya Mr. Mithabhai Sorthiya	07-07-2023 06-11-2023	Rs.10,93,439/- (Rupees Ten Lakh Ninety Three Thousand Four Hundred Thirty Nine only)	Flat No. 304, Ganesh Residency, Ganesh Residency CTS No. 141/2/1, R.S. No. 3/B (P), At Sarkhej, Sarkhej Cross Road, Taluka - Vejalpur, District - Ahmedabad - 382210
6	Mrs. Shandhyasingh Rajput Mr. Dhibagsingh Rajput	07-07-2023 07-11-2023	Rs. 3,22,055 /- (Rupees Three Lakh Twenty Two Thousand Fifty Five only)	Flat No. 119, siddhant vihar, Siddhant Vihar Next To Vatva Devi Mata Mandir, Near to Om Shanti Nagar 3 Plus, Moje Vatva, Taluka Daskroi, Ahmedabad 382445
7	Mr. Kirit Parmar Mrs. Lalitaben Parmar	14-07-2023 07-11-2023	Rs. 1,01,343 /- (Rupees One Lakh One Thousand Three Hundred Forty Three only)	Flat No. EWS04-001-01-0109. 1, Amc - Ews 04 - Tp 102+110 - Nikol - Fp 90+131 EWS 04, TP 102+110 - Nikol, FP 90+131, Nr Abhilasha Residency, Rashpan Char Rastia, East Zone, Ahmedabad, 382350
8	Mrs. Pushpa Mr. Anil Kalulal Prajapat	07-07-2023 07-11-2023	Rs.3,09,342/- (Rs Three Lakh Nine Thousand Three Hundred Forty Two only)	Flat No. 402, A, Umang Vatva Ambika Mill Land, Nr Sadbhavna Cross Road, Nr Railway Station, GIDC, Vatva, Ahmedabad - 382445.
9	Mrs. Kamini Doshi Mr. Vaibhavbhai Doshi	07-07-2023 07-11-2023	Rs.15,50,186/- (Rupees Fifteen Lakh Fifty Thousand One Hundred Eighty Six only)	Flat No. 404, Aditya Block - R, India Colony - Aditya Amalgamated And Sub-divided Sub Plot No. 3 Under Sub Plot No. 3 And 4 Of F.P. No. (97+101+106)/2 And 105/1, T.P. Scheme No. 76, Survey No. 176/A, 177, 179, 196, Mehmdavad Road, Hathijan, Mehmdavad, Dist- Ahmedabad - 382445
10	Mr. Jagdish Teli Mrs. Laxmi Devi Teli	08-08-2023 07-11-2023	Rs. 23,55,943 /- (Rupees Twenty Three Lakh Fifty Five Thousand Nine Hundred Forty Three only)	Flat No. 202, C, Satkar Homes Revenue Survey No. 563/15, 563/19, T.P.S.No. 58, F.P.NO. 49/3, 45/4, At Vatva, Near Shree Ram Residency, Taluka- Ahmedabad City (East), District- Ahmedabad, Gujarat -382405
11	Mr. Vishalkumar Vishvakarma Mrs. Sarlaben Vishvakarma Mr. Ramnath Vishvakarma	08-08-2023 07-11-2023	Rs. 11,70,009 /- (Rupees Eleven Lakh Seventy Thousand Nine only)	Flat No. 602, A, Paarjat Vishwas R.S. No. 166, TP No - 129(Vatva-Aslali), FP No - 88, Vatva Gamdi Road, Near S P Ring Road, New Vatva, Ahmedabad, Gujarat. - 382440
12	Mr. Pradeep Kumar Gupta Mrs. Usha Agrawal	07-07-2023 07-11-2023	Rs. 35,46,969/- (Rs Thirty Five Lakh Forty Six Thousand Nine Hundred Sixty Nine only)	Flat No. 101, A-1, Aakruti Aangan Near Nariol - Aslali Highway, Behind Sunrise Hotel, Next To Umang Lambha, Vatva, Ahmedabad - 382440
13	Mrs. Rekha Suvrat Chakravati Mr. Tapan Dulal	07-07-2023 08-11-2023	Rs. 4,26,102 /- (Rs Four Lakh Twenty Six Thousand One Hundred Two only)	Flat No. 304, B4, Green City - Phase - 1 Block No. 1, Behind I.B.P. Petrol Pump, Science City-Bhadaj Road, Near Rakanpur Village, Kalol, Gandhinagar -382721.
14	Mr. Ashwinbhai Ramnikbhai Vadhaiya Mrs. Pritiben Asvinbhai Vadhaiya	08-06-2023 08-11-2023	Rs. 3,23,827 /- (Rupees Three Lakh Twenty Three Thousand Eight Hundred Twenty Seven only)	Flat No. B-603, B, Bmc - Ews 4 - T.p. 2/b - Fulisar - F.p. 36 T. P.Scheme No. 2/B, Fulisar, F. P. No. 36, Beside Kalyan Nagar, Behind Government Quarters, Opp. Sarkari Vasahat, Chitra, Bhavnagar - 364140

Date : 10/11/2023 (Sharik Saudagar) - Authorised Officer
Place : Gujarat For SVATANTRA MICRO HOUSING FINANCE CORPORATION LIMITED

RELiance COMMERCIAL FINANCE LIMITED				
Registered Office:- Reliance Commercial Finance Ltd., Ruby Tower, 11th floor, North West wing, Plot No.29, J.K Savant Marg, Dadar Mumbai 400 028. Branch Office:- Reliance Commercial Finance Ltd., C/o My Branch Services Private Limited, Sakar-2, Office No-703 & 704, Near Ellis Bridge Police Station, Ashram Road, Ahmedabad-380006				
POSSESSION NOTICE				
(As per Rule 8(1) of Security Interest (Enforcement) Rules, 2002)				
Whereas pursuant to the approved resolution plan of the Reliance Home Finance Limited. (RHFL) by its Lenders in terms of RBI Circular No. RBI/2018-19/23, DBR No. BP. BC. 4521.04, 04/8/2018-19 dated 7th June 2019 on Prudential Framework for Resolution of Stressed Assets, the order of Hon'ble Supreme Court of India dated March 3, 2023 and the Special Resolution passed by the Shareholders on March 25, 2023, RHFL has entered into the agreement to transfer its Business by way of a slump sale on a going concern basis, to Reliance Commercial Finance Limited (RCFL). And whereas all the rights and liabilities pertaining to the loan account (s) of the Borrower has/ have also been transferred to RCFL. And Whereas the undersigned being the Authorized Officer of Reliance Commercial Finance Ltd. under the Securitization, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 8 of the Security Interest (Enforcement) rules 2002, issued Demand Notices upon the Borrowers/Co-borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.				
The borrower/Co-borrowers having failed to repay the amount, notice is hereby given to the Borrower/Co-borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates.				
The Borrower/Co-borrowers 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 Reliance Commercial Finance Ltd.				
The Borrower/Co-borrowers/Mortgagor(s) attention is invited to the provision of Section 13(8) of the SARFAESI Act, in respect of time available, to redeem the secured assets.				
SL No.	Borrower/Co-Borrower Name & Address	Date & Amount mentioned as per Demand Notice	Date & Amount mentioned as per Possession Notice	Date of Possession
1.	1) KAMLESH RAMADHARBHAI PATEL [2]DORISHA KIRTIKUMAR VASANI Both Are Residing At D- 202 Atulam Apartment,Nr Torrent Power House Makarba Road, Makarba Ahmedabad Gujarat-380051.	21-08-2023 & Rs.40,55,811/- (Rupees Forty Lakh Fifty Five Thousand Eight Hundred Eleven Only) as on 9th August,2023	Rs.41,33,527/- (Rupees Forty One Lakh Thirty Three Thousand Five Hundred Twenty Seven Only) as on 7th November, 2023	8th November, 2023
Property Address of Secured Assets:- "All that piece or parcel of Unit No- 202 in Block-D (2 BHK) admeasuring about 1905 sq. fts. SBUP with proportionate undivided right in land measuring 35.235 sq. mts., inclusive of internal roads, common Units and common area of the said scheme on 2nd Floor [as per approved plan 1st Floor] in the scheme known as "ATULIYAM" constructed on land of bearing (1) Survey No. 16/21 admeasuring about 607 sq. mtrs (2) Survey No. 16/6 admeasuring about 1821 sq. mtrs (3) Survey No. 16/12 admeasuring about 708 sq. mtrs (4) Survey No. 16/15 admeasuring about 2630 sq. mtrs (5) Survey No. 16/16 paiki admeasuring about 506 sq. mtrs (6) Survey No. 16/17 admeasuring about 2125 sq. mtrs (7) Survey No. 16/19 paiki admeasuring about 607 sq. mtrs (8) Survey No. 16/21 admeasuring about 911 sq. mtrs (9) Survey No. 16/24 admeasuring about 607 sq. mtrs (10) Survey No. 16/27 admeasuring about 809 sq. mtrs (11) Survey No. 16/30 admeasuring about 708 sq. mtrs totally admeasuring about 12039 sq. mtrs, now given Final Plot No. 14 admeasuring about 7230 sq. mtrs of Draft Town Planning Scheme No. 84/A situate, lying and being at Moje Makarba, Taluka City, in the Registration District of Ahmedabad and Sub District of Ahmedabad-4 (Paldi) AND Non-Agricultural land bearing Survey No. 16/25 admeasuring about 1315 sq. mtrs, now given Final Plot No. 31 of Draft Town Planning Scheme No. 84/A admeasuring about 789 sq. mtrs situate, lying and being at Moje Makarba, Taluka City, in the Registration District of Ahmedabad and Sub District of Ahmedabad-4 (Paldi) both Final Plot totally admeasuring area 8019 sq. mtrs hereinafter referred to as "the said total lands"."				
Dated: 09th November, 2023				Sd/- Authorised Officer
Place: AHMEDABAD				Reliance Commercial Finance Limited.

MUTHOOT HOUSING FINANCE COMPANY LIMITED

Registered Office: TC No.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034,
CIN No - U65922KL2010PLC025624 Corporate Office: 12/A 01, 13th Floor, Parinee Crescenzo, Plot No. C38 & C39,
Bandra Kurla Complex-e block (East), Mumbai-400051 TEL. No. 022-62728517, Authorised Officer
Email Id: authorised.officer@muthoot.com,
Contact Person:- Vimal R Gandhi - 9924141996, Amrendra Bahadur Singh - 9537621311.

PUBLIC NOTICE – AUCTION CUM SALE OF PROPERTY

Sale Of Immovable Assets Under Securitization And Reconstruction Of Financial Assets & Enforcement Of Security Interest Act, 2002

In exercise of powers conferred in the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, the Authorized Officer of the Muthoot Housing Finance Company Ltd., (hereinafter referred to as the "Company") has taken the possession of under mentioned properties (hereinafter referred to as "Secured Assets") and held as security in respect of HOUSING Loan facilities granted to below mentioned customers (hereinafter referred to as "Borrowers") and further it has been decided to sell the Secured Asset on "As is where is", "As is what is", "As is what is", "whatever there is" and "no recourse" basis/conditions by inviting sealed tenders from public in respect of the secured debt amounting to amount in below with further interest and expenses thereon till final payment of the overdue from Borrowers.

Sr. No	Name of Borrower/s & LAN	Possession Type & Date	Total O/s Amount (Rs.) Future Interest Applicable	Reserve Price	EMD
1	LAN No.: 16100073951 1. Rammurat Ramjor Varma, 2. Manjuben Rammurat Varma	Physical Possession - 18-August-2023	Rs.7,94,660.14/- as on 09-November-2023	Rs. 7,00,000/-	Rs. 70,000/-

Description of Secured Asset(s) /Immovable Property (ies) - ALL THE PIECE & PARCEL OF IMMOVABLE PROPERTY BEARING PLOT NO.34 ADMEASURING 78.00 SQ.YARD I.E 65.01 SQ.MTS, ALONG WITH 9.75 SQ.MTS, UNDIVIDED SHARE IN THE ROAD & COP IN "SHREE SHIV VILLA RESIDENCY PART-1", SITUATE AT REVENUE SURVEY NO.188/2, BLOCK NO.179-B, OF MOJE VILLAGE DASTAN, TAL:PALSAANA, DIST:SURAT -394315. BOUNDED BY: EAST: ROAD, WEST: PLOT NO 35, NORTH: PLOT NO 33, SOUTH: ROAD

2	LAN No.: 16100074333 1. Rajesh Sheshrao Handage, 2. Sunanda Rajesh Handage	Physical Possession - 22-June-2023	Rs.8,17,232.87 /- as on 09-November-2023	Rs. 6,50,000/-	Rs. 65,000/-
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Description of Secured Asset(s) /Immovable Property (ies) - ALL THE PIECE & PARCEL OF IMMOVABLE PROPERTY BEARING FLAT NO.4 ON THE GROUND FLOOR ADMEASURING 658.85 SQ.FEET I.E 61.23 SQ.MTS, SUPER BUILT UP AREA & 362.37 SQ.FEET I.E 33.68 SQ.MTS BUILT UP AREA, ALONG WITH 10.10 SQ.MTS UNDIVIDED SHARE IN THE LAND OF " RADHE RESIDENCY OF ARADHANA LAKE TOWN PART-2" SITUATE AT BLOCK NO.3 & 5, 6, 7, 8, 9, 10, 12, 19, 362, NEW BLOCK NO.3 ADMEASURING 53988 SQ.MTS, PAKI PLOT NO. 760 AS PER KP BLOCK NO.3/760 ADMEASURING 398.91 SQ.MTS, OF MOJE VILLAGE JOLWATA: PALSANA, DIST: SURAT. - 394327 BOUNDED BY: EAST: SOCIETY BOUNDARY, WEST: SOCIETY INTERNAL ROAD, NORTH: SOCIETY BOUNDARY, SOUTH: SOCIETY INTERNAL ROAD

3	LAN No.: 11154080558 1. Jayram Mohanlal Prajapati, 2. Vidha Devi Jayram Prajapati Alias Vidhya Devi Jayram Prajapati	Physical Possession - 22-August-2022	Rs.18,22,646.43/- as on 09-November-2023	Rs. 8,10,000/-	Rs. 81,000/-
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Description of Secured Asset(s) /Immovable Property (ies) - ALL THAT PART AND PARCEL OF PROPERTY BEING FLAT NO.G-03 ADMEASURING ABOUT 685.00 SQ.FTS.EQUIVALENT TO 63.63 SQ.MTRS. SUPER BUILT UP AREA, SITUATED ON THE GROUND FLOOR OF THE BUILDING KNOWN AS "VAIBHAV LAXMI PALACE" CONSTRUCTED ON THE N.A LAND BEARING SURVEY NO.26/PAIKEE 1 PLOT NO. 30, 36, 37, 38 ADMEASURING ABOUT 1444.00 SQ.MTRS., SITUATED AT CHHARWADA, TAL.VAPI, DIST.VALSAD. BOUNDED BY: EAST: SHOP NO.16 AND 17, WEST: FLAT NO.G-02, NORTH: OPEN SPACE, SOUTH: PARKING

Inspection Date & Time: 20-November-2023 & 21-November-2023 at 10.00 AM to 05.00 PM
Auction Date: 29-November-2023 10.00 AM to 03.00 PM & Last date for Submission of Bid: 28-November-2023
Place of Sale: 2-653/2-3, Mota Dastur Mohallo, Behind Kotak Mahindra Bank, Rushamtapura, Udhana Darwaja, Surat, Gujarat-395002.

Intending bidders may inspect the properties on the date and time as mentioned above.
Terms & Conditions of public auction:-
1) Sale is strictly subject to the terms and conditions mentioned hereunder as per extant guidelines under SARFAESI Act, 2002 & also the terms and condition mentioned in the offer/ tender document to be submitted by the intending bidders 2)The property will be sold on "As is where is" and "As is what is" "whatever there is" and "no recourse" condition, including encumbrances, if any. 3)The properties under auction can be inspected on the date & time specified above. For any queries with regards to inspection of properties or submission of tenders, kindly establish contact to The Authorised Officers at respective locations on above mention contact numbers. The interested buyers may send their offers for the above property in a sealed cover along with **Demand Draft** payable at Mumbai favoring "Muthoot Housing Finance Company Limited", towards earnest money deposit (EMD) 10% of Reserve Price. 4)Along with offer documents, the intending bidder shall also attach a copy of the PAN card issued by the Income Tax department and bidder's identity proof and the proof of residence such as copy of the Passport, Election Commission Card, Ration Card, Driving license etc 5)In no eventually the property would be sold below the reserve price. 6)The bidders present in the auction would be allowed to increase their offer multiples of Rs. 10000/- in addition to Reserve Price fixed. 7)All dues and outgoings, i.e., Municipal taxes, Maintenance / Society Charges, Electricity and water taxes on any other dues including Stamp Duty, Registration charges, Transfer charges and any other expenses and charges in respect of the registration of the Sale Certificate in respect of the said properties shall be paid by the successful bidder/purchaser. 8)The successful bidder/purchaser shall have to pay 25% of the final bid amount (after adjusting 10% of the E.M.D, already paid) within next working days from the acceptance of the offer by the Authorized Officer in respect of the sale, failing which, the earnest money deposit will be forfeited. 9)The balance 75% of the Sale price shall have to be paid within 15 days of conveying the confirmation of the sale to the successful Purchaser by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. 10) The Authorized Officer reserves his right to vary any of the terms and condition of this notice for sale without prior notice, at his discretion. 11)The Authorized Officer reserves the right to reject any/all bids without assigning any reason. All the bids received from the prospective bidders shall be returned to them without any liability / claim against M/s Muthoot Housing Finance Company Ltd. 12)The borrower's attention is invited to the provisions of sub section 8 of section 13, of the SARFAESI Act, in respect of time available, to redeem the secured asset. 13)Public in general and borrower(s)/ mortgagor(s) in particular please take notice that if in case auction scheduled herein fails for any reason whatsoever then secured creditor may enforce security interest by way of sale through private treaty. The borrower(s)/guarantor(s)/mortgagor(s) are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 8(6) & 9 of The Security Interest (Enforcement) Rules of SARFAESI ACT. Borrower/s are also requested to remove their uncharged belongings from the property within 15 days' time else it will be removed from property on their risk and cost.

Place: Gujarat, Date: 10-November-2023
Sd/- Authorised Officer - For Muthoot Housing Finance Company Limited

यूनियन बैंक ऑफ इंडिया Union Bank of India		Regional Office - Anand : 2 nd Floor, Maruti Solars, Near Madhubhan Resort, Anand - Sojitra Road, Anand - 388001.
[See Rule 8(1)] POSSESSION NOTICE [For Immovable Property]		
Whereas, The undersigned being the Authorised Officer of Union Bank of India, Anand-1 Branch under the Securitisation and Reconstruction of Financial Assets and Enforcement Security Interest (Second) Act, 2002 (Act No. 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 19.08.2023 calling upon the borrower M/s. Pankaj Kapad Bhandar Prop. Satpal Singh Bhojaram Bhatia to repay the amount mentioned in the notice being Rs. 7,60,074.12 (Rupees Seven Lakhs Sixty Thousand Seventy Four and Paise Twelve Only) 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 Section 13(4) of the said Act read with rule 8 of the said rules on this 08th day of November of the year 2023 .		
The Borrower 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 Union Bank of India, Anand-1 Branch for an amount Rs. 7,60,074.12 and interest thereon.		
The Borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available to the borrower to redeem the secured assets.		
DESCRIPTION OF THE IMMOVABLE PROPERTY		
All that part of the property consisting of R.S. No. 1939/1, 1939/2, T.P.S. No. 4, F.P. No. 256 Paiki, Sub Plot No. 4, Flat No. G1 , Ground Floor, adm. 83.61 Sq. Mt., Kunj Apartment, Anand-Mangal Lane, Mangalpara Road, Ganesh Crossing, Anand. Bounded by :- East : Leaving space margin F P No. 255, West : Parking, North : Leaving space margin F P No. 256, South : Leaving space margin F P No. 257 & 260.		
Date : 08.11.2023, Place : Anand Authorised Officer, Union Bank of India		

SOUTH INDIAN Bank		Regional Office, Ahmedabad : The South Indian Bank Ltd., Regional Office, Ahmedabad : 4th Floor, Sakar VII, Nehru Bridge Jn. Ashram Rd. Navrangpura, Ahmedabad, Gujarat-380009 Tel/Fax No. 079 - 2658 5600, 5700 E-Mail: ro1018@siib.co.in
RO-AHM/0777/SH/SAR/SALE/68/2023-24, Date : 07.11.2023 APPENDIX- IV-A[See proviso to rule 8 (6)]		
TENDER CUM AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES A/c: M/s. Neema Fashion (Prop. :- Mr. Manoj Kanhaiyalal Sharma), Branch: Maninagar		
Tender Cum 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 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 South Indian Bank Ltd. Branch - Maninagar (Secured Creditor), the Physical Possession of which has been taken on 29.10.2023 by the Authorised Officer of The South Indian Bank Limited, Regional Office, Ahmedabad (Secured Creditor), will be sold on " As is where is ", " As is what is ", and " Whatever there is " (with respect to the lie, nature and physical status of the secured asset/s) on 16.12.2023 at 12.00 PM (Date of sale) at The South Indian Bank Ltd. Branch Maninagar, Shiveep Building, Near BRTS Stand, Opp. Maninagar Railway Station, Maninagar, Ahmedabad - 380008 (Place of Sale), for recovery of an amount of Rs. 2,78,42,205.02 (Rupees Two Crores Seventy Eight Lacs Forty Two Thousand Two Hundred Five and Two Paise Only) as on 06.11.2023 dates, in the account M/s. Neema Fashion (Proprietor - Mr. Manoj Kanhaiyalal Sharma) with Branch - Maninagar of the bank with further interest, penal interest and costs, subject to The South Indian Bank Limited, Branch Maninagar along with further interests, costs & expenses (Secured Creditor) from Borrower [1], Mr. Manoj Kanhaiyalal Sharma (Proprietor) - M/s Neema Fashion , 205, Shiveep Avenue, Ahmedabad, Gujarat - 382443 Also at B-42, Rajratna Bunglows Ghodasar, Nr. M B Patel Farm House, Ahmedabad - 380050 Also at B-77, Upasana Rajbaj Society, Ghodasar Canal Road, Ahmedabad - 380050 and Guarantor [2] Mrs. Sarojben Sharma @ Sarojidevi Sharma @ Sharma Sarojidevi Kanhaiyalal at 205, Shiveep Avenue, Ahmedabad, Gujarat - 382443 Also at B-42, Rajratna Bunglows Ghodasar, Nr. M B Patel Farm House, Ahmedabad - 380050 Also at B-77, Upasana Rajbaj Society, Ghodasar Canal Road, Ahmedabad - 380050 and [3] Mrs. Vimala Sharma at 205, Shiveep Avenue, Ahmedabad, Gujarat - 382443 Also at B-42, Rajratna Bunglows Ghodasar, Nr. M B Patel Farm House, Ahmedabad - 380050 Also at B-77, Upasana Rajbaj Society, Ghodasar Canal Road, Ahmedabad - 380050.		
The Reserve Price will be Rs. 1,31,00,000/- (Rupees One Crore Thirteen One lakh), and the Earnest Money Deposit will be Rs. 13,10,000/- (Rupees Thirteen Lakh Ten Thousand Only)		
(Name of Property Owner :- Mr. Manoj Kanhaiyalal Sharma and Sarojben Sharma) Description of Property :- All that part and parcel of land admeasuring 194.82 Sq. mt. along with Building thereon bearing no. B-42 along with all other constructions, improvements, easementary rights existing and appurtenant thereon in the society known as "Rajratna (Ghodasar) Co. Op. Housing Society Ltd." Situated on land bearing Sy No. 58, 61, 62 Paiki F.P. No. 126 of TPS No. 45, Near M B Patel Farm, Ghodasar Village, Taluka City, now Maninagar, Ahmedabad District and owned by Manoj Kanhaiyalal Sharma and Sarojben Sharma morefully described in Sale Deed no. 6606/2006 dated 04-12-2006 of Sub Registrar Office (Ahmedabad - 5 (NRL) and Bounded by :- North : Road, South : Final Plot No. 125 (Chandan Society), East : Road, West : Unit No. B-41, (Encumbrances Known to Bank :- Nil)		
For detailed terms and conditions of the sale, please refer to the link provided in South Indian Bank Ltd. (Secured Creditor) website i.e. www.southindianbank.com Date : 07.11.2023 Sd/-, Authorised Officer Place : Ahmedabad The South Indian Bank Ltd.		



बैंक ऑफ बड़ोदा

Bank of Baroda



DOLATPARA BRANCH :

Dolatpara, Junagadh - 362 037

Ph. No. 0285-2660402

Date : 17.10.2023

NOTICE TO BORROWER

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

To,

Mr.Zabak Tarmahmad Noyda

Saragwada, Near Gurukrupa Provision Store, Dharoji Road, Junagadh,

Gujarat - 362037

Dear Sirs,

Re: Credit facilities with our DOLATPARA BRANCH

1. We Refer to Letter No. NIL Dated 02-02-2012 conveying sanction of various Credit Facilities and the terms of sanction. Pursuant to the above sanction, you have availed and started utilizing the Credit Facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature and Type of Facility	Limit Rs. In lakhs	Rate of Interest (At Present)	O/s as on 17/10-2023. (Inclusive of interest up to 12-05-2023)
Term Loan (Housing)	4.00	9.80% p.a with Monthly Rest	Rs. 29,59,093.21/- plus unapplied interest and other applicable charges

Security agreement with brief description of securities
(please mention the details of security agreements and details of mortgaged property including total area and boundaries)

All That Piece and Parcel of Immovable Property Namely Gamtal Plot admeasuring Sq. Mtrs. 41.83 and construction thereon built up area Sq. Mtrs 33.44 situated at Saragwada within limits of Junagadh Municipal corporation, Junagadh owned by Mr. Zabak Tarmahmad Noyda. Bounded as under : East : Road, West : Naveru, North : Property of Abu Tarmamad, South : Open space.

2. In the Letter of acknowledgement of debt Dated 10.01.2021 you have acknowledged your liability to the Bank to the tune of Rs. 3,22,156.21/- as on 10.01.2021 (date). The out standings stated above include further drawings and interest upto 12.05.2023 (date). Other charges debited to the account.

3. As you are aware, you have committed defaults in payment of interest on above loans / outstanding for the quarter ended Sept, 2022. You have also defaulted in payment of instalments of term loan/demand loans which have fallen due for payment on 30.09.2022 and thereafter.

4. Consequently upon the defaults committed by you, your loan account has been classified as non-performing asset on 05-12-2022 (mention date of classification as NPA) in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.

5. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating Rs. 2,59,093.21/- plus interest and other applicable charges as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.

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

7. We invite your attention to sub-section 13 of section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business),without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13 (13) of the said Act, is an offence punishable under section 29 of the Act.

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

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

Yours faithfully,

Chief Manager & Authorised Officer, Bank of Baroda

