

JANA SMALL FINANCE BANK

(A scheduled commercial bank)

NOTICE OF SALE THROUGH PRIVATE TREATY

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangala Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.

SALE OF IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002. (SARFAESI ACT)

The undersigned as Authorized Officer of Jana Small Finance Bank Ltd., has taken over Physical Possession of the schedule property under the SARFAESI Act. The Authorized Officer of Jana Small Finance Bank Ltd., had already conducted multiple public auctions for selling the property, but they turned out to be unsuccessful as no bids were received. Hence please be informed that if the total outstanding dues in the aforesaid loan account are not paid within Fifteen (15) Days from the date of this publication of this notice, then the Authorized officer will proceed for sale via private treaty of the property as stated below. Public at large is informed that the secured property as mentioned in the Schedule are available for sale through Private Treaty, as per the terms agreeable to the Bank for realization of Bank's dues on "AS IS WHERE IS" and "AS IS WHAT IS BASIS".

Standard terms & conditions for sale of property through Private Treaty are as under:

1. Sale through Private Treaty will be on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".
2. The purchaser will be required to deposit 25% of the sale consideration on the next working day of receipt of Bank's acceptance of offer for purchase of property and the remaining amount within 15 days thereafter.
3. The purchaser has to deposit 10% of the offered amount along with application which will be adjusted against 25% of the deposit to be made as per clause (2) above.
4. Failure to remit the amount as required under clause (2) above, will cause forfeiture of amount already paid including 10% of the amount paid along with application.
5. In case of non-acceptance of offer of purchase by the Bank, the amount of 10% paid along with the application will be refunded without any interest.
6. The purchaser should conduct due diligence on all aspects related to the property (under sale through private treaty) to his satisfaction. The purchaser shall not be entitled to make any claim against the Authorized Officer / Secured Creditor in this regard at a later date.
7. The Bank reserves the right to reject any offer of purchase without assigning any reason.
8. In case of more than one offer, the Bank will accept the highest offer.
9. The interested parties may contact the Authorized Officer for further details / clarifications and for submitting their application.
10. The purchaser has to bear all stamp duty, registration fee, and other expenses, taxes, duties, society dues in respect of purchase of the property.
11. Sale shall be in accordance with the provisions of SARFAESI Act / Rules.

SCHEDULE

Sr. No.	Loan Account Number	Name of Borrower/ Co-borrowers	Amount as per 13(2) Demand Notice under SARFAESI Act.	Reserve Price for Private Treaty
1	31529420002166	1) Chandegara Navinbhai Naranbhai, 2) Chandegara Harshaben Navinbhai	Rs.10,35,312.00 (Ten Lac Thirty Five Thousand Three Hundred Twelve Rupees Only) as of 09/01/2022	Rs.5,00,00/- (Rupees Five Lakh Only)

Details of Secured Assets: All that piece and parcel of immovable Property of a Residential House constructed on the land of Plot No.64/1 paiki land admeasuring 50-12 Sq.mtrs. (Known as Sub Plot No.64/B of R.S.No.23/1 land admeasuring ac.4-21 gunthas of shapur, known as "Chandan Park", Tal. Vathali, Dist. Junagadh. Bounded by: East: Adj. 6-00 mts. wide road, West: Adj. Property of Plot No.27/1 Paiki, North: Adj. Property of Sub Plot No.63/D and 64/A, South: Adj. Property of Sub Plot No.64/C and 65/A.

2 34269420000929 | 1) Vyas Nayan, 2) Vyas Jayshriben, 3) Vyas Mahesh | Rs.15,52,879.40 (Fifteen Lacs Fifty Two Thousand Eight Hundred Seventy Nine Rupees Forty Paise) as of 07/08/2022 | Rs.9,75,00/- (Rupees Nine Lakh Seventy Five Thousand Only) |

Details of Secured Assets: All that piece and parcel of immovable Residential Property of Flat No.405 of Block No.9 on 4th Floor, admeasuring about 75 Sq.yards, super built up area in 34.48 Sq.mtrs. carpet construction area and undivided share 14 Sq.mtrs., in the scheme known as "DEVANANDAN SANKALP CITY" situated at Mouje Hanspura, Tal. Asarwa, Dist. Ahmedabad in the land bearing Block No.75 paiki 1 of T.P. Scheme No.121 of F.P.No.114 in the Registration Sub-District & District of Ahmedabad-6 (Naroda).

3 30979420000447 | 1) Panchal Anilkumar, 2) Panchal Chandrikaben | Rs.16,06,691.00 (Sixteen Lakh Six Thousand Six Hundred Ninety One Rupees Only) as of 10/04/2023 | Rs.9,75,00/- (Rupees Nine Lakh Seventy Five Thousand Only) |

Details of Secured Assets: All that piece and parcel of immovable property being Flat No.M-706, in Block-M, on 7th Floor, admeasuring 77 Sq.yards i.e. 35.77 Sq.mtrs. Super Built up area, together with undivided rights in land admeasuring 14 Sq.mtrs. in the scheme known as "DEVANANDAN SANKALP CITY" situated at Mouje Hanspura, Tal. Asarwa, Dist. Ahmedabad in the land bearing Block No.75 paiki 1 of T.P. Scheme No.121 of F.P.No.114 in the Registration Sub-District & District of Ahmedabad-6 (Naroda).

The aforesaid Borrower's Co-borrower's attention is invited to provisions of section 13(8) of SARFAESI Act for redemption of secured assets mentioned hereinabove by tendering the aforementioned outstanding dues together with all costs, charges and expenses incurred by the bank before the sale of secured assets.

Correspondence Address: Mr. Pratikbhai Soni (Mob. No.9974690765), email: pratikbhai.soni@janabank.com, Mr. Ranjan Naik (Mob. No.9590858249), email: ranjan.naik@janabank.com. Jana Small Finance Bank Limited, (formerly known as Ms. Janalakshmi Financial Services Pvt. Ltd.), having Office Ground Floor, 2nd Floor, Shangrila Arcade, Above Saraswat Bank, 100 Feet Anand Nagar Road, Shyamal, Ahmedabad, Gujarat-380015.

Date: 29.03.2024, Place: Gujarat Sd/- Authorized Officer, Jana Small Finance Bank Limited

JANA SMALL FINANCE BANK

(A scheduled commercial bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangala Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.

Regional Branch Office: Ground Floor, 208 to 213, 2nd Floor, Shangrila Arcade, Above Saraswat Bank, 100 Feet Anand Nagar Road, Shyamal, Ahmedabad, Gujarat-380015.

Notice of intention to sell under Rule 3(3) & (5) of Security Interest Enforcement rules R/W Section 13 (8) of SARFAESI Act, 2002.

Whereas you the below mentioned Borrowers, Co-Borrowers, Guarantor and Mortgagors at Column No.2 have availed loans from Jana Small Finance Bank Limited, by mortgaging your immovable properties. Consequently to default committed by you all, your loan account has been classified as Non-Performing Asset, whereas Jana Small Finance Bank Limited being a secured creditor under the Act, and in exercise of the powers conferred under section 13(2) of the said Act read with rule 2 of Security Interest (Enforcement) Rules 2002, issued Demands notice calling upon the Borrower/s, Co-Borrower/s, Guarantor/s, Mortgagors as mentioned in column No.3 to repay the amount mentioned in the notices with future interest thereon within 60 days from the date of service of notice. That upon failure on the part of the Borrower/ Co-borrower/ Guarantor/ Mortgagor in repaying the loan. The undersigned authorized officer of Jana Small Finance Bank Limited has taken possession of the following property mentioned below by exercising of powers conferred under section 13(4) of the SARFAESI ACT on as mentioned in Column No.4. The Borrower/ Co-Borrower/ Guarantor/ Mortgagor in particular are informed and called upon to repay the outstanding balance as mentioned in Column No.5 within 30 days from the date of this notice.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Current Outstanding balance as on 25.03.2024
1	31529420002459	1) Panikhanji Sanjaykumar Popatbhai, 2) Panikhanji Madhavaben Sanjaykumar	24.07.2023	26.01.2024	Rs.17,34,532.00 (Rupees Seventeen Lakh Thirty Four Thousand Five Hundred Thirty Two Only)

Details of Secured Asset: Immovable Property of a Block/ Flat No.C/1 built up area admeasuring 53-11 Sq.mtrs., situated on the Third Floor of an Apartment named "KRISHNA APARTMENT", constructed on the land of C.S. No.169 of C.S. Shit No.64 Total land admeasuring 295-43 Sq.mtrs., of Lekh No.153 of Manavadar, Ta. Manavadar, Dist. Junagadh. Boundaries of the said Property are as under: Boundaries by: East: Adj. Property of Sundarji Naran Mashru, West: Adj. Block No.C/2, North: Adj. Road, South: Adj. Flat No.C/6.

2 31029610000363 | 1) Suresh Kumar, 2) Vimaladevi Sureshkumar Varma | 22.12.2023 | 06.03.2024 | Rs.9,13,670.00 (Rupees Nine Lakh Thirteen Thousand Six Hundred Seventy Only) |

Details of Secured Asset: All that piece & parcel of immovable Property of Plot No.68 admeasuring admeasuring 40.15 Sq.mtrs., Built up area, along with proportionate Undivided Share in Road & COP admeasuring 33.18 Sq.mtrs., "NILKANTH VILLA", developed upon land situated in State Gujarat, District Surat, Sub-District & Taluka Mangrol, Moje Village Kunvarda, bearing Revenue Survey No.348 Paikke, 350/2, 351, Block No.327/A admeasuring 8100 Sq.mtrs., for Residential Purpose N.A. Land Paikke. **Boundaries by:** East: Plot No.59, West: Society Road, North: Plot No.69, South: Plot No.67.

3 45259420004397 | 1) Ramgopal Singh, 2) Afreen Nikki Kumar | 28.11.2023 | 05.02.2024 | Rs.8,71,412.50 (Rupees Eight Lakh Seventy One Thousand Four Hundred Twelve and Five Paisa Only) |

Details of Secured Asset: All that piece & parcel of the immovable Property Flat No.101 1st Floor admeasuring 565 Sq.feet., i.e. 52.48 Sq.mtrs., Super Built up are, & 311 Fts. i.e. 28.89 Sq.mtrs., Built up area, along with 8.00 Sq.mtrs., undivided share in the land of "VIBHAVI LAXMI RESIDENCY" Situated at Revenue Survey No.1021/1, 102/2, Block No.104, 105 Paiki Plot No.113 to 116 Totally admeasuring 360.29 Sq.mtrs., of Moje Village Kadodara, Ta. Palsana, Dist. Surat. **Boundaries by:** East: Adj. Apartment Wall, West: Adj. Passage, North: Adj. Flat No.102, South: Adj. Lift & Passage.

4 45259420005387 | 1) Ramvirkish, 2) Arti Verma | 28.12.2023 | 05.03.2024 | Rs.10,02,576.00 (Rupees Ten Lakh Two Thousand Five Hundred Seventy Six Only) |

Details of Secured Asset: All that piece and parcel of non agricultural Plot of land in Moje Tatthiaya, laying being land bearing Block No.284, R.S.No.359/1, 360, 361/2018, admeasuring 33059.00 Sq.mtrs., known as "GOKULDHAR RESIDENCY", Paikki as per Sanction Plot No.271, as per Place Plot No.264, K.J.P. Admeasuring 40.18 Sq.mtrs., as per Place admeasuring 40.13 Sq.mtrs., C.O.P. Road & Undivided Share of Land admeasuring 24.97 Sq.mtrs., at Registration District & Sub-District Palsana District Surat. **Boundaries by:** East: Plot No.335, West: Society Road, North: Plot No.263, South: Plot No.265.

5 45249420004126 | 1) Sakuben Chandrakant Shinde, 2) Chadrakant Ramchandra Shinde | 26.12.2023 | 05.03.2024 | Rs.3,24,854.50 (Rupees Three Lakh Twenty Four Thousand Eight Hundred Fifty Four and Fifty Paise Only) |

Details of Secured Asset: All that piece and parcel of the immovable property bearing Flat No.105, admeasuring 332.30 sq.ft., i.e. 30.88 sq.mtrs., Super Built up Area, & 219.08 sq.ft., i.e. 20.36 sq.mtrs., Built up Area, on the 1st Floor of "Shree Nilkanth Palace" along with undivided share in the land underneath the said building Constructed on the Plot No.223, 233, 234 & 235 totally admeasuring 270.08 sq.yard, i.e. 225.63 sq.mtrs., of "Sardarshin Residency" Situated on the non agricultural land bearing Revenue Survey No.93/1, Block No.121, admeasuring 2.6-36.03 sq.mtrs., of Moje Village Bagumara, Sub-District & Taluka Palsana, District Surat. **Boundaries by:** East: Adj. Apartment Wall, West: Adj. Society Internal Road, North: Adj. Road, South: Adj. Plot No.236.

6 45249420002808 | 1) Vinod Gupta, 2) Mithesh Gupta | 28.11.2023 | 05.02.2024 | Rs.7,94,395.00 (Rupees Seven Lakh Ninety Four Thousand Three Hundred Ninety Five Only) |

Details of Secured Asset: All that piece and parcel of the immovable Property Flat No.109, on the 1st Floor, admeasuring 31.77 Sq.mtrs., Built up area, along with 16.75 Sq.mtrs., Undivided Proportionate share in the land of Road & C.O.P. in "RAJARAMJI RESIDENCY". Situated on the non-agriculture land bearing Old Block No.569 Paikke 18, 19, 20, New Block No.786, 787 & 789, totally admeasuring 356.91 Sq.mtrs., of Moje Village Umbil, Taluka Kamrej, District Surat. **Boundaries by:** East: Adj. Flat No.110, West: Adj. Flat No.108, North: Adj. O.T.S., South: Adj. Flat No.102.

7 45259420003000 | 1) Dhiraj Kumar, 2) Sudha Kumari | 10.08.2023 | 19.10.2023 | Rs.8,46,042.14 (Rupees Eight Lakh Forty Six Thousand Four Hundred Fourteen Paise Only) |

Details of Secured Asset: Non agricultural Plot of land in Moje Bagumara, lying being land bearing Block No.91, "BANSI PARK", Paikki Plot No.13 to 17, known as "HARIKRUSHNA RESIDENCY", Paikki Building No.A/206, Super Built up Area admeasuring 580.00 Sq.ft., Built up area admeasuring 29.65 Sq.mtrs., i.e. 319 Sq.ft., along with Undivided Share of land admeasuring at Sub-Dist. Palsana Dist. Surat. **Boundaries by:** North: Ladder & Flat No.201, South: Flat No.205, East: Passage & Shop No.203, West: Passage & Building-B.

8 45259420005335 | 1) Jayprakash Dubey, 2) Rinki Dubey | 22.12.2023 | 05.03.2024 | Rs.8,10,667.00 (Rupees Eight Lakh Ten Thousand Six Hundred Sixty Seven Only) |

Details of Secured Asset: All that piece and parcel of Non agricultural Plot of land in Moje Bagumara, lying being land bearing R.S. No.113/Paikki 1 & 113/Paikki 2, admeasuring 10962.00 Sq.mtrs., & admeasuring 10724.00 Sq.mtrs., Total admeasuring 21686.00 Sq.mtrs., known as "SUCHI ENCLAVE", Paikki Plot No.3 admeasuring 457.12 Sq.mtrs., known as "SAI RESIDENCY", Paikki Second Floor, Flat No.204, Super Built up Area admeasuring 53.53 Sq.mtrs., i.e. 576.00 Sq.ft., Built up Area admeasuring 28.99 Sq.mtrs., i.e. 312 Sq.ft., at Registration District & Sub-District Palsana District Surat. **Boundaries by:** East: Road, West: Boundary, North: Plot No.4, South: Road.

9 30719610000331 | 1) Ladukishwar Swain, 2) Puspanjali Swain | 22.12.2023 | 06.03.2024 | Rs.7,70,419.62 (Rupees Seven Lakh Seventy Four Thousand Four Hundred Nineteen and Sixty Two Paisa Only) |

Details of Secured Asset: All that piece and parcel of immovable Property bearing Plot No.36 admeasuring 12*36 Ft i.e. 48.05 Sq.yard, i.e. 40.18 Sq.mtrs., in the society which is known as "RADHA SWAMI RESIDENCY", lying being land bearing Block No.5, Nodh No.1124, Ground Floor, Under Staircase, admeasuring 18.06 Sq.mtrs., Construction area, in the scheme of "PARVATI SADAN", situated at Haripura, Nandura, Registration Sub-District Surat City (Chorayi) and District Surat.

Please note Borrower/ Co-Borrower/ Guarantor/ Mortgagor are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses within 30 days from the date of publication of this notice, failing which the above secured assets will be brought for sale by the authorised officer by exercising the powers conferred under Rule 8(6) & Rule 9 of the Security Interest Enforcement rules 2002.

Date: 29.03.2024, Place: Gujarat Sd/- Authorized Officer, For Jana Small Finance Bank Limited

YES BANK

Branch Office - YES BANK Limited, Reach Capital, 10th Floor, WTC, Udyog Marg, Lower Parel, Mumbai - 400 013, Second Floor, Udyog Marg, Lower Parel, Mumbai - 400 013, C.G.Centre, C.G.Road, Ahmedabad - 380 005.

Branch Office - Yes Bank Limited, 3rd Floor, Nehru Enclave, Juhu, Mumbai - 400 049, DLF Express Highway, Santacruz East, Mumbai - 400 055.

Registered & Corporate Office: Yes