YES BANK

Registered & Corporate Office : Yes Bank Limited, Yes Bank House, Off Western Express Highway, Santacruz East, Mumbai - 400055.
Branch Office : Yes Bank Limited, 3rd Floor, Nath Edifice, Jilla Panchayat Chowk, Race Course, Rajkot
Branch Office : Yes Bank Limited, 1st Floor, Orbit Tower, Opp. Krushi Bazar, Sahara Darwaja, Ring Road, Surat - 395003.
CIN : L65190MH2003PLC143249, **Email :** communications@yesbank.in, **Website :** www.yesbank.in

PUBLICATION OF NOTICE U/S 13 (2) OF THE SARFAESI ACT

Notice is hereby given that the under mentioned borrower(s)/ guarantor(s)/ mortgagor(s) who have defaulted in the repayment of principal and interest of the loan facility obtained by them from the Bank and whose loan accounts have been classified as Non Performing Assets (NPA). The notices were issued to them under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act) and hereby informed by way of this public notice.

S. No.	Name of Borrowers, Co-borrowers, Mortgagors	Agreement No. & Type of Loan	O/s. As Per 13(2) Notice	Date of 13(2) Notice	Details of Secured Asset
1	**Chauhan Vivek Jayrajbhai** ("Borrower & Mortgagor"), **Chauhan Khushi Vivekbhai** ("Co-Borrower & Mortgagor")	AFH053301775828 AFH	**Rs.1854095.1/-** (Rupees Eighteen Lakh(s) Fifty Four Thousand Ninety Five And Paise Ten Only) as on **13-02-2025**	13.02.2025 NPA Date: 13.01.2025	All that piece and parcel of the land bearing Sub Plot no. 14/1 admeasuring 51.30 sq.mtrs. i.e. 552.19 sq.ft., Plot no. 14 to 16 amalgamated Plot no. 14 after Sub Ploting Plot no. 14/1 to 14/7 Undivided share in the land of road & COP in "Vardhaman Park-1" situated at Revenue Survey no. 590/Paiki-1 admeasuring 22157 sq.mtrs. City of Jamnagar, Registration Sub District & District : Jamnagar. and bounded as under. East – Plot no. 29, West – 7.50 Mtrs. Road, North – Plot no. 13, South – Sub Plot no. 14/2.
2	**Suraj Sitaram Yadav** ("Borrower & Mortgagor"), **Durgavatidevi Sitaram Yadav** ("Co-Borrower & Mortgagor")	AFH001101841022 AFH	**Rs. 1428462.97/-** (Rupees Fourteen Lakh(s) Twenty Eight Thousand Four Hundred Sixty Two And Paise Ninety Seven Only) as on **13-02-2025**	13.02.2025 NPA Date: 13.01.2025	All that piece and parcel of the land bearing Plot No. 48 admeasuring 70.76 sq. mtrs [as per KJP revenue record 302/A/48 admeasuring 70.76 sq. mtrs] together with common rights in road and COP at "Kavya Residency" situated on the land bearing Revenue Survey No. 232/1, 232/2, 233/1, 233/2, 234/1, and 234/2 its Block No. 302/A admeasuring 39457 sq. mtrs paiki admeasuring 30,330 sq. mtrs of Village-Mulad, Taluka-Olpad, Registration District Surat. and bounded as under. East – Plot No. 47, West – Plot No. 49, North – Society road, South – Plot No. 35.
3	**Rajendra Mevaram Jatav** ("Borrower"), **Chunni Rajendra Jatav** ("Co-Borrower & Mortgagor")	AFH009801317867 AFH	**Rs.893325.31/-** (Rupees Eight Lakh(s) Ninety Three Thousand Three Hundred Twenty Five And Paise Thirty One Only) as on **13-02-2025**	13.02.2025 NPA Date: 13.01.2025	All that piece and parcel of the land bearing Plot no. 83/P southern side admeasuring 56 sq.mtrs. i.e. 69.97 sq.yard. total admeasuring 112 sq.mtrs. Undivided share in the land of road & COP in SHAHNAWAZ in Jay Santoshi Nagar, situated at Revenue Survey no.102 Paiki Aker 6 Guntha Moje Village Jetpur Navagam Nagarpalika Sub District Jetpur District Rajkot. and bounded as under. East – Plot no. 78, West – Road, North – Plot no. 83, South – Plot no. 84.

The above borrowers and /or their guarantor(s)/mortgagor(s) (whenever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of said 60 days under sub-section (4) of Section 13 of SARFAESI Act.
Furthermore, this is to bring to your attention that under Section 13 (8) of the SARFAESI Act, in case our dues together with all costs, charges and expenses incurred by us are tendered at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by us, and no further step shall be taken by us for transfer or sale of that secured asset.

Date : 11.03.2025, Place : Rajkot, Surat **Sd/- Authorised Officer, Yes Bank Limited**

FORM A
PUBLIC ANNOUNCEMENT
(Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017)
FOR THE ATTENTION OF THE STAKEHOLDERS OF TUSK INTERNATIONAL IMPEX PRIVATE LIMITED

RELEVANT PARTICULARS

1.	Name of Corporate Person	**Tusk International Impex Private Limited**
2.	Date of Incorporation of Corporate Person	13th December, 2022
3.	Authority under which Corporate Person is incorporated/ registered	Registrar of Companies, Ahmedabad
4.	Corporate Identity Number / Limited Liability Identity Number of Corporate Person	U51909GJ2022PTC137388
5.	Address of the registered office and principal office (If Any) of Corporate Person	Flat No. 101, Plot No. 10, Sector 2,Gandhidham, Kachchh, Gujarat-370201, India
6.	Liquidation Commencement Date of Corporate Person	7th March, 2025
7.	Name, Address, Email Address, Telephone Number and the registration number of the Liquidator	Name: Mr. Manish Kumar Bhagat Address:B-1204, Shilp Corporate Park, Rajpath Rangoli Road, Bodakdev,Ahmedabad-380054 Email Id:mbhagat2003@gmail.com Mobile Number:+91 98790 61500 IBBI Registration No. - IBBI/IPA-001 / IP-P00856/2017-18/11438 AFA Valid up to:31/12/2025
8.	Last date for submission of claims	6th April, 2025

Notice is hereby given that the Tusk International Impex Private Limited has commenced voluntary liquidation on 7th March, 2025.
The stakeholders of Tusk International Impex Private Limited are hereby called upon to submit a proof of their claims, on or before 6th April, 2025, to the liquidator at the address mentioned against item 7.
The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means.The relevant forms can be obtained from the website of IBBI i.e. https://ibbi.gov.in/home/downloads
Submission of false or misleading proofs of claim shall attract penalties.

Date:11/03/2025
Place: Ahmedabad

MANISH KUMAR BHAGAT
Voluntary Liquidator Tusk International Impex Private Limited
IBBI Registration No. - IBBI/IPA-001 / IP-P00856/2017-18/11438
AFA Valid up to: 31/12/2025

FORM A
PUBLIC ANNOUNCEMENT
(Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017)
FOR THE ATTENTION OF THE STAKEHOLDERS OF TUSK BITUMIN TRADING PRIVATE LIMITED

RELEVANT PARTICULARS

1.	Name of Corporate Person	**Tusk Bitumin Trading Private Limited**
2.	Date of Incorporation of Corporate Person	10th March, 2021
3.	Authority under which Corporate Person is incorporated/ registered	Registrar of Companies, Ahmedabad
4.	Corporate Identity Number / Limited Liability Identity Number of Corporate Person	U51909GJ2021PTC151711
5.	Address of the registered office and principal office (If Any) of Corporate Person	Flat No. 101, Plot No. 10, Sector 2,Gandhidham, Kachchh, Gujarat-370201, India
6.	Liquidation Commencement Date of Corporate Person	7th March, 2025
7.	Name, Address, Email Address, Telephone Number and the registration number of the Liquidator	Name: Mr. Manish Kumar Bhagat Address:B-1204, Shilp Corporate Park, Rajpath Rangoli Road, Bodakdev,Ahmedabad-380054 Email Id:mbhagat2003@gmail.com Mobile Number:+91 98790 61500 IBBI Registration No. - IBBI/IPA-001 / IP-P00856/2017-18/11438 AFA Valid up to:31/12/2025
8.	Last date for submission of claims	6th April, 2025

Notice is hereby given that the Tusk Bitumin Trading Private Limited has commenced voluntary liquidation on 7th March, 2025.
The stakeholders of Tusk Bitumin Trading Private Limited are hereby called upon to submit a proof of their claims, on or before 6thApril, 2025, to the liquidator at the address mentioned against item 7.
The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means. The relevant forms can be obtained from the website of IBBI i.e.https://ibbi.gov.in/home/downloads
Submission of false or misleading proofs of claim shall attract penalties.

Date:11/03/2025
Place: Ahmedabad

MANISH KUMAR BHAGAT
Voluntary Liquidator Tusk Bitumin Trading Private Limited
IBBI Registration No. - IBBI/IPA-001 / IP-P00856/2017-18/11438
AFA Valid up to: 31/12/2025

MAS RURAL HOUSING & MORTGAGE FINANCE LIMITED

Narayan Chambers, 2nd Floor, B/h. Patang Hotel, Ashram Road, Ahmedabad-380009. Contact : 079-41106500 / 733

POSSESSION NOTICE
(FOR IMMOVABLE PROPERTY) Rule 8(1) of Security Interest (Enforcement Rules 2002)

Whereas the undersigned being the authorized officer of the **MAS Rural Housing & Mortgage Finance Ltd.** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act - 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 10.06.2024 calling upon the Borrower/Co-borrower/Guarantor to repay the amount mentioned in the notice being within Sixty 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/Co-borrower/Guarantor and the public in general that the undersigned has taken **Physical Possession** of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of the said [Act] read with Rule 8 of the Security Interest (Enforcement) Rules 2002, on this **8th Day of March of the year 2025.**
The Borrower/Co-borrower/Guarantor 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 **MAS Rural Housing & Mortgage Finance Ltd. as on 07.06.2024** and interest thereon.
The Borrower/Co-borrower/Guarantor 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.

Sr. No.	Borrower & Co-Borrower, Guarantor Name	Description Of The Immovable Property	Loan A/C No Date of Possesion	Date & Amount of Demand Notice
1	**SURESHBHAI UDAJI KAPDI (APPLICANT) HEENBEN SURESHBHAI KAPDI (CO-APPLICANT)**	ALL THAT PIECE AND PARCEL OF SAID HOUSE NO.20 ADMEASURING 40.19 SQ. MTRS. & UNDIVIDED LAND AREA 30.68 SQ. MTRS, IN THE SCHEME KNOWN AS "SHIVAMJALI RESIDENCY" R.S NO-126, OLD REVENUE SURVEY NO-21, AT DADHAL, TA.ANKLESHWAR, IN THE REGISTRATION DIST OF BHARUCH, GUJARAT. **BOUNDED AS FOLLOWS: AS PER TECHNICAL :** EAST : COMMONN PLOT, WEST : SOCIETY ROAD, NORTH : PLOT NO. 21, SOUTH : PLOT NO. 19. **BOUNDED AS FOLLOWS: AS PER SALE DEED :** EAST : COMMONN PLOT, WEST : SOCIETY ROAD, NORTH : PLOT NO. 21, SOUTH : PLOT NO. 19	**Loan Account No : 6659 08-03-2025**	**Rs.11,46,595.00 in Words Eleven Lakhs Forty Six Thousand Five Hundred Ninety Five Rupees Only as on Date 07.06.2024.**

Date : 11-03-2025
Place : Bharuch

Authorized Officer, Mr. Bharat J. Bhatt (M.) 9714199018
For, MAS Rural Housing & Mortgage Finance Ltd.

Chola

Cholamandalam Investment and Finance Company Limited
Registered office at Chola Crest C-54 & 55,Super B-4, Thiru vi ka industrial Estate, Guindy, Chennai- 600032 **Branch Office :** 406 to 410, 4th Floor, "The One World", Opp. Synergy Hospital, Near Ayodhya Chowk, 150 Feet Ring Road, Rajkot-360005

POSSESSION NOTICE [Immovable Property [Rule 8(1)]

Whereas the undersigned being the Authorised Officer of **M/s Cholamandalam Investment and Finance Company Limited,** having its registered office having its **registered office** at Chola Crest, C 54 & 55, Super B-4, Thiru-vi-ka Industrial Estate, Guindy, Chennai 600032 and **branch office** at 406 to 410, 4th Floor, "The One World", Opp. Synergy Hospital, Near Ayodhya Chowk, 150 Feet Ring Road, Rajkot-360005 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 **09/08/2024** to **NARESHBHAI PRBHUBHAI VITHALAPARA, HIMESH PRABHULAL VITHALAPARA, ANSOYABEN NARESHBHAI VITHALAPARA, NITABEN HIMESHBHAI VITHALAPARA, ARYA BEVERAGES, SHAILESH PRABHUBHAI VITHALAPARA, SHREE CHAMUNDA DAIRY FARM AND BAKERY & ARYA MILK AND MILK PRODUCT,** hereinafter referred to as borrower and Co-Borrowers in **Loan A/c No. HE01MBI00000016601** to repay the amount mentioned in the notice being **Rs. 40,56,608/- (Rupees: Forty Lakh Fifty Six Thousand Six Hundred and Eight Only) as on 03/08/2024** with interest thereon within 60 days from the date of receipt of the said notice.
The borrowers having failed to repay the amount, notice is hereby given to the borrowers in particular and the Public in general that the undersigned has taken **PHYSICAL POSSESSION** of the property described herein below in exercise of the powers conferred on him under Section 13[4] of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this **09th day of March, 2025**
The Borrowers' 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 borrowers in particular and the Public in general are hereby cautioned not to deal with the property and any dealings with the said property will be subject to the charge of **M/s Cholamandalam Investment and Finance Company Limited,** for an amount of being Rs. 40,56,608/- (Rupees: Forty Lakh Fifty Six Thousand Six Hundred and Eight Only) as on 03/08/2024 and interest and charges thereon.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Property No.1:- Constructed Residential Property Measuring 78-95 Sq. Mtrs. Situated At Vajepar, Revenue Survey No.1014 P., Plot No.1 P., Ganga Darshan Apartment (Tower -B) P., Flat No.103, At. Morbi, Within The Registration Dist. Of Morbi And Sub- Registration Office Morbi. **Boundaries Are Under:- North :**Open Land and Then Tower-C., **South:-** Stairs, Passage, & Flat No.104, **East :-**Land Then Canal, **West :** Flat No.102.
Property No.2:- Residential Property Of The Plot No.15 Paiki, (Part - 2), Land Measuring 46-46 Sq. Mtrs, With Building Thereon Of Survey No.184/2 Paiki, Area Known As Madhav Park, Of Village Ravapara, Of Morbi, Within The Registration Dist. Of Morbi and Sub- Registration Office Morbi. **Boundaries Are Under:- North :** Plot No.15 Paiki (Part -1), **South:** Plot No.15 Paiki (Part -3), **East:** Road, **West :** R.S.No.185.

Date: 09-03-2025
Place : Morbi

Sd/- Authorized Officer,
Cholamandalam Investment & Finance Co. Ltd

---

earc
Encore Asset Reconstruction Company Private Limited (Encore Arc)

Encore ARC Corporate Office Address:
5TH FLOOR, PLOT NO. 137, SECTOR 44, GURUGRAM – 122 002, HARYANA

E-AUCTION SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Asset under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Proviso to Rule 8 & 9 of the Security Interest (Enforcement) Rules, 2002 (Rules).
Notice is hereby given to the public in general and in particular to the Borrower and Guarantor(s) that the below described immovable property mortgaged/charged to the India Infoline Finance Limited (IIFL) Bank to secure the outstanding dues in the loan account since assigned to Encore Asset Reconstruction Company Private Limited, acting in its capacity as the trustee of EARC -EOT- 001 -Trust ("Secured Creditor"), which is under Physical Possession of the Authorised Officer of the Secured Creditor, will be sold on "AS IS WHERE IS", "AS IS WHAT IS", and "WHATEVER THERE IS" basis on 28.03.2025 for recovery of Rs. 1,41,20,331/- (Rupees One Crore Forty One Lakhs Twenty Thousand Three Hundred Thirty One Only) as on 30.04.2024 and further interest at contractual rate till recovery and other costs, charges etc. after adjustment of recovery/realization, if any, due to the Secured creditor from borrower Mr. Shaileshbhai Chovatiya (Borrower) and (1) Mr. Vina Shaileshbhai Chovatiya (2) Mr. Savdas Chovatiya (Deceased) through its legal heirs (Hereinafter collectively referred as Co-Borrower).
The description of the property, Reserve Price (RP) for the secured asset & the Earnest Money Deposit (EMD) is be as under:

Description of the Immovable Secured Asset	Reserve Price (Rs.)	Earnest Money Deposit (EMD) (Rs.
Constructed Residential House No. 3 situated on the land adm. Sq. Mts. 75-48 of Sub-Plot No. 33/B+2+3 paikee of Plot No. 33/B of Revenue Survey No. 78 paikee of village Raiya, District Rajkot. The property is bounded as under: North: Road, South: Plot No. 33/A, East: House No. 2, West: Plot No. 33/B-4	Rs. 55,00,000/-	Rs. 5,50,000/-

In case the e-auction date is declared public holiday then the date will be automatically extended to very next working day.
For detailed terms & conditions please refer to the link provided in the secured creditor's website i.e., http://www.encorearc.com/
For any clarification/information, interested parties may contact the Authorised Officer of the Secured Creditor on mobile no. **9930171113 / 9712668557 or email at dharmendra.maurya@encorearc.com**

Date: 10.03.2025
Place: Gurugram

Sd/-
Authorised Officer
Encore Asset Reconstruction Company Pvt. Ltd.

GIC HOUSING FINANCE LTD.

CORPORATE OFFICE / HEAD OFFICE : GICHFL, National Insurance Building 6th Floor, 14, Jamshedji Tata Road, Churchgate, Mumbai – 400020. Tel No- 022-43041900. **Email:** investors@gichf.com, corporate@gichf.com **Website :** www.gichfindia.com
BRANCH OFFICE ADDRESS - 210, SECOND FLOOR, SHANGRI LA ARCADE, 100 FEET ROAD, NEAR SHYAMAL CROSSING, SATELLITE AREA, AHMEDABAD - 380015 OFFICE TEL : 079-26762142
CONTACT DETAILS : 9702607369 - ABHINAV AWASTHI **BRANCH MAIL ID:** AHMEDABAD@GICHFINDIA.COM
AUTHORIZED OFFICER NAME/CONTACT NO : ABHINAV AWASTHI (9702607369)

E-AUCTION SALE NOTICE
E-AUCTION DATE : 26-03-2025 / Last Date for Bid Submission : 25-03-2025.

WHEREAS the undersigned being the Authorized Officer of GIC Housing Finance Ltd. (GICHFL), under Securitization & Reconstructions of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued Demand Notice to following Borrowers/Mortgagors calling upon them to repay the outstanding due amount mentioned in the said notices. However, The Borrower/Mortgagor having failed to repay the said due amount, the undersigned has taken **PHYSICAL POSSESSION** of the following property in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8 of the said Rules.

Sr. No.	Name of the Borrower/ Co Borrower/ Guarantor Name / Loan File No/ Branch Name	Property Address/ Property Area (built up in Sq Ft)	Demand Notice Issued Date	Date of Physical Possession	Total Outstanding as on 07.03.25 (Incl.POS, Interest and Other charges)	Reserve Price (In Rupees)
1	**GJ0550600001044 / MANISHABEN AMRIT TALATI**	Flat No. B-501, 5th Floor, Block No. B, Shalin Heights - 5, Near Aayojan Nagar, S.P. Ring Road, Vinzol, Ahmedabad - 382445. Built Up Area - 811 Sq. Ft. Survey No. 56/1,56//2/1, Final Plot No. 25/1/1 & 25/2/1 of TPS No.73, Village: Vinzol, Taluka: Vatva, Dist: Ahmedabad, State: Gujarat	01-08-2023	10-02-2024	Rs.28,00,284/-	23,08,500/-

DATE OF E-AUCTION & TIME : 26-03-2025 at the Web-Portal (https://www.bankauctions.in) from 3.00 PM TO 04:00 PM. with unlimited extensions of 5 minutes each.
Last date of submission of Tender/Sealed Bid in the prescribed tender form along with EMD & KYC either through online mode or at the above mentioned GICHF Office at 25-03-2025 before 5.00 PM.
Further to this **PUBLIC NOTICE** for E-Auction Sale of the above said Assets / properties (in terms and conditions of the SARFAESI, Act 2002 and rules thereunder) GICHFL invites **OFFERS EITHER** in sealed cover/s or in Online mode to purchase the said properties on "**AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".**

TERMS & CONDITIONS OF THE AUCTION SALE ARE AS FOLLOWS:-

1. **E-Auction** is being held on **'As is where is Basis', 'As is what is Basis', 'Whatever there is' And 'Without Any Recourse Basis',** and will be conducted **"Online".** The E-Auction will be conducted through GICHF approved Eauction service provider **"M/s.4 closure"**
2. **The intending bidders should register their names at portal https://bankauctions.in/ and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s. 4closure, # 605 A, 6th Floor Maitrivanam, Ameerpet, Hyderabad – 500038, Telangana. Office Land Line No: 040-23736405; Backend team : 8142000062 / 66, Mr. Prakash - 8142000064 / 8142000725, prakash@bankauctions.in, Mr. Nitesh Pawar, Manager, Mumbai, No:8142000725, mail id: Nitesh@bankauctions.in Property enquiries, CONTACT DETAILS : ABHINAV AWASTHI (9702607369)**
3. The E-auction Sale is subject to the conditions prescribed in the SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder/website also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.
4. Every bidder is required to have his/her own email address in order to participate in the online E-auction.
5. **Once Intending Bidder** formally registers as a qualified tenderer before authorized officer of GICHF, will have to express his/her interest to participate through the E-auction bidding platform, by submitting document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login ID and password from the E-auction service provider.
6. The aforesaid properties shall not be sold below the reserve price mentioned above.
7. Intending bidders are required to deposit Earnest Money Deposit/s (EMD) @ 10% of the abovesaid respective reserve prices, by way of DD/RTGS/ NEFT favouring GIC Housing Finance Ltd. Bank details are as follows: **Bank Name: UNION BANK OF INDIA, A/c No: 005111010000039 - A/c Name: GIC HOUSING FINANCE LTD AUCTION A/C, Branch Name : LCB, FORT Address : UBI, 239 BACKBAY RECLAMATIO NARIMAN POINT MUMBAI MAHARASHTRA PINCODE 400021. IFSC Code - UBIN0800511.**
8. The said Deposit/s shall be adjusted in the case of successful bidder/s, otherwise refunded. The said earnest money deposit/s will not carry any interest.
9. The offer/s along with the aforesaid Earnest Money Deposit (EMD) can be submitted either "online" through the portal **https://bankauctions.in/** along with the EMD and scanned copy of KYC documents including PAN Card & address proof, to the service provider or through submitting sealed cover comprising bid form, EMD and KYC documents and it should reach the respective branch offices of GIC Housing Finance Ltd., mentioned above on or before EMD Submission due date.
10. That, after opening the tenders, the intending bidders who have submitted their bids for not less than the reserve price will be given an opportunity at the sole discretion of the Authorized Officer to increase the bidding amount.
11. The successful bidder/s shall deposit 25% of the amount of sale price, adjusting the EMD paid already, immediately on acceptance of offer by the Authorized officer in respect of the sale, failing which the earnest money deposited shall be forfeited. The balance 75% of the sale price is payable within 15 days from the date of confirmation of the sale solely at the discretion of the Authorized Officer. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited. The Authorized Officer shall not be required to give any further notice of forfeiture to the successful bidder.
12. Bidders are bound by the principle of "caveat emptor" (Buyer Beware) and advised to conduct their own due diligence to find any encumbrances, statutory liabilities, arrears of property tax, Income Tax, Excise Duty, Labour Dues, electricity and maintenance dues etc., of the firm or Secured Asset. The Successful bidders shall have to bear all outgoing i.e., municipal taxes, maintenance/society charges, electricity charges, water charges, stamp duty, registration charges, (if applicable), if any and all other incidentals charges, cost including all outgoing relating to the respective properties other than the sale price...
13. The successful bidder should bear the charges/fees payable on sale certificate, such as registration fees, stamp duty, taxes, or any other duties payable for getting the secured asset transferred in his/her name.
14.. The Sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire /sale price.
15. The notice is hereby given to the Borrower/s, Mortgagor/s and Guarantor/s that they can bring the intending buyer/purchaser for purchasing the properties mentioned above, as per the terms and Conditions of the EAuction Sale.
16. Inspection of the above said properties can be given on request and as per convenience of Authorized Officer.
17. The Authorized Officer is not bound to accept the highest offer or any or all offers and reserves the right to accept or reject any or all the tenders without assigning any reason thereof.
18. GICHFL is not responsible for any liability whatsoever pending upon the properties as mentioned above. The property shall be auctioned on **"As is where is", "As is what is", Whatever there is" and without any recourse basis.**
19. In case the borrowers'/mortgagor approaches GICHFL before confirmation of sale, offering contractual dues + expenses + interest @ 15 % from date of proclamation of sale + 5% of the purchase money (in case after sale which is to be paid to successful bidder) and requests for cancellation of the sale, GICHFL shall accept the amount and hand over the possession to mortgagor
20. The highest bidder has to pay 25% (inclusive of earnest money deposited) of the bid amount in terms of the sale notice immediately and the balance 75% of the bid amount is payable in 15 days or such other extended period as agreed upon between the parties (AO and the successful bidder). However, Authorized Office is to be confirmed sale certificate after expiry of 30 days from the date of sale and in no case the sale is to be confirmed before expiry of 30 days from the date of sale. Only after receipt of full payment, sale to be confirmed and the sale certificate to be issued.
21. **Minimum Bid increment value is Rs.10,000/-**

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

For detailed terms and Conditions of the sale and full description of the properties please refer to the website of approved e-auction service provider M/s.4 closure and website https://bankauctions.in.

For GIC Housing Finance Ltd.
Sd/-
Authorised Officer

Date : 11.03.2025
Place : Ahmedabad

TATA
TATA CAPITAL HOUSING FINANCE LIMITED

Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013.
Branch Address: TATA CAPITAL HOUSING FINANCE LIMITED, 4th Floor, Capital One Building, Between HDFC House & HDFC Bank, Near Mithakhali 6 Road, Navrangpura, Ahmedabad, Gujarat -380009.

NOTICE FOR SALE OF IMMOVABLE PROPERTY
(Under Rule 8(6) read with Rule 9(1) of the Security Interest (Enforcement) Rules 2002)

E-Auction Notice of 15 days for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002
Notice is hereby given to the public in general and in particular to the below mentioned Borrower and/ Co- Borrower, or their legal heirs/representatives (Borrowers) that the below described immovable property mortgaged to Tata Capital Housing Finance Ltd. (TCHFL), the Possession of which has been taken by the Authorised Officer of TCHFL, will be sold on **28-03-2025** on **"As is where is" & "As is what is" and "Whatever there is"** and without any recourse basis" for recovery of outstanding dues from below mentioned Borrower and Co-Borrowers. The Reserve Price and the Earnest Money Deposit is mentioned below. Notice is hereby given that, in the absence of any postponement/ discontinuance of the sale, the said secured asset / property shall be sold by E- Auction at 2.00 P.M. on the said **28-03-2025.** The sealed envelope containing Demand Draft of EMD for participating in E- Auction shall be submitted to the Authorised Officer of the TCHFL on or before **27-03-2025 till 5.00 PM** at Branch address **TATA CAPITAL HOUSING FINANCE LIMITED,** 4th Floor, Capital One Building, Between HDFC House & HDFC Bank, Near Mithakhali 6 Road, Navrangpura, Ahmedabad, Gujarat -380009.
The sale of the Secured Asset/ Immovable Property will be on "as is where condition is" as per brief particulars described herein below ;

Sr. No.	Loan A/c. No	Name of Borrower(s) / Co-borrower(s)Legal Heir(s) / Legal Representative/ Guarantor(s)	Amount as per Demand Notice	Reserve Price	Earnest Money	Type of possession	O/s as on 05-03-2025
1	TCHHF0269000100004461 & TCHIN0269000100006637	**Rajesh Harshadbhai Zinzuwadia, Dharamraj Jewellers, Harshad Kasturchand Zinzuwadia, Rakshaben Rajesh Zinzuwadia**	Rs. 61186226/- (Rupees Six Crore Eleven Lakh Eighty Six Thousand Two Hundred Twenty Six Only) is due and payable by you under loan account No. TCHHF0269000100004461 and an amount of Rs. 335503/- (Rupees Three Lakh Thirty Five Thousand Five Hundred Three Only) is due and payable by you under loan account No. TCHIN0269000100006637 totaling to Rs. 61521729/- (Rupees Six Crore Fifteen Lakh Twenty One Thousand Seven Hundred Twenty Nine Only) 09-11-2022	**Property 1 –** Rs. 1,30,00,000/- (Rupees One Crore Thirty Lakh Only) **And Property 2 –** Rs. 1,20,00,000/- (Rupees One Crore Twenty Lakh Only)	**Property 1 –** Rs. 13,00,000/- (Rupees Thirteen Lakh Only) **And Property 2 –** Rs. 12,00,000 /- (Rupees Twelve Lakh Only)	Physical	Rs. 8,75,52,315/- (Rupees Eight Crore Seventy Five Lakh Fifty Two Thousand Three Hundred Fifteen Only) is due and payable by you under Agreement no. TCHHF0269000100004461 and an amount of Rs. 5,45,169/-(Rupees Five Lakh Forty Five Thousand One Hundred Sixty Nine Only) is due and payable by you under Agreement no. TCHIN0269000100006637 totalling to Rs. 8,80,97,464/- (Rupees Eight Crore Eighty Lakh Ninety Seven Thousand Four Hundred Eighty Four Only)

Description of the Immovable Property: Property 1: - Schedule – A : All that premises being First Floor consisting of 6 (Six) Units bearing No.1 to 6, admeasuring 4352 Sq. Feet i.e. 404.73 Sq. Mts. (Super Built-Up Area of structure) having carpet area admeasuring 2823 Sq. Feet i.e. 262.24 Sq. Mts. (Undivided Proportionate share in land 98.32 Sq.Mts.) commercial building known as "Siddhi Vinayak Arcade Block B" standing on Permanent Leasehold Commercial purpose Non Agricultural Land Bearing (1) Survey No. 379+380+381 Sub Plot No.124 admeasuring about 474 Sq. Mts. and (2) Final Plot No. 315 paiki admeasuring about 371 Sq. Mts. of Town Planning Scheme No. 26 total admeasuring about 845 Sq. Mts. situate, lying and being at, Mouje Vasna, Taluka Sabarmati in the Registration District of Ahmedabad and Sub District of Ahmedabad-4 (Paldi) more particularly described in the Plan attached herewith and same is bounded as follows. **Bounded By:- On or towards East:** Siddhi Vinayak Arcade Block A, **On or towards West:** 12.00M wide TPS Road, **On or towards North:** 30.48M wide TPS road, **On or towards South:** ADJ F.P.No. 381/3 of TPS 26.
Property 2: - Schedule – B : All that premises being Second Floor consisting of 6 (Six) Units bearing No.1 to 6, admeasuring 4352 Sq. Feet i.e. 404.73 Sq. Mts. (Super Built-Up Area of structure) having carpet area admeasuring 2823 Sq. Feet i.e. 262.24 Sq. Mts. (Undivided Proportionate share in land 98.32 Sq.Mts.) commercial building known as "Siddhi Vinayak Arcade Block B" standing on Permanent Leasehold Commercial purpose Non Agricultural Land Bearing (1) Survey No. 379+380+381 Sub Plot No.124 admeasuring about 474 Sq. Mts. and (2) Final Plot No. 315 paiki admeasuring about 371 Sq. Mts. of Town Planning Scheme No. 26 total admeasuring about 845 Sq. Mts. situate, lying and being at, Mouje Vasna, Taluka Sabarmati in the Registration District of Ahmedabad and Sub District of Ahmedabad-4 (Paldi) more particularly described in the Plan attached herewith and same is bounded as follows.
Bounded by:- On or towards East : Siddhi Vinayak Arcade Block A, **On or towards West :** 12.00M wide TPS Road, **On or towards North :** 30.48M wide TPS road, **On or towards South :** ADJ F.P.No. 381/3 of TPS 26.
Note :- Builder dues are approx. of Rs. 38,21,056 only (First floor) + Rs. 38,21,056 only (second floor). Which will have to be paid by Bidder to the Builder.
The bidders are advised to conduct due diligence before submitting the bid. The auction shall be subject to the outcome of the litigation.

At the Auction, the public generally is invited to submit their bid(s) personally. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the Immovable Property sold.
The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:
NOTE: The E-auction of the properties will take place through portal http://bankauctions.in/ on 28-03-2025 between 2.00 PM to 3.00 PM with limited extension of 5 minutes each.
Terms and Condition:
1. The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. In the event of any dispute arising as to the amount bid, or as to the bidder, the Immovable Property shall at once again be put up to auction subject to the discretion of the Authorised Officer. **2.** The Immovable Property shall not be sold below the Reserve Price. **3.** Bid Increment Amount will be: Rs.10,000/- (Rupees Ten Thousand Only). **4.** All the Bids submitted for the purchase of the property shall be accompanied by Earnest Money as mentioned above by way of a Demand Draft favoring the "TATA CAPITAL HOUSING FINANCE LTD." Payable at Branch address. The Demand Drafts will be returned to the unsuccessful bidders after auction. For payment of EMD through NEFT/RTGS/IMPS, kindly contact Authorised Officer. **5.** The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be in the discretion of the Authorised Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so. **6.** For reasons recorded, it shall be in the discretion of the Authorised Officer to adjourn/discontinue the sale.
7. Inspection of the Immovable Property can be done on 18-03-2025 between 11 AM to 5.00 PM. with prior appointment. **8.** The person declared as a successful bidder shall, immediately after such declaration, deposit twenty-five per cent of the amount of purchase money/bid which would include EMD amount to the Authorised Officer within 24Hrs and in default of such deposit, the property shall forthwith be put to fresh auction/Sale by private treaty. **9.** In case the initial deposit is made as above, the balance amount of the purchase money payable shall be paid by the purchaser to the Authorised Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. **10.** In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/Sale by private treaty. The deposit including EMD shall stand forfeited by TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property.
11. Details of any encumbrances, known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable: as per table above. The Intending Bidder is advised to make their own independent inquiries regarding encumbrances on the property including statutory liabilities arears of property tax, electricity etc. **12.** For any other details or for procedure online training on e-auction the prospective bidders may contact the Service Provider, M/s. 4Closure, Block No.605 A, 6th Floor, Maitrivanam Commercial Complex, Ameerpet, Hyderabad – 500038 Email : info@bankauctions.in or Manish Bansal, Email id Manish.Bansal@tatacapital.com Authorised Officer Mobile No 8588983696. Please send your query on WhatsApp Number – 9999078669. **13.** TDS of 1% will be applicable and payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by highest bidder in the PAN of the owner/ borrower(s) and the copy of the challan shall be submitted to our company. **14.** Please refer to the below link provided in secured creditor's website www. https://surl.li/dypist for the above details. **15.** Kindly also visit the link: https://www.tatacapital.com/property-disposal.html
Please Note - TCHFL has not engaged any broker/agent apart from the mentioned auctioning partner for sale/auction of this property. Interested parties should only contact the undersigned or the Authorised officer for all queries and enquiry in this matter.

Place :- Ahmedabad
Date :- 11-03-2025

Sd/- Authorized Officer
Tata Capital Housing Finance Ltd.