

**बैंक ऑफ बरौदा**  
**Bank of Baroda**

L.H Road Branch, B/30, Ramkrishna Society, Near Vasant Bhikha,  
Lambe Hanuman Temple, Surat - 395006, E-mail : lthroad@bankofbaroda.com

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

To, Miss. Viralben Rameshbhai Shayani (Borrower) & Mrs. Ranjanben Rameshbhai Shayani (Borrower) & Date: 16.01.2025  
**Mr. Chirag Rameshbhai Shayani (Borrower)**  
**Address:** Flat No. 204, Raviraj Appartment, Near Sweta Society, AK Road, Varachha, Surat - 395006.  
**Property Address:** Flat No. A/3-302, 3rd Floor, Star Dham Residency, Navagam, Kamrej, Surat - 394180.

**Sub:** Notice under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" A/c Miss. Viralben Rameshbhai Shayani & Mrs. Ranjanben Rameshbhai Shayani & Mr. Chirag Rameshbhai Shayani.

**Dear Sir/s,**      **Ref:** Credit facilities with our Bank of Baroda, L.H Road Branch, Surat.

1. We refer to our letter dated 30.01.2020 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilising 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:

Type of Facility	Limit	Rates of Interest	O/s as on 15.01.2025 (inclusive of interest up to 10.01.2025)
Housing Loan	Rs. 20,05,000/-	9.20%	Rs. 13,99,419.09 + unapplied interest thereon + Legal & other Expenses
Personal Loan	Rs. 3,25,000/-	13.75%	Rs. 85,153.79 + unapplied interest thereon + Legal & other Expenses


**SECURITY AGREEMENT WITH BRIEF DESCRIPTION OF SECURITIES**

All right title and interest in Flat No. 302, ADM. Built up area 66.90 Sq. mtrs as per Sanctioned Plan on 2nd Floor, at Place 3rd Floor of Building No. A/3 of "Star Dham Residency" situated on the Land bearing R.S. No. 70, Block No. 82, T.P Scheme No. 45 (Navagam-VF) Fr. No. 61 of Moje: Navagam, Tal. Kamrej, Dist. Surat, Flat No. A-3/302 **Bounded by - North: Road, South: Road, East: Building No. A/2, West: Road.**

(2). As you are aware, you have committed defaults in payment of interest/installments on above loans/outstandings for the Quarter ended **October - 2024** and thereafter. (3). Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on **14.01.2025** (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., (4). 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. 14,84,572.88 as on 15.01.2025 + un applied interest there on + Legal & other Expenses** 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., (5). Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full., (6). We invite your attention to sub-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 23 of the Act., (7). **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., (8). 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.**

**Date: 16.01.2025, Place : Surat**

**Sd/-**  
**Authorised Officer, Bank of Baroda, Surat.**



**नामको बैंक**  
(फाइनेटिअरल सेक्टर ब्रोकर)



**Namco Bank**  
(Multinatio - Scheduled Bank)

**The Nasik Merchants Co.-Op. Bank Ltd., Nasik**

**Administrative Office:** A-16, Babubhai Rathi Chowk, M.I.D.C. Subhashchandra Bose Marg, Satpur, Nashik - 422007. Ph. : 0253 - 2308200 to 2308206. Email : [eco@namcobank.in](mailto:eco@namcobank.in)

**POSSESSION NOTICE**

**APPENDIX-IV (Rule-8(1))**

*(For immovable property)*

Whereas, the undersigned being the authorized officer of the **The Nasik Merchants Co-Op. Bank Ltd., Nashik, (Multi-State Scheduled Bank)** 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 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **21-09-2022** calling upon the borrower **M/S. Om Sai Buildmat, (BORROWER/ MORTGAGOR)** Prop. Lakhani Jayeshkumar Ranabhai (Deceased) Legal Heirs A) Smt. Lakhani Hiraj Jayesh B) Master Lakhani Tirth Jayesh (Minor Guardian Smt. Lakhani Hiraj Jayesh) C) Mrs. Lakhani Kanchanbai Ranabhai, Guardians/Concerning Party - 1) Mr. Italyia Anilbhai Becharbhai, (Guarantor) 2) Mr. Katrodiya Nileshbhai Vallabhaji, (Guarantor) 3) Mr. Dhameilya Prakashbhai Natwarbhai, (Guarantor), 4) Mr. Bhungaloya Hiteshbhai Ramjibhai, (Guarantor) 5) Mr. Bhungaloya Ashokumar Ramjibhai, (Guarantor) 6) Mr. Bhungaloya Satish Ramjibhai, (Guarantor) 7) Mr. Gangani Chetanbhai Nanajibhai, (Guarantor) 8) Mr. Katrodiya Vallabhbhai Mavjibhai, (Guarantor) 9) Mr. Katrodiya Bhavanbhai Mavjibhai, (Guarantor) to repay the amount mentioned in the notice being Rs. **6,79,63,576.19/- (In Words Rs. Six Crores Seventy-Nine Lakh Sixty-Three Thousand Five Hundred Seventy-Six and Paise Nineteen Only)** with interest Thereon From **01/09/2022 With Cost Charges**. 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 **Physical Possession** of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of Act read with rule 9 of the security interest Enforcement Rules 2002 on this **19th day of March of the year 2025**.

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 **The Nasik Merchants Co-Op. Bank Ltd., Nashik (Multi-State Scheduled Bank)** for an amount Rs. **6,79,63,576.19/- (In Words Rs. Six Crores Seventy-Nine Lakh Sixty-Three Thousand Five Hundred Seventy-Six and Paise Nineteen Only)** with interest Thereon From **01/09/2022 With Cost Charges**.

"The Borrower attention is invited to provision 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**

**All the Peace and parcel of property of open residential plot bearing private Plot No. 7, I. e. as per Sanctioned plan Plot No. C-7 having total area 75.00 Sq.mtr. i.e. 89.70 Sq.yard (which is registered in the computer record as KJP Computer has been made separate 7/12, has been allotted to S.No. 390/ paiki 7) and share in the land of common facilities and road area admeasuring 22.50 Sq. mtr. has been organise residential plots in the name of **"GREEN PARK"** on the non-agriculture land bearing Block No.390, S. No.398, halving area of 15935 Sq.mtr. laying and being at Maugre Kamrej Village, of Kamrej, Tal. of Surat Dist. the said property and all the inner and outer rights, for usage and occupation belonging to the said property Owned by, Mr. Dhameilya Prakashbhai Natwarbhai**

**Bounded by:**

- North : Road
- East : Plot No. 6 (C-06)

- South : Internal Society Road
- West : Plot No. 8-B

**Authorised Officer,**

**Date: 19.03.2025**

**The Nasik Merchants Co-Op. Bank Ltd., Nashik,**

**(Multi-State Scheduled Bank)**

**Place: Surat**

JANA SMALL FINANCE BANK		Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGI Business Park, Challaghatta, Bangalore-560071.			
Regional Branch Office: Ground Floor, 208 to 213, 2nd Floor, Shranglira Arcade, Above Saraswat Bank, 100 Feet Andam Nagar Road, Shyamal, Ahmedabad, Gujarat-380015.					
<b>Notice of Intention to Sell under Rule 8(5) &amp; (6) of Security Interest Enforcement rules R/W Section 13 (8) of SARFAESI Act, 2002.</b>					
Whereas you the below mentioned Borrower/s, Co-Borrower/s, Guarantor/s and Mortgagor/s at Column No.2 have availed loans from <b>Jana Small Finance Bank Limited</b> , by mortgaging your immovable properties. Consequent to default committed by you all, your loan account has been classified as <b>non-performing Asset</b> , whereas <b>Jana Small Finance Bank Limited</b> 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 <b>Demand notice</b> calling upon the Borrower/s Co-Borrower/s Guarantor/s Mortgagor/s as mentioned in column No.3 to repay the amount mentioned in the notices with future interest thereon within <b>60 days</b> from the date service of notice. That upon failure on the part of the Borrower/ Co-borrower/ Guarantor/ Mortgagor in repaying the loan The undersigned authorised officer of <b>Jana Small Finance Bank Limited</b> 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 <b>30 days</b> 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 19.03.2025
1	45259610000206	1) Shaikh Azam Raheem, 2) Shekh Faridabi Rahimbhai	07/11/2024	21/01/2025	<b>Rs.45,46,338.20</b> (Forty Five Lakh Forty Six Thousand Three Hundred and Thirty Eight Rupees and Twenty Paisa)
<b>Details of Secured Asset:</b> All that piece and parcel of the immovable property, bearing as per site (Booking Plan) Plot No.65 (After Durast) as per Revenue Record of 7/12 Block No.145/A/ Paikae 136 % 137, After Promulgation at Present New Survey No.945 & 946) & [1] as per Sanction Plan Plot No.136, admeasuring 134.89 sq.mts., along with undivided share, admeasuring 20.71 Sq.mts. in the land of C.O.P & 51.50 sq.mts. in the land of Road totally admeasuring 103.15 sq.mts. along with undivided share admeasuring share admeasuring 365.47 sq.mts. having Construction admeasuring 62.33 sq.mts. thereupon in "Dwian E Khass" Situ.					
2	45249610000269	1) Raghunath, 2) Chidiya	07/11/2024	20/01/2025	<b>Rs.11,21,548.00</b> (Eleven Lakh Twenty One Thousand Five Hundred and Forty Eight Rupees Only)
<b>Details of Secured Asset:</b> All that piece and parcel of the immovable property, bearing Plot No.404 (After K.J.P. New Block No.31/404) admeasuring 40.15 sq.mtrs alongwith undivided share admeasuring 21.75 sq.mtrs. in the Road & Cop, "Green Park Vibhag-3", Development upon land situated in State Gujarat, District Surat Sub-District & Taluka Kamrej Mouje Haladhara bearing Revenue Survey No.38, 39, 40 Old Block No.29, After Re Survey New Block No.31 Admeasuring 58286 sq.mtrs. and <b>Bounded as under:</b> North: Adj. Plot No.405, South: Adj. Plot No.403, East: Adj. Society Road, West: Adj. Plot No.397.					
3	34269420000356	1) Prakashkumar Kodariar Limbachiya, 2) Nai Geetaben	07/11/2024	16/01/2025	<b>Rs.14,00,718.50</b> (Fourteen Lakh Seven Hundred and Eighteen Rupees and Fifty Paisa)
<b>Details of Secured Asset:</b> Property bearing Flat No.G/305 of Block No.G on 3rd Floor, admeasuring about 42.96, Sq.mtrs. Construction area and undivided share of land admeasuring about 14.181 Sq.mtrs. in the Scheme known as "Samor Residential", Situated at Mouje Vatva, Tal. Vatva, District Ahmedabad on land bearing Amalgamation Survey No.411/1 (Survey Nos.411/1, 412 & 413/2) of T.P. Scheme No.79 of Final Plot No.61/3 in the Registration Sub-District and District Ahmedabad-11 (Asali).					
4	45249430000860	1) Patel Vijaybhai Rameshbhai, 2) Bhavikaben Bhagvatibhai Patel, 3) Priyakaben Bhagvatibhai Patel, 4) Fenali Bhagvatibhai Patel,	07/11/2024	17/01/2025	<b>Rs.15,11,869.92</b> (Fifteen Lakh Eleven Thousand Eight Hundred and Sixty Nine Rupees and Ninety Two Paisa)
<b>Details of Secured Asset:</b> All that piece & parcel of Immovable Property, bearing Plot No.156, admeasuring 14 Feet X 45 Feet = 630 sq.ft.s, i.e. 58.52 sq.mts. in "Ganganagar Society" situated on the non agriculture land bearing Revenue Survey No.179/2, Block No.129 (its City Survey Nondh No.868 of Ward Jahangirabad), T.P. Scheme No.44 (Jahangirabad) Final Plot No.36-A & 36-B of Moje Village Jahangirabad, Sub-District Surat City, District Surat. as per Surat Mahanagar Palika Municipal Ternament No.38E-07-5145-0-000.					
5	48369420000893	1) Malek Tajmahmad Kalumiya, 2) Altafmiya Kalumiya Malek, 3) Malek Sahenajibi Salimiya	07/11/2024	17/01/2025	<b>Rs.15,42,613.60</b> (Fifteen Lakh Forty Two Thousand Six Hundred and Thirteen Rupees and Sixty Paisa)
<b>Details of Secured Asset:</b> All that piece and parcel of Freehold immovable Moje Savgad, Ta. Himat Nagar District Sabarkantha Survey No.295/1 of Property bearing of House Plot No.24 Paiki South Side Property sq.mtr 61.8375 Total Construction mtr 87.280 Village Savgad, Ta. Himtnagar, Dist. Sabarkantha. <b>Boundaries:</b> East: Plot No.24 Paiki - 34, West: Plot No Paiki 36, North: Plot No.295/36, South: 6.00 Mtr Road.					
6	45229420001981	1) Makvana Jayantibhai Ghusabhai, 2) Makvana Usha Jayantibhai	15/11/2024	22/01/2025	<b>Rs.16,16,939.50</b> (Sixteen Lakh Sixteen Thousand Nine Hundred and Thirty Nine Rupees and Fifty Paisa)
<b>Details of Secured Asset:</b> A Constructed Residential building known as "SHRIMAD AANGAN", on Wing-A on Fourth Floor, Flat No.402 its built up area 48.195 Sq.mtrs., Constructed upon Sub-Plot No.1 to 5/1 & Paiki of Plot No.1 to 5 known as "ABHIRAM PARK-1" of Revenue Survey No.30 Paiki 6 of City Survey Ward No.13/2 of City Survey No.3972/A/1 to 5 of City Rajkot (T.P. Scheme No.31 (Draft), P.F. No.57/1). <b>Boundaries by:</b> North: Flat No.401, South: The Open Space of this Building, East: Sub-Plot No.1 to 5/2 Wing-B, West: The Lift & Foyer Area.					
7	45178640001318 & 3097020000841444	1) M/s. Madhu Marketing (Proprietorship Firm), Through Its Proprietor Mr. Vasantkumar Ramanlal Shah, 2) Mr. Vasantkumar Ramanlal Shah, 3) Mrs. Shah Ketikiben Vasantkumar	13/11/2024	20/01/2025	<b>Rs.54,35,464.46</b> (Fifty Four Lakh Thirty Five Thousand Four Hundred and Sixty Four Rupees and Forty Six Paisa)
<b>Details of Secured Asset:</b> Immovable Property Sub Plot 14 (admeasuring about 114.75 Sq.mtrs., i.e. 137.24 Sq.yards., with undivided share of land & Construction thereon 175.58 Sq.mtrs., Sbu) in the scheme known as "VALAM BUNGALOWS", Mukatavir ch Op. Housing Society Ltd., situated at Survey No.184, TPS No.46, FP No.73, Mouje Ghodasur, Taluka Maninagar, Dist. & Sub-District Ahmedabad.					
8	31519610000975	1) Jayendrasinh Vakhatsinh Gohil, 2) Gohil Antiben Jayendrasinh	15/07/2024	24/09/2024	<b>Rs.19,24,932.10</b> (Nineteen Lakh Twenty Four Thousand Nine Hundred and Thirty Two Rupees and Ten Paisa)
<b>Details of Secured Asset:</b> All the piece mid parcel of Immovable Property being Bharuch, Sub-Dist. Ankleshwar, Mouje Ankleshwar, S.R. No.454, 456/1 Paiki Plot No.24, 25 "M P RESIDENCY", Second Floor Flat No.202 Area 63.17 Sq.mtrs., Undivided Share of land 15.79 Sq.mtrs. <b>Boundaries by:</b> East: Flat No.203 After Wall, West: Road, North: Road, South: Flat No.201 After Wall.					
9	31489610000513	1) Bavaliya Sanjaybhai Sagarambhai, 2) Bavaliya Tejuben Sanjaybhai	11/11/2024	30/01/2025	<b>Rs.4,81,765.53</b> (Four Lakh Eighty One Thousand Seven Hundred and Sixty Five Rupees and Fifty Three Paisa)
<b>Details of Secured Asset:</b> Property of House with land admeasuring 135.58 Sq.mtrs., bearing Dhinkvali Gram Panchayat Akarni Patrak Anukram/ Milikat No.293/1, situated at Gamtal land of Village Dhinkvali, Ta. Sayla, Dist. Surendranagar within the Panchayat limits of Dhinkvali Gram Panchayat. <b>Boundaries by:</b> North: This side Common Walking Passage and then Property of Bavaliya Budhabhai Dhanabhai, South: This side Property of Samabhai Bjalbhai, East: This side Property of Ishvarbhai Popatbhai, West: This side Property of Sureshbhai Sagarambhai and Road.					
10	31519420001289	1) Barameshwar Singh, 2) Sweti Devi	07/11/2024	18/03/2025	<b>Rs.12,19,474.32</b> (Twelve Lakh Nineteen Thousand Four Hundred and Seventy Four Rupees and Thirty Two Paisa)
<b>Details of Secured Asset:</b> All that piece and parcel of the immovable property, bearing Bharuch, Sub-District Ankleshwar, Mouje Jitali R.S. No.631, New R.S.No.183, Paiki Alailshan City, Paiki Plot No.D-95 Area 40.15 Sq.mtr, Varade 27.91 Sq.mtr, total 68.06 sq.mtr. <b>Boundaries are as under:</b> East: Plot No.C-94, West: Plot No.D-96, North: Plot No.92, South: Society Internal Road.					

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