

FINANCIAL EXPRESS

L.H Road Branch : B/80, Ramkrishna Society, Near Vasant Bhikha, Lambe Hanuman Road, Surat - 395006, E-mail : lhread@bankofbaroda.com

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

Date : 13.02.2025

To, Mr. Ashwinbhai Gaharubhai Mangroliya (Borrower)
Address : Plot No. 231, Krishna Park, Nr. Radhika Society, Nansad Road, Nansad, Kamrej, Surat - 394180.
Mrs. Geetaben Ashwinbhai Mangroliya (Guarantor)
Address : Flat No. B/18, 201, Om Township-1, Nr. Krishna Row House, Pasodara, Surat - 395006.

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" /& Mr. Ashwinbhai Gaharubhai Mangroliya.

Dear Sirs, - Ref: Credit facilities with our Bank of Baroda, L.H Road Branch, Surat.

1. We refer to our letter dated 18.12.2015 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 hereinabove 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	D/s as on 12.02.2025 (inclusive of interest up to 09.02.2025)
Housing Loan	Rs. 16,00,000/-	10.45%	Rs. 19,79,734.25 + unapplied interest thereon + Legal & other Expenses

SECURITY AGREEMENT WITH BRIEF DESCRIPTION OF SECURITIES

Mortgage Property Located at All that pieces and parcel of the land bearing Plot No. 231, Admeasuring about 44.59 Sq. meters [adm. about 40.00 Sq. mtrs., as per Village Namuna No. 7 * 12] open land alongwith 25.88 Sq. mtrs. undivided proportionate share in the land situated at "Krishna Park", Kamrej, Surat. The land bearing Revenue Survey No. 390 and its Block No. 382 paki, Non Agriculture land Village : Kamrej, Taluka : Kamrej, District - Surat. Property in the name of Mr. Ashwinbhai Gaharubhai Mangroliya. Bounded by - North : Road, South : Plot No. 242, East : Plot No. 232, West : Plot No. 230.

(2) As you are aware, you have committed defaults in payment of interest/installments on above loans/outstandings for the Quarter ended 10.11.2024 and thereafter. (3). Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on 08.02.2025 (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. 19,79,734.25 as on 12.02.2025 + un applied interest thereon + 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 29 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.

Sd/-
Authorised Officer, Bank of Baroda, Surat

Date : 13.02.2025, Place : Surat



L.H Road Branch : B/80, Ramkrishna Society, Near Vasant Bhikha, Lambe Hanuman Road, Surat - 395006, E-mail : lhread@bankofbaroda.com

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

Date : 16.01.2025

To, Miss. Viralben Rameshbhai Shayani (Borrower) & Mrs. Ranjanben Rameshbhai Shayani (Borrower) & 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" /& Mr. Ashwinbhai Gaharubhai Mangroliya.

Dear Sirs, - 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 hereinabove 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	D/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-Vav) F.P. No. 51 of Moje, 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 10.11.2024 and thereafter. (3). Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on 08.02.2025 (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 thereon + 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 29 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.

Sd/-
Authorised Officer, Bank of Baroda, Surat

Date : 16.01.2025, Place : Surat

Namo Bank
(Multi-State Scheduled Bank)The Nasik Merchants Co.-Op. Bank Ltd., Nasik
Administrative Office : A-16, Babubhai Rath Chowk, M.D.C. Subhashchandra Bose Marg, Satpur, Nashik - 422007. Ph. : 0253 - 2308200 to 2308206, Email : eco@namobank.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., Nasik (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, Guarantors/Conenting Party : 1) Mr. Italiya Anilbhai Becharbhai, (Guarantor) 2) Mr. Ketodriya Nilesbhai Vallabhbabhi, (Guarantor) 3) Mr. Dhameliya Prakashbhai Natwarbhai, (Guarantor) 4) Mr. Bhungaliya Hiteshbhai Ramjihai, (Guarantor) 5) Mr. Bhungaliya Ashokumar Ramjihai, (Guarantor) 6) Mr. Bhungaliya Satish Ranjihai, (Guarantor) 7) Mr. Gangani Chetanbhai Naajibhai, (Guarantor) 8) Mr. Ketodriya Vallabhbabhi Mayjibhai, (Guarantor) 9) Mr. Ketodriya Bhavanbhai Majvibhai, (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., Nasik (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's 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 Peacock 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 correction has been made separate 7/12, has been allotted to S.No. 390/ paki 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, having area of 15935 Sq.mtr. laying and being at Majue Kamrej Village, of Kamrej, Tal. of Surat Dist-the said property and all the inner and outer rights, for uses and occupation belonging to the said property Owned by Mr. Dhameliya Prakashbhai Natwarbhai.

Bounded by : • North : Road • South : Internal Society Road • East : Plot No. 6 (C-06) • West : Plot No. B-8

Authorised Officer,
Date : 19.03.2025
Place : Surat
The Nasik Merchants' Co-Op. Bank Ltd., Nasik,
(Multi-State Scheduled Bank)

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, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Regional Branch Office: 208 to 213, Ground Floor, 2nd Floor, Shangrila Arcade, Nr. Shyamal Cross Road, Satellite, Ahmedabad-380015.

E-AUCTION NOTICE**PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.**

The undersigned as authorised officer of Jana Small Finance Bank Limited has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that online auction (e-auction) of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as hereunder:

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on 19.03.2025	Date & Time of Inspection of the property	Reserve Price in INR	Earliest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last Date, Time & Place for Submission of Bid
1	31519610002050	1) Pramodkumar Hareram Singh, 2) Pratima Devi Hareram Singh	17/09/2024	23/01/2025	Rs.15,36,116.08 (Rupees Fifteen Lakh Thirty Six Thousand One Hundred Sixteen and Eight Paisa Only)	01.04.2025 09:30 AM to 05:00 PM	Rs.10,34,000/- (Rupees Ten Lakh Thirty Four Thousand Only)	Rs.1,03,400/- (Rupees One Lakh Three Thousand Four Hundred Only)	07.04.2025 02:00 PM	04.04.2025 Before 5.00 PM Jana Small Finance Bank Ltd., 208 to 213, Ground Floor, 2nd Floor, Shangrila Arcade, Nr. Shyamal Cross Road, Satellite, Ahmedabad-380015.
Details of Secured Assets: All that piece and parcel of the immovable property bearing Non Agricultural Plot of land in Mouje Jitali Lyng and being of land bearing R.S. No.183, Old Block/ Survey No.631, known as "ALISHAN CITY" Paiki Plot No.C-413, Plot Area Admeasuring 59.34 Sq.mts., i.e. 638.73 Sqfts., Road Admeasuring 41.26 Sq.mts. Total admeasuring 100.60 Sq.mts. at Registration District and Sub District Ankleshwar, District Bharuch as per Revised Plan Boundaries: East by: Plot No.D-412, West by: Society Internal Road, North by: Society Internal Road, South by: Plot No.C-408.										
2	45259420005513	1) Sunil Genu Shilimka, 2) Saibai Genu Shilimkar	09/08/2024	11/01/2025	Rs.8,15,012.00 (Rupees Eight Lakh Fifteen Thousand Twelve Only)	08.04.2025 09:30 AM to 05:00 PM	Rs.5,04,000/- (Rupees Five Thousand Four Hundred Only)	Rs.50,400/- (Rupees Fifty Thousand Four Hundred Only)	22.04.2025 02:00 PM	21.04.2025 Before 5.00 PM Jana Small Finance Bank Ltd., 208 to 213, Ground Floor, 2nd Floor, Shangrila Arcade, Nr. Shyamal Cross Road, Satellite, Ahmedabad-380015.