

**PIRAMAL FINANCE LTD.**  
CIN: L5910MH1984PLC032639  
Registered Office: Unit No. 601, 5th Floor, Piramal Amity Building, Piramal Agastya Corporate Park, Kaman Junction, Opp. Fire Station, LBS Marg, Kurja (West), Mumbai-400070. T: +91 22 3802 4000  
Branch Office: 208-212, 2nd Floor, Turquoise, Panchvati Cross Road, C G Road, Ahmedabad-380009  
Contact Person: D. Dipesh Rathod - 9687619755, D. Dharmesh Varia - 9925827126, V. Varun Kumar - 8445422518

**E-Auction Sale Notice - Subsequent Sale**

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Piramal Finance Ltd (Formerly Piramal Capital & Housing Finance Ltd.) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrower/s, offers are invited by the undersigned for purchase of immovable property, as described hereunder, which is in the possession, on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHAT EVER THERE IS BASIS", Particulars of which are given below:

Loan Code / Branch / Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Property Address, final	Reserve Price	EMSD (10% of RP)	Outstanding Amount (04-02-2026)
Loan Code No.: 04310009442, Surat - Majura Gate (Borrower), Janki Fashion (Borrower), Hitesh Sakariya (Co-Borrower), 1 Bhumika Hiteshbhai Sakariya (Co-Borrower) 2 Shamjibhai Inajvibhai Gujarati (Guarantor 1)	Dt: 19-11-2019, Rs. 2336336/- Rs. Twenty Three Lakh Thirty Six Thousand Three Hundred Thirty Six Rupees	All The piece and Parcel of the Property having an extent : 4200000/- Sq. Ft. (Approx.) 2nd Floor, Shop-231, 2nd Floor, Apple Square Nr Yogi Chowk, Punagam, Two Lakh Thousand Five Hundred Fifty Rupees	Rs. 4200000/- Rs. Forty Two Lakh Twenty Thousand Five Hundred Fifty Rupees	Rs. 420000/- Rs. Forty Two Lakh Twenty Thousand Five Hundred Fifty Rupees	Rs. 518505/- Rs. Fifty Three Lakh Eighteen Thousand Five Hundred Fifty Rupees

**DATE OF E-AUCTION: 25-02-2026, FROM 11.00 A.M. TO 1.00 P.M. (WITH UNLIMITED EXTENSION OF 5 MINUTES EACH), LAST DATE OF SUBMISSION OF BID: 24-02-2026, BEFORE 4.00 P.M.**

For detailed terms and conditions of the Sale, please refer to the link provided in www.piramalfinance.com/e-auction.html or email us at piramal.auction@piramal.com

**STATUTORY 15 DAYS SALE NOTICE UNDER SARFAESI ACT TO THE BORROWER/GUARANTOR / MORTGAGOR**

The above mentioned borrower is hereby notified to pay the sum as mentioned in section 13(2) not later than the date of auction, failing which property will be auctioned/sold and balance dues if any will be recovered with interest and cost from borrower/guarantor.

The Borrowers attention is drawn towards sub-section 8 of section 13, of the act, in respect of the time available, to redeem the secured asset. Borrowers in particular and public in general may please take note, that in case the auction scheduled herein fails for any reason whatsoever then the secured creditor may enforce its security by the way of private treaty.

Date: 05.02.2026 | Place: Gujarat | Sd/- (Authorized Officer), Piramal Finance Limited.

**FINSEV BAJAJ HOUSING FINANCE LIMITED**  
Corporate Office: Cerebrum IT Park B2 Building 5th floor, Kalyani Nagar, Pune, Maharashtra 411014

**Branch Address:** Office no 402, 4th Floor, Aastha Corporate Capital, VIP road, Bharthara Saurat 395007 Branch Address: 1st Floor, Krishna Chamber B, Above SBI Bank, Railway Station Road, Bhuj - 370001 Branch Address: AKSHAR MALL SECOND FLOOR, Opp. Nandani Market, 58/1, Narol Road, Surat - 395042 Branch Address: 2nd Floor, Kalyan, bhana plaza, Near super market opp sardar bag, sanala road, morbi - 368641 Branch Address: 2nd Floor, Keyval Secand Colony 1/A, Plot No -384, Near Matlamdi Office, Gandhidham- 370201 Branch Address: 3rd floor, Gondal Rd, Udhoy Nagar Colony, Bhakti Nagar, Rajkot, Gujarat 360002 Branch Address: 2nd Floor, Vikas Brothers, Near Upasana School, behind Gurjan CIBA, GIDC, Vapi, Gujarat 396195 Branch Address: 1st Floor, Vingo Office No 23 to 28, GLK Tower, Next to Bus stand, Above HDFC, SBI Bank, Dahod - 389151 Branch Address: 1st floor, Vingo Shopping Centre, Opp. Punjab Bakery, New bus stand, Santram Mandir road, Rajkot 370011 Branch Address: 1st Floor, BORSAD, Taluka Rajkot, Dist. Rajkot, Gujarat 363641 Branch Address: 1st Floor, Rajkamal Patel Puro, Rajkamal Cross Roads, NH41, Mehadia, Gujarat 384001 Branch Address: 4th Floor, Aurum Avenue, Opp- Mayer Bungalow, Nr- Law Garden, Elsbidge, Ahmedabad - 380006

**Demand Notice Under Section 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.**

Undersigned being the Authorized officer of M/s Bajaj Housing Finance Limited, hereby gives the following notice to the Borrower(s)/Co-Borrower(s) who have failed to discharge their liability i.e. defaulted in the repayment of principal as well as the interest and other charges accrued there-on for Home loan(s)/Loan(s) against Property advanced to them by Bajaj Housing Finance Limited, and as a consequence the loan(s) have become Non Performing Assets. Accordingly, notices were issued to them under Section 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and rules there-to, on their last known addresses, however the same have been returned un-served/undelivered, as such the Borrower(s)/Co-Borrower(s) are hereby intimated/informed by way of this publication notice to clear their outstanding dues under the loan facilities available by them from time to time.

Loan Account No./Name of the Borrower(s)/ Co-Borrower(s)/ Guarantor(s) & Addresses	Address of the Secured/ Mortgaged Immovable Asset/ Property to be enforced	Demand Notice Date & Amount
<b>Branch : SURAT</b> LAN No. H428HLL0115746 & H000HLT0123319 1. Anirudh Desai (Borrower) 2. Pratiabhan Desai (Co-Borrower) Both At: B 8 Flat No. 108, Sweet Home New Kowad Road, Near Rajwadi Party Plot, Anmolli, Surat, Gujarat-394107	All that piece and parcel of Property Bearing Flat No 108 Situated On 1st Floor in the Building No B/8 of the Scheme Known as Sweet Home Constructed And Situated Near Rajwadi Party Plot, New Kowad Road Kowad Surat- 394107 East -building No B/7, West - Building No B/9, North : Common Plot, South : adjoining Land	23rd Jan 2026 & Rs. 15,82,144/- (Rupees Fifteen Lakh Eighty Two Thousand One Hundred Forty Four Only)
<b>Branch : BHUJ LAN No. H5F1FRL0331575</b> 1. Anirudhsinh Ramsanjali Jadedja (Borrower) 2. Vankanjali Ramsanjali Jadedja (Co-Borrower) 1 & 2 At: Limbara Street, Near Hotel Krishna, Azad Chowk, Mandvi-kutch-370065 3. Mandvi Ramraj Jadedja (Co-Borrower) 4. H 77 Mandvi Vord 1 Mandvi Mandvi-370465 4. Jayshekhra Meghrani Jadedja (Co-Borrower) At: Paanch Mandir Govar Faliyu Navapura Mandvi-370465	All that piece and parcel of the Property Bearing Municipality Plate No. 78, Bearing City Survey No.2141/1-A, City Survey Ward No. 1, Having Construction of 51.28 Square Meters On the Ground + First Floor, on the Piece of Land Measuring 25.64 Square Meters, Situated in the town of Mandvi of Taluka Mandvi of the District Kutch, East - Residential House Co-owned By Hemalataben Ratilal Sheth and Kusumben Ratilal Sheth is Situated West - Public Road is Situated, North - Public Road is Situated, South - Residential House of Nandura Ramsanjali Chavda is Situated, Having Common Wall With This Property	24th Jan 2026 & Rs. 6,55,080/- (Rupees Six Lakh Fifty Five Thousand Eighty Two Only)
<b>Branch : BORSAD LAN No. 4XBRMS5HE986481</b> 1. Arvindbhai Ravjibhai Patel (Borrower) 2. Arunaban Arvindbhai Patel (Co-Borrower) Both At: 1-64, Patel Faliyu Nishalia Nishalia, Karjan, Vadodra-391313 Built Up Area Is 132 SQ.MT. East - Property of Patel Rambhaji Gondhanbhai, West - Property of Goswami Kisoringi Rameshgin, North - Chowk, South - Chowk	All that right, title and interest of Immovable Property Situated at Nishalya, Tal.karjan, Dist.vadodra House Grampanchayat Sr.No. 148, Property No. 81 House No.1 Admeasuring Area 33' x 5' 181.5 SQ.MT. In Which Built Up Area of Ground Floor Is 17' x 5.5' = 93.5 SQ.MT. And Built Up Area of First Floor Is 7' x 5.5' = 38.5 SQ.MT. Total Built Up Area is 132 SQ.MT.	24th Jan 2026 & Rs. 5,70,829/- (Rupees Five Lakh Seven Thousand Eight Hundred Twenty Nine Only)
<b>Branch : MORBI LAN No. H5E6FRL0342434</b> 1. Dilipkumar Bachubhai Chhaniyara (Borrower) 2. Jayashree Dilipbhai Chhaniyara (Co-Borrower) Both At: Bhavani Chowk, Street No.2, Wankaner Darwaja Main Road, Morbi-363641	All that piece and parcel of the Non-agricultural Property Described as: Morbi C. S. No. 4/298 Pk No. 1, Bhavani Chowk, Street No.2, Wankaner Gate Road, At Morbi, Taluka/Dist Morbi Pk. 363641, Morbi, Gujarat-363641 East - Other's Property, West - Other's Property, North - Other's Property, South - Road	24th Jan 2026 & Rs. 8,24,795/- (Rupees Eight Lakh Twenty Four Thousand Seven Hundred Ninety Five Only)
<b>Branch : SURAT</b> LAN No. H428HLL388592 & H428HLL1390729 1. Gausvini Sagar Tirathbhai (Borrower) 2. Gausvini Shobhanaben Tirathbhai (Co-Borrower) 3. Gosvami Tirathji Vashramtharhi (Co-Borrower) All At: E-701, Reddie Residency, Near Mannan Society, Chhadra Bhatia Road Anmolli, Surat, Gujarat-394107 "Radha Residency" Constructed On The Land Bearing Final Plot No.23/C Admeasuring 3969.00 Sq.Mtrs. Of REV S.No.224, 29, 104/16, 104/7 Its Block No.51/A/2, Draft TP. Scheme No.70 [Chhaprabhata- Anmolli- Kowad- Ultran], O.P.No.23/C of Village Chhaprabhata, Sub District Taluka Adajan, Dist. Surat. East: Adj. Staircase, West : Adj. Flat No. E/702, North: Adj. Common Passage, South: Adj. Adj. Building Margin	All right title and interest in Flat No.701 As Per Rera Carpet Area Admeasuring 29.03 Sq.Mtrs and Final Plan Carpet Area Admeasuring 30.00sq.Mtrs And Built Up Area Admeasuring 32.97 Sq.Fts On 7th Floor, Together With Undivided Proportionate Share in Underment Land of "E" Building of Property of Adt Plot No. 1 & 2, West : Road, North : Property of Plot No.26, South : Property of Plot No.24	23rd Jan 2026 & Rs. 17,11,288/- (Rupees Seventeen Lakh Eleven Thousand Two Hundred Eighty Eight Only)
<b>Branch : GANDHIDHAM LAN No. H542HLL0540097 &amp; H542HLL0540254</b> 1. JADEJA KRISHNABA (Borrower) 2. Mayursinh Ghanshyamsinh Jadedja (Co-Borrower) At: House No 356, Momay Nagar 2, Anjar, Kutch, Gujarat-370110	All that piece and parcel of the Non-agricultural Property Described As: All That Piece and parcel of the Property Being A Sub Plot No. 129-134/C, Admeasuring 77*515 Square Meters, Being One of the Nine Sub Plots Situated On the Amalgamated Land of Plot Nos. 129 To 134, 370110	22nd Jan 2026 & Rs. 13,75,580/- (Rupees Thirteen Lakh Seven Thousand Five Hundred Eighty Eight Only)
<b>Branch : SURAT</b> LAN No. H542HLL1413993 & H428HLL1417379 1. Jitendra Singh (Borrower) 2. Manju Manj (Co-Borrower) Both At: Plot No 25 Grahm Exotica, Karamia, Olpad Sayan Surat Veljanja, Gujarat-394130	All that pieces and parcel of Property Bearing Flat No 25 in the Society Known as Grahm Exotica Constructed On N.A. Land of Block No.266 of Village Kamalia of Sub District Olpad of District Surat. Property of Adt Plot No. 1 & 2, West : Road, North : Property of Plot No.26, South : Property of Plot No.24	15th Jan 2026 & Rs. 11,41,484/- (Rupees Eleven Lakh Fifty One Thousand Four Hundred Eighty Four Only)
<b>Branch : RAJKOT LAN No. 416HML80409927 &amp; 416HGT81228732</b> 1. Jignesh Mohanbhai Patel (Borrower) 2. Minaban Jigneshbhai Patel (Co-Borrower) Both At: Kavya Apt Flat 303 Turipati, Ind Area Gokul Nagar, Main Road, Rajkot-360004	All that pieces and parcel of Property Bearing Flat No 303 On Third Floor in the Scheme / Building Known as Kavya Constructed On Plot No 35 of Revenue Survey No 96/1 of Village Maval of District Rajkot East : Other's Property After Margin, West : Flat No 302, North : Flat Gokul Nagar, Main Road, Rajkot-360004	24th Jan 2026 & Rs. 24,80,892/- (Rupees Twenty Four Lakh Eighty Thousand Eight Hundred Ninety Two Only)
<b>Branch : VAPI</b> LAN No. H584HLL1144896 & H584HLL1147613 1. Jitendra Singh (Borrower) 2. Budha Nagar 38 3 Pocket 7 Sector 82 Noida Gautam Budha Nagar Urban Pradesh 201304 2. Sushila Singh (Co-Borrower) At: 405 Khushbu Palace, Koparli Road Kanchan Nagar, Chhini Vapi, Gujarat-396191	All that pieces and parcel of Property Bearing Flat No 405 On 4th Floor of Scheme Known as Khushbu Palace, Street No. S.No. 1697/5, Plot No. 5, S.No 246/P2 in the Village Chhat of Sub District Vapi of District Valsad East : Road, West : Flat No 406, North : Flat No 404, South : Open Space	23rd Jan 2026 & Rs. 13,98,786/- (Rupees Thirteen Lakh Ninety Eight Thousand Seven Hundred Eighty Six Only)
<b>Branch : DAHOD</b> LAN No. 4YORHTED904959 & 4YORHED074454 1. Ketan Kaldas Sadhu (Borrower) 2. Mamabhai Kaldas Sadhu (Co-Borrower) Both At: Chandni Gali, Pradhan Kacheri Road Tal & Dist Dahod-389151	All that piece and parcel of the Non-Agricultural Property Described as Makan No 6, Rangoli Park Society, Durgani Faliyu, Dahod, Gujarat-389151	23rd Jan 2026 & Rs. 28,50,036/- (Rupees Twenty Eight Lakh Fifty Thousand Three Hundred Sixty Only)
<b>Branch : NADIAD LAN No. H432HLP0758831</b> 1. Laxman Prakashchandra Bachani (Borrower) 2. Nishabehn Laxman Bachani (Co-Borrower) Both At: A 212, Gukulsh Socety, Balasnor, Gujarat-382855	All that pieces and parcel of Property Bearing Shop No G/21 in the Complex Known as Shivam Complex Situated at City Survey No. 0269, Sector No. 02, Nagarpalika Property No 11867 Situated at Balasnor TA Balasnor District Mahisdar East : Shop of Nagarpalika, West - Internal Road, North - Shop No G/20, South - Shop No G/22	24th Jan 2026 & Rs. 22,23,656/- (Rupees Twenty Two Lakh Twenty Three Thousand Six Hundred Fifty Six Only)
<b>Branch : VISNAGAR</b> LAN No. 4W6RHT02439999 & 4W6RHT0102726820 1. Pareshbhai Popatbhai Rami (Borrower) 2. Surekhaben Pareshbhai Rami (Co-Borrower) Both At: 156, Ramias At-jaska Navarangpura Visnagar-384315	All that right, title and interest of Property Bearing Situated at Kansa, R.s. No. 423, City Survey No. 4930, Plot No. 54 Palaki South Side Constructed House On Sub Plot No. 54/A, Admeasuring Built Up Area 30.10.07 Sq.Mtr, Margin Land 32.40.00 Sq.Mtr., Total 62.50.07 Sq.Mtr. Gram Panchayat Property No. 1696 & Assessment Serial No 1696 TA, Visnagar- Dist. Mehsana East: after 7.6 Mtr. Margin Land of Said House, Margin Land of Plot No. 61, West: 20 Ft. Wide Internal Road, North: Common Wall With Sub Plot No. 54/b, South: After 7.6 Mtr. Margin Land of Said House, Margin Land of Plot No. 53.	24th Jan 2026 & Rs. 22,33,254/- (Rupees Twenty Two Lakh Thirty Three Thousand Five Hundred Fifty Four Only)
<b>Branch : AHMEDABAD LAN No. H418HLL1382651 &amp; H418HLL1385961</b> 1. Patel Labhubhai (Borrower) 2. Patel Shobhan (Co-Borrower) Both At: A 401 Tanker Residency B/H Water Tank Opp Manekal Mill Vinzol Road, Ahmedabad, Gujarat-382440	All that piece and parcel of the Non-agricultural Property Described as Flat No. 401, Fourth Floor, Block No. A, Shree Tanker Co-operative Housing & Commercial Society, D. Lakh Desai, Vinzol Road, Vinzol, Ahmedabad, Gujarat-382440	23rd Jan 2026 & Rs. 15,79,369/- (Rupees Fifteen Lakh Seven Thousand Nine Hundred Sixty Nine Only)
<b>Branch : DAHOD LAN No. H4Y0FRL0342654</b> 1. Rajeshbhai Dhalubhai Prajapati (Borrower) 2. Puspabhai Rajeshbhai Prajapati (Co-Borrower) Both At: 185, Tower Road, Brahmnavada Santrampan Chhapnabhas-389260	All that pieces and parcel of Property Constructed and Situated Within The 61.13 Sq Mtr Land of City Survey No 275 of Mouje Village Santrampan of Sub District Santrampan of District Panchmahal East : Limit of Adt No 276, West : Open Road, North : Open Part of This City Survey, South : Open Part of This City Survey	24th Jan 2026 & Rs. 9,34,558/- (Rupees Nine Lakh Thirty Four Thousand Five Hundred Fifty Eight Only)
<b>Branch : AHMEDABAD LAN No. H418HLL1339913 &amp; H418HLL1334823</b> 1. Solanki Nilesh Jaysukhbhai (Borrower) 2. Poojaben Nilesh Solanki (Co-Borrower) Both At: Bham E-504, Pratham Paradise, Karnavati & Cross Road, Narol East Highway, Narol, Ahmedabad, Gujarat-382405	All that piece and parcel of the Non-agricultural Property Described as: Flat No E-604,6th Floor,block No.E,Pratham Paradise, Sub-Plot No 2 & 1, F. Plot No 40/2, TP. Scheme No 80, R. Survey No 589/A/2, Village Narol, Ahmedabad-382440 East : Flat No E-601, West : Society Common Road, North : Society Garden, South : Flat No E-603	23rd Jan 2026 & Rs. 38,53,668/- (Rupees Thirty Eight Lakh Fifty Three Thousand Six Hundred Sixty Eight Only)
<b>Branch : BORSAD</b> LAN No. 4XBRMS5H007454 1. Tofikali Mahamudhus Saied (Borrower) 2. Mahamudhus Gulamrasul Saied (Co-Borrower) Both At: 4/22 Sayed Wada Behde Gariya FIR Masjid, Petlad, Nadiad, Gujarat-384850	All that right, title and interest of Immovable Property Situated at Dist. Anand, Sub. Dist. Borsad, Village Borsad Kasha Mevada St. Bhavnadas Khadki & Mahola Middle City Survey Tika No.4/30 Admeasuring 64.38.20 Sq.M. East - After Door-balcony & Chowk there is Road, West - House of Bhavsar Community there after Pachli & Verandah of this House, North - Joint Partition Wall of C.S.No.4/24, South - Joint Wall of Property of House of Bharatkumar Fulchand Shah's It's City Survey No.4/29/A	24th Jan 2026 & Rs. 2,28,734/- (Rupees Two Lakh Eighty Six Thousand Three Hundred Seventy Four Only)
<b>Branch : AHMEDABAD LAN No. H418HLL1436459 &amp; H418HLL1433953</b> 1. Anil Boga (Borrower) 2. Sujata Anil Boga (Co-Borrower) Both At: C 203 Karnavati Apartment Rakhial Bapaganer Opp. Hans Colony Ahmedabad Gujarat-380024	All that piece and parcel of the Non-agricultural Property described as the Property Situated On Survey No. 149, Paiki, T.P. Scheme No. 1 (Bapaganar), Block No. C. Flat No. 203 On Second Floor of Built Up Area 38.72 Sq. Mtrs., in the Scheme Residential Flats Known as 'karnavati Apartment' By New Kantanganar Sarvodaya CO-OP Housing Society Mouje Rakhial District Ahmedabad Gujarat-380024 East: Flat No. C-204, West : Flat No. C-202, North - Staircase, Passage, South : Karnavati Complex	28th Jan 2026 & Rs. 19,83,607/- (Rupees Nineteen Lakh Eighty Three Thousand Six Hundred Seven Hundred Seven Only)

This step is being taken for substituted service of notice. The above Borrowers and/or Co-Borrowers/Guarantors are advised to make the payments of outstanding along with future interest within 60 days from the date of publication of this notice failing which (without prejudice to any other right remedy available with Bajaj Housing Finance Limited) further steps for taking possession of the Secured Assets/ mortgaged property will be initiated as per the provisions of Sec. 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The parties named above are also advised not to alienate, create third party interest in the above mentioned properties. On which Bajaj Housing Finance Limited has the charge.

Place: Gujarat Date: 05.02.2026 Sd/- Authorized Officer, Bajaj Housing Finance Limited

**INDIA HOME LOAN LTD.**  
Regd. Office: 504, Nirmal Ecstasy, 5th Floor, Jatashankar Dossa Road, Mulund (W), Mumbai - 400080  
Head Office: A-202, Ganesh Plaza, Nr. Navrangpura Post Office, Navrangpura, Ahmedabad-380009

**PUBLIC NOTICE FOR AUCTION CUM SALE**  
(Sale of Immovable Properties Mortgaged to IHLL under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002)

Notice is hereby given to the public in general and to the borrowers/co-borrowers/mortgagors in particular that the under-mentioned residential immovable properties mortgaged to India Home Loan Limited (IHLL) have been taken possession of by the Authorized Officer under Section 13(4) of the SARFAESI Act, 2002 read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The said properties are now offered for sale through Public Auction on "AS IS WHERE IS", "AS IS WHAT IS" and "WITHOUT RECOURSE" basis for recovery of amounts due to IHLL.

**SCHEDULE OF PROPERTIES**

A/c. No.	Borrower(s) / Mortgagor(s)	Property Description	Outstanding Dues (Rs.) as on 31/01/2026	Reserve Price (Rs.)	EMD (Rs.)
AHD-1331	MR. ROHITKUMAR ANANTRAY JANI (BORROWER) MRS. HARSHABEN ANANTRAY JANI (CO-BORROWER/ MORTGAGOR)	All that piece and parcel of the property being Flat No. B-601, 224-LIG-2, GHB Colony, Revenue Survey No. 244/1, V.T. Nagar, Gandhi Bag, Nr. Jay Bhavani Residency, Carpet Area 45.00 Sq. Mtrs. Mahuva, Sub-Dist-Mahuva, Dist-Bhavnagar Pin: 364290 Gujarat, and bounded as North: INTERNAL ROAD AT GT. SOUTH: FLAT NO. LIG-2/B/604. East: FLAT No. LIG-2/B/602, West: STAIRCASE	Rs.6,14,328/-	Rs.8,28,000/-	Rs.82,800/-

Outstanding dues are indicative and subject to further interest, cost, and charges as per loan documents.

**Terms and Conditions of Auction**

- Auction sale will be conducted on "AS IS WHERE IS", "AS IS WHAT IS" and "WITHOUT RECOURSE" basis.
- Bidders must submit EMD (10% of reserve price) by Demand Draft / Pay Order / NEFT / RTGS, payable to India Home Loan Limited, at Ahmedabad Office.
- Successful bidder must deposit 25% (inclusive of EMD) of the bid amount on the same day or next working day.
- Balance 75% must be paid within 15 days of sale confirmation. Failing which, the amount will be forfeited.
- Offers must be submitted in sealed cover, marked "Offer for Purchase of Property -MAHUVA", at Ahmedabad office on or before 06/03/2026 by 5:00 PM.
- Bids will be opened on 07/03/2026 at 11:00 AM at Ahmedabad office.
- IHLL reserves the right to cancel or reject any bid without assigning reason.
- The properties will be sold with all existing and future encumbrances. The Authorized Officer does not take responsibility for any liabilities.
- Prospective buyers are advised to conduct independent due diligence.
- Buyers shall bear all taxes, duties, TDS, registration charges, and statutory liabilities.
- Inspection of property can be done on 24/02/2026 & 25/02/2026 between 11:00 AM and 5:00 PM (working hours).
- For further details, contact: Mr. Maulesh Patel (Authorized Officer) Cell No: 9898016990, Email: maulesh.p@indiahomeloan.in

**30 DAYS STATUTORY SALE NOTICE UNDER SARFAESI ACT, 2002**

This notice is also issued to the Borrowers/Guarantors under Rule 8(6) of the Security Interest (Enforcement) Rules, 2002. You are hereby notified to pay the outstanding dues as mentioned above before the date of auction, failing which the property shall be sold and the shortfall, if any, shall be recovered from you.

Date: 05/02/2026 Place: Ahmedabad For: INDIA HOME LOAN LIMITED (Authorized Officer)

**IDBI BANK** Siddhant Branch : Ground Floor, Central Petrol Station, Opp. Patel Colony, Siddhant Road, Vadodra, Gujarat-390001.

**PUBLIC NOTICE FOR E-AUCTION**

This E-Auction Notice is given to public in general that 1085.66 MTS of Paddy and 957.08 MTS of Rice (Commodities) shall be auctioned on "As is what is", "As is where is" and "Whatever there is" basis. The Details of commodity, Reserve Price and Earnest Money Deposit are as mentioned below:

Sr. No.	Commodity	Quantity in MTS	Reserve Price in per MTR (Rs.)	EMD
1.	Paddy Shiram	199.66	28500	
2.	Paddy 1121	886.00	41800	
3.	Rice 1121 Sella	83.00	71250	
4.	Rice 1121 Steam	89.00	80750	
5.	Rice Basmati Brown	40.00	102600	
6.	Rice Wada Kolam	599.08	52250	
7.	Wada Kolam Raw	146.00	51300	

5% of Bid Value of Default Stocks

The Commodities are pledged to IDBI Bank and are stored in godown/warehouse situated at Godown No. 4, Vadodra Sugar Factory, Vadodra District Co-op Sugarcane Grower's Union Ltd., Gandhara, Taluka - Karjan, District - Vadodra, Gujarat, Pin - 391210. NCDEX e-Market Ltd (NeML) is authorized for conducting e-Auction process on behalf of IDBI Bank, Siddhant Branch, Vadodra.

Interested Buyers / Individuals / Participants may participate in the e-Auction process to be conducted on 23.02.2026 through the website of NeML at <http://market.neml.in>. Detailed terms and conditions of said e-auction are available at the website of NeML at [www.neml.in](http://www.neml.in) under the link circulars.

In case of non-completion/partial completion of e-Auction process, the Bank may conduct re-auction on the same day or any different date with same/different terms & conditions of tender document. Information in this regard will be available on the website of NeML at [www.neml.in](http://www.neml.in).

For any query kindly contact to Mr. Ashish Parik - 9574025807, Mr. Ajay Satkar - 9992397117, Mr. Anand Saluja 9825652657, Mr. Jigar Mehta 948222455, Mr. Shrikant Patel - 8466551910.

The e-Auction will be conducted on 23rd February 2026 at 1.00 PM. Sd/-  
Date: 05.02.2026 Authorized Officer,  
Place: Vadodra IDBI Bank Limited

**ASREC (INDIA) LIMITED**  
Registered & Corporate Office Address: Bldg No. 2, Unit No. 201/202, 2nd Floor, Sector 20, GIDC, Gandhinagar, Gandhinagar Link Road, Chakala, Andheri (East), Mumbai-400 093.

**NOTICE US 13(2) OF SARFAESI ACT, 2002**

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

We, ASREC (India) Limited, a Company incorporated under the Companies Act, 1956 and registered with Reserve Bank of India as Securitization and Asset Reconstruction Company under the provisions of Section 3 of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") and registered office at Solitaire Corporate Park, Building No. 2, Unit No. 201/202 & 200-202B, Ground Floor, Andheri - Ghatkopar Link Road, Chakala, Andheri - (East), Mumbai-400 093. Pursuant to the Assignment deed dated 04.02.2025 M/s. Proteum Finance Pvt. Ltd., the original lender irrevocably transferred, assigned the financial assets along with all rights, title and interest together with underlying security interest in favour of ASREC (India) Limited. Consequently, the ASREC (India) Limited has become secured creditor by virtue of Section 5 of SARFAESI Act and entitled to pursue recovery proceeding in its own name and recover the dues from the borrowers/guarantors/mortgagors. Therefore, undersigned is entitled to issue this demand notice.

Whereas the undersigned being the Authorized Officer of ASREC (India) Ltd under Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, in exercise of powers conferred under Section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices under Section 13(2) of the said Act, calling upon the concerned Borrower / Property Holders, as the case may be, to repay the amounts mentioned in the respective Notice; within 60 days from the date of respective Notice, as per details given below. For various reasons this notice could not be served on the concerned Borrowers. Copies of the notice are available with undersigned, and the concerned borrower/holder may, if they so desire, collect the said copy from the undersigned on any working day during normal office hours. All the account listed here below stand N.P.A. However, the Notice is being given to the concerned Borrowers, where necessary to pay to ASREC (India) Ltd, within 60 days from the date of publication of this Notice the amounts indicated herein together with the dates together with interest at contractual rate till the date of payment, under the loan/ and other agreements and documents executed by the concerned persons.

S. N.	Loan Account No. / Name and address of Borrower and Co-Borrower/s	Date of Notice	Demand Notice Date	Total Outstanding Dues (INR) as on below date*
1.	Loan Number G5048EL2465112 (Borrower) Hanishah Sarvagaj (Co-Borrower) 1. Sardhar Hanshaben Dhirubhai, 2. Sardhar Milankumar Dhirubhai R/o at: 48 Shivam Soc Mota Varachara Surat Gujarat 394101 R/o at: Shop No. 02, Karjan, Post No. 340, Somer Post, Umra Surat Gujarat 394248	31.01.2025	29.10.2025	Rs. 10,25,568/- (Rupees Ten Lakh Twenty Five Thousand Five Hundred And Sixty Eight Only)
<b>DESCRIPTION OF THE SECURED ASSETS/MORTGAGED PROPERTIES:</b> All Right Title and Interest of the Secured Asset Being Shown as Built Up Area 155 Sq. Ft. in the Scheme Known as "Sardhar" at Karjan, Taluka Karjan, District Karjan, Gujarat. The said asset is mortgaged to ASREC (India) Ltd. The said asset is situated at Plot No. 1, Sardhar, Umra, Sub-District: Umra, District: Umra, Gujarat. The said asset is situated at Plot No. 1, Sardhar, Umra, Sub-District: Umra, District: Umra, Gujarat. The said asset is situated at Plot No. 1, Sardhar, Umra, Sub-District: Umra, District: Umra, Gujarat. The said asset is situated at Plot No. 1, Sardhar, Umra, Sub-District: Umra, District: Umra, Gujarat.				
2.	Loan Number G5048EL275996 (Borrower) Ranochandi Hotel (Co-Borrower) 1. Patel Jatinbhai, 2. Patel Jatinbhai R/o at: Refinery Char Rasta Vada Vada Karjan, Taluka Karjan, District Karjan, Gujarat 394101 Karachiya Vadodra Baroda Gujarat 391310	31.01.2025	29.10.2025	Rs. 8,30,469/- (Rupees Eight Lakh Thirty Thousand Four Hundred And Sixty Nine Only)
<b>DESCRIPTION OF THE SECURED ASSETS/MORTGAGED PROPERTIES:</b> All Right Title and Interest of the Secured Asset Being Shown as Built Up Area 155 Sq. Ft. in the Scheme Known as "Sardhar" at Karjan, Taluka Karjan, District Karjan, Gujarat. The said asset is mortgaged to ASREC (India) Ltd. The said asset is situated at Plot No. 1, Sardhar, Umra, Sub-District: Umra, District: Umra, Gujarat. The said asset is situated at Plot No. 1, Sardhar, Umra, Sub-District: Umra, District: Umra, Gujarat. The said asset is situated at Plot No. 1, Sardhar, Umra, Sub-District: Umra, District: Umra, Gujarat. The said asset is situated at Plot No. 1, Sardhar, Umra, Sub-District: Umra, District: Umra, Gujarat.				
3.	Loan Number G5047EL1229966 (Borrower) Shantibai Banamayi (Co-Borrower) 1. Shanti Banamayi R/o at: Flat No 501 Prynika Gold Coin, Ambod, Gandhinagar, Marol Gujarat 382439	31.01.2024	29.10.2025	Rs. 9,46,946/- (Rupees Nine Lakh Four Thousand Nine Hundred And Forty Six Only)
<b>DESCRIPTION OF THE SECURED ASSETS/MORTGAGED PROPERTIES:</b> Property Bearing Flat No 501 On Fifth Floor in the Scheme Known as Prynika Gold Coin, Ambod, Gandhinagar, Marol Gujarat 382439. The said asset is situated at Plot No. 501, Prynika Gold Coin, Ambod, Gandhinagar, Marol Gujarat 382439. The said asset is situated at Plot No. 501, Prynika Gold Coin, Ambod, Gandhinagar, Marol Gujarat 382439. The said asset is situated at Plot No. 501, Prynika Gold Coin, Ambod, Gandhinagar, Marol Gujarat 382439. The said asset is situated at Plot No. 501, Prynika Gold Coin, Ambod, Gandhinagar, Marol Gujarat 382439.				
4.	Loan Number G5053EL1631871 (Borrower) Janakbhai Chauhan (Co-Borrower) 1. Chauhan Brijendra Chandra Shivabhai R/o at: Vasna Village Ghoghawada Taluka Kathal District Kheda Nadiad Gujarat 387340 R/o at: At: Magpani Po. Vastol, District Ghoghawada Taluka Kathal District Kheda Tal. Vastol Nadiad Gujarat 387340	31.10.2024	29.10.2025	Rs. 5,64,857/- (Rupees Five Lakh Sixty Four Hundred And Fifty Three Only)
<b>DESCRIPTION OF THE SECURED ASSETS/MORTGAGED PROPERTIES:</b> All That Right Title and Interest of Property Bearing Gram Panchayat Property No. 142				