



Bandhan Bank

Regional Office: Netaji Marg, Nr. Mithikhalai Six Roads, Ellisbridge, Ahmedabad-6. Ph.: 79-26424671-75

Corrigendum

Please refer to our Symbolic Possession Notice date May 26,2026; in page no. 42 & 11 respectively published in Financial Express- English & Vernacular- Ahmedabad Edition publication dated May 30, 2026; the date of affixture of the Symbolic Possession Notice was inadvertently mentioned as May 26, 2025 pertaining to all seven cases, Modasa Branch.

The correct date of the affixture of the SPN is May 26, 2026. All other content of the publication dated May 30,2026 shall remain unchanged.

Place: Modasa
Date: September 11, 2026

Authorised Officer
Bandhan Bank Ltd.

MR JAYANTILAL B SANGHVI (IN BANKRUPTCY PROCESS) –
(An Individual under Bankruptcy Process vide order dated 29.06.2026 of Hon'ble NCLT, Ahmedabad)
Bankruptcy Trustee correspondence address: Shop No 6,Samprati Residency, Opp AMC Garden, Naranpura, Ahmedabad-380 013>Contact: +91-9925151588, Email ID: jayantilal.btprocess@gmail.com

E-AUCTION SALE NOTICE OF JAYANTILAL B SANGHVI (IN BANKRUPTCY PROCESS).

Notice for sale of the assets through E-Auction on **"AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS BASIS"**, is hereby given to the public in general under Section 149(c) of the Insolvency and Bankruptcy Code 2016 r.w. Regulation 27 of the IBB (Bankruptcy process for personal guarantors to Corporate Debtors) Regulations,2019

Last Date for Submission of Expression of Interest and EMD
Friday, 25/09/2026 before 05:00 PM [Payable through online transfer Cheque/DD/ as per lender document to 'Jayantilal Sanghvi In Bankruptcy Process by Rahul Nareshbhai Shah' having Account No. 058605006256 and IFSC Code : ICIC0000586 with ICICI Bank, 100 ft Road, Ahmedabad]

Intimation to Qualified Bidders
Saturday, 26/09/2026

Last Date for inspection, Due Diligence of Assets under Auction
From Friday, 11/09/2026 till Friday, 25/09/2026 available with prior intimation, Contact Person Mrs. Richa Pathak (M: 635602806)

Date and Time of E Auction
Monday, 28/09/2026 between 01:00 PM to 03:00 PM (with unlimited extension of 5 minutes each)

Immovable Property	Reserve Price (Rs.)	EMD (Rs.)
Commercial Shop No A/2, Ground floor, Parvati Chambers, Opp Apsara Skyline, Near Alpina Cinema, Pratapnagar- Makarpura Road, Baroda- 390004	24,00,000	2,40,000

The detailed terms & conditions, e-auction application, tender document and other details of online auction are available on <https://ncltauction.auctiontiger.net>. For any query, contact Mr. Maulik Shrimali (M:9173528727) through Email: nclt@auctiontiger.net or Maulik.Shrimali@auctiontiger.net to the Email of the Bankruptcy Trustee, jayantilal.btprocess@gmail.com

Note:1.E-Auction will be conducted on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" and "NO RECOURSE" basis through approved service provider, M/s e-Procurement Technologies Limited- Auction Tiger.

Place: Ahmedabad
Date: 11/09/2026

Sd/-
CA Rahul Nareshbhai Shah
BANKRUPTCY TRUSTEE
IP Reg. No: IBB/II/PA-001/II-P-021/70/2020-2021/13367
AFA Valid till 30/06/2027

MR NARESH B SANGHVI (IN BANKRUPTCY PROCESS) –
(An Individual under Bankruptcy Process vide order dated 29.06.2026 of Hon'ble NCLT, Ahmedabad)
Bankruptcy Trustee correspondence address: Shop No 6 Samprati Residency, Opp AMC Garden, Naranpura, Ahmedabad-380 013>Contact: +91-9925151588, Email ID: naresh.btprocess@gmail.com

E-AUCTION SALE NOTICE OF NARESH B SANGHVI (IN BANKRUPTCY PROCESS).

Notice for sale of the assets through E-Auction on **"AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS BASIS"**, is hereby given to the public in general under Section 149(c) of the Insolvency and Bankruptcy Code 2016 r.w. Regulation 27 of the IBB (Bankruptcy process for personal guarantors to Corporate Debtors) Regulations,2019

Last Date for Submission of Expression of Interest and EMD
Friday, 25/09/2026 before 05:00 PM [Payable through online transfer Cheque/DD/ as per tender document to 'Naresh Sanghvi In Bankruptcy Process by Rahul Nareshbhai Shah' having Account No. 058605006256 and IFSC Code : ICIC0000586 with ICICI Bank, 100 ft Road, Ahmedabad]

Intimation to Qualified Bidders
Saturday, 26/09/2026

Last Date for inspection, Due Diligence of Assets under Auction
From Friday, 11/09/2026 till Friday, 25/09/2026 available with prior intimation, Contact Person Mrs. Richa Pathak (M: 635602806)

Date and Time of E Auction
Monday, 28/09/2026 between 01:00 PM to 03:00 PM (with unlimited extension of 5 minutes each)

Immovable Property	Reserve Price (Rs.)	EMD (Rs.)
Commercial Godown No G13,G 14 and G15, Basement Parvati Chambers,Opp Apsara Skyline,Near Alpina Cinema, Pratapnagar- Makarpura Road, Baroda- 390004	14,50,000	1,45,000

The detailed terms & conditions, e-auction application, tender document and other details of online auction are available on <https://ncltauction.auctiontiger.net>. For any query, contact Mr. Maulik Shrimali (M:9173528727) through Email: nclt@auctiontiger.net or Maulik.Shrimali@auctiontiger.net to the Email of the Bankruptcy Trustee, naresh.btprocess@gmail.com

Note:1.E-Auction will be conducted on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" and "NO RECOURSE" basis through approved service provider, M/s e-Procurement Technologies Limited- Auction Tiger.

Place: Ahmedabad
Date: 11/09/2026

Sd/-
CA Rahul Nareshbhai Shah
BANKRUPTCY TRUSTEE
IP Reg. No: IBB/II/PA-001/II-P-021/70/2020-2021/13367
AFA Valid till 30/06/2027



RBL BANK LTD.

REGISTERED OFFICE: 1st Lane, Shahupuri, Kolhapur-416001

National Operating Centre : 9th Floor, Technplex-1, Off Veer Savarkar Flyover, Goregaon (West) Mumbai - 400062.

GOLD AUCTION CUM INVITATION NOTICE

The below mentioned borrower has been served with demand notices to pay outstanding amount towards the loan facility against gold ornaments ("Facility") availed by them from RBL Bank Limited. Since the borrower has failed to repay dues under the Facility, we are constrained to conduct an auction of the pledged gold ornaments on **19-09-2026**.

In the event any surplus amount is realised from this auction, the same will be refunded to the concerned borrower and if there is a deficit post the auction, the balance amount shall be recovered from the borrower through appropriate legal proceedings. RBL Bank has the authority to remove following account from the auction without prior intimation. Further, RBL Bank reserves the right to change the Auction Date without any prior notice.

Sr. No.	Account Number	Branch Name	Borrower's Name	Details of Gold Ornament (in gms)
1.	809010397782	Himatnagar, Gujrat	JASUD SURESHBHAI SOLANKI	TOTAL GROSS WT 16.41
				TOTAL IMPURITY 0.91
				TOTAL STONE WT 0
				TOTAL NET WT 15.5
2.	809012139766	Khalikpur	KOTVAL BHAYAJITBHAI KALABHAI	TOTAL GROSS WT 10.86
				TOTAL IMPURITY 0.00
				TOTAL STONE WT 0.36
				TOTAL NET WT 10.5

The online auction will be held on <https://egold.auctiontiger.net> or <https://rblegold.auctiontiger.net> on 19-09-2026 from 02:00 PM to 05:00 PM IST. Intending bidders should contact M/s. e-Procurement Technologies Ltd. (AuctionTiger) at 6351896640/7894129853.

For detailed Terms and Conditions, please visit the auction portal.

Place : Gujarat
Date : 11-09-2026

Authorized Officer
RBL Bank Ltd.



सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

1911 से आपके लिए "कीर्ति"

CENTRAL TO YOU SINCE 1911

REGIONAL OFFICE, LAL DARWAJA, AHMEDABAD-380 001

APPENDIX-IV (Rule-8(1))

POSSESSION NOTICE (For Immovable property)

Whereas, The undersigned being the Authorised Officer of **Central Bank of India, Rakhal Road Branch, Ahmedabad** under the Securitisation and Reconstruction of Financial Asset 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 demand notice dated: **30.10.2025** calling upon the Borrower / Guarantor/ Mortgagee **Shri Binodkumar Harinath Sharma** to repay the amount mentioned in the notice being aggregating to **Rs. 5,50,027/- (Rupees Five Lac Fifty Thousand Twenty Seven Only)** as on **30.10.2025** together with further interest and incidental expenses and costs within 60 days from the date of notice.

The borrower/ guarantors/Mortgagee having failed to repay the amount, notice is hereby given to the borrower/ guarantors/ Mortgagee and the public in general that the undersigned has taken **Physical possession** of the secured asset being described herein below in the exercise of powers conferred on him under Sub Section (4) of section 13 of the Act in compliance of Hon'ble CJM Ahmedabad (City) Order dated 04.08.2026 in Case No. 7704/2026 under section 14 of the said Act read with rule 8 & 9 of the Security Interest Enforcement rules 2002 on this **06th day of September of the year 2026**.

The borrower/partners/guarantors/mortgagees in particular and the public in general is hereby cautioned not to deal with the hypothecated Machineries and any dealings with hypothecated Machineries will be subject to the charge of the **Central Bank of India** for an amount of **Rs. 5,50,027/- (Rupees Five Lac Fifty Thousand Twenty Seven Only)** as on **30.10.2025** and further interest thereon. (Amount deposited after issuing of Demand Notice u/s 13(2) has been given effect)

The borrower's attention is invited to the provisions of sub- section (8) of section 13 of the SARFAESI Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Residential property Flat No.101 & 102, First Floor, Siddhant Vihar, Near Devi Mata Mandir, Opp. Om Shanti Nagar-3, New Vatva, F.P No. 8, TPS No. 84, Survey No. 9/2 of Mouje Vatva, Taluka Vatva, Dist. Ahmedabad Construction area of Flat is 22.29 Sq. Mtrs. in the name of Mr. Binodkumar Harinath Sharma and **bounded as:-** East: Flat No. 103, West: Flat No. 101, North: Passage, South: T.P.Road

Date: 06.09.2026
Place: Ahmedabad

Sd/- Authorised officer
Central Bank of India



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

पंजाब कलान्तर के उत्तर

BANK OF MAHARASHTRA

Zonal office Surat: 2nd Floor, Milestone Fiesta, LP Savani road, Adajan Surat.

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

WHEREAS, The undersigned being the Authorized Officer of the **Bank of Maharashtra** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of the powers conferred under Sub-Section (12) of Section 13 read with Rule 8 of the Security Interest (Enforcement) Rule, 2002, issued (1) Demand Notice dated **19/06/2026** calling upon the Borrowers/Guarantors) **A) M/S. KRISHNA GARMENTS (Borrower) B) MR. VADALIYA KEYUR LAXMIDAS PROP. OF M/S. KRISHNA GARMENTS (Borrower) C) MR. VADALIYA LAXMIDAS GORDHANBHAI (Guarantor) D) MRS. RASLABEN VALLABHBHAI DESAI (Guarantor)** (2) Demand Notice dated **05/06/2026** calling upon the Borrowers/Guarantors) **A) M/S. BHARGAV TEXTILES (Borrower) B) MRS. VARSHABEN ASHOKBHAI ITALIYA (Borrower) C) MR. VILPULKUMAR VALLABHBHAI SAVANI (Guarantor)** (3) Demand Notice dated **29/06/2026** calling upon the Borrowers/Guarantors) **A) MR. SATISH NIMBA PATIL (Borrower), B) MRS. SHILPA SATISH PATIL (Borrower)** to repay in full the amount as mentioned below within 60 days from the date of receipt of the said Notice.

The notice was sent by Registered AD post calling upon the borrowers for payment of dues towards the bank. 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 **Symbolic Possession** of the property described herein below in exercise of powers conferred on him/her under section 13 (4) of the said Act read with Rule 8 of the said rules.

The borrowers in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of Bank of Maharashtra for an amount here in above mentioned.

(DESCRIPTION OF THE IMMOVABLE PROPERTIES)

Sr. No.	Name of the Borrower/s /Guarantor/s	Amount	Date of Possession
1.	A) M/S. KRISHNA GARMENTS (Borrower), B) MR. VADALIYA KEYUR LAXMIDAS PROP. OF M/S. KRISHNA GARMENTS (Borrower), C) MR. VADALIYA LAXMIDAS GORDHANBHAI (GUARANTOR), D) MRS. RASLABEN VALLABHBHAI DESAI (GUARANTOR)	Term Loan Account Number 60449838842 -Outstanding balance Rs. 31,96,341.45 (Rupees Thirty-one Lakh Ninety-six Thousand Three Hundred Forty-one and Forty-five paise) – Unapplied Interest Rs. 69,379.78 (Rupees Sixty-nine Thousand Three Hundred Seventy-nine and Seventy-eight paise) + Interest thereon @ 9.90% p.a. from 20/06/2026 + Cash Credit Account Number 60449838842 Outstanding balance Rs. 14,94,189.05 (Rupees Fourteen Lakh Ninety-four Thousand One Hundred Eighty-nine and Four paise) + Unapplied Interest Rs. 24,746.17 (Rupees Twenty-four Thousand Seven Hundred Forty-six and Seventeen paise) + Interest thereon @ 9.05% p.a. from 06/06/2026	Symbolic Possession taken on 07/09/2026
	A) M/S. BHARGAV TEXTILES (Borrower), B) MRS. VARSHABEN ASHOKBHAI ITALIYA (Borrower), C) MR. VILPULKUMAR VALLABHBHAI SAVANI (Guarantor)	Term Loan Account Number 60473960894 Outstanding Balance: Rs. 1,38,08,954/- (Rupees One Crore Thirty-Eight Lakh Eight Thousand Nine Hundred Fifty-Four Only.) + Unapplied Interest: Rs. 3,84,644/- (Rupees Three Lakh Eighty-Four Thousand Six Hundred Forty-Four Only.) + interest thereon @ 9.90% p.a. from 06/06/2026	Symbolic Possession taken on 10/09/2026

Description of Secured Asset (Immovable Properties) Primary Security: Hypothecation of Stocks and Machineries including but not limited to Book Debts, Receivables and Other Current Assets located at 2nd Floor, Plot No. 21-1A, Diamond industrial park, Sachin GIDC, Surat – 394230 • **Details of Machineries:** a) 28 Set Army Brand 2*1 Jacquard Shedding S Ghodi 60" Shuttle Looms Machine (By Army Looms and Textile Company) b) Electricals Spareparts, (By Gayatri Electricals) c) Beam Pipe (By Jay Raj Engineering) d) MS Beam, MS Plate, MS Angle, MA Pipe (By Srushti Corporation) e) Looms Accessories Complete Set (By Lin Textile Traders) • **Collateral Security:** All that piece and parcel of Immovable Property bearing Sub Plot No. A, F.P No. 21, DTSP No. 21, Block No. 62, R S No. 27/2, Flat No. 403, 4th Floor, Building -H, Kaveri Habitat, admeasuring about 63.41 Sq. Mtr (Built Up) alongwith undivided proportional share admeasuring about 30.98 Sq Mtr. in the land beneath the building, Village – Simada, Taluka – Choryasi, District – Surat. **North:** Adj. Open Space, **South :** Adj. Passage, **East :** Adj. Flat/OTS, **West :** Adj. Flat No. H/404

Description of Secured Asset (Immovable Properties) Primary Security: Plant and machinery of M/s Bhargav Textiles at Plot number 62 to 68, Bolav Textile Industrial Area, Bolav Olpad Road, Surat, Dist. – Surat, Gujarat - 394130 • **Collateral Security:** All that piece and parcel of immovable property bearing Plot number 62 to 68 (Gram Panchayat property no. 370, 371, 372, 373, 374, 375, and 376) situated on the land bearing block number 12 paiki (Rev.S.Nos. 12, 13, 25, 26, and 29) Bolav Textiles Industries Private Limited, situated at Bolav village, Tal. -Olpad, District - Surat, Gujarat – 394130 admeasuring 104.05 square meter each, total 728.35 square meter with construction made thereon admeasuring 798.00 square meter. **Plot No. 62-63: North - 25 feet Road, East - Plot No. 64, West - Margin then Block Number 13/A, South - Plot No. 74-75 • Plot No. 64-65: North - 25 feet Road, East - Plot No. 66, West - Plot No. 63, South - Plot No. 72-73 • Plot No. 66-67: North - 25 feet Road, East - Plot No. 68, West - Plot No. 65, South - Plot No. 70-71 • Plot No. 68: North - 25 feet Road, East - Road, West - Plot No. 67, South - Plot No. 69**

2.	A) M/S. BHARGAV TEXTILES (Borrower), B) MRS. VARSHABEN ASHOKBHAI ITALIYA (Borrower), C) MR. VILPULKUMAR VALLABHBHAI SAVANI (Guarantor)	Term Loan Account Number 60473960894 Outstanding Balance: Rs. 1,38,08,954/- (Rupees One Crore Thirty-Eight Lakh Eight Thousand Nine Hundred Fifty-Four Only.) + Unapplied Interest: Rs. 3,84,644/- (Rupees Three Lakh Eighty-Four Thousand Six Hundred Forty-Four Only.) + interest thereon @ 9.90% p.a. from 06/06/2026	Symbolic Possession taken on 10/09/2026
	A) MR. SATISH NIMBA PATIL (Borrower), B) MRS. SHILPA SATISH PATIL (Borrower)	Housing Loan Account No. 60368369777 Ledger Balance of Rs. 842426.80 + Unapplied Interest of Rs. 23690.22 + interest thereupon @ 8.30% p.a. w.e.f. 30-06-2026	Symbolic Possession taken on 09/09/2026

Description of Secured Asset (Immovable Properties) All that piece and parcel of immovable property bearing Plot No. 122, Admeasuring 74.50 Sq Yards i.e. 62.29 Sq Mtrs. As per KJP Block No. 463/122, Admeasuring 58.67 Sq Mtrs togetherwith Undivided Share Admeasuring 38.31 Sq Mtrs. In Road & COP in "Aaradhana Platinum Vibhag – 2", R.S.No. 471, Block No. 463, Admeasuring 16086 Sq Mtrs. Village – Umrahk, Taluka – Bardoli, District – Surat. **North - Plot No. 121, East - Plot No. 123, West - Internal Society Road, South - Internal Society Road**

Date: 10-09-2026
Place: Surat

Note: In Case of controversy English version will be Considered.

Sd/- Authorized Officer,
Bank of Maharashtra



यूनियन बैंक ऑफ इंडिया
Union Bank of India

आपका साथ हमारे साथ

A Government of India Undertaking

Regional Office, Ahmedabad
2nd Floor, SAN HOUSE, Opp. Gandhi Ashram, Near Dandi Bridge, Ashram Road, Ahmedabad-380027 Ph: 079-27551340

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6)/9(1) of the Security Interest (Enforcement) Rule, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor (s) that the below described immovable property mortgaged / charged to the Secured Creditor, the Physical possession of which has been taken by the Authorized Officer of Union Bank of India (Secured Creditor), will be sold on **"As is where is", "As is what is" and "Whatever there is"** on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below-mentioned Borrower(s) & Guarantor(s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

DATE AND TIME OF E-AUCTION – 29.09.2026 (Tuesday) from 12:00 noon to 05:00 p.m.

Branch name, address & Contact No.	Union Bank of India, Tilak Road Branch, Jeevan Prakash building, LIC Relief Road, Ahmedabad 380001, Contact Person – Mr. Sunil at Mobile No.7500510100
Name of the Borrower and Guarantor/s Mr. Prajapati Ganpatlal Girdharilal (Borrower), Mrs. Pankhu devi (Borrower)	Amount due:- Rs.13,78,114.00 (Rupees Thirteen lakhs Seventy Eight thousand One hundred fourteen only) as on 30.11.2025 along with unrecovered interest as reversed (if any) and further interest at contractual rate & cost from 01.12.2025

Property No. 01
All that piece and parcel of property of Flat no. F/103 first floor constructed adm about 40.78 sq mtrs carpet area and adm about 49.17sq mtrs super built area along with undivided share in the ownership land of I.V. Developers a partnership firm thereon the scheme known as "Pushpak Residency" on land bearing survey no. 234/B and 234/K in lieu of bearing final plot no. 38/1 and 38/2, T.P scheme no.112 of mouje : Odhav Taluka Vatva in the registration district Ahmedabad -7 (odhav) owned by **Mr. Prajapati Ganpatlal Girdharilal and Mrs. Pankhu Devi** bounded as under
On or towards north: Flat no. F-102, On or towards South: T.P Road, On or towards East: Vrundavan Park Society, On or towards West: Flat no 104 and lift
Details of encumbrances over the property, as known to the secured creditor, if any: Not known
Reserve Price - **Rs.19,50,000.00/- (Rupees Nineteen Lakh Fifty Thousand and Only)** Earnest money to be deposited – 10% of the Reserve Price mentioned above.

This may also be treated as statutory 15/30 days sale notice u/r 8(6) / 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower(s) and guarantor(s) of the above said loan, about the holding of E-Auction Sale on the above- mentioned date.

Date and Time of inspection for properties: as per consultation with Branch Manager.

For detailed terms and condition of the sale, please refer to the link provided in [https:// www.unionbankofindia.co.in](https://www.unionbankofindia.co.in)
For Registration and Login and Bidding Rules visit <https://baanknet.com> (PSB Alliance Pvt. Ltd)

Date: 08-09-2026, Place: AHMEDABAD, Pub. Dt. 11-09-26

Authorised Officer
Union Bank of India



बैंक ऑफ बरौदा
Bank of Baroda

Bank of Baroda, Saraspur Branch, Saraspur Char Rasta, Ahmedabad-380018, Gujarat State, India.

Tele Phone, 079-22920248, E-mail : saraspu@bankofbaroda.com

Sale Notice (15 DAYS) For Sale of Immovable Properties
"APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor (s) that the below described immovable properties mortgaged/charged/hypothecated to Bank of Baroda, the Secured Creditor, the **Symbolic possession** of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" without recourse basis on **07.10.2026** for recovery of below mentioned amount/s. The details of Borrower/s/ Guarantor/s/Secured Asset/s/Dues/Reserve Price/E-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

Sr./ No.	Name & add. of Borrower/s/ Guarantors/	Description of Properties	Total dues	Reserve Price EMD & Bid Increase Amount
1.	Mr. Nitinkumar Himmatbhai Ghoghari, Mrs. Kinjaben Nitinbhai Ghoghari & Ms Meet Glass and its proprietor Mr. Nitinkumar Himmatbhai Ghoghari	All that piece and parcel of immovable property bearing Flat No. C-702, Block No. C, on 7th floor, admeasuring 85.91 Sq. Mtrs. and 7.64 Sq. Mtrs. Balcony with Total admeasuring 93.55 Sq. Mtrs. (Carpet Area as per approved Plan) and having undivided share in land 36.231 Sq. Mtrs. in the scheme known as "Santia Residency-2" situated land bearing Survey No. 408/3/2, T. P. Scheme No. 110, Final Plot No. 33/3/2, admeasuring 3633 Sq. Mtrs. land residential purpose and 500 Sq. Mtrs. land commercial purpose with total land admeasuring about 4133 Sq. Mtrs. situated at Mouje: Nikol, Taluka: Asarwa, District: Ahmedabad and Registration Sub District: Ahmedabad-12 (Nikol) Said property is bounded as under: On or towards East: 12 Mtrs T. P. Road On or towards West: Flat No. C-703 On or towards North: Flat No C-701 On or towards South: Society Road.	Rs. 74,32,979.70/- as on 12.05.2026 together with further interest thereon at the contractual rate plus costs, charges and expenses till date of payment	Reserve Price: Rs. 74,90,000/- EMD:- Rs. 7,49,000/- Bid inc. Amount: Rs. 50,000

E-Auction Date : 07.10.2026 and E-Auction Time: 02:00 PM to 06:00 PM (unlimited extension of 10 minutes)
• Status of Possession : SYMBOLIC

a. Property is in Symbolic Possession and Bidder is purchasing the property in symbolic possession at his/own risk & responsibility.

b. Bank will hand over the possession of property symbolically only and Successful Auction bidder/purchaser will not claim physical possession from the Bank.

c. Bank will not be responsible or duty bound for handing over of physical possession.

d. Successful Auction Purchaser will not be entitled to claim any interest, in any case of return of money.

e. Successful Auction Purchaser has to submit the Declaration Cum Undertaking confirming the above terms & condition immediately after e-Auction.

f. Subsequent to sale if successful bidder fails to submit Declaration Cum Undertaking, the bid EMD amount will be forfeited

g. The intending purchaser has to produce an Undertaking duly Stamped and Notarised as per Bank Format (in case of Sale on the basis of Symbolic Possession)

For detailed terms and conditions of sale, please refer to the link provided in <https://bankofbaroda.bank.info-and-auction> and <https://baanknet.com> Also, prospective bidders may contact the Branch head Mo: 98394 62090 & Recovery Head Manoj Kumar Gupta- 9024338042 (GST/ITDS as per Government Rules applicable shall be payable by purchaser on sale of Movable/Immovable Assets.)

AS PER SARFAESI ACT, STATUTORY -15- DAYS SALE NOTICE TO THE BORROWER /GUARANTOR/ MORTGAGOR

The above mentioned borrower /s/ is/ are hereby notified to pay the sum as mentioned in section 13(2) Notice in full before the date of auction, failing which property will be auctioned / sold and balance dues if any will be recovered with Interest and cost from borrowers/ guarantors /mortgagor.

Date : 10.09.2026 | Place : Ahmedabad

Sd/- Authorized Officer, BANK OF BARODA



BHARAT CO-OPERATIVE BANK (MUMBAI) LTD.

(MULTI-STATE SCHEDULED BANK)

Central Office : "Marutagiri", Plot No. 13/9A, Sonawala Road, Goregaon (East), Mumbai-400063. Tel. : 61890131 /61890083.

AUCTION NOTICE

Auction sale of immovable property/ies

Sealed Offers/Tenders are invited from the public/intending bidders for purchasing the following immovable property/ies on "as is where is basis and as is what is basis" under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, read with Rule 8(6) of Security Interest Enforcement Rules 2002.

Sr. No	NAME OF THE MORTGAGOR / BORROWERS & BRANCH	OUTSTANDING AMOUNT AS PER DEMAND NOTICE	PROPERTY DESCRIPTION & ENCUMBRANCES KNOWN TO THE BANK	i. RESERVE PRICE, ii. EARNEST MONEY DEPOSIT (EMD) iii. BID INCREMENT AMOUNT (Over & Above Highest Bid Amount)	i. DATE & TIME OF INSPECTION ii. LAST DATE & TIME OF SUBMISSION OF TENDERS / OFFERS	DATE AND TIME OF OPENING THE TENDERS
1	M/s Ronak Filament Partners & Joint/Co-Borrowers : i) Mr. Bhargabhai Nathabhai Shingale ii) Mr. Devendrakumar Jamnadas Shekhada iii) Mr. Jitendra Bachubhai Gajera iv) Mr. Mahesh Kalyanbhai Munjapara v) Mr. Kantilal Muljibhai Dobariya [Surat Branch] [3rd Auction Notice]	Demand Notice Date : 19.04.2025 Loan Account No.008233510000051 :- Rs. 9,56,403.00 as on 31.03.2025 together with further interest @ 11.75% per annum + penal interest @ 2% per annum thereon with effect from 01.04.2025. Loan Account No.008233510000068 :- Rs.36,78,347.00 as on 31.03.2025 together with further interest @ 11.75% per annum + penal interest @ 2% per annum thereon with effect from 01.04.2025. Loan Account No.008233510000167 :- Rs.54,97,071.00 as on 31.03.2025 together with further interest @ 11.75% per annum + penal interest @ 2% per annum thereon with effect from 01.04.2025. Loan Account No.008213100000067 :- Rs.21,84,364.55 as on 31.03.2025 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 01.04.2025. (Less amount paid if any thereafter)	All the piece and parcel of land bearing Plot No. 37, Near Anant Industrial Estate, admeasuring about 969 sq. mtr. together with undivided proportional share in road admeasuring about 125 sq. mtr. total admeasuring about 1094 sq. mtrs. together with construction thereon admeasuring about 358.84 sq. mtrs. having construction of Ground Floor + Two Floor organized on land bearing block no. 792 of village Kudsad, Sub District – Olpad, District – Surat, Gujarat 394 110	Rs.1,53,00,000/- Rs.15,30,000/- Rs.1,00,000/-	i. 16.09.2026 from 11:00 a.m. to 05:00 p.m ii. 25.09.2026 upto 05:00 p.m.	28.09.2026 at 12.30 p.m.

Terms and Conditions of the Bharat Co-operative Bank (Mumbai) Ltd – Auction Sale:-

1) Auction is being held on "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" with all the existing and future encumbrances / Society Dues / Builders dues / Property Tax / Utility Service provider outstanding dues etc. and same shall be borne by bidders whether known or unknown to the Bank. The Bank is not responsible for encumbrances unknown to the Bank. The Authorised Officer / Secured Creditor shall not be held responsible in any way for any third-party claims / rights / dues received after date of opening the bid. The purchaser should conduct due diligence on all aspects related to the property to his / her satisfaction. The purchaser shall not be entitled to make any claim against the Authorized Officer / Secured Creditor in this regard at a later date.

2) Tenders quoted below the "Reserve Price" will not be considered & same is liable to be rejected.

3) The Bidder shall submit bid / offers alongwith their KYC documents and 10% of EMD amount by Pay Order / D.D. drawn in favour of "Bharat Co-operative Bank (Mumbai) Ltd." [Envelope containing the Bids / offer should be superscribed as Bid for "Plot No. _____"].

4) Place of Submission and opening of Tenders/Offers : Bharat Co-operative Bank (Mumbai) Ltd., Surat Branch situated at Ground floor, Central Bazaar, Opp. Varachha Police Station, Mini Bazar, Varachha, Surat- 395 006.

5) Outstanding Builder / Society dues, Property Tax, Utility Bills etc. and Charges for documentations, transfer fees of Society / Builders / Revenue Department, Conveyance, Stamp Duty, Registration Charges with the Joint Sub-Registrar of Assurances as applicable and other statutory dues if any, shall be borne by the purchaser and the Bidder / purchaser above should complete all the transfer formalities & the Bank will not be responsible in any manner whatsoever, in this regard.

6) In case of more than one bid is received for above Reserve Price, the Bidders present during the opening of the Tenders may participate in the Oral Bidding / Inter-se Bidding. The Authorised Officer of the Bank have discretion in the manner of conduct of sale including decision with regard to inter-se bidding / negotiations amongst the bidders to realize highest sale value for the said property/ies. Bidders are, therefore advised to remain themselves or through their duly authorized representative(s) well before time, who can take the decision for them.

7) The Authorised Officer reserves the right to reject any or all tenders and/or postpone the date and time of opening of tender or sale confirmation without giving any reason thereof.

8) Mortgagee/borrower/joint-borrower/surety/guarantor may bring maximum bid /offers to realize a good value.

9) The successful bidders should deposit 25% (including 10% EMD) of the bid amount immediately on the same day or not later than next working day, as the case may be, of opening of bids and balance