UNITY SMALL FINANCE BANK LIMITED

5th Floor, Tower 1, Seawoods Grand Central, Sec-40, Seawoods, above Seawoods Darave Railway Station, Navi Mumbai – 400 706

POSSESSION NOTICE

(Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)

Whereas the undersigned being the authorized officer of **Unity Small Finance Bank Limited** (hereinafter referred to as "**USFBL**"), Having its registered office at 5th Floor, Tower 1, Seawoods Grand Central, Sec-40, Seawoods, above Seawoods Darave Railway Station, Navi Mumbai – 400 706 under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrower mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that undersigned has taken possession of the property described herein below in exercise of powers conferred on me under sub section (4) of section 13 of the Act read with the Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with the said property and any dealings with the property will be subject to the Charge of **Unity Small Finance Bank Limited** for an amount as mentioned herein under and interest thereon. The Borrower's attention is invited to provisions of sub section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No.	Name of the Borrower(s)/ Co-Borrower (s)	Description of Immovable Properties is as Under	Demand Notice Date & Amount	Date of Possession
1	**Loan A/C. No(S). : -** CFSLAHDLOAN000005002837 **1. Sakilbhai Vahora (Borrower) Represented Through By Sakilbhai Vahora** **2. Sirinben Vahora (Co-Borrower & Mortgagor)** **Add For Sr. No. 1 & 2 :** Nr Ginnig Factory, Bh Bus Stand Petlad, Jeem Society Petlad Anand Gujarat 388480. **Add For Sr. No. 1 :** C. S. No. 303 A, Nagar Palika Property No. 92/13/15, Plot No. 114, Jin Society, Near Ginning Factory, B/H Bus Station, At Petlad, Dist Kheda, Anand, Gujarat 388450	All The Piece And Parcels Of Immovable Property Bearing Residential Plot No. 114, Plot Admeasuring 63.20 Sq. Mtrs I.e 680 Sq. Yards Constructed Ground Floor Area 27.88 Sq. Mtrs. & Open Land Area 35.32 Sq. Mtrs., Constructed On Non-Agricultural Land Bearing City Survey No. 303/1 Admeasuring Area 5795.49 Sq. Mts., Ward – Petlad, Lying And Being At Mouje: Petlad, Taluka: Petlad, In The Registration District Anand And Sub Registrat Of Petlad That The Said Property Is Bounded As Under: Boundries: **- East:** - Plot No 113 (Open), **West:** - Society Public Road, **North:** - House Of Ibrahimbhai In Plot No. 115, **South:** - Society Public Road	**08.04.2026 Rs. 7,28,718.68/- (Rupees Seven Lakh Twenty-Eight Thousand Seven Hundred And Eighteen And Sixty-Eight Paisa Only) As On 07.04.2026**	**17.09.2026**
2	**Loan A/C. No(S). : -** CFSLAHDLOAN000005000310 **1. Aniruddhsingh Gohil (Borrower & Mortgagor)** **2. Gohil Hinaben Aniruddh Singh (Co-Borrower)** **Add For Sr. No. 1 & 2 :** Gulabsang Jeetsanghi Fali Village Padra, Distrisct Anand, Gujarat -388 180. **Add For Sr. No. 1 :** At: Padre House No.31, Tarapur Chokdito, Vatman Road, Ta: Tarapur, Dist: Anand, Gujarat – 388 180	All That Piece And Parcel Of Immoveable Beating House No. 31, Padra Village, Tarapur Chokdi To Vataman Road, Tarapur, Anand-388 620, Mouje – Padra, Village, Ta. Tarapur, Anand Gujarat Is Being Bounded By, Boundaries (As Per Mortgage Deed) **North:** House Of Sajubha Ameraj; **South:** House Of Sushilsinh Vijaysinh; **East:** Road, **West:** Vijaysinh Gulabsinh's Compound.	**07.03.2026 Rs. 7,14,491.14/- (Rupees Seven Lakh Fourteen Thousand Four Hundred And Ninety-One And Fourteen Paisa Only) As On 06.03.2026**	**17.09.2026**
3	**Loan A/C. No(S). : -** USFBAHDLOAN000005007098 **1. Maheshbhai Jakshibhai Bharvad (Borrower) Represented Through By Jiviben Jakshibhai Bharvad** **2. Jiviben Jakshibhai Bharvad (Co-Borrower & Mortgagor)** **3. Gopalbhai Jakshibhai Bharvad (Co-Borrower)** **4. Bharvad Ashaben Maheshbhai (Co-Borrower)** **Add For Sr. No. 1 :** 60. Bharwad Vas, Motipura Bol, Sanand Ahmedabad Ahmedabad Gujarat 382170. **Also, At** Milkat No. 271 (Old Milkat No. 211), Bharwad Vas, Bole Motipura, Ta Sanand Village Bol Tal Sanand, Ahmedabad Mahesana Gujarat 382710. **Add For Sr. No. 2 & 3 :** 60. Bharwad Vas, Motipura Bol, Sanand Ahmedabad, Bol Ahmedabad Gujarat 382170. **Add For Sr. No. 4:** Bharvad Vas, Bole Motipura, Tal- Sanand Dist Ahmedabad, Nr. Motipura Ahmedabad Gujarat 382170.	All That Piece And Parcel Of Immovable Property Bearing Gamtal Property Bearing Milkat No. 271 (Old Milkat No. 211) Having Admeasuring 5500 Sq. Ft. , Together With Construction Thereon., Of The Land Known As Bharvad Vas, Situated, Lying And Being At Mouje: Motipura (Bol), Taluka: Sanand, Inn The Registration District Ahmedabad & Sub District Sanand. Boundaries (As Per Mortgage/Sale Document): **East :** House Of Aashaben **West :** Road, **North :** Open Place, **South :** House Of Kajalben.	**07.03.2026 Rs. 45,89,469.10/- (Rupees Forty-Five Lakh Eighty-Nine Thousand Four Hundred And Sixty-Nine And Ten Paisa Only) As On 06.03.2026**	**18.09.2026**

Sd/-

Place : Gujarat **Authorized Officer**

Date : 23.09.2026 **Unity Small Finance Bank Limited**

MANAPPURAM HOME FINANCE LIMITED

FORMERLY MANAPPURAM HOME FINANCE PVT LTD

CIN : U65923KL2010PLC039179

Regd Office: 8/596, Padmaprabha Building, Near Sreerama Swami Temple, Cherppu - Thriprayar Road, Thriprayar, Thrissur, Kerala 680567

Phone No.: 0487-3520504, **Website:** www.manappuramhomefin.com

CORRIGENDUM

This Corrigendum is issued to Auction Sale Notice dated **03-04-2025** published in **Financial Express**. In the said Auction Sale notice pertaining to the Borrower **PRATIK N BATTIWALA**, **Loan Account No. NLAP0024003940 & NHL00240003022**, Please note the following to be read correctly as below:

Auction Sale Notice	**PRESENT**	Reserve Price – **Rs. 6,00,000/-** (Rupees Six Lakhs Only) date of Auction **18-04-2026**.
	TO BE READ	Reserve Price – **Rs. 5,50,000/-** (Rupees Five Lakhs Fifty Thousand Only) date of Auction **12-10-2026** (should be 20 days from the date of issuance of the Sale notice).

All other details mentioned in the said Auction sale notice shall remain unchanged.

Sd/-

Date: 23/09/2026 **Authorized Officer**

Place: ANKLESHWAR **Manappuram Home Finance Ltd**

सेन्ट्रल बैंक ऑफ इंडिया Central Bank of India

OPERA HOUSE BRANCH, Ground Floor, Queens Diamond Building, 5-7 Mama Parmanand Road, Charni Road, Mumbai-400004.**E-mail:** bmmums0625@centralbank.bank.in **Website:** https://centralbank.bank.in **Tel.:** (022) 2367 0552/2363 8701 | **Mobile:** (+91) 91520 12800

POSSESION NOTICE under [RULE 8 (1)] SARFAESI Rule

Whereas, the Authorised Officer of Central Bank of India, Opera House Branch under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (2) and 13 (12) read with the Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **18-04-2026** calling upon the borrowers/guarantors **M/s B Mahesh, Mr. Babubhai Nathubhai Gujarati, Mr. Bharatkumar Babubhai Gujarati, Mr. Maheskumar Babubhai Gujarati, Mr. Ashokbhai B Kathoria and Mrs. Shantaben Babubhai Gujarati** to repay the amount mentioned in the notice being **₹ 97838845.23 (Rupees Nine Crore Seventy-Eight Lakh Thirty Eight Thousand Eight Hundred Forty-Five and Paise Twenty-Three only)** (which represents the principal plus interest due as on the **18-04-2026**), plus interest and other charges from **18-04-2026** till date within 60 days from the date of receipt of the said notice.

The borrowers/guarantors having failed to pay the entire dues of the Bank, notice is hereby given to the borrower, the guarantor and the public in general that the undersigned has taken 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 Security Interest (Enforcement) Rule, 2002 on this **21st day of September 2026.**

The borrower and the Guarantor in particular and the public in general are hereby cautioned not to deal with the property and any dealing with the property will be subject to charge of Central Bank of India, for the amount of **₹ 97838845.23 (Rupees Nine Crore Seventy-Eight Lakh Thirty-Eight Thousand Eight Hundred Forty-Five and Paise Twenty-Three only)** (which represents the principal plus interest due on the **18-04-2026**), plus interest and other charges thereon.

The borrower's/guarantor's attention is invited to 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:

(Detailed description of the secured asset/ mortgaged property)

Property 1: Flat No. 801, 8th Floor, B Building Named as Marvel Luxuria, Utaran Road, Near India Oil Petrol Pump, Salikram Status, Mouje Utran City, Dist – Surat, Gujarat - 394105

Property 2: Factory, Land and Building, Plot No 42/A, Survey No. 404, Part No. 1 and Survey No. 404, Part No. 2, City Survey No. 3672, T.P. Scheme No. 3, Final Plot No. 141/A and 142/B in Patel Industrial Estate within the increased limit of Surat City, Moje Katrgam, Surat, Gujarat - 395004

Property 3: Property Bearing Plot No. 42/B adm. About 151.0 Sq. Yards i.e. 126.25 Sq Mtrs, together with the construction admeasuring about 334.47 Sq, Mtrs. Of Ground to 3rd Floor of Patel Industrial Estate situated at paikim of village and taluka Katargam, Dist – Surat and FP No. 14U A & B Paiki of TP Scheme No. 3 and CTS No. 3672 Paiki of City Survey Ward Katargam, Surat, Gujarat - 395004

NOTE: Due to inadvertence and typological error, the name of borrower and guarantors could not be inserted in earlier notice dated 18.09.2026, however same are inserted in the present notice and is hereby re issued as per section 13(4) of SARFAESI Act, 2002 and Rule 8 (1) of Security Interest Enforcement Rules, 2002. Hence earlier notice dated 18.09.2026 stands cancelled.

Sd/-,

Date: 21.09.2026 **(Mr. Mahesh Soni), (Chief Manager)**

Place: Surat **Authorized officer, Central Bank of India**

BAJAJ FINANCE LIMITED

Registered Office: Bajaj Finance Limited, Off Pune-Ahmednagar Road, Viman Nagar, Pune -411014

Branch Office: Bajaj Finserv, Vallabh Darshan Complex, Shankhalpur Road, Becharaji Mehsana -384210

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of **Bajaj Finance Limited (BFL)** under the provisions of the Securitisation and Reconstruction of Financials Assets and Enforcement of Security Interest Act,2002 and in exercise of powers conferred under Sec.13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand **by registered post ("Notice")** calling upon the Borrowers/Co-borrowers mentioned hereunder to repay the amount mentioned in the notice U/s.13(2) of the said Act within a period of 60 days from the date of receipt of the said notice.

The Borrowers/Mortgagors/Guarantors named below having failed to repay the said amount, notice is hereby given to the Borrowers/ Mortgagors/ Guarantors and public in general that the undersigned has taken **Physical Possession** of the property described herein below in exercise of powers conferred on me under Sec.13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002.

The borrowers in particular and public in general are hereby cautioned not to deal with the said property and any dealing with this property will be subject to the charge of the Bajaj Finance Limited. for the amount mentioned herein below along with interest thereon at contracted rate.

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

Loan Account No./Name of the Borrower(s)/ Mortgagor(s)/Guarantor(s)	Description of Secured Immovable Property	Date of Notice U/s.13(2) and U/s.13(2) Notice Amount and Date of Possession
496RLP15575400 & 496RLP16373867 **Kiritbhai Parsottambhai Patel** (Borrower) **Maulikaben Kiritkumar Patel** (Co-Borrower) **Both At:** 41, Vraj Vatika, Nr. Ramosana Circle, at Ramosana Mehsana, Gujarat - 384002	All that piece and parcel of Plot No.41 of Vraj Vatika which is situated in Survey No.1734 and City Survey No.3555/1/29 and Muni. Cens No.6/2/15/4/20/41 of Mehsana Sim, in Land Area 126.022 Sq. Mtrs. and Built-Up Area 147.21 Sq. Mtrs. Land with the **Boundaries as Follows:** North By: Margin Land & Common Plot, South By: Plot No.40, East By: Internal Road, West By: Plot No. 42.	**28/03/2026** **Rs.35,24,663/-** (Rupees Thirty Five Lakh Twenty Four Thousand Six Hundred and Sixty Three Only) as on 28/03/2026 **POSSESSION DATE 20/09/2026**

Date : 23.09.2026, Place : Mahesana **Sd/- Authorised Officer, Bajaj Finance Limited**

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pnb Housing Finance Limited Ghar Ki Baat

APPENDIX -IV-A - E-AUCTION-PUBLIC SALE NOTICE of IMMOVABLE PROPERTY/IES

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) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

Reg. Off.:- 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones: 011-23357171, 23357172, 23705414, Web: www.pnbhousing.com

B.O.VESU: UG-4,MilestoneMilagro,Nr.SomeshwarCharRasta,UdhanaMagdallaRoad,Vesu,Surat-395007 **B.O.JUNAGADH:**OfficeNo402-4thFloor,Platinum-2,CollegeRoad Junagadh,Gujarat362001 **B.O.RAJKOT:**Officeno101,BusinessPark,1oppRatramhospital,motitankichowk,Rajkot,Gujarat-360001 **B.O.SURAT:**1110,1111&1112,11th Floor,Vasupujyanoempireopp,PalRTO,AdajanHajraRoad,AdajanSurat-394510,Gujarat **B.O.VADODARA:**2ndFloor,209,Darshanam,DarshanamCrossRoad,SomaTalavChar Rasta,TowardsSomaTalavtoPratapNagar,36MeterRoad,SomaTalav,Vadodara-390025,Gujarat

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of **M/s PNB Housing Finance Limited** Secured Creditor, will be sold on **"AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS"** as per the details mentioned below. Notice is hereby given to borrowers/mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrowers/ mortgagor(s)(since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in **M/s PNB Housing Finance Limited/secured creditor's website i.e. www.pnbhousing.com.**

Loan No. Name of the Borrower/ Co- Borrower/Guarantor/Legal heirs(A)	Demanded Amount & Date (B)	Nature of possession (C)	Description of the Properties mortgaged (D)	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Submission of Bid (G)	Bid Incremental Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances/ Court Case if any (K)
NHL/VES/0123/1071285 Jannat Hussain Nijamuddin Mansuri / Shahjahabanu J Mansuri, B.O. : VESU	Rs. 20,56,150.96 & 06-08-2025	Physical Possession	Shop No.Ug 49 Upper Ground Floor (as Per Site) 1st Floor, (as Per Plan) Raajmahal Ac Mall, Nr DGVCL Office, Sitanagar, Punagam, Surat, Gujarat-394248, India.	Rs. 16,12,000	Rs. 1,61,200	08-10-2026	Rs. 10,000	28-09-2026 12:00pm to 04:00pm	09-10-2026 2PM to 03:00PM	NOT KNOWN
NHL/JNGD/0120/768492 Ravi Bipinbhai Vala / Nirmalaben B Vala, B.O. : JUNAGADH	Rs. 10,50,486.18 & 14-11-2023	Physical Possession	Block No 105, Shubham Palace Nr Gayatri School And Surbhi Pan, Zanzarda Road, Junagadh, Gujarat-362001, India.	Rs. 7,43,000	Rs. 74,300	08-10-2026	Rs. 10,000	07-10-2026 12:00pm to 04:00pm	09-10-2026 2PM to 03:00PM	NOT KNOWN
NHL/JNGD/0720/800925 Suresh R Virvani / Bharti Sureshbhai Virvani, B.O. : JUNAGADH	Rs. 11,26,416.84 & 01-10-2024	Physical Possession	Shop No 2, Siddheswar Palace, Nichi Bari Dealama, Mangnath Road, Magnath Road, Junagadh, Gujarat-362001, India.	Rs. 6,92,000	Rs. 69,200	08-10-2026	Rs. 10,000	28-09-2026 12:00pm to 04:00pm	09-10-2026 2PM to 03:00PM	NOT KNOWN
HOU/RJKT/0317/383715 Suresh Harilal Gohel / Haribhai Karsanbhai Gohel, B.O. : RAJKOT	Rs. 7,49,501.23 & 16-07-2024	Physical Possession	Raj Palace Flat no 308 3rd Floor, Amli Park GIDC 1st Gate, Metoda, Raj Palace, Kalawad Road, Rajkot, Gujarat - 360002, India.	Rs. 5,18,000	Rs. 51,800	08-10-2026	Rs. 10,000	30-09-2026 12:00pm to 04:00pm	09-10-2026 2PM to 03:00PM	NOT KNOWN
HOU/SRT/0221/866200 Vivek Mansukhbhai Pipaliya / Madhuben Mansukhbhai Pipaliya / Mansukhbhai Dharamshibhai Pipaliya, B.O. : SURAT	Rs. 26,93,360.96 & 11-02-2025	Physical Possession	Plot No 52, Gokuldham Bungalows, Opp. Shubh Residency, Variyav Jokha Road, Jokha, Surat, Gujarat-361012, India.	Rs. 16,47,000	Rs. 1,64,700	08-10-2026	Rs. 10,000	07-10-2026 12:00pm to 04:00pm	09-10-2026 2PM to 03:00PM	NOT KNOWN
HOU/VA/0921/913848 Vijaykumar R Solanki / Nayanaben Vijaybhai Solanki, B.O. : VADODARA	Rs. 19,32,629.11 & 13-11-2024	Physical Possession	Flat No. 307,ambica Residency, Nr Maruti Society, Paladiya Hanuman Road, Padra, Vadodara, Gujarat-391440, India.	Rs. 11,58,000	Rs. 1,15,800	08-10-2026	Rs. 10,000	29-09-2026 12:00pm to 04:00pm	09-10-2026 2PM to 03:00PM	NOT KNOWN
NHL/VES/0622/1006860 Sanjaykumar Rakhecha / Mamta Sanjay Rakhecha, B.O. : VESU	Rs. 17,20,464.89 & 07-05-2025	Physical Possession	Shop No 48, Ground Floor, Vaibhavlaxmi Shopping, Off Bhestan Jiav Road, Bhestan, Surat, Gujarat-395023, India.	Rs. 14,66,000	Rs. 1,46,600	08-10-2026	Rs. 10,000	01-10-2026 12:00pm to 04:00pm	09-10-2026 2PM to 03:00PM	NOT KNOWN
NHL/RJKT/0717/406089 Bhaveshbhai Naranbhai Dobariya / Ansuya Bhaveshbhai Dobariya, B.O. : RAJKOT	Rs. 7,51,842.51 & 14-12-2023	Physical Possession	Office No 212, 2nd Floor, Parul Complex B, Sant Kabir Road, Nr Hotel Shiv Palace Residency, Rajkot, Gujarat, India, 360001	Rs. 8,91,000	Rs. 89,100	08-10-2026	Rs. 10,000	05-10-2026 12:00pm to 04:00pm	09-10-2026 2PM to 03:00PM	NOT KNOWN
HOU/VA/0717/410354 Sunita Nishad / Amarjeet Ramtirath Nishad, B.O. : VADODARA	Rs. 9,66,442.34 & 15-01-2025	Physical Possession	Plot No 300, Green City, Jitali Road, Ankleshwar, Vadodara, Gujarat-393001, India.	Rs. 6,48,000	Rs. 64,800	08-10-2026	Rs. 10,000	06-10-2026 12:00pm to 04:00pm	09-10-2026 2PM to 03:00PM	NOT KNOWN

***Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/ claims in respect of above mentioned immovable/secured assets except what is disclosed in the Column No.-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. (1.)** As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K **(2.)** The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form. **(3.)** Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the Bidder(s)/the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money) on the same day or not later than next working day. The sale may be confirmed in favour of the bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of Sarfaesi Act. **(4.) M/s C1 India Private Limited would be assisting the Authorised officer in conducting sale through an e-Auction having its Corporate office at Plot No. 68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website -www.bankeauctions.com For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Ashish Ashok Matta Toll Free No. - 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.**

PLACE : GUJARAT DATE :- 23.09.2026 **SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED**

HDB FINANCIAL SERVICES

HDB FINANCIAL SERVICES LIMITED

REGISTERED OFFICE: RADHIKA, 2ND FLOOR, LAW GARDEN ROAD, NAVRANGPURA, AHMEDABAD-380009

BRANCH OFFICE: NATH EDIFICE, THIRD FLOOR, DR.YAGNIK ROAD, RAJKOT GUJARAT – 360001.

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES [SEE PROVISO TO RULE 8(6)]

LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS 09/10/2026 UP TO 04:00 PM

SALE OF IMMOVABLE PROPERTY MORTGAGED TO HDB FINANCIAL SERVICES LIMITED UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 (NO.54 OF 2002) WHEREAS, THE AUTHORIZED OFFICER OF HDB FINANCIAL SERVICES LIMITED HAD TAKEN **PHYSICAL POSSESSION** OF THE FOLLOWING PROPERTY/IES PURSUANT TO THE NOTICE ISSUED UNDER SEC 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 IN THE FOLLOWING LOAN ACCOUNTS WITH OUR BRANCH WITH A RIGHT TO SELL THE SAME ON "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" FOR REALIZATION OF HDB FINANCIAL SERVICES LIMITED DUES. THE SALE WILL BE DONE BY THE UNDERSIGNED THROUGH E-AUCTION PLATFORM PROVIDED AT THE WEBSITE: HTTPS://BANKEAUCTIONS.COM

NAME OF THE BRANCH & ACCOUNT	MORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE AND POSSESSION STATUS	DEMAND NOTICE DATE / OUTSTANDING AMOUNT (SECURED DEBT)	FOR PROPERTY INSPECTION AND OTHER QUERIES / AUTHORIZED OFFICER'S DETAILS	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE / EMD / BID INCREASE AMOUNT	DATE OF E- AUCTION / TIME OF E-AUCTION / EMD SUBMISSION DATE
HDB FINANCIAL SERVICES LTD. NATH EDIFICE, THIRD FLOOR, DR.YAGNIK ROAD, RAJKOT GUJARAT – 360001. **LOAN ACCOUNT NO.** 25736654 1. A1 TOYS AND SPORTS 2. PATIL SAMBHAJI 3. POOJA SAMBHAJI PATIL R/O.No.1- and No - 1 TO 3 - SHOP NO-C.78 MAIN BAZAR GANDHIDHAM GANDHIDHAM- 370201 GUJARAT And Also FLAT NO.F-1, FIRST FLOOR PLOT NO-261 WARD-8/A, HONEST HIGHT-2 GANDHIDHAM-370201	ALL THAT PIECE AND PARCEL OF IMMOVABLE RESIDENTIAL PROPERTY SITUATED AT: **Security Mortgage Property:-** All that piece and parcel of immovable property known as Flat No. F-1, on First Floor, upon ain of Plot No. 261, Ward No. 8/A, admeasuring about 61.21 Sq. Mt., D.H. Procon Private Limited., at Gandhidham, Taluka- Gandhidham, District- Kutch State of Gujarat **POSSESSION STATUS**- PHYSICAL POSSESSION	**17/11/2025** **Rs.23,27,737.65/-** **(Rupees Rupees Twenty Three Lakhs Twenty Seven Thousand Seven Hundred Thirty Seven and Paise Sixty Five Only)** as of 12.11.2025 AND FUTURE CONTRACTUAL INTEREST TILL ACTUAL REALIZATION TOGETHER WITH INCIDENTAL EXPENSES, COST AND CHARGES ETC.	**(FOR PROPERTY INSPECTION AND OTHER QUERIES)** **MR. MAHENDRASINH C PARMAR,** **CONT NO.** 9727001111 EMAIL ID:- ACLM.RAJKOT@ HDBFS.COM **MR. PRASHANT SURESHBHAI MAKHECHA,** EMAIL ID:- PRASHANT.MAKHECHA.@ HDBFS.COM **CONT NO.** 7600800900 **AUTHORIZED OFFICER'S DETAILS:** **MR. DURLABHSINHJI RATHOD** **CONT NO.** 9099091942 EMAIL ID:- LM.RAJKOT@HDBFS.COM **MR. SUNIL VISHWAKARMA** **CONT NO.** 8600375505	MODE OF PAYMENT : ONLY DEMAND DRAFT	**RESERVE PRICE:** **Rs.27,00,000 /-** (RUPEES TWENTY SEVEN LAKH ONLY) **EMD PRICE:-** **Rs.2,70,000/-** (RUPEES TWO LAKH SEVENTY THOUSAND ONLY) **BID INCREASE AMOUNT:** *50,000.00	**E- AUCTION DATE:** **13/10/2026** AT. 10:30 AM TO 04:00 PM **EMD SUBMISSION DATE:** 09/10/2026

TERMS & CONDITIONS:

1. TO THE BEST OF KNOWLEDGE AND INFORMATION OF THE AUTHORISED OFFICER, THERE IS NO ENCUMBRANCE ON ANY PROPERTY. HOWEVER, THE INTENDING BIDDERS SHOULD MAKE THEIR OWN INDEPENDENT INQUIRIES REGARDING THE ENCUMBRANCES, TITLE OF PROPERTY/IES PUT ON AUCTION AND CLAIMS/ RIGHTS/ DUES/ EFFECTING THE PROPERTY, PRIOR TO SUBMITTING THEIR BID. THE E-AUCTION ADVERTISEMENT DOES NOT CONSTITUTE AND WILL NOT BE DEEMED TO CONSTITUTE ANY COMMITMENT OR ANY REPRESENTATION OF THE HDB FINANCIAL SERVICES LIMITED. THE PROPERTY IS BEING SOLD WITH ALL THE EXISTING AND FUTURE ENCUMBRANCES WHETHER KNOWN OR UNKNOWN TO THE HDB FINANCIAL SERVICES LIMITED. THE AUTHORISED OFFICER/ SECURED CREDITOR SHALL NOT BE RESPONSIBLE IN ANY WAY FOR ANY THIRD PARTY CLAIMS/ RIGHTS/ DUES.
2. THE E-AUCTION IS BEING HELD ON "AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS" AFTER TAKING **PHYSICAL POSSESSION** OF THE PROPERTIES. SUCCESSFUL BIDDER/S SHALL HAVE TO GET **PHYSICAL POSSESSION** OF THE PROPERTIES AT HIS/ THEIR COST, RISK & RESPONSIBILITY.
3. IT SHALL BE THE RESPONSIBILITY OF THE BIDDERS TO INSPECT AND SATISFY THEMSELVES ABOUT THE ASSET AND SPECIFICATION BEFORE SUBMITTING THE BID. THE INSPECTION OF PROPERTY/IES PUT ON AUCTION WILL BE PERMITTED TO INTERESTED BIDDERS ON **08/10/2026** (DURING OFFICE HOURS).
4. THE INTERESTED BIDDERS SHALL SUBMIT THEIR EMD THROUGH WEB PORTAL: **HTTPS://BANKEAUCTIONS.COM** (THE USER ID & PASSWORD CAN BE OBTAINED FREE OF COST BY REGISTERING NAME WITH **HTTPS://BANKEAUCTIONS.COM** THROUGH LOGIN ID & PASSWORD. THE EMD SHALL BE PAYABLE THROUGH DEMAND DRAFT. AFTER REGISTRATION (ONE TIME) BY THE BIDDER IN THE WEB PORTAL, THE INTENDING BIDDER/ PURCHASER IS REQUIRED TO GET THE COPIES OF THE FOLLOWING DOCUMENTS UPLOADED IN THE WEB PORTAL BEFORE THE LAST DATE & TIME OF SUBMISSION OF THE BID DOCUMENTS VIZ. I) COPY OF THE DEMAND DRAFT; II) COPY OF PAN CARD; III) PROOF OF IDENTIFICATION/ ADDRESS PROOF (KYC) VIZ. SELF-ATTESTED COPY OF VOTER ID CARD/ DRIVING LICENSE/ PASSPORT ETC.; WITHOUT WHICH THE BID IS LIABLE TO BE REJECTED. UPLOADING SCANNED COPY OF ANNEXURE-II & III (CAN BE DOWNLOADED FROM THE WEB PORTAL: **HTTPS://BANKEAUCTIONS.COM** AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. THE INTERESTED BIDDERS WHO REQUIRE ASSISTANCE IN CREATING LOGIN ID & PASSWORD, UPLOADING DATA, SUBMITTING BID DOCUMENTS, TRAINING/ DEMONSTRATION ON ONLINE INTER-SE BIDDING ETC., MAY CONTACT - **C1 INDIA PRIVATE LIMITED, PLOT NO-68, 3RD FLOOR, SEC-44, GURGAON, HARYANA-122003. E-MAIL ID: SUPPORT@BANKEAUCTIONS.COM, SUPPORT HELPLINE NUMBERS: MR. DHARANI KRISHNA, EMAIL ID - ANDHRA@C1INDIA.COM; PH.NO- 9948182222, 91-7291981124/25/26** AND FOR ANY PROPERTY RELATED QUERY MAY CONTACT AUTHORISED OFFICER: **MR.DURLABHSINHJI RATHOD, MO: 9099091942, EMAIL ID:- LM.RAJKOT@HDBFS.COM;** DURING THE WORKING HOURS FROM MONDAY TO SATURDAY.
5. THE INTERESTED BIDDER HAS TO SUBMIT THEIR BID DOCUMENTS [EMD (NOT BELOW THE RESERVE PRICE) AND REQUIRED DOCUMENTS (MENTIONED IN POINT NO.4)] ON/ BEFORE **09/10/2026** UP TO 4:00 PM AND AFTER GOING THROUGH THE REGISTERING PROCESS (ONE TIME) AND GENERATING USER ID & PASSWORD OF THEIR OWN, SHALL BE ELIGIBLE FOR PARTICIPATING THE E-AUCTION PROCESS, SUBJECT TO DUE VERIFICATION (OF THE DOCUMENTS) AND/ OR APPROVAL OF THE AUTHORISED OFFICER.
6. DURING THE ONLINE INTER-SE BIDDING, BIDDER CAN IMPROVE THEIR BID AMOUNT AS PER THE 'BID INCREASE AMOUNT' (MENTIONED ABOVE) OR ITS MULTIPLE AND IN CASE BID IS PLACED DURING THE LAST 5 MINUTES OF THE CLOSING TIME OF THE E-AUCTION, THE CLOSING TIME WILL AUTOMATICALLY GET EXTENDED FOR 5 MINUTES (EACH TIME TILL **C1 INDIA PRIVATE LIMITED** OF E-AUCTION PROCESS), OTHERWISE, IT'LL AUTOMATICALLY GET CLOSED. THE BIDDER WHO SUBMITS THE HIGHEST BID AMOUNT (NOT BELOW THE RESERVE PRICE) ON THE CLOSURE OF THE E-AUCTION PROCESS SHALL BE DECLARED AS A SUCCESSFUL BIDDER BY THE AUTHORISED OFFICER/ SECURED CREDITOR, AFTER REQUIRED VERIFICATION.
7. THE EARNEST MONEY DEPOSIT (EMD) OF THE SUCCESSFUL BIDDER SHALL BE RETAINED TOWARDS PART SALE CONSIDERATION AND THE EMD OF UNSUCCESSFUL BIDDERS SHALL BE REFUNDED. THE EARNEST MONEY DEPOSIT SHALL NOT BEAR ANY INTEREST. THE SUCCESSFUL BIDDER SHALL HAVE TO DEPOSIT 25% OF THE SALE PRICE, ADJUSTING THE EMD ALREADY PAID, WITHIN 24 HOURS OF THE ACCEPTANCE OF BID PRICE BY THE AUTHORISED OFFICER AND THE BALANCE 75% OF THE SALE PRICE ON OR BEFORE 30TH DAY OF SALE OR WITHIN SUCH EXTENDED PERIOD AS AGREED UPON IN WRITING BY AND SOLELY AT THE DISCRETION OF THE AUTHORISED OFFICER. IN CASE OF DEFAULT IN PAYMENT BY THE SUCCESSFUL BIDDER, THE AMOUNT ALREADY DEPOSITED BY THE OFFER SHALL BE LIABLE TO BE FORFEITED AND PROPERTY SHALL BE PUT TO RE-AUCTION AND THE DEFAULTING BORROWER SHALL HAVE NO CLAIM/ RIGHT IN RESPECT OF PROPERTY/ AMOUNT.
8. THE PROSPECTIVE QUALIFIED BIDDERS MAY AVAIL ONLINE TRAINING ON E-AUCTION FROM **C1 INDIA PRIVATE LIMITED** PRIOR TO THE DATE OF E-AUCTION. NEITHER THE AUTHORISED OFFICER/ HDB FINANCIAL SERVICES LIMITED NOR **C1 INDIA PRIVATE LIMITED** SHALL BE LIABLE FOR ANY INTERNET NETWORK PROBLEM AND THE INTERESTED BIDDERS TO ENSURE THAT THEY ARE TECHNICALLY WELL EQUIPPED FOR PARTICIPATING IN THE E-AUCTION EVENT.
9. THE PURCHASER SHALL BEAR THE APPLICABLE STAMP DUTIES/ ADDITIONAL STAMP DUTY/ TRANSFER CHARGES, FEE ETC. AND ALSO ALL THE STATUTORY/ NON-STATUTORY DUES, TAXES, RATES, ASSESSMENT CHARGES, FEES ETC. OWING TO ANYBODY.
10. THE AUTHORISED OFFICER IS NOT BOUND TO ACCEPT THE HIGHEST OFFER AND THE AUTHORISED OFFICER HAS THE ABSOLUTE RIGHT TO ACCEPT OR REJECT ANY OR ALL OFFER(S) OR ADJOURN/ POSTPONE/ CANCEL THE E-AUCTION WITHOUT ASSIGNING ANY REASON THEREOF.
11. THE BIDDERS ARE ADVISED TO GO THROUGH THE DETAILED TERMS & CONDITIONS OF E-AUCTION AVAILABLE ON THE WEB PORTAL OF **C1 INDIA PRIVATE LIMITED, HTTPS://BANKEAUCTIONS.COM** BEFORE SUBMITTING THEIR BIDS AND TAKING PART IN THE E-AUCTION
12. THE PUBLICATION IS SUBJECT TO THE FORCE MAJOR CLAUSE.

SPECIAL INSTRUCTIONS

BIDDING IN THE LAST MOMENT SHOULD BE AVOIDED IN THE BIDDERS OWN INTEREST AS NEITHER THE HDB FINANCIAL SERVICES LIMITED NOR SERVICE PROVIDER WILL BE RESPONSIBLE FOR ANY LAPSE/FAILURE (INTERNET FAILURE/POWER FAILURE ETC.). IN ORDER TO WARD-OFF SUCH CONTINGENT SITUATIONS BIDDERS ARE REQUESTED TO MAKE ALL NECESSARY ARRANGEMENTS / ALTERNATIVES SUCH AS POWER SUPPLY BACK-UP ETC, SO THAT THEY ARE ABLE TO CIRCUMVENT SUCH SITUATION AND ARE ABLE TO PARTICIPATE IN THE AUCTION SUCCESSFULLY.

STATUTORY **15 DAYS** SALE NOTICE UNDER THE SARFAESI ACT, 2002

THE BORROWER/ GUARANTORS ARE HEREBY NOTIFIED TO PAY THE SUM AS MENTIONED ABOVE ALONG WITH UPTO DATE INTEREST AND ANCILLARY EXPENSES BEFORE THE DATE OF E-AUCTION, FAILING WHICH THE PROPERTY WILL BE AUCTIONED/ SOLD AND BALANCE DUES, IF ANY, WILL BE RECOVERED WITH INTEREST AND COST.

DATE: 23/09/2026 **AUTHORISED OFFICER**

PLACE: GANDHIDHAM **HDB FINANCIAL SERVICES LIMITED**