

**Branch Office :** Yes Bank Limited, 3rd Floor, Nath Edifice, Jilla Panchayat Chowk, Race Course, Rajkot.  
**Registered & Corporate Office :** Yes Bank Limited, Yes Bank House, Off Western Express Highway, Santacruz East, Mumbai - 400055.  
**CIN:** L65190MH2003PLC143249 **Email :** communications@yesbank.in **Website :** www.yesbank.in

**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) of the Security Interest (Enforcement) Rules, 2002.**

Notice is hereby given to the public in general and in particular to the Borrowers, Co-Borrowers, Guarantor and Mortgagors that the below described immovable property mortgaged/charged to the Secured Creditor, the **physical possession** of which has been taken by the Authorised Officer of Yes Bank Ltd. i.e. Secured Creditor, will be sold on **"As is where is", "As is what is" and "Whatever there is" on 26.06.2025**, for recovery of below mentioned dues subject to further interest and charges at contracted rate, due to the Secured Creditor from below mentioned Borrowers, Co-Borrowers, Guarantor and Mortgagors.

Sr. No.	Names of the Borrower / Co-Borrower / Guarantor	Demand Notice Amount	Description of Property	Reserve Price & EMD (in Rs.)
1.	<b>Rayadanhbhai Chagnabhai Rathod</b> as (Borrower) & <b>Vilasben Rayadanhbhai Rathod</b> as the (Co-Borrower and Mortgagor)	<b>Rs. 2031987.98/-</b> as on <b>22-Dec-23</b>	All the piece and parcel of Property Bearing Plot no.192 admeasuring 57.85 sq.mtrs in land known as "Shree Naklakm Park", situated in Revenue survey no.200 paiki moje Mahika Registration Sub District and District Rajkot	<b>Rs. 17,30,000/-</b>  <b>Rs. 1,73,000/-</b>

❖ **Date and time of e-auction : 26.06.2025, 11 am to 2 pm with extension of 5 minutes each**  
**Latest date for submission of bid: 25.06.2025** **▲ Date of Property Inspection: 23.06.2025**

For detailed terms and conditions of the sale, please refer to the link provided in <https://www.yesbank.in/about-us/media/auction-property> Secured Creditor's website i.e., [www.yesbank.in](http://www.yesbank.in) or <https://sarfaesi.auctiontiger.net>.  
 In case of any difficulty in obtaining Tender Documents & bidding catalogue or inspection of the Immovable Properties / Secured Assets and for Queries, Please Contact Concerned Officials of **YES BANK LTD., Bhagratishinh Rayjada** (bhagratishinh.rayjada@yesbank.in) **Mo. No. 8160322752** and Officials of **M/s. e-Procurement Technologies Limited (Auction Tiger) Ahmedabad, Bidder Support Numbers : 9265562821 | 9265562819 | 9265562818. Email : support@auctiontiger.net**

**SALE NOTICE TO BORROWER/ GUARANTORS**

The above shall be treated as Notice of 15 days U/r 9(1) of Security Interest (Enforcement) Rules, 2002  
**Date : 09.06.2025. Place : Rajkot Sd/- Authorised Officer**

**HDFC BANK**

**HDFC Bank Ltd, 1st Floor, Aakansha Building, 10 - Vijay Plot Corner, Gondal Road, Rajkot - 360001 (Gujarat).**

**POSSESSION NOTICE**

Whereas, (FOR IMMOVABLE & MOVABLE PROPERTY)  
 The undersigned being the Authorized Officer of the HDFC Bank Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and exercise of powers conferred under Section 13(12), read with Rule 9 of the Security Interest (Enforcement) Rules, 2002, issued Demand Notices to the Borrowers mentioned herein below to repay the amount mentioned in the notice, within 60 days from the date of notice/service of the said notice.  
 The Borrower having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken **Symbolic Possession** of the properties described herein below on below mentioned date in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 9 of the said Rule on below mentioned date.  
 The Borrowers / Guarantors / Mortgagors 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 the **HDFC Bank Limited** for amount mentioned below and interest & expenses thereon until the full payment.

1.	NAME OF THE BORROWERS	DATE OF DEMAND NOTICE & O/S. DUES	O/s. Amount & as on Dt.
(1) Bhagat Sales – Proprietorship Firm Through Its Proprietor <b>Manzoor Mohammedhusen Dakora (2) Manzoor Mohammedhusen Dakora (3) Aarif Manzoor Dakora</b> <b>EEG OVER DRAFT A/C No. 50200024023686 &amp; EEG-WCTL-GECL A/C No. 8291141</b>	16.12.2024 & Rs. 17,03,057.60/- (Rupees Seventeen Lakh Three Thousand Fifty Seven and Sixty Paise Only) as on 27.11.2024	Rs. 17,03,057.60/- as on 27.11.2024	

**DESCRIPTION OF THE IMMOVABLE ASSETS :-**  
 All That Piece And Parcel Of Immovable Property Being Commercial Office No. 1 On Second Floor Of Shreenath Chambers Constructed On Land Bearing City Survey No. 70/2, Sheet No. 5, Main Part 'ar, Ameerabhai Under 12-16 Sq. Mts. Situated At Khand Bazar, Near Tar Darwaja Within The Limits Of Jamnagar Municipal Corporation In District And Sub District Jamnagar & Bounded As Under : East : OTS, West : Office No. 2, North : Passage & Road, South : Common Passage.

1.	NAME OF THE BORROWERS	DATE OF DEMAND NOTICE & O/S. DUES	O/s. Amount & as on Dt.
(1) Late Subaramanyam Madhavan Padayachi Since Deceased Notice To Be Served Through His Legal Heir (2) Late Subaramanyam Madhavan Padayachi Since Deceased notice To Be Served Through His Legal Heir - Other Legal Heirs (3) Valli Subaramanyam Padayachi <b>Loan Against Property A/C No. 83309025</b>	30.11.2024 & Rs. 13,40,296.53/- (Rupees Thirteen Lakh Forty Thousand Two Hundred Ninety Six and Fifty Three Paise only) as on 29.11.2024	Rs. 13,40,296.53/- as on 28.04.2021	

**DATE OF POSSESSION : 03.06.2025**  
 All That Piece And Parcel Of Immovable Residential Property Being Part No. 5 & 6 Admeasuring 66-98 Square Meters, Mahanaa Mid Of IIFL, Village A, Kadiya Plot Area, Milpara 1, Opposite Keshavnagar Mahadev Temple, Near Gin Press & Railway Crossing, Porbandar - 360575 And Situated At City Survey Ward No. 2, City Survey No. 5311 In Sub-Division Porbandar And Bounded As Under: East: Property Part No. 1 & 10, West: Road, North: Property Part No. 7 & 8, South : Property Part No. 4.

**Date : 03.06.2025 & 05.06.2025, Place : Jamnagar & Porbandar Sd/- Authorized Officer, HDFC Bank Ltd.**

**Ujjivan Small Finance Bank**

Registered Office: Grape Garden, No.27, 3rd 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru-560095, Karnataka.  
 Regional Office : 7th Floor, Almonte IT Park, Sr.No. 8, Kharadi-Mundhwa Bypass, Village Kharadi, Pune-411014.

**PUBLIC AUCTION NOTICE**

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

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

Sl. No	Loan Acc. Nos. / Branch	Name of Borrowers/ Co-Borrowers / Guarantors / Mortgagors	13(2) Notice Date/ Outstanding Due (in Rs.) As on	Date of Possession	Reserve Price in INR / EMD in INR
1	4498210080000003 & 4498218860000016 / 4498-BHAVNAGAR	1) Patel Kaushik Chimanlal, 2) Shobhanaben Kaushikbhai Patel, 3) Yunusbhai Yusufbhai Parmar, All are residing at Dabariya No Delo, Dhajagravali Sheri, Kanbiwad Bhavnagar, Gujarat-364001. 1) also at Chamunda Waste Supply, Patidar Kelmvi Trust, Juna Bandar Road, Bhavnagar, Gujarat- 364001. 3) also at Old Maneikwadi, Bhrawad Vado, Bhavnagar, Gujarat - 364001	16.12.2024 & Rs. 17,03,057.60/- (Rupees Seventeen Lakh Three Thousand Fifty Seven and Sixty Paise Only) as on 27.11.2024	09.01.2024 / Rs. 5,65,156.20 as on 05.01.2024	Rs.6,23,000/-  Rs.62,300/-
<b>Description of the Immovable Property:</b> Property Bearing Ward No. 04, Sheet No. 16 admeasuring about total Plot Area of 24.73 Sq.mtrs. & Built Up area of 49.48 Sq. mtrs. Situated at Dabariya na Dela ma, Dhajagravali Sheri, Kanbiwad, Village: Bhavnagar, Dist. Bhavnagar on the land bearing Survey No. 2668 in the Registration Dist. and Sub Dist. Bhavnagar bounded as East: Property bearing plot No. 301, West: Property bearing plot no. 303, North: property bearing plot no. 309 South: Street owned by Kaushikbhai Chimanlal Patel					
2	4428210090000049 / 4428-UDHANA	1) M/S. Jitesh Ashokkumar Shah, 2) Jiteshkumar Ashokkumar Shah (Guarantor), 3) Divaben Jiteshkumar Shah (Guarantor), All are residing at Main Bazar Road, Kathor, Kamrej, Surat-394150. 2) & 3) also at 1850, Vanijayvad, Opp. SMC Office, Kathor, Surat-394150.	07.06.2024 / Rs. 22,41,375.59 as on 05.06.2024	28.12.2024	Rs.17,30,000/-  Rs.71,300/-
<b>Description of the Immovable Property:</b> 1) : Flat no. 402 (Kathor Grampanchayat Property no. 562/63/64/402) admeasuring 423.68 Sq.ft.s i.e. 39.38 Sq.mtrs (Carpet) & admeasuring 571.96 Sq.ft.s i.e. 53.16 Sq.mtrs (Super built-up) & admeasuring 47.28 Sq.mtrs (built-up), along with undivided admeasuring 8.08 Sq.mtrs., in ground land, 4th floor, building known & identified as "Golden Apartment", situated at City Survey Tika no. 4/1, City Sy no. 25 admeasuring 214.78.52 Sq.mtrs land of Village: Kathor, Sub-District: Kamrej, District: Surat, Gujarat and bounded as East: Road, West: Flat no. 405, North: Flat no. 403, South: Flat no. 401 which is owned by Jitesh Ashokkumar Shah. 2) : Flat no. 403 (Kathor Grampanchayat Property no. 562/63/64/403) admeasuring 412.91 Sq.ft.s i.e. 38.37 Sq.mtrs (Carpet) & admeasuring 577.42 Sq.ft.s i.e. 51.80 Sq.mtrs (Super built-up) & admeasuring 46.04 Sq.mtrs (built-up), along with undivided admeasuring 7.87 Sq.mtrs., in ground land, 4th floor, building known & identified as "Golden Apartment", situated at City Survey Tika no. 4/1, City Survey no. 25 admeasuring 214.78.52 Sq.mtrs land of Village: Kathor, Sub-District: Kamrej, District: Surat, Gujarat and bounded as East: Road, West: Flat no. 405, North: Flat no. 404, South: Flat no. 402 which is owned by Jitesh Ashokkumar Shah. 3) : Flat no. 404 (Kathor Grampanchayat Property no. 562/63/64/404) admeasuring 404.00 Sq.ft.s i.e. 37.55 Sq.mtrs (Carpet) & admeasuring 545.40 Sq.ft.s i.e. 50.69 Sq.mtrs (Super built-up) & admeasuring 45.06 Sq.mtrs (built-up), along with undivided admeasuring 7.70 Sq.mtrs., in ground land, 4th floor, building known & identified as "Golden Apartment", situated at City Survey Tika no. 4/1, City Survey no. 25 admeasuring 214.78.52 Sq.mtrs land of Village: Kathor, Sub-District: Kamrej, District: Surat, Gujarat and bounded as East: Road, West: Stair & Lift, North: Ranglibhai Modi's House, South: Flat no. 403 which is owned by Jitesh Ashokkumar Shah. 4) : Flat no. 405 (Kathor Grampanchayat Property No. 562/63/64/405) admeasuring 367.51 Sq.ft.s i.e. 34.16 Sq.mtrs (Carpet) & admeasuring 496.13 Sq.ft.s i.e. 46.11 Sq.mtrs (Super built-up) & admeasuring 40.99 Sq.mtrs (built-up), along with undivided admeasuring 7.01 Sq.mtrs., in ground land, 4th floor, building known & identified as "Golden Apartment", situated at City Survey Tika no. 4/1, City Survey no. 25 admeasuring 214.78.52 Sq.mtrs land of Village: Kathor, Sub-District: Kamrej, District: Surat, Gujarat and bounded as East: Road, West: Flat no. 405, North: Flat no. 403, South: Flat no. 401 which is owned by Jitesh Ashokkumar Shah.					
3	4483210130000322 / 4483-Shastri Maidan	1) Bharatbhai Ukabhai Ambaliya, 2) Harshaben Bharatbhai Ambaliya, Both are residing at Murlidhar Society Juan Ganesh ST No. 5 Kothariya Road, Rajkot, Gujarat-360022	07.06.2024 / Rs. 11,47,894.00 as on 05.06.2024	23.02.2025	Rs.10,29,000/-  Rs.1,02,900/-
<b>Description of the Immovable Property:</b> Residential Flat no. E-505 with the measurement of builtup area admeasuring Sq. mtrs 32-15 situated on Fifth Floor of Vrajvilla Flats Wing-E of "Vrajvilla Flats" constructed on lands admeasuring 2028-62 Sq. mtrs., of Plot no. 9 to 11 of Revenue Survey no. 87 paiki 2 of Village Vavadi, Taluka, Dist. Rajkot and bounded North: Passage & Flat no. E-501, South: Open to sky & margin space, East: O T S & Flat no. E-504, West: Flat no. E-506, which is owned by Bharatbhai Ukabhai Ambaliya					
4	4483210050000090 & 4483210070000004 / 4483-Shastri Maidan	1) Mayur Girishbhai Badrakiya, 2) Priyanka Mayur Badrakiya, both are residing at Nikanth Park Block J/52 Near 80 number School, Kothariya Road, Rajkot, Gujarat- 360003 and also at Koss Project Opp. Hotel Krishna Park Near RV Stonex Opp. Premvati NH 8-B Gondal Highway, Rajkot, Gujarat-360022.	02.07.2024 / Rs.13,45,136.37 as on 28.06.2024	23.02.2025	Rs.12,00,000/-  Rs.1,20,000/-
<b>Description of the Immovable Property:</b> Residential Flat no. 401 with the measurement of builtup area admeasuring 33.65 Sq.mtrs., on 4th Floor of building known as "Vraj Vihar", constructed on land area admeasuring 270.58 Sq.mtrs of Plot no. 30 to 33 area know as "Shyamkiran Park" of Revenue Survey no. 126 Paikhi of Village Kothariya, Tal. & Dist. Rajkot and bounded North: Open to Sky, South: Open Terrace, East: Common passage than stairs, West: Others Property, which is owned by Priyanka Mayur Badrakiya & Mayur Girishbhai Badrakiya.					
5	4518210050000044 / 4518-Prahalad Nagar	1) Hiralal Dolatram Bhoi, 2) Jamma Hiralal Bhoi, both are residing at 40/5 Alibhai Chawl Khokhra, Ahmedabad, Gujarat-380008. 1) also at Kendra Sadovich Chavana 41, Opp. Nakra Shejhs Chawl, Khokhra, Ahmedabad, Gujarat-380008.	07.06.2024 / Rs.22,75,729.29 as on 05.06.2024	22.03.2025	Rs.21,36,000/-  Rs.2,13,600/-
<b>Description of the Immovable Property:</b> Property bearing House no. 278/11, admeasuring about 26.50 Sq.mtrs., plot area and 37.13 Sq.mtrs., area construction property, at and in the area known as "Trikam Mukhi Faliyu" situated on the land bearing City Survey no. 145 paiki, in the sim of Mouje Village: Khokhra-Mahemdavad, Taluka: Maninagar, Dist: Ahmedabad in the District of Ahmedabad and Registration Sub District of Ahmedabad-5 (Narol) AND bounded as East: Open land of the said property, West: Muni. Cen. no. 278/6 and adjoining wall, North: Own wall of the said property, South: Muni. Cen no. 278/10 and adjoining wall, which is owned by Hiralal Dolatram Bhoi					
6	4472210130000019 / 4472-Bardoli	1) Harendra Veersingh Chaudhari, 2) Karunaben Harendrabhai Chaudhari, both are residing at 084, Swaraj Ashram, Opp. Bardoli College Station Road, Bardoli, Surat, Gujarat- 394601. 1) Also at Shriyoti Hospital Padidar Jin Vamdot Gandhi Road, Bardoli, Surat, Gujarat-399602. 2) also at First Floor Ambika Shopping Center, Madhi, Surat, Gujarat-394340	28.06.2024 / Rs.13,97,666.31 as on 25.06.2024	22.03.2025	Rs.30,25,000/-  Rs.3,02,500/-
<b>Description of the Immovable Property:</b> All that right, title and interest in Flat no. 603 (As per Bardoli Nagarpalika Bearing Property no. 3060 of Ward no. 2), admeasuring about 140.52 Sq. mtrs., built-up and 157.46 Sq. mtrs., Super built up situated on the 8th Floor of A building of Harmony Heights, Constructed on land bearing revenue Survey no.340/1/1 paikies 1 of Bardoli within District Surat belongs together with proportionate share in the said land and bounded as East: Open to Sky, West: Flat no. 604, North: After common passage and O.T.S. Flat no.602, South: Open to Sky, which is owned by Karunaben Harendrabhai Chaudhary & Harendra Virsinhbhai Chaudhary					
7	4448210130000405 / 4448-ANKALESHWAR	1) Valsadiya Kashyap Hiteshbhai, 2) Valsadiya Hiteshbhai Praglibhai, both are residing at Plot no. 104 Lake Vila Ankleshwar Jitali, Bharuch, Ankleshwar, Gujarat-393001 and also at R. P. Engineering, Plot no. 4906/9/1 (Nr. Karmat Chokdi) GIDC, Estate, Ankleshwar, Bharuch, Gujarat-393001 and also at A-101, Vallabh Shruti Co.-Op. Housing Society, GIDC, Ankleshwar, Bharuch, Gujarat-393001.	28.06.2024 / Rs. 9,85,115.26 as on 25.06.2024	10.04.2025	Rs.10,27,000/-  Rs.1,02,700/-
<b>Description of the Immovable Property:</b> All that piece and parcel of Residential Property being Plot No. 86 of Silver City, Jitali, Ankleshwar, which is constructed upon and which is laid out upon land bearing R. S. No. 53 and New R. S., no. 7089 of Village Jitali, in the Registration Sub-District, Ankleshwar and District, Bharuch. The said Property being Plot No. 86 of Silver City, admeasuring area of property is 43.49 Sq.mtrs AND bounded as East: Plot no. 87, West: Plot no. 85, North: Society 7.5 Mtrs. road, South: Plot no. 91, which is owned by Hiteshbhai Praglibhai Valsadiya & Kashyap Hiteshbhai Valsadiya					
8	4428210130000152 / 4428-UDHANA	1) Santoshkumar Banarsi Singh, 2) Seema Santoshkumar Singh, both are residing at Flat No. 801, Nest Wood Apartment, Althan Canal Road, Nr. Shaligram Apartment, Althan, Surat City, Surat, Gujarat – 395017 and also at Nancy Tex, Plot No. 566, 1st Floor, Sonal Ind Soc. Nr. Piyush Plot, Suman School, Pandesara, Surat, Gujarat – 395210 and also at Flat No. 304, 3rd Floor, Harekrisna Residency, Plot no. 55 to 64, Shiv Residency Part- 1, Tatthaiya, Palsana, Surat, Gujarat.	28.03.2024 / Rs.17,13,353.82 as on 27.03.2024	14.04.2025	Rs.5,91,000/-  Rs.59,100/-

Sd/- Authorised Officer, Ujjivan Small Finance Bank

## FINANCIAL EXPRESS

**Public Notice For E-Auction Cum Sale (Appendix - IV A) (Rule 8(6))**

Sale of Immovable property mortgaged to IFL Home Finance Limited (Formerly known as Indus Indefinite Housing Finance Ltd.) (IFL/HFL) Corporate Office at Plot No.98, Udyog Vihar, Phase-V, Gurgaon-122015 (Haryana) and Branch Office at "Nobel Plaza 1st Floor Near Dompetiya Road B-4 Platinum Arcade Near Kaive Chowk Junagadh-362001 " 1st Floor, Virek Park, Above Amit Auto, Godhra Road, Halol, Gujarat-389350/ Office No. 701, 7th Floor, 21st Century Business Center, Near Udhna Darwaja, Ring Road, Surat- 395002/ Ahmedabad Commerce House, 4th Floor, Commerce House 4, Nr Shell Petrol Pump, Anandnagar Road, Pralahadnagar, Ahmedabad - 380051 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorised Officer ("AO") of IFL/HFL had taken the possession of the following properties pursuant to the notice issued U/S 13(2) of the Act and the following loan accounts/prospect nos. with a right to sell the same on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS AND WITHOUT RECOURSE BASIS" for realization of IFL/HFL's dues, The Sale will be done by the undersigned through e-auction platform provided at the website: [www.iflhome.com](http://www.iflhome.com)

Borrower(s) / Co-Borrower(s) / Legal Heir	Demand Notice Date and Amount	Description of the Immovable Property	Date of Physical Possession	Reserve Price
1. Mr. Sarwan Ram 2. Mr. Purnam Ram 3. Mrs. Birji Devi (Prospect No. IL10242929)	08-Aug-2024, Rs.17,36,328/- (Rupees Seventeen Lakh Thirty Six Thousand Three Hundred and Twenty Eight Only)  <b>Bid Increase Amount</b> <b>Prospect No. IL10242929</b> <b>Rs.20,000/-</b> (Rupees Twenty Thousand Only)	All that part and parcel of the property bearing Plot No. 85, C1 Survey No. Na 122/A/ 122/B/85, Rasdev Residency, Godhra Road, Opp. Sanen School, Inside Jyoti Chokdi, Village Yaghvani, Pratapgadda, Halol, Panchmahal, Gujarat, India, 393650, Area Admeasuring (In Sq. Ft.): Property Type: Land, Area, Saleable Area, Super Built Up, Area, Built Up, Urban Property Area: 527.00, 553.00, 550.00, 600.00	15-Feb-2025  <b>Total Outstanding as On Date 09-May-2025</b> <b>Rs. 21,94,448/-</b> (Rupees Twenty One Lakh Ninety Four Thousand Four Hundred and Forty Eight Only)	Rs.9,81,000/- (Rupees Nine Lakh Eighty One Thousand Only)  <b>Earnest Money Deposit (EMD)</b> <b>Rs. 98,100/-</b> (Rupees Ninety Eight Hundred and One Thousand Only)
1. Mr.Dharmesh Amrothai Sagathia, 2. Mrs. Nehaben Dharmesh bhai Sagathia (Prospect No. IL10214767)	12-Sep-2024 Rs.1110555/- (Rupees Eleven Lakh Ten Thousand Five Hundred and Eighty Five Only)  <b>Bid Increase Amount</b> <b>Prospect No. IL10214767</b> <b>Rs.20,000/-</b> (Rupees Twenty Thousand Only)	All that part and parcel of the property bearing Plot No. 55 Palky Plot No. 111 Palky North Side Block No. 4 Adityanagar Josphipara Junagadh, Gujarat. 362001 Area Admeasuring (In Sq. Ft.): Property Type: Land, Area, Saleable Area, Super Built Up, Area, Built Up, Urban Property Area: 640.00, 411.00, 329.00	27-Apr-2025  <b>Total Outstanding as On Date 09-May-2025</b> <b>Rs.12,03,854/-</b> (Rupees Twelve Lakh Three Thousand Eight Hundred and Fifty Four Only)	Rs.7,45,000/- (Rupees Seven Lakh Forty Five Thousand Only)  <b>Earnest Money Deposit (EMD)</b> <b>Rs.74,500/-</b> (Rupees Seventy Four Thousand and Five Hundred Only)
1. Mr. Ajay Rameshwar Dayal Yadav 2. Mr. Rameshwar Dayal, 3. Mrs. Shivani Ajay Yadav (Prospect No. IL10509360)	11-Sep-2024 Rs.1379998/- (Rupees Thirteen Lakh Seventy Nine Thousand Six Hundred and Ninety Eight Only)  <b>Bid Increase Amount</b> <b>Prospect No. IL10509360</b> <b>Rs.25,000/-</b> (Rupees Twenty Five Thousand Only)	All that part and parcel of the property bearing Plot No.140, Anjani Homes - 2, Olpad Sayan Road, Near Atodara Chokdi, Atodara, Olpad, Surat - 394300' Area Admeasuring (In Sq. Ft.): Property Type: Land, Area, Saleable Area, Super Built Up, Urban Property Area: 432.00, 792.00, 274.00/Built up area 360.00 sq. ft.)	07-Mar-2025  <b>Total Outstanding as On Date 05-June-2025</b> <b>Rs. 15,24,926/-</b> (Rupees Fifteen Lakh Twenty Four Thousand Nine Hundred and Twenty Six Only)	Rs.8,98,000/- (Rupees Eight Lakh Ninety Eight Thousand Only)  <b>Earnest Money Deposit (EMD)</b> <b>Rs. 89,800/-</b> (Rupees Eighty Nine Thousand and Eight Hundred Only)
1. Mr. Abdulsha Rahemansha Divan 2. Madar Tredars 3. Mrs. Nurjahanaban Abdulsha Divan (Prospect No. IL10223784)	10-July-2023 Rs.15,43,697/- (Rupees Fifteen Lakh Forty Three Thousand Six Hundred and Ninety Seven Only)  <b>Bid Increase Amount</b> <b>Prospect No. IL10223784</b> <b>Rs.25,000/-</b> (Rupees Twenty Five Thousand Only)	All that part and parcel of the property bearing Plot No. 193 & 194, Land Area Admeasuring 954.77 Sq. Ft., Carpet Area Ad Measuring 509.53 Sq. Ft., and Built Up Area Ad Measuring 599.45 Sq. Ft., Nr.- State Bank (In S.C. F.T.) Property Type: Land, Area, Saleable Area, Super Built Up, Urban Property Area: 432.00, 792.00, 274.00/Built up area 360.00 sq. ft.)	16-Sep-2023  <b>Total Outstanding as On Date 09-May-2025</b> <b>Rs. 16,30,594/-</b> (Rupees Sixteen Lakh Thirty Thousand Five Hundred and Ninety Four Only)	Rs.11,48,000/- (Rupees Eleven Lakh Forty Eight Thousand Only)  <b>Earnest Money Deposit (EMD)</b> <b>Rs. 1,14,800/-</b> (Rupees One Lakh Fourteen Thousand Eight Hundred Only)

**Important Information:** This auction is published basis provision vide Sec 13 (4) of SARFAESI ACT. Physical possession will be offered post receiving of Section -14 order as per process laid down under SARFAESI Act and as when physical possession will be taken. Bidder shall do necessary due-diligence in respect of documents and legally before participating in auction proceedings.

Date of Inspection of property	EMD Last Date	Date/Time of E-Auction
20-Jun-2025 1100 hrs -1400 hrs	24-Jun-2025 till 5 pm.	26-Jun-2025 1100 hrs-1300 hrs.

**Mode of Payment:** EMD payments are to be made vide online mode only. To make payments you have to visit <https://www.iflhome.com> and pay through link available for the property/ Secured Asset only. **Note:** Payment link for each property/ Secured Asset is different. Ensure you are using link of the property/ Secured Asset you intend to buy vide public auction. **For Balance Payment - Login <https://www.iflhome.com> My Bid >Pay Balance Amount**

**TERMS AND CONDITIONS:**

- For participating in e-auction, Intending bidders required to register their details with the Service Provider <https://www.iflhome.com>, well in advance and has to create the login account, login ID and password. Intending bidders have to submit / send their "Tender FORM" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.
- The bidders shall improve their details under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.
- The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment.
- The purchaser has to bear the cess, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoings relating to the property.
- The purchaser has to pay TDS application to the transaction/payment of sale amount and submit the TDS certificate with IFL HFL.
- Bidders are advised to go through the website <https://www.iflhome.com> and <https://www.ifl.com/home/loans/properties-for-auction-for-detailed-terms-and-conditions-of-auction> before submitting their Bids for taking part in the e-auction sale proceedings.
- For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID- care@iflhome.com, Support Helpline no.1800 2672 499.
- For any query related to Property details, inspection of Property and Online bid etc. call IFL HFL toll free no.1800 2672 499 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to email- care@iflhome.com
- Notice is hereby given to above said borrowers to collect the household articles, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IFL-HFL shall not be responsible for any loss of property under the circumstances.
- Further the notice is hereby given to the Borrowers, that in case they fail to collect the above said articles same shall be sold in accordance with Law.
- In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put to sale.
- AO reserves the rights to postpone/cancel or vary the terms and condition of tender/auction without assigning any reason thereof. In case of any dispute in tender/auction, the dispute shall be referred to the final decision of the AO.

**15 DAYS SALE NOTICE UNDER THE RULE 9 SUB RULE (1) OF SARFAESI ACT, 2002**

The Borrower are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost

**Place:Gujarat, Date: 09-June-2025 Sd/- Authorised Officer, IFL Home Finance Limited.**

**VASNA BRANCH**

**APPENDIX-IV [Rule-8(1)] POSSESSION NOTICE (For immovable property)**

Whereas The undersigned being the authorized officer of the Central Bank of India, Vansha Branch, Dist Ahmedabad under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 29/03/2025 calling upon the borrower **Mrs Shardaben Patel W/o Kadavbhai Patel (Borrower) Residing at A/201, Megh Malhar Apartment, Near Seven School, Nava naroda, T.B.Nagar, Ahmedabad – 382350, Mr Himanshu Patel S/o Mr Kadva Bhai Patel (Guarantor) Residing at A/201, Megh Malhar Apartment, Near Seven School, Nava naroda, T.B.Nagar, Ahmedabad – 382350, Mr Harshad bhai Kadavbhai Patel(Guarantor) Flat no. 303/E, Sahitya Residency Opp. Rajhans Cinema, Nikol, Ahmedabad, Unit Address Mrs Jay Khodiyar Electricals Stores, Shed No.15, Khodiyar Industrial Estate, Road No.5, Kathwada, Ahmedabad – 382430, and Mrs Jay Khodiyar Electricals Stores Unit Based at 466/2738, Gujrat Housing Board, Near Bapu nagar Char Rasta, Bapunagar, Ahmedabad - 380024** to repay the amount mentioned in the notice being 1,32,05,059.13/-In Words One Crore Thirty Two Lakhs Five Thousand Fifty Nine Paise Thirteen only) with interest as mentioned in notice within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount notice is hereby given to the borrower and the public in general that the undersigned has taken **Symbolic possession** of the property described herein below in exercise of powers conferred on him under Sub Section (4) of Section 13 of the act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this **3rd day of June of the year 2025**.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Central Bank of India** for amount 1,32,05,059.13/-In Words One Crore Thirty Two Lakhs Five Thousand Fifty Nine Paise Thirteen only) and interest thereon w.e.f. 29/03/2025 plus other charges. (Amount deposited after issuing of Demand Notice U/Section 13(2) has been given effect)

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

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

Equitable Mortgage of property consisting of flat of residential flat in the name of **Mr Harshad bhai Kadavbhai Patel** Survey no.303/1, T.P.S.NO. 102, F.P.NO.71, BLOCK E FLAT No. 303/E, THIRD FLOOR SCHEME NAME SAHITYA/RESDENCY adm area of land 7386 sq. mtr. F.P.area 4432 sq.mtrs. Construction area of flat 200 sq yards i.e. 167 sq.mtrs, with share in un – divided land area 45.095 sq.mtrs. of Common amenities. Mouje Nikol Gam Ta Ahmedabad City District Ahmedabad Registration Dist. & sub Dist. Ahmedabad Gujrat 12(Nikol) Bounded By: East: Common Plot, West: Flat No.E- 304, North: Flat No.E-302, South: Block - D.

**Date: 03/**