



Anand - 3 Branch
1, Julel Shopping Centre
Amul Dairy Road, Anand, Gujarat-388001

NOTICE

Notice under Sec.13 (2) read with Sec.13 (3) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

1. Mr. Patel Vishal Arvindbhai (Borrower)

Flat no 7/D, Sonpriya Apartments, Anand, Gujarat 380001

Dear Sir,

Notice dt. 12.11.2025 issued to you u/s 13(2) of The Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 by branch, The Authorised Officer, was sent to you calling upon to repay the dues in your loan account/s with us at your last known address could not be served. Therefore, the contents of the said demand notice are being published in this newspaper.

The credit facilities/loan facilities (Housing Loan) availed by you have been classified as NPA on 06.10.2025. You have executed loan documents while availing the facilities and created security interest in favour of the Bank. The details of the credit facilities and secured assets are as under: Credit facilities availed with outstanding amount as on **31.10.2025** is Rs. **12,00,780.00**, Unapplied interest Rs. **42,837.96**, Total outstanding amount Rs. **13,23,617.96**.

Secured Assets: All that part & parcel of the property bearing Flat No. 7/D, Seventh Floor, built up Adm. 58 Sq. Mtrs. in the scheme name "Sonpriya Apartments" constructed on N.A. land i.e. Revenue Survey No. 551/2, T.P.S. no. 7, Final Plot No. 234, Palki Plot No. 4, Palki north side part of land Adm. 652.57 Sq. Mtrs. within the limits of Anand, Ta. & Dist.- Anand belongs to Vishal Arvindbhai Patel

Property Bound By:

East- Sub Plot no 1 after margin, West- Open Land after margin, North- Sub Plot no 3 after sky margin, South- Flat of Block C with Common Wall, Above- Flatno. 8/D, Below- Flatno. 6/D

Therefore, you, No.1, as borrower and you, No.2, as co-borrower in terms of the aforesaid notice have been called upon to pay the aforesaid sum of Rs. **13,23,617.96** together with future interest and charges thereon within **60** days from the date of this publication. That on your failure to comply therewith we, the secured creditor, shall be entitled to exercise all or any of the rights under Section 13(4) of the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002. In terms of Section 13(1) of the Act you shall not transfer the secured assets aforesaid from the date of receipt of the notice without Bank's prior consent. Please take note of the provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Sd/-

Date: 04.12.2025 Place: Anand Authorised Officer, Union Bank of India



Bank of Baroda

Dudhia Talav Branch : Opp. Municipal Market, M.G. Road, Navsari - 396445, Phone No. (02637) 250810, E Mail : dudhia@bankofbaroda.com

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

To, Mr. Shukhdev Tufani Kashyap (Borrower) & Mrs. Gangadevi Sukhdev Kashyap (Co-Borrower) Date : 11.03.2025

Address : Plot No. 10, Shanti Nagar, Jalajpore, Tal. & Dist. Navsari, Gujarat - 396445.

Dear Sirs, - Ref : Credit facilities with our Bank of Baroda, Dudhia Talav Branch. We refer to our Letters No. Retail-00002545139-LMS, Dated 06.05.2024 for your advance accounts Mr. Shukhdev Tufani Kashyap (Borrower) and Mrs. Gangadevi Sukhdev Kashyap (Co-Borrower) conveying sanction of credit facilities as mentioned below, and the terms of sanction. Pursuant to the above sanction you have availed and started utilizing the credit facilities after providing security for the same, as hereinbefore stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Type of Facility	Limit	Rates of Interest	O/s as on 10.03.2025
Baroda Home Loan-Term Loan (A/c No. 0587060000681)	Rs. 10,20,614/-	9.65%	Rs. 8,28,353.17 + Unapplied Interest & other charges thereafter.

SECURITY AGREEMENT WITH BRIEF DESCRIPTION OF SECURITIES

All the Pieces and Parcel of Immovable Property bearing Village - Jalajpore, R.S. No. 59/A, New Block No. 439, Admeasuring 911.00 Sq. Meters, Non-Agricultural Plot No. 10, Admeasuring 48.23 Sq.mtrs situated at Shanti Nagar, Jalajpore, Tal. Navsari City, Dist. Navsari. Bounded by - East : Internal Road, West : Open Land, North : Plot No. 11, South : Plot No. 9.

Standing In The Name of Mr. Shukhdev Tufani Kashyap (Borrower) Mrs. Gangadevi Sukhdev Kashyap (Co-Borrower).

(1). In the Document of Loan Agreement for dated 27.05.2024 (Baroda Home Loan), you have acknowledged your liability to the Bank to the tune of Rs. **8,28,353.17**. The outstanding stated above include further drawings and interest upto 03-03-2025, (2). As you are aware, you have committed defaults in payment of interest on above loans/outstanding and you have also defaulted in payment of installments of term loan/demand loans which have fallen due for payment on **10.12.2024** and thereafter, (3). Consequent upon the defaults committed by you, your loan account has been classified as **Non-Performing Asset on 10.03.2025** (mention date of classification as NPA) in accordance with the Reserve Bank of India directives and guidelines. Inspite of our repeated requests and demands you have not repaid the overdue loans including interest thereon., (4). Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating Rs. **8,28,353.17** (Rupees Eight Lakhs Twenty Eight Thousand Three Hundred Fifty Three Rupees and Paise Seventeen Only) & interest thereon plus other charges thereafter as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note., (5). Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full., (6). We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act., (7). We further invite your attention to sub-section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any times before the date of publication of notice for public auction/inviting quotation / tender/private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available., (8). Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Sd/-

Date : 11.03.2025, Place : Navsari

Authorised Officer, Bank of Baroda



Bank of Baroda

Dudhia Talav Branch : Opp. Municipal Market, M.G. Road, Navsari - 396445, Phone No. (02637) 250810, E Mail : dudhia@bankofbaroda.com

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

To, Mrs. Ranjana Vallabhbabhi Patel (Borrower), Date : 09.09.2025 Address : Fl. No. 502, Ghangshyan Apartment - A, Municipal Ward No. 13, Jamai Pore, Tal. & Dist. Navsari, Gujarat - 396445.

Dear Sirs, - Ref : Credit facilities with our Bank of Baroda, Dudhia Talav Branch. We refer to our Letters No. Retail-00002175935-LMS, Dated 13.10.2023 for your advance accounts Mrs. Ranjana Vallabhbabhi Patel (Borrower) conveying sanction of credit facilities as mentioned below, and the terms of sanction. Pursuant to the above sanction you have availed and started utilizing the credit facilities after providing security for the same, as hereinbefore stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Type of Facility	Limit	Rates of Interest	O/s as on 09.09.2025
Baroda Home Loan-Term Loan (A/c No. 0587060000681)	Rs. 18,92,000/-	7.50%	Rs. 17,81,439/- + Unapplied Interest & other charges thereafter.

SECURITY AGREEMENT WITH BRIEF DESCRIPTION OF SECURITIES

Property bearing Fl. No. 501, Adm. 1335 Sq. feet. i.e. 124.07 Sq. Mtrs. Super Built up area and bearing Navsari- Vijalpore Municipal Ward No. 13, House No. 14700/0 (New), 1887 (Old) along with undivided share in the land admeasuring 33.60 Sq. Mtrs. on Fifty (Mezzanine) Floor of Building Ghangshyan Apartment - A constructed by Ghangshyan Co. Op. Housing Society Ltd. constructed on Jamai pore, RS No. 87/1/Pak 7/ Pak 7 Plot No. 1 and 2, Total Admeasuring 1749.97 Sq. Mtrs. situated at Jamai pore, Navsari Municipal Limits, Tal. Navsari, Dist. Navsari. Bounded by - East : Internal Road, West : Open Space and Ghangshyan - B Apartment, North : Open Space, South : Stairs and Flat No. A-502. Standing in the name of Mrs. Ranjana Vallabhbabhi Patel (Borrower).

(1). In the Document of Loan Agreement for dated 16.10.2023 (Baroda Home Loan), you have acknowledged your liability to the Bank to the tune of Rs. **18,92,000/-**. The outstanding stated above include further drawings and interest upto 09.09.2025, (2). As you are aware, you have committed defaults in payment of interest on above loans/outstanding and you have also defaulted in payment of installments of term loan/demand loans which have fallen due for payment on **10.06.2025** and thereafter, (3). Consequent upon the defaults committed by you, your loan account has been classified as **Non-Performing Asset on 08.09.2025** (mention date of classification as NPA) in accordance with the Reserve Bank of India directives and guidelines. Inspite of our repeated requests and demands you have not repaid the overdue loans including interest thereon., (4). Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating Rs. **17,81,439/-** (Rupees Seventeen Lakhs Eighty One Thousand Four Hundred Thirty Nine Only) & interest thereon plus other charges thereafter as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note., (5). Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full., (6). We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act., (7). We further invite your attention to sub-section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any times before the date of publication of notice for public auction/inviting quotation / tender/private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available., (8). Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Sd/-

Date : 09.09.2025, Place : Navsari

Authorised Officer, Bank of Baroda

**E-AUCTION SALE NOTICE
(UNDER SARFAESI ACT 2002) APPENDIX-IV
A SEE PROVISON TO RULE 8(6)****SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES ON 24.12.2025**

E-Auction Sale Notice for sale of Immovable Assets under the Securitization 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 Borrower(s) and Guarantor(s) that the below described immovable property/ies is mortgaged / charged to the secured creditor, the Possession of which have been taken by the authorized officer of Central Bank of India, Secured creditors, will be sold on "As is where is", "As is what is" and "whatever is there is" Basis on 24.12.2025 through online portal : <https://baanknet.com>, for recovery of amount due to secured creditor bank. The Reserve Price and earnest money deposit (EMD) is displayed against the details are mentioned in below table. For detailed terms and conditions of the sale, please refer to the link provided in secured creditor's web site : www.centralbankofindia.co.in.

DESCRIPTION OF THE IMMOVABLE PROPERTIES

Sr. No.	Name of the Borrower/ Guarantor & Branch	Amount of Demand Notice & Date	Description of Immovable Properties	Date & Type of Possession	Reserve Price Rs./EMD Rs./ Bid Increase Amount	Name of the Authorised Office & Contact Number	Description of Immovable Properties	Date & Type of Possession	Reserve Price Rs./EMD Rs./ Bid Increase Amount	Name of the Authorised Office & Contact Number
1.	Mr. Akhilesh Kumar Tiwari (Borrower) Mrs. Sunita Ambikadutt Tiwari (Co-Borrower) (Ankleshwar Branch)	Rs. 14,60,670/- as on 29.06.2021+ further interest & other charges	All that piece and parcels of Flat no, 401 & 402 Vrundavan Residency-3, Bhakdodia, adm. About 43.58 sq.mtrs. each and Undivided share 18.68 sq. mtrs. each land revenue survey no, 307 paiki, plot no. 63 to 65 situated under tal-Ankleshwar, Dist-Bharuch. • East : Flat No. 401 Bounded by : • East : Flat No. 402 F.S.I., • West : Building Open Area. • North : Building Open Area, • South : Staircase Passage. • Flat No. 402 Bounded by : • East : Building Open area, • West : Flat No. 401 F.S.I., • North : Building Open Area, • South : Staircase Passage.	12.10.2021 Physical Possession	Rs. 15,00,749/- as on 07.07.2021+ further interest & other charges	Mr. Nitesh Devashibhai Godhani (Borrower) and Mrs. Kiraben Niteshbhai Godhani (Co-Borrower) (Dumbhal Branch)	All that piece and parcel of immovable property bearing Plot No. 82 (as per K.J.P. Drusti New Block No. 26/08, adm. 44.90 sq. mtrs. together with undivided proportionate share adm. 6.63 sq.mtrs in COP and road Adm. 12.66 Sq mtrs in C-Type of Gokulam Residency"siteduated on the land bearing revenue survey no 54, Block no 40 of village-Velanji, Taluka:Kamrej, Dist. Surat. Bounded by : • East : Road, • West : Block No. 41, • North : Plot No. C/81, • South : Plot No. C/83.	01.10.2022 Physical Possession	Rs. 7,20,000/- Rs. 72,000/- Rs. 10,000/-	Gunjan Gattani Chief Manager, Regional Office, Surat (M) : +91-8239452548
2.	Mr. Hasan Mohamad Inamul Mehedi (Borrower) Mrs. Rukshana Hashan (Co-Borrower) (Ankleshwar Branch)	Rs. 7,36,094/- as on 04.01.2020+ further interest & other charges	All the piece and parcels of Flat no 109, situated on 1st floor of Padmavati Complex, Super built up area 48.79 sq.mtr (542 sq ft) and Lagu Parking area 8.18 sq mtr on land block. Survey no. 818, Khata no. 48 in Mouje gam kosamadi, Taluka Ankleshwar, Dist Bharuch • Bounded by : • East : Road, • West : Flat No. 118, • North : Adj. Passage, • South : Road	03.07.2024 Physical Possession	Rs. 6,31,000/- Rs. 63,100/- Rs. 10,000/-	Mr. Dineshkumar Dhanpati Sahu (Gurukul Supa Branch)	All that piece and parcel of the property bearing Plot No. 164 admeasuring 48 Sq. yards i.e. 40.18 Sq.mtrs (After K.J.P. Block no. 111/B/164 admeasuring 40.18 Sq.mtrs) alongwith building constructed thereon situated at Silicon residency, Block No. 111/B at Moje Jolva, Sub-district-Palsana, Dist-Surat. The property is in the name of Mr. Dineshkumar Dhanpati Sahu. • Bounded by : • East : Society Internal Road, • West : Plot No. 175, • North : Plot No. 163, • South : Plot No. 165.</			