

Continued from previous Page...

Sr. no	Name of Borrower /Mortgagee and Branch	Description of Property / House / Having Total Area about	Reserve Price	EMD Price And Inspection Date and Time	Bid Incremental	Outstanding Dues (in Rs.)	Contact Person
30	JIVANI RONAK VINUBHAI / HARSHABEN RONAKBHAI JIVANI,	All The Piece And Parcels Of Flat No. 401, Type A-1, Fourth Floor, Built Up Area 415 Sq. Ft. I.e. 38.57 Sq. Mt. Super Built Up Area 692 Sq. Ft. I.e. 64.31 Sq. Mt. Along With Undivided Parking Area 22.95 Sq. Mt. R.s. No. 335, Block No. 315, Built Residential Project "Shantam Avenue" On The N.A. Land 77.30 Sq. Mt. Moje Village Kamrej, Sub District Kamrej, District Surat, State Gujarat. Building No. A - 1, Bounded As : North : Another Society, South : Another Society, East : Road, West : Place Of Block No. 138 & 139 Of Village Navagam North : Another Society South : Another Society East : Road, West : Place Of Block No. 138 & 139 Of Village Navagam 38 Sq. Mtrs	Rs.719680/- Seven Lakh Thousand Six Hundred Eighty Only	Rs.71968/- Rupees Seventy-One Thousand Nine Hundred Sixty-Eight Inspection Date: 10-Feb-26 Timing: - 11.00 Am to 04.00 Pm	In the multiply of Rs. 20,000/- (Rupees Twenty Thousand Only)	Rs.798393/- Seven Lakh Ninety-Eight Thousand Three Hundred Ninety-Three As On Date 23-Apr-22	Name: - Parakramsinh Jhala Mobile No: - 9099972299 E-Mail ID - jhala.dilubha@axisbank.com & Name: - Nirav Zaveri Mobile No: - 9824383632 E-Mail ID - Nirav.Zaveri@axisbank.com
31	KISHORBHAI HIRABHAI BHADANI / CITABEN BHADANI	All The Right, Title And Interest In Immovable Property In The Form Of Flat No. 304 With Super Built Up Area Admeasuring 92.38 Sq. Mtrs. And Built Up Area Admeasuring 60.04 Sq.mtrs. On The 3rd Floor Of Building No. "E" And Undivided Proportionate Share Of 15 Sq. Mtrs. In Land Under The Said Building In Residential Society Named And Known As "Bhaktidhara Residency-2", Constructed On Na Land Situated And Lying On Revenue Survey No. 54 Paiki Of Block No. 128 Of Village Sayan, Taluka Olpad, District Surat East: Flat No. E-301 West: Adj.residency Road North: Adj.open Space South: Flat No.e-303 60.04 Sq Mtrs	Rs.904540/- Nine Lakh Four Thousand Five Hundred Forty Only	Rs.90454/- Rupees Ninety Thousand Four Hundred Fifty-Four Inspection Date: 10-Feb-26 Timing: - 11.00 Am to 04.00 Pm	In the multiply of Rs. 20,000/- (Rupees Twenty Thousand Only)	Rs.627157/- Six Lakh Twenty-Seven Thousand One Hundred Fifty-Seven As On Date 20-May-23	Name: - Parakramsinh Jhala Mobile No: - 9099972299 E-Mail ID - jhala.dilubha@axisbank.com & Name: - Nirav Zaveri Mobile No: - 9824383632 E-Mail ID - Nirav.Zaveri@axisbank.com
32	RANACHODHBHAI ANANDHBHAI VIRANI / DAYABEN RANCHOOD VIRANI	All The Right, Title And Interest In Immovable Property In The Form Of Flat No. 102 With Super Built Up Area Admeasuring 92.38 Sq. Mtrs. And Built Up Area Admeasuring 59.67 Sq.mtrs. On The 1st Floor Of Building No. "D" And Undivided Proportionate Share Of 38.13 Sq. Mtrs. In Land Under The Said Building In Residential Society Named And Known As "Bhaktidhara Residency-2", Constructed On Na Land Situated And Lying On Revenue Survey No. 54 Paiki Of Block No. 18 Of Village Sayan, Taluka Olpad, District Surat East: Adj.open Space West: Flat No.d-103 North: Flat No.d-101 South: Adj.open Space South: Building No.a/2 59.67 Sq Mtrs	Rs.904540/- Nine Lakh Four Thousand Five Hundred Forty Only	Rs.90454/- Rupees Ninety Thousand Four Hundred Fifty-Four Inspection Date: 10-Feb-26 Timing: - 11.00 Am to 04.00 Pm	In the multiply of Rs. 20,000/- (Rupees Twenty Thousand Only)	Rs.503782/- Five Lakh Three Thousand Seven Hundred Eighty-Two As On Date 25-May-23	Name: - Parakramsinh Jhala Mobile No: - 9099972299 E-Mail ID - jhala.dilubha@axisbank.com & Name: - Nirav Zaveri Mobile No: - 9824383632 E-Mail ID - Nirav.Zaveri@axisbank.com

For detailed terms and conditions of the sale, please refer to the link provided in the secured creditor's website i.e. <https://www.axisbank.com/auction-retail> and the Bank's approved service provider M/S C1 India Private Limited at their web portal <https://www.bankeuctions.com>. The auction will be conducted online through the Bank's approved service provider M/S C1 India Private Limited at their web portal <https://www.bankeuctions.com>. Also note that the said sale is subject to outcome of Securitization Application filed before Debt Recovery Tribunal, if any.

For any other assistance, the intending bidders may contact authorized officers between 11:30 a.m. to 3:00 p.m. The bid is not transferable.

Date : 04.02.2026

Place : Ahmedabad, Gujarat

Authorized Officer,

Axis Bank Ltd.

Bank of Baroda
Pitha Branch, At & Post Village Pitha, Taluka and District Valsad-396045. Phone 02632-273466, Mob. 9687680759. Email pitha@bankofbaroda.com

ANNEXURE - C NOTICE TO BORROWERS (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

To,
Ms. Shradhdha Dinesh Patel as Legal Heirs of late Mr. Dinesh Manilal Patel (Borrower)
Add: B-101, Krishna Complex Ghadoi Fatak, Ashabaugh Gundlav, Valsad 396035.
Add: Flat No. 302 Shivam Complex, Mogarwadi, Valsad - 396001
Ms. Janki Dinesh Patel as Legal Heirs of late Mr. Dinesh Manilal Patel (Borrower)
Add: B-101, Krishna Complex Ghadoi Fatak, Ashabaugh Gundlav, Valsad 396035.
Add: Flat No. 302 Shivam Complex, Mogarwadi, Valsad - 396001
Mr. Madhav Dinesh Patel as Legal Heirs of late Mr. Dinesh Manilal Patel (Borrower)
Add: B-101, Krishna Complex Ghadoi Fatak, Ashabaugh Gundlav, Valsad 396035.
Add: Flat No. 302 Shivam Complex, Mogarwadi, Valsad - 396001
Mrs. Harsha Dineshbhai Patel (Co-Borrower),
Add: B-101, Krishna Complex Ghadoi Fatak, Ashabaugh Gundlav, Valsad 396035
Add: Flat No. 302 Shivam Complex, Mogarwadi, Valsad - 396001

Sub.: Notice under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" A/c. Mr. Dinesh Manilal Patel and Mrs. Harsha Dineshbhai Patel

Dear Sirs/

Re: Credit facilities with our Pitha Branch.

1. We refer to our letter dated 14.02.2015 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilising the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature and Type of facility	Limit (Amt in Rs.)	Rates of Interest	Ons as on 28.01.2026 (Inclusive of Interest upto 25.01.2026)	Security Agreement with brief description of securities.
Term Loan-Housing Loan (A/c No. 14570600001403)	Rs. 12.00 Lac	9.45%	Rs. 7,49,940/-	Equitable Mortgage of Residential Flat No. 302, Shivam Complex, Mogarwadi, Valsad building constructed on N.A.

Land C.S.No. 2018 to 2022 at Mogarwadi, Valsad and admeasuring total area of 92.10 sq. mtrs. Boundaries: East: Flat No. 301, West: Road, North: Flat No. 303, South: Road.

2. In the loan agreement dated 15.04.2015, you have acknowledged your liability to the Bank to the tune of Rs. 12,00,000/- as on 15.04.2015. The outstanding stated above include further drawings and interest up to 25.01.2026. Other charges debited to the account are Rs. Nil.

3. As you are aware, you have Committed defaults in payment of interest on above loan/outstanding for the Quarter ended December 2025. You have also defaulted in payment of installment of Cash Credit Facility which have fallen due for payment on since 08.10.2025 respectively and thereafter.

4. Consequently upon the defaults committed by you, your loan account has been classified as non-performing asset on 08.01.2026 in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.

5. 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 Securitisation 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 Rs. 7,49,940/- (Rupees Seven Lakh Forty Nine Thousand Nine Hundred Forty) as on 28.01.2026 and interest upto 25.01.2026 as stated 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.

6. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.

7. 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.

8. 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 time before the date of publication of notice for public auction/inviting quotations/tender/ private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.

9. 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/- Chief Manager & Authorised Officer,
Bank of Baroda,
Pitha Branch.

Date : 28.01.2026
Place : Pitha Branch.

FORM NO. URC-2
Advertisement giving notice about registration under Part I of Chapter XXI of the Act

[Pursuant to section 374(b) of the Companies Act, 2013 and rule 4(1) of the Companies (Authorised to Register) Rules, 2014]

1. Notice is hereby given that in pursuance of sub-section (2) of section 366 of the Companies Act, 2013, an application is proposed to be made after fifteen days, hereof but before the expiry of thirty days hereinafter to the Registrar at Central Registration Centre (CRC) Int Institute of Corporate Affairs (ICA), Plot No. 6, 7 & 8, Sector 5, IIT Manesar, District Gurgaon (Haryana), Pin Code-122050 that "M/s. CIVILIS INFRA", a Partnership Firm may be registered under Part I of Chapter XXI of the Companies Act 2013, as a company limited by shares.

2. The Principal Objects of the company are as follows:
To carry on the business of Construction, build, alter, convert, acquire, sell, improve, design, erect, establish, equip, develop, dismantle, pull-down, turn to account, furnish, lease, decorate, fabricate, install, finish, repair, maintain, search, survey, examine, taste, inspect, locate, modify, own, operate, protect, promote, provide, participate, reconstruct, grout, dig, excavate, pour, renovate, remodel, rebuild, underwrite, contribute, assist, sanitary, water, gas, electronic light, power supply works, color work, earth moving and to act as a contractor, sub-contractor, turn key contractor, and manager of all types of construction, electrical, mechanical, and development work in all its branches such as houses, flats, apartments, housing towers, offices, shops, buildings, malls, roads, ways, culvert, dams, bridges, railways, canals, warehouses, factories, sheds, properties, structures, drainage and sewage work, land development, Government / Semi Government Contracts and to carry on any other business mutually agreed by all the partners within Country or outside the country anywhere in the world with or without collaboration..

3. A copy of the draft memorandum and articles of association of the proposed company may be inspected at the registered office at Shop No.-412, Four Floor, Platinum Plaza, Sarfana Jankatnaka, Surat - 395013, Gujarat, India.

4. Notice is hereby given that any person objecting to this application may communicate his objection in writing to the Registrar at Central Registration Centre (CRC) Int Institute of Corporate Affairs (ICA), Plot No. 6, 7 & 8, Sector 5, IIT Manesar, District Gurgaon (Haryana), Pin Code- 122050, within twenty-one days from the date of publication of this notice, with a copy to the company at its registered office.

for and on behalf of CIVILIS INFRA
(Name of Partners)

Chirag Trada | Dharmeshbhai Paladiya | Sagor Maniya
Amit Paladiya | Ankitten Trada | Jalpaben Paladiya
Date : 04.02.2026 | Place : Surat

MALABAR INTERNATIONAL PORT & SEZ LTD.

(A Government of Kerala Undertaking)

NOTICE INVITING EXPRESSION OF INTEREST (EOI)

EOI Notice No.: 001 Date: 30/Jan/2026

(INTERNATIONAL COMPETITIVE BIDDING)

FOR THE CONSTRUCTION AND MAINTENANCE OF BREAKWATERS BY ENGINEERING, PROCUREMENT & CONSTRUCTION (EPC) CONTRACT

The Malabar International Port & SEZ Ltd. (MIPS Ltd.), a Special Purpose Vehicle established by the Government of Kerala, invites Expressions of Interest (EOI) from organizations or consortium of organizations interested in the Engineering, Procurement and Construction of Breakwaters for the proposed Malabar International Port, under the Hybrid Annuity Model (HAM). The scope of work:

Construction & maintenance of two breakwaters of 2.15 km & 1.4 km

Estimated Cost: INR 14280 million (\$ 188.34 million) at 2022 price levels

The EOI Document can be downloaded from the MIPS Ltd. website: malabarport.kerala.gov.in

The last date for submission of EOI: 15:00 hours IST, 28th February, 2026

More project details are available in the MIPS Ltd. website. For any other information, please contact the MD&CEO at mdapl.port@kerala.gov.in

Managing Director & Chief Executive Officer,
Malabar International Port & SEZ Ltd.,
N-5, Jawahar Nagar, Kowdiar P.O.,
Thiruvananthapuram 695003, Kerala, India.
Ph: +91 471 4019300 | malabarport.kerala.gov.in

Date : 04/02/2026 Place : GUJARAT

Authorized Officer : M/s Mintifi Finserve Private Limited

Reg. Office: Times Square, Unit No. 3B, 2nd Floor, Opp. Mittal Industries Estate, Andheri-Kurla Road, Marol Naka, Andheri - East, Mumbai - 400059 / Branch Office: OFF NO'S 1324, THE SPIRE 2, SHITAL PARK, 150 FEET RING ROAD, NEAR PARK BRTS, RAJKOT-360007

Ph: +91 471 4019300 | malabarport.kerala.gov.in

Date : 04/02/2026 Place : GUJARAT

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Reg. Office: Times Square, Unit No. 3B, 2nd Floor, Opp. Mittal Industries Estate, Andheri-Kurla Road, Marol Naka, Andheri - East, Mumbai - 400059 / Branch Office: OFF NO'S 1324, THE SPIRE 2, SHITAL PARK, 150 FEET RING ROAD, NEAR PARK BRTS, RAJKOT-360007

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Ph: +91 471 4019300 | malabarport.kerala.gov.in

Union Bank of India: VASAN BRANCH (68270)
Ramji Mandir Compound, Opp. Gram Panchayat & Po Vasan, Dist. Gandhinagar - 382650
E-mail: UBINO568279@unionbankofindia.bank

SALE NOTICE (3 DAYS) 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 provision to Rule 8(6) of the Security Interest (Enforcement) Rule, 2002

DATE AND TIME OF E-AUCTION - 13/03/2026 (Friday) from 12:00 p.m. to 05:00 p.m.

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 Constructive/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.

Name of the Borrower, Co-Aplicant & Guarantor(s)	Description of the Property	Date of Demand Notice u/s 13(2)	Amount due	Reserve Price and EMD & Bid Increment
M/s Krishna Gruh Udhog (Borrower) Rep. by Proprietor Ms. Laxminiben Pareshbhai Patel, Laxminiben Pareshbhai Patel (Borrower), Mr. Kanubhai Manibhai Patel (Mortgagor) (Guarantor / Mortgagor), Mr. Shaileshkumar Manibhai Patel (Mortgagor) (Guarantor / Mortgagor)	All the piece and parcel of the immovable residential property bearing Panchayat property No. 504 (Old 465), Sheet No. 6, City Survey No. 47, Challa No. 257, Plot Area 88.15 Sq. Mtrs. i.e. 105.42 Sq. Yards. as per Property Card, Street "Navaghar", Mouje: Unava, Ta & Dist. Gandhinagar, Registration District & Sub-District Gandhinagar (Gujarat) and bounded are follows East: Public Road, West: Naveli, North: Challa No. 258, South: Challa No. 256 Details of encumbrances over the property, as known to the secured creditor, if any : None (Physical Possession)	10/07/2025	Rs. 5,46,154.40/- (as on 30/06/2025) (Plus, further cost, interest and expenses)	Reserve Price : Rs. 11,25,000/- EMD : 1,25,000/- Bid. Inc. : Rs. 11,250/-

This may also be treated as statutory 30 Days sale notice u/r 8(6) 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. For detailed terms and condition of the sale, please refer to the link provided in www.unionbankofindia.bank.in and <https://baanknet.com> For Registration and Login and Bidding Rules visit <https://baanknet.com>

Date : 29/01/2026, Place : Gandhinagar

Authorized Officer For Union Bank Of India

INDUSIND BANK LIMITED

Registered Office: 2401, Gen. Thimmayya Road (Cantonment), Pune - 411001
Consumer Finance Division: New No. 34, G.N. Chetty Road, T. Nagar, Chennai - 600017
State office: Indusind Bank, 3rd Floor, Business Empire-5, 1/5 Jaghnath Plot Corner, Yagnik Road, Opp RKC Collage, Rajkot-360001

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

Whereas the undersigned being the Authorized officer of M/s Indusind Bank Ltd under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter the said Act) and in exercise of the Powers conferred under Section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 (hereinafter the said Rules) has issued demand notice to the below mentioned Borrower/Guarantors to repay the amount with 60 days from the date of receipt of the said notice.

The borrower(s) having failed to repay the said amount with further interest within the said period, notice is hereby given to the Borrowers in particular and to 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 Section 13(4) of the said Act read with Rule 8 of the said Rules on this date mentioned against the name of the Borrowers/Guarantors Any dealings with the said properties shall be subject to the prior charge of M/s Indusind Bank Ltd., for the amounts mentioned against the borrowers and incidental expenses cost, charges and interest thereon. The borrowers attention is invited to Provisions of Sub-Section (8) of sec 13 of the Act, in respect of the time available to redeem the secured assets

S. No Name of Borrower /Guarantor, Loan Agreement