

**Manappuram Home Finance Ltd**  
FORMERLY MANAPPURAM HOME FINANCE PVT LTD  
CIN : U5823K1201OPC031979, 8/56 A, Padmaprabha Building, Near Sreeram Swami Temple, Cherpur, Thripuray Road, Thripuray, Thrissur, Kerala 686567

**DEMAND NOTICE**

Whereas the Authorized Officer of Manappuram Home Finance Ltd, having our registered office at 8/56 A, Padmaprabha Building, Near Sreeram Swami Temple, Cherpur, Thripuray Road, Thripuray, Thrissur, Kerala 686567 and branches at various places in India (hereinafter referred to as "MAHOFIN") is a Company registered under the Companies Act, 1956 and a Financial Institution within the meaning of sub-section (i) of clause (n) of sub-section (1) of Section 2 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the Act) read with Notification No. S.O. 3466 (E) dated 18th December, 2015 issued by the Govt. of India, Department of Financial Services, Ministry of Finance, New Delhi, inter alia carrying on business of advancing loans for construction and for purchase of dwelling units and whereas the Borrower/Co-Borrowers as mentioned in Column No. 2 of the below mentioned chart obtained loan from MAHOFIN/whereas MAHOFIN being the secured creditor under the SARFAESI Act, and in exercise of powers conferred under section 13(2) of the said Act read with Rule 2 of the Security Interest (Enforcement) Rules 2002, issued demand notice calling upon the Borrower/Co-Borrowers as mentioned herein below, to repay the amount mentioned in the notices with further interest thereon within 60 days from the date of notice, but the notices could not be served upon some of them for various reasons. That in addition thereto for the purposes of information of the said borrowers enumerated below, the said borrowers are being informed by way of this public notice.

Sr. No.	Name of the Borrower/Co-Borrower/LAN/Branch	Description of Secured Asset in respect of which interest has been created	NPA Date	Date of Notice sent & Outstanding Amount
1	SATISHKUMAR RAMBHAIAN GUPTA/MA NANKUMAR GUPTA/SUMITKUMAR RAMBHAIAN GUPTA/USPL/LO/500/0005002312VADODARA	All the piece & parcel of Immovable Property bearing Flat No. 202 on the 2nd floor measuring 363.02 sq. feet i.e. 33.74 sq. mts. Built up area, Along with undivided share in the land of "Rachde Residency", Situate at Revenue Survey No. 442 + 443, Old Block No. 569/66, 569/67, 569/68 & 569/69, Re-Survey New Block No. 839, 840, 841 & 842 Paiki As Per Site Sub Plot No. 19 & As Per Site measuring 497.40 sq. mts., Paiki As Per 71/2 Record measuring 482.52 sq. mts., of Moje Village Umbeh, Tal. Kamrej, Dist. Surat, GUJARAT, Pin:394325, EAST-Lin & passage, WEST-Ad Property, SOUTH-Flat No. 202, NORTH-Other property.	17-01-2026	19-01-2026 & Rs.594467/-

Notice, is therefore given to the Borrowers/Co-Borrowers, as mentioned herein above, calling upon them to make payment of the total outstanding amount as shown hereinabove, against the respective Borrower/Co-Borrower, within 60 days of publication of this notice. Failure to make payment of the total outstanding amount together with further interest by the respective Borrower/Co-Borrower, MAHOFIN shall be constrained to take up 13(4) for enforcement of security interest upon properties as described above, steps are also being taken for service of notice in other manners as prescribed under the Act and the rules made hereunder. You are put to notice that the said mortgage can be redeemed upon payment of the entire amount due together with costs, charges and expenses incurred by MAHOFIN at any time before the date of publication of notice for public auction or private treaty for transfer by way of sale, as detailed in Section 13(8) of the SARFAESI Act. Take note that in terms of S-13 (13) of the SARFAESI Act, you are hereby restrained from transferring and/or dealing with the Secured Properties in any manner by way of lease, sale or in any other manner.

Place: GUJARAT, Date: 24-02-2026 Sd/- Authorised Officer, Manappuram Home Finance Ltd

**RELIGARE HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED**  
CIN No. : U74899DL1993PLC054259

Regd. Office: First Floor, Office No. 101, 2E/23, Jhandewalan Extn, New Delhi-110055, India. Phone: +91-11-4472 5676, Corporate Office: 3th Floor, Max House, Block A, Dr. Jha Marg, Okhla Phase 3, Okhla Industrial Estate, New Delhi - 110020, India. Phone: +91-11-4739 2500 www.religarehomefinance.com | HomeLoans@religare.com | 1800-121-1111-1199-309-9111

**POSSESSION NOTICE (APPENDIX IV) RULE 8(1)**

Whereas the undersigned being the Authorized Officer of Religare Housing Development Finance Corporation Limited (RHDFCL), a Housing Finance Company registered with National Housing Bank (fully owned by Reserve Bank of India) under the provision of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (S.R. Act, 2002) (hereinafter referred to as "RHDFCL") and in exercise of the powers conferred under Section 13(1)(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 17-01-2025 calling upon Mr. Rajkumar Mukeshbhai Kikani, S/o Mukeshbhai Dudaabhai Kikani and Mrs. Shabnam Mukeshbhai Kikani, W/o Mukeshbhai Dudaabhai Kikani, R/o 96, Krishna Park Society Opp Kuber Nagar Society, Simada Gam, Landmark Opp Kuber Nagar Society, Surat, Gujarat 395010, Also At Flat No. 403, Building 83, Nandwani Township, Plot No. 102, Admeasuring about 14.4 ft. x 45 ft. equivalent to 630.00 sq. ft. i.e. 58.55 sq. mtr. and also undivided share to the extent of 20.00 sq. mtrs. in common usage road land totally admeasuring 78.55 sq. mtrs. together with residential construction made thereon of "SONAL NAGAR 1" being part of Block No. 164 of Village: Sivan, Taluka: Olpad, District: Surat in the name of Mr. Jitendra Ghodadara. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None

Reserve Price : Rs. 55,42,000.00 | EMD : Rs. 5,54,200.00

**DESCRIPTION OF IMMOVABLE PROPERTY(S) IS AS UNDER**  
Schedule Of Property(S) All That Part And Parcel Of Property Bearing Flat No. 403 On The 4th Floor Admeasuring 228.00 Sq. Feet I.e. 21.10 Sq. Mtrs. Built Up Area, Along With Undivided Share In Road & C.O.P. in "Nandwani Township Of As Per Plan Building No. B-3 & As Per Site Building No. B/5", Situate At Revenue Survey No. 292, Block No. 275, Of Moje Village Kamrej, Tal. Kamrej, Dist. Surat, Gujarat 394180. Bounded As Follows: North: Passage & Lift, South: Others, East: Passage & Bldg, West: Flat No. 404

PLACE: SURAT DATE: 19.02.2026 (Authorized Officer) Religare Housing Development Finance Corporation Limited

**IDBI BANK** Registered Office: IDBI Tower, World Trade Center Complex, Cuffe Parade, Mumbai, Pin - 400 005  
CIN: L65190MH2004G00148838

**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 Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of IDBI Bank Ltd Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 27.03.2026 at Rs. for recovery of Rs 9,64,214/- due to the IDBI Bank Ltd Secured Creditor from (1) Mr. Prem Singh (Borrower) and (2) Mrs. Akanksha Singh (Co-Borrower). The reserve price will be Rs. 9,10,000/- and the earnest money deposit will be Rs. 91,000/-. All that piece and parcel of immovable property comprising of "Ceramic City Apartment", Flat No. 202, 2nd Floor, Wing F-2, Plot No. 54 to 59, R.Survey No. 47, Opp. Omkar Petrol Pump, Off Morbi to Wankar N H 8/A, At Trajpur, Morbi, Tal- Morbi, Dist. Morbi - 363642 in the state of Gujarat, together with undivided share in the land and all the structure thereon and bounded as follows: On the North by : Road then common plot, On the South by : Common Passage lift then Flat No 203 & door of flat, On the East by : Road then apartment E-2, On the West by : Flat No 201

For detailed terms and conditions of the sale, please refer to the link provided in IDBI Bank Ltd Secured Creditor's website i.e. www.idbibank.com

Date: 24.02.2026 Place: Rajkot Sd/- Authorized Officer, IDBI Bank Limited

**Union Bank** Regional Office Surat : Shop No.432 - 439, Prime Shoppers, Fourth Floor, Udhana-Magdalla Road, Vesu, Surat, Gujarat - 395007, Auth. Officer : Ramvtar Meena, Mo.8827433132, Email ID : crd.rosurat@unionbankofindia.bank.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)/(91) of the Security Interest (Enforcement) Rule, 2002

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

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

<b>Branch Name, Address &amp; Contact No.</b>	Union Bank of India, GIDC NA - DEHRI BRANCH UMBERGAON, 42/2, Silver Point, G.I.D.C. Notified Area - Dehri, Industrial Estate, UMBERGAON, District Valsad 396171
<b>Name of the Borrower &amp; Guarantor/s :</b>	Mrs. Geetaben Mangilal Raval (Borrower), Mr. Kartik Mangilal Raval (Co-Borrower), Mr. Sagar Mangilal Raval (Guarantor)
<b>Amount due :-</b>	Rs. 6,97,728.01 as per dated 29.07.2025 with further interest, cost & expenses from 30.07.2025 less recovery (if any).
<b>Property No. 01 :</b>	All that piece and parcel of the Residential Flat No. C-302, admeasuring 1445.00 sq. fts. (i.e.134.29 sq. mtrs) super built up area on the third floor in 'C' building of "SHEETAL RESIDENCY" building along with 10-00 Sq. Mtrs. undivided share in land of said building and together with all rights, interest, easement etc. thereto, constructed on Non Agriculture Land bearing Revenue Survey No. 113/5/Paiki 1/Paiki 52(Part 2) situated in "SHEETAL TOWNSHIP" Project at Village DAHERI, Tal: UMBERGAON, Dist- Valsad. In the name of Mrs. Geetaben Mangilal Raval. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 15,48,000.00   EMD : Rs. 1,54,800.00
<b>Branch Name, Address &amp; Contact No.</b>	Union Bank of India, Kathor Branch, Main Bazar Kathor, Taluka-Kamrej, District : Surat - 394150.
<b>Name of the Borrower &amp; Guarantor/s :</b>	Mrs. Bhavanaben Pradipkumar Joshi (Applicant), Mr. Pradipkumar Ranchhodhbhai Joshi (Co Applicant)
<b>Amount due :-</b>	Rs. 15,35,501.83 as per demand notice dated 24.08.2023 with further interest, cost & expenses less recovery effected (if any)
<b>Property No. 02 :</b>	All that part and parcel of immovable property known as Plot No. 6, Area adm. 42.00 sq. mtrs. along with ground floor construction Area adm. 42.00 sq. mtrs. in residential project known as "SAIDHAM RESIDENCY" that lying and being situated at Revenue Survey No. 395, Block No-385(after KJP Block No. 385/paiki 6) of Village Moje Kamrej, Sub District Kamrej, District - Surat in the name of Mrs. Bhavanaben Pradipkumar Joshi & Mr. Pradipkumar Ranchhodhbhai Joshi. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 6,45,000.00   EMD : Rs. 64,500.00
<b>Branch Name, Address &amp; Contact No.</b>	Union Bank of India, KHARVEL BRANCH, G.Floor, Shop No.1,2 & 3, Gokuldham Apartment, Kharvel-396050, Dharampur Road, Taluka Dharampur, District Valsad.
<b>Name of the Borrower &amp; Guarantor/s :</b>	Bhanwarlal Kesaram Solanki (Borrower), Shanti B Solanki (Co-Borrower), Shrawankumar R Yadav (Guarantor)
<b>Amount due :-</b>	Rs. 9,87,457.00 as on 02.11.2021 with further interest, cost & expenses less effect recovery if any.
<b>Property No. 03 :</b>	All that piece and parcel of the property bearing Flat No. A/508, admeasuring about 911 sq. mtrs, super built-up area, in "Balkrushna Residency" Building wing-A located on 5th floor of the building bearing Valsad Nagarpalika Akarni no. 15/1796/2-A/508, with undivided share of building land admeasuring 32.08 sq. mtrs.(Building constructed on Mograwadi Non-Agriculture land R.s. no. 188/1 out of Block/survey no. 188/1/190, Plot no. 190 admeasuring 2231 sq. meters) situated at Mograwadi within limit of Valsad Nagarpalika, Tal. & dist-Valsad, Gujarat State in the name of Bhanwarlal Kesaram Solanki. Type of Possession - Physical Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 11,90,000.00   EMD : Rs. 1,19,000.00
<b>Branch Name, Address &amp; Contact No.</b>	Union Bank of India, L P Savani Branch, Shop No.23/24, Western Business Hub, Near Virbhadra Avenue, Lp Savani To Green City Road, Pal, Surat - 395009.
<b>Name of the Borrower &amp; Guarantor/s :</b>	Mr. Arun Kumar Matprasads Tiwari (Borrower), Mrs. Kusumben Tiwari (Co-Borrower), Mr. Surendra Kumar Tripathi (Guarantor)
<b>Amount due :-</b>	Rs. 12,80,070.27 as per demand notice dated 26-12-2023 with further interest, cost & expenses less effect recovery if any.
<b>Property No. 04 :</b>	All that piece and parcel of land bearing Plot No. 101 admeasuring 53.33 sq. yrd. i.e. 44.59 sq. mtr. (As per KJP Block No 88/B/101 admeasuring 40.22 sq. mtr.) and undivided share of land, road, COP admeasuring 29.20 sq. mtr. of "SAIDEEP RESIDENCY" situated at land bearing Block No 88/B (as per consolidation of Block No 88 paiki 101, 102) of Village Jolva, Sub district - Palsana, District Surat in the name of Mr. Arun Kumar Matprasads Tiwari & Mrs. Kusumben Tiwari. Type of Possession - Physical Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 6,90,000.00   EMD : Rs. 69,000.00
<b>Branch Name, Address &amp; Contact No.</b>	Union Bank of India, Pal Branch, Ground Floor, Anukool Minerals Building, Near Ambika Steel Fabrication, Near N.H. 8, Kim Station Road, Kim Char Rasta, Palod, Ta. Mangrol, Dist. Surat-394110.
<b>Name of the Borrower &amp; Guarantor/s :</b>	Mr. Dipakkumar Hansarajbhai Gondaliya (Borrower & Mortgagor), Mr. Chaturbhai Dhanjibhai Sarvaiya (Guarantor)
<b>Amount due :-</b>	Rs. 7,16,462.18 as on 30.05.2025 with further interest, cost & expenses from 31.05.2025 less recovery effected thereafter (if any)
<b>Property No. 05 :</b>	All the pieces and parcel of immovable property known as Flat No-204 admeasuring built up area 569.29 sq. ft. i.e. 52.89 sq. mts. on the second-floor building no. C/1 paiki of "OM Township Vibhag-3" with proportional undivided share totally admeasuring about 36.65 sq. mts. in the land underneath the said building and also in the common roads and COP of the said housing estate constructed land bearing Block No.177, Revenue Survey No. 176 of Moje Village Pasodara Taluka Kamrej District Surat in the name of Mr. Dipakkumar Hansarajbhai Gondaliya. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 9,95,000.00   EMD : Rs. 99,500.00
<b>Name of the Borrower &amp; Guarantor/s :</b>	M/s Vinayak Kirana Store Prop. Mr. Saurabh Lohar (Borrower & Mortgagor)
<b>Amount due :-</b>	Rs. 5,74,157.54 as on 10.03.2025 with further interest, cost & expenses from 11.03.2025 less recovery effected thereafter (if any)
<b>Property No. 06 :</b>	All that part and parcel of the property bearing Flat No. 303 admeasuring super built up area 625.00 sq. feet i.e. equivalent to 58.06 sq. meters on the 3rd floor together with undivided proportionate share admeasuring 11.77 sq. meters in the land underneath the building known and named as "SHUKAN COMPLEX" constructed and situated on the land bearing Plot No 1 to 5 of Rev. Block No. 803 of Moje Village Kudsad, Taluka Olpad, Dist. Surat in the name of Mr. Saurabh Satyanarayan Lohar. Type of Possession - Physical Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 5,36,000.00   EMD : Rs. 53,600.00
<b>Branch Name, Address &amp; Contact No.</b>	Union Bank of India, Parvat Paliya Branch, Plot No 2,3,4, I. G. Complex, Ground Floor, Amidhara Society, Aai Mata Road, Surat - 395010.
<b>Name of the Borrower &amp; Guarantor/s :</b>	Mr. Kukadiya Ketan Vanmalibhai (Applicant), Mrs. Kukadiya Geetaben Vanmalibhai (Co-Aplicant), Mr. Ranchhodhbhai S Maiyani (Guarantor)
<b>Amount due :-</b>	Rs. 8,84,178.19 as per demand notice dated 10.03.2023 with further interest, cost & expenses less recovery (if any)
<b>Property No. 07 :</b>	All that piece and parcel of land bearing Plot No. 74 admeasuring 40.18 Sq. Mt. with undivided Share of Land Road COP admeasuring 22.91 Sq. Mt total admeasuring 63.09 Sq. Mt of Dhara Residency Vibhag-2, Situated at Block No 47/A (As per KJP Block No 47/A/74) at Village Velanja, Sub District Kamrej, District Surat in the name of Mr. Kukadiya Ketan Vanmalibhai & Mrs. Kukadiya Geetaben Vanmalibhai. Type of Possession - Physical Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 5,80,000.00   EMD : Rs. 58,000.00
<b>Branch Name, Address &amp; Contact No.</b>	Union Bank of India, RING ROAD Branch, Tulsi Market, B/s Rishabh Petrol Pump, Ring Road, Surat - 395002.
<b>Name of the Borrower &amp; Guarantor/s :</b>	Mr. Rajni P Vaghamsi, Mrs. Ranganaben Vasava, Mr. Baldaniya Rameshbhai S
<b>Amount due :-</b>	Rs. 11,55,531.50 as per demand notice dated 03.09.2019 with further interest, cost & expenses.
<b>Property No. 08 :</b>	All that piece and parcel of the immovable property bearing Plot No. 44, admeasuring 40.62 sq. mtrs. with proportionate undivided inchoate share of Road and COP adm. 36.20 sq. mtrs. in SHREE GANESH BUNGLOWS with all appurtenances pertaining thereto, standing on land bearing RS No. 24, Block No. 28, RS No. 21, Block No. 44, New Consolidated Block No. 28, lying, being and situated at Village - Mankana, Sub-District - Kamrej, District - Surat in the name of Mr. Rajnibhai Punjabhai Vaghamsi. Type of Possession - Physical Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 6,21,000.00   EMD : Rs. 62,100.00
<b>Branch Name, Address &amp; Contact No.</b>	Union Bank of India, Sachin Branch, Laxmi Villa Township I, Shop No.1 To 6, Gidc Road, No.47, Sachin-394210, Taluka Palsana, District Surat.
<b>Name of the Borrower &amp; Guarantor/s :</b>	Mr. Bharat Mathurbhai Hadya (Borrower), Mrs. Bhupatbhai Mathurbhai Hadya (Co-Borrower), Mr. Prabhakarbhai V Ladumir
<b>Amount due :-</b>	Rs. 15,68,682.76 as demand notice dated 16.04.2021 with further interest, cost & expenses.
<b>Property No. 09 :</b>	All that piece and parcel of the property bearing Plot No. 60 "C" Type (as per Passing Plant Plot No. C/60) as per Village Form No. 7/12 admeasuring 76.25 sq. mtrs equivalent to 91.19 sq.yards at "Shree Vir Vinayak Residency" situated on the land bearing Block No. 118 (Rev. S. No. 116/2), situated at Village - Mankana, Taluka - Kamrej, District - Surat in the name of Mr. Bharat Mathurbhai Hadya & Mr. Bhupatbhai Mathurbhai Hadya. Type of Possession - Physical Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 7,70,000.00   EMD : Rs. 77,000.00
<b>Name of the Borrower &amp; Guarantor/s :</b>	Mr. Kalpeshbhai K Kavad (Applicant), Ms. Dayaben K Kavad (Co-Aplicant), Mr. Bharat M Hadya
<b>Amount due :-</b>	Rs. 14,35,011.52 as per demand notice dated 30.07.2024 with further interest, cost & expenses less recovery (if any)
<b>Property No. 10 :</b>	All that piece and parcel of land and building bearing Plot No 57 "B" Type (As per Passing Plant Plot No B/57) as per village from no 7/12 admeasuring area about 53.37 sq. meters at "Shree Vir Vinayak Residency" situated on the land bearing Block No. 118 (Revenue Survey No. 116/2) situated at Village Mankana, Taluka - Kamrej, District - Surat in the name of Mr. Kalpeshbhai K Kavad. Type of Possession - Physical Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 7,00,000.00   EMD : Rs. 70,000.00
<b>Branch Name, Address &amp; Contact No.</b>	Union Bank of India, Surat Parle Point Branch, 116-118, Parle Point Place, Althwa Lines, Parle Point, Surat-395007
<b>Name of the Borrower &amp; Guarantor/s :</b>	Mrs. Rina Chandresh Kapuriya (Borrower), Mr. Chandresh D. Kapuriya (Co-Borrower)
<b>Amount due :-</b>	Rs. 9,18,767.73 as per demand notice dated 01.07.2024 with further interest, cost & expenses subject to recovery effected (if any)
<b>Property No. 11 :</b>	All that part and parcel of the immovable property bearing Flat No. 405 admeasuring about 52.88 sq. mts. Built up area on 4th floor of "GURU ASHISH RESIDENCY" together with undivided proportionate share admeasuring about 9.93 sq. mts. In underneath land of said building constructed on land bearing Plot No. 1, Plot No. 2, Plot No. 52, Plot No. 53 and adjoining land of Plot No. 53 of Gokul Nagar situated on land bearing R. S. No. 455 i.e. Block No. 466 of Village Kholvad, Taluka Kamrej, Dist. Surat in the name of Mrs. Rinaben Chandreshbhai Kapuriya. Type of Possession - Physical Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 8,02,000.00   EMD : Rs. 80,200.00

<b>Branch Name, Address &amp; Contact No.</b>	Union Bank of India, UDHNA DARWAJA MAIN BRANCH, Ground Floor, Le-Grand Building, Opposite - Apple Hospital, Udhna Darwaja, Ring Road, Surat - 395002.
<b>Name of the Borrower &amp; Guarantor/s :</b>	M/s Nehal Gems, A Partnership Firm (Borrower), Mr. Jitendrabhai Bhimjibhai Ghodadara (Partner And Guarantor), Mrs. Rekhaben Jitendrabhai Ghodadara (Partner And Guarantor), Mr. Rahul Jitubhai Ghodadara (Partner And Guarantor), Mrs. Trushna Rahul Ghodadara Alias Trushna Narottam Mistry (Partner And Guarantor)
<b>Amount due :-</b>	Rs. 6,40,51,066.61 as per demand notice dated 17.10.2025 with further interest, cost & expenses less effect recovery if any.
<b>Property No. 12 :</b>	All that part and parcel of the property bearing Surat City Survey Ward No. 6, Nondh No. 2636 admeasuring about 48 sq. yards i.e. 40.15 sq. mtrs. situated at Motal Sheri, Rughanathpura, City: Surat, Taluka: Choryasi, District: Surat in the name of Mr. Jitendra Ghodadara & Mrs. Rekhaben Ghodadara. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 55,42,000.00   EMD : Rs. 5,54,200.00
<b>Property No. 13 :</b>	All that part and parcel of the property bearing Plot No. 102 admeasuring about 14.4 ft. x 45 ft. equivalent to 630.00 sq. ft. i.e. 58.55 sq. mtr. and also undivided share to the extent of 20.00 sq. mtrs. in common usage road land totally admeasuring 78.55 sq. mtrs. together with residential construction made thereon of "SONAL NAGAR 1" being part of Block No. 164 of Village: Sivan, Taluka: Olpad, District: Surat in the name of Mr. Jitendra Ghodadara. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 15,12,000.00   EMD : Rs. 1,51,200.00
<b>Property No. 14 :</b>	All that part and parcel of the property bearing Plot No. 103 admeasuring about 14.4 ft. x 45 ft. equivalent to 630.00 sq. ft. i.e. 58.55 sq. mtr. and also undivided share to the extent of 20.00 sq. mtrs. in common usage road land totally admeasuring 78.55 sq. mtrs. together with residential construction made thereon of "SONAL NAGAR 1" being part of Block No. 164 of Village: Sivan, Taluka: Olpad, District: Surat in the name of Mr. Jitendra Ghodadara. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 15,12,000.00   EMD : Rs. 1,51,200.00
<b>Property No. 15 :</b>	All that part and parcel of the property bearing Plot No. 105 admeasuring about 14.4 ft. x 45 ft. equivalent to 630.00 sq. ft. i.e. 58.55 sq. mtr. and also undivided share to the extent of 20.00 sq. mtrs. in common usage road land totally admeasuring 78.55 sq. mtrs. together with residential construction made thereon of "SONAL NAGAR 1" being part of Block No. 164 of Village: Sivan, Taluka: Olpad, District: Surat in the name of Mr. Jitendra Ghodadara. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 15,12,000.00   EMD : Rs. 1,51,200.00
<b>Property No. 16 :</b>	All that part and parcel of the property bearing Plot No. 106 admeasuring about 14.4 ft. x 45 ft. equivalent to 630.00 sq. ft. i.e. 58.55 sq. mtr. and also undivided share to the extent of 20.00 sq. mtrs. in common usage road land totally admeasuring 78.55 sq. mtrs. together with residential construction made thereon of "SONAL NAGAR 1" being part of Block No. 164 of Village: Sivan, Taluka: Olpad, District: Surat in the name of Mr. Jitendra Ghodadara. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 15,12,000.00   EMD : Rs. 1,51,200.00
<b>Property No. 17 :</b>	All that part and parcel of the property bearing Plot No. 135 admeasuring about 14.4 ft. x 45 ft. equivalent to 630.00 sq. ft. i.e. 58.55 sq. mtr. and also undivided share to the extent of 20.00 sq. mtrs. in common usage road land totally admeasuring 78.55 sq. mtrs. together with residential construction made thereon of "SONAL NAGAR 1" being part of Block No. 164 of Village: Sivan, Taluka: Olpad, District: Surat in the name of Mr. Jitendra Ghodadara. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 15,12,000.00   EMD : Rs. 1,51,200.00
<b>Property No. 18 :</b>	All that part and parcel of the property bearing Plot No. 136 admeasuring about 14.4 ft. x 45 ft. equivalent to 630.00 sq. ft. i.e. 58.55 sq. mtr. and also undivided share to the extent of 20.00 sq. mtrs. in common usage road land totally admeasuring 78.55 sq. mtrs. together with residential construction made thereon of "SONAL NAGAR 1" being part of Block No. 164 of Village: Sivan, Taluka: Olpad, District: Surat in the name of Mr. Jitendra Ghodadara. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 15,12,000.00   EMD : Rs. 1,51,200.00
<b>Property No. 19 :</b>	All that part and parcel of the property bearing Plot No. 139 admeasuring about 14.4 ft. x 45 ft. equivalent to 630.00 sq. ft. i.e. 58.55 sq. mtr. and also undivided share to the extent of 20.00 sq. mtrs. in common usage road land totally admeasuring 78.55 sq. mtrs. together with residential construction made thereon of "SONAL NAGAR 1" being part of Block No. 164 of Village: Sivan, Taluka: Olpad, District: Surat in the name of Mr. Jitendra Ghodadara. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 15,12,000.00   EMD : Rs. 1,51,200.00
<b>Property No. 20 :</b>	All that part and parcel of the property bearing Plot No. 170 admeasuring about 14.4 ft. x 45 ft. equivalent to 630.00 sq. ft. i.e. 58.55 sq. mtr. and also undivided share to the extent of 20.00 sq. mtrs. in common usage road land totally admeasuring 78.55 sq. mtrs. together with residential construction made thereon of "SONAL NAGAR 1" being part of Block No. 164 of Village: Sivan, Taluka: Olpad, District: Surat in the name of Mr. Jitendra Ghodadara. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 15,12,000.00   EMD : Rs. 1,51,200.00
<b>Property No. 21 :</b>	All that part and parcel of the property bearing Plot No. 160 admeasuring about 14.4 ft. x 45 ft. equivalent to 630.00 sq. ft. i.e. 58.55 sq. mtr. and also undivided share to the extent of 19.32 sq. mtrs. in common usage road land totally admeasuring 77.87 sq. mtrs. together with residential construction made thereon of "SONAL NAGAR 1" being part of Block No. 164 of Village: Sivan, Taluka: Olpad, District: Surat in the name of Mr. Jitendra Ghodadara. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 11,10,000.00   EMD : Rs. 1,11,000.00
<b>Property No. 22 :</b>	All that part and parcel of the property bearing Plot No. 161 admeasuring about 14.4 ft. x 45 ft. equivalent to 630.00 sq. ft. i.e. 58.55 sq. mtr. and also undivided share to the extent of 19.32 sq. mtrs. in common usage road land totally admeasuring 77.87 sq. mtrs. together with residential construction made thereon of "SONAL NAGAR 1" being part of Block No. 164 of Village: Sivan, Taluka: Olpad, District: Surat in the name of Mr. Jitendra Ghodadara. Type of Possession - Symbolic Possession, Details of encumbrances over the property, as known to the secured creditor, if any: None
<b>Reserve Price :</b>	Rs. 11,10,000.00   EMD : Rs. 1,11,000.00
<b>Property No. 23 :</b>	All that part and parcel of the property bearing Plot No. 162 admeasuring about 14.4 ft. x 45 ft. equivalent to 630.00 sq. ft. i.e. 58.55 sq. mtr. and also undivided share to the extent of 19.32 sq. mtrs. in common usage road land totally admeasuring 77.87 sq. mtrs. together with residential construction made thereon of "SONAL NAGAR 1" being part of Block No. 164 of Village: Sivan, Taluka: Olpad, District: Surat in the name of Mr. Jit