

pnbs Housing
Branch Off: 9th Floor, Anshik Bhawan, 22, K.G. Marx, New Delhi-110001, Ph: 011-23557171, 23557172, 23705414, Web: www.pnbhousing.com
Branch Off: 221, 2nd Floor, Mangalam Arcade, Opp. Odhav Lake, Odhav BRTS Road, Odhav, Ahmedabad, Gujarat - 382415 Landmark:
 Opp. Odhav Lake BRTS Stand | **Branch Off: 2nd Floor, Part 1, Megha House, Opp. Kotak Bank, Mithakhali Law Garden Road, Ellisbridge, Ahmedabad, Gujarat - 380006** | **Branch Off: Unit No.102 & 103, First Floor, Platinum-2, College Road, Near Motibaug, Junagadh, Gujarat - 362001** | **Branch Off: Office No. 101, Business Park-1, Opp. Ratanam Hospital, Opp. Eagle Travels, Moti Tanki Chowk, Rajkot-360001, Gujarat**
Branch Off: 1110-1111-1112, 11th Floor, Vasupurva Rio Empire, Opp. Pal RTO, Adajan Hajar Road, Adajan, Surat, Gujarat- 394510.
Branch Off: 331, Third Floor, Triva Complex, Natu Bhai Circle, Vadodara, Gujarat - 390007

NOTICE UNDER SECTION 13(2) OF CHAPTER III OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002, READ WITH RULES 5(1) & 5(2) OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002, ANNOUNCED AS ON DATE 26.09.2025

We, the PNB Housing Finance Ltd. (hereinafter referred to as "PNBHFL") had issued Demand notice U/s 13(2) of Chapter III of the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the "Act") by our ODHAV, Office Situated At 221, 2nd Floor, Mangalam Arcade, Opp. Odhav Lake, Odhav BRTS Road, Odhav, Ahmedabad, Gujarat - 382415 Landmark: Opp. Odhav Lake BRTS Stand & by our AHMEDABAD Office Situated At 2nd Floor, Part 1, Megha House, Opp. Kotak Bank, Mithakhali Law Garden Road, Ellisbridge, Ahmedabad, Gujarat - 380006 & by our JUNAGADH Office Situated At Unit No.102 & 103, First Floor, Platinum-2, College Road, Near Motibaug, Junagadh, Gujarat - 362001 & by our RAJKOT Office Situated At Office No. 101, Business Park-1, Opp. Ratanam Hospital, Opp. Eagle Travels, Moti Tanki Chowk, Rajkot-360001, Gujarat & by our SURAT Office Situated At 1110-1111-1112, 11th Floor, Vasupurva Rio Empire, Opp. Pal RTO, Adajan Hajar Road, Adajan, Surat, Gujarat- 394510 & by our VADODARA Office Situated At 331, Third Floor, Triva Complex, Natu Bhai Circle, Vadodara, Gujarat - 390007. The said Demand Notice was issued to you all below mentioned Borrowers Co-Borrowers Guarantors since your account has been classified as Non-Performing Assets as per the Reserve Bank of India/National Housing Bank guidelines due to nonpayment of installments interest. The contents of the same are the defaults committed by you in the payment of installments of principals, interest, etc. The outstanding amount is mentioned below. Further, with reasons, we believe that you are evading the said Demand Notice and hence this Publication of Demand Notice which is also required U/s 13(2) of the said Act. You are hereby called upon to pay PNBHFL within a period of 60 Days of the date of publication of this demand notice the aforesaid amount along with up-to-date interest and charges, failing which PNBHFL will take necessary action under all or any of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors.

Loan Account Number(s)	Name & Address of Borrower & Co-borrower	Name of Guarantor	Property(ies) Mortgaged	Date of Demand Notice	Amount D/s as on date Demand Notice
HOU/AHD/0224/1221559 B.O.: Odhav	Savaliya Kirtan Shantibhai & Savaliya Nayabben Shantibhai /0203 Keshav Bh Karba Hospital Nikol Gam Road, Nikol Ahmedabad, Gujarat-382350	NA	Apartment C, 401, Shrinagar Residency, Nr Khakra Circle, Mehmdabad Road, Mahmdabad Kheda, Kheda, Gujarat, 387130, India	26-Sep-2025	Rs.23,61,592.83/- (Rupees Twenty Three Lakhs Sixty One Thousand Five Hundred Ninety Two & eighty Three Paise Only) as on 26-09-2025
HOU/AHD/0222/953384 B.O.: Ahmedabad	Akshay Kumar Kohat & Gataben Alubhai Kohat /45 Satal Vivan Phase 1, Gota 30 Highway, Gota Bridge, Gota, Ahmedabad, Ahmedabad, Gujarat-380061.	NA	E. 102, Privar Homes, Nr Deynagar Gam, Sarkhej, Gandhinagar, Hwy. 8/4, Vadodra tower, Gota, Vadodra tower, Ahmedabad, Ahmedabad, Gujarat-382481, India	26-Sep-2025	Rs.36,20,443.71/- (Rupees Thirty Six Lakhs Twenty Four Thousand Four Hundred Forty Three & Seventy One Paise Only) as on 26-09-2025
HOU/SRT/125703 B.O.: Surat	Vijaykumar Devshibhai Javadviya /102, White Palace (Chhaparabhattha Road, Variv, Surat, Gujarat-394520, Surat, India	NA	Building No E/1, 1st Floor, Flat No 102, White Palace, White Palace, 102, White Palace, Near Bapa Sitaran Chowk, Block No 1317, BS Vatsala Villa And Star Galaxy, Surat, Gujarat-394107.	26-Sep-2025	Rs.22,01,431.74/- (Rupees Twenty Two Lakhs One Thousand Four Hundred Thirty One & Seventy Four Paise Only) as on 26-09-2025
NHL/JUNG/0223/108348 B.O.: Junagadh	Dilipbhai B Savani & Ajaybhai Bhagvanbhai Savani /102, White Palace (Chhaparabhattha Road, Variv, Surat, Gujarat-394520, Surat, India	NA	Block No 19, Shahi Baug 2, Patel Nagar, Zanzard Road, Junagadh, Gujarat-362001.	26-Sep-2025	Rs.14,55,594.43/- (Rupees Fourteen Lakhs Fifty Five Thousand Four Hundred Ninety-Four & Forty Three Paise Only) as on 26-09-2025
NHL/RJK/1223/114249 & HOU/RJK/1223/1190415 & HOU/RJK/1223/1190564 B.O.: Rajkot	Mareshbhai B Thumar & Dakshaben M Thumar /31, 2nd Floor, Flat No 801, 802, Opp Golden City, Kangashiyali, Rajkot, Gujarat-360022.	NA	(1) Plot No 10 To 22, 23/1 To 23/5/2, Prushti Vihar, 3th Floor Flat No 801, Kangashiyali, Maje Gam, Tal Lodhika Rajkot, Gujarat, 360022	26-Sep-2025	Rs.30,46,443.84/- (Rupees Thirty Lakhs Forty Six Thousand Four Hundred Forty Three & Eighty Four Paise Only) as on 26-09-2025
NHL/SRT/1217/47228 B.O.: Surat	Dhaval Harishbhai Balidha & Harishbhai Devrajibhai Balidha /07, Almyia Bungalows, Nr Bhakti International School, Kathodara Road, Kathodara, Gujarat-382436	NA	Block-403, 4th Floor, 403.0, Platinum Plaza, Platinum Plaza, B.S. Vt. Nagar Society, Megh Mahnar Road, Sarthana Jangamda, Surat, Rs No. 601/0, Savaji School, Block No 1326, 9th C High School, Kathwada, Ahmedabad, Gujarat-382430	26-Sep-2025	Rs.11,50,952.06/- (Rupees Eleven Lakhs Fifty Thousand Nine Hundred Fifty Two & Six Paise Only) as on 26-09-2025
NHL/VA/0123/1072287 & NHL/VA/0123/970695 B.O.: Vadodra	Parash Trading Company, Kamal K Bhatt, Kundan Bhatt & Mangalam Kamalabhai Bhatt /C/O White House, Near Iwger, Raopura Main Road, Vadodra, Gujarat-390001	NA	C/O White House, Tower Plaza, Ground Floor, Shops, C-S No 21, Tikka No 8/10/1, Nr Tower, Raopura, Main Road, Raopura, Vadodara, Gujarat, 390001	26-Sep-2025	Rs.1,71,121,611.67/- (Rupees One Crore Seventy-one Lakhs twelve thousand two hundred Eleven & Sixty-Seven paise Only) as on 26-09-2025
HOU/VA/1220/845887 B.O.: Vadodra	Sureshbhai D Vankar & Laxmben Vankar /353 Bapa Sitaran Nagar, Nr Krishnavadi, Saragar Estate, Ajwa, Vadodra, Gujarat-390011	NA	Duplex No. A/14, Rangam Kutr, Nr Himalaya Party Plot, Opp Gayam Mandir, Khatamba, Vadodra, Gujarat-390001	26-Sep-2025	Rs.32,33,014.09/- (Thirty Two Lakhs Thirty Three Thousand Fourteen & Nine Paise Only) as on 26-09-2025
NHL/AHD/0125/1348571 HOU/AHD/0221/86135 B.O.: Odhav	Vimal Ashokbhai Panchal & Sushilaben Ashokbhai Panchal /E/607 Savaji Samrudhi, E/607 Savaji, Samrudhi, Near C L High School, Near C L High School, Daskroi, Ahmedabad, Daskroi Ahmedabad, Gujarat-382430	NA	(1) Apartment No. E 604, Savaji Samrudhi, Nr C L High School, Kathwada Road, Kathwada, Ahmedabad, Gujarat-382430, (2) Tower E/607, E/607, Savaji Samrudhi, Near C L High School, Kathwada, Ahmedabad, Gujarat-382430	26-Sep-2025	Rs.12,66,554.58/- (Rupees Twelve Lakhs Sixty-Six Thousand Five Hundred Fifty-Four & Fifty-Six paise Only) as on 26-09-2025
NHL/RJK/0518/50056 B.O.: Rajkot	Kishorbhai Manharlal Fichadiya & Dimple Kishori Fichadiya /A 301 Sur Sadgar Apartment, 2/25 Gundwad, Nr Palang Chowk, Rajkot, Gujarat-360002	NA	Flat No A 301, 3rd Floor, Tower A, Sur Sadgar App, Street No 25/28, Gundwad, Nr Palang Chowk, Rajkot, Gujarat-360001	26-Sep-2025	Rs.13,72,569.89/- (Thirteen Lakhs Seventy-two Thousand Five Hundred Eighty-Nine & Eighty-nine paise Only) as on 26-09-2025
HOU/VA/0617/401159 B.O.: Vadodra	Ajaykumar Goswami & Aniladevi A Goswami /A-121, Sai Shreshtha Resi, Patiya Aneshwar, Kapodra, Bharuch, Gujarat-390001,	NA	Block A-121, 1, 121, Sai Shradha Residency, S No. 432/B, Valiya Road, Kapodra Patiya, Behind Rathikrishi, Near K. K. Karamdani, Ankleshwar, Bharuch, Gujarat-392001	26-Sep-2025	Rs.13,11,652.55/- (Rupees Thirteen Lakhs Eleven Thousand Six Hundred Fifty-two & Fifty-five paise Only) as on 26-09-2025
HOU/AHM/0620/798231 B.O.: Ahmedabad	Manojkumar Waghela & Malkiben Waghela /14171, Hanan Vias, Ramol, Nr Bharwad Vias, Ahmedabad, Gujarat-380001	NA	Tower B 609, 6, 609.0, Sunrise Homes, Nr Rainbow Heights, Gokul Vias, Vatva, Ahmedabad, Gujarat-382440, India	26-Sep-2025	Rs.14,58,827.80/- (Rupees Fourteen Lakhs Fifty-Eight Thousand Nine Hundred Twenty-Seven & Eighty-nine Paise Only) as on 26-09-2025
NHL/VA/1118/64105 B.O.: Vadodra	Vishal A Limbachia, Dipaliben Vishalibhai Limbachia, Nehal Anuraj Limbachia, Roshaben Vishalibhai Limbachia, Amrarnagar, Ramilaben Limbachia /B/100, Kashivivekshwar Township, B.H. Pura, Bel, Jaspur Road, Rajkot, Gujarat-360001	NA	Plot No. 3, 4, Prarnukh Dargah, Tenament, Sun Pharma Road, Vadodra, Gujarat, 390001.	26-Sep-2025	Rs.2,70,52,443.33/- (Rupees Two Crore Seventy-four Lakhs Fifty two thousand Four Hundred Forty Three & Thirty Three paise Only) as on 26-09-2025

PLACE:- ODHAV, AHMEDABAD, JUNAGADH, RAJKOT, SURAT, VADODARA, DATE:- 26.09.2025 SD/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

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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-Mundiwa Bypass, Village Kharadi, Pune-411014.

35	448021004000013 / 4480-HIMMATNAGAR	1) Naembhai Hasbudeenn Ansari, 2) Imranaben Nareembhai Ansari, 3) Jayluben Hasaludinbhai Ansari, All are R/48, Masjid Vistar, Bhiloda Sabarkantha, Gujarat-383245. 1) also at Feshan Novelty Store, Ambli Bazar, Bhiloda, Aravali, Sabarkantha, Gujarat-383245	09.01.2024 / Rs.10,74,52.58 as on 02.01.2024	20.07.2025	Rs.12,88,000/- Rs.1,28,800/-
Description of the Immovable Property: All that piece and parcel of land bearing Property No. 512, situated at Bhiloda Gram Panchayati, Mouje: Bhiloda, within the limits of Bhiloda Tal. Bhiloda, Dist. Aravalli, which is bounded as follows: Towards East: Naveri is situated, Towards West: Road is situated, Towards North: Open land then Vaghru is situated, Towards South: House is Situated, which is owned by Imranaben Naembhai Ansari					
36	446721017000095 / 4467-NARODA PATIYA	1) Thakor Jasvat, 2) Sunitaben Jashvantbhai Thakor, 3) Navin Jashvantbhai Thakor All are residing at Ramji Mandir Ni Chali, Kali Gam, Ahmedabad, Gujarat-382470. 1) also at Jay Gayatri Pest Control, Satyam Bonglows 61, Row-House Opp. Shamal Ganga Party Plot, IOC Road, Chandkheda, Ahmedabad, Gujarat-382424	07.06.2024 / Rs.12,24,031.94 as on 05.06.2024	20.07.2025	Rs.20,89,000/- Rs.2,08,900/-
Description of the Immovable Property: Property bearing Municipal Tenament No. 0612-05-0326-0001-F, Property No. 1179 admeasuring about 107.45 Sq.mtrs construction area situated at Mouje Village: Kali, Taluka: Sabarmati, Dist. Ahmedabad in Registration District and Sub District-Ahmedabad-2 (Vadaj) AND bounded as East: House of Chaturaj Kaluji, West: Open Plot, North: Chali of Ramanbhai Vitthalbhai Patel, South: Property of Nurbanu Mohanmadbhai Malik, which is owned by Sunitabe Jashvantbhai Thakor					
37	4467210130000163 / 4467-NARODA PATIYA	1) Arvind Motilal Prajapati, 2) Pushpakumari Arvind Prajapati, both are residing at 1075/1, Lular Sheri, Saraspur, Ahmedabad, Gujarat - 380018 and also at 1477, Nani Vasan Sheri, Near Post Office, Saraspur, Ahmedabad City, Saraspur, Gujarat - 380018 and also at Flat No. 303, 3rd floor, Centre Point, Nr. Jawahar Sindhi Dhamshala, Kubernagar, Ahmedabad, Ahmedabad, Gujarat - 382430. 1) also at Freedom Best Choice, S.F. D/206, Arvind Mega Trade, Opp. Ashok Mill BRTS Bus Stop, Naroda Road, Ahmedabad, Gujarat - 380025.	04.05.2023 / Rs.16,36,908.90 as on 02.05.2023	26.07.2025	Rs.11,14,000/- Rs.1,11,400/-
Description of the Immovable Property: Property bearing Flat No. 303 on 3rd floor, admeasuring about 43.51 sq. mtrs. Construction property in the scheme known as "CENTRE POINT", situated on the land bearing Consolidated City Survey No. 4435 of Sheet No. 82, in the sim of Mouje Village: Sardarnagar, Taluka: Asava, District: Ahmedabad in the District of Ahmedabad and Registration Sub-District of Ahmedabad - 6(Naroda). Boundary: East - Relevant Road; West - City Survey No. 4430; North - City Survey No. 4434; South - City Survey No. 4438.					
38	4442210140000008 / 4442-Harni Road	1) Anil Dineshbhai Panchal, 2) Hansaben Panchal, both are residing at 122-K Hanuman Faliya-1, behind Ramji Mandir, New Lahenpura Vadodara, Gujarat-390091. 1) also at C2, 199 Ghadiyali Pole, Vadodara, Gujarat-390001 and also at Mars Enterprise, 13, Aamratum Complex beside Riddhi Siddhi Hall, Ehhani Jakat Naka, Vadodara, Gujarat-390024.	14.02.2025 / Rs.725,602.86 as on 11.02.2025	26.07.2025	Rs.12,32,000/- Rs.1,23,200/-
Description of the Immovable Property: All that piece and parcel of Flat No. 905, Tower-1, 9th Floor, Carpet area admeasuring 33.24 sq. mtrs., & Balcony admeasuring 1.76 sq. mtrs., Wash area admeasuring 1.84 sq. mtrs., total carpet area admeasuring 36.84 sq. mtrs., constructed in the building known as "Shree Siddheshwar Partheshwar", lying being non agricultural land bearing R.S no. 855/2, admeasuring 1619.00 Sq. mtrs., & R. S. No. 855/4, admeasuring 7993.00 sq. mtrs., T.P Scheme F.P no. 340, admeasuring 7993.00 sq. mtrs., along with undivided share of land admeasuring 15.45 sq. mtrs., situated at Mauje Ksaba, Vadodara, at registration & sub district Vadodara & District Vadodara and same is bounded as East: the applicable route is, West: the applicable route is, North: the applicable route is, South: FP no. 33 and 339 are available which is owned by Anil Dineshbhai Panchal & Hansaben Panchal					
39	4448210130000105 / 4448-Ankleshwar	1) Joseph Rajendra Madarasi, 2) Vijayaben Ranjan Madarasi, both are residing at B 207 Krishna Complex Near Dominoz, Ankleshwar, Kapodra Patiya Ankleshwar, Bharuch, Gujarat-393001.	10.05.2024 / Rs.1,042,433.62 as on 06.05.2024	26.07.2025	Rs.11,65,000/- Rs.1,16,500/-
Description of the Immovable Property: All piece and parcel of property being Plot no. 88, in the scheme known as 'Silver City', Jitali, Ankleshwar, which is constructed upon and which is laid out upon R.S. no. 53 and New R. S. no. 708 of Village Jitali, in the Registraion Sub-District, Ankleshwar and district, Bharuch. The Said residential property being Plot no. 88 of Silver City, admeasuring area of property is 60.22 Sq. mtrs, being constructed property AND bounded as East: Internal road, West: Plot no. 87 North: Internal Road, South: Plot no. 89, which is owned by Vijayaben Madarasi and Joseph Madarasi					
40	4465210050000046 / 4465-Nava Vadaj	1) Mukeshbhai Jayantibhai Darji, 2) Bhavanaben Darji, both are residing at B-203, on 2nd floor, Block No. 8, Sahajanand Avenue, Kathwada to Singara Road, Ahmedabad, Singara Ahmedabad, Gujarat-382415. 1) also at A-158, Saraswati Nikol Society, Narayan Nagar, Khodiyarnagar, Ahmedabad City, Ahmedabad, Gujarat-380024 2) also at 493, Indira Nagar-2, Hemchandrayghar No. 1 to 555, Lambha-8, Tal - Daskroi, Vatva, District-Ahmedabad, Gujarat-382440	30.10.2024 / Rs.1,183,576.59 as on 22.10.2024	27.07.2025	Rs.10,50,000/- Rs.1,05,000/-
Description of the Immovable Property: Property bearing Flat No. 205, in Block-5, on 2nd floor, area admeasuring about 32.78 sq. mtrs., Carpet area & 1.96 sq. mtrs. Wash area, total 34.74 sq. mtrs., alongwith undivided Share of 99.92 sq. mtrs., in the scheme known as "Sahajanand Avenue", constructed on land bearing Final Plot No. 142 of Town Planning Scheme No. 118 of Revenue Survey No. 2366 (Old Survey No. 260/2), Khata No. 563 (Old Khata No. 463), situated at Village-Singara, Taluka: Daskroi, District-Ahmedabad, Property bounded as under East: Staircase and Flat No. B/206, West: Flat No. B/204, North: Wall of Society, South: Lift and Flat No. B/202 owned by Mukeshbhai Jayantilal Darji					
41	4431210130000286 / 4431-KAPODRA	1) Harishchandra Shivrawat Prasad, 2) Devanti Devi, both are residing at 233, Siddhi Residency, Canal Road, Kareli to Olpad Road, Sayan, Surat, Gujarat-394130. 1) also at Jay Om Textiles, 207, Sunshine-2, Sayan Road, Kareli, Surat, Gujarat 394130.	06.09.2024 / Rs.747,724.22 as on 03.09.2024	02.08.2025	Rs.6,83,000/- Rs.68,300/-
Description of the Immovable Property: Plot no. 62, admeasuring 45.29 sq. mtrs. along with construction thereon. Open land known & identified as "Siddhi Residency" land bearing revenue Survey No. 279/1, Block No. 221, Khata No. 42, area admeasuring 18211 sq. mtrs., paik situated at Sector, 1, N.A land of Village-Kareli, Tal - Olpad Dist.- Surat, Gujarat, bounded as East: Plot No. 60, West Plot No. 62, North: Society Approach Road, South: Plot No. 82, owned by Devantidevi Harishchandra Prasad and Harishchandra Shivrawat Prasad					
42	4428210130000320 / 4428-UDHANA	1) Hemantkumar Kulmani Malik, 2) Mamina Hemantkumar Malik, both are residing at 189, Mahadev Residency, Tanthiyhai, Kadodara, Surat, Gujarat, 394305	27.03.2023 / Rs.8,72,387.95 as on 21.02.2023	23.08.2025	Rs.7,58,000/- Rs.75,800/-
Description of the Immovable Property: Plot No. 335 admeasuring about 48 Sq.Yards i.e. 40.13 Sq.Mtrs. (According to K.J.P block No. 74/335 admeasuring about 60.28 Sq.Mtrs.) together with undivided proportionate share in Road and COP admeasuring about 23.70 Sq.Mtrs. Of Aradhana Platinum Part-1, organized on land bearing Block no. 74 and 75 and after consolidation it was given new Block No. 74 admeasuring about 28064 Sq.mtrs. of Village Kareli, Tal. Palsana, Dist. Surat. Bounded as: East: Adjoining Plot No. 324; West-Adjoining Society Internal Road; North-Adjoining Plot No. 336; South-Adjoining Plot No. 334					
43	4431210130000598 / 4431-KAPODRA	1) Jitendra Brahmanand Giri, 2) Ajaradevi Brahmanand Giri, 3) Devendra Brahmanand Giri, All are residing at Plot No. 35, Raghul Nagar, C.R., Limbayat Patil Road, Dindoli, Surat, Gujarat-394210. 1) also at Surya Technofab LLP, Plot No. 04, Hi-Tech Park, Bhestan, Canal Road, Bhestan, Surat, Gujarat-395023. 1) also at SD, Radha Krishna Nagar, Dindoli, Surat City, Surat, Gujarat-394210. 2) & 3) also at House No. 123, of Village-Choraha, Post-Barajpur, Barajpur, Jaunpur, Uttar Pradesh-222144	08.10.2024 / Rs.1,073,295.17 as on 03.10.2024	23.08.2025	Rs.7,52,000/- Rs.75,200/-
Description of the Immovable Property: Property bearing Plot No. 95, admeasuring 40.15 sq. mtrs, along with undivided admeasuring 21.75 sq. mtrs., in whole open land known and identified as "Green Park Part-3", situated at Revenue Survey No. 38, 39, 40, Old Block No. 29, (After Re-Survey Block No. 31), (After KJP Block No. 31/95) admeasuring 58286 sq. mtrs., N.A Land situated at Village-Haldharu, Tal - Kamrej, Dist.- Surat, Gujarat, along with construction thereon, land bounded as East: Plot No. 9 West: Society Road, North: Plot No. 94, South: Plot No. 96, owned by Ajara Devi Giri, Giri Jitendra Kumar & Devendra Giri					
44	4428210130000409 / 4428-UDHANA	1) Narendrakumar Radheshyam Pandey, 2) Minadevi Narendrakumar Kumar Pandey, both are residing at Plot No. 245, 1st floor, Patel Nagar, Near Railway Fatak, Near Meera Nagar, Near Bharat Gas, Vadodra, Dindoli Road, Surat, Gujarat-395010 and also at Plot No. 239, Shop No. 3, Patel Nagar, Near Dindoli Godadra Railway Fatak, Near Bharat Gas Surat, Vadodra, Gujarat-395010	08.10.2024 / Rs.820,975.63 as on 03.10.2024	24.08.2025	Rs.7,73,000/- Rs.77,300/-
Description of the Immovable Property: Property bearing Plot No. 197, (according to the KJP it is given Block No. 184/197), admeasuring about 41.28 sq. mtrs., together with undivided proportionate share in Road and COP admeasuring about 25.28 sq. mtrs., of Shree Vallabh Residency, organized on land bearing Revenue Survey No. 146/2 and 149 and its Block No. 170 after Re-Survey it was given new Block No. 184, admeasuring about 37723 sq. mt., along with construction thereon, of Village Haldharu, Sub-District-Kamrej, Dist.- Surat, Gujarat, land bounded as East: Adjoining Plot No. 174, West: Adjoining Society Internal Road, North: Adjoining Plot No. 198 South: Adjoining Plot No. 196, owned by Minadevi Narendrakumar and Pandey Narendrakumar Radheshyam					
45	4483210050000052 / 4483-Shastri Maidan	1) Dipak Bhayajibhai Joshi, 2) Pradip Bhayajibhai Joshi, both are residing at C-317, Hudco Quarter, Near Hudco, Police Station Kothariya Main Road, Rajkot, Gujarat-360002 1) also at Indian Oil, SVN Petroleum, Kothariya Main Road, Opp. Ghanshyam Nagar, 120, Thariya Main Road, Rajkot, Gujarat-360002. 3) Rasilaben Bhayajibhai Joshi, Block No. 9-C, Swati Park 1-A, Kothariya Road, Rajkot, Gujarat-360002. 2) & 3) also at J.K. Park, Jay Khodiyar, Park Street No-1, Near Swati Park, Umijaji General Store, Kothariya Main Road, Rajkot, Gujarat-360002. 2) also at Dwarkesh Electronics, Vikanand Nagar, Near Sun Petrol Pump, Kothariya Main Road, Rajkot, Gujarat-360002.	15.10.2024 / Rs.930,988.00 as on 05.10.2024	24.08.2025	Rs.12,78,000/- Rs.1,27,800/-
Description of the Immovable Property: All that piece and parcel of the Plot bearing Residential Quarter No. C/173, with area admeasuring 29.75 sq. mtrs., out of total land adm. - 14327.90 sq. mtrs., of Revenue Survey No. 249 Patil, City Survey Ward No. 11 of Rajkot on Implement of Town Planning Scheme No. 6, Final Plot No. 141 situated at City-Rajkot, District-Rajkot, State-Gujarat. Along with the construction thereon. Property bounded as under North: Quarter No. C/174, South: Open Space (Other Property), East: 4.57 meter road, West: 1.50 Meter back space (Navelu), owned by Rasilaben Bhayajibhai Joshi					
For Serial Nos. 20 to 45		Date & Time of Inspection of the property(ies)	::	01-10-2025 & 27-10-2025 Between 11AM to 4PM	
		Date for Submission of Bid & EMD	::	29.10.2025 between 11 AM to 05 PM	
		Date and Time of Auction	::	30.10.2025 from 11:00 AM to 2:00 PM	
Earnest Money Deposit (EMD) in INR (Should be paid through Demand Draft in favour of "Ujjiwan Small Finance Bank Ltd."),					
Place of submission of bids : 1) Ujjiwan Small Finance Bank Ltd Shop,Pavan jiyu, Upper Ground Floor, Shop No. 22.23 of the building named "Shreenath Complex" situated at Revenue Udhana, Taluka & Dist: Surat, Gujrat-394210 for SI. Nos. 10,11,12,16,17,18,19 (Ankur Sonawane-9904174447, Shoab Garana - 9825453765).					
2) Ujjiwan Small Finance Bank Ltd, Trimurti complex, Upper Ground floor, Shop No. G1, G2, G3 and G 9, Sahakani Gin cross Road, Himmatnagar - 383001 for SI. Nos.3 (Ankur Sonawane-9904174447, Anirudhdhish Gadhavi - 9824502290), 3) Ujjiwan Small Finance Bank Ltd., Aspire Business Campus, Below Shubham Hospital, Baroda Colony, BRTS Stand, Amraiwadi, AHMEDABAD- 380026 for SI. Nos. 13 (Ankur Sonawane-9904174447, Vijaykumar Parmar - 8733894076), 4) Ujjiwan Small Finance Bank Ltd., Lilamani Corporate Heights, Opp Ramapir Tekra BRTS, Nava Vadaj- Ahmedabad, Gujarat-380013 for SI. Nos.20,23,24,25,26,36,37,40 (Ankur Sonawane-9904174447, Vijaykumar Parmar - 8733894076).					
5) Ujjiwan Small Finance Bank Ltd., Nexus Business Hub, Next to Dheeraaj Sons Super Market, Makampur, Zadeshwar Road, Bharuch, Gujarat-392011 for SI. Nos. 15 (Ankur Sonawane-9904174447, Shoab Garana - 9825453765). 6) Ujjiwan Small Finance Bank Ltd., Prabhanagar Road, Denia Bank, Randhanpur Road Mehansa, Gujarat-384002 SI. Nos. 6,14 (Ankur Sonawane-9904174447, Anirudhdhish Gadhavi-9824502290). 7) Ujjiwan Small Finance Bank Ltd., Shanti Aksharwadi temple Waghawadi Road Bhavnagar Bhavnagar, Gujarat-364002 for SI. Nos.1 (Ankur Sonawane-9904174447, Dharmendrasinh Gohil - 9726882682) 8) Ujjiwan Small Finance Bank Ltd., Signature Complex, Opp SRPF Camp, Near Akashwani, Manjalpur, Baroda-390009 for SI. Nos. 34,38 (Ankur Sonawane-9904174447). 9) Ujjiwan Small Finance Bank Ltd., The Imperia Subhash road Opposite of Shastri Maidan, Near Limda Chowk Rajkot, Gujarat-360001 for SI. Nos. 2,3,45 (Ankur Sonawane-9904174447, Digvijaysinh Zala - 9099089009). 10) Ujjiwan Small Finance Bank Ltd., Shreenath Complex Opp Dream Honda Showroom Udhana Surat, Gujarat-394210 for SI. Nos. 4,5,7,8,9,21,22,27,28,29,30,31,32,33,39,41,42,43,44 (Ankur Sonawane-9904174447, Ajaysinh Barad-6355402638)					
Terms & Conditions - The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS" and "whatever there is" BASIS".					
1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property /ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.					
2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.					
3. The Interested Bidders shall submit their Bid before the Authorised officer undersigned one day before the auction date as mentioned above.					
4. The e-Auction will be conducted through Ujjiwan Small Finance Bank approved e-Auction service provider - M/s C1 India Pvt. Ltd., Contact person - Prabakaran M - (Mob No.7418281709). The intending bidders are advised to visit https://www.bankauctions.com or https://www.ujjiwan.in/ve-auctions for the details of the properties in the website and for taking part in the bid they should register their names at portal https://www.bankauctions.com and get their user-id and password free of cost. Prospective bidders may avail online training on e-Auction from the service provider M/s C1 India Pvt. Ltd., Helpline Number- 7291918824, 25, 26 support email id: support@bankauctions.com, Auction portal- https://www.bankauctions.com.					
5. Property shall be sold to the highest bidder / offered, subject to acceptance of the bid by the secured creditor, i.e., Ujjiwan Small Finance Bank Ltd. However, the undersigned has the absolute discretion to allow inter-se bidding if deemed necessary. The Authorised officer has the discretion to accept or reject any offer/ Tender without assigning any reasons.					
6. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15 day of sale or within such extended period in any case not exceeding 3 months as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting Purchaser shall have no claim/ right in respect of property/ amount.					
7. The publication is subject to the force major clause.					
8. Bidding in the last moment should be avoided in the bidders own interest as neither the Ujjiwan Small Finance Bank nor Service provider will be responsible for any lapse/ failure/Internet failure/power failure etc., in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the auction successfully.					
This is also a notice to the above named borrowers/Guarantor's/Mortgagors about public auction scheduled for sale of mortgaged properties.					
Place: Gujarat, Date : 25.09.2025.		Sd/- Authorised Officer, Ujjiwan Small Finance Bank			