

Axis Bank Ltd. (CIN: L65110GJ1993PLC020769)
Branch Office: Axis Bank Limited, Collection Center, First Floor, Unit No.101 & 102 (Part) Balleshwar Avenue S G Highway Opp. Rajpath Club Bodakdev Ahmedabad Gujarat - 380054. **Corporate Office :** Axis Bank Ltd., 3rd Floor, Gigaplex, NPC – 1, TTC Industrial Area, Mugalsan Road, Airoli, Navi Mumbai – 400 708.


Possession Notice APPENDIX –IV [Rule 8(1)]
Whereas, the undersigned being the Authorized Officer of the AXIS BANK LTD, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice dated mentioned herein below table calling upon the Borrower/Co-Borrower/Mortgagor/Guarantor, mentioned herein below table to repay the amount mentioned hereunder in the notice as mentioned in the said notice together with further interest at the contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. incurred/to be incurred, within 60 days from the date of the said notice. Borrower/Co-Borrower/Mortgagor/Guarantor, mentioned herein below table having failed to repay the Banks dues as mentioned in the notice issued to him under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, notice is hereby given to the Borrower and other mentioned herein above in particular and the public, in general, that the undersigned has taken Possession (mentioned herein below table) 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 following date.
Borrower/Co-Borrower/Mortgagor/Guarantor mentioned herein below table in particular, and the public, in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the AXIS BANK LTD for an amount mentioned herein below table as mentioned in the said notice together with further interest at the contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. incurred/to be incurred.
The Borrowers attention is invited to the provisions of sub Section (8) of section 13 of the SARFAESI act, 2002 in respect of time available, to redeem the secured assets

Description of the Properties			
Sr. No	Name of Borrower/ Guarantor/ Co-Borrower	Demand Notice Date & o/s. Amount Rs (Interest + Charges-Recovery)	SCHEDULE OF IMMOVABLE PROPERTY
1	(1) NARANIYA HIRALAL JAGDESHBHAI (2) NARANIYA SHAKUNTALABEN HIRALAL	31.01.2025 & Rs.17,31,172/- as on 25.01.2025	All The Piece And Parcel Of Immovable Property Being Flat No. B-703, 7 th Floor, Jay Residency, Opp Akshardham Flat, Nr Shyam 36, Bunglows, Off S.P. Ring Road, Ahmedabad Having Carpet Area Adm 46.02 Sq. Mtrs Together With Undivided Land Adm 19.88 Sq. Mtrs In The Scheme "Jay Residency" Containing Na Land At Vastral, Survey No. 7, Tp Scheme No: 113, Taluka: Vatva, District: Ahmedabad Boundaries :- East - Flat No. B-702, West :- Open To Sky, North - Flat No. B-704, South - Road
2	(1) SHIVAM MOHANSINGH RATHOD (2) MOHANSINGH MATADIN RATHOD	30.10.2024 & Rs.21,39,033.01/- as on 30.10.2024	All The Piece & Parcel Of Immovable Property Bearing Flat No. A-107 On The 1 st Floor Adm. About 53 Sq. Mtrs. Of Carpet Area In The Scheme Known As "Maruti Heights" Alongwith 24.30 Sq. Mtrs. Of Undivided Share In Land Of Final Plot No. 03 Of Tps No. 75 (Land Of Revenue Survey No. 297) Situate, Lying & Being At Mouje: Muthiya, Taluka: Asanwa, Old Taluka: Ahmedabad City East, In The Registration District Of Ahmedabad & Sub District Of Ahmedabad-6 Owned By Shivam Mohansingh Rathod. Boundaries :- East :- Common Passage, West :- Open Space Of Margin, North :- Common Wall Of 108 & Margin Open Space, South :- Common Passage & Margin Open Space.
3	(1) VAGHELA TARABEN KESHAVBHAI (2) VAGHELA MATARBHAI KACHARABHAI	13.05.2025 & Rs. 15,25,863/- as on 17.04.2025	All That Part And Parcel Of The Residential Property Bearing Flat No. A/703 On 7 th Floor Avalon Skyline Nr. Arvive Dhs Floor Of F.P. No. 339/4 Of Op No. 339/4 R.S.No. 1426/4 Vatva Aslali Mouje. Vatva DistAhmedabad 382440 Gujarat. Boundaries :- East - Margin, West - Passage & Flat No. A/702, North - Margin & Tp Road, South - Flat No. A/704
4	(1) MR. VISHVANATH SINGH (2) MRS. SHASHI DEVI VISHVANATH SINGH	13.05.2025 & Rs. 14,73,939/- as on 17.04.2025	All That Pieces & Parcel Of Immovable Property Of Flat No. 201 On 2 nd Floor Of Block Of. F In The Scheme Known As "Shivam Residency" Having Carpet Area 34.410 Sq.Mtrs & Wash Area 1.900 Sq.Mtr Totally Area 36.310 Sq.Mtrs Haning Built Up Area 39.030 Sq.Mtrs & Total Milkat 13.843 Sq.Mtrs Of Final Plot No. 76/2 Adm Area 6750 Sq.Mtrs And T.P.S No. 60 (Narol South-2) Surey No. 163/1 Adm 11250 Sq.Mtrs Mouje. Village Narol Ta. Maninagar Registration Dist Ahmedabad & Sub Dist Ahmedabad-5 (Narol) Gujarat. Boundaries :- East - Flat No. F-202, West - Common Stairace, North - Society Road, South - Common Stairace& Flat No. F-206
5	(1) MR. HARVIKUMAR BHUPSINGH NAI (2) MRS. REKHABEN HARVIRBHAI NAI	02.05.2025 & Rs. 12,85,503/- as on 17.04.2025	All the pieces and parcel of immovable property being Unit No. F-107 with carpet area admeasuring 44.63 sq. mtrs. i.e., 53.38 sq. yards, on the 1 st Floor of "F" Block, along with additional area of 1.79 sq. mtrs. i.e. 2.14 sq. yards of wash and balcony in residential colony named and known as "Arvind Aavishkar" standing on NA lease hold land bearing Final Plot No. 41/P/1 + 42/P/1, Sub Plot No. 2C, admeasuring 17090 sq. mtrs. paiki 8105 sq. mtrs. of mouje Asarwa, Sub District Ahmedabad 8 (Nardoda), Near Arvind Smart City, Near Ashok Mill Compound, near Ashok Mill BRTS, Naroda Road, Asarwa, Ahmedabad-380016 and standing in the name of Mr. Harvikumar Bhup singh Nai and bounded as under: BOUNDERIES :- EAST :- COMMON PASSAGE & LIFT & UNIT F-706, WEST :- COMMON PLOT OF PROJECT, NORTH :- UNIT F-708, SOUTH :- FUTURE PROJECT
6	(1) MADAN DORERAJ NAIDU (2) VIJAYARANI DORERAJ NAIDU	20.02.2025 & Rs. 4,37,212.00/- as on 06.02.2025	All that piece and parcel of the immovable property bearing Flat H- 108, Block - H, Phase 5, in the scheme of Gujarat Housing Board nonagricultural land constructed on S.no. 314/8 adm. 94809 sq.mtrs S.no. 313/A adm 248276 sq.mtrs S.no. 313/B adm 404688 sq.mtrs mouje Hathijan, Sub district Ahmedabad- 11 (Aslali) and District Ahmedabad and bounded as per Building plan.

Please further notice that as mentioned in sub-section 13 of Sec. 13 of the aforesaid Act, you shall not transfer by way of sale, lease or otherwise any of the assets stated under security referred to in this Notice without prior written consent of our Bank.

Date : 19.11.2025, Place : Gujarat

Authorised Officer,Axis Bank Ltd.



Axis Bank Ltd. (CIN: L65110GJ1993PLC020769)
Branch Office: Axis Bank Limited, Collection Center, First Floor, Unit No.101 & 102 (Part) Balleshwar Avenue S G Highway Opp. Rajpath Club Bodakdev Ahmedabad Gujarat - 380054. **Corporate Office :** Axis Bank Ltd., 3rd Floor, Gigaplex, NPC – 1, TTC Industrial Area, Mugalsan Road, Airoli, Navi Mumbai – 400 708.


Possession Notice APPENDIX –IV [Rule 8(1)]
Whereas, the undersigned being the Authorized Officer of the AXIS BANK LTD, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice dated mentioned herein below table calling upon the Borrower/Co-Borrower/Mortgagor/Guarantor, mentioned herein below table to repay the amount mentioned hereunder in the notice as mentioned in the said notice together with further interest at the contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. incurred/to be incurred, within 60 days from the date of the said notice. Borrower/Co-Borrower/Mortgagor/Guarantor, mentioned herein below table having failed to repay the Banks dues as mentioned in the notice issued to him under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, notice is hereby given to the Borrower and other mentioned herein above in particular and the public, in general, that the undersigned has taken Possession (mentioned herein below table) 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 following date.
Borrower/Co-Borrower/Mortgagor/Guarantor mentioned herein below table in particular, and the public, in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the AXIS BANK LTD for an amount mentioned herein below table as mentioned in the said notice together with further interest at the contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. incurred/to be incurred.
The Borrowers attention is invited to the provisions of sub Section (8) of section 13 of the SARFAESI act, 2002 in respect of time available, to redeem the secured assets

Description of the Properties			
Sr. No	Name of Borrower/ Guarantor/ Co-Borrower	Demand Notice Date & o/s. Amount Rs (Interest + Charges-Recovery)	SCHEDULE OF IMMOVABLE PROPERTY
1	(1) GOURANGO TARUN DAS (2) MOU DHIREN GHOSH	27/02/2025 & Rs. 10,63,510/- as on 21/02/2025	All The Piece And Parcel Of Immovable Constructed Residential Property Measuring Built Up Area 31.10 Sq. Mtrs. Situated At Revenue Survey No. 8/P6, Tps No. 31, F.P. 2/1, City Survey Ward No. 13/2, City Survey No. 3866/2-4 Na Land Area 725-42 Sq. Mtrs. Of Plot No. 2 To 4 P Amrut Villa Apartment-2 Wing-AP Flat No. A/1 On 1 st Floor At Rajkot. East : Open Passage Thren Road, West : Passage & Lift, North : Margin Thren Rs No. 6 P, South : Parking. With Buildings Constructed Thereon Along With Other Assets Such As Furniture And Fixtures, Equipments, Machinery –Fixed And Movable, Structure And Any Others Assets Situated Thereon.
2	(1) JOSHI DHAVAL PRAFULBHAI (2) JOSHI GAYATRI DHAVALBHAI	03/04/2025 & Rs. 12,47,935/- as on 24/03/2025	All That Pieces And Parcels Of Immoabl Property Comprising Of Residential Tenement Bearing Block No. B-5 Constructed On Southern Side N.A Land Adm. 19-53 Sq. Mtrs. Of Plot No. 15 Paiki & Southern Side N.A Land Bearinr 39-52 Sq. Mtrs. Of Plot No. 116 Paiki Collectively Adm. 59-05 Sq. Mtrs. Lying And Situated Ar Revenue Survey No. 55 Paiki 1 Having City Survey No. Na55p1/115 & Na 55p1/116 Of City Survey Sheet No. Na99 Of Jasadn City-Taluka Of Rajkot District East : Road, West: Block No. B-28, North: Block No. B-4, South: Block No. B-6, With Buildings Constructed Thereon Along With Other Assets Such As Furniture And Fixtures, Equipments, Machinery –Fixed And Movable, Structure And Any Others Assets Situated Thereon.
3	(1) VAYA UTTAM A (2) KIRANUTTAM BHAI VAYA	20/04/2025 & Rs. 16,21,741/- as on 17/04/2021	All The Piece And Parcel Of Flat No. 401 On Fourth FloorOf Residential Scheme Known As "Rajlaxmi Apartment" Having Built-Up Area Adm. 31-13 Sq. Mtr. On Na Land Bearing Revenue Survey No. 233 Paiki,Lying And Being At Mouje Village - Raia, Taluka - City, Registration Sub District & Registration District- Rajkot Owned By Kiran Uttambhai Vaya & Ors, North: Public Road South: Other Property East: Public Road, West: Common Passage, Stairs. With Buildings Constructed Thereon AlongWith Other Assets Such As Furniture And Fixtures, Equipments, Machinery -Fixed And Movable, Structure And Any Others Assets Situated Thereon.
4	(1) M/S. D. C. BALVANTRAI & CO. (2) DIVYESH BALVANTRAI DOSHI	19/07/2025 & Rs 6057079/- as on 23/05/2025	Property-1 - All The Right, Title And Interest In Immovable Property In The Form Of Plot No. 21 (Paiki West Side) Admeasuring 200.69 Sq. Mtrs. Of Survey No. 255 Paiki Admeasuring Acre 8-35 Guntha Having Rajula City Survy Sheet No. 88 And Survey No. 4096 Of Krishnanagar Society, Opposite Gayatri Temple, Near S. T. Bus Station, Rajula, Taluka Rajula, District Amreli And Standing In The Name Of Mr. Divyeshkumar Balvantrai Doshi And Bounded As Follows. East :- Plot Of Land S. No. 256/1, West : Road, North: Remaining Plot No. 21 Paiki, South: Plot No. 22 With Buildings Constructed Thereon Along With Other Assets Such As Furniture And Fixtures, Equipments, Machinery –Fixed And Movable, Structure And Any Others Assets Situated Thereon


Please further notice that as mentioned in sub-section 13 of Sec. 13 of the aforesaid Act, you shall not transfer by way of sale, lease or otherwise any of the assets stated under security referred to in this Notice without prior written consent of our Bank.

Date : 19.11.2025, Place : Gujarat

Authorised Officer,Axis Bank Ltd.




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I arrive at a conclusion not an assumption.

Inform your opinion detailed analysis.



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— JOURNAL OF CONTRACT —



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

PUBLIC AUCTION NOTICE
PUBLIC NOTICE FOR SALE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI Act) 2002, READ WITH PROVISIO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.
The undersigned as authorised officer of Ujjivan Small Finance Bank Ltd., has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI Act. The Borrower in particular and public at large are informed that Public auction of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS"** on the date as prescribed as here under.

Sl. No.	Loan A/c No./ Branch	Name of Borrower/ Co-Borrower/ Guarantor/ Mortgagor	13(2) Notice Date/ Outstanding Due (in Rs.)	Date of Possession	Reserve Price in INR EMD in INR
1	45182100500 00001 / 4518- Prahald Nagar	1. Rahul Hareshbhai Shah, 2. Vimal Hareshbhai Shah, 3. Ramilaben Dudhabhai Vaghela All Add.: 48/8, Udhavnagar, Near Shivaji Mandir, Vadaj, Ahmedabad, Gujarat-380013 All Also At: 36, Tulsinagar, Sorabji Compound, Juna Vadaj, Ahmedabad-380013 Sr.No.1 At: Jay Sai Creation, Shop no. 38 & 94 Panchkruva Sindhi Market, Ahmedabad, Gujarat-380092 Sr.No.2 At : Royal Garment 168-169 Main Bazar, Opp. Rajesh Sweets, Kubernagar, Ahmedabad, Gujarat-380040	06.08.2024 / Rs. 16,20,882.95 as on 03.08.2024	17.08.2025	Rs.15,16,000/- Rs.1,51,600/-
2	44832101300 00333 / 4483-Shastri Maidan	1. Dhruv Hareshbhai Bhalaria, 2. Krishna Dhruv Bhalaria Both Add.: Pitru Kupa, Amrut Vaika Street No. 1, 150 foot Ring road, Mavdi, Rajkot, Gujarat-360004 Sr.No.1 At: Shalithadra Enterprises, Omega Complex, Gut No. 4, Kotak Street, Main Road, Sangana Chowk, situated at Rajkot, Gujarat-360003	05.03.2025 / Rs.9,88,705.54 as on 01.03.2025	30.08.2025	Rs. 6,08,000/- Rs. 60,800/-
3	443121013 0000192 / 4431- Kapodra	1. Vijay Gokul Bhambre, 2. Ajay Gokul Bhambre, 3. Lalita Vijay Bhambre All Add.: 39/22, 3rd Floor, Bhimnagar Awash, Nava Gam, Dindoli Road, Udhana, Surat, Gujarat-394210 All Also at: Plot no. 120, Shreeji Residency Haldharu, Kamrej, Surat, Gujarat-394210 Sr.No.1 At: Vayo Fashion, 509/10, Shiv Shakti Fashion Market, Ring Road, Surat, Gujarat-395002	06.07.2024 / Rs.12,28,543.99 as on 04.07.2024	21.09.2025	Rs.9,91,000/- Rs.99,100/-
4	442876300000063 / 4428-Udhana	1. Patil Vijay Chhagan, 2. Anita Vijay Patil Both Add.: 27, 2nd Floor Mahaprabhu Nagar (M. P) Nr. Sanjay Nagar, Limbayat, Surat, Gujarat-394220	28.06.2024 / Rs.7,89,389.65 as on 25.06.2024	21.09.2025	Rs.5,68,000/- Rs.56,800/-
5	4428210130 000567 / 4428- Udhana	1. Ranjeet Ambika Singh, 2. Miran Devi Singh Both Add.: Plot No. 79, 1st floor, Pravin Nagar, near Bhagya Laxmi Residency, near Railway Line Bhestan, Surat, Gujarat-395023 Sr.No.1 Also at: Sunrise Synthetics, Plot No. 7301/3 Road, 73/A GIDC Sachin, Surat, Gujarat-394230	06.09.2024 / Rs.7,71,77.73 as on 03.09.2024	21.09.2025	Rs.8,47,000/- Rs.84,700/-
6	4431210130 000526 / 4431- Kapodra	1. Krishnachandra Hridaykant Tiwari, 2. Neetu Krishnachandra Tiwari All Add.: Flat No. 01, Building no. 04, SMC Awash, Opp. Health Centre, Vadod, Pandesara, Surat, Gujarat- 394221. Sr.No.1 Also at: Plot No. 457, Shastri Nagar, Bamroli Road, Pandesara, Surat City, Surat, Gujarat-394221. Sr.No.2 Also at: 86/87, Ashwini Nagar, Vadodgaon, Pandesara, Surat, Gujarat-394221	06.09.2024 / Rs.7,71,77.79 as on 03.09.2024	21.09.2025	Rs.7,76,000/- Rs.77,600/-
7	4430210130 000145 / 4430-Parvat Gam	1. Lakhankumar Anandbhai Raysingh, 2. Rupaben Anandbhai Raysingh Both Add.: 20, Triok Nagar Society, Ved Road, Katargam, Surat, Gujarat - 395004. Sr.No.1 Also at: Make Tax, 45-46, Krishna Industries, Opp. Prannath Hospital, Pandoli, Ved Road, Surat, Gujarat - 395004. Sr.No.2 Also at: 149, Trioknagar Society, Vedarod, Surat City, Surat, Gujarat- 395004.	08.10.2024 / Rs.7,40,560.77 as on 03.10.2024	21.09.2025	Rs.6,80,000/- Rs.68,000/-
8	44307630 0000026 / 4430- Parvat Gam	1. Devendrakumar Rambahadur, 2. Vandana Devendra Pal Both Add.: Block No. 251, Home No. 2193, on 2nd floor, U.G. 540, Panchvati Nagar, Pandesara, behind Paninitaki, near Rokoiya Hanuman Temple, Surat, Gujarat- 394221. Sr.No.1 Also at: Sun Exports- 3002, on 4th floor, Shree Kuberji Empire, behind Bharat Cancer Hospital, Pune Kumbharia Kadodara Road, Surat, Gujarat & 101, B3, Priyanka Inter city, Opp. Bhakti Dham, Magob Parvat Paliya, Surat City, Bombay Market, Surat, Gujarat-395010. Sr.No.2 Also at: 239, Gopalnagar, Pandesara, Surat City, Surat, Gujarat-394221 & H.No. 377, Gulabapur Majre Korevan, Tal.-Bindki, Dist.-Fatehpur-212635	13.11.2024 / Rs. 5,32,671.46 as on 07.11.2024	21.09.2025	Rs. 4,40,000/- Rs. 44,000/-

Description of the Immovable Property: All that piece and parcels of Property bearing Plot No. 99, area admeasuring 40.15 sq. mtrs., open land (along with undivided admeasuring 25.42 sq mtrs) known and identified as "Sargan Residency", situated at Revenue Survey No. 65, Block No. 96/99, admeasuring 40.15 sq. mtrs., situated at Village-Kareli, Tal.-Palsana Dist.- Surat, Gujarat, along with construction thereon, land **Bounded as under:** East: Block No., West: Society Road, North: Plot No. 100, South: Plot No. 98. **Owned by** Rupaben Raysingh and Lakhankumar Raysingh

Description of the Immovable Property: All that piece and parcels of Property bearing Flat No. 206, on 2nd floor, admeasuring about 471 sq. ft., Super built-up area and 24.65 sq. mtrs., Built-up area, in the building known as Drashti Residency-2, constructed on Plot No. 226 to 231 (after KJP it was given Block No. 121/226 to 121/231) organized on land bearing Revenue Survey No. 93/1 and its Block No. 121 of Village-Bagumara, Taluka-Palsana, Dist.- Surat, Gujarat, property **Bounded as under:** East: Lagu Society Internal Road, West: Lagu Plot No. 210 to 215, North: Lagu Road, South: Lagu Plot No. 225, **Owned by** Vandana Devendra Pal and Devendrakumar Rambahadur Pal

Sl. No.	Loan A/c No./ Branch	Name of Borrower/ Co-Borrower/ Guarantor/ Mortgagor	13(2) Notice Date/ Outstanding Due (in Rs.)	Date of Possession	Reserve Price in INR EMD in INR
9	44282101300 00135 / 4428-Udhana	1. Shrivankumar Gangaram Depan, 2. Najudevi Shrivankumar Depan Both Add.: 10, Shevshakti Society, Puna Gam, Near Ranujadharm Society, Sita Nagar Chokdi, Surat, Gujarat-395010 Sr.No.1 Also at: Vinod Hardware, Shop No. 1, Shree Kheleshwar, Surat, Gujarat-394310 Sr.No.2 Also at: Plot No. B/6, Kheleshwar Complex, Kadodara, Palsana, Varel, Surat, Gujarat-394327	13.11.2024 / Rs.6,36,896.89 as on 07.11.2024	21.09.2025	Rs. 3,91,000/- Rs. 39,100/-
10	44282101700 00026 & 44282101300 00627 / 4428-Udhana	1. Nayankumar Mansukhbhai Sorathiya, 2. Hansaben Mansukhbhai Sorathiya, 3. Sanjaybhai Mansukhbhai Sorathiya All Add.: Plot No. 24, Swastik Row House Opp. Vibrant School, Dunga, Kamrej, Surat, Gujarat-394180. Sr.No.1 Also at: Aakar Daimond-2, S. No. 421/2, Room No. 1 to 3, 1st & 2nd floor, Laxmi Apartment, Hira baug Varachha Road, Surat, Gujarat-395006 & 156, Samrat Society, I.H. Road, Varachha, Surat City, Surat, Gujarat-395006, Sr.No.3 Also at: H. Prakash (Kiran Daimond), on 1st & 2nd floor, Near Urmiya Dham Temple, A.K Road, Varachha, Surat, Gujarat-395006	13.11.2024 / Rs. 19,79,470.58 as on 07.11.2024	21.09.2025	Rs. 17,09,000/- Rs. 1,70,900/-
11	44282101300 00301 / 4428-Udhana	1. Gopal Santosh Borse, 2. Vishvas Santosh Borse, 3. Bikhbhai Santoshbhai Mistari All Add.: Plot No. 200, Ram Nagar Society, Gate No. 9, Nilgiri Limbayat, Godadara Road, Surat, Gujarat-344210 Sr.No.1 &2 Also at: Shri Savriya Textile, Shop No. 112, Shyam Sangini Textile Market, Kumbayara Road, Surat, Gujarat-395010 Sr.No.3 Also at: 115, Ajad Cowk, Jumpadpatti Vistar, Dindoli-30, Surat, Gujarat-394210	27.12.2024 / Rs.11,94,590.13 as on 10.12.2024	21.09.2025	Rs. 8,55,000/- Rs. 85,500/-
12	443121013 0000583 / 4431- Kapodra	1. Bharat Ramesh Kumbhare, 2. Premila Bharat Kumbhare Both Add.: Plot No. 18, on 1st floor, Nirmala Hasar, Amroli, Near Jain Mandir, Amroli, Surat, Gujarat-394107 Sr.No.1 Also at: Pran Agrikal, G/54, Laxmi Narayan Estate, Near BRC Company, Udhana, Surat, Gujarat-394310	14.01.2025 / Rs.9,65,463.41 as on 03.01.2025	21.09.2025	Rs. 7,82,000/- Rs. 78,200/-
13	44312101300 00428 / 4431- Kapodra	1. Brajendra Kumar, 2. Nidhidivi Brajendra Kumar Both Add.: Plot No. 18, on 1st floor, Nirmala Hasar, Amroli, Near Jain Mandir, Amroli, Surat, Gujarat-394107 Sr.No.1 Also at: Mittal Daimond, 45, 46 & 47, Modheshva, R-7 Bhavan, Opp. Modhvahik Vadi, Lal Darwaja, Surat, Gujarat-395003 & Sardarpur, Piyasi, Bharatpur, Kanpur Dehat, Uttar Pradesh-209121	08.04.2025 / Rs. 6,72,833.26 as on 04.04.2025	02.10.2025	Rs. 7,48,000/- Rs. 74,800/-
14	442876300 000045 / 4428- Udhana	1. Shivlal Kajodji Jat, 2. Kailashdevi Shivlal Jat, 3. Kishan Kajodji Chaudhari (Guarantor) All Add.: 202 Ganga Mahel Complex Varel, Kadodara Road, Near Garden Silk Mills, Surat, Gujarat-394327 Sr.No.1 Also at: Kanaiya Mobile Point, Shop no. 09, Manguj Complex Varel, Kadodara Near-Varel Gram Panchayat, Surat, Gujarat-394327 Sr.No.2 Also at: Shiv Lal, 46, Char Bhuja Mandir, Olana Ka Khara, Rajsamand, Rajasthan-313330	31.05.2024 / Rs. 6,67,234.71 as on 30.05.2024	05.10.2025	Rs. 8,57,000/- Rs. 85,700/-

Description of the Immovable Property: All that piece and parcel of Property bearing Flat no. 301 admeasuring 51.78 Sq.mtrs., 3rd Floor building known & identified as "Vidhi Residency", situated at Block no. 7 know as a Rangraj Society/paiki plot no. 30 & 31 N.A. land situated at Village: Varel, Taluka: Palsana, Dist.: Surat, State: Gujarat **And Bounded as** East: Road, West: Flat no. 302. Which is **Owned by** Shivlal Kajodji Jat & Kailashidevi Shivlal Jat

Date & Time of Inspection of the property(ies) :: 21-11-2025 & 15-12-2025 Between 11.00 AM to 4.00 PM
Date for Submission of Bid & EMD :: 22.12.2025 Between 11.00 AM to 5.00 PM
Date and Time of Auction :: 23.12.2025 From 11:00 AM to 2:00 PM

Earnest Money Deposit (EMD) in INR (Should be paid through Demand Draft in favour of "Ujjivan Small Finance Bank Ltd.")
Place of submission of bids & Auction : Ujjivan Small Finance Bank Ltd. for Sr. No. 1) Ujjivan Small Finance Bank Ltd., Lilamani Corporate Heights, Opp Ramapir Tekra BRTS, Nava Vadaj - Ahmedabad, Gujarat-380013 (Contact: Ankur Sonawane 9904174447, Vijaykumar Parmar 873894076), for Sr. No. 3 to 14 Ujjivan Small Finance Bank Ltd., Shreenath Complex Opp Dream House Showroom Udhana Surat, Gujarat-394210 (Contact: Ankur Sonawane 9904174447), for Sr. No. 2 Ujjivan Small Finance Bank Ltd., The Imperia Subhash road Opposite of Shastri Maidan, Near Linda Chowk Rajkot, Gujarat-360001 (Contact: Ankur Sonawane 9904174447, Suryadevsinh Tala 7567500008)

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/ affecting 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 properties 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 Ujjivan 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.ujjivansfb.in/e-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., Ujjivan 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 reason.
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 and by 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 Ujjivan 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 : 19-11-2025

Sd/- Authorized Officer, Ujjivan Small Finance Bank