JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.

NOTICE OF SALE THROUGH PRIVATE TREATY

SALE OF IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002. (SARFAESI ACT)

The undersigned as Authorized Officer of **Jana Small Finance Bank Limited** has **taken over Physical Possession** of the schedule property under the SARFAESI Act.
The Authorized Officer of **Jana Small Finance Bank Limited,** had already conducted multiple public auctions for selling the property, but they turned out to be unsuccessful as no bids were received. Hence please be informed that if the total outstanding dues in the aforesaid loan account are not paid within **Fifteen (15) Days** from the date of this publication of this notice, then the Authorized officer will proceed for sale via private treaty of the property as stated below.
Public at large is informed that the secured property as mentioned in the Schedule are available for sale through Private Treaty, as per the terms agreeable to the Bank for realization of Bank's dues.

Standard terms & conditions for sale of property through Private Treaty are as under:
1. Sale through Private Treaty will be on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS".**
2. The purchaser will be required to deposit 100% of the sale consideration on the expiry of publication of this notice.
3. In case of non-acceptance of offer of purchase by the Bank, the amount if any paid along with the application will be refunded without any interest with in the stipulated time.
4. The purchaser should conduct due diligence on all aspects related to the property (under sale through private treaty) to his satisfaction. The purchaser shall not be entitled to make any claim against the Authorized Officer / Secured Creditor in this regard at a later date.
5. The Bank reserves the right to reject any offer of purchase without assigning any reason.
6. The purchaser has to bear all stamp duty, registration fee, and other expenses, taxes, duties, society dues in respect of purchase of the property.
7. Sale shall be in accordance with the provisions of SARFAESI Act / Rules.

Sr. No.	Loan Account Number	Name of Borrower/ Co-Borrowers	Amount as per 13(2) Demand Notice under SARFAESI Act.	Reserve price for private treaty
1	33369420000548	1) Ravish Kansara, 2) Sangitaben Vibhakarbhai Kansara	**Rs.41,31,367/-** (Forty One Lakh Thirty One Thousand Three Hundred and Sixty Seven Rupees Only) **as of 03/04/2025**	**Rs.16,80,000/-** (Rupees Sixteen Lakh Eighty Thousand Only)
	Details of Secured Assets: All that right title and interest of property bearing Flat No.A-14, on 4th Floor, of Block No.A, admeasuring about 650 Sq.fts Carpet area and 1080 Sq.fts Super Built up Construction area, in the scheme of "LAXMIKRUPA (Maninagar) Association Known as "Avani Apartment", situated at Mouje Khokhra Mahemdavad, Taluka Maningar, District Ahmedabad on land bearing Final Plot No.488 of T.P. Scheme No.25 of Survey No.371/33 in Registration Sub-District and District Ahmedabad-2 (Narol). **Boundaris: East by:** Open to sky, **West by:** Flat No.A/11, **North by:** Flat No.B/14, **South by:** Open to Sky.			

The aforesaid Borrower's/ Co-borrower's attention is invited to provisions of section 13(8) of SARFAESI Act for redemption of secured assets mentioned herein above by tendering the aforementioned outstanding dues together with all costs, charges and expenses incurred by the bank before the sale of secured assets.
Correspondence Address: Mr. Ranjan Naik (Mob. No.6362951653), email: ranjan.naik@janabank.com. Jana Small Finance Bank Limited, (formerly known as M/s. Janalakshmi Financial Services Pvt. Ltd.), having Office Ground Floor, 2nd Floor, Shangrila Arcade, Above Saraswat Bank, 100 Feet Anand Nagar Road, Shyamal, Ahmedabad, Gujarat-380015.

Date: 29.01.2026, Place: Gujarat **Sd/- Authorized Officer, Jana Small Finance Bank Limited**

AAVAS FINANCIERS LIMITED
(CIN:L65922RJ2011PLC034297) **Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020**

SAPNE AAPKE, SAATH HAMAARA

AUCTION NOTICE

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 **AAVAS FINANCIERS LIMITED** Secured Creditor, will be sold on "As is where is"," As is what is ", and "Whatever there is" basis. The details of the cases are as under.

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortagors	Dues As on	Date & Amount of 13(2)Demand Notice	Date of Possession	Description of Property	Reserve Price For Property	Earnest Money For Property	Date & Time of Auction	Place of Tender Submission, Tender Open & Auction at Aavas Financiers Ltd.
Arjun Vinodbhai Gilatar, Mrs. Manjulaben Gilatar, Mr. Sunny Gilatar Guarantor : Mr. Umeshkumar Ashokbhai Jadav **(AC NO.) LNSUR00316-170037951**	Rs. 19,87,226.00/- Dues As On 28 Jan 2026	7 Dec 21 Rs. 920837.41/- Dues As On 4 Dec 21	31 Mar 23	Flat No 404-B, Siddhi Vinayak Residency, Nr. Olpad Bus Depot, Rohitvas Mahollo, City Survey No. 2668, 2669, 2670, 2671, 2668, Olpad, Surat, Gujarat **Admeasuring 727 Sq. Ft.**	Rs. 600083/-	Rs. 60008/-	11.00 Am To 01.00 Pm 02 Mar 2026	301 & 305, Regent Square, Above D-Mart,Adajan, Surat-395009,Gujarat-India
Mohanlal Gulabchand Lohar, Mrs. Laxmiben Mohanlal Lohar **(AC NO.) LNADB03117-180059028**	Rs. 31,55,553.00/- Dues As On 28 Jan 2026	8 Feb 20 Rs. 1157202.41/- Dues As On 7 Feb 20	22 Jan 23	Survey No. 651, Flat No. C-201, 2nd Floor, Block A, Swapna Sakar Residency, Mouje – Lambha, Taluka – Vatva, Sub-Distirct – Ahmedabad-11(Aslali), District – Ahmedabad, Gujarat. **Admeasuring 90 Sq. Yard Super Builtup Area.**	Rs. 729000/-	Rs. 72900/-	11.00 Am To 01.00 Pm 02 Mar 2026	3rd Floor, Amola Complex, Opp. Girish Cold Drink, C. G. Road, Ahemdabad-380009,Gujarat-India

Terms & Conditions: 1). The person, taking part in the tender, will have to deposit his offer in the tender form provided by the AFL which is to be collected from the above branch offices during working hours of any working day, super scribing "Tender Offer for name of the property "on the sealed envelope along with the Cheque/DD/pay order of 10% of the Reserve Price as Earnest Money Deposit (EMD) in favour of AAVAS FINANCIERS LIMITED payable at Jaipur on/before time of auction during office hours at the above mentioned offices. The sealed envelopes will be opened in the presence of the available interested parties at above mentioned office of AAVAS FINANCIERS LIMITED The Inter-se bidding, if necessary will also take place among the available bidders. The EMD is refundable if the bid is not successful. **2).** The successful bidder will deposit 25% of the bidding amount adjusting the EMD amount as initial deposit immediately or within 24hrs after the fall of the hammer towards the purchase of the asset. The successful bidder failing to deposit the said 25% towards initial payment, the entire EMD deposited will be forfeited & balance amount of the sale price will have to be deposited within 15 days after the confirmation of the sale by the secured creditor; otherwise his initial payment deposited amount will be forfeited. **3).** The Authorised officer has absolute right to accept or reject any bid or adjourn/postpone the sale process without assigning any reason therefore. If the date of tender depositing or the date of tender opening is declared as holiday by Government, then the auction will be held on next working day. **4).** For inspection and Interested parties who want to know about the procedure of tender may contact AAVAS FINANCIERS LIMITED 201,202, IInd Floor, South End Square, Mansarovar Industrial Area, jaipur-302020 or **Ramesh Jat – 9376045878** or respective branch during office hours. **Note:** This is also a 15/30 days notice under Rule 9(1)/8(6) to the Borrowers/Guarantors/Mortgagor of the above said loan accounts about tender inter se bidding sale on the above mentioned date. The property will be sold, if their out standing duesare not repaid in full.

Place : Gujarat Date : 29-01-2026 **Authorised Officer Aavas Financiers Limited**

KOGTA FINANCIAL (INDIA) LIMITED
CIN No. U67120RJ1996PLC011406 Registered Office: Kogta Financial (India) Limited
S-1 Gopalbari, Near Ajmer Pulia, Opp. Metro Pillar No. 143, Jaipur - 302001, Rajasthan, India

APPENDIX- IV-A [See proviso to rule 8 (6) & (9)]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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) & (9) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower / Co-Borrower/ Mortgagor (s) that the below described immovable properties mortgaged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of Kogta Financial (India) Limited, the same shall be referred herein after as KOGTA. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through Auction for recovery of amount mentioned in the table below along with further interest, cost, charges and expenses being due to KOGTA viz. Secured Creditor. It is hereby informed to you that we are going to conduct public Auction.

Account No. and Name of borrower/ co-borrower/ Mortgagors/ Guarantor	Date & Amount as per Demand Notice U/s 13(2) & Date of physical Possession and amount as on (Date)	Descriptions of the property/Properties	Reserve Price, Earnest Money Deposit & Bid Increment Amount (In Rs.)	Auction Date and Time, EMD Submission Last Date, Place of Submission of Bids and Documents, Inspection Date
0000371304 MR. NITIN CHANDRAKANTBHAI HANSORA S/O MR. CHANDRAKANT KUVARJIBHAI HANSORA (Applicant/ Mortgagor) JAI AMBE STEEL ART THROUGH ITS PROPRITOR MR. NITIN CHANDRAKANTBHAI HANSORA MR. PARESHBHAI CHANDRAKANT HANSORA S/O MR. CHANDRAKANT KUVARJIBHAI HANSORA (Co-Applicant/ Mortgagor) MRS. AARTIBEN PARESHBHAI HANSORA W/O MR. PARESHBHAI CHANDRAKANTBHAI HANSORA (Co-Applicant)	13(2) Notice Issue Date – 26.06.2025 RS.20,31,848/- (Rupees Twenty Lakh Thirty One Thousand Eight Hundred Forty Eight Only) as on 26.06.2025 Physical Possession done on 28TH December 2025	ALL THAT PIECE AND PARCEL OF RESIDENTIAL HOUSE CONSTRUCTED ON LAND ADMEASURING 133.7 SQ. YADS (111.81 SQ. MTR) OF PLOT NO. 1 OF GAVRIDAL, REVENUE SURVEY NO. 314/1, SUB-DISTRICT RAJKOT, DISTRICT RAJKOT GUJARAT. THE AFORESAID PROPERTY HAD BEEN PURCHASED BY CHANDRAKANTBHAI KUNWARJI HANSORA (LUHAR) FROM KESHARBEN KARSHANDAS VIDE REGISTERED SALE DEED SERIAL NO. 6820, DATED 09/10/1985. CHANDRAKANT KUNWARJI LUHAR WAS EXPIRED ON 15/07/05 AT GARVIDAL WITHOUT MAKING ANY WILL OR TESTAMENT OF HIS PROPERTY AND HIS LEGAL HEIRS NAMELY NITINBHAI CHANDRAKANTBHAI HANSORA AND PARESHBHAI CHANDRAKANTBHAI HANSORA FILED CIVIL MISCELLANEOUS APPLICATION NO. 1257/2012 BEFORE ADDITIONAL SENIOR CIVIL JUDGE RAJKOT TO RECOGNIZE THEM AS HEIR OF CHANDRAKANTBHAI AND THE SAME WAS ALLOWED AND ORDER PASSED ON DATED 31/12/2012. PROPERTY OWNED BY MR. NITIN CHANDRAKANTBHAI HANSORA & MR. PARESH CHANDRAKANT HANSORA.	**Reserve Price :** RS. 18,34,240/- (Rupees Eighteen Lakh Thirty Four Thousand Two Hundred Forty Only) **EMD Price:** RS. 1,83,424/- (Rupees One Lakh Eighty Three Thousand Four Hundred Twenty Four Only) **Incremental Amount:** Rs. 10,000/- (Rupees Ten Thousand only)	Auction Date – 07-03-2026 Last Date of Bid Submission 06-03-2026 Up to 05:00 PM The One World, Third Floor, Office No.-302,303, 304 & 305, 150 Ring Road, Near Ayodhya Chowk, Rajkot, Gujarat – 360005 jitendra.singh2@kogta.in & shyam.dadhich@kogta.in Inspection Date 05-03-2026 (From 11:00 AM to 05:00 PM)

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) & (9) OF THE SECURITY INTEREST (ENFORCEMENT) RULES

OTHER TERMS AND CONDITIONS OF AUCTION SALE: 1. The properties are being sold on **"'AS IS WHERE IS BASIS'**, "AS IS WHAT IS" AND "WHATEVER THERE IS" 2.The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. 3.The secured asset will not be sold below the reserve price. The auction sale will be held on the given time and at **The One World, Third Floor, Office No.-302,303, 304 & 305, 150 Ring Road, Near Ayodhya Chowk, Rajkot, Gujarat – 360005.** 4.The bidders are also advised to go through the detailed terms and conditions as mentioned in this Proclamation of Sale (POS) for AUCTION sale before submitting their bids and taking part in the AUCTION sale proceedings and or contact **Mr. Jitendra Chauhan (9116674526) & Mr. Shyam Dadhich (Mobile No.8233031000)** or All interested participants/bidders are requested to visit our website https://kogta.in/media-center/propertyAuction/ 5.The interested bidders shall deposit the EMD by way of Demand Draft favoring "Kogta Financial (India) Ltd." payable at **Rajkot, Gujarat.** The draft should not be of a Cooperative Bank. 6.Thereafter, on deposit of EMD, the bidders shall submit- 1. Proof of deposit of EMD 2. ID Proof, that is- PAN card, Aadhar Card, etc. 3. Proof of residential address 4. (a)Bidder's Name (b) Mobile No./Contact No.(c) Address (d) E-Mail Address (5) The bidders appearing through some others representative shall also submit proper mandate for bidding, else shall not be permitted. and also to submit self-attested hard copies of these documents to the Authorised Officer, at the Branch address mentioned hereinabove in the envelope super scribing as 'Bid in the A/C- **MR. NITIN CHANDRAKANTBHAI HANSORA.**

The borrower/guarantors/mortgagors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of AUCTION, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

Date: 28-01-2026 Place: Rajkot, Gujarat **Thanking You, Authorised Officer, Kogta Financial (India) Limited**

केनरा बैंक Canara Bank
A Government of India Undertaking

सिंडिकेट Syndicate

ARM Branch, 7th Floor, Gift One Building, Gift City, Gandhinagar-382355

E-AUCTION SALE NOTICE TO PUBLIC UNDER SARFAESI ACT, 2002

The undersigned as Authorized officer of **CANARA BANK** has taken over possession of the following property/ies under section 13(4) of the SARFAESI act, Public at large is informed that **e-auctlon** (under SARFAESI act, 2002) of the charged property/ies in the below mentioned cases for realization of bank dues will be held on **"AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" BASIS** Under Rule 9 (1) of Security Interest (Enforcement) Rules, 2002.

DETAILS FOR MEGA E-AUCTION ON 19-02-2026 (01:00 PM TO 03:00 PM) • LAST DATE OF EMD : 18-02-2026

Sr. No.	NAME OF BORROWER/S / GUARANTOR/S / MORTGAGOR/S	OUTSTANDING (RS)	DETAILS OF SECURITY/IES / STATUS OF POSSESSION	RESERVE PRICE & EMD	ACCOUNT DETAILS & NAME, CONTACT DETAIL OF BRANCH
1	**M/s. Janiya Fine Chem (Borrower), Rakesh Shamjibhai Bhalodiya (Partner), Vikikumar Nandlal Bhalodiya (Partner), Nandlal Shamjibhai Bhalodiya (Guarantor / Mortgagor), Pradipbhai Mansukhbhai Bhalodiya (Guarantor / Mortgagor), Niruben Vithalbhai Dashadiya (Guarantor / Mortgagor)**	**Rs. 1,20,35,179.09 as per demand notice dated 07.05.2025 plus further interest and other charges due less recovery if any**	Residential House standing on Plot No. 6p total sq. ft. 536-25 [Sq.Mts. 49-84] [Built up area G.F. Sq. Mts. 39-00+ F.F. Sq. Mts. 35-00 total built up sq.mts. 74-00] of N.A. land S.No. 1311 known as 'Pramukh Swami Park' situated at village Madhapar, Taluka Morbi, District Morbi. Name of property Owner Sh. Nandlal Shamjibhai Bhalodiya. Bounded as: East- Adj. S.No. Land, West- this N.A. Road, North- this Plot No. 6p Land, South- this Plot No. 6p Land. **Status of Possession : Physical Possession**	**RESERVE PRICE : Rs. 13,10,000/- EMD : Rs. 1,31,000/-**	**ARM Branch Ph.: 079 - 69027812 / 818 / 823 / 820 / 822 Mob : 8238091942 / 8386803703 9680505055 Email : cb3966@canarabank.com A/C No.: 209272434 IFSC : CNRB0003966**
			Open Plot No. 145 total sq. fts. 1205-12 [Sq.Mts. 112-00] of N.A. land S.No. 157 known as 'Gajanand Park' situated at Village Pipli, Taluka Morbi, Dist. Morbi. Name of Property owner Nandlal Shamjibhai Bhalodiya. Bounded as : East : Adj. Plot No. 134, West : this N.A. Road, North : Adj. Plot No. 146, South : Adj. Plot No. 144 **Status of Possession : Physical Possession**	**RESERVE PRICE : Rs. 3,50,000/- EMD : Rs. 35,000/-**	
			Ground Floor Shop No. 2, sq.ft. 220-82 [Sq.Mts. 20-52] standing on plot no. 2[p] south side of N.A. land S. No. 133p1/p1 situated at village Sartanpar, Taluka Wankaner, Dist. Morbi. Name of Property owner Nandlal Shamjibhai Bhalodiya. Bounded as : East : Adj. Shop No. 3, West : Adj. Shop No. 1, North : This plot No. 2p open land, South : Open Land thereafter National Highway to Sartanpar Gada Marag **Status of Possession : Physical Possession**	**RESERVE PRICE : Rs. 3,75,000/- EMD : Rs. 37,500/-**	
			First Floor Shop No. 19, total sq. ft. 160-00 [Sq.Mts. 14-87] standing on commercial use plot no. 1 of N.A. Land S. No. 47/B/4, 47/K/1, 47/E/1 known as Real Plaza -2 situated at village Lalpar, Taluka Morbi, Dist. Morbi. Name of Property owner Pradipbhai Mansukhbhai Bhalodiya. Bounded as : East : Movement Passage, West : First Floor Shop No. 11, North : First Floor Shop No. 18, South : First Floor Shop No. 20 **Status of Possession : Physical Possession**	**RESERVE PRICE : Rs. 3,00,000/- EMD : Rs. 30,000/-**	
			Total Five Ground Floor Shops bearing Shop No. 1 (sq. mts. 23-51), Shop No. 2 (sq. mts. 29-04), Shop No. 3 (sq. mts. 29-04), Shop No. 4 (sq. mts. 29-04), Shop No. 5 (sq. mts. 29-04) totally admeasuring sq.mt 141-74 standing on plot no. 2[p] totally sq.mt 141-74 of Non agricultural land, S.No. 147/1p14 situated at village Sartanpar, Taluka Wankaner, Dist. Morbi. Name of Property owner Sh. Niruben Vithalbhai Dashadiya. **1. Boundary of Shop No. 1** East-Remaining land of this plot no. 2p, West- N.A. Road, North- N.A. Road, South- Adj. Shop No. 2 **2. Boundary of Shop No. 2** East-Remaining land of this plot no. 2p, West- N.A. Road, North- Adj. Shop No. 1, South- Adj. Shop No. 3. **3. Boundary of Shop No. 3** East-Remaining land of this plot no. 2p, West- N.A. Road, North- Adj. Shop No. 2, South- Adj. Shop No. 4, **4. Boundary of Shop No. 4** East-Remaining land of this plot no. 2p, West- N.A. Road, North- Adj. Shop No. 3, South- Adj. Shop No. 5 **5. Boundary of Shop No. 5** East- Remaining land of this plot no. 2p , West- N.A. Road, North- Adj. Shop No. 4, South- Remaining land of this plot no. 2p **Status of Possession : Physical Possession**	**RESERVE PRICE : Rs. 19,00,000- EMD : Rs. 1,90,000/-**	

Other Terms and Conditions : The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following conditions. **(1) Auction will be held on 19.02.2026 from 01:00 pm to 03:00 pm (2)** For all the properties The Auction Sale is conducted on "As is where is, As is what is and Whatever there is" Basis. Bank is not aware of any pending charges, taxes, etc. Purchasers are bound to verify the same and, if any, have to bare the same. **(3)** Auction / bidding shall only through "Online Electronic Bidding" through the website **https://baanknet.com/** Bidders are advised to go through the website (www.canarabank.com) under link E-Auction for detailed terms before taking part in the E-Auction Sale proceedings **(4) The Property can be inspected, with Prior Appointment with Authorized Officer, on 12.02.2026. (5)** The Property will not be sold below the Reserve Price and the participating bidders may improve their offer further during auction process. **(6)** EMD-"EMD amount of 10% of the Reserve Price is to be deposited **18.02.2026.** in E-Wallet of M/s PSB Alliance Private Limited (baanknet) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan." **(7)** Intending bidders should hold a valid signature certificate and e-mail address. For details with regard to digital signature please contact the service provider M/S PSB Alliance (baanknet) (For Contact Details please refer Point No. 19) Immediately on the same date payment of the EMD amount the bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature) **(8) Last date for depositing the EMD is 18.02.2026.** after payment of the EMD amount, the intending bidders should send a copy of the following documents /details on or before date of submission of the bid(s), to Canara Bank, Branch, concerned to the property. (A) Demand Draft/Pay order towards EMD amount if paid through RTGS/NEFT, acknowledgment receipt thereof with UTR No. (B) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount. (C) Bidders Name, Contact No., Address, E-mail (D) Bidder's A/c. details for online refund of EMD. **(9) Last Date for receipt of tender documents: 18.02.2026. (10)** The intending bidders should register their names at portal **https://baanknet.com/** to get their User ID and password free of cost. Prospective bidder may avail online training on E-auction from the service provider **https://baanknet.com/** (For Contact Details please refer Point No. 19). **(11)** EMD deposited by the unsuccessful bidder shall be refunded to them within 7 days of finalization of sale. The EMD shall not carry any interest. **(12)** The bank will have the absolute right/discretion for acceptance/rejection of any bid and all bidders to undertake not to initiate any legal action against the Bank from non-sale of such denied asset simply because such a bidder was successful/highest bidder. **(13)** Auction would commence at Reserve Price plus one increment of Rs. 10,000 and bidders shall improve their offers multiplies of Rs. 10,000 (Rs. Ten Thousand), if required. The bidder who submits the highest bid (not below the Reserve Price on closuer of 'Online 'auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor. **(14)** The successful bidder shall deposit 25% of sale price (inclusive of EMD already paid) immediately on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the successful creditor in respective Branch's account as mentioned in Branch details. If the successful bidder fails to pay the sale price within the period stated above, the deposit made by him /her shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put for sale again. Notwithstanding contained herein, the confirmation regarding successful bidder is subject to any suit filed/to be filed or any other order by any competent authority/ies/court/tribunal. **(15)** Where the sale consideration, of the property to be transferred is Rs. 50 Lakhs and above the successful bidder will have to deduct Tax Deducted at Source) TDS @ 1% on the sale proceeds and deposit the same by furnishing the Challan in form 260B and submit the original receipt of TDS certificate to the Bank **(16)** All charges for conveyance, stamp duty and registration charges etc., as applicable shall be borne by the successful bidder only. **(17)** Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. **(18)** In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Canara Bank, Circle Office, Gandhinagar or Concerned Branch of Canara Bank who as a facilitating centre shall make necessary arrangements. **(19)** For further details Contact M/S PSB Alliance (baanknet). Email : support.BAANKNET@psballiance.com - Helpdesk No.: 8291220220, 7046612345, 6354910172, 9892219848, 8160205051, For User Creation Helpline Number : Mr. Karan Modi - 7016716557, Mr Vasu Patel - 9510974587, Mr Kashyap Patel - 6354604884 and Mr. Animesh Jain - 7046-612345 **(20)** The bank is free to sale the property under private treaty or purchase as Non-Banking Assets, out of the above said properties, under the provision of the SARFAESI Act, in case no bidder is turning up for the purchase of property. No future notice Shall be issued for the same. **(21)** To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquires regarding the encumbrance, title of properties 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 demand to constitute any commitment or any representation of the Banks. The property is being sold with all the existing and future encumbrance whether known or unknown to the Bank. Further some properties are available on symbolic possession and few are occupied by tenants/third parties as mentioned in the advertisement which may be noted. The Authorised Officer/Secured Creditors shall not be responsible in any way for any third party claims/rights/dues. **(22)** Where Factory land, building and Plant and Machinery both are put on auction for any borrower, EMD only for factory land and building will not be considered and sale will be confirmed after the plant machinery are sold out.

For detailed terms and conditions of sale, please refer to the link provided in **https://baanknet.com/** and **https://www.canarabank.com**
Also, Prospective Bidders may contact respective Branches / Authorised Officer.

Date : 29.01.2026 | Place : Gandhinagar **Sd/- Authorised Officer, Canara Bank**

बैंक ऑफ़ बड़ौदा Bank of Baroda

Devli (Kodinar) Branch, : J. J. Market, Chhara Zapa, Opp. S.B.I. Bank, Zapa, Kodinar, Gujarat - 362 720

POSSESSION NOTICE (For Immovable Property)
As per Appendix IV read with Rule 8(1) of the Security Interest (Enforcement Rules, 2002)

(Loan Account No. 12170500001233 - M/s JAY CHAMUNDA AGRICULTURE)

Whereas The undersigned being the Authorised Officer of the **Bank of Baroda** under the Securitization 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 **08.10.2025** calling upon the **Borrower M/s Jay Chamunda Agriculture (Respresented by its Partners Mr. Bhikhubhai Mohanbhai Siddhapura and Mr. Dineshbhai Jesinhbhai Dodiya)** to repay the amount mentioned in the notices being **Rs. 30,30,104.83/- (Rupees Thirty Lacs Thirty Thousand One Hundred Four and Paise Eighty Three only)** as on 03.10.2025 + unapplied interest & other charges together with further interest thereon at the contractual rate plus costs, charges and expenses till date of payment within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the Public in general that the undersigned has taken **Possession** of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest Enforcement Rules, 2002 on this **28th day of January of the year 2026.**

The Borrower / Guarantors / Mortgagors in particular and the Public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **Bank of Baroda** for an amount of **Rs. 30,30,104.83/- (Rupees Thirty Lacs Thirty Thousand One Hundred Four and Paise Eighty Three only)** as on 03.10.2025 + unapplied interest & other charges and further interest thereon at the contractual rate plus costs, charges and expenses till date of payment.

The Borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, inrespect of time available, to redeem the secured assets.

Description of the Immovable Properties Charged to Bank of Baroda

(1) Instrument of Equitable Mortgage of Deposit of Title Deed No. 795 Dt. 18.06.2020 & Deed No. 82 Dt. 11.11.2021 of the following securities Open Residential Plot No. 8, situated at Bansidhar Nagar, At Kodinar, Taluka, Dist. Gir Somnath (Gujarat) 362720, N.A. R.S. No. 616, 626 & 627, C.S. No. NA/ 616, 626/ P 1/ 8, Plot No. 8, Land Admeasuring 104.00 Sq. Meters standing in the Name of **Mr. Bhikhubhai Mohanbhai Siddhpura. having Boundaries : East** : 6.00 Mts. Wide Road, **West** : Plot No. 21, **North** : Adj. Land of R.S. No. 625, **South** : Plot No. 9

(2) Instrument of Equitable Mortgage of Deposit of Title Deed No. 2087 Dt. 01.12.2015 of the following securities Commercial Shop/ Godown No. 2 at GF on Plot No. 1 Southern Side, situated at Kodinar, Veraval Road, Taluka : Kodinar, Dist. Gir Somnath (Gujarat) 362720, N.A. R.S. No. 630/ P 5, H. 0-00-81, KNP No. E/ 118/ 2, Plot No. 1, Admeasuring 15.98 Sq. Meters standing in the Name of **Mr. Bhikhubhai Mohanbhai Siddhpura. having Boundaries : East** : Veraval Highway, **West** : Other's Property, **North** : Shop No. 3, **South** : Shop No. 1

Date : 28.01.2026, Place : Kodinar **Sd/- Chief Manager / Authorized Officer, Bank of Baroda**

यूनियन बैंक ऑफ इंडिया Union Bank of India
A Government of India Undertaking

Assets Recovery Branch : Union Bank Bhavan, Forth Floor, Race Course Road, Opp. Indoor Stadium, Rajkot.

[Rule 8(1)] POSSESSION NOTICE (For Immovable Property)

Whereas The undersigned Shri Anshul Chaudhary being the Authorised Officer of **Union Bank of India, Bhidiya, Near Rameshwar Petrol Pump, Veraval, Dist. : Gir Somnath - 362 289** under the Securitisation and Reconstruction of Financial Assets and Enforcement Security Interest (Second) Act, 2002 (Act No. 54 of 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 **23.11.2021** calling upon the **Borrower and Partners / Guarantors : 1. M/s. Yagna Sea Food (Borrower's Firm), 2. Mr. Babubhai Lakhambhai Fofandi (Proprietor of the Firm), 3. Mr. Ganeshbhai Lakhambhai Fofandi, 4. Mrs. Heeruben Lakhambhai Fofandi, 5. Legal heirs of Deceased Mr. Vitthalbhai V. Jungi, 5.1 : Mrs. Kanchanben Vitthalbhai Jungi, 5.2 : Mrs. Punamben Vitthalbhai Jungi, 5.3 : Mr. Hiren Vitthalbhai Jungi, 5.4 : Mr. Akshay Vitthalbhai Jungi, 5.5 : Mrs. Nirupaben Vitthalbhai Jungi, 6. Mr. Lakhambhai Ramjibhai Fofandi, 7. Mr. Laljibhai Lakhambhai Fofandi, 8. Mrs. Neetaben K. Suyani, 9. M/s Khaiya export** to repay the amount mentioned in the notice being **Rs. 5,21,40,088/- (in words Rupees Five Crore Twenty One Lakh Forty Thousand Eighty Eight Only)** within 60 days from the date of receipt of the said notice.

The Borrower / Guarantors having failed to repay the amount, notice is hereby given to the Borrower / Guarantors and the public in general that the undersigned as per Honourable Chief Judicial Magistrate Court Order No. 718/2025, Dt. : 02.01.2026 has taken **Physical Possession** of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with rule 8 of the said rules on this **24th January 2026.**

The Borrower / Guarantors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Union Bank of India** for an amount **Rs. 5,21,40,088/-** and interest thereon.

The Borrower / Guarantor's attention is invited to provisions of sub-section (8) of section 13of the Act, in respect of time available to the borrower to redeem the secured assets.

DESCRIPTION OF IMMOVABLE PROPERTY

1 : The Property Flat No. 404, Sq. Mtr. 40.00, 04th Floor, Neeldeep Apartment, constructed on Land of City Survey Block No. B, Survey No. 123/A, Residential Purpose and located in the area Krishna Nagar, Nr. Anand Pushp Bhandar, Khadkhad, Veraval, Dist. : Gir Somnath, in the State of Gujarat. **Owned by Mr. Babulal Lakhambhai Fofandi. Boundaries : North :** Road & Balcony, **South :** Staircase & Common Passage, **East :** Flat No. 401 and Duct, **West :** Duct & Other's Property.

2 : Residential House Building constructed on Land Sq. Mtr. 96-12-14 of City Survey Block No. I, S. No. 346, within limit of Veraval-Patan Joint Municipality, Veraval Dist. : Gir Somnath, in State of Gujarat in the name of **Mrs. Hiruben Lakhambhai Fofandi. Boundaries : North :** House of Kesarben Ganeshbhai, **South :** House of Pathanchand Punja, **East :** Road, **West :** House of Amad Abdul Etc-2.

3 : Commercial Property Shop No. 1 to 6 Total Area Sq. Mtr. 68-62 situated at Ground Floor of Akshay Complex Constructed on Plot No. 6 of R.S. No. of 66 paiki included in T.P. Scheme No. 1, F.P. No. 155 within limit of Veraval-Patan Joint Municipality, located at Vivekanand Society, 60 Ft. Road, Veraval & Dist. : Gir Somnath, State Gujarat in the name of **Mr. Babulal Lakhambhai Fofandi. Boundaries : North :** Common Way for Akshay Appartment, **South :** Plot No. 7 of the said N.A. Land, **East :** Adjoining Parking Space, Wall Common, **West :** Road, Shutter of Shops

Date : 24.01.2026, Place : Veraval **Authorised Officer, Union Bank of India**