



Suryoday Small Finance Bank Limited
Registered Office: & Corporate Office : 1101, Sharda Terrace, plot 65, Sector 11, CBD Belapur, Navi Mumbai - 400614. CIN: L65923MH2008PLC261472.

PUBLIC NOTICE E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice of 30 days for sale of immovable Asset(s) under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 read with proviso to rule 8 & 9 of the security interest (Enforcement) Rules, 2002.

In exercise of powers contained in the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, the Authorized Officer of the Suryoday Small Finance Bank Ltd., (hereinafter referred to as "the Company") has taken the possession of under mentioned properties (hereinafter referred to as "Secured Asset") and held as security in respect of Home Loan / Loan Against Property facilities granted to below mentioned customers (hereinafter referred to as "Borrowers") and further it has been decided to sell the Secured Asset on "as is where is", "as is what is", "whatever there is" and "no recourse" basis/conditions by inviting sealed tenders from public in respect of the secured debt amounting to amount in below with further interest and expenses thereon till final payment of the overdues from Borrowers.

Sr. No.	Name of Borrower/s & LAN	Possession Type & Date	13(2) Demand Notice Date & Amount	Reserve Price	EMD
1	LAN NO. 23700000973 (H1) & 217090002767 (LAP) 1) MRS. PATEL MUKUNDKUMAR GANDABHAI S/O GANDABHAI KACHHADHAI PATEL 2) MRS. SAPNABEN MUKUNDKUMAR PATEL W/O MUKUNDKUMAR (Co-Borrower)	Physical Possession - 02-11-2025	14-05-2025 & Rs. 18,51,263.74/-	Rs. 17,64,000/-	Rs. 1,76,400/-

PROPERTY DETAILS:
ALL THE PIECE AND PARCEL OF IMMOVABLE RESIDENTIAL PROPERTY BEING A FLAT NO. C/2, ON GROUND FLOOR, ADMEASURING 80 SQ YARD. i.e. 66.89 SQ. METERS, (SUPER BUILT UP AREA), TOGETHER WITH UNDIVIDED LAND ADMEASURING 14.29 SQ. METER, IN PUSHPIK (HIRAWADI) COOPERATIVE HOUSING SOCIETY LIMITED THE SCHEME FAMOUSLY KNOWN AS PUSHPIK APARTMENT CONSTRUCTED ON THE LAND OF SURVEY NO. 346/5, 346/6, 347/7/K, 346/7/B, PAIKI, T.P. SCHEME NO. 48 (DRAFT), F.P. NO. 24 PAIKI OF NEW FINAL PLOT NO. 47, PAIKI SITuate, BEING AND LAYING AT MOJE- SAJIPUR-BOGHA, TALUKA CITY, IN THE REGISTRATION DISTRICT AHMEDABAD AND SUB-DISTRICT (NARODA). BOUNDED AS: EAST-MARGIN SPACE, WEST- FOYER, NORTH- MARGIN SAPCE, SOUTH- MARGIN SPACE.

2 LAN NO. 21706000110
1) MRS. Prajapati Nilamben Rupeshkumar
2) Mr. Rupeshkumar Dineshbhai Prajapati
3) Mrs. Prajapati Saroiben Dineshbhai

PROPERTY DETAILS:
FLAT NO. A-702 ON THE 07TH FLOOR OF BLOCK NO. A, ADMEASURING 60.94 SQ. METERS (CARPET AREA) IN THE SCHEME KNOWN AS "RADHE HILLS", CONSTRUCTED ON NON AGRICULTURE LAND BEARING BLOCK NO. 458/A (OLD SURVEY NO. 165/6, 167,168 & 173) SITuate, LYING AND BEING AT MOJE JATHUIN IN THE REGISTRATION DISTRICT AHMEDABAD AND SUB DISTRICT AHMEDABAD-11 (ASALI), GUJARAT.

Inspection Date & Time: 05-DECEMBER-2025 & 08-DECEMBER-2025 AT 10.00 AM TO 05.00 PM.

Auction Date: 24-DECEMBER-2025, 10.00 AM TO 03.00 PM & Last date for Submission of Bid: 23- DECEMBER-2025.

Place of Sale: Online

Terms & Conditions of public auction:-

- The properties will be sold by e-auction through the Bank's approved service provider M/s.C1 India (P) Ltd., under the supervision of the Bank.
- E-Auction Tender Document containing online e-auction bid form, declaration, general terms and conditions of online auction sale are available on website www.bankeauctions.com
- Bids in the prescribed formats given in the Tender Document shall be submitted "online" through the portal of https://www.bankeauctions.com. Bids submitted otherwise shall not be eligible for consideration.
- The EMD and other deposits shall be remitted through EFT/NEFT/RTGS to the bank account as specified above.
- Bid form without EMD shall be rejected summarily.
- The Bid increment / multiplier shall be at Rs.1000/-.
- Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding time will initially be for a period of one hour with auto time extension of five minutes each till the sale is concluded.
- Auction / bidding will be only online bidding through the portal provided by M/s.C1India (P) Ltd., for familiarization and allocation of user Name / password to eligible prospective bidders for access to the e-auction at the specified date and time.
- The properties shall be sold to the highest bidder. The successful bidder shall deposit 25% of the bid amount (less the EMD) immediately on the sale being confirmed in his/her favour and the balance money within 15 days from the date of auction sale.
- The sale certificate will be issued in the name of the successful bidder(s) / Application(s) only, after payment of the entire bid amount and other charges, if any.
- The successful bidder should bear the charges/fee payable for conveyance such as registration fee, stamp duty, etc, as applicable per law.
- The Authorised Officer has the absolute right to accept or reject the bid or postpone or cancel the sale, as the case may be.
- The properties are generally sold on 'as is where is' and 'as is what is' basis' condition. The purchasers should make their own enquiries regarding any statutory, liabilities, arrears of property tax, electricity dues, etc, of the borrower by themselves before participating in the auction.
- EMD of the unsuccessful bidders will be returned through EFT/NEFT/ RTGS to the bank account details provided by them in the bid form and intimated via their email id.
- The prospective bidders can inspect the properties on the date and time mentioned above.
- The intending purchaser / bidder is required to submit amount of EMD and register their name at https://www.bankeauctions.com and get user ID and password and get training on E-Auction from M/s. C1 India (P) Ltd. Haryana (+91-729181124 / 25 / 26) Bidders are required for participating in the E-Auction to hold digital signature certificate and also to furnish the details in the auction application form available on the site.

For further details regarding other conditions of sale, the intending bidders may contact The Authorised Officer, Suryoday Small Finance Bank Ltd., CBD Belapur. Mobile: Mr. Ravi Rabari - 9712404545 or the Bank's approved service provider M/s. C1 India (P) Ltd, Phone/ Mobile No. +91-7418281709, (or) through email support@bankeauctions.com || tn@c1india.com.

Sd/-
Authorised Officer
For Suryoday Small Finance Bank Ltd.
Place: Ahmedabad, Gujarat
Date: 25-11-2025



भारत सरकार का उपक्रम A Government of India Undertaking

Assets Recovery Management Branch :

21, Veena Chambers, Mezzanine Floor, Dalal Street, Near Bombay Stock Exchange, Fort, Mumbai - 400001.

E-AUCTION SALE NOTICE (UNDER SARFAESI ACT)

15 DAYS E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION TO RULE 8 (6) / RULE 9 (1) 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 possession of which has been taken by the Authorised Officer of Union Bank of India (Secured Creditor) will be sold on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" and "WITHOUT REOURSE BASIS" on 11.12.2025 in between 12.00 PM to 5.00 PM, for recovery of respective amounts, due to the Union Bank of India (Secured Creditor) from the respective Borrower(s) and Guarantor(s) as mentioned below. The Reserve Price and Earnest Money Deposit will be as mentioned below. For details terms and conditions of the sale, please refer to the link provided in Union Bank of India (Secured Creditor) website i.e. www.unionbankofindia.co.in. Bidder may also visit the website https://baanknet.com. The under mentioned properties will be sold by Online E-Auction through website https://baanknet.com on 11.12.2025 for recovery of respective amounts plus interest and other expenses in the respective borrowers accounts.

Online E-Auction through website https://baanknet.com

Date & Time of Auction : 11.12.2025 at 12.00 P.M to 05.00 P.M.

Lot No.	a) Name of the Borrower b) Name of the Branch c) Description of Property d) Name of the Owner/s	a) Reserve Price in Rupees b) Earnest Money Deposit (EMD) in Rupees	Debt Due Contact Person and Mobile No.	Encumbrance Possession: Symbolic / Physical
1	a) M/s. Eternity Globtex Pvt. Ltd. and M/s. Enigma Fusion Textprint Pvt. Ltd. b) Asset Recovery Management Branch c) Residential open plots bearing computerized revenue survey no 175/2 paiki plot nos. 1 to 79, three common open plots bearing computerized revenue survey no 175/2 paiki plot nos. 80 to 83, Mahatma Gandhi College road, Bhutsad, Taluka Jalalpur, Navsari admeasuring 12303.00 Sq. mtrs. d) Mr. Jagdishbhai Amrbhai Kachhadhiya, Mr. Pankajbhai Madhubhai Sheladha and Mr. Yogesh Govindbhai Dhoraja	a) ₹ 3,14,00,000.00 b) ₹ 31,40,000.00 c) ₹ 1,00,000.00	Rs.49,90,03,075.31/- (Rs. Forty Nine Crore Ninety Lakh Three Thousand Seventy Five And Paise Thirty One Only) as on 30.09.2025 plus further interest thereon w.e.f 01.10.2025 at applicable rate of interest, cost and charges till date. Mr. Amit Masram- Mobile No. 787 5832686 Mr. Kishor Chandra Kumar - Mobile No:9466747894	Not known to A.O. Symbolic Possession

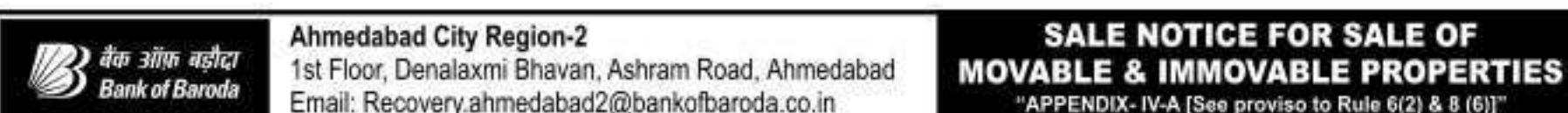
Bidders are requested to visit the Bank's website www.unionbankofindia.co.in for detailed terms & conditions of E-Auction and other details before submitting their Bids for taking part in the E-Auction. Bidder may also visit the website https://baanknet.com Portal.

The intending bidders must have valid e-mail ID to participate in on-line Auction. The terms and conditions of sale shall be strictly as per the provisions of The Security Interest (Enforcement) Rules, 2002.

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8 (6) / RULE 9 (1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002

This may also be treated as notice under Rule 8 (6) / Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about the holding of E-Auction Sale on the above mentioned date. For detailed terms and condition of the sale, please refer to the link provided i.e. www.unionbankofindia.co.in or https://baanknet.com

Date : 25.11.2025
Place: Mumbai



**SALE NOTICE FOR SALE OF
MOVABLE & IMMOVABLE PROPERTIES**
"APPENDIX- IV-A [See proviso to Rule 6(2) & 8 (6)]"

E-Auction Sale Notice for Sale of Movable/Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & 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 Bank of Baroda, the Secured Creditor, will be sold on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" and "WITHOUT REOURSE BASIS" on 15.12.2025 for recovery of below mentioned account/s. The details of Borrower/s/ Guarantor/s/Secured Assets/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

Sr. No.	Name & address of Borrower/s/Guarantor/s	Total dues	Lot No. & Description of Properties	Reserve Price EMD & Bid Increase Amount	Loan pertains to
1	(1) M/s Shakti Plastic Proprietor – Mrs. Punam Tushar Kadiya (2)Mrs. Punam Tushar Kadiya (3) Mrs. Tushar Jitendra Kadiya (Guarantor) Ac No. - 7547060001851	Rs. 15,70,385.05 (Rupees Fifteen Lacs Seventy Thousand Three Hundred Eighty Five and Paise Five Only) as on 09.09.2024 + Uncharged Interest + Legal & Other Expenses	PVC High frequency welding machine – 2 Nos.	Reserve price Rs. 15,48,00/- EMD Rs. 15,480/- BID inc Rs. 25,000	GIDC, Odisha Branch Plot No. 10, Plot 1, Vibrant Ind. Park, Adinath Road, Odisha, Ahmedabad Email: DBODHARA@bankofbaroda.com Mr. Charan Lal 9428677621
2	Rajesh Thariyan 42 Meeranagar Society Near Sukhramandir Kubernagar Bunglow Area Ahmedabad-382340	Rs. 2,58,031.80/- +Unapplied Interest and other charges & less recovery thereafter (from date 01.01.2022)	All that piece or parcel of immovable property being Flat No.A/208, on the 2nd Floor, admeasuring 68 Square yards i.e. 56.86 Square Meters, with undivided right in the land in Block No. 3 (old Survey no. 3-234/115) and Block No. 5 (old survey no. 4/2 71/1), situated, lying and being at Village/Mohje – Gamdi, Taluka-Dascro, in the Registration District Ahmedabad and Sub-District SR01/Asali, Ahmedabad. Four Boundaries: East: Flat No. A/204. West: Society Common Garden. North: Flat No. A/203. South: Common Open Space.	Reserve Price Rs. 5,83,200/- EMD Rs. 55,320/- Bid Inc. Rs. 25,000/-	Maninagar (East) Branch, Sharvil Avenue, Near Maniyana Under Bridge, Maninagar (East), Ahmedabad-380008, Gujarat, India Email: Maneas@bankofbaroda.com MOB: 7367932911
3	Mr. CHETAN SHARMA D/207, SUVAS ORAM, ODHAV, AHMEDABAD CITY, NEAR BUS STAND AHMEDABAD - 382415	Rs.21,91,054.13- (Rupees Twenty One Lakh Ninety One Thousand Fifty Four PAISE Thirteen Only)	All that part and parcel of the property consisting of Flat No: D/207, Block No. D, 2nd floor, admeasuring 100 sq.mtrs. (super built up area); and having right of undivided share in land admeasuring 33.00 Sq. Mtrs. in the scheme known as Suvas Oram situated and constructed on N.A. land bearing block survey no. 252, T.P.S No. 43 (Odhav-3) and final Plot no. 72, adm. 8817 sq.mtrs. situated at Mohje - Odhav, Taluka Valsva and District: Ahmedabad. Bounded: On the North by : FLAT NO D/208. On the South by : FLAT NO D/202. On the East by : PASSAGE/ LIFT/ FLAT NO D/206. On the West by : TP ROAD.	Reserve Price Rs.21,79,800/- EMD Rs. 21,798/- Bid Inc. Rs. 25,000/-	Kailashnagar Banupagar Br. Banupagar, Banupagar, Email: dbbapu@bankofbaroda.com M. 9152940808

Date & Time of E-Auction 15.12.2025, 02.00 PM to 06.00PM (unlimited extension of 10 minutes)

Property inspection Date from 12.12.2025, Time : 11.00 AM to 5.00 PM

(With prior informing through call) | Status of Possession: Physical Possession

The above mentioned borrower/s/ are hereby noticed to pay the sum as mentioned in section 13(2) Notice in full before the date of auction, failing which property will be auctioned / sold and balance dues if any will be recovered with interest and cost from subsequent guarantor/mortgagor. Contact Person:Shri Manoj Kumar Gupta : Mo. 9024338042 (GST/TDS as per Government Rules applicable shall be payable by purchaser on sale of Movable/ Immovable Assets.)

AS PER SARFAESI Act, STATUTORY -15- DAYS SALE NOTICE TO THE BORROWER /GUARANTOR/ MORTGAGOR

For detailed terms and conditions of sale, please refer to the website link https://www.bankofbaroda.bank/in-e-auction and online auction portal Baanknet.com. Also, prospective bidders can contact Authorised Officer and email for support to support.baanknet@psbaliiance.com and support.baanknet@procure247.com. Contact details of baanknet.com for technical issues is 6354910172 and 9913345536

Date : 26.11.2025 | Place : Ahmedabad

Sd/- Authorised Officer, BANK OF BARODA



Regional Office
Bank of Baroda Jamnagar

CORRIGENDUM

Please refer to "E-Auction Sale Notice" Dt. 10.12.2025 Published in the Financial Express Dated 23.11.2025.

In this connection, please read the correct Demand Notice Date and Total Dues of Account of Sr. No. 1 Devsi Viram Sida as Dt. 16.09.2024 and Rs.

20,37,818.19/- accordingly (Instead of