

Bank of Baroda
Zonal Stressed Asset Recovery Branch :
Mehar Chamber, Ground floor, D. Sunderlal
Behl Marg, Ballard Estate, Mumbai-400001.
Phone: 022-4368307, 4368388,
Email: armbon@bankofbaroda.co.in

POSSESSION NOTICE
APPENDIX IV [Sec rule 8(1)]
(For Immovable/ Movable Property)

Whereas,
The undersigned being the Authorized Officer of the Bank of Baroda under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 11.07.2017 Under Section 13(2) of the said Act calling upon the Borrower/MIS BEC Fertilizers Ltd and its Directors/Guarantors Mr. Venuu Jain, Mr. Viren Raj Jain and Mr. Arjun Raj Jain to repay the amount mentioned in the notice being Rs. 91,07,68,782.59/- (Rupees Ninety One Crores Seven Lakh Sixty Eight Thousand Seven Hundred Eighty Two and Paise Fifty Nine only) as on dated 11.07.2017 plus unapplied / un-serviced interest, within 60 days from the date of receipt of the said notice.

The borrower and others mentioned hereinabove having failed to repay the amount, notice is hereby given to the Borrower and others mentioned hereinabove in particular and to the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under sub-section (4) of section 13 of Act read with Rule 8 of the Security Interest Enforcement Rules, 2002 on this 17th day of November of the year 2023.

The borrower and the others mentioned hereinabove 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 Borrower -MIS BEC Fertilizers Ltd and its Directors/Guarantors Mr. Venuu Jain, Mr. Viren Raj Jain and Mr. Arjun Raj Jain to repay the amount mentioned in the notice being Rs. 91,07,68,782.59/- (Rupees Ninety One Crores Seven Lakh Sixty Eight Thousand Seven Hundred Eighty Two and Paise Fifty Nine only) as on dated 11.07.2017 and interest thereon.

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

Description of the Immovable Property:
*All that piece and parcel of leasehold Industrial Plot bearing No. 912 & 912/A Jhagadia Industrial Estate/area consisting of Revenue Survey No. 25/P, 26/P, 27/A/P, 27/B/P, 28/A/P, 28/B/P, 29/P, 30/A/P, 30/B/P, 31/A/P, 31/B/P, 32/A/P, 32/B/P & 34/P within the village limits of Dadheda, GIDC Estate, Jhagadia Taluka: Jhagadia District: Bharuch containing of area measuring 84901.17 Sq. Mtrs. (Tentative) or thereabout and bounded as follows, that is to say

On or towards the North By	912 Canal	912/A Utlity Corridor
On or towards the South By	30.00 Meter Road	Canal
On or towards the East By	Utlity Corridor	Utlity Corridor
On or towards the West By	30.00 Meter Rd	30.00 Meter Rd

Together with building, structure standing thereon and plant and machinery permanently fastened to or anything attached to land.
Date: 17.11.2023
Place: Jhagadia
Sd/-
Authorized Officer
(Bank of Baroda)

FORM G INVITATION FOR EXPRESSION OF INTEREST FOR RAGHUVANSHI INDUSTRIES PRIVATE LIMITED
OPERATING IN COTTON GINNING AND DEALING IN COTTON INDUSTRY AT R. S. NO.319, NARANKA, RAJKOT JAMNAGAR HIGHWAY, WILL, TARGHADI, TAL. PADADHARI, DIST. RAJKOT, GUJARAT. 363660
(Under Regulation 36A (1) of the Insolvency and Bankruptcy (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

RELEVANT PARTICULARS	
1. Name of the corporate debtor along with PAN and CIN/ LLP No.	Raghuvanshi Industries Private Limited PAN: AAGCR7964R CIN: U17111GJ2014PTC0378412
2. Address of the registered office	Registered Office: R. S. No.319, Naranka, Rajkot Jamnagar Highway, Will, Targhadi, Tal. Padadhari, Dist. Rajkot, Gujarat. 363660
3. URL of website	Not Available
4. Details of place where majority of fixed assets are located	NA
5. Installed capacity of main products/ services	Not Available
6. Quantity and value of main products/ services sold in last financial year	Nil
7. Number of employees/ workmen	Nil
8. Further details including last available financial statements (with schedules) of two years, lists of creditors, are available at:	Details can be obtained by sending an email to crip.raghuvanshi@gmail.com
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at:	Details can be obtained by sending an email to crip.raghuvanshi@gmail.com
10. Last date for receipt of expression of interest	06.12.2023
11. Date of issue of provisional list of prospective resolution applicants	08.12.2023
12. Last date for submission of objections to provisional list	13.12.2023
13. Date of issue of final list of prospective resolution applicants	15.12.2023
14. Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	18.12.2023
15. Last date for submission of resolution plans	18.01.2024
16. Process email ID to submit Expression of Interest	crip.raghuvanshi@gmail.com

CA Vinod Tarachand Agrawal
Reg. No. - (BB)/IPA-001/PP-00643/2017-18/11090
204, Wall Street 1, Near Gujarat College, Ellis bridge, Ahmedabad - 380006
For, Raghuvanshi Industries Private Limited
Place: Ahmedabad
Date: 20.11.2023

POONAWALLA HOUSING FINANCE LIMITED
(FORMERLY MAGMA HOUSING FINANCE LIMITED)
REGISTERED OFFICE: 602, 6TH FLOOR, ZERO ONE IT PARK, SR. No. 79/1, GHORPADI, MUNDHWA ROAD, PUNE - 411036

DEMAND NOTICE SECTION 13(2) OF THE SARFAESI ACT, 2002

You the below mentioned Borrowers/ Co-borrowers/Guarantors have availed Home loans/Loans against Property facility (ies) by mortgaging your immovable properties from Magma Housing Finance Ltd 'MHFL' now renamed as Poonawalla Housing Finance Ltd 'PHFL'. You defaulted in repayment and therefore, your loans/was classified as Non-Performing Assets. A Demand Notice under Section 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 for the recovery of the outstanding dues sent on last known addresses however the same has returned un-served. Hence the contents of which are being published herewith as per Section 13(2) of the Act read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 and as by way of Alternate Service upon you. Details of the Borrowers, Co-borrowers, Guarantors, Securities, Outstanding Dues, Demand Notice sent under Section 13(2) and Amount claimed there under are given as under

Sr. No.	Name of the Borrower, Co-Borrower, Guarantor and Loan Amount	Details of the Secured Asset	Demand Notice Date	Amount Due in Rs.
1.	Hossain Sekh, Ashmirakhatun Seikh Loan Amount: Rs.1735000/- Loan No:HF/0105/H/100195	All That Piece And Parcel Of Revenue Survey No. 10 Paiki Land, city Survey Ward No. 13/2, city Survey No. 3935/169 plot No. 169 Land, va Vande Matram Plan) Road No. 4.n.r.yadhyha Park.n.r.fatima Masjid.off Bhagyalpara Main Road, Rajkot. Adm.-50.32 sq.mtrs. Nr Fatima Masjid Pin Code-360003 Bounded By:- East:-7 Point 50 M Road, West:-open Plot Plot No 129, North:-Open Plot Plot No 170, South:-plot No 168 Property.	06/11/2023	Rs.1559001.08/Rupees Fifteen Lakh Fifty Nine Thousand One Paise Eight Only) together with further interest @ 9.90%p.a till repayment.
2.	Jogendra Bhupendrabhai Nathabhai, Bharavad Jashubhai Bhupendrabhai Loan Amount: Rs.1750000/- Loan No:HF/0190/H/20100048	All That Piece And Parcel Of R S No 476.477 , Block No 443.444, Plot No B/21 Shiv Awas Co Op Ho Society, Part 2 Kamrej Adm:-44.22 sq.yards, Beside Narmada Nagar Society Plot Code-394180 Bounded By:- East:-road, West:-cop, North:-plot 22, South:-land.	06/11/2023	Rs.1825193.7 (Rupees Eighteen Lakh Twenty Five Thousand One Hundred Ninety Three Paise Seventy Only) together with further interest @ 16%p.a till repayment.
3.	Heena Kanaiyalal Shah, Bharade Narendraj Loan Amount: Rs.1400000/- Loan No:HL/0222/H/17100087	All That Piece And Parcel Of R S No 454.456/1 As Per Plan Plot No 6 As Per Site Plot No 35 Rajeshwar Residency Near Vallam Hall Gada Circle Road At Hari Ta & Dist Vadodara Adm:-1672.00 sq.ft. Gada Circle Road Code-390022 Bounded By:- East:-duplex No 36, West:-duplex No 30, North:-duplex No 34, South:-open Space.	06/11/2023	Rs.355336.94 (Rupees Three Lakh Fifty Five Thousand Three Hundred ThirtySix Paise Ninety Four Only) together with further interest @ 15.5%p.a till repayment.
4.	Ghanshyamsinh Ratubha Jadoja Jagdishbhai Jadoja Loan Amount: Rs.1250000/- Loan No:HL/0225/H/15100059	All That Piece And Parcel Of Rev Sur No 1397/paiki, Sub Plot No 5/1, At Bhagyoday Society, Near Gokul Nagar Octroi Naka, Adm:-8094.00 sq.mts, Gokul Nagar Pctoi Naka Pin Code-361005 Bounded By:- East:-plot No 22, West:-10.00m Wide Road, North:-plot No 4, South:-Sub Plot No 5/2.ajesh.south By:-house Of Ramesh.	06/11/2023	Rs.1093206.13 (Rupees Ten Lakh Ninety Three Thousand Two Hundred Six Paise Thirteen Only) together with further interest @ 14.55%p.a till repayment.
5.	Shardaben Kailashbhai Kerhale, Sagar Kailash Kerhale, Kailashbhai Kashinath Valand Loan Amount: Rs.885000/- Loan No:HM/0190/H/17100197	All That Piece And Parcel Of R S No 55, Block No 82, Plot No 182, Arya Residency, Constructed On Land Situated At Moje: Kareli, Tal: Paisana, Dist: Surat Adm:-256 sq.ft. Kareli Gangadhara Road Pin Code-394310 Bounded By:- East:-plot No. 175, West:-soc. Internal Road, North:-plot No. 181, South:-plot No. 183.	06/11/2023	Rs.918062.03 (Rupees Nine Lakh Eighteen Thousand Sixty Two Paise Three Only) together with further interest @ 14.80%p.a till repayment.
6.	Madras Raju Venkatswami Swami Rajmuni Loan Amount: Rs.670000/- Loan No:HM/0190/H/18101084	All That Piece And Parcel Of R S No. 88, Plot No. 111 To 117, flat No. A - 106 Somnath Residency, 1st Floor, wing A, constructed On Land Situated At Moje Jolva, tal Paisana, dist Surat Adm.-300 sq.ft. In Garden Valley, Beside Garden City No. 394115 Bounded By:- East:-adj Building No. B And Flat No. B/107, West:-adj Flat No. A/101, North:-adj Flat No. A/105, South:-adj Flat No. A/107.	06/11/2023	Rs.469036.60 (Rupees Four Lakh Sixty Nine Thousand Six Paise Sixty Only) together with further interest @ 15%p.a till repayment.
7.	Ratanlal Gurjar, Bhagu Bai, Bhagu Bai Loan Amount: Rs.1555000/- Loan No:HL00589100000000502189	All That Piece And Parcel Of Immovable Non-agriculture Residential Property Being Plot No. 25 Admeasuring 62.92 Sq Meters (As Per 7/12 And Passing Plan) & 65.48 Sq. Meters (As Per Site), Along With Undivided Admeasuring 21.00 Sq. Meters In Whole Land Known As 'mahadev Villa' Situated At Block No. 319 N A Land Situated At Village Thawya, Ta Paisana, Dist. Surat. Gujarat boundaries Of:- East:-road, West:-block No.316, North:-plot No 26, South:-plot No 24.	06/11/2023	Rs.1681905 (Rupees Sixteen Lakh Eighty One Thousand Nine Hundred Five Only) together with further interest @ 10.80%p.a till repayment.

You the Borrower/s and Co-Borrower/s/Guarantors are therefore called upon to make payment of the above-mentioned demanded amount with further interest as mentioned hereinabove in full within 60 Days of this Notice failing which the undersigned shall be constrained to take action under the act to enforce the above mentioned securities. Please Note that as per Section 13(13) of The Said Act, You are in the meanwhile, restrained from transferring the above-referred securities by way of sale, lease or otherwise without our consent.

Place : Gujrat,
Dated : 20-11-2023

FOR POONAWALLA HOUSING FINANCE LTD
(Formerly Known as Magma Housing Finance Ltd)
Authorized Officer

SVC CO-OPERATIVE BANK LTD.
Recovery Department : SVC Tower, Jawaharlal Nehru Road, Vakola, Santacruz (East), Mumbai - 400055.
Tel. No. 022 - 71999975 / 983 9791 / 928 / 987.

PUBLIC NOTICE FOR SALE
RESIDENTIAL PROPERTY FOR SALE ON "AS IS WHERE IS AND WHATEVER THERE IS BASIS".
(PROPERTY TAKEN OVER UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT, 2002).

NAME OF THE BORROWER/MORTGAGOR	OUTSTANDING BALANCE AS ON 31.10.2023
Ms. Alpana Udesing Thakor (Principal Borrower) Mr. Udesing Becharji Thakor (Guarantor/Mortgagor)	Rs. 41,50,487.50 (Rupees Forty One Lakh Fifty Thousand Four Hundred Eighty Seven and Fifty Paise Only) as on 31.10.2023 together with future interest at contractual rate from 01.11.2023 and incidental expenses, costs and charges etc. incurred and to be incurred thereon from the date of NPA until the date of payment.

Location and Details of The Property	Reserve Price (In Lakhs)	Earnest Money Deposit (In Lakhs)	Date & Time of Inspection	Date & Time of Opening the Tender & Auction
All That Piece & Parcel of immovable Property bearing Flat No. 303, admeasuring 166.00 Sq. Yards i.e. 138.79 Sq. Mtrs. Super Built Up area on Third Floor of Block No. "B" together with undivided share in the land of Scheme known as "Takshashila Mahadev Green" Constructed on Non Agriculture Land bearing Final Plot No. 36, admeasuring 5629 Sq. mtrs. Town Planning Scheme No. 51 (Allotted in Lieu of Revenue Survey No. 27/1) situated, lying and being at Moje - Baghefirdosh, Taluka - Maninagar & Registration Sub District - Ahmedabad - 7 (Odhav) and District - Ahmedabad Owned by Mr. Udesing Becharji Thakor.	46.02	4.61	02.12.2023 11.00 AM to 3.00 PM	13.12.2023 12.30 PM

TERMS & CONDITIONS:-

- Sale is strictly subject to the terms & conditions incorporated in this advertisement & in the prescribed Tender Form. Further details of the above mentioned properties and Tender Forms can be obtained from the Branch Office at Satellite Road, Shop No. 1 & 2, Ground Floor, Platinum Plaza, Judges Bungalow Road, Opp. IOC Petrol Pump, Bodakdev, Ahmedabad-380054.
- Intending bidders should submit sealed tenders for each property in the prescribed Tender Form only. The sealed covers should be accompanied with Demand Draft/Pay Order for Rs. 1000/- each being Non-refundable Tender fee & the separate Demand Draft/Pay Order for the Earnest Money Deposit of 10% of the offer amount for movable and immovable drawn on a Scheduled Bank, favouring "SVC Co-operative Bank Limited", payable at Ahmedabad should be deposited in the "Tender Box" kept in the Branch Office Satellite Road being Shop No. 1 & 2, Ground Floor, Platinum Plaza, Judges Bungalow Road, Opp. IOC Petrol Pump, Bodakdev, Ahmedabad-380054 before 10.30 A.M. on or before 13.12.2023.
- Tenders will be opened as per the schedule given above at the Branch Office at Satellite Road, Shop No. 1 & 2, Ground Floor, Platinum Plaza, Judges Bungalow Road, Opp. IOC Petrol Pump, Bodakdev, Ahmedabad-380054.
- The borrowers, respective Tenderers / Guarantors / Owners of the security or their authorised representatives may remain present at the time of opening of tenders. The Authorized Officer of the Bank would have sole discretion in the manner of conduct of sale including decision with regard to inter-se bidding/negotiations amongst the bidders to realize highest sale value for the property. They are, therefore, advised to remain themselves or through their duly authorised representative(s).
- The successful bidder should bear the charge / fee payable for conveyance such as Stamp Duty, Registration fee, incidental expenses, T.D.S. of 1% on the property deal amount etc as applicable. The successful bidder shall also bear all statutory dues, if any, and also all dues pending like electricity charges, water charges, and maintenance charges and for other services provided, if any. The Bank (Secured Creditor) does not undertake any responsibility to procure any permission/license etc in respect of the secured assets / immovable/movable properties offered for sale.
- The Bank reserves its right to accept or reject any or all offers without assigning any reason and in case all the offers are rejected, either to hold negotiations with any of the tenderers/bidders or to sell the property(s) through private negotiations with any of the tenderers/bidders or other party/parties.
- The Borrower / Guarantors / Mortgagors are hereby put to notice in terms of rule 6(2) and rule 8(6) of Security Interest (Enforcement) Rules, 2002 that the Secured / aforementioned Assets would be sold in accordance with this notice in case the amount outstanding as per the demand notice is not fully repaid.
- The Borrower's/Guarantor's/Mortgagor's attention is invited to provisions of Sub-section (8) of Section 13 of the Act in respect of time available to redeem the secured assets.
- The Authorized Officer of SVC Co-operative Bank Limited earlier known as The Shamrao Vithal Co-operative Bank Ltd., has taken over possession of the following property u/s 13(4) of the SARFAESI Act.
- Disputes, if any, shall be within the jurisdiction of Gujarat Courts only.
- The sale notice is also displayed on our website : <https://www.svcbank.com/Notice-Sale>.

Date : 20.11.2023, Place : Ahmedabad
Authorized Officer,
SVC Co-operative Bank Ltd.

OFFICE OF THE RECOVERY OFFICER - I/II DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)
1st Floor, MTNL Telephone Exchange Building, Sector-30 A, Vashi, Navi Mumbai - 400703

RR. NO. 137 OF 2023
WARRANT OF ATTACHMENT OF IMMOVABLE PROPERTY UNDER RULE 48 OF THE SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993.

UNION BANK OF INDIA
V/S
M/S. SHREE UDYOG & ANR.

CD-1 M/s. Shree Udyog,
(Through Its Proprietor Mr. Jaendra Natvarlal Bhavsar)
Residing At: Flat No. F/503, 5th Floor, Indraprastha Building, Behind Ayappa Temple, Mira Road (East), Thane - 401107. And At - Goyal Tower Building, B/71, 7th Floor, Panjara Pole, Chtr Rashtra, Opp. Gulby Police Chowki, Ahmedabad - 380015. Also At - C/o B.S. Hydracarbon Pvt. Ltd. 405/406, Kane Plaza Link Road, Malad (West), Mumbai - 400064.

CD-2. Mr. Shreeram Beyer,
Residing At - A-501, 5th Floor, Varun Apartment, Versova Link Road, Near Gangangar Bus Stop, Andheri (West), Mumbai - 400053. And At - A/1501, Meera CHS, 15th Floor, New Link Road, Near Oshwara Police Station, Andheri (West), Mumbai - 400102. And At - B/601-602, Vishal Ashiyana Gousia Compound, Nirmal Nagar, Near Ram Mandir, Bandra (East) Mumbai - 400064. Also, At - C/o B.S. Hydracarbon Pvt. Ltd. 405/406, Kane Plaza Link Road, Malad (West), Mumbai - 400064.

Whereas You the C D have failed to pay the sum of Rs. 40,88,361.23 (Rupees Forty Lakh Eighty Eight Thousand Three Hundred Sixty One and Paise Twenty Three Only) with interest and costs in respect of Recovery Certificate No. 137 of 2023 drawn up by the Presiding Officer on 26/07/2023 in O.A.No. 205 of 2014 DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3). You are hereby prohibited and restrained, until further order, from transferring, alienating creating third party interest, parting with possession, charging or dealing with the under mentioned properties in any manner and that all persons be and that they are prohibited from taking any benefit under such transfer, alienation, possession or charge.

Description of Property
Flat No. B/601/602, Vishal Ashiyana, Nirmal Nagar, Gousia Compound Bandra East, Mumbai - 400051.
Given under my hand and the seal of the Tribunal on this date : 06.11.2023.

Sd/-
(Ratnesh Kumar)
Recovery Officer-II
Debts Recovery Tribunal Mumbai (DRT 3)

Public Notice For E-Auction Cum Sale (Appendix - IV A) (Rule 8(6))
Sale of Immovable property mortgaged to IFL Home Finance Limited (Formerly known as Indira Infiniti Housing Finance Ltd.) (IFL-HFL) Corporate Office at Plot No. 58, Udyog Vihar, Phase-IV Gurgaon-122015 (Haryana) and Branch Office at "Moff Palace, 1st Floor, Above Hdfc Bank, Moti Bag Road, Junagadh" under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorized Officer ("AO") of IFL-HFL had taken the possession of the following properties pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS AND WITHOUT RECOURSE BASIS" for realization of IFL-HFL's dues. The Sale will be done by the undersigned through e-auction platform provided at the website: www.iflhome.com

Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable Property / Secured Asset	Date of Physical Possession	Reserve Price
1. Mr. Jasmin Kamthibai Kukudaya 2. Mrs. Hezabai Kamthiba 3. Viswadeva (Prospect No. 879681)	15-Dec-2023 Rs. 13,34,979/- (Rupees Thirteen Lakh Thirty Four Thousand Nine Hundred Seventy Nine Only)	All that part and parcel of the property bearing A residential house built - up area Sq. Mtrs. 75- 60 constructed on land Sq. Mtrs. 45- 29 of Plot No. 36/pk1 (Northern Side) of N.A. R.S. No. 814 & land Sq. Mtrs. 09 - 03 of Plot No. 20/pk1 (Southern Side) of N.A. R.S.No. 813 & total land Sq. Mtrs. 54 - 32 situated at Keshod within limit of Keshod Municipal T.A. Keshod, Dist. Junagadh in the State of Gujarat 362220, Gujarat. India Land Area Ad Measuring 84.5 Sq. Ft. and Built Up Area Ad Measuring 813 Sq. Ft.	16-Mar-2023	Rs. 10,53,000/- (Rupees Ten Lakh Fifty Three Thousand Only)
			As On Date 01-Nov-2023	Earnest Money Deposit (EMD)
				Rs. 1,05,300/- (Rupees One Lakh Five Thousand Three Hundred Only)

Date of Inspection of property: 01-Dec-2023 1100 hrs -1400 hrs
EMD Last Date: 04-Dec-2023 till 5 pm.
Date/Time of E-Auction: 06-Dec-2023 1100 hrs-1200 hrs.

Mode Of Payment :- EMD amounts are to be made vide online mode only. To make payments you have to visit <https://www.iflhome.com> and pay through link available for the property/Secured Asset only.

Note: Payment link for each property/Secured Asset is different. Ensure you are using the link of the property/Secured Asset. You intend to buy vide public auction. For balance payment, upon successful bid, has to pay through RTGS/NEFT. The accounts details are as follows: a) Name of the Account:- IFL Home Finance Ltd., b) Name of the Bank:- Standard Chartered Bank, c) Account No:-9902879xxxxx followed by Prospect Number, d) IFSC Code:- SCBL0306001, e) Bank Address:- Standard Chartered Bank, 90 M.G. Road, Fort, Mumbai-400001.

- Terms and Conditions:**
- For participating in e-auction, intending bidders required to register their details with the Service Provider <https://www.iflhome.com>, will in advance and has to create the login account, login ID and password. Intending bidders have to submit/send their "Tender FORM" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.
 - The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will be automatically get extended for 5 minutes.
 - The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment.
 - The purchaser has to bear the cost, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoings relating to the property.
 - Bidders are advised to go through the website www.iflhome.com and <http://www.ifl.com> home loans/properties for auction for detailed terms and conditions of auction sale & auction application form before submitting their bids for taking part in the e-auction sale proceedings.
 - For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID - auction.ifl@icfl.com, Support Helpline no. 1800 2672 499.
 - For any query related to Property details, Inspection of Property and Online bid etc. call IFL HFL toll free no. 1800 2672 499 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to email - auction.ifl@icfl.com.
 - Notice is hereby given to above said borrowers to collect the household articles, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IFL-HFL shall not be responsible for any loss of property under the circumstances.
 - Further the notice is hereby given to the Borrower/s, that in case they fail to collect the above said articles same shall be sold in accordance with Law.
 - In case of default in payment by any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put to sale.
 - AO reserves the rights to postpone/cancel or vary the terms and condition of tender/auction without assigning any reason thereof. In case of any dispute in Auction/Auction, the decision of AO/IFL-HFL will be final.

15 DAYS SALE NOTICE UNDER THE RULE 9 SUB RULE (1) OF SARFAESI ACT, 2002

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

Place : Junagadh Date : 20-Nov-2023 Sd/-Authorized Officer, IFL Home Finance Limited

Bank of Baroda Sabarmati Branch, Dharamnagar, Sabarmati, Ahmedabad -380 005 India, Phone 91 79 27509618 (D) 27509625 (O) Fax 91 79 27509611 E-mail: sabbm@bankofbaroda.co.in Web www.bankofbaroda.co.in

NOTICE TO BORROWER
(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)
Ref. No. : BOB/SABARM/2023-24/3255 BY RPA/DI-MAIL Date : 01-09-2023

To, (1) Mrs. Priyaben Vinodhbhai Nanvani (Borrower) residing at: A- 210, Krishna Avenue, Nr Prabharam Society, Kubernagar Ahmedabad-382340 (2) Mr. Vinod Arjandas Nenvani residing at: B- 210, Krishna Avenue, Nr Prabharam Society, Kubernagar Ahmedabad-382340

Dear Sir/Madam, Re :- Credit facilities with Sabarmati Branch

We refer to sanction letter No. Retail-00001273064-LMS dated 04-05-2022 of Baroda Home Loan Takeover without document and Letter No. Retail-00001273116-LMS dated 05-05-2022 of Baroda Top Up Loan facility to you from time to time. Pursuant to the same, you have availed and started utilizing the credit facility after providing security for the same, as hereinafter stated. The present outstanding in loan/credit facility accounts and the security interests created for such liability are as under:

Nature and type of facility	Limit (In lakhs)	Rate of Interest	Q/s as on 10-07-2023 (inclusive of interest up to 10-07-2023 + Unapplied interest up to 31-08-2023 + Penalty)	Security agreement with brief description of securities
Baroda Home Loan Takeover (03380600003256)	Rs. 8.47 Lakhs	9.15	Outstanding Loan Amount of Rs. 8,35,919/- + Unserviced Interest Rs. 21,921.86 + Unapplied Interest of Rs. 11,106.28 + Penalty of Rs. 2,474.89 Total of Rs. 8,71,422.46 (Rupees Eight Lakh Seventy One Thousand Four Hundred Twenty Two & Forty Six Paise Only)	All that piece and parcel of the immovable property bearing Block No. A/ Flat No. A/ 210 on second floor admeasuring about 115 sq yds i.e. 96.154 sq sq mts, constructed with and undivided right in land admeasuring 110.00 sq. mts, with right of use of common facilities and amenities, scheme known as "Krishna Avenue", N.A. land bearing revenue survey no. 31, final plot No. 919, T.P. Scheme No. 39 (Naroda-1) of situated lying and being at Moje: Naroda Tal. Asarwa Registration Dist : Sub Dist. Ahmedabad -6 (Naroda)
Baroda Top up Loan (03380600003255)	Rs. 13.80 Lakhs	10.00	Outstanding Loan Amount of Rs. 13,38,981.93 + Unserviced Interest Rs. 45632.93 + Unapplied Interest of Rs. 19,442.75 + Penalty of Rs. 3,997.62 Total of Rs. 14,08,055.23 (Rupees Fourteen Lakh Eight Thousand Fifty Five & Twenty Three Paise Only)	On or towards East : Internal Road of scheme, On or towards West : Flat No A -201, On or towards North : Passage and Stair. On or towards South : Margin Land
	Total		Rs. 22,79,477.69	

- As you are aware you have committed defaults in payment of interest on above loan/s outstanding for the month April 2023. You have also defaulted in payment of instalments of term loan/demand loans which have fallen due for payment and thereafter.
- Consequent upon the defaults committed by you, your loan account has been classified as Non-Performing Asset on 10-07-2023 in accordance with the Reserve Bank of India directions and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.
- Having regard to your inability to meet your liabilities in respect of the credit facility duly secured by various securities mentioned in para-1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating Rs. 22,79,477.69 (Rupees Twenty Two Lakh Seventy Nine Thousand Four Hundred Seventy Seven and Fifty Nine Paise Only) as stated in para-1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.
- Please note that, interest will continue to accrue at the rates with rests specified in para-1 above for the credit facility until payment in full.
- We invite your attention to sub-section (13) of section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para-1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13 (13) of the said Act, is an offence punishable under Section 29 of the Act.
- We further invite your attention to sub-section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the