

OMKARA ASSETS RECONSTRUCTION PRIVATE LIMITED
 CIN: U6710072014PTC020363 Corporate Office: Kohinoor Square, 47th Floor, N.C. Kulkarni Marg, R.G. Gadkari Chowk, Dadar (West), Mumbai - 400028 Email: rajesh.jumani@omkaraarc.com/zuber.khan@omkaraarc.com/pratik.rasal@omkaraarc.com
 Tel.: 022-69231111 | Authorised Officer M no.: +91 86579 69231 / +91 86556 68565

[Appendix - IV-A] [See proviso to rule 8 (6) r/w 9(1)]
PUBLIC NOTICE FOR E-AUCTION SALE OF IMMOVABLE PROPERTY
 E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") read with proviso to Rule 8 (6) r/w 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, possession of which has been taken by the Authorised Officer of OMKARA ASSETS RECONSTRUCTION PVT. LTD. (OARPL). Further, OARPL (acting in its capacity as Trustee of OMKARA PS 06/2021-22 Trust) has acquired entire outstanding debts of the below accounts vide Assignment Agreement dated 25.06.2021 from Indusind Bank Ltd (Assignor Bank) along with underlying security from assignor bank. Accordingly, OARPL has stepped into the shoes of assignor bank and empowered to recover the dues and enforce the security. The Authorised Officer of OARPL took the physical possession of the below mentioned secured property from the Borrower/Mortgagor/Co-Borrower. The Authorised Officer of OARPL hereby intends to sell the below mentioned secured properties for recovery of dues and hence the lenders/bids are invited in sealed cover for the purchase of the secured properties. The properties shall be sold in exercise of rights and powers under the provisions of sections 13 (2) and (4) of SARFAESI Act; on "As is where is", "As is what is", and "Whatever there is" and "Without recourse Basis" for recovery of amount shown below in respective column due to OARPL as Secured Creditor from respective Borrower and Co-Borrower(s) shown below. Details of the Borrower(s)/Guarantors/Mortgagors, Securities, Owner, Outstanding Dues, Date of Demand Notice sent under Section 13(2), Possession Date, Reserve Price, Bid Increment Amount, Earnest Money Deposit (EMD), Date & Time of Inspection is given as under:

Sr. No.	Name of Borrower(s)/ Guarantors/ Mortgagors	Details of the Secured Asset	Owner of the property	Outstanding Dues as on 07.01.2025 (IN INR)	Demand Notice Date	Possession Date	Reserve Price (IN INR)	Bid Increment Amount (IN INR)	EMD (IN INR)	Date & Time of Inspection
1.	Aayush Apparels (Borrower); Avdeshkumar H Vishwakarma (Proprietor, Guarantor & Mortgagor) and Rekha Avdeshkumar Vishwakarma (Guarantor)	All that piece and parcel of Flat No B-3405, admeasuring 877 Sq. Ft. On the 4th Floor of 'B' Building of 'Rajmohi Complex' constructed on N.A. land bearing Survey No 328, Paikoo admeasuring 3357 Sq. Mtrs. Situated at Vapi, Taluka Pardi, District Valsad and bounded as under: On or towards East: Flat No B-3402 On or towards West: Internal Road On or towards North: Star Case On or towards South: Open Terrace. Area Admeasuring: 877 sq. ft. (BUA).	Avdeshkumar H Vishwakarma	Rs. 81,21,657.90 (Rupees Eighty-One Lakh Twenty-One Thousand Six Hundred Fifty Seven and Paise Ninety Only)	07.07.2022	10.03.2024 (Physical)	Rs. 39,00,000/- (Rupees Thirty-Nine Lakhs Only)	Rs. 25,000/- (Rupees Twenty-Five Thousand Only)	Rs. 3,90,000/- (Rupees Three Lakhs Ninety Thousand Only)	31.01.2025 in between 11.30 am to 12.30 pm (With prior appointment)

Account No.: 344905001084, Name of the Beneficiary: OMKARA PS 06/2021-22 Trust, Bank Name: ICICI Bank, Branch: Bandra (E) Mumbai, IFSC Code: ICIC0003449
 Last date and time for submission of bid letter of participation/KYC Document/Proof of EMD:- 18.02.2025 till 6:00 pm Date of E-Auction & Time:- 20.02.2025 12.00 pm to 2.00 pm
 TERMS & CONDITION OF THE AUCTION: For detailed terms and conditions of the sale please refer to the link provided in Secured Creditor's (OARPL) website i.e. http://omkaraarc.com/auction.php. or website of service provider i.e. http://www.bankauction.com

STATUTORY NOTICE FOR SALE UNDER Rule 8(6) r/w 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002
 This notice is also a mandatory notice of not less than 30 (Thirty) days to the Borrower(s) of the above loan account under Rule 8(6) r/w 9(1), of Security Interest (Enforcement) Rule, 2002 and provisions of Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, informing them about holding of auction/sale through e-auction on the above referred date and time.
 Date: 09.01.2025
 Place: Vapi
 Sd/- Authorized Officer, OMKARA ASSETS RECONSTRUCTION PVT. LTD. (Acting in its capacity as a Trustee of OMKARA PS 06/2021-22 Trust)

OMKARA ASSETS RECONSTRUCTION PVT. LTD.
 CIN: U6710072014PTC020363 Corporate Office: Kohinoor Square, 47th Floor, N.C. Kulkarni Marg, R.G. Gadkari Chowk, Dadar (West), Mumbai - 400028 Email: rajesh.jumani@omkaraarc.com/zuber.khan@omkaraarc.com/pratik.rasal@omkaraarc.com
 Tel.: 022-69231111 | Authorised Officer M no.: +91 86579 69231 / +91 86556 68565

[Appendix - IV-A] [See proviso to rule 8 (6) r/w 9(1)]
PUBLIC NOTICE FOR E-AUCTION SALE OF IMMOVABLE PROPERTY
 E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") read with proviso to Rule 8 (6) r/w 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, possession of which has been taken by the Authorised Officer of OMKARA ASSETS RECONSTRUCTION PVT. LTD. (OARPL). Further, OARPL (acting in its capacity as Trustee of OMKARA PS 06/2021-22 Trust) has acquired entire outstanding debts of the below accounts vide Assignment Agreement dated 25.06.2021 from Indusind Bank Ltd (Assignor Bank) along with underlying security from assignor bank. Accordingly, OARPL has stepped into the shoes of assignor bank and empowered to recover the dues and enforce the security. The Authorised Officer of OARPL took the physical possession of the below mentioned secured property from the Borrower/Mortgagor/Co-Borrower. The Authorised Officer of OARPL hereby intends to sell the below mentioned secured properties for recovery of dues and hence the lenders/bids are invited in sealed cover for the purchase of the secured properties. The properties shall be sold in exercise of rights and powers under the provisions of sections 13 (2) and (4) of SARFAESI Act; on "As is where is", "As is what is", and "Whatever there is" and "Without recourse Basis" for recovery of amount shown below in respective column due to OARPL as Secured Creditor from respective Borrower and Co-Borrower(s) shown below. Details of the Borrower(s)/Guarantors/Mortgagors, Securities, Owner, Outstanding Dues, Date of Demand Notice sent under Section 13(2), Possession Date, Reserve Price, Bid Increment Amount, Earnest Money Deposit (EMD), Date & Time of Inspection is given as under:

Sr. No.	Name of Borrower(s)/ Guarantors/ Mortgagors	Details of the Secured Asset	Owner of the property	Outstanding Dues as on 07.01.2025 (IN INR)	Demand Notice Date	Possession Date	Reserve Price (IN INR)	Bid Increment Amount (IN INR)	EMD (IN INR)	Date & Time of Inspection
1.	S S Textile through its sole prop. Mahesh P Sharma (Borrower), Mahesh P Sharma (HUF) (Guarantor), Mansi Textile through prop. Mahesh P Sharma (Guarantor), Mahesh P Sharma (Guarantor & Mortgagor) and Shushila Mahesh Sharma (Guarantor)	Property 1: All that piece and parcel of property bearing Plot No 90, admeasuring 40.15 sq. mtrs. along with 29.28 Sq. Mtrs. undivided share in the land of road and COP in "Shiv Residency" situate at Revenue Survey No 351/2, Block No 420, admeasuring Hectare-Are 0-03-94 Sq Mtrs Akar 16.62 Paise, Khata No. 627 of Moje Village Haldhanu, Taluka-Kamrej, Dist - Surat and bounded as under: On or Towards East: Plot No 107, On or Towards West: Society Road, On or Towards North: Plot No 89, On or Towards South: Plot No 91 Property 2: All that piece and parcel of property bearing Flat No 1204, 12th Floor, admeasuring 1203 sq. ft., i.e. 118.80 Sq. Mtrs super built up area and 866.16 Sq Ft. i.e. 80.50 Sq Mtrs built up area along with the undivided share in land of "Darshan Residency" as per passing plan "Building No A" and as per site "Building No C" situate at Revenue Survey No 31/1, Block No 58/1 T.P. Scheme No 64 (Dumbhal-Magob), Original Plot No 75, Final Plot No 75 of Moje village Magob, City of Surat. Property 3: All that piece and parcel of property bearing Flat No 102, 1st Floor, admeasuring 64.24 Sq. Mtrs Built up area along with undivided share in the land of "Maa Anandi Heights" Building No F-4 (As per passing plan F-Type centre part), situate at Revenue Survey No 2/1, 2/2, 2/4, Block No 2,3,5, New Block No 2, admeasuring 12039 sq. mtrs of Moje Dakhhanwada, City of Surat and bounded as under: On or Towards East: Common Road F-6 On or Towards West: Common Road F-Western On or Towards North: F-3 On or Towards South: Common H.	Mahesh P Sharma	Rs. 1,65,45,957.43 (Rupees One Crore Sixty Five Lakh Forty Five Thousand Nine Hundred Fifty Seven and Paise Forty Three Only)	08.02.2021	28.07.2024 (Physical)	Rs. 36,10,000/- (Rupees Thirty Six Lakhs Ten Thousand Only)	Rs. 25,000/- (Rupees Twenty-Five Thousand Only)	Rs. 3,61,000/- (Rupees Three Lakhs Sixty One Thousand Only)	30.01.2025 in between 10.30 am to 11.30 am
			Mahesh P Sharma	Rs. 19,50,000/- (Rupees Nineteen Lakhs Fifty Thousand Only)	08.02.2021	30.06.2024 (Physical)	Rs. 10,000/- (Rupees Ten Thousand Only)	Rs. 1,95,000/- (Rupees One Lakh Ninety-Five Thousand Only)	30.01.2025 in between 12.00 pm to 1.00 pm	

Account No.: 344905001084, Name of the Beneficiary: OMKARA PS 06/2021-22 Trust, Bank Name: ICICI Bank, Branch: Bandra (E) Mumbai, IFSC Code: ICIC0003449
 Last date and time for submission of bid letter of participation/KYC Document/Proof of EMD:- 18.02.2025 till 6:00 pm Date of E-Auction & Time:- 20.02.2025 12.00 pm to 2.00 pm
 TERMS & CONDITION OF THE AUCTION: For detailed terms and conditions of the sale please refer to the link provided in Secured Creditor's (OARPL) website i.e. http://omkaraarc.com/auction.php. or website of service provider i.e. http://www.bankauction.com

STATUTORY NOTICE FOR SALE UNDER Rule 8(6) r/w 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002
 This notice is also a mandatory notice of not less than 30 (Thirty) days to the Borrower(s) of the above loan account under Rule 8(6) r/w 9(1), of Security Interest (Enforcement) Rule, 2002 and provisions of Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, informing them about holding of auction/sale through e-auction on the above referred date and time.
 Date: 09.01.2025
 Place: Surat
 Sd/- Authorized Officer, OMKARA ASSETS RECONSTRUCTION PVT. LTD. (Acting in its capacity as a Trustee of OMKARA PS 06/2021-22 Trust)

VIVID MERCANTILE LIMITED CIN: L74110GJ1994PLC021483
 Registered Office - Basement Medicare Centre, Bld. M.J. Library, Opp. Stock Exchange, Ellisbridge, Ahmedabad - 380006, Gujarat. | Website: www.vividmercantile.com | Email Id: compliance@vivid.com | Telephone: 9824050699

EXTRACT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED ON 31ST DEC. 2024 (Rs. in Lakhs)

Sr. No.	Particulars	Quarter ended on 31-12-2024 Unaudited	9 Months ended on 31-12-2024 Unaudited	9 Months ended on 31-12-2023 Unaudited	Half Year ended on 30-09-2024 Unaudited	Half Year ended on 30-09-2023 Unaudited	Year ended on 31-03-2024 Audited
1	Total Income	257.35	1,240.39	1637.57	983.04	887.11	2,832.76
2	Net Profit for the year before tax	75.27	150.61	396.07	75.34	236.03	1,493.75
3	Net Profit for the year after tax	65.27	130.61	331.53	65.34	191.49	1,297.80
4	Total Comprehensive Income for the year	65.27	130.61	331.53	257.50	191.49	2,279.77
5	Paid up Equity Share Capital	1,002.56	1,002.56	1,002.56	1,002.56	1,002.56	1,002.56
6	Other Equity Excluding Revaluation Reserve	-	-	-	-	-	-
7	Earnings per Share (Face Value of Rs.1/- each) Basic & Diluted	0.65	0.13	3.31	2.57	1.91	12.94

Notes: (1) The above Financial Results were reviewed by the Audit Committee and Approved by the Board of Directors at their respective Meetings held on 08.01.2025 (2) The Statutory Auditors have carried out Limited Review of the above standalone financial results for the quarter and nine months ended on 31st December, 2024 as required under Regulation 33 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 (3) The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015. The full format of the same is available on the website of the Stock Exchange and the listed entity (4) Previous periods figures have been regrouped/ reclassified where considered necessary to conform to current period's classification. For and on behalf of Vivid Mercantile Limited
 Place: Ahmedabad | Date: 08/01/2025 | Sd/- Satishkumar Ramnallal Gajjar, Managing Director - DIN: 05241111

SBI STATE BANK OF INDIA
 Stressed Assets Recovery Branch, Vadodra : 2nd Floor, Sanyak Status, Opp. D R Amin School, Diwalipura Main Road, Vadodra-390007.

Notice u/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

A notice is hereby given that the following Borrower(s), **Shri Justin Joseph** has defaulted in the repayment of principal and interest of the loans facility obtained by them from the Bank and the loans have been classified as Non-Performing Assets (NPA). The notices were issued to them under Section 13(2) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known addresses, but they have been returned unclassified and as such they are hereby informed by way of this public notice.

Name of Borrower	Details of Properties / Address of Secured Assets to be Enforced	Date of Demand Notice	Date of NPA	Amount outstanding (as on the date of notice)
Shri Justin Joseph	All the piece and parcel of immovable property bearing Plot No 142 of the society known as "Seven Sky Living" of which the Plot adm. 123.30 Sq. Meter and the undivided proportionate part in the land of the society road and common plot admeasuring 75.23 Sq. Meter Total land area admeasuring 198.53 Sq. Meter. Constituting of the Non-Agriculture land bearing Block No 103 & 105 total land admeasuring 664328 Sq. Meter situated at mouje-Dipad, Sub District & Taluka-Dipad, District-Surat (Property Owner: Mr. Justin Joseph).	10.12.2024	25.05.2024	Rs. 27,85,135.18 (Rupees Twenty Seven Lakh Eighty Five Thousand One Hundred Thirty Five and Paise Eighteen only) as on 09.12.2024 less recoveries thereafter with further interest, penal interest and incidental expenses, costs

The steps are being taken for substituted service of notice. The above Borrower(s) and/or their Guarantor(s) (whenever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of Section 13 of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. "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"

Date: 08.01.2025, Place: Dipad, Surat
 Authorised Officer, State Bank of India

भारतीय स्टेट बैंक State Bank of India
 With you all the way

SME Godhra Branch, Opp. Madhur Mill, Bamroli Road, Godhra - 389001.
 Phone No. 02672-240601.
 Email: sbi.16053@sbi.co.in

APPENDIX IV Rule 8 (1) POSSESSION NOTICE (For Immovable Property)

Whereas, Whereas The undersigned being the Authorised Officer of the State Bank of India under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 09.10.2024 calling upon the Borrower **M/s Gurukrupa Stone Crusher** to repay the amount mentioned in the notice being Rs. 1,81,05,529.00/- (Rupees One Crore Eighty One Lakhs Five Thousand Five Hundred Twenty Nine Only) and interest from 09.10.2024 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/Guarantor and 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 Section 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 06th day of January of the year 2025. The Borrower/Guarantor 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 State Bank of India for an amount of Rs. 1,81,05,529.00/- (Rupees One Crore Eighty One Lakhs Five Thousand Five Hundred Twenty Nine Only) and interest from 09.10.2024 & other costs, etc. thereon. The borrowers 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 IMMOVABLE PROPERTY :-
 (3) All part and parcel of the Factory Land & Building bearing Revenue Survey Number 56 Paikoo, After Promulgation Block no 84, Near Kakrapar Atomic Power Plant Township, Village : Chikhli Bhenstrol, Taluka : Songadh, District : Tapi, State : Gujarat, Admeasuring Total Area : 52293 Sq mtr, in the name of M/s Gurukrupa Stone Crusher

Bounded as under:
 East : Remaining Land of Dinasha Jahangir Kamdin
 West : Remaining Land of Dinasha Jahangir Kamdin
 North: Agriculture Land of Navaliyabhai Rabhabhai & Rabhabhai Vijaybhhai
 South: Road

Date: 08.01.2025
 Place: Chikhali Dist. Tapi.
 Authorised Officer - State Bank of India

HDFC BANK E-AUCTION SALE NOTICE
HDFC Bank Ltd. Branch Address: HDFC Bank, Trident, Race Course, Vadodra-390007. Tel. : 079-64807999

E-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.

Whereas the undersigned being the Authorised Officer of HDFC Bank Ltd. (hereinafter HDFC Bank Limited) having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT, Mumbai vide order dated 17th March 2023 (HDFC Bank Limited) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (The Act) and in exercise of powers conferred under Section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 (The Rules) issued Demand Notices under Section 13(2) of the Act calling upon the Borrower(s)/Mortgagor(s), Legal Heir(s) and Legal Representative(s) as the case may be, whose names have been indicated in column (A) below, to pay the outstanding amount indicated in column (B) written against each of them from the date of receipt of the said notice or within 60 days from the date of publication of the demand notice in newspapers, as applicable.

However, upon the Borrower(s)/Mortgagor(s), Legal Heir(s) and Legal Representative(s) as the case may be having failed to repay the amount and/or discharge the loan liability in full, the Authorised Officer of HDFC Bank Limited has taken over possession and control of the respective immovable properties/ secured assets mortgaged with HDFC Bank Limited, described in column (C) herein below, to recover the said outstanding amount, in exercise of powers conferred on the Authorised Officer under Section 13(4) of the Act.

Further, Notice is hereby given to you all i.e. 1. Borrower(s)/Mortgagor(s), Legal Heir(s) and Legal Representative(s) as the case may be, under Rule 8 (6) of The Rules that the Authorised Officer shall now proceed to sell the immovable properties/ secured assets mentioned below by adopting any of the methods mentioned in Rule 8(6) of The Rules. Further, if the sale proceeds of such sale are not sufficient to cover the entire outstanding dues of HDFC Bank Limited, then (you all) the Borrower(s)/Mortgagor(s), Legal Heir(s) and Legal Representative(s) as the case may be shall be jointly and severally liable to pay the amount that falls short of the total dues in the respective loan accounts to HDFC Bank Limited.

Now, Borrower(s)/Mortgagor(s), Legal Heir(s) and Legal Representative(s) as the case may be mentioned herein below in column (A) in particular and the public in general are hereby also informed that the said immovable properties/ secured assets would be sold on "As is where is", "As is what is", and "Whatever there is" basis on the date specified in column (G) and on the time and venue as mentioned herein by inviting offers from the public vide e-auctions facility.

For detailed terms and conditions of the sale, please refer to the link provided in HDFC Bank Limited (HDFC) Secured Creditor's website i.e. www.hdfc.com

Sr. No.	Name(s) of Borrower(s)/ Mortgagor(s)/ Guarantor(s)/ Legal Heirs and Legal Representative(s) (whether known or unknown) Executor(s), Administrator(s), Successor(s) and Assign(s) of the respective Borrower(s)/ Mortgagor(s)/ Guarantor(s) (since deceased), as the case may be.	Outstanding dues to be Recovered (Secured Debt) (Rs.)	Description of the Immovable Property / Secured Asset (1 Sq. mtr. is equivalent to 10.76 Sq. ft.)	Type of Possession	Reserve Price (Rs.)	Earnest Money Deposit (Rs.)	Date of Auction and time
1	MR. NILESH V. SHIRKE (BORROWER) MRS. PADMINIB V. SHIRKE (CO-BORROWER)	Rs. 6,84,527/- and Rs. 13,76,365/- respectively as on 31 Aug., 2023*	ALL THAT PIECE AND PARCEL OF IMMOVABLE PROPERTY BEING 1ST FLOOR, UNIT - 101, SHREE SIDDHESHWAR HEIGHTS, TOWER - H, S. NO. FP - 4, BLOCK 607/1, NR. KANHA CITY AND SANSKRUTI RESIDENCY, AJWA CHOWKDI, NEW KARELIBAUG, VADODARA - 390022. ADMEASURING PROPERTY AREA APPROX 109 SQ. MTRS.	Physical Possession	Rs. 21,80,000/-	Rs. 2,18,000/-	10 Feb., 2025 10:00 A.M. to 11:30 A.M.

*with further interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realization.

The Authorised Officer shall not be responsible for any error, misstatement or omission on the said particulars. The bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details/material facts and information pertaining to the above mentioned immovable properties/ secured assets before submitting bids. Statutory dues like property taxes/cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the bidder beforehand and the payment of the same be the responsibility of the buyer of Property/Secured Asset. Wherever applicable, it is the responsibility of buyer of secured assets to deduct tax at source (TDS) @1% of the total sale consideration on behalf of the resident owner (seller) on the transfer of immovable property having consideration equal or greater than INR 50,00,000/- and deposit the same with appropriate authority u/s 194 IA of Income Tax Act, 1961.

Disclosure of Encumbrances
 To the best of the knowledge and information of the Authorised Officer of HDFC Bank Limited, there are no encumbrances in respect of the above immovable properties/ secured assets.

Most Important Terms and Conditions

- > Bid Increment amount for the properties/ secured assets mentioned would be Rs. 10,00,000/-.
- > Inspection of all the above mentioned Properties/Secured Assets would from 10 AM till 4 PM, date for inspection of Properties/Secured Assets 17-01-2025 (Friday).
- > For any assistance related to inspection of the property, or for obtaining the E-Auction Bid Document and for any other queries, please get in touch our Authorized Partner i.e. M/s. Shriram Automall India Limited, through its Concern Person being MR. SHISHIR ZHALA, through their Centralized Mobile No. +918238038189, Website: https://eauctions.samil.in OR official of HDFC Limited through Mr. Hardik Pandya Mobile No. 7228971677, Mr. Hardik Shah Mobile. No. 89806-65665 and Mr. Dhavaat Vyasa - Mobile No. 6358788055.
- > The last date of submission of bids in the prescribed e-auction Bid documents and EMD in stipulated manner is 07-02-2025 (Friday).

Detailed Terms and Conditions
 For detailed terms and conditions of the sale, please refer to the link provided in HDFC Bank Limited (HDFC) Secured Creditor's website i.e. www.hdfc.com
 Date: 08-01-2025
 Place: Vadodra

For, HDFC Bank Ltd.
 Sd/-
 Authorised Officer

Bank of Baroda Karmel EDB Branch, Devnagari Society, Bardoli Road, Opp. 6EB Quarters, Kamrej, Dist - Surat.
 Phone : 02621-252090, E-mail : dbkarmel@bankofbaroda.com

NOTICE TO GUARANTOR Date: 21-11-2024
 (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

To,
 Mr. Mahendra Ramchandra Kumvat
 Add : 61, SAIDHAM SOCIETY, GODDADARA, SURAT - 394210.

Notice under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" A/c Mr. JORAWARSINGH RATANSINGH ZALA & Mrs. LAXMIKUMAR JORAWARSINGH ZALA

Dear Sir,
 Re: Your guarantee for credit facilities granted to Late Mr. Jorawarsingh Ratansingh Zala & Mrs. Laxmikumar Jorawarsingh Zala

1. As you are aware, you have by a guarantee dated, 25-01-2017 guaranteed payment on demand of all moneys and discharge all obligations and liabilities then or at any time thereafter owing or incurred to us by Mr. Jorawarsingh Ratansingh Zala & Mrs. Laxmikumar Jorawarsingh Zala for aggregate credit limits of Rs. 15,50,00,00 (Rupees Fifteen Lakh Fifty Thousand Only) with interest thereon more particularly set out in the said guarantee document. To secure the guarantee obligation you have also provided following securities to us:

All the piece and parcel of Immovable Property known as Plot No.H/91, adm.38.91 sq. Mtrs. in "DHIRAJNAGAR-2", with all appurtenances pertaining thereto, standing on landbearing R.S. No. 77/1,77/2,78/2,79,80, Block No. 84 PAIKEE Sub Plot No. A, T.P Scheme No. 69, F.P. No. 17/A, lying, being & situated at village : GODDADARA, Dist.Surat, Sub-Dist : Surat City, Property in the name of Mr Jorawarsingh Ratansingh Zala. Boundaries: East : Adj. Plot No. H/88, West : Adj. 6 mtr. Road, North : Adj. Plot No. G/90, South : Adj. Plot No. H/92.

2. We have to inform you that the borrower has committed defaults in payment of his liabilities and consequently his account has been classified as non-performing asset on dated 23-12-2024. A copy of the notice dated 27-12-24 Under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 sent by us to the borrower is enclosed. Since the borrower has committed defaults, in terms of the guarantee you have become liable to pay to us the outstanding amount of loan/credit facilities aggregating Rs. 17,11,250.81 as on 27-12-2024 + an applied interest thereon + Legal & other Expenses, and we hereby invoke the guarantee and call upon you to pay the said amount within 60 days from the date of this notice. Please note that interest will continue to accrue at the rates specified in para 1 of the notice dated 27-12-2024 served on the borrower(copy enclosed).

3. We further wish to inform you that in regard to the security provided by you to secure your guarantee obligations for the due repayment of the loans and advances by the borrower, this notice of 60 days may please be treated as notice under sub-section(2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. We further give you notice that failing payment of the above amount with interest upto the date of payment, we shall be at liberty to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.

4. 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.

5. 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 amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender/private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.

6. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, in the right to make further demands in respect of sums owing to us.

Date: 27-12-2024
 Yours Faithfully
 Place - Surat
 Authorised Officer, Bank of Baroda.