

Bank of Baroda
Navyug College Branch : Ground Floor, Ravi Raj Apartment, Near Navyug College, Rander Road,
Dist. Surat - 395009. Phone : 0261-2287306, 2287307, E-Mail : runsur@bankofbaroda.com

To, Mr. Vikas Munnalal Upadhyay & Mr. Soni Vikas Upadhyay
Address : C-303, Vidhata Township, Parvat Pattiya, Dumbhal, Surat - 395010.
Property Address : Plot No. 191, Shubh Global Village, Village - Velanaja, Sub Dist. Kamrej, Dist. Surat - 394150.

Subj.: 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. Vikas Munnalal Upadhyay & Mr. Soni Vikas Upadhyay.

1. We refer to our **Letter No. ADV/Retail-00000004386-LMS, Dated 14/05/2018** conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilising the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Type of Facility	Limit	Rates of Interest	O/s as on 24.07.2025 (inclusive of interest up to 20.07.2025)
Housing Loan	Rs. 17,00,000/-	8.50%	Rs. 13,95,204/- + unapplied interest thereon + Legal & Other Charges


Security Agreement with brief Description of Securities: - All that Piece and Parcel of the Property bearing Plot No. 191 (as per KJP New Block No. 32-191), admeasuring 42.38 Sq. mt. and alongwith undivided share in Land of COP Road 25.27 Sq. mt. land of "Shubh Global Village" situated on the and bearing Survey No. 41, 42, Block No. 32, of Village - Velanaja, Sub Dist. Kamres, Dist. Surat.

Bounded by:- North: Adj. Plot No. 190, **East:** Adj. Road, **South:** Adj. Plot No. 192, **West:** Adj. Plot No. 218.

we are also liable to pay further **structural interest** of 2% **on** the above amount from 25.03.2023 till realisation. Since entire amount is overdue, you are also liable to pay **penal interest** of 2% **pa** (simple interest). Please note that the Bank has calculated and claimed **penal interest** of 2% **pa** (simple interest). (2). As you are aware, you have committed default/s in payment of interest/installments on above loans/outsstandings for the month ended **25.12.2024** and thereafter. (3). Consequently upon the default/s committed by you, your loan account has been placed under **default** on **25.03.2023** (mention date of classification under default) and we have issued **notice** under sub-section (2) of section 13 of the said Act and **directives and guidelines**. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon. (4). Having regard to your inability to meet your liabilities in respect of the credit facilities/loans secured by various securities and assets, you have and classification of your account as **non-performing asset**, we hereby give you **notice** under sub-section (2) of section 13 of the said Act and **directives and guidelines** to **pay** the amount of **Rs. 1,39,50,204/- (Rupees Thirteen Lakhs Ninety Five Thousand Two Hundred Four 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 **25.03.2023** (date of payment), we shall be free to exercise all or any of the rights under sub-section (2) of section 13 of the said Act and **directives and guidelines** in relation to the above account. We further give you notice that for each credit facility/ unit payment in full, (8). We invite your attention to sub-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 in writing. (9). We further give you notice that in terms of sub-section (2) of section 13 of the said Act, you are barred from disposing of the secured assets referred to in para 1 above. (10). 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/liquidation of the secured assets referred to in para 1 above. (11). We further give you notice that your right to redeem the secured assets will not be available. (12). 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, the right to make further demands in respect of sums owing to us.

Sd/

Date: 28.07.2025, Place: Surat **Authorised Officer: Bank of Baroda, Surat**


बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
 1959-1960 B.D. 1959-1960 B.D.
 एक विद्या, एक मंत्र

Ahmedabad Zone :
 1st Floor, Baleshwar Square, Sar Khoj-Gandhinagar Highway,
 Opposite ISCON Temple Ahmedabad 380015 Gujarat
 E-mail : zmahmedabad@mahabank.co.in, dzmahmedabad@mahabank.co.in

DEMAND NOTICE

A/5/MADHAPARA/SARFAESI-13/2023-2026-26/827		Date : 26.08.2025
1(a)	Mr. Pareshbhai Dajabhai Rathod (Borrower & Mortgagor) Vanyavadi Sheri, Village Navavas, Navavas Madhapar, Bhuj, Kutch-370020	1(b) Mr. Pareshbhai Dajabhai Rathod (Borrower & Mortgagor) Sub Plot No. 32/2 of Plot No. 32, RS No. 184 Odhav Park, B/H. Ashwarya Nagar, Navavas, Madhapar, Tal. Bhuj, Dist. Kutch-370020
2(a)	Mrs. Pratishtha Pareshbhai Rathod (Co-borrower) Vanyavadi Sheri, Village Navavas, Navavas Madhapar, Bhuj, Kutch-370020	2(b) Mrs. Pratishtha Pareshbhai Rathod (Co-Borrower) Sub Plot No. 32/2 of Plot No. 32, RS No. 184 Oshav Park, B/H. Ashwarya Nagar, Navavas, Madhapar, Tal. Bhuj, Dist. Kutch-370020

Sub : Demand Notice U/s. 13 (2) of Securitization & Reconstruction of Financial Assets and Enforcement of
Security Act 2002

1. That at your request, the following credit facilities have been sanctioned by **Bank of Maharashtra, Madhapar Branch, Gujarat to You No. 1 and 2. You No. 1** stood as mortgagor for the repayment of the dues under and in respect of the credit facilities granted to you No. 1 & 2.
2. That the details of the credit facilities, the securities charged in favour of the Bank and the present outstanding dues are as under

Sr. No.	Nature & Amt of credit facility	Details of the security	Present outstanding (Amount in Rupees)	
1	Term Loan Sanctioned amount of Rs. 6,00,000/- Account No. (60391158258)	*As mentioned below	Ledger Balance as on 25.02.2025	5,75,041.00
			Unapplied Interest as on 25.02.2025	12,525.00
			Total as on 25.02.2025	5,87,566.00
2	Term Loan Sanctioned amount of Rs. 2,00,000/- Account No. (60403101028)		Ledger Balance as on 25.02.2025	98,359.00
			Unapplied Interest as on 25.02.2025	3,122.00
			Total as on 25.02.2025	1,01,481.00
3	Term Loan Sanctioned amount of Rs. 4,75,000/- Account No. (60427338721)		Ledger Balance as on 25.02.2025	2,71,535.98
			Unapplied Interest as on 25.02.2025	4,059.00
			Total as on 25.02.2025	2,75,412.98
			Total Dues :	9,64,459.98

3. That in consideration of the said credit facilities availed, you have executed the necessary documents in favour of the bank including the following documents and also created charges and securities in favour of the Bank as above mentioned.

Term Loan - Account No.		60391158258	60403101028	60427338721
No.	Details	Dated	Dated	Dated
1	F 45 Request letter	08.08.2021	22.12.2021	10.10.2022
2	F46/47 Demand Note	08.08.2021	---	10.10.2022
3	Hypothecation Agreement	---	22.12.2021	10.10.2022
4	Term loan Agreement	----	22.12.2021	10.10.2022
5	Housing loan Agreement	08.08.2021	---	---
6	Registered Mortgage Deed	09.08.2021	---	---
7	Balance & Security confirmation letter	08.08.2021 & 23.10.2024	---	---

The details of the creation of charges are as under
For Facility No. 1:
Name of Owner of Property Mortgaged: Mr. Pareshbhai Dajabhai Rathod
Details of mortgaged property: That the immovable property at Sub Plot No. 32/E of Plot No. 32, RS No. 184 Odhav Park, B/h. Aishwarya Nagar, Navavas, Madhapar, Tal. Bhuj, Dist. Kutch-370020
CERSAID: 200055876530
 Rounded by as follows:-

On or towards North	Sub plot no 32/D of same survey no
On or towards East	7.50 mtrs wide internal road
On or towards West	Sub plot no 32/B & 32/A of same survey no
On or towards South	Sub plot no 32/F of same survey no
Together with the buildings and structures / residential block constructed to be constructed thereon along with all the fixtures and furnitures	

For Facility No. 2
Exclusive charge by way of hypothecation (CERSA ID : 200058260599)
For Facility No. 2

4. That you have failed to adhere to the terms and conditions of sanction and made defaults and accordingly your account has been classified by the Bank as **NPA on 08.02.2025** in accordance with the prescribed norms issued by Reserve Bank of India. Inspite of our repeated requests, you have not paid the outstanding amount in your account.

As you have still not repaid the dues of the Bank and hence in exercise of powers conferred on the Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI) and without prejudice to the rights of the Bank and to the pending proceedings mentioned above, the Bank hereby calls upon you to repay in full the amount of Total Dues of loan(s) as on 25.02.2025 - Rs. 9,64,459.98/- i.e. (1) Ledger Balance of Rs. 5,75,041.00/-plus unapplied interest is Rs. 12,525.00/-up to 25.02.2025 plus interest on Ledger Balance @

9.05% p.a on monthly rest from 26.02.2025 plus Penal Interest @ 2% p.a. from 26.02.2025 (2) (Ledger Balance of Rs. 98,359.00/- plus unapplied interest is Rs. 3,122.00/- up to 25.02.2025 plus interest on Ledger Balance @ 12.05% p.a on monthly rest from 26.02.2025 plus Penal Interest @ 2% p.a. from 26.02.2025 and (3) (Ledger Balance of Rs. 2,71,535.98/- plus unapplied interest is Rs. 4,059.00/- up to 25.02.2025 plus interest on Ledger Balance @ 11.55% p.a on monthly rest from 26.02.2025 plus Penal Interest @ 2% p.a. from 26.02.2025 within 60

days from the date of receipt of this notice; failing which, in addition to and without prejudice to the other rights available to the bank, the bank shall be entitled to exercise any / or all of the powers under Sub-Sec.(4) of Sec. 13 of the aforesaid Act in respect of these securities / properties enforceable under the Act, in which case you shall also be liable to further pay all costs, charges and expenses or other incidental charges, which please note.

- To take possession of the secured assets wherein the security interest has been created as above mentioned together with the right to transfer by way of lease, assignment or sale, for realizing the secured asset.
- To take over the management of the secured assets including right to transfer by way of lease assignment or sale
- To appoint any person as manager to manage the secured assets, the possession of which will be taken over by us and the Manager shall manage the secured assets and any transfer of secured assets shall vest in the transferee all rights in

d) To write to or issue notice in writing to any person, who has acquired any of the secured assets against which security interest has been created from whom any money is due or may become due to you to pay us the money.

6. Please take a note that as per Section 13 (13) of the Act, after receipt of this notice, you are restrained from disposing off or dealing with the securities without our prior written consent.

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

FOR BANK OF MAHARASHTRA
CM & Authorized Officer under SARFAESI Act

We withdraw all the earlier actions/proceedings taken under The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act). Hence this fresh Notice U/s 13 (2) of SARFAESI Act, 2002 is hereby issued.

Note : In case of any controversy

English version will be considered.

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PUBLIC NOTICE		This is to inform public in general that Kotak Mahindra Bank Ltd has organized an auction in below mention respect of vehicles				
Asset Make & Model	Registration No.	YOM	Minimum Reserve Price (In Lacs)	Address	Contact Details	
CB_AL_BADA_DOST	GJ20X5930	2024	8.62	Kotak Mahindra Bank Ltd., 2nd Floor, Spencer's Mall, Near Genda Circle, Dr. Vikram Sarabhai Marg, Opp. Centre Square Mall, Vadodra. 39007	Chetani	
TATA MOTORS LTD_LPT_4225	MH40CT2383	2022	25.25		Survade	
BOLERO_MAXXHD_PICKUP	GJ21Y4861	2024	8.47		92653	
TATAMOTORS - SIGNA_4830	GJ16AW8827	2023	43.39		82659	
					Adil Kasa - 982502692	
MAH MHMAXXCITY	GJ32V0087	2024	7.49	Kotak Mahindra Bank LTD. Nath Edifice Complex, 4th Floor, Dr. Yagnik Road, Opp Jilla Panchayat, Rajkot - 360001	Dharmen	
ASHOK_KEY ECOMET1615	GJ03BY4634	2022	11.3		drasinh	
					Rana - 9825611487	
CB_MAHINDRA BOLERO_MAXXHD_PICKUP	GJ38T9637	2022	5.25	"Kotak Mahindra Bank Ltd -8th Floor, A - Wing, Vivan Square, Jodhpur Cross Road ,Ahmedabad - 380015"	Sunilkumar	
Maruti Suzuki - CB_MARUTI SUPER CARRY	GJ08AW0985	2022	4		Barot - 90999	
MarutiS TOURMCAR	GJ12FA8796	2018	3.74		87782	
HYI20	GJ03LB4705	2019	4.43			
TATAMOTORS	GJ04AW8816	2024	20			
TLPT1816HD				Complex, Opp M.P. Shah Arts & Science Collage, S.T. Bus stand Road, Surendranagar - 363001	Purvajitsir	
MarutiS SUPCARYCNG	GJ14Z3328	2023	8.65		Chudasama - 84908	
					49999	

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Outward No. 1780/2025

DEBTS RECOVERY TRIBUNAL - II
(Ministry of Finance, Government of India)
3rd Floor, Bhikubhai Chambers, 18, Gandhi Kunj Society,
Opp. Deepak Retail pump, Ellisbridge, AHMEDABAD-380 006.

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O.A. 705/2020 **Exh. No. A/10**

NOTICE THROUGH PAPER PUBLICATION

CANARA BANK **... Applicant**

VERSUS

Shri Gadabhai Kathadhai Kachhad & Anr. **...Defendant**

To,

1. **Shri Gadabhai Kathadhai Kachhad**, Add.: C/227, Sitaram Nagar Society, Nr. Archana School, Bombay Market, Puna Road, Surat-395010.

2. **Shri Shamjibhai Madhabhai Baidanya**, Add.: 170, Laxmi Park Row House, Godadara Naher, Surat-395010.

WHEREAS the above named applicant has filed the above referred application in this Tribunal.

1. WHEREAS the service of Summons/Notice could not be effected in the ordinary manner and whereas the application for substituted service has been allowed by this Tribunal;

2. Defendants are hereby directed to show cause as to why the Appeal should not be allowed.

3. You are directed to appear before this Tribunal in person or through an Advocate and file Written Statement./Say on 16.08.2025 at 10.30 a.m. and file written Statement./Reply with a copy thereof furnished to the applicant upon receipt of the notice.

4. Take Notice that in case of default, the Application shall be heard & decided by you in your absence.

Given under my hand & Seal of the tribunal on this 08.08.2025

SEAL

Prepared by M **Checked By** **Section Officer**

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I arrive at a conclusion
not an assumption.

Inform your opinion with
detailed analysis.

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