

FINANCIAL EXPRESS

**JM Financial Home Loans Limited**  
 Corporate Office: 3rd Floor, Sushant Park, Plot No. 68E, off Datta Pada Road, Opp. Tata Steel, Borivali (E), Mumbai - 400 066

**CORRIGENDUM**

With reference to advertisement Published in this Newspaper on dated 14.11.2025 Regarding "NOTICE OF SALE TO BORROWERS". Please read corrected date of outstanding amount as 11-Aug-2025 instead of 14-Aug-2025 in the account of Borrower Sr. No. 5 Mr. Alpesh Hasmukhbhai Shah. All other details shall remain the same.

Sd/-  
 Authorised Officer

**RAJ RADHE FINANCE LIMITED**  
 CIN No: U67120G1985PLC007576 - Regd. Off: 105 - 106 Tilakraj Complex, Panchwati, Ambawadi, Ahmedabad - 380006.  
 Authorised officer: Virji Shah, Contact number: +91 63598 93923

**CORRIGENDUM**

**CORRIGENDUM NOTICE IN THE PUBLIC NOTICE DATED 13.11.2025**

As a corrigendum to the notice published on 13.11.2025, the public is hereby informed that the EMD amount pertaining to the EMD was mistakenly mentioned as Rs. 1,25,00,000/- instead of Rs. 1,25,00,500/-. The correct EMD amount to be deposited is Rs. 1,25,00,500/-.

Except for the EMD amount, all other terms and conditions of the e-auction dated 12.12.2025 remain unchanged.

(IN THE EVENT OF ANY DISCREPANCY BETWEEN THE ENGLISH VERSION AND ANY OTHER LANGUAGE VERSION OF THIS CORRIGENDUM NOTICE, THE ENGLISH VERSION SHALL PREVAIL.)

Date: 14/11/2025  
 Place: Ahmedabad  
 SD/- Authorised Officer  
 Raj Radhe Finance Limited

**ART HOUSING FINANCE (INDIA) LIMITED**  
 (Formerly known as ART Affordable Housing Finance (India) Limited)  
 Regd. Office: 07, First Floor, Bani Park, Near Hotel Saha, Panchwati, Ahmedabad - 380006.  
 Branch Office: 41, Shri Vihar, Phase 4, Gurgaon, Haryana 120015

**APPENDIX-IV (See rule 8(1))  
 POSSESSION NOTICE  
 (For Immovable Property)**

Whereas, The undersigned being the Authorized Officer of ART HOUSING FINANCE (INDIA) LIMITED [CIN No. U65999DL2013PLC255432] 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 06.09.2025 for Loan Accounts No. LNBVN06919-200007439 calling upon the borrower/s MR. RAMESH JENTIBHAI RATHOD & MR. MUKESH JENTIBHAI RATHOD & MRS. HANSABEN JENTIBHAI RATHOD & MR. JENTIBHAI DHUDABHAI RATHOD & MRS. REETABEN RAMESHBHAI RATHOD to repay the amount mentioned in the notice being Rs. 13,79,808/- (Rupees Thirteen Lakh Seventy Nine Thousand Eight Hundred Eight Only) as on 06.09.2025 and interest thereon 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/s 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 12.11.2025.

The borrower 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 ART HOUSING FINANCE (INDIA) Limited for an amount of Rs. 13,79,808/- (Rupees Thirteen Lakh Seventy Nine Thousand Eight Hundred Eight Only) as on 06.09.2025 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**

PROPERTY BEARING PLOT NO. 768/A-4, ADMEASURING 112.52 SQ. MTRS. WITH CONSTRUCTION THEREON OF CITY SURVEY WAR NO.5, SHEET NO.117, CITY SURVEY NO. 5158/PAIKI, VILLAGE-TA-DIST. BHAVNAGAR, GUJARAT, WHICH IS BOUNDED AS UNDER

EAST : AS PER TITLE DEEDS WEST : AS PER TITLE DEEDS  
 NORTH : AS PER TITLE DEEDS SOUTH : AS PER TITLE DEEDS

DATE : 12.11.2025 AUTHORIZED OFFICER  
 PLACE : BHAVNAGAR (GUJARAT) ART HOUSING FINANCE (INDIA) LIMITED

**DEBTS RECOVERY TRIBUNAL-1**  
 (Ministry of Finance, Government of India)  
 2nd Floor, Bhikhubhai Chambers, Nr. Kochhar Ashram, Paidi, Ashram Road, Ahmedabad - 380006.

(Established u/s 3 of the Recovery of Debts due to Banks & Financial Institutions Act, 1993 for the area comprising Districts of Ahmedabad, Gandhinagar, Mehsana, Patan, Sabarkantha (Himmatnagar), Banaskantha (Palanpur) of Gujarat State w.e.f. 1st June, 2007)

**Outward No. 1460/2025 O.A. No. 93/2025 Exh. No. 07**

**BANK OF BARODA ..... APPLICANT  
 VERSUS  
 MR. RAJDEV SINGH MURARISINGH RAJPUT & ORS. .... DEFENDANT**

**PUBLIC SUMMONS**

To,  
 (1) Mr. Rajdevsingh Murarisingh Rajput, Prop. of M/s. Pooja Packaging, 370, Road No. 8, Kathwada GIDC, Ahmedabad - 382430.  
 Also at: 15, Dev Darshan Society, Sindbad Highway, Kalol, Gandhinagar - 382721.

1. Whereas the above named Applicant / Appellant has filed the above referred application/appeal in this Tribunal.  
 2. Whereas the service of SUMMONS could not be effected in the ordinary manner and whereas the application for substituted service has been allowed by this Tribunal.  
 3. You are directed to appear before this Tribunal in person or through an Advocate and file Written Statement / say on 03.02.2026 at 10.30 A.M. and show cause as to why reliefs prayed for should not be granted.  
 4. Take notice that, in default of, the Application / Appeal shall be heard and decided in your absence.

(S. J. Vaghela)  
 Assistant Registrar  
 DRT - 1, Ahmedabad

Given under my hand and seal of this Tribunal on this 07/11/2025 at Ahmedabad.

**KOTAK MAHINDRA BANK LIMITED**  
 Registered Office: 27BKG, C-27, G-Block, Bandra Kuria Complex, Bandra (E), Mumbai-400051, Branch Office: Kotak Mahindra Bank, Shanti Point, Udhana Darwaja, Ring Road, Surat 395002

**POSSESSION NOTICE**

Whereas, the undersigned being the authorized officer of Kotak Mahindra Bank Ltd., under the securitization and reconstruction of financial assets and enforcement of security interest act, 2002 (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 demand notice to the borrowers as detailed hereunder calling upon the respective borrowers to repay the amount mentioned in the said notices with all costs, charges and expenses till actual date of payment within 60 days from the date of receipt of the same. The said borrower(s) co borrower(s) having failed to repay the amount, notice is hereby given to the borrower/s co borrowers and the public in general that the undersigned has taken possession of the property described hereunder in exercise of powers conferred on him under section 13(4) of the said act r/w rule 8 of the said rules on the dates mentioned along-with. The borrower/s in particular and the public in general are hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of Kotak Mahindra Bank Ltd., for the amount specified therein with future interest, costs and charges from the respective dates. 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. Details of the borrowers and their respective outstanding dues, demand notices sent under section 13(2) and amounts claimed there under, date of possession is given herein below:

Name and Address of the Borrower, Co-Borrower, Loan Account No., Loan Amount	Details of the Immovable Property	1. Date of Possession	2. Type of Possession	3. Demand Notice Date	4. Amount due in Rs.
1. Mr. Mahammad Yusef M Malek S/o Mr. Mahammad Baruddeen Malek & Z. M. Malek At: - 12 Bazzal Chokhol Vistar, Devvaliya, Narmada, Gujarat-391121 & 3. M/S Royal Adarsh Collection Through its Proprietor, All 4 to A.T. - 2022 Nishal Faliya, Tikalwada Dabhol Road, At Devvaliya Ta Tikalwada District Narmada, Baroda, Gujarat-391211	All that piece and parcel of land bearing S/O No. 20/22, Nishal Faliya, Tikalwada Dabhol Road at Devvaliya Ta Tikalwada District Narmada, Baroda, Gujarat-391211. Property bounded as: East - Four Thousand Seven Hundred Sixty Two and Thirty Seven Paise Only due and payable as of 03.11.2025 with applicable interest from 04.11.2025 until payment in full.	12.11.2025	Symbolic Possession	29.04.2024	Rs. 6,84,762.37/-
Loan Account Number - PC22P3171891	Name of the Mortgagee: Mahammad Yusef M Malek				

For any query please Contact  
 Mr. Ravinder Godara (Mob No. +919893999074)  
 and Mr. Kishore Arora (Mob No. +919891942989)  
 Place: Gujarat, Date: 15.11.2025, Authorised Officer: For Kotak Mahindra Bank Ltd.

**Bank of Baroda: Station Road Branch, Valsad:**  
 M.D. Mall, Nagarpalika Shopping Center, Bih. Nagarpalika, Valsad - 396 001, Gujarat

**APPENDIX IV [See Rule 8(1)] POSSESSION NOTICE**

Whereas, The undersigned being the Authorized 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 the Security Interest (Enforcement) Rules, 2002, issued demand notices dated 02.09.2025 calling upon the M/s SANARIS (Proprietor- Mr. Anzar Noormohammed Siddique) and Mr. Noormohammed Dinmohammed Siddique - Guarantor/Mortgagor to repay the amount mentioned in the notice being Rs. 56,22,360/- (Rupees Fifty Six Lacs Twenty Two Thousand Three Hundred Sixty Only) as on 02.09.2025 and further interest and expenses within 60 days from the date of notice/date of receipt of the said notice.

The Borrowers / Guarantor / Mortgagor having failed to repay the amount, notice is hereby given to the Borrowers / Guarantor / Mortgagor 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 said Rules on this 13th day of November of the year 2025.

The Borrowers / Guarantor / Mortgagor 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 Bank of Baroda for an amount of Rs.56,22,360/- (Rupees Fifty Six Lacs Twenty Two Thousand Three Hundred Sixty Only) as on 02.09.2025 and further interest and expenses thereon until the full payment.

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

**Description of the Immovable Properties**

All that piece and parcel of NA land bearing S. No. 435, Paiki Plot No. 1-2, total adm. 764.00 sq. mts. Paiki Eastern Side land leaving 309.75 Sq. Mts. remaining 454.25 Sq. Mts. Paiki 284.00 Sq. Mts. Land recorded and computerised Block / Survey No. 435/1/2/Paiki2 after Promulgation New Block / Survey No. 3666 Adm. 284.00 Sq. Mts. Land along with the Cement Sheet roof four rooms of Vapi, Tai. Vapi, Dist. Valsad belonging to Mr. Noormohammed Dinmohammed Siddique, Boundary Description as follows: In the East: Residential House of Mohammad Yasin Sulerman, In the West: Property of Mohammad Harun Khatri and Others, In the North: Property of Keshavnabai Chhanabhai, In the South : Main Road

Date : 13.11.2025  
 Place : Valsad, Gujarat  
 Sd/- Authorized Officer  
 Bank of Baroda

**SCODA TUBES LIMITED**  
 Registered Office: Survey No. 1566/1 Village Rajpur, Tal. Kadi, Mehsana, Gujarat, India, 382740.  
 Telephone: + 91 2764 278 278; Website: www.scodatubes.com; Email: info@scodatubes.com

**UNAUDITED FINANCIAL RESULT FOR THE QUARTER ENDED ON JUNE 30, 2025** (₹ in Lakh except EPS)

Particulars	Quarter ended on 30/06/2025	Year ended on 31/03/2025	Quarter ended on 30/06/2024
	Unaudited	Audited	Unaudited
Total Income From Operations	991.78	4,888.46	920.58
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	92.75	419.02	64.29
Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	92.75	419.02	64.29
Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	70.83	317.41	47.87
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	71.93	317.41	47.91
Equity Share Capital	599.09	441.95	12.84
Reserves (excluding Revaluation Reserve as per the audited Balance Sheet of the previous year)	-	1,061.90	-
Earnings Per Share (for continuing and discontinued operations)-			
Basic: (not annualized for the quarter ended)	1.44	7.60	1.21
Diluted: (not annualized for the quarter ended)	1.44	7.60	1.21

Note: The above financial is an extract of the detailed format of quarterly Financial Results filed with the National Stock Exchange of India Limited and BSE Limited under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015. The full format of the quarterly Financial Results are available on the Website of NSE at www.nseindia.com and BSE at www.bseindia.com and Company's website at www.scodatubes.com and the same can be accessed by scanning the QR Code provided Upside -

For, Scoda Tubes Limited  
 -Sd/-  
 Jagrulkumar Rameshbhai Patel  
 (Managing Director) DIN- 0678595

Date: August 12, 2025  
 Place: Mehsana

**HERO HOUSING FINANCE LIMITED**  
 Regd. Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057 Phone: 011 49267000, Toll Free Number: 1800 212 8800, Email: customer.care@herohfi.com  
 Website: www.herohousingfinance.com | CIN: U65192DL2016PLC30148  
 Contact Address: Office Number - 316, Madhav Plaza, Nr. Lal Bungalow, Jammagar - 36100  
 AND Office No 412, Fourth Floor, Seven Sees, Plot no 1 in revenue survey No. 270/P-3, above Tanishq Showroom, Junagarh, Gujarat- 362001.

**POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)**  
 (As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the Hero Housing Finance Limited, 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 as mentioned below calling upon the Borrowers to repay the amount mentioned in the notice within 60 days from the date of the said notice.

The borrower, having failed to repay the amount, notice is hereby given to the borrower, in particular 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 section 13(4) of the said Act read with rule 8 of the said Rules. The borrower, 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 Hero Housing Finance Limited, for an amount referred to below along with interest thereon and penal interest, charges, costs etc. from date mentioned below.

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

Loan Account No.	Name of Obligor(s)/ Legal Heir(s)/Legal Representative(s)	Date of Demand Notice/ Amount as per Demand Notice	Date of Possession (Constructive/ Physical)
HCFJNG SCF0000 1017940	Bhalu Milk, Nilesh Bogha Bhalu, Bhalu Rupaben Nileshbhai, Bhalu Sanjaybhai Boghabhai,	16.07.2025 Rs.473701/- as on date 28.06.2025	11.11.2025 (Symbolic)
HCFRAJSC000 091015972	Varudi Dairy Farm, Haresh Vikrambhai Solanki, Vikram Manjibhai Solanki, Hanshaben Bachubhai Solanki	16.07.2025 Rs.389564/- as on date 28.06.2025	10.11.2025 (Symbolic)

**Description of Secured Assets/Immovable Properties:** All that piece and parcels of immovable gantli property being a residential house No. 349 admeasuring 296.82 sq. Mt i.e. 355 sq. Yard of Mouje Village -Padariya, Taluka Junagadh Sub District & District Junagadh in the state of Gujarat. Bounded By: North- Adj. Temple, South- Adj. Property Bhagvanti Khima Kodavla, East- Adj. Property of Samat Raju Bhalu, West-Public Road.

**Description of Secured Assets/Immovable Properties:** All that piece and parcels of a residential property of Gamtal Village from No 2, Sr No 217, Plot No 83, House No 343 land admeasuring 83.61.30 sq. mtrs in Village Jaljyadevan Tal Dhol Dist Jammagar in Gujarat. Bounded By: North- Plot No. 84, South-Plot No. 82, East-Road, West-Plot No. 90

Date: - 15.11.2025  
 Sd/-  
 Place: - Junagadh, Jammagar Authorised Officer For Hero Housing Finance Limited

**Bank of Baroda**  
 बैंक ऑफ बरौदा Bank of Baroda

Ghatlodiya Branch, Ground floor, Shop no. 65 to 70, Dev Nandan Complex, Nr. Chhankyapuri over-bridge, Ghatlodiya, Ahmedabad, Gujarat - 380061  
 Phone: ( 079 ) 27661953 E-mail: ghatlo@bankofbaroda.com

**POSSESSION NOTICE [Rule-8(1)]**

Whereas The undersigned being the Authorized Officer of Bank of Baroda under the Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(2) read with rule 8 of the Security Interest (Enforcement) Rules, 2002 issued demand notice dated 08.09.2025 calling upon the borrower MR. SUDRA MITESH VRAJLAL and MR. VRAJLAL GOVINDBHAI SUDRA to repay the amount mentioned in the notices aggregating Rs.17,51,184.68 (Rupees Seventeen lakhs fifty one thousand one hundred eighty four and sixty eight paise only) with further interest thereon at the contractual rate plus costs, charges and expenses till date of payment with less recovery.

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 Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 10th of November of the year 2025.

The Borrower / Partners / Guarantors / Mortgagors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with property will be subject to the charge of the Bank of Baroda for an amount Rs.17,51,184.68 (Rupees Seventeen lakhs fifty one thousand one hundred eighty four and sixty eight paise only) with further interest thereon at the contractual rate plus costs, charges and expenses till date of payment with less recovery.

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

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

All that piece and parcel of Residential FLAT NO. G/204 admeasuring about 98.66 Sq. Mtrs. of Block G "MALAY HILLS", 2ND FLOOR, Survey no-129, T.P No-66, FF No.73, Mouje Ranip, B/H YUGESHWAR KUTIR, NEW RANIP, DIGVIJAYNAGAR, AHMEDABAD-382470 standing in the name of Mr. Sudra Mitesh Vrajilal and Mr Vrajilal Govindbhai Sudra

The said property is bounded as on under :-  
 On East By: Building Margin & Compound  
 On West By: Passage, Staircase and Flat no. G/201  
 On North By: Flat no. G/203  
 On South By: Building, Margin & Compound Wall

Date : 13-11-2025  
 Place : Ahmedabad  
 Authorised Officer  
 Bank of Baroda

**CARRARO India Limited**  
 (Formerly known as Carraro India Private Limited)  
 CIN: L52609PN1997PLC132629  
 Registered Office: B 2/2, MIDC Ranjangaon, Pune - 412220 (Maharashtra), India  
 Website: www.carraroindia.com, Email: Company\_Secretary@carraroindia.com

**EXTRACT OF THE STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30<sup>TH</sup> SEPTEMBER, 2025** (₹ in million [except per share data])

Sr. No.	Particulars	Quarter Ended		Half Year Ended		Year Ended	
		30 <sup>th</sup> Sept., 2025 (Unaudited)	30 <sup>th</sup> Sept., 2024 (Unaudited) Refer note no. d	30 <sup>th</sup> June, 2025 (Unaudited)	30 <sup>th</sup> Sept., 2024 (Unaudited)	30 <sup>th</sup> Sept., 2024 (Audited)	31 <sup>st</sup> March, 2025 (Audited)
1	Total Income from Operations	5,886.88	4,962.02	4,412.63	10,848.90	9,148.83	18,079.17
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	410.38	376.19	289.25	786.56	658.43	1,160.21
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	410.38	376.19	289.25	786.56	658.43	1,160.21
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	305.96	285.06	215.77	591.02	489.44	861.87
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	303.66	283.84	215.17	587.50	488.23	862.35
6	Paid-up Equity Share Capital (Face value of ₹10/- per share)	568.52	568.52	568.52	568.52	568.52	568.52
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	-	4,145.68
8	Earnings Per Share (of ₹10/- each) (for continuing and discontinued operations) -						
1.	Basic	5.38	5.01	3.80	10.40	8.61	15.16
2.	Diluted	5.38	5.01	3.80	10.40	8.61	15.16

**IndusInd Bank Ltd.**  
 2nd Floor, Business Empire, 5, Jaghnat Plot Corner, Opp. R.K.C. College, Rajkot - 360001

**APPENDIX IV-A  
 (See proviso to Rule 8(6) & 9(1))  
 Publication of Notice for Sale of Immovable Property**

**Sale Notice & E-Auction for sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & 9(1) of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Act).**

Notice is hereby given to the public in general and in particular to the Borrower(s), Co-borrowers and Guarantor (s) that the below described immovable properties mortgaged to the Secured Creditors, the physical possession of which has been taken on 24/09/2023 by the Authorized Officer of IndusInd Bank Limited. The secured assets will be sold as "AS IS and where basis", as is what is basis, "whatever there is basis". No recourse Basis" on 20/11/2025, for recovery of Rs. 72,02,332/- as on 06/05/2025 together with further interest cost & expenses, etc. due to the secured Creditors from following borrower, Co-borrower & Guarantor. The reserve price and earnest money to be deposited is mentioned below respectively.

**That along with submitting the tender document the Bidder shall submit along with it 10% amount of reserve price. That Bank has fixed the reserve price and the Earnest Money Deposit (EMD) mentioned herein below, shall be deposited through Demand Draft only in Favor of IndusInd Bank Ltd.**

The successful bidder(s) shall pay and deposit 25% of the Sale Price (less 10% amount already paid along with the Bid) i.e. the purchaser needs to pay remaining 15% on sale confirmation on the date of e-Auction or not later than the end of next working day. There after the balance amount of 75% of the Sale Price is required to be deposited within 15 days from the date of Sale Confirmation Letter as contemplated under the SARFAESI Act.

**Details of Borrowers, Co-Borrower, Guarantors with Address**

1) Mr. JOSHI SANDIPKUMAR R, C/o RAJESHBHAI, A 601 VASANT MARVEL, OPP SHIV DHAM, VIMALNAGAR MAIN ROAD, PUSHKARDHAM, RAJKOT, PIN CODE - 360005. MOBILE NO 9979555335. ALSO AT - FLAT NO C 903 VASANT MARVEL APARTMENT, VIMAL NAGAR MAIN ROAD, UNIVERSITY ROAD, RAJKOT PIN - 360005. MOBILE NO - 9979555335 ( ... Borrower). 2) MR/MRS. DIPTEBEN SANDIPBHAI, C/O DILIPBHAI, A 601 VASANT MARVEL, OPP SHIV DHAM, VIMALNAGAR MAIN ROAD, PUSHKARDHAM, RAJKOT PIN CODE - 360005. MOBILE NO 9979555335 (Co-Borrower).

Loan Account Number	Reserve Price	Earnest Money Deposit	Date & Time of E-auction	Last date of submission of bids along with EMD	Minimum bid Increment Amount	Date & Time of Inspection of Property	E-auction Website Address
GRR05049M	Rs. 27,00,000/- (Rupees Twenty Seven Lakh)	Rs. 27,00,000/- (Rupees Two lakh Seventy Thousand only)	20/11/2025 - 12.00 PM to 1.00 PM	18/11/2025	Rs. 50,000/- (Rupees Fifty Thousand Only)	15.11.2025 (11.30PM-12.30PM)	https://www.bankauctions.com

**Description of the Immovable Property / Secured Asset**

All the piece and parcel of land and building in residential property of Flat No C903 admeasuring 62.80 Sq.Mtrs of Vasant Marvel Apartment, Vimalnagar main road, Wing 4 on the Plot No.1 of TP No.5 FP No.103 on Revenue Survey No 103 P of University Road, village Nana Mauva located at Rajkot -5 and bounded as under. Bounded by: -NORTH: - Passage than Flat No 902. SOUTH: -Margin than FP No.102. EAST: -Margin than Vasant Marvel Wing B. WEST: -Lift passage than Flat No 904

**Terms and Conditions :-**

- E-auction is being held on "AS AND WHERE BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" basic and will be conducted "ONLINE".
- The auction will be conducted through IndusInd Bank approved service provider M/s C 1 India Private Limited at the web portal https://www.bankauctions.com.
- Bid Documents, Declaration, General Terms and Conditions of online auction sale are available at secured Creditor's website i.e https://www.indusind.com or website of service provider i.e https://www.bankauctions.com
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of properties put on auction and claims / rights / dues / affecting the properties, prior to submitting their bid. In this regard, the e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of IndusInd Bank.
- The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process, etc. may contact M/s C 1 India Private Limited, Plot No.68, 3rd floor, sector 44, Gurgaon, 122003, Haryana. Support No. 7291981124,25,26 & Contact Mr. Bhavin - 8866682937 Support Email ID : support@bankauctions.com and for any property related query may contact the Bank Officer Mr. Jignesh Kashtriya 7043332225 & Mr Himanshu Vala on 7043332227. It may please be noted that in case of any discrepancy / inconsistency between e-auctions notices published in English and in vernacular then the contents of the notice published in English shall prevail.
- The Authorized Officer / Secured Creditors shall not be responsible in any way for any third-party claims / rights / dues.
- The sale shall be subject to rules / conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

DATE: 15/11/2025 Authorised Officer: IndusInd Bank Ltd.  
 PLACE: Rajkot

**Indian Overseas Bank**  
 Gota Branch (2188) GOTA, 6 11 to 6 14, Unique Metropolis, Opp. Sun Divine Flats, LAMDA Research Centre Road, Gota, Ahmedabad, Gujarat-382481  
 E-mail: tob2188@iob.in | Website: www.iob.in | Mob. 9925952188

**PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES**

Sale of immovable property /ies mortgaged to Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No.54 of 2002) whereas, the Authorized Officer of Indian Overseas Bank has taken possession of the following property/ies pursuant to the notice issued under Section 13(2) of the Security Interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" for realization of Bank's dues plus interest & costs as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act proposes to realize the Bank's dues by sale of the said property/ies. The sale will be done by the undersigned through E-auction platform provided at the Web Portal (https://banknet.com)

**Name & address of the Borrowers : M/S Annapurna Sweets and Fast Food (Borrower), Add: 67/5, Shop No. 1, Muktiyan Co-Operative Society, Khokhara, Maninagar East, Ahmedabad, Gujarat-380008 & Mr. Ramkhanan Pansingh Rajput (Proprietor cum Mortgagor), Add: S/O Pansingh Rajput, 2/B, Shivjiyot Apartment, Nr. Maniyasa Society, Maninagar east, Ahmedabad, Gujarat- 380008**

Date of NPA:	Date of Demand notice:	Dues Claimed in Demand Notice:	Date of Possession Notice:	Due Claim in Possession Notice :	Outstanding As on 14.11.2025:	Other Dues:
06.04.2025	16.04.2025	Rs. 33,60,063.98 with up-to-date interest and other legal charges	22.07.2025	Rs. 34,48,348.98 (Rupees Thirty-Four Lakhs Forty-Eight Thousand Three Hundred Forty-Eight Rupees and Ninety-Eight paise only) as on 22.07.2025 payable together with further interest at contractual rates and rests along with costs, charges etc.	Rs. 35,75,565.98 (Thirty Five Lakhs Seventy Five Thousand Five Hundred Sixty Five Rupees and Ninety Eight Paise Only).	Not Known / Local Self Government (Property Tax, Water sewerage, Electricity Bills etc.)

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

Sl.	Property details	Reserve Price	EMD	Types of Possession
1	Industrial Shed No. 36 (As per Plan Type No. B), Shree Sharanaya Industrial Estate, Nr. Nathubhai Residency, Near Hotel Sarodaya, Moraya Ga Road, Ahmedabad, Gujarat 382213 Boundaries of the Property- East- Shed No. 35, West- Star & road, North- Road, South- Shed No. 13.	Rs. 16,00,000/- + Multiplier of Rs. 10,000/-	Rs. 1,60,000/- Lakh Sixty Thousands Rupees only	Symbolic

\*Bid Increase/multiplier amount Rs. 10,000.  
 Date & Time of E-Auction: 30.11.2025 between 11:00 A.M. to 01:00 P.M.  
 Property Inspection date & Time: On 24.11.2025 between 02:00 PM to 05:00 PM  
 Known Encumbrance, if any: Nil as per Bank's Knowledge  
 \*Bank's dues have priority over the Statutory dues  
 For terms and conditions Please visit: https://www.iob.in/e-Auctions.aspx  
 https://www.publishertenders.gov.in https://banknet.com (web portal of e-auction of service provider)

Date : 15/11/2025  
 Place : Gota  
 Authorised officer,  
 Indian Overseas Bank

**EXTRACT OF THE CONSOLIDATED**