FINANCIAL EXPRESS

Inspection Date and Time:-06/11/2024; Between 11:00am to 04:00pm; Contact Mr. Satish Trapasiya on +919726992491 & Mr. Jitendra Patel on +919974848487 & Mr. Jatin Maisuria on +919638117163 & Mr. Mahesh Gohil on +919574533777 between 11:00am to 04:00pm

TERMS AND CONDITIONS OF THE E-AUCTION

(1) The auction sale shall be "online e-auction" bidding through website https://sarfaesi.auctiontiger.net on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes. Bidders are advised to go through the website https://sarfaesi.auctiontiger.net for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings

(2) The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider (M/s E-Procurement Technologies Ltd. (Auction Tiger) Ahmadabad (Tel:-079-61200586/592/) Contact Person:support@auctiontiger.net. Please note that, Prospective bidders may avail online training on e-auction from their registered mobile number only.

3) Bidders are advised to detailed terms and conditions of auction sale before submitting their bids, refer to the link http://www.dcbbank.com/cms/showpage/page/customer-corner.
4) Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website STATUTORY SALE NOTICE UNDER THE SARFAESI ACT, 2002

The borrower/guarantors are hereby notified to pay sum as mentioned in the demand notice along with up to date interest and ancillary expense before the date of e-auction, falling which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost

Date: 12/10/2024 Place: Gujarat

Sd/- Authorized Officer DCB Bank Limited.

SJ CORPORATION LTD

CIN: L51900GJ1981PLC103450 Corporate Office: 201, "Shyam Bungalow" Plot No.199/200, Pushpa Colony, Fatimadevi School Lane, Manchubhai

Road, Malad (East), Mumbai - 400097

Tel Fax No. 022-28449521

E-Mail: sjcorporation9@yahoo.com NOTICE is hereby given that pursuant to Regulation 47 read with Regulation 33 of the SEBI (LODR) Regulations, 2015 that the Meeting of the Board of Directors of the Company will be held on Friday, 25th October, 2024 at 3.30 P.M at the Corporate Office of the Company, inter alia, to consider and take on record the Unaudited (Provisional) Financial Results of the Company for the quarter ended 30th September, 2024. By Order of the Board Date: 15.10.2024 For SJ Corporation Ltd Deepak Upadhyay Place: Mumbai

Managing Director (DIN: 02270389)



Home First Finance Company India Limited CIN: L65990MH2010PLC240703 Website: homefirstindia.com

Phone No.: 180030008425 Email ID: loanfirst@homefirstindia.com

POSSESSION NOTICE

REF: POSSESSION NOTICE UNDER SUB-RULE (1) OF RULE 8 OF THE SECURITY INTEREST (ENFORECEMENT) RULES, 2002

WHEREAS the undersigned being the Authorized Officer of HOME FIRST FINANCE COMPANY INDIA LIMITED, pursuant to demand notice issued on its respective dates as given below, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 calling upon you/Borrowers, the under named to pay outstanding dues as within 60 days from the date of receipt of respective notices. You/Borrowers all, however, have failed to pay the said outstanding dues within stipulated time, hence HOME FIRST FINANCE COMPANY INDIA LIMITED are in exercise and having right as conferred under the provision of sub section (4) of section 13 of SARFAESIACT, 2002 read with rules thereunder, taken POSSESSION of the secured assets as mentioned herein below.

S. No	Name of Borrowers/ Co-Borrowers/ Guarantors	Description of Mortgaged Property	C. 7007033471561	Total O/s as on date of Demand Notice (in INR)	Date of possession
1.	Barvaliya Ajaybhai Laljibhai-, Barvaliya Dishaben Ajaybhai	Row House-93, Pratha Home, Pratha Homes, Nr. Tulsi paper mill Itd., Kareli Mota Road, Mota, Bardoli, Surat., Surat, Gujarat, 394310. Bounded by: East - Plot No. 76, West - Society Road, North - Plot No. 92, South - Road.		17,20,441	10-10-24

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 said rule on the date

The BORROWERS/ GUARANTORS and the PUBLIC IN GENERAL are hereby cautioned not to deal with the above referred Properties/Secured Assets or any part thereof and any dealing with the said Properties/Secured Assets shall be subject to charge of HOME FIRST FINANCE COMPANY INDIA LIMITED for the amount mentioned hereinabove against Properties/Secured Assets which is payable with the further interest thereon until payment in full.

Place: Gujarat Authorised Officer. Date: 16-10-2024 Home First Finance Company India Limited

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

AU SMALL FINANCE BANK LIMITED (A Scheduled Commercial Bank)

Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 (CIN:L36911RJ1996PLC011381)

APPENDIX IV [SEE RULE 8(I)] POSSESSION NOTICE

Whereas, The undersigned being the Authorized Officer of the AU Small Finance Bank Limited (A Scheduled Commercial Bank) 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 on the date as mentioned below calling upon the borrowers to repay the amount mentioned in the said notice within 60 days from the date of receipt of the said notice as per the details given in below table: -

Name of Borrower/Co-Borrower/ Mortgagor/Guarantor/Loan A/c No.	13(2) Notice Date & Amount	Description of Mortgaged Property		
(Loan A/C No.) L9001061121722607 & L9001060717177576, Katariya Laxmandas Sajuram (Borrower), Smt.Katariya Bhagbatiben Laxmandas (Co-Borrower), Sureshbhai Seijuram Katariya (Co-Borrower)	8-Feb-23 ₹ 1,56,547/- Rs. One Lac Fifty-Six Thousand Five Hundred Forty-Seven Only & ₹ 12,28,565/- Rs. Twelve Lac Twenty-Eight Thousand Five Hundred Sixty-Five Only as on 6-Feb-23	All That Part And Parcel Of Residential/Commercial Property Land / Building / Structure And Fixtures Property Situated At RS NO. 272/3, Milkat No 2358, Sindhi Chali, Near Bus stand, Vill Pali(Sevaliya), Tal Thasra, Dist Kheda, Gujarat. Admeasuring 509.16 SQ. FT. East: Open Area, West: Road, North: Property For Ramchandra Manganlal, South: Property For Sejuram Topandas		
oan A/C No.) L9001060117373221, lip Prajapti (Borrower), Priya Dilip ajapat (Co-Borrower) 9-Dec-21 ₹ 9,24,177/- Rs. Nine Lac Twenty-Four Thousand One Hundred Seventy-Seven only as on 9-Dec-21		All That Part And Parcel Of Residential/Commercial Property Land / Building / Structure And Fixtures Property Situated At Shop No G/2, Ground Floor, Royal Palace, Plot No. 74,75,76, Yogi Darshan Society, Block No. 526/ Paiki, Sr. No. 525, Moje- Palsana, Dist- Surat, Gujarat. Admeasuring 295.83 SQ, FT. East: Plot No. 83,84,85, West: Road, North: C. P. No. 2, South: Block No. 563		

The borrower having failed to repay the amount, therefore notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein above mentioned table in exercise of powers conferred on him/her under section 13(4) of the said (Act 2002) read with Rule 8 of the said rule on the date mentioned in the above table.

"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." The borrower 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 the AU Small Finance Bank Limited (A Scheduled Commercial Bank) for the amount and interest thereon mentioned in the above table.

Date : 15/10/2024

Place : Ahmedabad

Authorised Officer AU Small Finance Bank Limited

Branch Office: YES BANK Limited, Retail Legal (RL), WS No. 0155 to 0157, Second Floor, Unit No. G/3, 102-103, C.G.Centre, C.G.Road,

Branch Office: Ground Floor, Corner Square Building, Near Inox Multiplex, Race Course Circle, Baroda-390007 **Branch Office**: Shop No 1 & 2 Ground Floor, Sunrise Tower, Opp GEB office, Nr Jubilee Ground, Bhuj-01. Branch Office: Yes Bank Limited, 1st Floor, Orbit Tower, Opp. Krushi Bazar, Sahara Darwaja, Ring Road, Surat - 395003.

Branch Office: Yes Bank Limited, 3rd Floor, Nath Edifice, Jilla Panchayat Chowk, Race Course, Rajkot. Registered & Corporate Office: Yes Bank Limited, Yes Bank House, Off Western Express Highway, Santacruz East, Mumbai - 400055.

CIN: L65190MH2003PLC143249, Email: communications@yesbank.in, Website: www.yesbank.in **SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

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.

Notice is hereby given to the public in general and in particular to the Borrowers, Co-Borrowers, Guarantor and Mortgagors that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Yes Bank Ltd. i.e. Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" on 19.11.2024 for recovery of below mentioned dues subject to further interest and charges at contracted rate, due to the Secured Creditor

rom below mentioned Borrowers, Co-Borrowers, Guarantor and Mortgagors,

Sr. No.	Names of the Borrower / Co-Borrower / Guarantor	Demand Notice Amount	Description of Property	Reserve Price & EMD (in Rs.)	
1.	M/S Vedant Creation (The Borrower) and Mr.	Rs. 1,89,17,551.60/-	1. For the Immovable Property of Shop No. 224, (as per the sanction plan Shop no.	Rs.33,75,000/-	
	Sunil Ramesh Wadhwani (Guarantor & Mortgagor) and Mrs. Dipti Sunil Wadhwani (Guarantor)	as on 10-Aug-23	223) on the 2nd Floor of the Building Known as "Unicorn Plazzo" situated at Vesu bearing Old Revenue Survey No. 91, New Revision Survey No. 69/1, T. P Scheme No. 2 (Vesu), Old Final Plot No. 10, New Final Plot No. 7 admeasuring about 2103.00 Sq mtrs of the Village Vesu, Taluka: Majura (Surat City) Dist Surat admeasuring about 428.00 Sq Feet i.e 40.03 Sq mtrs (Carpet Area) and 41.91 Sq mtrs (Built up area) along with undivided proportionate share in the said land owned by Mr. Sunil Ramesh Vadhwani.	ns.3,37,300/-	
			2. For the Immovable Property of Shop No. 324, (as per the sanction plan Shop no.	Rs.30,30,000/-	
			323) on the 3rd Floor of the Building Known as "Unicorn Plazzo" situated at Vesu bearing Old Revenue Survey No. 91, New Revision Survey No. 69/1, T. P Scheme No. 2 (Vesu), Old Final Plot No. 10, New Final Plot No. 7 admeasuring about 2103.00 Sq mtrs of the Village Vesu, Taluka: Majura (Surat City) Dist Surat admeasuring about 428.00 Sq Feet i.e 40.03 Sq mtrs (Carpet Area) and 41.91 Sq mtrs (Built up area) along with undivided proportionate share in the said land owned by Mr. Sunil Ramesh Vadhwani.		
2.	1. M/S S R STEELS through its Proprietor	Rs. 26,86,001.64/-	All that pieces and parcels of Immovable Property lying being situated on the Land	Rs.49,00,000/-	
	Mr. Rishi Pawar (Borrower) 2. Mr. RISHI PAWAR (Proprietor & Guarantor & Mortgagor) 3. Mrs. SUNEETA RISHI PAWAR (Guarantor)	as on 17-June-2022	bearing Non-Agricultural plot of Land in Mauje Nizampura Vadodara lying being and situated on the Land bearing R.S. No 356332 CS No 1111 Plot admeasuring 73.18 Sq Mts Known as "ABHAR GOVERNMENT SERVANTS COOPERATIVE HOUSING SOCIETY LTD" House No 20 Ground Floor Built up area admeasuring 66.84 Sq Mts Second Floor Built up area admeasuring 29.28 Sq Mts First Floor Built up area admeasuring 73.12 Sq Mts Total Built up area admeasuring 169.24 Mts at Registration & Sub District Vadodara & District Vadodara	Rs.4,90,000/-	
3.	1. M/S Mahadev Traders through its	Rs. 29,43,959.11/-	All the Piece & Parcel of the Immovable Property being Flat bearing No.102 having	Rs.17,60,000/-	
	Proprietor Mr. Bhagvanjibhai Bhikhabhai Dobariya (Borrower), 2. Mr. Bhagvanjibhai Bhikhabhai Dobariya (Proprietor, Guarantor & Mortgagor) 3. Mr Jigneshbhai Ratnabhai Dobariya (Guarantor) and 4. Mr. Ravi Bhagvanjibhai Dobariya (Guarantor)	as on 09-May-2022	built-up area admeasuring about 53-45 Sq. Mt on First Floor of the Residential building named "Shivam Complex" Constructed on land of Sub-plot No. (1+8+9)/1 admeasuring 393-93 Sq. Mt of Plot No. (1+8+9) admeasuring 642-38 Sq. Mt. of area known as "Shree Ram Park" lying and situated at Revenue Survey No.311 Paiki of Rajkot.		
4.	M/s. LALJI LAKHAMSHI through its (Partner	Rs. 48,98,284.83/- as on 18-Jan-2023	Basement Godown No.1 admeasuring 133.53 Sq Mtrs (Carpet Area) and 150.03	Rs.32,70,000/-	
	e Borrower & Mortgagor), Mr. Punit ahendrabhai Bhinde (Partner & Guarantor) d Mr. Rajendraprasad Lalji Thacker artner & Guarantor)		Sq Mtrs (Built up area) situated in Shri Nayaranan Complex No.1, Bhuj Municipacility Property Nos.3/462,3/290, 3/3/23 to 3/3/30, Old City Survey No 3677, City Survey Sheet No 178, City Survey Ward No 2, Village & Sub Registration District City Bhuj-District Kutch.		
5.	1. M/s Jay Creation through its proprietor	as on 28-0ct- 2022 an and	1. The Commercial Property namely being Shop No. 113, Block-B, Built up area	Rs.9,70,000/-	
	Mr. Harshaben Chandrabhan Bheravani (Borrower), 2. Mr. Bherwani Chandrabhan Manoharlal (Co-Borrower & Mortgagor) and 3. Mrs. Harshaben Chandrabhan Bheravani (Co-Borrower & Mortgagor)		admeasuring 31.68 sq. mtr., Undivided Proportionate area admeasuring 14.86 sq. mtrs. in the scheme known as 'Sukh-Shanti Complex', Old Block No. 317 paiki, Old Block No. 313 paiki 1, in the sim of Taluka: Changodar, Sub-Dist. Sanand and District Ahmedabad.	Rs.97,000/-	
			2. The Commercial Property namely being Shop No. 114, Block-B, Built up area	Rs.9,70,000/-	
			admeasuring 31.68 sq. mtr., Undivided Proportionate area admeasuring 14.86 sq. mtrs. in the scheme known as 'Sukh-Shanti Complex', Old Block No. 317 paiki, Old Block No. 313 paiki 1, in the sim of Taluka: Changodar, Sub-Dist. Sanand and District Ahmedabad.	ns.37,000/-	
		7	3. The Commercial Property namely being Shop No. 115, Block-B, Built up area admeasuring 42.74 sq. mtr., Undivided Proportionate area admeasuring 20.05 sq. mtrs. in the scheme known as 'Sukh-Shanti Complex', Old Block No. 317 paiki, Old Block No. 313 paiki 1, in the sim of Taluka: Changodar, Sub-Dist. Sanand and District Ahmedabad.	Rs.1,30,000/-	
6.	Mr. Vadher Virbhadrasinh Ghanshayamsinh	Rs. 72,27,025.23/-	All that piece and parcel of the Residential Flat No. 1003 10th Floor Block A Carpet		
	as "the Borrower & Mortgagor", and Mrs.Vadher Rishitaba as "the Co Borrower"	as on 30 -Sep 2022	area admeasuring 73-00 Sq. Mtrs. Undivided proportionate area admeasuring 29.84 sq. mtrs. Scheme Known as "Swati Florence" situated at Block No. 473A/2 473A/3 and 473/B Final Plot No. 170/1 T.p.Scheme No.3(Bopal) in the sim of Village Bopal Tal. Daskroiin Sub-District Ahmedabad-9(Bopal) Registration	113.3,70,000/-	

District of Ahmedabad. ❖ Date and time of e-auction: 19.11.2024, 11 am to 2 pm with extension of 5 minutes each ❖ Last date for submission of bid: 18.11.2024 ❖ Date of Property Inspection: 12.11.2024

For detailed terms and conditions of the sale, please refer to the link provided in https://www.yesbank.in/about-us/media/auction-property Secured Creditor's website i.e. www.yesbank.in or https://sarfaesi.auctiontiger.net.

In case of any difficulty in obtaining Tender Documents/ e-bidding catalogue or Inspection of the Immovable Properties / Secured Assets and for Queries, Please Contact Concerned Officials of YES BANK LTD., Sr. no. 1 & 2 contact Mr. Rajesh Verma on- 9909970693 or Email : rajesh.verma2@yesbank.in), Sr. no. 3 & 4 contact Jay Dave, on 72039 57777 or Email (jay.dave1@yesbank.in) Sr.no. 5 & 6 contact Mr. Kalpesh Raval or Jecky Pancholi on 7283820070 or Email: (kalpesh.raval@yesbank.in) and Officials of M/s. e-Procurement Technologies Limited (Auction Tiger) Ahmedabad, Bidder Support Numbers: 9265562821, 079-61200594/598/568/587/538. Email: support@auctiontiger.net.

SALE NOTICE TO BORROWER / GUARANTORS

The above shall be treated as Notice of 30 days U/r. 9(1) of Security Interest (Enforcement) Rules, 2002 **Date : 16.10.2024, Place : Gujarat**

Sd/- Authorised Officer, Kalpesh Raval, Yes Bank Ltd.

Public Notice For E-Auction For Sale of Immovable Properties Sale of Immovable property mortgaged to IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IIFL-HFL.) Corporate Office at Plot No. 98, Udyog Vinar, Phase-IV, Gurgaon-122015 (Haryana) and Branch Office No. 701, 7th Floor, 21st Centuary Bursiness Center, Near Udhna Darwaja, Ring Road, Surat - 395002" "Toffice No.301, 3rd Floor, The Imperia, Opp. Shashtri Maidan, Above Federal Bank, Nr.Axis Bank, Rajkot, Gujarat-360001/ Office No.G-4, Ground floor, Akshay Raj Apartment bankers colony, Jubilee Ground, Near HDFC Bank Bhuj Gujarat-370001 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002/hereinafter "Act"). Whereas the Authorized Officer ("AC") of IFL-HFL had taken the possession of the following propertyles 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, AS IS WHAT IS BASIS and WITHOUT RECOURSE BASIS" for realization of IFE-HFL's dues, The Sale will be done by the undersigned through e-auction platform provided at the website: www.iffonehome.com Demand Notice Date of Physical Description of the Immovable Reserve Price Co-Borrower(s) Date and Amount Possession property/ Secured Asset Rs. 5,09,000/-Guarantor(s) 22-Sep-2024 18-Oct-2021 All that part & parcel of the property bearing pees Five Lakh Nine 337/1 And 338/1, Plot no. 26 eastern side, Total Outstanding as on Rs. 6,90,913/- (Rupees Six. 1. Mr. Javdin Thousand Only) Rameshbhai Zala Earnest Money Deposit 2. Mrs. Ramaben (EMD) Rs. \$0,900/-Rameshbhai Zala Rs.20,000/- (Rupoes Twenty Thousand Only) 352265, Gujarat, India (Carpet area 421 sq. ft., Built up area 484 sq. ft.) Rupoes Fifty Thousand (Prospect No Thousand Two Hundred 814940) Nine Hundred Only) and Forty One Only) Thousand Only) 10-Apr-2024 & Rs. 16, 12,471/- All that part & parcal of the property bearing Plot 29-Sep-2024 Rs.17.90.000/-1. Mrs. Taraben Rupees Sixteen Lakh Twelve
Thousand Four Hundred and
Seventy One Only)

Bid Increase Amount

No. 174, Prassitha Park Vibhag-1, Block No.
174, Prassitha Park Vibhag-1, Block No.
175, Prassitha Park Vibhag-1, Block No.
176, Prassitha Park Vibhag-1, Block No.
177, Prassitha Park Vibhag-1, Block No.
178, Prassitha Park Vibhag-1, Block No.
179, Prassitha Park Vibhag-1, Total Outstanding as On Date 11-Oct-2024 upees Seventeen Lakt Dhirsinh Chauhan Ninety Thousand Only) Taraben Dhirsinh Rs.17,82,292 I- (Rupees Chauhan, 3. Mr. arment Money Deposit (EMD Seventeen Lakh Eighty Bid Increase Amount thirsingh Andorsing Rs.1,79,000/- (Rupees Guarat Area Admeasuring (In Sq. Ft.) Properly Type: Land Area, Carpet Area, Built Up Area Two Thousand Two Rs.25,000/- (Rupees Twenty Chauhan (Prospect Hundred and Ninety Two Five Thousand Only) No IL10099699) Thousand Only) roporty Area: 969.00, 674.62, 253.17 Rs.6.31,000/-{Rupees 8-Nov-2023 & Rs.8,12,304/- All that part and parcel of the property bearing 29-Sep-2024 1.Mr.Mahosh Jasha Six Lakh Thirty One Flat No. E-15, Ground Floor, Wing E. Navin Rupoes Eight Lakh Twelve Total Outstanding as bhai Madhavi, 2.Mr. Thousand Three Hundred Towers, Aji River Front, Opp. Kabir Mandir, Thousand Only) Madiwi Jasabhai On Date 11-Oct-2024 Earnest Money Ramsur Bhai Kana Bhai Boricha Morg, Near and Four Only) Rs. 9,67,003 /-Karsanbhai, 3.Mrs. Sadri Park, Rajkot-360003 Area Admeasuring Deposit(EMD) Bid Increase Amount Madhw Manuben (In Sq. R.) Property Type: Saleable Area. Rs.63,1004 (Rupees Rs.20,000/- (Rupoes Twenty Jasabhai (Prospect Carpet Area, Built Up Area Property Area Sody Three Thousand Thousand Only) Three Only) No IL10113307) 219.00, 219.00, 263.00 One Hundred Only) All that part and parcel of the property bearing
Plot No. 198, Shrungal Homes, Bharundi
Kareli Road, Moje Bharundi, Nr Sayan Sugar
Factory Road, Olpad, Sural-394130, Gujarat, Rs. 12,21,796 J- (Rupees Rs. 8,62,000/- (Rupoes 1. Mr. Chandrama 3-Mar-24 & Rs.10,29,635/-Eight Lakh Sidy Two Thousand Only) Prasad 2. Mrs. Ramanati Nine Thousand Six Hundred Earnest Money Deposit India Area Admeasuring (In Sq. Ft.): Property Type: Land Area, Saleable, Area, Super Built Up Area, Property, Area, 456.00, 299.00, (Prospect No IL10222972) (EMO) Rs. 86,200/- (Rupees Bid Increase Amount Thousand Seven Rs.20,000/- (Rupees Twenty Hundred & Ninety Six Eighty Six Thousand Tw Thousand Only) 410.00 (Built up area 273.60 sq. ft.) Hundred Only) 06-Feb-24 & Rs.17,85,505/(Rupees Seventeen Lakh
Eighty Five Thousand Five Hundred and Five Crity)

All that part and percel of the property bearing (Rupees Seventeen Lakh
Eighty Five Thousand Five Hundred and Five Crity)

Navovas, Dist. Kutch, 370020 Area

Navovas, Dist. Kutch, 370020 Area

Rs. 21,14,615 /- (Rupees Samest Morey Deposit (EMD)

Rs. 1,19,700/- (Rupees 1. Mrs.Prakash kumar Devehibhai lary, 2. Mrs. Pritibon New Mayur Tailor Bid Increase Amount
Rs.25,000/- (Rupces Twenty)
Five Thousand Only)

Admeasuring (in Sq. Ft.): Property Type:
Built_Up_Area, Land_Area, Carpet_Area
Property Area: 515.00, 615.00, 492.00 Twenty One Lakh IL10347815) Fourteen Thousand 5x Hundred & Fifteen Only) Five Thousand Only) Date of Inspection of property Date/ Time of E-Auction EMD Last Date 14-Nov-2024 11:00 hrs -14:00 hrs 18-Nov-2024 till 5 pm. 20-Nov-2024 11:00 hrs.-13:00 hrs. Mode of Payment :-EMD payments are to be made vide online mode only. To make payments you have to visit https://www.iiflonehome.com and pay through rik available for the property/ Secured Asset only. Note: Payment link for each property/ Secured Asset is different. Ensure you are using link of the propert Secured Asset, you intend to buy vide public auction. For Balance Payment - Login https://www.iiflonehome.com >6y Bid >Pay Balance Amount TERMS AND CONDITIONS: For participating in e-auction, Intending bidders required to register their details with the Service Provider https://www.iiflonehouse.com , well in advance and has to create the login account, login ID and password. Intending bidders have to submit / send their "Tonder FORM" along with the payment details towards EMD, copy of the KYC and PAN cord at the above mentioned Branch Office.

The bidders shall improve their after 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 acction, the closing time will 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 automatical has the case and each of the 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 cess, 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.

The purchaser has to pay TDS application to the transaction/payment of sale amount and submit the TDS certificate with IEFL HFL. Bidders are advised to go through the website https://www.ifflonehome.com and https://www.iffl.com/home-loans/properties-for-auction to 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:- care@ifflorehome.com, For any query related to Property details, Inspection of Property and Online bid etc. call IFL HFL toll free no.1800 2672 489 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to email:-care@ilfonehome.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 IIFL-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 fall to collect the above said articles same shall be sold in accordance with Law In case of default in payment at 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 tender/Auction, the decision of AO of IIFL-HFL will be final.

kotak Kotak Mahindra Bank
Regional Office: Kotak Mahindra Bank Ltd. 9th Floor, B-Wing, Vivaan Square, Jodhpur Cross Road, Satellite, Ahmedabad, Gujarat – 380015, Contact No: +91 9429919818, Email ID – punit.makhecha@kotak.com

Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. (Corporate Identity No. L65110MH1985PLC038137)

Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost

PUBLIC NOTICE FOR AUCTION **CUM SALE**

Notice is hereby given to the public in general and in particular to the Borrower/Co-Borrower/Guarantor that the below described immovable property mortgaged to the Authorised Officer of Kotak Mahindra Bank Ltd, the Physical Possession of which has been taken by the Authorised Officer of Kotak Mahindra Bank Ltd, will be sold on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis, offers are invited to submit online through the Web Portal of our e-Auction Service Partner, M/s.C1 India Pvt Ltd (www.c1india.com) i.e https://www.bankeauctions.com by the undersigned for sale of the immovable property of which particulars are given below:-

STATUTARY 30 DAYS SALE NOTICE UNDER RULE 8 (6) OF THE SARFAESI ACT, 2002

The Borrower are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of

(1) Name of the Borrower(s) / Guarantor(s) / Mortgagor(s)	Demand Notice Date and Amount		Reserve Price	Earnest Money Deposit (EMD)	Date / Time of e-Auction
 Neelam Agarwal (Borrower) Bharat Agarwal (Co Borrower) Loan A/c No. HF37996840) 			(Rs. Fourteen Lakh	10% of Bid Amount Rs. 1,42,242.5/- (Rs. One Lakh Forty Two Thousand Two Hundred Forty Two and Five Only)	06.11.2024 Time – 11.00 A.M. to 12.00 P.M.
Date of Inspe	ction of Immovable Properties	70 8 9	Last Date for Submiss	ion of Offers / FMD ·	(33

25.10.2024 Time 11.00 A.M. 01. 00 P.M. 04.11.2024 till 4.00 P.M.

IMPORTANT TERMS & CONDITIONS OF SALE:-

Place:- Gujarat, Date: 16-Oct-2024

- 1) The Auction is conducted as per the further Terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may go through the website of our E-Auction Service Provider, M/s. C1 India Pvt. Ltd. i.e. https://www.bankeauctions.com for bid documents, the details of the secured asset put up for e-Auction and the Bid Form which will be submitted online; 2) All the intending purchasers/ bidders are required to register their name in the Web Portal mentioned above as https://www.bankeauctions.com and generate their User ID and Password in free of cost of their own to participate in the e-Auction on the date and time aforesaid;
- 3) For any enquiry, information, support, procedure and online training on e-Auction, the prospective bidders may contact the M/s. C1 India Pvt. Ltd. Department of our e-Auction Service Partner P Dharani Krishna, through csd@disposalhub.com, Tel. No.: +91 7291971124, 25, 26, Mobile No.: 99481 82222 & E-mail ID: andhra@c1india.com & support@bankeauctions.com;
- 4) To the best of knowledge and information of the Authorised officer, there is no encumbrance in the property/ies. However, the intending bidders may inspect the property and its documents as mentioned above or any other date & time with prior appointment and they should make their own independent inquiries regarding the encumbrance, title of property/ies put on e-Auction and claims/right/dues/affecting the property prior to submitting their bid. The e-Auction advertisement does not constitute any commitment or any representation of KMBL. The property is being sold with all the existing and future encumbrances whether known or unknown to KMBL. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third 5) For participating in the e-Auction, intending purchasers/ bidders will have to submit/upload in the Web Portal (https://www.bankeauctions.com) the details of payment of interest-free
- self-attested copies of the PAN Card, Aadhaar Card, Residence Address Proof, Board Resolutions in case of company and Address Proof as specified above. The Borrower(s)/Mortgager(s)/Guarantor(s) are hereby given STATUTORY 30 DAYS NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SARFAESI ACT to discharge the liability in full and pay the dues as mentioned above along with upto date interest and expenses with in fifteen days from the date of this notice failing which the Secured Asset will be sold as per the terms and

refundable Earnest Money Deposit (EMD) of the secured asset as mentioned above by way of Demand Draft in favour of 'Kotak Mahindra Bank Limited' payable at Ahmedabad along with

conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagers pays the amount due to Bank, in full before the date of sale, auction is liable to be stopped. For detailed terms and conditions of the sale, kindly visit our official website https://www.kotak.com/en/bank-auctions.html or contact the Authorised Officer Mr. Prashant Satpute on @9724433999 / Mr. Ashok Motwani on @9873737351 at above mentioned Regional office of Bank.

Special Instruction: e-Auction shall be conducted by our Service Provider, M/s. C1 India Pvt. Ltd. on behalf of Kotak Mahindra Bank Limited (KMBL), on pre-specified date, while the bidders shall

be quoting from their own home/ offices/ place of their Bid as per their choice above the Reserve Price. Internet connectivity and other paraphernalia requirements shall have to be ensured by bidders themselves. Please note that failure of Internet connectivity (due to any reason whatsoever it may be) shall be sole responsibility of bidders and neither KMBL nor C1 India Pvt. Ltd. shall be responsible for these unforeseen circumstances. In order to ward-off such contingent situation, bidders are requested to make all the necessary arrangements/ alternatives whatever required so that they are able to circumvent such situation and still be able to participate in the e-Auction successfully. However, it is requested to the Bidder(s) not to wait till the last moment to quote/improve his/her Bid to avoid any such complex situations. Date: 16.10.2024, Place: Surat

Sd/- Authorised Officer, Kotak Mahindra Bank Ltd.

SBFC

SBFC FINANCE LIMITED

Registered Office:- Unit No. 103, First Floor, C&B Square, Sangam Complex, Village Chakala, Andheri- Kurla Road, Andheri (East), Mumbai-400059. Branch Address: Office No. 122 & 123, Anupam Business Hub, Near GJ-5, 1st Floor, Near Yogi Chowk, Varachha; Surat - 395006.

PUBLIC NOTICE FOR AUCTION CUM SALE Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of SBFC Finance Limited (Erstwhile SBFC Finance Private Limited) under the

Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") for the recovery of amount due from below borrower's, Notice is hereby given to the public in general and in particular to the Borrower (s) and Co-Borrower (s) as per column (iii) that the below described immovable properties as per column (iii) mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of SBFC Finance Limited (Erstwhile SBFC Finance Private Limited) for realization of its dues plus interest as detailed hereunder and While taking possession of said property there is some inventory lyieng in said property. Now said property sold by secured creditor and required to give vacant and peaceful possession to Purchser. Despite giving notice of removal of inventory Borrower failed to remove inventory therefore secured creditor decide to auction inventory and adjust auction amount against outstanding of loan amount and it will be sold on "As is where is", "As is what is", and "Whatever there is" as described hereunder.

Address of Borrower(s) / Co-Borrower(s)	PROPERTY ADDRESS	Date of Demand Notice	Demand Notice Amount	Date of Possession	Price	Amount	Date and Time of Auction	of Submission Of Emd & Documents	Details of Inventory
(1) Arvindkumar Paterya, (2) Sanjaykumar Hardayal Paterya, Loan Account No. RHAHSUR000071080 (PR00710678)	No.160, Shiv Samrathal Resi, Nr Archana School, Mankana Village, Surat, Gujarat - 394185	23rd July 2020	Rs. 17,98,932.12/-	08-11-2022	Rs. 32,000/-	Rs. 32,00/-	30-10-2024 (12:30 pm)	30-10-2024 (upto 11 am)	Sofa Set (Seating), Ceiling Fan Air Conditioner (Panasonic), Wall Clock, Television (Amstrad) Washing Machine, Flour Machine Ceiling Fan, Gas Stove, R.O. Filter, LPG Cylinder, Steel Wardrobe, Wall Clock, Freezer (Haier), Television (Sansui), Wooden Bed With Sheet Steel Peti, Ceiling Fan, Sound System

- Last Date of Submission of Sealed Bid/Offer in the prescribed tender/Bid forms along with EMD and KYC (Self-attested) is 30/10/2024 on or before 11:00 AM at the Head/Branch Office address mentioned herein above. Tenders/Bids that are not filled up or tenders received beyond last date will be considered as invalid and shall accordingly be rejected.
- EMD amount should be paid by way of Demand Draft/Pay order payable at Surat in favour of "INDIAN RECEIVABLE TRUST 2019 SERIES 3" which is refundable without interest to unsuccessful bidders.

Date of Inspection of the Property is on 18/10/2024 between 11.00 AM to 4.30 PM.

- 4. Date of Opening of the Bid/Offer (Auction Date) for Inventory is 30/10/2024 at the above mentioned branch office address at 12:30 PM. The tender/Bid will be opened in presence of the Authorised Officer along with all bidders. 5. Inventory will be sold to bidder quoting the highest bid amount, Inter-se bidding will be at sole discretion of Authorised Officer. However, the Authorized Officer has the absolute power and right to
- accept or reject any tender/bid or adjourn/ postpone the sale without assigning any reason whatsoever thereof. The Inventory will not be sold below Reserve Price.
- 6. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
- The detail terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available at the above mentioned Head/Branch office. Encumbrances known to the secured creditor: NIL.
- 9. The successful bidder shall deposit 25% of bid amount (after adjusting EMD) immediately and balance 75% amount must be payable within 7 days. On failure to pay the sale price as stated all deposits including EMD shall be forfeited without further notice. However extension of further reasonable time to make the balance 75% payment in exceptional situations shall be at sole
- 10. The particulars given by the Authorised officer are stated to the best of his knowledge, belief and records. Authorised officer shall not be responsible for any error, mis-statement or omission etc. The bid is not transferable.
- 12. The Banker's Cheque or Demand Draft should be made in favor of INDIAN RECEIVABLE TRUST 2019 SERIES 3 payable at Surat Only.

Place: SURAT Sd/- Authorised Officer. Date: 16th October 2024 M/s. SBFC FINANCE LIMITED



