Cholamandalam Investment and Finance Company Limited

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Corporate Office: "CHOLA CREST" C-54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032, India

DEMAND NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIALASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

1	Name of Borrower(s) & Address	Securred Assets
	A	B
	1. CHETNA NILESHKUMAR TRIVEDI (APPLICANT), PLOT NO. 95 PALIKY BLOCK NO. 5, CHAKKARGADH ROAD, BEHIND PATEL SANKU, ANANDNAGAR, STREET NO 6, AMRELI, GUJARAT-365601. **2. MAHADEV CARTING (CO-APPLICANT),** SHOP NO 6 AND 7 GOPINATH COMPLEX, CHAKKARGADH ROAD, AMRELI, GUJARAT 365601. **3. NILESHKUMAR CHANDRESHKUMAR TRIVEDI (CO-APPLICANT),** PLOT NO. 95 PALIKY BLOCK NO. 5, CHAKKARGADH ROAD, BEHIND PATEL SANKU, ANANDNAGAR, STREET NO 6, AMRELI, GUJARAT-365601. **4. NAIL HEAVEN STUDIO AND BEAUTY PARLOUR (CO-APPLICANT),** PLOT NO. 95 PALIKY BLOCK NO. 5, CHAKKARGADH ROAD, BEHIND PATEL SANKU, ANANDNAGAR, STREET NO 6, AMRELI, GUJARAT-365601	**SCHEDULE 'B' (SCHEDULE OF PROPERTY) :** IMMOVABLE PROPERTY OF MRS. CHETANABEN NILESHKUMAR TRIVEDI, R.S. NO. 527 PAIKI, PLOT NO. 95 PAIKI, ADMEASURING 90-00 SQUARE METER, SITUATED AT "ANANDNAGAR", CHAKKARGADH ROAD, WITHING MUNICIPAL LIMIT, AT: AMRELI TALUKA: AMRELI, DISTRICT AMRELI. BOUNDRIES TOWARDS EAST: 6-METER-WIDE ROAD, TOWARDS WEST: PLOT NO. 110, TOWARDS NORTH: PLOT NO. 96, TOWARDS SOUTH: ADJ. WALL WITH OTHER PROPERTY.

Date of Loan	Account Number	Loan Amount	Date of Demand Notice	Outstanding Amount	NPA Date
C	D	E	F	G	H
31/07/2024	HE01AAQ00000080458	20,00,000.00	07/10/2025	Rs. 20,33,579.00 as on 05/10/2026 together with further interest at contractual rate of interest	04/09/2026

The Under signed is the Authorised Officer of **Cholamandalam Investment & Finance Company Limited** hereinafter called the secured creditor, under Rule 2[a] of the security Interest [Enforcement] Rules framed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. In pursuant to Name of **Borrower's/Co - Borrower's/Guarantor's & Address mentioned in column[A] Secured Assets in column [B] Date of Loan in column [C] Account Number in column [D] Loan Amount in column [E] Date of Demand Notice in Column [F] Outstanding amount in Column [G] NPA Date in Column [H]. Towards the due repayment of loan, equitable mortgage by deposit of title deeds of the assets in column [G] was created by the borrowers.**

On persistent default in repayment of the loan amount the loan accounts of the borrowers have been classified by the secured creditor as **Non Performing Asset column (H)** accordance with the directions and guidelines issued by the Reserve Bank of India. Consequently notice under Sec. 13[2] of the Act was also issued to each of the borrowers on the dated mentioned in column **[F],** which have been returned undelivered. I state the under section 13[8]of the Securitisation Act, you can redeem the secured asset by payment of the entire outstanding including all costs, charges and expenses before notification of sale.

In view of the above, the above named borrowers are called upon to discharge in full their liabilities towards the Secured Creditor by making the payment of the entire outstanding indicated in Column **[G]** above including up to date interest, costs and charges within 60 days from the date of notice, failing which, the creditor shall be entitled to take possession of the Secured Asset and shall also take such other actions as is available to the Secured Creditor in law. In the absence of full discharge of dues even agree the transfer of secured assets the secured creditor reserves its right to proceed against the borrowers before a Sole Arbitrator, in terms of the Loan Agreement. In addition the above named borrowers shall not alienate by way of transfer, sale lease or otherwise or create third party interest or dealing with the Secured Asset in column [B] mentioned against the name of the each borrowers in any manner except with specific prior written permission of the secured creditor.

Date: 17-10-2026

Authorized Officer,
M/s.Cholamandalam Investment and Finance Company Limited

Registered Office:- DCB Bank Ltd., 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
Retail Asset Collection Department:- DCB Bank Ltd, 8th Floor, Pariseema Annexe, Opp. IFCI Bhavan, C. G. Road, Ahmedabad - 380006

DCB BANK

E- AUCTION SALE NOTICE
(Under Rule 9(1) of the Security Interest (Enforcement) Rules2002)

E-Auction sale notice 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) of the Security Interest (Enforcement) Rule,2002.

Notice is hereby given to the public in general and in particular to the borrower(s), co-borrowers and the guarantors in particular, by the Authorized Officer, that the under mentioned property is mortgaged to DCB BANK LTD., The Authorized Officer of the Bank has taken the physical possession under the provision of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The property will be sold by tender cum public E-auction as mentioned below for recovery of under mentioned dues and further interest, charges and cost etc. as per the below details:–

The property will be sold "as is where is", "as is what is", "as is how is", "whatever there" is & on a "No Recourse" basis without any kind of warranties & indemnities.

Sr. No.	Name of Borrower(S) and (Co-borrower(S)	1. Reserve Price 2. Earnest Money Deposit (EMD) 3. Bid Increase Amount	Amount Due (Rs.)	Date of E-Auction/ Last date of EMD	Type of Possession
1.	SHAH NARESH KHIMCHANDBHAI & SHAH SHOBHA NARESHBHAI & SHAH AMI RAJESH & SHAH RAJESH KHIMCHANDBHAI	**1.** Rs. 3,72,00,000/-(Rupees Three Crore Seventy Two Lakhs only) **2.** Rs.37,00,000/- (Rupees Thirty Seven Lakhs only), **3.** Rs.50,000/-(Rupees Fifty Thousand only)	Rs. 2,65,85,628/- (Rupees Two Crore Sixty Five Lakh Eighty Five Thousand Six Hundred Twenty Eight Only) as on 6.06.2026	26.11.2026 (11.00A.M.-1.00P.M.)/ 25.11.2026 before up to 05:00 pm	Physical

Description Of The Immovable Property : ALL THAT PIECE AND PARCEL OF PROPERTY BEARING PLOT NO 567 ADMEASURING AREA 231.00 SQ.MTRS., WITH CONSTRUCTION AREA ADMEASURING 243.53 SQ.MTRS., COMPRISED WITH NON-AGRICULTURE LAND OF REVENUE SURVEY NO 469/1, CITY SURVEY WARD NO. 7, SHEET NO. 329, CITY SURVEY NO. 3036/1/567, KNOWN AS "ISCON MEGA CITY", SITUATED AT VILLAGE VADVA, TEHSIL AND DISTRICT BHAVNAGAR WHICH IS **BOUNDED AS UNDER. EAST :** PLOT NO. 568 AND PLOT NO. 583, **WEST :** PLOT NO. 566, **NORTH :** 12 MTRS ROAD & PLOT NO. 531, **SOUTH :** PLOT NO. 585

Date and time of submission of EMD on or before 25-11-2026 up-to 6:00 PM, with request letter of participation KYC, Pan Card, Proof of EMD at email id jitendra.patel@dcbbank.com / satish.trapasiya@dcbbank.com / 'Maheshkumar.Gohil@dcbbank.com' / dineshbhai.khatik@dcbbank.com The same may be handed over to authorized officer at its branch office.

The intending purchasers/bidders are required to deposit EMD amount through Demand Draft/ Pay order in the name of the beneficiary, DCB Bank LTD

Inspection Date and Time: 03/11/2026;Between 11:00am to 04:00pm ;Contact Mr. Satish Trapasiya on +919726992491 & Mr. Jitendra Patel on +919974848487 & Mr. Dinesh Khatik on +919825668337 between 11:00am to 04:00pm

TERMS AND CONDITIONS OF THE E-AUCTION

1) The properties are being sold on an "as is where is", "as is what is", "as is how is" & on a "No Recourse" basis without any kind of warranties & indemnities.

2) All Statutory Dues/Attendant Charges/ Other Dues including registration charges, stamp duty, taxes, etc. shall have to be borne by the purchaser and the Authorizes Officer or the bank shall not be responsible for any charges, lien in encumbrances or any other dues to the government or anyone else in respect of the e-auctioned property not known to the bank, the Bidder is advised to make their own independent enquiries regarding the encumbrances on the property including Statutory Liabilities, Arears of Property Tax, Electricity Dues etc.

3) (Contact T.Jaya Prakash Reddy, Mob. No: 8142000064 : Back End Office : 8142000066/63/62, Office mail Id : info@bankauctions.in & Mail Id: prakash@Bankauctions.in at their web portal https://bankauctions.in/ on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes. Bidders are advised to detailed terms and conditions of auction sale before submitting their bids refer to the link https://www.dcb.bank.in//cms/showpage/page/customer-corner.

4) 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 (4closure.com), Mob. No: 8142000725, Back End Office: 040 23736405, 8142000062/66 Prospective bidders may avail online training on e-auction from their registered mobile number only.

5) 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.

6) The Sale shall be subject to the outcome of any pending litigation before court or Tribunal.

Date : 19/10/2026
Place : Gujarat

Sd/- Authorized Officer
For DCB Bank Limited.

SVATANTRA MICRO HOUSING FINANCE CORPORATION LTD.

Svatantra Housing Finance

Office no. 5 & 6, 11th Floor, E Wing, Times Square, Andheri-Kurla Road, Marol, Andheri (E), Mumbai 400059. TEL- 18001234427 / +91 22 69609000/100 Email : collections@mhfcindia.com

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

Whereas

the undersigned being the Authorized Officer of the **Svatantra Micro Housing Finance Corporation Ltd (SMHFC)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 read with the Security Interest (Enforcement) Rules, 2002, issued a demand notice as mentioned below dated calling upon the Borrowers mentioned in tables to repay the amount mentioned in the notice with interest and expenses thereon within 60 days from the date of notice/date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrower/ 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.

The borrower/ guarantor/mortgagor 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 **Svatantra Micro Housing Finance Corporation Ltd (SMHFC)** for an amount as mentioned below with further interest & expenses thereon until full payment.

Name of the Borrower(s)/Guarantor (s)	Demand Notice Date / Date of Possession	Amount Outstanding	Description of the property
Mr. Manishbhai Parmar Mrs. Arunben Parmar	10-07-2026 / 14-10-2026	**Rs.1,21,618/-** (Rupees One Lakh Twenty-One Thousand Six Hundred Eighteen only)	Flat/Unit No. I / 202, Floor No. 2, Flat Type - 1 BHK of Building called I in the Project Auda - Ews - Aamraparn situated at TP 110 Nikol-Kathwada, FP 77, Sardar Patel Ring Road, Near Kathwada Circle, Kathwada, Ahmedabad, Gujarat - 382430
Mrs. Lalita Devi Mr. Jitendra Ram	10-07-2026 / 17-10-2026	**Rs.10,67,779/-** (Rupees Ten Lakh Sixty-Seven Thousand Seven Hundred Seventy-Nine only)	Flat/Unit No. House No.85, Floor No. 0, Flat Type - 1 BHK of Building called House No.85 in the Project Balaji Villa situated at Revenue Survey No. 340/2, Block No. 354, At Kareli, Near Ryan International School, Surat Bardoli Main Road, Taluka-Palsana, District-Surat, Gujarat - 394310
Mr. Vijaybhai Nayi Mr. Baldevbhai Nayi Mr. Nitin Nayi	10-07-2026 / 14-10-2026	**Rs.4,06,523/-** (Rupees Four Lakh Six Thousand Five Hundred Twenty-Three only) & **Rs.1,98,784/-** (Rupees One Lakh Ninety-Eight Thousand Seven Hundred Eighty-Four only)	Flat/Unit No. 302, Floor No. 3, Flat Type - 1 BHK of Building called B in the Project Shiv Residency, Kalol situated at Revenue Survey No.1/13/1, City Survey No.519/1, Ward - Kalol-2, Sheet No.2, Draft T.P.S No.4, F.P.No.60/1, At. Kalol, Near Ishwar Society, Taluka - Kalol, District-Gandhinagar, Gujarat - 382721
Mr. Raghubhai Jethabhai Rabari	10-07-2026 / 14-10-2026	**Rs.4,73,219/-** (Rupees Four Lakh Seventy-Three Thousand Two Hundred Nineteen only)	Flat/Unit No. 304, Floor No. 3, Flat Type - 2 BHK of Building called 18 in the Project Auda-ews-ii-pmayZundal-tp 72- Fp 123 situated at T.P.S.NO. 72, F.P.NO. 123, At Zundal, Near Parmeshwar-8, Taluka- Gandhinagar, District- Gandhinagar, Gujarat - 382421
Mr. Rajeshbhai Kanjibhai Vaghela Mr. Jitendra Rajeshbhai Vaghela Mrs. Manjuben Vaghela	07-08-2026 / 16-10-2026	**Rs.3,02,220/-** (Rupees Three Lakh Two Thousand Two Hundred Twenty only)	Flat/Unit No. C-708, Floor No. 7, Flat Type - EWS of Building called C in the Project Rmc-mmgy Phase - 3-t.p. 24-fp 17/a situated at Central Zone 2, Ward No. 3, T.P. 24, FP 17/A, next to Chatrapati Shivaji Township, Near Ronki Village, Morbi - Rajkot Bypass, Rajkot, Gujarat - 360001
Mr. Pavan Kumar Mrs. Sunita Devi Mr. Shambhu Sharan	07-08-2026 / 17-10-2026	**Rs.10,22,365/-** (Rupees Ten Lakh Twenty-Two Thousand Three Hundred Sixty-Five only)	Flat/Unit No. House No. 268, Floor No. 0, Flat Type - 1 BHK of Building called House No.268 in the Project Gokuldham Villa situated at R.S. No. 272 Paikee, Block No. 200/A, At Tathithaiya, Near Nilkanth Residency, At Tathithaiya, Taluka. Palsana, District. Surat, Gujarat - 394305

Date : 19/10/2026
Place : Gujarat

(Sharik Saudagar)- Authorized Officer
For SVATANTRA MICRO HOUSING FINANCE CORPORATION LIMITED

RBL BANK LIMITED

RBL BANK — apno ka bank

Registered Office: 1st Lane, Shahupuri, Kolhapur-416001
Branch Office at: RBL Bank Ltd., 1st Floor Viva Complex, Opposite Parmial Garden, Ellisbridge, Ahmedabad 380006

E-AUCTION SALE NOTICE (UNDER SARFAESI ACT, 2002)

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSET CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("SARFAESI ACT") READ WITH RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("RULES")

Notice is hereby given to the public in general and in particular to the Borrower, Guarantor (s) and Mortgagor (s) that the below described immovable properties mortgaged/charged (collectively referred as **"Property"**) to RBL Bank Ltd. (**"Secured Creditor/Bank"**), the **Symbolic Possession / Actual Physical Possession** of which has been taken by the Authorised Officer of the Bank under section 13(4) & section 14 of the SARFAESI Act read with the Rules, as detailed hereunder, will be sold on **"As is where is", "As is what is", "Whatever there is" and "Without Recourse Basis"** on **25/11/2026,** for recovery of the Bank's outstanding dues plus interest as detailed hereunder under Rules 8 and 9 of the Rules by inviting bids as per below e-auction schedule:

Brief Description of Parties, Outstanding dues and Property

Name of the Borrower & Guarantor (s)	Details of Property(ies) & Mortgagor	Amount as per Demand Notice / Date of Demand & Possession Notice under SARFAESI Act	Inspection Date and Time	Reserve Price / EMD / Bid Increase Amount	Date/ Time of E-Auction	Last Date for Receipt of Bids along with documents	Name of Authorised Officer/ Phone No./ Email Id
1) Mr. Kuna Rauta S/o. Prakash Rauta (Applicant & Mortgagor) **2) Mrs. Meera Rauta W/o. Kuna Rauta Alias Miss. Meera Driver Swain (Co-Applicant & Mortgagor)** **Address of Correspondence** 1) 130-A, Atmiya Residency, Rajpipla Road, Sarangpore, Ankleshwar, Bharuch, Gujarat 393001. 2) A-12, E-2, Samta Society, Near Rajpipla Road, Sarangpore, Ankleshwar, Bharuch, Gujarat 393001. 3) Plot No.204, Rameshwar Park, Village Dudhal, Revenue Survey No.123 Old Survey No.9-1, Ankleshwar, Bharuch, Gujarat 393001.	**Property Owned by Mr. Kuna Prakash Rauta and Mrs. Meera Kuna Rauta** All the piece and parcel of Residential Property bearing **Plot No.204,** Rameshwar Park, Dadhal, Dadhal Jitail Road, Revenue Survey No.123 Old Survey No.9-1, Near Dream City, Ankleshwar, Bharuch, Gujarat 393001 (admeasuring about 667 Sq. Fts., which includes construction on Ground + Frist Floor) bounded and surrounded by Towards East - Adjacent to 12 meters wide internal road, Towards South - Adjacent to Plot No.203 Towards West - Adjacent to Plot No.181, Towards North - Adjacent to Plot No.205	**Rs.9,65,279/-** [Rupees Nine Lakhs Sixty-Five Thousand Two Hundred Seventy-Nine Only] **Demand Notice dated 08/07/2026** **Date of Symbolic Possession 27/09/2026**	**10/11/2026** between 11:00 a.m. to 12:00 p.m.	**Reserve price: Rs.9,58,000.00** (Rupees Nine Lakhs Fifty-Eight Thousand Only) **EMD:** 10% Reserve Price **Bid Increase amount: 50,000.00** (Rupees Fifty Thousand Only)	**25/11/2026** Between 02:00 PM. To 03:00 PM.	On or before **24/11/2026** upto 5:00	**Alpesh Shah (Mobile No. 9825044697 9909913111 Email address Alpesh.shah@rblbank.com)**

Terms and Conditions:

(1) The E-Auction Sale will be online through e-auction portal. The interested bidders are advised to go through the detailed terms and conditions of auction available on the website of **http://bankauctions.in & https://www.rblbank.com/pdf-pages/news** before submitting their bids and taking part in e-auction.
(2) It shall be the responsibility of the bidders to inspect and satisfy themselves about the Property and specification before submitting the bid.
(3) The interested bidders shall submit their EMD details and documents through Web Portal: **https://www.bankeauctions.com** (the user ID & Password can be obtained free of cost by registering name with **https://www.bankeauctions.com**) through Login ID & Password. The EMD shall be payable through DD at RBL Bank Ltd., 1st Floor Viva Complex, Opposite Parmial Garden, Ellisbridge, Ahmedabad 380006 before 5:00 PM on or before **24/11/2026.**
(4) Interested bidders may avail support/ online training on E-Auction from service provider: **http://bankauctions.in / M/s. 4Closure,** Address - Block No.605 A, 6th Floor, Maitrivanam Commercial Complex, Ameerpet, Hyderabad - 500038. **Contact: 8142000061/62/63/64 support email id info@bankauctions.in Auction portal https://bankauctions.in,** Contact Person Mr. Vitthal Rathod 8142000725 and for any query in relation to Property, they may contact Mr. Alpesh Shah, RBL Authorised Officer (Mobile No. 9825044697 / 9909913111 email: **alpesh.shah@rblbank.com**)
(5) The Authorised Officer of the Bank reserves the right to accept or reject any or all bids, &/ or to postpone/cancel the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final and binding.
(6) The asset shall not be sold below reserve price.
(7) The EMD shall be refunded only after 02 Working days, without interest, if the bid is not successful.
(8) Time and manner of payment:
  a) Payment of 25% inclusive of 10% of EMD of the sale amount on acceptance of the offer by the Bank on the same day of acceptance of offer or not later than next working day.
  b) Balance within 15 days of the confirmation of sale by the Bank.
  c) In case of default of payment, all amounts paid shall be forfeited, as per provisions of the SARFAESI Act, 2002 and SARFAESI Rules, as case may be.
(9) The above sale shall be subject to the final approval of Bank.
(10) Interested parties are requested to verify/confirm the statutory and other dues like Sales/Property tax, Electricity dues, and society dues, from the respective departments/offices. The Bank does not undertake any responsibility of payment of above dues.
(11) The particulars in respect of the Secured Assets specified herein above have been stated to the information of the undersigned who however shall not be responsible for any error, misstatement of omission in the said particulars. The prospective purchasers, tenders are therefore requested to check and confirm in their own interest these particulars and other details in respect of the Secured Assets before submitting tenders.
(12) Sale is strictly subject to the terms and conditions incorporated in this advertisement and in the prescribed tender form.
(13) The bidders / tenderers / offerers shall improve their further offers in multiples of **Rs.50,000/- (Rupees Fifty Thousand Only).**
(14) The successful bidder/offerer shall bear all stamp duty, registration fees, and incidental expenses for getting sale certificate registered as applicable as per law.
(15) The Authorised Officer has the absolute right to accept or reject the bid or adjourn / postpone / cancel the tender without assigning any reason thereof and also to modify any terms and conditions of this sale without any prior notice.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT

The Borrower, Guarantor(s) and Mortgagor(s) are hereby notified to pay the aforementioned sum along with further interest thereon plus penal and other interest and amounts as per the Transaction Documents before the date of E-Auction failing which, the Property will be auctioned/ sold to recover the outstanding dues.

Date: 19/10/2026
Place: Ahmedabad

Sd/-
RBL Bank Ltd.

RBL BANK LIMITED

RBL BANK — apno ka bank

Registered Office: 1st Lane, Shahupuri, Kolhapur-416001
Branch Office at: RBL Bank Ltd., 1st Floor Viva Complex, Opposite Parmial Garden, Ellisbridge, Ahmedabad 380006

E-AUCTION SALE NOTICE (UNDER SARFAESI ACT, 2002)

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSET CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("SARFAESI ACT") READ WITH RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("RULES")

Notice is hereby given to the public in general and in particular to the Borrower, Guarantor (s) and Mortgagor (s) that the below described immovable properties mortgaged/charged (collectively referred as **"Property"**) to **RBL Bank Ltd. ("Secured Creditor/Bank"), the Symbolic Possession / Actual Physical Possession** of which has been taken by the Authorised Officer of the Bank under section 13(4) & section 14 of the SARFAESI Act read with the Rules, as detailed hereunder, will be sold on **"As is where is", "As is what is", "Whatever there is" and "Without Recourse Basis" on 24/11/2026,** for recovery of the Bank's outstanding dues plus interest as detailed hereunder under Rules 8 and 9 of the Rules by inviting bids as per below e-auction schedule:

Brief Description of Parties, Outstanding dues and Property

Name of the Borrower & Guarantor (s)	Details of Property(ies) & Mortgagor	Amount as per Demand Notice / Date of Demand & Possession Notice under SARFAESI Act	Inspection Date and Time	Reserve Price / EMD / Bid Increase Amount	Date/ Time of E-Auction	Last Date for Receipt of Bids along with documents	Name of Authorised Officer/ Phone No./ Email Id
1) Mr. Sujeetkumar Pravinbhai Solanki (Applicant) **2) Mrs. Himanshi Sujeetkumar Solanki** (Co-Applicant) **3) Mr. Pravinchandra Ramniklal Solanki** (Co-Applicant & Mortgagor) **Address of Correspondence** 1) 5-1-50, Pakhali Street, Near Kubernath temple, Morvi, Morbi Gujarat 363 641. 2) Shop. No.3 First Floor, at Lalbamba street of Morbi, Gujarat 363 641. 3) Shop. No.4 First Floor, at Lalbamba street of Morbi, Gujarat 363 641	**Property No 1. owned by Mr. Pravinchandra Ramniklal Solanki** - All the piece and parcel of Property namely First Floor Office No. 3 built up area 8.34 Sq. Mtrs. & standing on land of Lekh No. 85 at Lalbanba Street, of Morbi City, of City Survey No. 1789, Ward No. 2, Taluka Morbi, District Morbi and **Which is bounded and surrounded by...** On or Towards East - Passage, On or Towards South - Stair, On or Towards West - Nel (Way of Water), On or Towards North - Office No. 4. **Property No 2. owned by Mr. Pravinchandra Ramniklal Solanki -** All the piece and parcel of Property namely First Floor Office No. 4 built up area 8.25 Sq. Mtr standing on land of Lekh No. 85 at lalbamba Street, of Morbi City, of City Survey No. 1789, Ward No. 2, Taluka Morbi, District Morbi and **Which is bounded and surrounded by...** On or Towards East - Passage, On or Towards South - Office No. 3, On or Towards West - Nel (Way of Water), On or Towards North - Office No. 5.	**Demand Amount Rs.9,32,585/-** [Rupees Nine Lakhs Thirty-Two Thousand Five Hundred Eighty-Five Only] as on 22/05/2025 **Demand Notice dated 22/05/2025** **Actual Physical Possession taken on date 07/01/2026**	**10/11/2026** between 11:00 a.m. to 12:00 p.m.	**Reserve Price for Property No.01 and No.02 Rs.10,00,000/-** (Rupees Ten Lakhs Only) **EMD: 10% of Reserve Price** **Bid Increase amount: Rs.50,000.00** (Rupees Fifty Thousand Only)	**24/11/2026** Between 02:00 PM. To 03:00 PM.	On or before **23/11/2026** upto 5:00	**Alpesh Shah (Mobile No. 9825044697 9909913111 Email address Alpesh.shah@rblbank.com)**
1) Mrs. Pranavkumar S Bhatt (Applicant & Mortgagor) **2) Mrs. Bansi Pranavkumar Bhatt** (Co-Applicant & Mortgagor) **Address of Correspondence** 1) Flat no, 302, Siddhi 5, Building No.N, Near Madhapar Chowkadi, Jamnagar Road, Rajkot - 360007, Gujarat	**Property owned by Mr. Pranavkumar Bhatt & Mrs. Bansi Bhatt** All the piece and parcel of Residential Property bearing Flat no, 302, Siddhi 5 P, Building No. N, Near Madhapar Chowkadi, Jamnagar Road, Plot No. 1 To 4, 9 To 13, 15 To 23 P, Plot No. 13, 16, 19, 20 & 23, Revenue Survey No. 10, Rajkot - 360007, Gujarat (admeasuring about 53.50 Sq. Mts.)	**Demand Amount Rs.12,34,912.03/-** [Rupees Twelve Lakhs Thirty-Four Thousand Nine Hundred Twelve and Three Paise Only] as on 19/05/2021 **Demand notice dated 19/05/2021** **Actual Physical Possession taken on date 28/03/2026**	**10/11/2026** between 11:00 a.m. to 12:00 p.m.	**Reserve Price Rs.11,80,000/-** (Rupees Eleven Lakhs Eighty Thousand Only) **EMD: 10% of Reserve Price** **Bid Increase amount: Rs.50,000.00** (Rupees Fifty Thousand Only)	**24/11/2026** Between 02:00 PM. To 03:00 PM.	On or before **23/11/2026** upto 5:00	**Alpesh Shah (Mobile No. 9825044697 9909913111 Email address Alpesh.shah@rblbank.com)**

Terms and Conditions:

(1) The E-Auction Sale will be online through e-auction portal. The interested bidders are advised to go through the detailed terms and conditions of auction available on the website of **http://bankauctions.in & https://www.rblbank.com/pdf-pages/news** before submitting their bids and taking part in e-auction.
(2) It shall be the responsibility of the bidders to inspect and satisfy themselves about the Property and specification before submitting the bid.
(3) The interested bidders shall submit their EMD details and documents through Web Portal: **https://www.bankeauctions.com** (the user ID & Password can be obtained free of cost by registering name with **https://www.bankeauctions.com**) through Login ID & Password. The EMD shall be payable through DD at **RBL Bank Ltd., 1st Floor Viva Complex, Opposite Parmial Garden, Ellisbridge, Ahmedabad 380006 before 5:00 PM on or before 24/11/2026.**
(4) Interested bidders may avail support/ online training on E-Auction from service provider: http://bankauctions.in / **M/s. 4Closure, Address - Block No.605 A, 6th Floor, Maitrivanam Commercial Complex, Ameerpet, Hyderabad - 500038. Contact: 8142000061/62/63/64 support email id info@bankauctions.in Auction portal https://bankauctions.in, Contact Person - Mr. Vitthal Rathod 8142000725 and for any query in relation to Property, they may contact Mr. Alpesh Shah, RBL Authorised Officer (Mobile No. 9825044697 /9909913111 email: alpesh.shah@rblbank.com)**
(5) The Authorised Officer of the Bank reserves the right to accept or reject any or all bids, &/ or to postpone/cancel the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final and binding.
(6) The asset shall not be sold below reserve price.
(7) The EMD shall be refunded only after 02 Working days, without interest, if the bid is not successful.
(8) **Time and manner of payment:**
  a) Payment of 25% inclusive of 10% of EMD of the sale amount on acceptance of the offer by the Bank on the same day of acceptance of offer or not later than next working day.
  b) Balance within 15 days of the confirmation of sale by the Bank.
  c) In case of default of payment, all amounts paid shall be forfeited, as per provisions of the SARFAESI Act, 2002 and SARFAESI Rules, as case may be.
(9) The above sale shall be subject to the final approval of Bank.
(10) Interested parties are requested to verify/confirm the statutory and other dues like Sales/Property tax, Electricity dues, and society dues, from the respective departments/offices. The Bank does not undertake any responsibility of payment of above dues.
(11) The particulars in respect of the Secured Assets specified herein above have been stated to the information of the undersigned who however shall not be responsible for any error, misstatement of omission in the said particulars. The prospective purchasers, tenders are therefore requested to check and confirm in their own interest these particulars and other details in respect of the Secured Assets before submitting tenders.
(12) Sale is strictly subject to the terms and conditions incorporated in this advertisement and in the prescribed tender form.
(13) The bidders / tenderers / offerers shall improve their further offers in multiples of Rs.50,000/- (Rupees Fifty Thousand Only).
(14) The successful bidder/offerer shall bear all stamp duty, registration fees, and incidental expenses for getting sale certificate registered as applicable as per law.
(15) The Authorised Officer has the absolute right to accept or reject the bid or adjourn / postpone / cancel the tender without assigning any reason thereof and also to modify any terms and conditions of this sale without any prior notice.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT

The Borrower, Guarantor(s) and Mortgagor(s) are hereby notified to pay the aforementioned sum along with further interest thereon plus penal and other interest and amounts as per the Transaction Documents before the date of E-Auction failing which, the Property will be auctioned/ sold to recover the outstanding dues.

Date: 19/10/2026
Place: Ahmedabad

Sd/-
RBL Bank Ltd.