

**The Varachha Co-Op. Bank Ltd., Surat** (Multi State Bank)  
**Administration Office:** "Sahakar Bhavan", Opp. Rushikesh Township, Near Vraj Chowk, Sarthana Jakatnaka, Surat - 395013. Ph: 0261-691-8000. Web: www.varachha.bank.in Email: info@varachha.bank.in

**Press Note Regarding Election**

The Undersigned is appointed as a Returning Officer by the Government of India vide order No. CEA-12011/387/2025 dated-08/09/2025 to elect the Members of board of directors for The Varachha Co-operative Bank Ltd., Surat. By Virtue of the Powers conferred by The Multi-State Co-operative Societies, Act, 2002, I, Dr. Sourabh Pardi, Returning Officer and Collector, Surat hereby announce the following program regarding the election of Board Members-15 (General-12, SC/ST-1, Women-2) & Office Bearers for The Varachha Co-operative Bank Ltd., Surat.

**Election program for board of directors**

Sr	Particulars	Date	Time
1	Publication of Provisional List of Members/Delegates, Eligible to Vote	23 <sup>rd</sup> February, 2026 (Monday)	By Evening
2	Time Window for Raising Objection to the Provisional List	24 <sup>th</sup> February, 2026 to 28 <sup>th</sup> February, 2026 (Tuesday to Saturday)	11:00 AM to 3:00 PM (Everyday)
3	Scrutiny of objection received to be Provisional List (if any)	02 <sup>nd</sup> March, 2026 to 07 <sup>th</sup> March, 2026 (Monday to Saturday)	11:00 AM to 3:00 PM (Everyday)
4	Publication of Final List of Members Eligible to Vote	07 <sup>th</sup> March, 2026 (Saturday)	By Evening
5	Issue and Filing of Nomination Form	16 <sup>th</sup> March, 2026 to 20 <sup>th</sup> March, 2026 (Monday to Friday)	11:00 AM to 3:00 PM (Everyday)
6	Display of nomination forms received by returning officer on notice board of the society at the conspicuous place	20 <sup>th</sup> March, 2026 (Friday)	5:00 PM
7	Scrutiny of Received Nomination Forms	23 <sup>rd</sup> March, 2026 (Monday)	11:00 AM to 3:00 PM
8	Publication of List of Valid Nominations	23 <sup>rd</sup> March, 2026 (Monday)	By Evening
9	Withdrawal of Nominations	24 <sup>th</sup> March, 2026 (Tuesday)	11:00 AM to 3:00 PM
10	Publication of Final List of Contesting Candidates	24 <sup>th</sup> March, 2026 (Tuesday)	5:00 PM
11	Date of Polling, If Necessary	05 <sup>th</sup> April, 2026 (Sunday)	8:00 AM to 4:00 PM and all those who have entered polling station at 4:00 PM or before should be allowed to cast vote
12	Counting of Vote	07 <sup>th</sup> April, 2026 (Tuesday)	08:00 AM onwards
12 (A)	Submission of Form 19 M with recommendation for seeking approval of CEA before declaration of result of Board of Directors	07 <sup>th</sup> April, 2026 (Tuesday)	
13	Declaration of Result of Board of Directors	After Approval of Cooperative Election Authority, New Delhi on Format 19 M	

**Election Program of Officer Bearers**

14	Announcement of Election Schedule	14 <sup>th</sup> April, 2026 (Tuesday)	
(i)	Time window for filling nomination	09:30 AM to 11:30 AM	After Declaration of Result of Board Member's Election
(ii)	Scrutiny of nomination papers	12:30 PM to 02:00 PM	
(iii)	Time & date for withdrawal	02:00 PM to 04:00 PM	
(iv)	Display the list of contesting candidate & schedule of election	04:00 PM	
15	Meeting of Newly Constituted Board & Publication of List for Valid Nominations, Polling (if required)	15 <sup>th</sup> April, 2026 (Wednesday)	11:00 AM Onwards
16	Declaration of Result of Election of Officer Bearers	After approval of Cooperative Election Authority, New Delhi on Format 19 N	

**Date:** 23/02/2026  
**Place:** Surat, Gujarat  
**Dr. Sourabh Pardi (IAS)**  
 Returning Officer & Collector, Surat

**Instructions:-**

- The Election Program Shall be Published on the notice board of all branches of bank and website of the bank
- Issue and Filing of Nomination form will be held at **Office of the Deputy Collector and Sub Divisional Magistrate South(Majura) Surat, A-Block, 2<sup>nd</sup> Floor, Jilla Seva Sadan-2, Surat-395001** as per the above election schedule.
- If a member is from a partnership firm, company, trust, or society, they need to obtain an authorization letter from the branch of the bank where they are a member, fill it out, and submit it to the same branch by 26/02/2026. In the case of a company, trust, or society, the resolution signed and stamped by the authorized person of the respective entity must also be provided.
- Any Holiday (Sunday as well as any declared Holiday) during the above stated schedule (Except on polling day) will also be considered as Holiday for conducting procedure of Election.

**Dudhsagar Dairy**  
 India's Largest Co-operative Dairy  
 Mehsana District Co-operative Milk Producers' Union Ltd  
 Post Box No.1, Highway, Mehsana-384002 Phone: 02762-253201  
 Website: http://www.dudhsagardairy.com/tenders/

**E-Tender Notice**

**Work Description**

Re-tender: Supply & Installation of Fire Detection & Firefighting System at Hari (278082), Kheralu (278076), Vihar (278063), Patan (278063) and Kadi (278061); Ductable Air Conditioning units (279403); Desktop Computers (279374); Forklift & Pallet Truck (279387)

Supply of Organic Almond (278817) and Grocery Material (278821)

Civil: Modification work in butter packing area (278059) and anteroom (278056)

ARC & AMC for Indifoss milko scan & milko screen spares and consumables (276699)

**E-Tender Website:** <https://tender.nprocure.com/>  
 For details refer tender document available on e-tender website. We regularly publish our RFQs on website: <https://dudhsagar.nprocure.com/>  
 Date: 24/02/2026 I/C Managing Director

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

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

Whereas, the undersigned being the Authorized Officer of the Bank of Baroda under the Securitisation 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 a Demand Notice dated 20.05.2025 calling upon the borrower **Mrs. Varshaben Kishorbai Ahir (Borrower), Ramilaben Mankanbhai Ahir (Guarantor)** to repay the amount mentioned in the notice being **Rs. 25,11,031.83** as on 17.05.2025 + an applied interest there on + Legal & Other Expenses within 60 days from the date of receipt of the said notice.

The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken **Physical 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 **21st day of February of the year 2026.**

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 **Bank of Baroda, Navvy College Branch** for an amount of **Rs. 25,11,031.83** as on 17.05.2025 + an applied interest there on + Legal & Other Expenses.

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**

All That Piece and Parcel of the land bearing Plot No. 210, Admeasuring About 66.99 Sq. Mtrs Equivalent to 80.00 Sq. Yards (After K/P Block No. 83/A/210, Admeasuring 62.75 Sq. Mtrs) at 'Santosh Margold', situated on the Land bearing Block No. 83/A (Rev. S. No. 65), Admeasuring Hectar-Are 2.89-86 Sq. Mtrs, situated at Village - Jalalpore, Sub Dist. Oland, Dist. Surat, Property in the name of Mrs. Varshaben Kishorbai Ahir and Mr. Ramilaben Mankanbhai Ahir. **Bounded by :- North :- Adj. Plot No. 209, East :- Adj. Road, South :- Adj. Road, West :- Adj. Plot No. 175.**

**Date: 21.02.2026, Place : Surat** **Authorised Officer, Bank of Baroda**

**Bank of Baroda**  
 Kachhiwadi Branch : Library Building, Kachhiwadi, Dist.: Navsari, Gujarat - 396427. E-mail : ykvwad@bankofbaroda.com

**REDEMPTION NOTICE**  
 Notice under Rule 6(2) & 8(6) of the Security Interest (Enforcement) Rules, 2002

**Date: 06.02.2026**

To, (1) **Mrs. Farhana Irfan Shaikh**, 190, Taiwad, Gandevi Navsari, Gujarat - 396360. (2) **Mr. Urvaksh Rohinton Gazdar (Guarantor)**, N-6, New Avan Baug, Opp. ST Depot, Navsari, Gujarat- 396445.

**Ref :** Notice under Rule 6(2) and/or Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act, 2002).

**Ref - (1).** Demand Notice dated 16/06/2025 issued u/s 13 (2) of SARFAESI Act 2002. (2). **Possession Notice dated 10/11/2025 issued u/s 13 (4) of SARFAESI Act 2002.**

Whereas the Authorised Officer of the Bank of Baroda, Kachhiwadi Branch, being Secured Creditor Bank in exercise of the powers conferred u/s 13(2) of the SARFAESI Act 2002 (hereinafter referred as "Act") read with Rules 3 of Security Interest (Enforcement) Rules 2002 (hereinafter referred as "Rules") issued Demand Notice dated 16/06/2025 calling upon you being Borrowers (s)/Mortgagor (s)/ Guarantor (s) to repay the amount stated in the said demand notice within 60 days from receipt of said notice.

And whereas you have failed to repay the amount, the undersigned in exercise of the powers conferred u/s 13(4) of the said Act read with Rule 4 and/or Rule 8 of the Rules of the powers conferred upon Secured Assets (hereinafter referred as the said properties) more particularly described herein below Schedule. [Copy of Possession Notice dated 10/11/2025 is attached herewith for ready reference]

Even after taking possession of the secured asset, you have not paid the amount due to Bank as mentioned in above Possession Notice. Your attention is invited to the provisions of sub-section (8) of Section 13 of SARFAESI Act, 2002 in respect of time available, to redeem the secured assets.

Therefore you are all requested to pay the dues as mentioned in possession notice along with applicable interest, cost, charges & expenses within 30 days from receipt of this notice and redeem the secured asset as mentioned below.

In case you fail to pay the above mentioned dues & redeem the secured asset within 30 days from receipt of this notice, Bank will be constrained to sell the secured asset through public e-Auction by publication of e-Auction Sale notice. The date, time of e-auction and Reserve Price of the property shall be informed to you separately.

**SCHEDULE OF SECURED ASSETS/PROPERTIES**

Property bearing Block/Survey Number 725/Paiky 2, Flat No. 305 of Ekta Residency - B, Building, Flat admeasuring 490.00 Sq. feet Built Up Area, 700.00 Sq. feet. Super Built Up Area, Along with Undivided share in land admeasuring 458.00 Sq.mtr. situated at Ekta Residency - B, building at Village - Mahuvral, Tal. Jalalpore, Dist. Navsari. **Bounded by :- East :- Common Passage & Flat No. 304, West :- Open Land & Building - A, North :- Flat No. 306, South :- Flat No. 304.** Belonging to Mr. Farana Irfan Shaikh

Property bearing Block/Survey Number 725/Paiky 2, Flat No. 306 of Ekta Residency - B, Building, Flat admeasuring 490.00 Sq. feet Built Up Area, 700.00 Sq. feet. Super Built Up Area, Along with Undivided share in land admeasuring 458.00 Sq.mtr. situated at Ekta Residency - B, building at Village - Mahuvral, Tal. Jalalpore, Dist. Navsari. **Bounded by :- East :- Common Passage & Flat No. 302, West :- Open Land & Building - A, North :- Attached Property, South :- Flat No. 305.** Belonging to Mr. Farana Irfan Shaikh.

**Date of Possession : 10/11/2025** **Type of Possession : Symbolic Possession**  
**Date of Publication of Possession Notice (For Immovable Property Only) : 12/11/2025**  
**Date : 06.02.2026, Place : Navsari** **Sd/-, Authorised Officer, Bank of Baroda**

**Bank of Baroda**  
 Vidhansabha Branch : GH-4, Nr. Udhhyog Bhavan, Sector-11, Gandhinagar-382011. Ph. 079-23226079 Email : vidhan@bankofbaroda.com

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

Whereas, the undersigned being the Authorized Officer of the Bank of Baroda under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) 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 10.11.2025 calling upon the Borrower **Mrs. V M Steel Industries, Partner Mr. Manishkumar Kachadiya & Mrs. Jaysriben Manishbhai Kachadiya** to repay the amount mentioned in the notice being **Rs. 97,63,564.80** (for Cash Credit) and **Rs. 63,86,613.00** (for Term Loan) having total amount of **Rs. 1,61,50,177.80** (Rs. One Crore Sixty One Lacs Fifty Thousand One Hundred Seventy Seven & Eighty Paise Only) plus Unapplied interest as on date & Other Charges 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 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 said Act read with rule 8 of the Security Interest (Enforcement) Rules 2002 on this **10th day of February of the year 2026.**

The Borrower / Guarantor / Mortgagors 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 Bank of Baroda for an amount of being **Rs. 97,63,564.80** (for Cash Credit) and **Rs. 63,86,613.00** (for Term Loan) having total amount of **Rs. 1,61,50,177.80**, plus Unapplied interest as on date & Other Charges (Rupees One Crore Sixty One Lacs Fifty Thousand One Hundred Seventy Seven and Eighty Paise Only) plus Unapplied interest as on date & other charges and interest thereon. The borrower's attention is invited to sub-section (8) of Section 13 in respect of time available to redeem the secured assets.

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

Industrial property with lease hold right of M/s. V M Steel Industries and ownership right of Mr. Kachadiya Manishkumar Gopalbhai situated at Plot No. 9 plot area adm. 348.15 sq. mtrs. carpet area and undivided share adm. 148.57 sq. mtrs. i.e. total adm. 496.72 sq. mtrs. i.e. 594 sq. yards (including Common Road and Common Plot) in Shri Ganesh Industrial Estate site, lying and being at Taluka : Dascroi, Mouje : Dhamatvan, Khata No. 1400 Old Block No. 1116/3, after Re-survey New Block No. 1626 land adm. 10231 sq. mtrs. and Khata No. 1651, Old Block No. 1116/2 after Re-survey New Block No. 1700 land adm. 3168 sq. mtrs. i.e. total land adm. 13399 sq. mtrs. N.A. land for industrial purpose in the District of Ahmedabad and Registration Sub District of Ahmedabad-14 (Vastral) held by Kachadiya Manishkumar Gopalbhai. Bounded by : East : Land of said Block; West : 9 Meter Road; North : Plot No. 8; South : Common Plot.

**Date : 10.02.2026** **Authorised Officer**  
**Place : Gandhinagar** **Bank of Baroda, Vidhansabha Branch**

**AUTHUM AUTHUM INVESTMENT & INFRASTRUCTURE LIMITED**  
 Regl.Off. : 707, Raheja Centre, Free Press Journal Road, Nariman Point, Mumbai-21. Ph. (022) 6747 2117 Fax: (022) 6747 2118 E-mail: info@authum.com  
 Branch Off. :- Work-Easy Co-Working Space, 2nd Floor, Cross Road, Kalawad Road, Above Jaddus Food Field Restaurant, Near RPJ Hotel, Rajkot, Gujarat-360005

**POSSESSION NOTICE**

**(As per Rule 8(1) of Security Interest (Enforcement) Rules, 2002**

Whereas the undersigned being the Authorized officer of the Authum Investment & Infrastructure Limited ("AIL") (Resulting Company pursuant to the demerger of lending business from Railcom Commercial Finance Limited ("RCFL") to AIL, vide NCLT order dated 10.05.2024, under the Securitisation 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 20th December, 2017 calling upon the borrowers/co-borrowers/guarantors/mortgagors **Rajnikumar Tejabhai Kakadiya & Co-borrowers Dakshaben Gokalbhai Rajsadadiya** to repay the amount mentioned in the notice being **Rs. 17,09,247/- (Rupees Seventy Lakh Nine Thousand Two Hundred Forty Seven Only)** with further interest and costs within 60 days from the date of receipt of the said notices.

The borrowers/co-borrowers/guarantors/mortgagors having failed to repay the amount, notice is hereby given to them and the public in general that the undersigned has taken **Physical 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 rules on this **20th day of February of the year 2026.**

The borrowers/co-borrowers/guarantors/mortgagors' attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem secured assets.

The Borrower / Co-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 Authum Investment & Infrastructure Limited for an amount of **Rs.59,82,793/- (Rupees Fifty Nine Lakh Eighty Two Thousand Seven Hundred Ninety Three Only)** and interest thereon.

**Description of immovable Property**

All that piece and parcel of the immovable property being Residential Flat No. 201, situated on the Second Floor of the building known as "Shri Arhant", constructed on land bearing Revenue Survey No. 250 of village Mavdi, within the limits of Rajkot Municipal Corporation, the said land admeasuring Area 11-20 Gunthas (non-agricultural land for residential purpose with approved building permission), known as "Ambika Township", comprising Plot Nos. 217 to 220 admeasuring in aggregate 472.22 Sq. Mtrs., and after T.P. cutting area and difference of survey admeasuring 417.28 Sq. Mtrs., the said Flat admeasuring 42.64 Sq. Mtrs. (Built-up Area), held on ownership basis under Sale Deed registered as Document No. 6010 dated 26/09/2016, standing in the name of Rajnikumar Tejabhai Kakadiya.

**Date: 20.02.2026** **Authorised Officer**  
**Place: Rajkot** **Authum Investment & Infrastructure Limited**

**Cholamandalam Investment and Finance Company Limited**  
 Corporate Office : Chola Crest, D. 54 & 55, Super B-4, Thiru-Vi-Ka Industrial Estate, Guindy, Chennai 600032  
 Branch Office at 7th Floor, 701, 702, 703, The Junomona Tower, Near Rajahm Cinema, Opp Pal RTO office, Adajan, Surat - 395009 under the Securitisation 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 11/12/2025 to DESIGN POINT CONSULT PRIVATE LIMITED, BABULAL KANJIBHAI PATEL, HASMATABEN BABUL PATEL and PRIYANKA PATEL, hereinafter referred to as borrower and Co-Borrowers in Loan A/C No. HED1RHED000024787 to repay the amount mentioned in the notice being **Rs.3,97,10,987.00/- (Rupees Three Crore Ninety Seven Lakh Ten Thousand Nine Hundred and Eighty Seven Only)** as on 11/12/2025 with interest thereon within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers in particular and the public in general that the undersigned has taken **POSSESSION** of the property described herein below in exercise of the powers conferred on him under sub-section 13(4) of the said Act read with **Rule 8 of the Security Interest (Enforcement) Rules, 2002** on this **23rd day of February, 2026.**

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 borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the said property will be subject to the charge of M/s Cholamandalam Investment and Finance Company Limited, for an amount of being **Rs.3,97,10,987.00/- (Rupees Three Crore Ninety Seven Lakh Ten Thousand Nine Hundred and Eighty Seven Only)** as on 11/12/2025 and interest and charges thereon.

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

**PROPERTY NO.1** - ALL THE PIECE OF IMMOVABLE PROPERTY BEARING OPEN PLOT NO.16,ADMEASURING NO.184.78 SQ. METRS. I.E. 221 SQ. YARD, IN "RAGHUVIR CO. DP NO.50, LTD - SITUATED AT REVENUE SURVEY NO. 147, T.WON PLANNING SCHEME NO. 4 (UMRA-SOUTH), FINAL PLOT NO.102 OF VILLAGE UMRA, CITY OF SURAT OWN BY BABULAL KANJIBHAI PATEL & HASMATABEN BABUL PATEL.

**PROPERTY NO.2** - ALL THE PIECE OF IMMOVABLE PROPERTY OFFICE NO. 609 AND 610 TOTAL ADMEASURING 2123.5 SQ. FEET ALONG WITH 29.86 SQ. METERS UNDIVIDED SHARE IN THE LAND AND 12.90 SQ. METERS IN PLINTH AREA, IN "TRIPURTI PLAZA, WING-B", SITUATED AT CITY SURVEY NO. 527/1/A, ADMEASURING 12,688 SQ. METERS, CITY SURVEY NO. 527/1/B, ADMEASURING 189.31 SQ. METERS, CITY SURVEY NO. 527/1/C, ADMEASURING 43,908 SQ. METERS, CITY SURVEY NO. 527/2/A, ADMEASURING 30.63 SQ. METERS, CITY SURVEY NO. 527/2/B, ADMEASURING 302.97 SQ. METERS, CITY SURVEY NO. 527/3, ADMEASURING 344.87 SQ. METERS, CITY SURVEY NO. 527/4, ADMEASURING 4,753 SQ. METERS, CITY SURVEY NO. 527/4/B, ADMEASURING 99,798 SQ. METERS, CITY SURVEY NO. 527/5, ADMEASURING 43,908 SQ. METERS, CITY SURVEY NO. 527/5/B, ADMEASURING 384,932 SQ. METERS, CITY SURVEY NO. 527/6, ADMEASURING 475,865 SQ. METERS, CITY SURVEY NO. 527/7/A, ADMEASURING 19,52 SQ. METERS, CITY SURVEY NO. 527/7/B, ADMEASURING 354.28 SQ. METERS, CITY SURVEY NO. 527/7/C, ADMEASURING 26,518 SQ. METERS, AND CITY SURVEY NO. 527/8, ADMEASURING 350,257 SQ. METERS, TOTAL ADMEASURING 2481.82 SQ. METERS, CITY SURVEY WARD NO. 1, NANPURA, CITY OF SURAT, OWN BY HASMATABEN BABULAL PATEL.

**PROPERTY NO.3** - ALL THE PIECE OF IMMOVABLE PROPERTY OFFICE NO. 607 AND 608 TOTAL ADMEASURING 2123.5 SQ. FEET ALONG WITH 29.86 SQ. METERS UNDIVIDED SHARE IN THE LAND AND 12.90 SQ. METERS SHARE IN THE PLINTH AREA, IN "TRIPURTI PLAZA, WING-B", SITUATED AT CITY SURVEY NO. 527/1/A, ADMEASURING 12,688 SQ. METERS, CITY SURVEY NO. 527/1/B, ADMEASURING 189.31 SQ. METERS, CITY SURVEY NO. 527/1/C, ADMEASURING 43,908 SQ. METERS, CITY SURVEY NO. 527/2/A, ADMEASURING 30.63 SQ. METERS, CITY SURVEY NO. 527/2/B, ADMEASURING 302.97 SQ. METERS, CITY SURVEY NO. 527/3, ADMEASURING 344.87 SQ. METERS, CITY SURVEY NO. 527/4, ADMEASURING 4,753 SQ. METERS, CITY SURVEY NO. 527/4/B, ADMEASURING 99,798 SQ. METERS, CITY SURVEY NO. 527/5, ADMEASURING 43,908 SQ. METERS, CITY SURVEY NO. 527/5/B, ADMEASURING 384,932 SQ. METERS, CITY SURVEY NO. 527/6, ADMEASURING 475,865 SQ. METERS, CITY SURVEY NO. 527/7/A, ADMEASURING 19,52 SQ. METERS, CITY SURVEY NO. 527/7/B, ADMEASURING 354.28 SQ. METERS, CITY SURVEY NO. 527/7/C, ADMEASURING 26,518 SQ. METERS, AND CITY SURVEY NO. 527/8, ADMEASURING 350,257 SQ. METERS, TOTAL ADMEASURING 2481.82 SQ. METERS OF WARD NO. 1, NANPURA, CITY OF SURAT, OWN BY BABULAL KANJIBHAI PATEL.

**Date: 23.02.2026** **Authorised Officer**  
**Place: Surat** **For, Cholamandalam Investment & Finance Company Ltd.**

**Bank of Baroda**  
 P. B. No. 161, Fuvara, Gandhi Road, Ahmedabad - 380 001, Phone : 079 - 25323225 E-mail : ganahm@bankofbaroda.com

**ANNEXURE - 1 NOTICE TO BORROWER (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)**

**Date: 16.02.2026**

To, **M/s SV Enterprise**  
 A-108 Muldarhi Society-3, Vatva Road, Isanapur, Ahmedabad 382440  
**Mr Biren Vadilal Shah**  
 A-108 Muldarhi Society-3, Vatva Road, Isanapur, Ahmedabad 382440

**Dear Sir,**

**Re: Credit facilities with our Gandhi Road Branch**

1. We refer to our Sanction Letter dated 14.10.2015 conveying sanction of credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilizing the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature and Type of facility	Limit (Rs. in Lakhs)	Outstanding	Security
Overdraft (12410400009553)	20.00	Rs. 19,73,683.20	Equitable Mortgage of Property Tenement No.108 Muldarhi Partments Part-3, Opp. Little Bird School, Near Chandraprabha Tenement, Isanapur Ahmedabad.
	Rate of Interest 9.65%	Rs. Nineteen Lakh Seventy Three Thousand Six Hundred Eight Three and Twenty Paise) plus interest, cost, other charges, expenses etc.	

2. In the documents you have acknowledged your liability to the Bank to the tune of Rs. 20 Lacs (OD). The outstanding above includes further drawings and interest up to.

3. As you are aware, you have made defaults in payment of interest on the above loans / out standings for the dated 29.01.2026. You have also defaulted in payment of instalments of term loan / demand loans which have fallen due to payment on 14.02.2026 and thereafter.

4. Consequently upon the defaults committed by you, your loan account has been classified as non-performing asset on 15-02-2026 in accordance with the Reserve Bank of India directives and guidelines. Despite our repeated requests and demands you have not repaid the overdue loans including interest thereon.

5. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating 19,73,683.20 (Nineteen lakh seventy-three thousand six hundred eight three and twenty paise) plus interest, cost, other charges, expenses etc as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that by failing to make payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.

6. Please note that interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.

7. We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act.

8. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/involving quotations/tender / private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.

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

**Date : 16.02.2026** **Authorised Officer**  
**Place : Gandhi Road Branch** **Bank of Baroda**

**SBI STATE BANK OF INDIA** RACPC, Near M M Hospital, Plot No. 09, DC-3, ADIPUR (GANDHIDHAM) **E-AUCTION SALE NOTICE**

**SALE FOR MOVABLE/IMMOVABLE PROPERTIES UNDER SARFAESI ACT ◆ APPENDIX IV-A-[SEE PROVISO TO RULE 8(6)]**

**E-Auction Sale Notice for Sale of Movable / Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2) and Rule 8 (6) respectively of the Security Interest (Enforcement) Rules, 2002.** Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (S) that the below described Immovable properties Mortgaged/Hypothecated/ Charged to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of State Bank of India "The Secured Creditor", will be sold in "As is Where is", "As is What is", and "Whatever is there is" basis on **10-03-2026** for recovery of dues to Secured Creditor.

S.N.	Details of Properties	Amt. to be recovered	POSSESSION TYPE / DATE	NAME OF BORROWER / GUARANTOR	Title Deed Holder	Reserve Price/ EMD/ Bid Increase (Amt. in Lakh)	DATE & TIME OF INSPECTION
1	Sub Plot No. 23 -24/F , Main Plot No. 23 & 24 , R. Survey No. 167 Paiki, "CHAITANY DHAM" APPR., Bhuj-Anjar Road, Nava vas, Village: Madhapar, Ta. : Bhuj, Dist : Kutchh-Gujarat.	As per Demand Notice dated 10.07.2023 for <b>17,22,149.38/-</b> plus interest, exp. etc. Thereafter less recovery, if any.	<b>PHYSICAL POSSESSION</b> as on 15-12-2024	Mr. NITIN SURESHBHAI JOSHI	Mr. NITIN SURESHBHAI JOSHI	12.20 1.22 0.10	<b>Dt. 03/03/2026</b> 11.00 AM TO 14.00 PM
2	PLOT No. 343 R. Survey No. 395/1 & 395/1 P-1 & 395/1 P-2, "Ambaji Residency, Village Varsamedi Ta: Anjar District Kutchh State Gujarat.	As per Demand Notice dated 24.06.2025 for <b>Rs. 11,29,929/-</b> plus interest, exp. etc. Thereafter less recovery, if any.	<b>PHYSICAL POSSESSION</b> as on 16-11-2025	AKHATARI KHATOON W/O HASMUDDIN SHEKH	AKHATARI KHATOON W/O HASMUDDIN SHEKH	13.50 1.35 0.10	<b>Dt. 03/03/2026</b> 11.00 AM TO 14.00 PM

**DATE AND TIME OF E-AUCTION : 10/03/2026, 11:00 AM TO 14:00 PM-WITH UNLIMITED EXTENSION OF 10 MUNUTES EACH. • DATE & TIME FOR SUBMISSION OF REQUEST LETTER OF PARTICIPATION/ KYC DOCUMENTS/ PROOF OF EMD: "Interested bidder may deposit Pre-Bid EMD with BAANKNET.COM (PSB Alliance) before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in BAANKNET.COM Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem."** **AUTHORISED OFFICERS FOR ALL THE PROPERTIES - SHRI ASHWINI KUMAR SUMAN : MOB No. 7600044930**

**TERMS & CONDITION: THE AUCTION WILL BE CONDUCTED ON LINE THROUGH OUR E-Auction service provider M/s PSB Alliance Private Limited having its Registered Office at 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, Near New Marine Lines, Mumbai- 400020 (Helpdesk Numbers: +918291220220) at the web portal <https://Banknet.com>**  
 For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website <https://bank.sbi/web/sbi-in-the-news/auction-notices/bank-e-auctions>

**STATUTORY 30/15 DAYS SALE NOTICE UNDER SARFAESI ACT**

(1)The Borrower/Guarantors are hereby notified to pay the sums mentioned above before the date of Auction, failing which the property/ies will be auctioned and balance if