FORM A
PUBLIC ANNOUNCEMENT
(*Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016*)

FOR THE ATTENTION OF THE CREDITORS OF MCLAY CERAMIC PRIVATE LIMITED

RELEVANT PARTICULARS		
1.	Name of corporate debtor	Mclay Ceramic Private Limited
2.	Date of incorporation of corporate debtor	29/07/2021
3.	Authority under which corporate debtor is incorporated / registered	ROC Ahmedabad
4.	Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U26990GJ2021PTC124516
5.	Address of the registered office and principal office (if any) of corporate debtor	Patel Amrutbhai Tulsidas, At and Po Chadasana, Ta Idar, Sabar Kantha, Chadasana, Gujarat, India, 383110
6.	Insolvency commencement date in respect of corporate debtor	19th November, 2026
7.	Estimated date of closure of insolvency resolution process	18th May, 2027
8.	Name and registration number of the insolvency professional acting as interim resolution professional	Keyur Jagdishchandra Shah IBBI/IPA-002/IP-N00244/2017-2018/10729
9.	Address and e-mail of the interim resolution professional, as registered with the Board	1007, Sun Avenue One, Near Shreyas Foundation, Manekbaug Society, Ambawadi, Ahmedabad, Gujarat - 380015 Email- keyur@keyurjshah.com
10.	Address and e-mail to be used for correspondence with the interim resolution professional	cirp.mclayceramic@gmail.com Address: - 1007, Sun Avenue One, Near Shreyas Foundation, Manekbaug Society, Ambawadi, Ahmedabad, Gujarat - 380015
11.	Last date for submission of claims	3rd December, 2026
12.	Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	NA
13.	Names of Insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	--
14.	(a) Relevant Forms and (b) Details of authorized representatives are available at:	(a)Web link: https://www.ibbi.gov.in/home/downloads (b) Not applicable

Notice is hereby given that the National Company Law Tribunal, Ahmedabad Bench has ordered the commencement of a corporate insolvency resolution process of the Mclay Ceramic Private Limited on 19th November 2026.

The creditors of Mclay Ceramic Private Limited, are hereby called upon to submit their claims with proof on or before 3rd December 2026 to the interim resolution professional at the address mentioned against entry No. 10.

The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means.

Submission of false or misleading proofs of claim shall attract penalties.



Keyur Jagdishchandra Shah
Interim Resolution Professional
In the matter of Mclay Ceramic Private Limited
Registration Number: IBBI/IPA-002/IP-N00244/2017-2018/10729
AFA Number: **AA2/10729/02/300627/204406**
AFA valid upto 30/06/2027

Date: 20th November, 2026

HDFC Bank Limited

HDFC BANK We understand your world

Branch : 4th Floor, C Wing, Sheetal Westpark Imperia, Besides Alpha One Mall, Near Vastrapur Lake, Vastrapur, Ahmedabad, Gujarat- 380052

POSSESSION NOTICE

Whereas the Authorised Officer of HDFC Bank Limited (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (HDFC), under the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("said Act") and in exercise of powers conferred under Section13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices under Section 13 (2) of the said Act, calling upon the following borrower(s) / Legal Heir(s) and Legal Representative(s) to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice/s, incidental expenses, costs, charges etc till the date of payment and / or realisation.

Sr. No	Name of Borrower (s) / Legal Heir(s) and Legal Representative(s)	Outstanding Dues	Date of Demand Notice	Date of Possession	Description of Immovable Property (ies) / Secured Asset (s)
A	B	C	D	E	F
1	MR. KHATWANI JAICKY (Borrower) MRS. KHATWANI JAYABEN (Co-Borrower)	Rs. 38,08,727/-& and Rs.1,50,613/- dues respectively as on 31-May-26*	20-Jul-2026	17-NOV-26 (SYMBOLIC Possession)	FLAT-H/502, FLOOR-5 SAHAJANAND HELENIUM - BLOCK H, PLOT FP 81/1, S NO 416/2, TPS. 72, NR. ARADHYA HOMES, OPP. EART SCHOOL, B/H SWAD GATHIYA, NEW CHANDKHEDA, AHMEDABAD: 382424

*with further interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realisation.

However, since the borrower/s / Legal Heir(s) and Legal Representative(s) mentioned hereinabove have failed to repay the amounts due, notice is hereby given to the borrower/s / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and to the public in general that the Authorised Officer/s of HDFC have taken physical possession of the immovable property (ies) / secured asset(s) described herein above in exercise of powers conferred on him/them under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above.

The borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the aforesaid Immovable Property(ies) / Secured Asset(s) and any dealings with the said Immovable Property (ies) / Secured Asset(s) will be subject to the mortgage of HDFC.

Borrower(s) / Legal Heir(s) / Legal Representative(s) attention is/are invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured asset/s.

Copies of the Pnachnama drawn and Inventory made are available with the undersigned, and the said Borrower(s) / Legal Heir(s) / Legal Representative(s) is / are requested to collect the respective copy from the undersigned on any working day during normal office hours.

Date : 20.11.2026
Place : Ahmedabad

For HDFC Bank Ltd.
Sd/-
Authorised Officer,

Regd Office: HDFC Bank Ltd. HDF Bank House, Senapati Bapat Marg. Lower Parel (West). Mumbai-400013.
CIN: L65920MH1994PLC080618 Website: www.hdfcbank.com

NIDO HOME FINANCE LIMITED

(formerly known as Edelweiss Housing Finance Limited)
Regd Office: 5th Floor, Tower 3, Wing B, Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (W), Mumbai – 400070

E-AUCTION – STATUTORY 15 DAYS SALE NOTICE

Sale by E-Auction under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and The Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to public in general and in particular to borrower and guarantor that below mentioned property will be sold on **"AS IS WHERE IS , "AS IS WHAT IS" AND "WHATEVER THERE IS"** for the recovery of amount as mentioned in appended table till the recovery of loan dues. The said property is mortgaged to **M/s Nido Home Finance Limited** (formerly known as Edelweiss Housing Finance Limited) for the loan availed by Borrower(s), Co borrower(s) and Guarantor(s). The secured creditor is having physical possession of the below mentioned Secured Asset.

Sl. No.	Name of Borrower(s)/Co Borrower(s)/ Guarantor(s)	Amount of Recovery	Reserve Price and EMD	Date & Time of the Auction
1	MAYUR SHIVABHAI RATHOD (BORROWER) LAXMIBEN SHIVABHAI RATHOD (CO-BORROWER) &SHIVABHAI GALABHAI RATHOD (CO-BORROWER)	**Rs, 22,59,503.08/-** (Rupees Twenty Two Lakhs Fifty Nine Thousand Five Hundred Three and Eight Paisa Only) for Lan no. L2800STHL000005335190 as on 19-11-2026 + Further Interest thereon+ Legal Expenses	**Rs. 11,58,000/-** (Rupees Eleven Lakhs Fifty Eight Thousand Only). **Earnest Money Deposit Rs. 1,15,800/-** (Rupees One Lakh Fifteen Thousand Eight Hundred Only)	**15-12-2026 Between 11.am to 12 Noon (With 5 Minutes Unlimited Auto Extensions)**
Date & Time of the Inspection: 02-12-2026 between 11.00 am to 3.00 pm			**Physical Possession Date:- 19-03-2026**	
Description of the secured Asset: All That Right, Title And Interest Of Property Bearing Constructed Residential Property Admeasuring Area 56.79 Sq. Mts. Of Pipali Revenue Survey No. 8/1 P Area Known As Manasdham-2 P Block No. F-9 On Plot No. 23 P East Property At Morbi And **Bounded As Under:** North: Road. South: Rs No. 304/1, East: Rs No. 304/1, West: Plot No. 23 P (Block No. F-8).				
2	PAMBHAR DEEP ASWINBHAI (BORROWER) & ASHVINBHAI PAMBHAR, BHAVNA PAMBHAR (CO-BORROWER)	**Rs, 28,23,780.86/-** (Rupees Twenty Eight Lakhs Twenty Three Thousand Seven Hundred Eighty and Eighty Six Paisa Only) for Lan no. L1690STHL000005332950 as on 19-11-2026 + Further Interest thereon+ Legal Expenses	**Rs. 16,46,000/-** (Rupees Sixteen Lakhs Forty Six Thousand Only) **Earnest Money Deposit Rs. 1,64,600/-** (Rupees One Lakh Sixty Four Thousand Six Hundred Only)	**15-12-2026 Between 11.am to 12 Noon (With 5 Minutes Unlimited Auto Extensions)**
Date & Time of the Inspection: 02-12-2026 between 11.00 am to 3.00 pm			**Physical Possession Date:- 25-04-2026**	
Description of the secured Asset: All That Right, Title And Interest Of Property Bearing Constructed Residential Property Of Block Admeasuring Plot Area 46.452 Sq.Mtrs. Constructed On Sub Plot No. 4/A/1 Of Land Bearing R:S.No. 108/3 Paiki Which Was Included Into Town Planning Scheme No. And Have Given Final Plot No. 18 Which Was Converted Into Non-Agricultural Residential Plot By The Order Of Collector Jamnagar Bearing City Survey No. 6298/Paiki In Sheet No. 314 Of Ward No. 15/B Located On Khodiyar Colony Road, Jamnagar. North Block Constructed On Sub Plot No. 4/A/1 Paiki Is Situated, South Plot No. 4/A/1 Is Situated, East Plot No. 4/B Of Land Bearing R.S.No. 108/3 Is Situated, West - Road Is Situated.				
3	PARESHBHAI SUKHABHAI SOLANKI (BORROWER) & MEENABEN PARESHBHAI SOLANKI (CO-BORROWER)	**Rs, 29,33,838.36/-** (Rupees Twenty Nine Lakhs Thirty Three Thousand Eight Hundred Thirty Eight and Thirty Six Paisa Only) for Lan no. L112SBIST000005333112 as on 19-11-2026 + Further Interest thereon+ Legal Expenses	**Rs. 16,56,330/-** (Rupees Sixteen Lakhs Fifty Six Thousand Three Hundred Thirty Only) **Earnest Money Deposit Rs. 1,65,633/-** (Rupees One Lakh Sixty Five Thousand Six Hundred Thirty Three Only)	**15-12-2026 Between 11.am to 12 Noon (With 5 Minutes Unlimited Auto Extensions)**
Date & Time of the Inspection: 02-12-2026 between 11.00 am to 3.00 pm			**Physical Possession Date:- 09-05-2026**	
Description of the secured Asset: All That Right, Title And Interest Of Property Of A Residential House Constructed On Land Admeasuring Area 83-58 Sq. Mtrs. I.E. 100-00 Sq. Yards Of Plot No.57 Of Sardhar Gamtal Situated At Village Sardhar, Sub-Dist. & Regi. Dist. Rajkot. **Boundaries:** East : Plot No.56, West : Plot No.58, North: Road, South : Canal.				

Note:- 1) The auction sale will be conducted online through the website **https://sarfaesi.auctiontiger.net** and Only those bidders holding valid Email, ID PROOF & PHOTO PROOF, PAN CARD and have duly remitted payment of EMD through DEMAND DRAFT/ NEFT/RTGS shall be eligible to participate in this **"online e-Auction".**

2) The intending bidders have to submit their EMD by way of remittance by DEMAND DRAFT / RTGS/NEFT to: **Beneficiary Name: NIDO HOME FINANCE LIMITED, Bank: STATE BANK OF INDIA Account No. 65226845199 -, SARFAESI- Auction, NIDO HOME FINANCE LIMITED, IFSC code: SBIN0001593.**

3) Last date for submission of online application BID form along with EMD is 14-12-2026

4) For detailed terms and condition of the sale, please visit the website **https://sarfaesi.auctiontiger.net** or Please contact **Mr. Maulik Shrimali Ph. +91- 6351896643/9173528727, Help Line e-mail ID: Support@auctiontiger.net.**

Mobile No. 9558536976/9898925041.
Date: 21-11-2026

Sd/- Authorized Officer
Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)

REFORM ARC LIMITED

(Formerly known as Reliance Asset Reconstruction Company Limited)
2nd floor ICC Chambers, Saki Vihar Road, Near MTNL Telephone Exchange, Powai Mumbai 400072. Ph: +91 22 6895 9000

PUBLIC NOTICE FOR E-AUCTION SALE OF SECURED ASSETS

REFORM ARC LIMITED (Formerly known as Reliance Asset Reconstruction Company Limited) called as "RARC", acting in its capacity as Trustee of "Reliance ARC 004 Trust" is an assignee and a secured creditor of below mentioned borrowers by virtue of Assignment Agreement dated 07.09.2013 executed with Bank of Baroda.

The undersigned in exercise of powers conferred under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 hereby give notice to public in general that the below mentioned property shall be sold by way of **"online e-auction"** for recovery of dues. The properties shall be sold strictly on **"AS IS WHERE IS", "AS IS WHAT IS" and "NO RECOURSE"** basis apart from other terms mentioned below.

NAME OF BORROWER/GUARANTORS

1. Rekkay Technologies Pvt. Ltd. (Formerly known as Ekkay Technologies Private Limited) Add: - B-905, Indraprastha, Opp. Ellora Park, Race Course, Vadodara-390007, Gujarat.

2. Mr. Joyesh Mukund Sampat (Deceased) Through its legal heirs, a. Mr. Eklavya Joyesh Sampat, b. Mr. Aayush Joyesh Sampat, c. Mrs. Parul Joyesh Sampat, d. Mrs. Jyoti Mukund Sampat, Add: - B-205, Tower-B, Indraprastha, Opp. Ellora Park, Race Course, Vadodara -390007, Gujarat.

3. Mrs. Parul Joyesh Sampat, Add: - B-205, Tower-B, Indraprastha, Opp. Ellora Park, Race Course, Vadodara -390007, Gujarat.

4. Mrs. Jyoti Mukund Sampat, Add: - B-205, Tower-B, Indraprastha, Opp. Ellora Park, Race Course, Vadodara -390007, Gujarat.

Outstanding dues: Rs. 5,68,59,143.70/- (Rupees Five Crore Sixty Eight Lakhs Fifty Niine Thousand One Hundred Forty Three and Five Paise Seventy Only) total outstanding as on 19.10.2026 with future interest thereon till the date of realization.

This property is in Physical possession of REFORM ARC Ltd

DESCRIPTION OF IMMOVABLE THE PROPERTY

The property being registration district Vadodara, Sub district Vadodara, village Jetalpur, R. S. No. 48 part, C.S.No.269 & 272 in that Tower – B, 2nd floor, Flat no. B/205, admeasuring about 123.8 Sq. Mtrs. with undivided share of common land area 65.15 Sq. Mtrs. in Indra Prastha Service Co-Housing Society Ltd., Opp. Ellora Park, Nr. Kalpana Society, Race Course Circle, Vadodara, which is bounded as under and owned by borrower Mr. Joyesh Mukund Sampat. **East:** Internal Road, **West:** Common Passage/Flat No. B/204, **North:** Ellorapark – Racecource road, **South:** Lift & flat No. B/206.

RESERVE PRICE: - Rs.38,50,000/- (Rupees Thirty Eight Lakhs Fifty Thousand Only)

EMD AMOUNT: - Rs.3,85,000/- (Rupees Three Lakh Eighty Five Thousand Only)

Encumbrance Details: - (i) Society Dues pending as per legal notice dated 19.02.2025 Rs. 3,64,500/-. (ii) Electricity dues pending of Rs. 4911.25/- as on 26.12.2025

Litigation: - OA No.19 of 2017 before DRT-2, Ahmedabad.

Details Of Auction Events: -
Inspection of Property : 27.11.2026 from 02.00 P.M. to 4.00 P.M.
Last date for bid submission : 07.12.2026
Date of e-auction : 08.12.2026 between 01:00 P.M. to 02:00 P.M. (with extension of 5 minutes each)

TERMS AND CONDITIONS OF E-AUCTION SALE

1. The property shall not be sold below the reserve price and sale shall be subject to confirmation by REFORM ARC LIMITED (Formerly known as Reliance Asset Reconstruction Company Limited) as secured creditor. The properties shall be sold strictly on **"AS IS WHERE IS", "AS IS WHAT IS" and "NO RECOURSE".**

2. The E-Auction shall be conducted through **REFORM ARC LIMITED** (Formerly known as Reliance Asset Reconstruction Company Limited) approved service provider **M/s ARCA EMART PRIVATE LIMITED** through the website: **https://www.Auctionbazaar.com.** Detailed terms and conditions of the E-Auction, Bid Form, and Tender Documents are available on: **www.rarc.co.in** and **https://www.auctionbazaar.com**

3. Intending bidders must possess a valid e-mail ID. The Participation ID and Password will be communicated only through e-mail by the E-Auction service provider.

4. Interested bidders shall submit the duly filled Bid Form along with proof of EMD deposit and self-attested KYC documents (PAN Card, Aadhaar Card, etc.) to the Authorized Officer at: **REFORM ARC LIMITED (Formerly known as Reliance Asset Reconstruction Company Limited) 2nd floor ICC Chambers, Saki Vihar Road, Near MTNL Telephone Exchange, Powai Mumbai 400072 and by email to jayesh.more@rarc.co.in and akshaay.rao@rarc.co.in. Last date of submission of Bid Form is 07.12.2026**. Bid Forms received late or without EMD shall be summarily rejected.

5. Neither RARC nor the service provider will be responsible for any lapses/failure on the part of the bidder on account of network disruptions. Toward off such incidents, bidders are advised to make all necessary arrangements such as alternative power back-ups etc.

6. All bidders shall comply with the provisions of Section 29A of the Insolvency and Bankruptcy Code, 2016.

7. Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT fund transfer to **Current Account No: 040211010000004, Name of the Bank: Union Bank of India, Branch: Mumbai, Name of the Beneficiary: "REFORM ARC Limited", IFSC Code: UBIN0590070.** Please note that the Cheques/Demand Draft shall not be accepted towards EMD.

8. The balance sale consideration amount will be remitted in **Current Account No: 50200109401122, Name of the Bank: HDFC Bank, Branch: Kandivali, Mumbai, Name of the Beneficiary: Reliance ARC 004 Trust, IFSC Code: HDFC0001265.** Please note that the Cheque/Demand Draft shall not be accepted towards EMD.

9. Bids below the Reserve Price and/or without EMD shall not be accepted. Bid increment amount shall be in multiples of **Rs. 50,000/-** (Rupees Fifty Thousand Only) for property. In case of a sole bidder, at least one incremental bid shall be mandatory.

10. The successful bidder shall deposit 25% of the sale consideration (inclusive of EMD) immediately upon being declared successful bidder and the balance 75% within 15 days from the date of confirmation of sale.

11. In default of payment within the prescribed period, the amount already deposited including EMD shall stand forfeited without further notice. However, extension of time may be granted at the sole discretion of the Authorized Officer.

12. EMD of unsuccessful bidders shall be refunded without interest after completion of the auction process.

13. The particulars specified herein are stated to the best of the knowledge and belief of the Authorized Officer. However, the Authorized Officer shall not be responsible for any error, misstatement, or omission.

14. The undersigned Authorized Officer reserves the absolute right to accept or reject any bid or to adjourn/postpone/cancel the auction without assigning any reason whatsoever.

15. Prospective bidders are advised to conduct independent due diligence regarding encumbrances, title, measurement, liabilities, and condition of the property before submitting bids. No claim shall be entertained thereafter.

16. All statutory dues, taxes, charges, stamp duty, registration charges, transfer charges, and any other incidental expenses relating to the sale shall be borne solely by the successful purchaser.

17. For further details, contact Mr. Jayesh More, AVP–Resolution, Mobile No- 8422905545 & Mr. Akshaay Rao, Senior Vice President-Legal, Mobile No. 9136763354.

18. The Sale Certificate shall be issued solely in the name of the successful bidder. No request for addition, deletion, substitution, or change of name(s) shall be entertained under any circumstances. The Sale Certificate shall be issued only upon receipt of the full sale consideration and confirmation of the sale by the Secured Creditor.

THIS NOTICE WILL ALSO SERVE AS STATUTORY 15 DAYS NOTICE TO THE BORROWER/GUARANTORS/MORTGAGOR UNDER SARFAESI ACT AND RULES MADE THEREUNDER.

Date: 21-11-2026
Place: Vadodara

Sd/- Authorized Officer
Reform ARC Limited (Formerly known as Reliance Asset Reconstruction Company Limited)

SBI

STATE BANK OF INDIA - HOME LOAN CENTRE - SAYAJIBAUG - VADODARA
1st Floor, Rajshree Centre, B/h. Paradise Complex,
Near Kalaghoda Circle, Sayajigunj, Vadodara - 390 020. Email: sbi.64166@sbi.co.in

Appendix-4 [Rule-8(1)] **POSSESSION NOTICE** (For Immovable Property)

Whereas, The undersigned being the Authorized Officer of **STATE BANK OF INDIA,** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred upon me under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notice to the following borrowers calling upon them to repay the amount mentioned in the notice as mentioned below 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 **Symbolic Possession** of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the date mentioned here under.

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 **STATE BANK OF INDIA** for an amount mentioned here under and further interest and other charges thereon.

The borrower 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.

Sr. No	Borrower's/ Guarantor's Name	Demand Notice Date & Amount(Rs.)	Description of the Property	Possession Date
1	Mr. Abdulaziz Usmanbhai Shaikh and Mr. Usmangani Ismailbhai Shaikh	Dt: 29.08.2026 & Rs. 7,61,892.00 as on 28.08.2026	An immovable property Bearing Plot No. B-15 Chistiya Residency, Near Arya Bhumi Vishyalaya, Jalaram Nagar, Umaj Road, RS No 690 (Old RS. No. 408/1) Moje Vill Karmadi, Tal-Karjan Distt- Vadodara Bounded as: East: 7.5 Mtr Society Road, North: Plot No B-14, West: Plot No C-6 &C-7, South: Common Plot.	18.11.2026 Symbolic
2	Mr. Dipakbhai Dilipbhai Soalnki, Manjulaben Dilipbhai Solanki, Krunalkumar Dilipbhai Solanki & Yatin Dilipbhai Solanki	Dt: 14.08.2026 & Rs. 15,75,939.00 as on 13.08.2026	An immovable property being Block No G/38 admeasuring 35.59 Sq Mts inclusive 32.35 Sq Mts of plot area, along with proportionate land measuring 3.24 Sq Mts for common road and common plot, having built up area on ground floor admeasuring 29.92 Sq Mts. in the scheme known as Shree Shivam Park situated on land bearing R S No 159/2 and 159/3 admeasuring 8296.00 and 6880.00 Sq Mts respectively total 15176.00 Sq Mts of mouje village Sayajipura in the district and registration sub district Vadodara and bounded as: East : House of the Society, West : Society's Road, North : Plot No 37, South : Plot No 39	18.11.2026 Symbolic

Date: 21.11.2026
Place : Vadodara

Sd/- Authorised Officer
State Bank of India

Tamilnad Mercantile Bank Limited

Tamilnad Mercantile Bank Ltd — Be a step ahead in life

CIN – L65110TN1921PLC001908

Ring Road, Surat Branch:
Plot No.25/C, 25/D,& 25/E Ground Floor, Animesh House, Kinnary Cinemas, Surat - 395002, Gujarat. email:-surat_ringroad@tmb.bank.in
Phone No.0261- 2366500, 2367600

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Auction Sale Notice for Sale of Immovable Assets mortgaged / charged to the Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) and 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower **M/s. Raj Shree Industries, Proprietor cum Mortgagor - Mr.Ramnarayan Ambalal Tailor, S/o.Mr.Ambalal Tailor and Guarantors Mr.Bherudan Sampatmal Parakh, S/o. Mr.Sampatmal Parakh and Mr.Vaishnav Nathudas Laxmandas, S/o. Mr.Laxmandas H Vaishnav** that the below described immovable properties mortgaged to the Secured Creditor, the Physical possession of which has been taken by the Authorized Officer of Tamilnad Mercantile Bank Limited, Ring Road, Surat Branch, will be sold on **"As is where is", "As is what is", and "Whatever there is" on 09-12-2026 for recovery of Rs.3,19,82,227.93 (Rupees Three Crore Nineteen Lakh Eighty Two Thousand Two Hundred Twenty Seven and Ninety Three Paise Only) {i.e. Cash Credit of Rs. 2,79,45,982.97 + Term Loan (GECL) of Rs. 33,29,545.25 + expenses of Rs.7,06,699.71} as on 31-10-2026** due to the Tamilnad Mercantile Bank Limited, Ring Road, Surat Branch with subsequent interest and expenses.

The Reserve Price for Property 1 will be Rs. 36,79,000/- (Rupees Thirty Six Lakh and Seventy Nine Thousand Only) and the earnest money deposit will be Rs. 3,67,900/- (Rupees Three Lakh Sixty Seven Thousand and Nine Hundred Only).

The Reserve Price for Property 2 will be Rs.36,79,000/- (Rupees Thirty Six Lakh and Seventy Nine Thousand Only) and the earnest money deposit will be Rs. 3,67,900/- (Rupees Three Lakh Sixty Seven Thousand and Nine Hundred Only).

Place of Submission of EMD and Auction :	**Tamilnad Mercantile Bank Ltd., Plot No.25/C, 25/D & 25/E, Ground Floor, Animesh House, Kinnary Cinemas, Ring Road, Surat – 395002, Gujarat.**
Date and Time of Auction Sale	**09-12-2026 at 11.30 AM for Property 1 at 12.00 PM for Property 2**
Upset Price	**Property 1 - Rs. 36,79,000/- (Rupees Thirty Six Lakh and Seventy Nine Thousand Only) Property 2 - Rs. 36,79,000/- (Rupees Thirty Six Lakh and Seventy Nine Thousand Only)**

Description of the Properties:

1) Undivided proportionate share in land and commercial building constructed to the extent of 25.33 sq.mt or 272.50 sq. ft carpet area and 27.11 sq.mt or 291.70 sq.ft Buildup area and 50.65 sq.mt or 545 sq.ft super buildup area with 6.84 sq.mt share in land bearing Shop No. G-38, situated at R.S No.580/1, 592/1, 593, 595, Block No.631, 671/B, T.P.S.No.12(Puna), F.P.No.24/1 & 45/2, International Fashion Market, Ground Floor, Opp. Raj Mahal A/C Mall, Punagam Road, Puna, Tal. Surat City, Dist. Surat standing in the name of Mr.Ramnarayan Ambalal Tailor; **Boundaries:** North: Passage and open Space, East: Shop No.G-39, South: O.T.S, West: Staircase and Shop No.G-37.

2) Undivided proportionate share in land and commercial building constructed to the extent of 25.33 sq.mt or 272.50 sq. ft carpet area and 26.63 sq.mt or 286.54 sq.ft Buildup area and 50.65 sq.mt or 545 sq.ft super buildup area with 6.72 sq.mt share in land bearing Shop No. G-39, situated at R.S No.580/1, 592/1, 593, 595, Block No.631, 671/B, T.P.S.No.12(Puna), F.P.No.24/1 & 45/2, International Fashion Market, Ground Floor, Opp. Raj Mahal A/C Mall, Punagam Road, Puna, Tal. Surat City, Dist. Surat standing in the name of Mr.Ramnarayan Ambalal Tailor; **Boundaries:** North: Passage and open Space, East: Shop No.G-40, South: O.T.S, West: Staircase and Shop No.G-38.

For detailed terms and conditions of the sale, please refer to the link provided in secured creditors website (www.tmb.bank.in).

Place: Surat
Date: 20.11.2026

Authorised Officer
Tamilnad Mercantile Bank Ltd
Ring Road, Surat Branch.

REFORM ARC LIMITED

(Formerly known as Reliance Asset Reconstruction Company Limited)
2nd floor ICC Chambers, Saki Vihar Road, Near MTNL Telephone Exchange, Powai Mumbai 400072. Ph: +91 22 6895 9000

PUBLIC NOTICE FOR E-AUCTION SALE OF SECURED ASSETS

REFORM ARC LIMITED (Formerly known as Reliance Asset Reconstruction Company Limited) called as "RARC", acting in its capacity as Trustee of "RARC (IOB MSME) 095 Trust is an assignee and a secured creditor of below mentioned borrowers by virtue of Assignment Agreement dated 26.12.2025 executed with Indian Overseas Bank.

The undersigned in exercise of powers conferred under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 hereby give notice to public in general that the below mentioned property shall be sold by way of **"online e-auction"** for recovery of dues. The properties shall be sold strictly on **"AS IS WHERE IS", "AS IS WHAT IS" and "NO RECOURSE"** basis apart from other terms mentioned below.

NAME OF BORROWER/GUARANTORS/MORTGAGORS

1. Mr. Thakkar Vimal, Add: - C2, Prime Apartment, Jayaprada Society, Vejalpur, Ahmedabad-380051.

Total Outstanding dues as on date 19.10.2026 are Rs. 1,98,41,274.08/- (Rupees One Crore Ninety Eight Lakhs Forty One Thousand Two Hundred Seventy Four and Paisa Eight only) with future interest thereon till the date of realization.

This property is in physical possession of RARC

DESCRIPTION OF IMMOVABLE THE PROPERTY

Equitable mortgage followed by regd. memorandum of the Flat located at "Dharti Riviera" Flat No 302, 3rd Floor, Tower-1, Shreeji Nagar Co. Op Housing Society Ltd, Behind Kadam Hospital, BPC Road, adm. 1697.70 Sq.Ft Carpet Area, adm. 2800 Sq.ft Built Up Area bearing Revenue Survey No 114, 118, 119, City Survey No. 1614 to 1620, Final Plot No. 405 of T.P Scheme No 1, Plot No 5 of mouje/village Jetalpur within the registration and sub registration district Vadodara registered in the name of Mr. Thakkar Vimal Property is **bounded as under:** North: Sandlewood Residency, South: 9 mtr Internal Road, East: Flat No. 301, West: Vedant Aminent.

RESERVE PRICE: - Rs.1,14,00,000/- (Rupees One Crore Forteen Lakhs Only)

EMD AMOUNT: - Rs.11,40,000/- (Rupees Twelve Lakhs Sixty Thousand Only)

Encumbrance Details: - 1. Property Tax - Rs. 17,279/- (As per Notice dt 02.12.2025 issued by Vadodara Municipal Corporation)

Details Of Auction Events: -
Date of Inspection of Property : 27.11.2026 between 02.00 PM to 04.00 PM
Last date for bid submission : 07.12.2026
Date of e-auction: 08.12.2026 between 11.00 AM to 12.00 PM (with extension of 5 minutes each)

TERMS AND CONDITIONS OF E-AUCTION SALE

1. The property shall not be sold below the reserve price and sale shall be subject to confirmation by **REFORM ARC LIMITED** (Formerly known as Reliance Asset Reconstruction Company Limited) as secured creditor. The properties shall be sold strictly on **"AS IS WHERE IS", "AS IS WHAT IS" and "NO RECOURSE".**

2. The E-Auction shall be conducted through **REFORM ARC LIMITED** (Formerly known as Reliance Asset Reconstruction Company Limited) approved service provider **M/s ARCA EMART PRIVATE LIMITED** through the website: https://www.Auctionbazaar.com. Detailed terms and conditions of the E-Auction, Bid Form, and Tender Documents are available on: www.rarc.co.in and https://www.auctionbazaar.com.

3. Intending bidders must possess a valid e-mail ID. The Participation ID and Password will be communicated only through e-mail by the E-Auction service provider.

4. Interested bidders shall submit the duly filled Bid Form along with proof of EMD deposit and self-attested KYC documents (PAN Card, Aadhaar Card, etc.) to the Authorized Officer at: **REFORM ARC LIMITED (Formerly known as Reliance Asset Reconstruction Company Limited) 2nd floor ICC Chambers, Saki Vihar Road, Near MTNL Telephone Exchange, Powai Mumbai 400072 and by email to jayesh.more@rarc.co.in and akshaay.rao@rarc.co.in. Last date of submission of Bid Form is 07.08.2026.** Bid Forms received late or without EMD shall be summarily rejected.

5. Neither REFORM ARC LIMITED nor the service provider shall be responsible for any failure on the part of the bidder due to internet/network issues, power failure, or technical lapses. Bidders are advised to make adequate alternative arrangements.

6. All bidders shall comply with the provisions of Section 29A of the Insolvency and Bankruptcy Code, 2016.

7. Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT fund transfer to **Current Account No: 040211010000004, Name of the Bank: Union Bank of India, Branch: Mumbai, Name of the Beneficiary: "REFORM ARC Limited", IFSC Code: UBIN0590070.** Please note that the Cheque/Demand Draft shall not be accepted towards EMD.

8. The balance sale consideration amount will be remitted in **Current Account No. 024702000003532, Name of the Bank: Indian Overseas Bank. Branch: Santacruz(W), Name of the Beneficiary: RARC (IOB MSME) 095 Trust, IFSC Code: IOBA0000247 through RTGS/NEFT.**

9. Bids below the Reserve Price and/or without EMD shall not be accepted. Bid increment amount shall be in multiples of Rs. 1,00,000/- (Rupees One Lakhs Only) for property. In case of a sole bidder, at least one incremental bid shall be mandatory.

10. The successful bidder shall deposit 25% of the sale consideration (inclusive of EMD) immediately upon being declared successful bidder and the balance 75% within 15 days from the date of confirmation of sale.

11. In default of payment within the prescribed period, the amount already deposited including EMD shall stand forfeited without further notice. However, extension of time may be granted at the sole discretion of the Authorized Officer.

12. EMD of unsuccessful bidders shall be refunded without interest after completion of the auction process.

13. The particulars specified herein are stated to the best of the knowledge and belief of the Authorized Officer. However, the Authorized Officer shall not be responsible for any error, misstatement, or omission.

14. The undersigned Authorized Officer reserves the absolute right to accept or reject any bid or to adjourn/postpone/cancel the auction without assigning any reason whatsoever.

15. Prospective bidders are advised to conduct independent due diligence regarding encumbrances, title, measurement, liabilities, and condition of the property before submitting bids. No claim shall be entertained thereafter.

16. All statutory dues, taxes, charges, stamp duty, registration charges, transfer charges, and any other incidental expenses relating to the sale shall be borne solely by the successful purchaser.

17. For further details, contact Mr. Jayesh More, AVP–Resolution, Mobile No- 8422905545 & Mr. Akshaay Rao, Senior Vice President-Legal, Mobile No. 9136763354.

18. The Sale Certificate shall be issued solely in the name of the successful bidder. No request for addition, deletion, substitution, or change of name(s) shall be entertained under any circumstances. The Sale Certificate shall be issued only upon receipt of the full sale consideration and confirmation of the sale by the Secured Creditor.

THIS NOTICE WILL ALSO SERVE AS STATUTORY 15 DAYS NOTICE TO THE BORROWER/GUARANTORS/MORTGAGOR UNDER SARFAESI ACT AND RULES MADE THEREUNDER.

Date: 21-11-2026
Place: Vadodara

Sd/- Authorized Officer
Reform ARC Limited (Formerly known as Reliance Asset Reconstruction Company Limited)

PUBLIC NOTICE FOR TITLE CLEARANCE

This public notice is hereby given to whomsoever may concern that **GIRDHARIRAM RAVATARAM MISTRY** owner of the property bearing **ROW- HOUSE NO : 272 (AS PER K.J.P BLOCK/ SURVEY NO. NA94/272 ADMEASURING 79.44 SQ. MTRS.,** admeasuring 79.44 Square Meters, along with Construction thereon of the Society known & named as **"AMIZARA RESIDENCY"** situated at **VADOD** land bearing Revenue Survey No. 66 & 67, New Re-Survey No. 94 & 95,T. P. Scheme No. 71 (Vadod) Final Plot No. 57 of **VILLAGE/WARD : VADOD,** Taluka : Majura, District : Surat has agreed to sale the said property to **SUJATA RAMESHWARLAL SUTHAR** who asked for the title clearance certificate, it is submitted before me that the **ORIGINAL AGREEMENT FOR SELL** executed in favour of previous owner **I.E KALPNABEN DHIRAJLAL PATEL, VIDE REGISTRATION NO. 14880 DATED : 21.12.2009 ALONG WITH IT'S ORIGINAL REGISTRATION FEE RECEIPT** is misplaced/ Lost . If any person, Bank, or Financial institute has any interest in the said property, contact me at my address mentioned herein below within 7 days of publication of this notice with all relevant document. Upon expiry of the notice period, if no objection is received by me, I shall proceed to issue the Title Clearance Certificate in respect of the said property. No claim or objection raised thereafter shall be entertained. (Date : 21/11/2026)

JIGISHA KETAN SHAH (ADVOCATE)
Offi.: A-33, 3rd Floor, River palace, Beside Navdi Ovara, Nanpura, Surat, Mo.: 98252 94942

FORM A - PUBLIC ANNOUNCEMENT

(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

FOR THE ATTENTION OF THE CREDITORS OF MCLAY CERAMIC PRIVATE LIMITED

RELEVANT PARTICULARS		
1	Name of corporate debtor	Mclay Ceramic Private Limited
2	Date of incorporation of corporate debtor	29/07/2021
3	Authority under which corporate debtor is incorporated / registered	ROC Ahmedabad
4	Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U26990GJ2021PTC124516
5	Address of the registered office and principal office (if any) of corporate debtor	Patel Amrutbhai Tulsidas, At and Po. Chadasana, Ta. Idar, Sabar Kantha, Chadasana, Gujarat, India, 383110



ઉત્તર ગુજરાત
સાબરકાંઠા-અરવલ્લી સંદેશ

ઝાંઝરીના ધોધમાં ડૂબીને અત્યાર સુધીમાં ૨૦૦થી વધારે લોકોએ પોતાના જીવ ગુમાવ્યા છે

બાયડના જાણીતા ઝાંઝરી વોટરફોલમાં નદીમાં ઉતરવા, ધોધમાં નાહવા પર પ્રતિબંધ મૂકાયો !!!

અધિક કલેક્ટર દ્વારા જાહેરનામું પ્રસિદ્ધ કરાયું : તા.૨૦ નવેમ્બર ૨૦૨૬થી આગામી તા. ૧૮ જાન્યુઆરી ૨૦૨૭ સુધી પ્રવેશબંધી



વડાલી નગરના પૂર્વ વિસ્તાર દૂધેશ્વર મંદિર સામે ઝુંપડીમાં ભીષણ આગ



ખાટુશ્યામજી, સાંવરિયા શેઠજી અને શિવ મંદિર બનશે

હિંમતનગરના રાયસિંગપુરામાં ખાટુનગરના મંદિરનું ભૂમિપૂજન

રામજીની ૬૧ ફૂટ ઊંચી પ્રતિમા સ્થાપિત કરવાની યોજના



દર્શે-ઉના અનુપ્રાસિત શ્રાવણા કર્મીઓની પરીક્ષા ૧૯-૨૦ ડિસેમ્બરે લેવાશે

શામળાજી વિષ્ણુ મંદિર ખાતે શનિવારે દેવઉઠી એકાદશીએ ભવ્ય તુલસી વિવાહ મહોત્સવ



શિક્ષણ બોર્ડના નિર્ણયથી ૩૫૩ શાળાને રાહત

કાયમ ડાયરી

હિંમતનગરના મુકેશ ભટ્ટ ખાતા તપુડાની ઘાટ્ય ચોરાયું

મોટરસાયકલ ચિંતિ તપુડાની ૧.૨૦ હજારનો મોબાઈલ ચોરાયો

ચોરીના ત્રિ કેમિમાં રાજકોટ બાબતે ગાડીમાં લઈ જઈ ફરિયાદ

સંદેશ ક્લાસિફાઇડ







ફોર્મ એ - સાર્વજનિક જાહેરાત

(ઈન્સોલ્વન્સી એન્ડ બેંકરપ્સી બોર્ડ ઑફ ઈન્ડિયાના નિયમ ૬ હેઠળ
(ઈન્સોલ્વન્સી રિઝોલ્યુશન પ્રોસેસ ફોર કોર્પોરેટ પર્સનસ) નિયમો, ૨૦૧૬)

મેકલે સિરામિક પ્રાઇવેટ લિમિટેડના લેણદારોના ધ્યાન માટે

	સંબંધિત વિગતો	
1	કોર્પોરેટ દેવાદારનું નામ	મેકલે સિરામિક પ્રાઈવેટ લિમિટેડ
2	કોર્પોરેટ દેવાદારના ઈન્કોર્પોરેશનની તારીખ	૨૯/૦૭/૨૦૨૧
3	ઓથોરિટી કે જેના હેઠળ કોર્પોરેટ દેવાદાર ઈન્કોર્પોરેટ / નોંધાયેલ	આરઓસી - અમદાવાદ
4	કોર્પોરેટ ઓળખ નંબર / મર્યાદિત જવાબદારી ઓળખ નંબર કોર્પોરેટ દેવાદારની	U26990GJ2021PTC124516
5	કોર્પોરેટ દેવાદારની રજિસ્ટર્ડ ઓફિસ અને મુખ્ય ઑફિસનું સરનામું (જો કોઈ હોય તો)	પટેલ અમૃતભાઈ તુલસીદાસ, મુ અને પો. ચડાસણા, તા. ઈડર, સાબરકાંઠા, ચડાસણા, ગુજરાત, ભારત, ૩૮૩૧૧૦
6	કોર્પોરેટ દેવાદારની નાદારી પારંભની તારીખ	૧૯મી નવેમ્બર, ૨૦૨૬
7	ઈન્સોલ્વન્સી રિઝોલ્યુશન પ્રક્રિયા બંધ કરવાની અંદાજિત તારીખ	૧૮મી મે, ૨૦૨૭
8	ઈન્ટરીમ રિઝોલ્યુશન પ્રોફેશનલ તરીકે કામ કરતા ઈન્સોલ્વન્સી પ્રોફેશનલનું નામ અને નોંધણી નંબર	કેયુર જગદીશભાઈ શાહ રજીસ્ટ્રેશન નંબર : IBBI/IPA-002/IPN00244/2017-18/10729
9	બોર્ડમાં નોંધાયેલા, ઈન્ટરીમ રિઝોલ્યુશન પ્રોફેશનલનું સરનામું અને ઈમેલ	1007, સન એવન્યુ વન, સ્પેસ ફાઉન્ડેશન પાસે, માણેકબાગ સોસાયટી, અંબાવાડી, અમદાવાદ, ગુજરાત - ૩૮૦૦૧૫ Email : keyur@keyurjshah.com
10	ઈન્ટરીમ રિઝોલ્યુશન પ્રોફેશનલ સાથે પત્રવ્યવહાર માટે ઉપયોગ કરવા માટે સરનામું અને ઈમેલ	cirp.mclayceramic@gmail.com સરનામું: 1007, સન એવન્યુ વન, સ્પેસ ફાઉન્ડેશન પાસે, માણેકબાગ સોસાયટી, અંબાવાડી, અમદાવાદ, ગુજરાત - ૩૮૦૦૧૫
11	દાવા રજૂ કરવાની છેલ્લી તારીખ	૩જી ડિસેમ્બર, ૨૦૨૬
12	લેણદાર વર્ગો જો કોઈ હોય તો, (બી) અંતર્ગત વિભાગ-૨૧ની પેટા કલમ (૬એ)ની તપાસ કરી વ્યવસાય વ્યવહારનો ઠરાવ	લાગુ નથી
13	વર્ગમાં લેણદારોના અધિકૃત પ્રતિનિધિ તરીકે કાર્ય કરવા માટે ઈન્સોલ્વન્સી પ્રોફેશનલના નામ (દરેક વર્ગ માટે ત્રણ નામ)	–
14	(એ) સંબંધિત ફોર્મ્સ અને (બી) અધિકૃત પ્રતિનિધિઓની વિગતો આના ઉપર ઉપલબ્ધ છે	એ) વેબ લિંક https://www.ibbi.gov.in/home/downloads બી) લાગુ નથી

આથી નોટિસ આપવામાં આવે છે કે નેશનલ કંપની લૉ ટ્રિબ્યુનલ, અમદાવાદ બેન્ચે ૧૯ નવેમ્બર ૨૦૨૬ ના રોજ મેકલે સિરામિક પ્રાઈવેટ લિમિટેડની કોર્પોરેટ ઈન્સોલ્વન્સી રિઝોલ્યુશન પ્રક્રિયા શરૂ કરવાનો આદેશ આપ્યો છે.

મેકલે સિરામિક પ્રાઈવેટ લિમિટેડના લેણદારોને ૩ ડિસેમ્બર ૨૦૨૬ ના રોજ અથવા તે પહેલાં એન્ટ્રી નંબર ૧૦ સામે જણાવેલ સરનામે ઈન્ટરીમ રિઝોલ્યુશન પ્રોફેશનલને પુરાવા સાથે તેમના દાવા સબમિટ કરવા માટે જણાવામાં આવે છે.

નાણાકીય લેણદારોએ પુરાવા સાથે તેમના દાવા ફક્ત ઈલેક્ટ્રોનિક માધ્યમથી જ સબમિટ કરવાના રહેશે. અન્ય તમામ લેણદારો પુરાવા સાથે દાવા રૂબરૂ, પોસ્ટ દ્વારા અથવા ઈલેક્ટ્રોનિક માધ્યમથી સબમિટ કરી શકે છે.

દાવાના ખોટા અથવા ગેરમાર્ગે દોરતા પુરાવા રજૂ કરવા પર દંડ લાગશે.

કેયુર જગદીશભાઈ શાહ, ઈન્ટરીમ રિઝોલ્યુશન પ્રોફેશનલ
મેકલે સિરામિક પ્રાઈવેટ લિમિટેડની બાબતમાં
Registration Number: IBBI/IPA-002/IP-N00244/2017-2018/10729
AFA Number: AA2/10729/02/300627/204406
AFA valid upto 30/06/2027

તારીખ : 20-11-2026
સ્થળ : અમદાવાદ