

**STATE BANK OF INDIA**  
 RETAIL ASSETS CENTRAL PROCESSING CENTRE,  
 2nd/3rd Floor, Kalpataru Building, Opp. Narmada Guest House, Opp. GERI Compound, Subhanpura Cross Road,  
 Ellora Park, Vadodra-390023. Ph: 0265-2397046, 2397047 & 2397048

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**  
 Appendix - IV-A [See Proviso to rule 8 (6)]

**E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.**  
 Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Physical Possession of which has been taken by the Authorised Officer of State Bank of India, the Secured Creditor, will be sold on "As is Where is" "As is What is" and "Whatever there is" basis for recovery of their dues to the secured creditor from under mentioned borrower(s)/guarantor(s). The Bidders should get themselves registered on BAANKNET.com by providing requisite KYC documents and registration fee as per the practice followed by PSB Alliance Pvt. Ltd. well before the auction date.

**Date & Time of E-Auction 15.04.2026 from 11:00 AM to 4:00 PM**  
 (with unlimited extensions clause of 10 minutes)

Sr. No.	Borrower(s) & Guarantor(s) Details of Demand Notice With further interest / expenses	Details of Property	Reserve Price EMD Bid increase Amount	Date & Time of inspection / Contact Person
1	Mr Nivarti Borade / Mrs Jyoti Borade Rs. 19,94,021.00 24.10.2025	Property ID: SBIN200058342816 2BHK Flat All that piece and parcel of land and ground together with the building(s) hereditaments and premises standing thereon in the property situated at Flat No. B/303, Zillon Spansh, Tansal, Vadodra. Registration Dist. Vadodra Sub Dist. Vadodra. Mouje Tansal Survey No.622, TP Scheme No.39 (Tansal), Final Plot No.154, Flat Carpet Area 57.33 Sq.Mtr., Balcony Carpet Area 5.20 Sq.Mtr., Varade Padli Common Land measuring 14.70 Sq.Mtr.	22,37,000.00 2,23,700.00 10,000.00	01.04.2026 11:00 AM to 01:00 PM Hemant Prakash 6376016311
2	Mr Arvind Solanki & Mrs. Ranjanben Solanki Rs. 11,41,273.00 09.09.2025	Property ID: SBIN 200050260017 1BHK Residential Flat All that piece and parcel of land and ground together with the building(s) hereditaments and premises standing thereon in the property situated at Flat No. 377, Second Floor, Akshar Apartment, MIG Scheme, GHB, Gorwa, Vadodra. Registration District Vadodra Sub Dist. Vadodra, Mouje Gorwa RS No.249, Built Up Area: 52.39 Sq Mtr owned by Mr Arvind Solanki & Mrs. Ranjanben Solanki.	14,17,000.00 1,41,700.00 10,000.00	04.04.2026 11:00 AM to 01:00 PM Hemant Prakash 6376016311
3	Smt. Hiral Ravikumar Valand Rs. 14,40,879.00 02.04.2024	Property ID: SBIN200060932342 1BHK Residential Flat All that piece and parcel of land and ground together with the building(s) hereditaments and premises standing thereon in the property situated at Flat No. 105, First Floor, Om Chambers, Vadodra, Kasba, Registration District Vadodra Sub Dist. Vadodra, Mouje Vadodra Kasba Vibhag B, CS NO.8/11, Super Built Up Area 46.46 Sq. Mtr (500.00Sq. Ft.)	9,15,000.00 91,500.00 5,000.00	01.04.2026 11:00 AM to 01:00 PM Hemant Prakash 6376016311

Encumbrances: To the best of knowledge and information of the Authorised Officer, there are no other encumbrances advised to the Bank. The intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claims/ rights/ dues affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The properties are being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.

TDS: GST, wherever applicable, will have to be borne by the successful bidder/ buyer, over and above the bid amount. Sale Confirmation will be subject to consent of mortgagee/borrower if auction does not fetch more than the reserve price as per provision of SARFAESI rule 9(2).

THIS NOTICE SHOULD ALSO BE CONSIDERED AS 30 DAYS NOTICE TO THE BORROWER/ GUARANTORS / MORTGAGORS UNDER RULE 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULE 2002.

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's, Website <https://sbi.co.in/web/sbi-in-the-news/auction-notices/sarfaesi-and-others@BAANKNET.com>

Date: 11.03.2026 - Place: Vadodra  
 Authorised Officer, State Bank of India

**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 M/s. JCR FASHION RETAIL PRIVATE LIMITED**

**RELEVANT PARTICULARS**

1. Name of corporate debtor	JCR FASHION RETAIL PRIVATE LIMITED
2. Date of incorporation of corporate debtor	10/02/2017
3. Authority under which corporate debtor is incorporated / registered	Registrar of Companies - Ahmedabad
4. Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U52909GJ2017PT0095734
5. Address of the registered office and principal office (if any) of corporate debtor	Registered Office with ROC: 2/3 Ground Floor, KalaSagar Mall, Ghatkodia, Ahmedabad - 380015, Gujarat.
6. Insolvency commencement date in respect of corporate debtor	March 10, 2026 (ICL). Ahmedabad Bench passed order and Order is received by Interim Resolution Professional on March 10, 2026
7. Estimated date of closure of insolvency resolution process	September 6, 2026 180 days from the date of commencement of CIRP i.e. March 10, 2026.
8. Name and registration number of the insolvency professional acting as interim resolution professional	Mr. Ratnin Ameshbhai Majumdar, Regn. No.: 024, Sorath Gateway, Opp. Risena Artilla, Corporate Road, Near Pratikshya Garden, Ahmedabad-380 015. Email: info@carothin.com Mobile No.: 99747 17070
9. Address and e-mail of the interim resolution professional, as registered with the Board	024, Sorath Gateway, Opp. Risena Artilla, Corporate Road, Near Pratikshya Garden, Ahmedabad-380 015. Email: info@carothin.com Mobile No.: 99747 17070
10. Address and e-mail to be used for correspondence with the interim resolution professional	024, Sorath Gateway, Opp. Risena Artilla, Corporate Road, Near Pratikshya Garden, Ahmedabad-380 015. Email: info@carothin.com Mobile No.: 99747 17070
11. Last date for submission of claims	24 March, 2026 i.e., 14 days from appointment date of CIRP order received on March 10, 2026.
12. Classes of creditors, if any, under clause (b) of sub-section (2A) of section 23, ascertained by the interim resolution professional	Not applicable at present
13. Names of Insolvency Professionals identified to act as Authorized Representative of creditors in a class (Three names for each class)	Not applicable at present
14. (a) Relevant Forms and (b) Website: <a href="https://bbj.gov.in/en/home/downloads">https://bbj.gov.in/en/home/downloads</a> (i) Physical Address: same as mentioned in point 10 and (ii) Email ID: <a href="mailto:info@carothin.com">info@carothin.com</a> (iii) Website: at: Not Applicable (iv) Not Applicable	

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of a Corporate Insolvency Resolution Process of the M/s. JCR FASHION RETAIL PRIVATE LIMITED on March 10, 2026. The order is received by Interim Resolution Professional on March 10, 2026. The creditors of M/s. JCR FASHION RETAIL PRIVATE LIMITED are hereby called upon to submit their claims with proof on or before March 24, 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. A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its choice of authorized representative from among the three insolvency professionals listed against entry No.13 to act as authorized representative of the class (None at present) in Form CA. Submission of false or misleading proofs of claim shall attract penalties.

Place: Ahmedabad Date: 12.03.2026  
 IP Ratnin Majumdar  
 Interim Resolution Professional of M/s. JCR FASHION RETAIL PRIVATE LIMITED  
 Regn. No. 024/PA-001/PA-02576/2021-2022/13928  
 AFA Valid till 31.12.2026

**STATE BANK OF INDIA**  
 HOME LOAN CENTRE, SOUTH VADODARA  
 2nd floor SWC Hub, HLC SOUTH, Vasna Bhayli Road, Opp Rajpath Vadodra-391410.

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

Whereas, The undersigned being the Authorized Officer of STATE BANK OF INDIA- HLC - SOUTH VADODARA, 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, legal heirs (known - unknown), legal representatives (known - unknown), guarantor 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, legal heirs (known - unknown), legal representatives (known - unknown), guarantor 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- HLC - SOUTH VADODARA 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	Mrs. Megha Vishnu Prasad Patel Account No. 40106394316	Dt: 26.12.2025 & Rs.18,08,556.00 as on 25.12.2025	An immovable property of borrower/mortgagor comprising of land & buildings and erections thereon (both present and future) situated at all that piece and parcel 'Regd. Dist. Sub dist. VADODARA, Mouje GORWA, RS No.194 To 197, 12, 215, 281, 282, 282/1, 283, 284, 286, 292 To 297, 298/1, 298/2, 395, 396, CS NO.3830, AT FLAT NO. 179, 4TH FLOOR, "SHRADHA AVENUE", 240-MIG C, GUJARAT HOUSING BOARD, GORWA, VADODARA" Built Up Area: 66.95 Sq Mtr. Boundaries: East: Road, West: Common Dadar North: Flat No. 178, South: Open Space	09.03.2026 Symbolic
2	Mr. Nipun Mahendrabhai Parikh Account No. 40930672943	Dt: 04.11.2025 & Rs. 16,77,391.00 as on 03.11.2025	An immovable property of borrower/mortgagor comprising of land & buildings and erections thereon (both present and future) situated at all that piece and parcel 'Regd. Dist. Sub dist. VADODARA, Mouje Manjalpur, RS Flat No. F-2, Admeasuring 53.44 Sq Mtr. & Flat No. F-3 Admeasuring 52.56 Sq Mtr. "PANCHALI APARTMENT" situated on land Bearing R. S. No. 307/2 Paiki, T. P. No. 19 of Mouje Manjalpur, Dist. Vadodra". Boundaries: East: Shreenath Park Society, West: Property of Rajibhai, North: Road, South: Sonal Park Society.	09.03.2026 Symbolic

Date: 12.03.2026  
 Place: Vadodra  
 Sd/- Authorised Officer  
 State Bank of India

**STATE BANK OF INDIA**  
 RACPC SOUTH VADODARA-1964  
 2nd Floor, Tower A, Office No 234-241 Swc Hub, Opp. Raj Path Complex, Bhaili Vadodara, Vadodra-390001 Phone : 7600037542 E-mail : Sbi.1964@sbi.co.in

**E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**  
 E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/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 on "As is Where is" "As is What is" and "Whatever there is" basis on 27.03.2026 11:00 to 27.03.2026 16:00 for the recovery of respective amount, due to the State Bank of India (Secured Creditor) from the respective Borrower(s) and the Guarantor(s) as specified here under:

**Date & Time of E-Auction 27.03.2026 from 11:00 AM to 4:00 PM**  
 (with unlimited extensions clause of 10 minutes)

Sr. No.	Name of Borrower	Total dues for recovery	Details of Property	Reserve Price EMD Bid increase Amount	Date & Time for inspection of the properties
1	Mrs. Kalpita Ashwin Pandya & Mr. Ashwin Vasudev Pandya	Rs. 14,01,955.00 as on 06/08/2019 with further interest incidental expenses, and costs etc. thereon	Property ID: SBIN200016925359 2BHK FLAT: All the piece and parcels of the immovable residential property being at District / Flat No. 104, (4th Floor) Flat No. E-403, Shree Hari Darshan Residency, IPCL Road, Opp- Ranoli Fly Over Railway, Opp- Dhaval Cinema, Vadodra. Possession: Physical	16,50,000.00 1,65,000.00 10,000.00	From 23-03-2026 11:00:00 To 23-03-2026 16:00:00
2	Mrs. Shivani Pranavkumar Pandya	Rs. 17,35,920.00 as on 26/08/2019 with further interest incidental expenses, and costs etc. thereon	Property ID: SBIN200012901550 2BHK FLAT: All the piece and parcels of the immovable residential property being at District / Sub Dist VADODARA, Mouje Kasba, Vibhag-B, Tika No.- 12/2, C.S No.- 27/6, at Flat No.- 402, 4th Floor, "Sainath Tower", "Shri Dutt Niwas Apartment Co.op. Housing Society Ltd.", Kasba, Vadodra. Possession: Physical	15,60,000.00 1,56,000.00 10,000.00	From 23-03-2026 11:00:00 To 23-03-2026 16:00:00
3	Mrs. Shwetaben Brijeshkumar Soni	Rs. 13,05,879.00 as on 12/05/2021 with further interest incidental expenses, and costs etc. thereon	Property ID: SBIN200021140588 2BHK FLAT: All the piece and parcels of the immovable residential District & Sub District Vadodra, City Survey Vibhag-A, Tikka No. 15/3, C.T.S No. 154/1, 154/6/B/2 at Flat No.-104, 4th Floor, "Vrundavan Apartment", Musa Pole, Marvadi Khadaki, SAHER, VADODARA. Super Built up area ad-measuring about 62.24 Sq Mtr & undivided common Plot & Land area of 49.46 Sq Mtr Possession: Physical.	13,50,000.00 1,35,000.00 10,000.00	From 23-03-2026 11:00:00 To 23-03-2026 16:00:00
4	Mr. Rakeshbhai Natvarlal Chudasama	Rs. 14,59,082.00 as on 04/06/2022 with further interest incidental expenses, and costs etc. thereon	Property ID: SBIN200032313681 1BHK FLAT: All the piece and parcels of the immovable residential property being at District / Sub District Vadodra, Mouje: Vadi, Vibhag-A, Tika No.- 6/1, C.S No.- 69/1.2.3/A-1, at "Dwarkesh Krupa" Building, 3rd Floor, VADI, Vadodra. Built Up Area: 65.06 Sq. Mtr. bh Shree Ram TANTAM Wala, Kansara Pole, Mandvi, Vadodra Possession: Physical	8,00,000.00 80,000.00 10,000.00	From 23-03-2026 11:00:00 To 23-03-2026 16:00:00
5	Mr. Akashkumar Prakashbhai Agrawal & Mrs. Kamini Akash Agrawal	Rs. 7,12,841.00 as on 02/04/2022 with further interest incidental expenses, and costs etc. thereon	Property ID: SBIN200019389363 1BHK FLAT: All the piece and parcels of the immovable residential property being at District / Sub District Vadodra, Mouje Kasba, R.S. No. 236/1,236/2, C.S No. 531, 532, 533, 534, 535 at Flat No.- B-303, "Palm Cord", B/h Vihar Cinema, Pratnagar, KASBA, Vadodra, Construction Area : 461.00 Sq Ft. Possession: Physical	9,75,000.00 97,500.00 10,000.00	From 23-03-2026 11:00:00 To 23-03-2026 16:00:00
6	Mr. Rakeshkumar Singh	Rs. 2,90,055.00 as on 19/04/2023 with further interest incidental expenses, and costs etc. thereon	Property ID: SBIN100000396831 1BHK FLAT: All the piece and parcels of the immovable residential property being at District / Sub District Vadodra, Mouje Sayajipura(Zone-4), R.S no. 59/6 paiki, T.P. Scheme No. 6, F.P. No. 131/1 at Flat no.B-303, "Sai Lata" Apartment, B/h Vinay Society, Nr. Sardar Estate, Ajwa Road, Vadodra. Admeasuring 50.25Sq Mtr with proportionate land of 30.09Sq Mtr. Possession: Physical	4,35,000.00 43,500.00 10,000.00	From 23-03-2026 11:00:00 To 23-03-2026 16:00:00
7	Mr. Jigar Arvindbhai Patel & Mrs. Pinky Jigar Patel	Rs. 13,85,182.00 as on 04/10/2021 with further interest incidental expenses, and costs etc. thereon	Property ID: SBIN100000098238 2BHK FLAT: All the piece and parcels of the immovable residential property being at District / Sub District. Vadodra, R.S No. 71 of Vadodra Kasba, TP Scheme No. 3, Final Plot No. 613 of Vadodra Kasba in Wadi Division, Vadodra city Survey No. 14578,1459 Wadi Division at Flat no.-A-206, "Gayatri Flats", Shastri Baug, Mahadev Talav Road, Opp. Premnand Hall, Wadi, Vadodra Possession: Physical	14,20,000.00 1,42,000.00 10,000.00	From 23-03-2026 11:00:00 To 23-03-2026 16:00:00

The e-auction will be conducted through Bank's approved service provider M/s PSB Alliance Pvt Ltd at their web portal <https://baanknet.com>. The interested bidders shall ensure that they get themselves registered on the e-auction website and deposit earnest money in the virtual wallet created by service provider as per guidelines provided on <https://baanknet.com>. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid documents, Training/ Demonstration, Terms & conditions on online Inter-se Bidding etc., may visit the website <https://baanknet.com>. For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's website <https://www.sbi.co.in/> and website <https://baanknet.com>. Statutory Notice under Rule 8(6) of the SARFAESI Act. This is also a notice to the Borrower/Guarantor of the above loan under Rule 8(6) of the SARFAESI Act 2002 about holding of Auction for the sale of secured assets on above mentioned date.

Enquiry: Tilak Ranjan Talukdar, Authorised Officer - Scale - IV - CM, Mobile No.76000256269, MADAN JHA, MANAGER NPA, Mobile No.7600025578

Date: 12.03.2026- Place: Vadodra  
 Authorised Officer, State Bank of India

OFFICE OF THE RETURNING OFFICER SPCDF & COLLECTOR GANDHINAGAR  
 AmulFed Dairy, Plot No. 35, Nr. Indra Bridge, Ahmedabad-Gandhinagar Highway, Village Bhat, Gandhinagar- 382428.  
 Email:- ro@spcdf.coop

**ELECTION NOTICE**

An election is to be conducted for the post of 14 Board of Directors for Sardar Patel Co-operative Dairy Federation Limited (SPCDF) under MSCS Act 2002 (as amended in 2023) read with MSCS Rules. The Election program for Board of Directors is as mentioned below. (detailed programme is also available on website: [spcdf.coop](http://spcdf.coop))

Election Program for Board of Directors		
Particulars	Date	Time
Publication of Provisional List of Members and Delegate, Eligible to Vote on website	23 <sup>rd</sup> March, 2026 (Monday)	By 5 PM
Time window for raising objection to the Provisional List	24 <sup>th</sup> March, 2026 to 27 <sup>th</sup> March 2026 (Tuesday to Friday)	11:00 AM to 3:00 PM
Scrutiny of Objection received to the Provision List (if any)	30 <sup>th</sup> March, 2026 to 1 <sup>st</sup> April, 2026 (Monday to Wednesday)	11:00 AM to 3:00 PM
Publication of Final List of Members/Delegates, Eligible to Vote	1 <sup>st</sup> April, 2026 (Wednesday)	By 5 PM
Issue and Filing of Nomination	8 <sup>th</sup> April, 2026 to 10 <sup>th</sup> April, 2026 (Wednesday to Friday)	11:00 AM to 3:00 PM
Publication of List of Nominations Received	10 <sup>th</sup> April, 2026 (Friday)	By 5:00 PM
Scrutiny of Received Nomination Forms	11 <sup>th</sup> April, 2026 (Saturday)	11:00 AM onwards
Publication of List of Valid Nominations	11 <sup>th</sup> April, 2026 (Saturday)	By 5:00 PM
Withdrawal of Nominations	13 <sup>th</sup> April, 2026 (Monday)	11:00 AM to 3:00 PM
Publication of Final List of Contesting Candidates	13 <sup>th</sup> April, 2026 (Monday)	By 5 PM
Date of Polling, if Necessary	26 <sup>th</sup> April, 2026 (Sunday) 8:00 AM to 04:00 PM and all those who have entered polling station at 04 PM or before should be allowed to cast vote	
Counting of votes	26 <sup>th</sup> April, 2026 (Sunday)	Immediate after polling
Submission of Form 19M with recommendation for seeking approval of CEA before declaration of result of BOD	26 <sup>th</sup> April, 2026 (Sunday)	
Declaration of Result of Board of Directors	After approval of Cooperative Election Authority, New Delhi on Format 19M	
Nomination of Government Director as per Section 48 of MSCS Act.	To be done by 2nd May, 2026	
Election Program of Office Bearers		
Announcement of Election Schedule	4 <sup>th</sup> May, 2026 (Monday)	After Declaration of Result of Board Members' Election
I. Time window for filing nomination	09:30 AM to 11:30 AM	
II. Scrutiny of nomination papers	12:30 PM to 02:00 PM	
III. Time and date for withdrawal	02:00 PM to 04:00 PM	
IV. Display of list of the contesting candidate and schedule of election	04:00 PM	
Meeting of Newly Constituted Board & Publication of List for valid Nominations, Polling (if required)	5 <sup>th</sup> May, 2026 (Tuesday)	11:00 AM Onwards
Declaration of Result of Election of Office Bearers	After approval of Cooperative Election Authority, New Delhi on Format 19N	

Objection if any in resolution/name of delegates/Nomination can be filled in writing at Office of Collector, Gandhinagar within timeline prescribed mentioned in election programme above. Polling and counting of votes (if necessary) will take place at SPCDF, AmulFed Dairy, Gandhinagar within timeline prescribed mentioned in election programme above.

Sd/-  
 RO SPCDF and Collector, Gandhinagar

