

**FORM B
PUBLIC ANNOUNCEMENT**
[Regulation 12 of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016]

FOR THE ATTENTION OF THE STAKEHOLDERS OF YASHKIRTI TOURS AND TRAVELS PRIVATE LIMITED

PARTICULARS	DETAILS
1. NAME OF CORPORATE DEBTOR	Yashkirti Tours And Travels Private Limited
2. Date of Incorporation of Corporate Debtor	18/06/2001
3. Authority under which Corporate Debtor is Incorporated/Registered	RoC - JAIPUR
4. Corporate Identity No. / Limited Liability Identification No. of Corporate Debtor	U63040RJ2001PTC017067
5. Address of the registered office & principal office (if any) of Corporate Debtor	HE-1, Ashvrad Complex, Transport Nagar, Jaipur, Rajasthan - 302004
6. Date of closure of Insolvency Resolution Process	16th October, 2023
7. Liquidation commencement date of Corporate Debtor	17th October, 2023 (Copy of order uploaded on Hon'ble NCLT site on 19/10/2023)
8. Name & Registration Number of Insolvency Professional acting as Liquidator	Suhas Dinkar Bhattbhatt Regn. No: IBBI/PA-002/P-N00571/2017-2018/11738
9. Address and Email of the liquidator as registered with the Board	520, Grand K-10, Behind Atlantis K-10, Opp. Honest Restaurant, Near Genda Circle, Vadodra, Gujarat - 390007. Email: cssuhasb@gmail.com
10. Address and e-mail to be used for correspondence with the liquidator	520, Grand K-10, Behind Atlantis K-10, Opp. Honest Restaurant, Near Genda Circle, Vadodra, Gujarat - 390007. Email: cirp.yashkirti@gmail.com
11. Last date for submission of Claims	16/11/2023

Notice is hereby given that the National Company Law Tribunal Ahmedabad Bench has ordered the commencement of liquidation of the **Yashkirti Tours And Travels Private Limited on 17/10/2023** (Copy of order uploaded on Hon'ble NCLT site on 19/10/2023).

The stakeholders of **Yashkirti Tours And Travels Private Limited** are hereby called upon to submit their claims with proof on or before **16/11/2023**, to the liquidator at the address mentioned against item No. 10. The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with the proof in person, by post or by electronic means.

Submission of false or misleading proof of claims shall attract penalties.
In case a stakeholder does not submit its claims during liquidation process, the claims submitted by such a stakeholder during the corporate insolvency resolution process under the IBBI (Insolvency Resolution Process for Corporate Person) Regulations, 2016 shall be deemed to be submitted under section 38.

Date : 20.10.2023 **Mr. Suhas Dinkar Bhattbhatt**
Place : Vadodra Liquidator, Yashkirti Tours And Travels Private Limited
Regn. No: IBBI/PA-002/P-N00571/2017-2018/11738 | AFA Valid upto : 02/01/2024

EQUITAS SMALL FINANCE BANK LTD.
(Previously known as Equitas Finance Ltd)
Corporate Office: 4th Floor, Phase - II, Spencer Plaza, No. 769, Mount Road, Anna Salai, Chennai, Tamil Nadu - 600 002

POSSESSION NOTICE
(Rule 8(1) Of The Security Interest Enforcement Rules, 2002)
Loan/Facility Account No's ELPURTA0032591/ 700004570953 & EMFSURTA0032590/ 700004570940

Whereas, The Authorized Officer of the Equitas Small Finance Bank Limited Ltd a Banking Company incorporated under the Companies Act, 1956 and carrying on the Banking Business under the Banking Regulation Act, 1949 having its registered office at 4th Floor, Phase II, Spencer Plaza, 769, Anna Salai, Chennai, Tamil Nadu 600002, State Office at Equitas small Finance Bank Limited 305-306, 3rd Floor, Abhishee Adroit, Near Sunrise Mall, Mansi Circle, Judges Bungalow Road, Bodakdev, Ahmedabad, Gujarat - 380015 and one of the office at Equitas Small Finance Bank Limited, Kaushalya BP-8, First Floor, Kaushalya Tower, Main Road, West Patel Nagar - 110008, under the Securitization 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 20/05/2023 calling upon Applicant/Borrower/Co-Aplicant/Co-Borrower/Guarantors/Mortgagors (1) **Mr. Ramhans Gurjar S/o Mr. Shri Narayan (Applicant/ Borrower & Mortgagor)** (2) **Mrs. Karan Bai W/o Mr. Ramhans Gurjar** (Co-Aplicant/ Co-Borrower & Mortgagor), to repay the amount mentioned in the notice being **Rs. 4,41,604/-** (Rupees Four Lakhs Forty One Thousand Six Hundred Four Only) as on 18.05.2023 with subsequent interest, penal interest, charges, costs etc as per the agreement(s) within 60 days from the date of receipt of the said notice. The Applicant / Borrower/ Co-Aplicant/Co-Borrower/Guarantors/ Mortgagors, having failed to repay the amount, notice is hereby given to the Applicant/Borrower/ Co-Aplicant/Co-Borrower/Guarantors/Mortgagors in particular and the public in general that pursuant to the Order of Additional Chief Judicial Magistrate, Kathor, Surat passed on 16.09.2023 the undersigned authorized officer has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the said rules on this **15th day of October of the year 2023**. The Applicant / Borrower/ Co-Aplicant/Co-Borrower/Guarantors/ Mortgagors attention is invited to provisions of sub- section (8) of Section 13 of the said Act, in respect of time available, to redeem the secured assets.

The Applicant / Borrower/ Co-Aplicant / Co-Borrower / Guarantors / 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 Equitas Small Finance Bank Limited for the amount of **Rs. 4,41,604/-** (Rupees Four Lakhs Forty One Thousand Six Hundred Four Only) as on 18.05.2023 and interest thereon from 19.05.2023.

DESCRIPTION OF THE IMMOVABLE PROPERTY
Residential Property Owned By - **Mrs. Karan Bai W/o Ramhans Gurjar & Mr. Ramhans Gurjar S/o Shri Narayan**
All that right and interest in property bearing flat No. A-102, admeasuring super built up area 474.14 sq. feet i.e. 44.06 sq. mtrs and built up area 300.60 sq. feet i.e. 27.94 sq. mtrs and carpet area 275.00 sq. feet i.e. 25.56 sq. mtrs. on 1st floor together with undivided proportionate land underneath said building known as Building no. A and project known as "SHIVSHAKTI RESIDENCY" on plot no. 252 and 276 in society known as "SHREE VINAYAK VILLA" non agriculture land situated land bearing revenue survey no. 5711, 57/2 and 58 block no. 63 (as per KJP block no. 63/252, 63/276) total block admeasuring area 40975.00 sq. mtrs of Village - Dastan, Sub Dist- Palasana, Dist- Surat., Four corners of said property : North : Adj. plot no. 275, South : Adj. flat no. 101 of building-A, East : Adj. flat no. 103 of building-A, West : Adj. society road and OTS.

Date: 20/10/2023 **Authorised Officer**
Place: Surat **For Equitas Small Finance Bank Ltd.**

EQUITAS SMALL FINANCE BANK LTD.
(Previously known as Equitas Finance Ltd)
Corporate Office: 4th Floor, Phase - II, Spencer Plaza, No. 769, Mount Road, Anna Salai, Chennai, Tamil Nadu - 600 002

POSSESSION NOTICE
(Rule 8(1) Of The Security Interest Enforcement Rules, 2002)
Loan/Facility Account No's 700000813493/ EMFSURTA0025861 & 700000517982 / ELPURTA0025862

Whereas, The Authorized Officer of the Equitas Small Finance Bank Limited Ltd a Banking Company incorporated under the Companies Act, 1956 and carrying on the Banking Business under the Banking Regulation Act, 1949 having its registered office at 4th Floor, Phase II, Spencer Plaza, 769, Anna Salai, Chennai, Tamil Nadu 600002, State Office at Equitas small Finance Bank Limited 305-306, 3rd Floor, Abhishee Adroit, Near Sunrise Mall, Mansi Circle, Judges Bungalow Road, Bodakdev, Ahmedabad, Gujarat - 380015 and one of the office at Equitas Small Finance Bank Limited, Kaushalya Tower, BP-8, First Floor, Kaushalya Tower, Main Road, West Patel Nagar - 110008, under the Securitization 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 20/05/2023 calling upon Applicant/Borrower/Co-Aplicant/Co-Borrower/Guarantors/Mortgagors (1) **Mr. Gautam Rajeshkumar Ramnath S/o Mr. Ramnath (Applicant/ Borrower & Mortgagor)** (2) **Mr. Gautam Ramnath S/o Mr. Ramfar (Co-Aplicant/ Co-Borrower & Mortgagor)** & (3) **Mrs. Gautam Dhanpatidevi W/o Mr. Ramnath** (Co-Aplicant / Co-Borrower & Mortgagor), to repay the amount mentioned in the notice being **Rs. 11,41,313/-** (Rupees Eleven Lakhs Forty One Thousand Three Hundred Thirteen Only) as on 18.05.2023 with subsequent interest, penal interest, charges, costs etc as per the agreement(s) within 60 days from the date of receipt of the said notice. The Applicant / Borrower/ Co-Aplicant/Co-Borrower/Guarantors/ Mortgagors, having failed to repay the amount, notice is hereby given to the Applicant/Borrower/ Co-Aplicant/Co-Borrower/Guarantors/Mortgagors in particular and the public in general that pursuant to the Order of Principal Senior Civil Judge and Additional Chief Judicial Magistrate, Oplad, Surat passed on 05.09.2023 the undersigned authorized officer has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the said rules on this **15th day of October of the year 2023**. The Applicant / Borrower/ Co-Aplicant/Co-Borrower/Guarantors/ Mortgagors attention is invited to provisions of sub- section (8) of Section 13 of the said Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY
Residential Property Owned By **Mr. Gautam Rajeshkumar Ramnath S/o Mr. Ramnath & Mr. Gautam Ramnath S/o Mr. Ramfar & Mrs. Gautam Dhanpatidevi W/o Mr. Ramnath**
All that pieces and parcel of property bearing Plot No. 35 (As per KJP plot no. 111/35), admeasuring area as per booking plan 88.01 Sq. Mtrs (As per passing plan admeasuring 159.79 Sq. Mtrs) (As per construction admeasuring 55.29 sq. mtrs) along with undivided share in society road and COP admeasuring area 81.93 sq. mtrs Total admeasuring area 169.94 sq. mtrs in residential society known and named as "SHREE RAJMANDIR RESIDENCY" non agriculture land situated bearing R. S. No. 221, 222/2 its block no. 111 admeasuring Hec 18-89 are sq. mtrs of Village - Syadala, Taluka - Oplad, District - Surat. Four corners of said property:- North : Adj. Road, South : Adj. Plot No. 36, East : Adj. Road, West : Adj. Plot No. 34

Date: 20/10/2023 **Authorised Officer**
Place: Surat **For Equitas Small Finance Bank Ltd.**

DEALING BENEFICIAL FINANCIAL SERVICES PVT. LTD.
CIN : U68923KL2010PLC039179
HEAD OFFICE : 206 BUSINESS BAY, 6 ROYAL PARK CORNER, KALAWAD ROAD, RAJKOT - 360005.
Email : dbk263@yahoo.in | Authorized Officer M.No. : +91 9033670088

Property Auction Notice
IN TERMS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI ACT - 2002) PURSUANT TO THE POSSESSION OF THE PROPERTY DESCRIBED HEREIN BELOW IS TAKEN BY THE AUTHORIZED OFFICER ON 15/07/2023 UNDER SARFAESI ACT 2002 FOR RECOVERY OF THE SECURED DEBTS OF DEALING BENEFICIAL FINANCIAL SERVICE PVT. LTD. FROM NIKHILBHAI BHISHUJIHADA DODARIYA OFFERS ARE INVITED BY THE UNDERSIGNED IN BEHALF OF THE PROPERTY DESCRIBED HEREIN BELOW IN THE NOTICE, BRIEF PARTICULARS OF WHICH IS GIVEN HEREINAFTER ON "AS IS WHERE IS BASIS" AND "AS IS WHERE IS BASIS" FOR INSPECTION OF THE PROPERTY AND TENDER FORM, ONE CAN CONTACT US AT: DEALING BENEFICIAL FINANCIAL SERVICE PVT. LTD., RAJKOT RECOVERY DEPARTMENT, HEAD OFFICE 206 BUSINESS BAY, 6 ROYAL PARK CORNER, KALAWAD ROAD, RAJKOT - 360005.

DESCRIPTION OF PROPERTY	TOTAL DUES	RESERVE PRICE	AMOUNT OF DEPOSIT
1. Immovable Property Of A Residential House At Jasan Revenue Survey No. 18 Paiki, Plot No. 29, Area Known As Hari krushana Nagar-1, Land Area 140.44 Sq. Yards, Situated At Sub-Dist- Jasan, Dist- Rajkot. Its bounded as per under : North - 7.50 Mtrs. Wide Road. South - Plot No. 22. East - Plot No. 28. West - Plot No.30.	RS. 17,66,640.00	RS. 19,00,000.00	RS. 1,90,000.00

DATE FIXED FOR INSPECTION OF THE PROPERTY DT. 20-11-2023 (TIME:10.30 AM TO 2.30 PM)
LAST DATE FOR SUBMISSION OF TENDAR 22-11-2023
DATE, TIME & PLACE OF OPENING THE TENDERS 22-11-2023, TIME: 2.30 PM, AT HEAD OFFICE 206 BUSINESS BAY, 6 ROYAL PARK CORNER, KALAWAD ROAD, RAJKOT - 360005

TERMS & CONDITIONS: (1) The Immovable Property Is To Be Sold On: As Is Where It And As Is What It Is Basis. (2) The Purchaser Will Have To Pay Any Type Of Govt. Dues (Sewer, Gas, Dues, Municipal Taxes, Electricity Bills Etc. If Any, 9 Any, Due On This Property. 9 Any Document Relating To This Property Is Pending For Payment Of Stamp Duty. The Purchaser Will Have To Pay The Same To The Govt. Cases, If Any, Relating To This Property. The Orders Of The Court, Should Be Binding To The Purchaser As The Tender Can Be Bid For Any Amount, But He Is To Submit A Banker's Cheque/Demand Draft Of 10% Of Reserve Price As Deposit. As Mentioned Above Payable To DEALING BENEFICIAL FINANCIAL SERVICE PVT. LTD. (Basis With The Tender). (3) One Can Get Tender Form From The Undersigned. (4) The Bank Reserves Its Right To Accept Or Reject Any Tender. Property May Be Sold Before Reserve Price. (5) The Tender Will Be Required To Pay 25% Of The Bid Price On Acceptance Of His Tender (10% Of The Reserve Price Submitted With The Tender Will Be Taken Into Account). (6) The Successful Tenderholder Will Fall To Pay The Accepted Bid Price. The A. Out Of Deposit Will Be Forfeited By The Bank. (8) On LK Acceptance Of The Tender The Amount Of Deposit Will Be Refunded Without Any Interest Thereon. (10) The Authorized Officer Does Not Hold Any Liability For The Bank Is Not Aware About Any Charge Or Tax On Property For The Said Property. However, The Bidder Shall Ensure By His Own Sources To Find Out Any Charges, Taxes, Encumbrances, Property Tax, Government Dues In Respect Of The Property And The Same Shall Be The Responsibility Of The Tenderers. *30 Days Statutory Sale Notice To Borrowers, Guarantors & Mortgagor.

DI-19-10-2023 **Authorised officer,**
Rajkot **DEALING BENEFICIAL FINANCIAL SERVICE PVT., N.O., Recovery Dept., Rajkot**

Public Notice For E-Auction For Sale Of Immovable Properties
Sale of Immovable property mortgaged to IFIL Home Finance Limited (Formerly known as India Infinitive Housing Finance Ltd.) (IFIL-HFL) Corporate Office at Plot No. 98, Udyog Vihar, Phase-IV, Gurgaon-122015 (Haryana) and Branch Office at "Anandham Complex, 151 Floor, Shop No.5,6,7, Bus Stand Road, Veraval - 362265" under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002/hereinafter "Act". Whereas the Authorized Officer ("AO") of IFIL-HFL had taken the possession of the following properties pursuant to the notice issued U/S 13(2) of the Act in the following loan account/prospect nos. with a right to sell the same on "AS IS WHERE IS, AS IS WHAT IS BASIS AND WITHOUT RECOURSE BASIS" for realization of IFIL-HFL's dues. The Sale will be done by the undersigned through e-auction platform provided at the website: www.ifilhome.com

Borrower/s / Co-Borrower/s / Guarantor/s	Demand Notice Date and Amount	Description of the Immovable property/ Secured Asset	Date of Physical Possession	Reserve Price
1. Mr. Ratnasrihari H Wandenwala 2. Mrs. Bhargi R Wandenwala (Prospect No 863331 & 942604)	20-Sep-2022 Rs. 19,34,494/- (Rupees Nineteen Lakh Thirty Four Thousand Four Hundred Ninety Four Only) Bid Increase Amount Rs. 25,000/- (Rupees Twenty Five Thousand Only)	All that part and parcel of the property bearing 229/1, 230 And 239, Admeasuring Area 615 Sq. Ft., 240/- 2, 6, Dola Pet, N. Railway Station, Veraval, 362265, Gujarat India (Carpet area admeasuring 534.5 sq. ft.)	01-Oct-2023 Total Outstanding As On Date 16-Oct-2023 Rs. 23,64,161/- (Rupees Twenty Three Lakh Sixty Four Thousand One Hundred Sixty One Only)	Rs. 18,14,000/- (Rupees Eighteen Lakh Fourteen Thousand Only) Earnest Money Deposit (EMD) Rs. 1,81,400/- (Rupees One Lakh Eighty One Thousand Four Hundred Only)
	Date of Inspection of property 15-Nov-2023 1100 hrs -1400 hrs EMD Last Date 17-Nov-2023 Till 5 pm. Date/Time of E-Auction 20-Nov-2023 1100 hrs -1300 hrs.			

Mode Of Payment :- EMD payments are to be made vide online mode only. To make payments you have to visit <https://www.ifilhome.com> and pay through link available for the property/ Secured Asset only.
Note: Payment link for each property/ Secured Asset is different. Ensure you are using link of the property/ Secured Asset. you intend to buy vide public auction. For balance payment, upon successful bid, has to pay through RTGS/NEFT. The accounts details are as follows: a) Name of the Account:- IFIL Home Finance Ltd., b) Name of the Bank:- Standard Chartered Bank, c) Account No:-9902879xxxxx followed by Prospect Number, d) IFSC Code:- SCBL0360001, e) Bank Address:- Standard Chartered Bank, 90 M.G. Road, Fort, Mumbai-400001.
Note: Earlier Auction Notice dated 17-10-2023 dispatch dated 16-10-2023, hereby stands withdrawn.

Terms and Conditions:-
1. For participating in e-auction, Intending bidders required to register their details with the Service Provider <https://www.ifilhome.com> well in advance and has to create the login account, login ID and password. Intending bidders have to submit / send their "Tender FORM" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.
2. The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.
3. The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment.
4. The purchaser has to bear the cost, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoings relating to the property.
5. Bidders are advised to go through the website <https://www.ifilhome.com> and <https://www.ifil.com/home-loans/properties-for-auction> for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
6. For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID- auction.hi@fil.com, Support Helpline Numbers @1800 2672 499.
7. For any query related to Property details, Inspection of Property and Online bid etc. call IFIL HFL toll free no. 1800 2672 499 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to email- auction.hi@fil.com.
8. Notice is hereby given to above said borrowers to collect the household articles which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IFIL-HFL shall not be responsible for any loss of property under the circumstances.
9. Further the notice is hereby given to the Borrowers, that in case they fail to collect the above said articles same shall be sold in accordance with Law.
10. In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put to sale.
11. AO reserves the rights to postpone/cancel or vary the terms and condition of tender/auction without assigning any reason thereof. In case of any dispute in tender/Auction, the decision of AO of IFIL-HFL will be final.

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8 (6) OF THE SARFAESI ACT, 2002
The Borrower are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.
Place : Veraval **Date :** 20-10-2023 **Sd/-Authorized Officer, IFIL Home Finance Limited**

FEDBANK FINANCIAL SERVICES LIMITED
Registered Office: A Wing, Unit No.511, Kanakia Wall Street, Andheri - Kurla Road, Andheri East, Mumbai, Maharashtra - 400093

POSSESSION NOTICE FOR AUCTION/CUM SALE
NOTICE is hereby given to the public in general and in particular to the Borrower/ Co-Borrower / Guarantor that the below described immovable property mortgaged to the Authorised Officer of FEDBANK FINANCIAL SERVICES LIMITED, the possession of which has been taken by the Authorised Officer of FEDBANK FINANCIAL SERVICES LIMITED, will be sold on "AS IS WHERE IS", "AS IS WHAT IS" AND "WHAT EVER THERE IS" basis, offers are invited to submit online through the Web Portal under the e-Auction, Service Partner, Mrs. Invention Solutions Pvt. Limited (Invention) i.e. <https://auctions.invention.in> by the undersigned for sale of the immovable property of which particulars are given below and For detailed terms and conditions of the sale, please refer to the link provided in Fedbank Financial Services Limited (FEDFINA) Secured Creditor's website i.e. www.fedfina.com & Link <https://www.fedfina.com/public-notice-for-auction-cum-sale/>

Description of Properties	Property bearing Flat No. 401, on 4th Floor, admeasuring 132 Sq. Yards, Super Built up area as a member of ANUNADAY ASSOCIATION known as "Krishna Apartment" Situated at Sub Plot No. 10 (Old Sub Plot No. 10 & 9 Paik) of First Plot No. 744 of TPS 3/35 Varied Use of Mouje CHHADAD Taluka Sabarmati in the District of Ahmedabad & Registration Sub District of Ahmedabad -3 (Memnagar).
RESERVE PRICE (IN RS.)	Rs. 80,19,000/- (Rupees Eighty Lakhs Nineteen Thousand Only)
EARNEST MONEY DEPOSIT (IN RS.) THROUGH D/P/O IN FAVOR OF 'FEDBANK FINANCIAL SERVICES LIMITED'	Rs. 8,01,900/- (Rupees Eight Lakhs One Thousand Nine Hundred Only)
BID INCREMENTAL AMOUNT	Rs.50,000/- (Rupees Fifty Thousand Only)
LAST DATE, TIME AND VENUE FOR SUBMISSION OF BIDS WITH SEALED OFFER/TENDER WITH EMD	Till 23rd November, 2023 latest by 05:00 P.M. at – Fedbank Financial Services Ltd., Office No. 303 – 306, Ashwamegh Elegance – 3, Opp. SBI Zonal Office, Ambawadi, Ahmedabad – 380006
DATE AND TIME, FOR OPENING OF BIDS	25th November 2023 from 10AM to 10:30 AM
INSPECTION OF PROPERTIES	20th November 2023 Before 5 PM
LAST DATE FOR PAYMENT OF 25% OF ACCEPTED HIGHEST BID FOR CONFIRMED SUCCESSFUL BIDDER (INCLUSIVE OF EMD)	The payment should be made latest by next working day from the date of bid confirmation
LAST DATE FOR PAYMENT OF BALANCE 75% OF HIGHEST BID	Within 15 days from the date of bid Confirmation
LOAN DETAILS	LOAN ACCOUNT NO: FEDAHMSTLT049068 UPANI JAYA RESTAURANT (Borrower); BRIJESH ANANDBHAI PUJARI (Co – Borrower); HARINAKASHANAD PUJARI (Co – Borrower) & BISMITAANAD PUJARI (Co – Borrower) Rs. 72,36,388/- (Rupees Seventy Two Lakhs Thirty Six Thousand Three Hundred Eighty Eight Only) as on 18/10/2023

Important Terms & Conditions of Sale:
(1) The Auction is conducted as per the further Terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may go through the website of our E-Auction Service Partner, Mrs. Invention Solutions Pvt. Limited (Invention) i.e. <https://auctions.invention.in> for bid documents, the details of the secured asset put up for e-Auction and the Bid Form which will be submitted online.
(2) All the intending purchasers / bidders are required to register their name in the Web Portal mentioned above as <https://auctions.invention.in> and generate their User ID and Password in order to participate in the e-Auction on the date and time aforesaid.
(3) For any enquiry, information, support, procedure and online training on e-Auction, the prospective bidders may contact Client Service Delivery (CSD) Department of our Sales & Marketing and e-Auction Service Partner Mrs. Invention Solutions Pvt. Limited, through E-mail ID: car@invention.net or Authorised officer of Fedbank Financial Services Limited Mr. Lakhabhai Jotana - 9898294838.
(4) To the best of knowledge and information of the Authorised officer, there is no encumbrance in the property / ies. However, the intending bidders may inspect the property and its documents as mentioned above or any other date & time with prior appointment and they should make their own independent inquiries regarding the encumbrance, title of properties/ies put on e-Auction and claims / right / dues / affecting the property prior to submitting their bid. The e-Auction advertisement does not constitute any commitment or any representation of FEDFINA. The property is being sold with all the existing and future encumbrances whether known or unknown to FEDBANK FINANCIAL SERVICES LIMITED. The Authorised officer/ Secured Creditor shall not be responsible in any way for any third party claims / rights / dues;
(5) The successful bidder shall deposit 25% of the bid amount (including 10% deposited before bid) immediately on the sale being knocked down in his favour. Payment to be made only in the form of Banker's Cheque/DD drawn in favour of FEDBANK FINANCIAL SERVICES LIMITED, payable at MUMBAI.
(6) The tenders will not be entitled to claim any interest if the refund of EMD is delayed for any reason whatsoever.
(7) The secured Asset(s) / property(ies) is / are offered for sale as "As Is Where Is", "As Is What Is", "Whatever There Is" And "No Recourse" Basis. The Fedfina does not undertake any responsibility to procure any permission / license etc. in respect of the secured asset/s/immovable property (ies) offered for sale or for any dues / charges including outstanding water/service charges, transfer fees, electricity dues, dues of the local authority and / or any other dues, taxes, if any, in respect of the said immovable secured asset (s) / immovable property(ies).
(8) If the dues of the FEDFINA together with all costs, charges and expenses incurred by it or part thereof as may be acceptable to the FEDFINA are tendered by or on behalf of the borrower or guarantor(s) at any time before the date fixed for sale or transfer of the secured assets, the secured asset(s)/immovable property(ies) in question shall not be sold or transferred. The tenders will not be entitled to claim any interest on the amount already paid to the FEDFINA.
(9) For participating in the e-Auction, Intending purchasers/bidders will have to submit / upload in the Web Portal <https://auctions.invention.in> in the details of payment of interest-free refundable Earnest Money Deposit (EMD) of the secured asset as mentioned above by way of Demand Draft in favour of FEDBANK FINANCIAL SERVICES LIMITED payable at Mumbai along with self-attested copies of the PAN Card, Aadhaar Card, Residence Address Proof, Board Resolutions in case of company and Address Proof as specified above. The Borrower (s) / Mortgagor(s) / Guarantor(s) are hereby given STATUTORY 30 DAYS NOTICE UNDER RULE 8 (6) & (9) (1) OF THE SARFAESI ACT to discharge the liability in full and pay the dues as mentioned above along with upto date interest and expenses within 30 days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower / guarantors / mortgagors pays the amount due to FEDFINA, in full before the date of sale, auction is liable to be stopped. For detailed terms and conditions of the sale, kindly visit our official website & Link <https://www.fedfina.com> & <https://www.fedfina.com/public-notice-for-auction-cum-sale/> or contact the Authorised Officer Mr. Lakhabhai Jotana - 9898294838, E-mail ID: lakhabhai.jotana@fedfina.com of the Fedbank Financial Services Limited.
Special Instruction - e-Auction shall be conducted by our Service Provider, Mrs. Invention Solutions Pvt. Limited (Invention) on behalf of Fedbank Financial Services Limited (FEDFINA), on pre-specified date, while the bidders shall be quoting from their own home / offices / place of their Bid as per their choice above the Reserve Price. Internet connectivity and other paraphernalia requirements shall have to be ensured by bidders themselves. Please note that failure of Internet connectivity (due to any reason whatsoever it may be) shall be sole responsibility of bidders and neither FEDFINA nor Mrs. Invention Solutions Pvt. Limited (Invention), shall be responsible for these unforeseen circumstances. In order to ward-off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives whatever required so that they are able to circumvent such situation and still be able to participate in the e-Auction successfully. However, it is requested to the Bidders(s) not to wait till the last moment to place/improve his / her bid to avoid any such complex situations.

Dated: 20-10-2023, **Place:** Ahmedabad **Sd/- Authorised officer -For Fedbank Financial Services Limited**

Vijay Commercial Co. Operative Bank Ltd.
"Vijay Bhavan", Kanak Road, Rajkot.

Appendix IV (SEE RULE 8(1)) POSSESSION NOTICE
WHEREAS, The undersigned being the Authorized Officer of The Vijay Commercial Co. Opp. Bank Ltd., Rajkot under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest" Act, 2002 (54 of 2002) and in exercise of powers conferred under Sec.13(12) read with Rule 3 of the Security Interest (Enforcement) Rule, 2002 issued demand notice on the date as mentioned below calling upon the borrower to repay the amount mentioned in the said notice within 60 days from the date of receipt of the said notice as per the details given in below table :

Name of The Borrower / Co-Borrower / Mortgator / guarantor / Loan A/C No.	13(2) Notice Date and Amount	Description of Mortgaged Property
(1) Term Loan A/C No.001022911000184, Vikash Auto And Tractor Parts, Proprietor, Kalaben Lalitbhai Shah (Borrower)	01-31/03/2023 Rs. 1,74,35,339/- Rs. One Crore Seventy Four Lakh Thirty Five Thousand Three Hundred Thirty Nine	Immovable Property Situated in Rajkot City, Gondal Road, Nr. Balashram, City Survey Ward No. 7, City Survey No.168, Admeasuring Area Approx. 120-83-00 Sq. Meter And City Survey No.169, Admeasuring Area Approx. 68-25 Sq. Meter (Total Land Area Admeasuring 188-08 Sq. Mts.) Constructed Building Known As "Chunawala Chamber", Shop No.4, Carpet Area 421-61, Rajkot Dist & Sub-Dist. Rajkot Vide Regd. Sale Deed No. 2047/1999 in Name of Kalaben Lalitbhai Shah Bounded By As Under With (Hypothecation Of Goods Book-Debts.) North -> Shop No.3, South -> Other property, East -> Other Property, West- Gondal Road (Symbolic Possession Taken on dated 17-10-2023)
(2) Cash Credit Loan A/C No.001024611000632, Vikash Agency, Proprietor Hiteshbhai Lalitbhai Shah (Borrower)		
(3) Cash Credit Loan A/C No.001024611000631, (2) Vikash Enterprise, Proprietor Ojashbhai Lalitbhai Shah (Borrower)		
(4) LakhshirsinhRanjitsinh Jadeja (Guarantor)		
(5) Jential Chhaganlal Dhanani (Guarantor)		
(6) Kalaben Lalitbhai Shah (Guarantor)		

The Borrower having failed to repay the amount, therefore notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under section 13(4) of the said Act, (2002) read with Rule 8 of the said rule on the date mentioned in the above table. The Borrower's attention is invited to provision of Sub Sec.(8) of Section 13 of the Act, in respect of time available, to redeem the secured assets. The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the Vijay Commercial Co. Opp. Bank Ltd. Rajkot for the amount and interest thereon mentioned in the above table.

Date - 20-10-2023, Place: Rajkot **Sign, Authorized Officer - Vijay Commercial Co. Operative Bank Ltd. - Rajkot**

MANAPPURAM HOME FINANCE LIMITED
FORMERLY MANAPPURAM HOME FINANCE PVT LTD
CIN : U68923KL2010PLC039179
Unit 301-315, 3rd Floor, A wing, Kanakia Wall Street, Andheri-Kurla Road, Andheri East, Mumbai - 400093,
Contact No.: 022-68194000/022-66211000. **Branch:** SURAT

SALE CUM AUCTION NOTICE
We are issuing this Sale Notice to the Borrower/s, Co-borrower/s and Guarantor/s mentioned in Sr. No. 1 under the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, advising them to clear the liability as mentioned below within 30 days from this date failing which the secured property mentioned in below description will be sold by Public Auction as detailed under the provisions of Section 13(4) of sub rule 6 of Rule 8 of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, on the date mentioned below for recovery of dues. Also giving Auction Notice to the Borrower/s, Co-borrower/s and Guarantor/s mentioned in Sr. No. 1 under the said act.

Sr. No.	Loan Account Number	Borrower/s, Co-borrower/s & Guarantor's Name	Description of the Immovable Property	Date of Possession	Outstanding Due Amount in Rs.	Reserve Price and EMD amount in Rs.	Property Inspection Date	Auction Date & Time
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