

**NAKODA LIMITED (IN LIQUIDATION)**

CIN: L17111GJ1984PLC045995

(The Company)

Registered Office: Block No 1 & 12 to 16 Village-Karanj Tal Mandvi Dist-Surat  
Gujarat-394110**Sale of Assets of Company under the provisions of the Insolvency and Bankruptcy Code, 2016**

Notice is hereby given to the public in general that the e-auction process of Sale of Nakoda Limited - in Liquidation' (Corporate Debtor) as "Going Concern" or "Assets on Standalone basis" under the provisions of Insolvency and Bankruptcy Code, 2016 and Regulations there under, is scheduled to take place on **28<sup>th</sup> July 2025**. The E-Auction will be conducted on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS, WHATEVER THERE IS BASIS AND NO RECOURSE BASIS."

The Auction will be conducted by the undersigned through -Auction service provider, EBKRAY through its website <https://baanknet.com> (With the unlimited extension of 5 minutes each).

**Option A:** The following assets available for sale in e-auction as per Regulation 32(e) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations,2016 as a Going Concern

Date and Time of E- Auction: 28.07.2025 from 12:00 Noon to 01:00 PM

Sr. No	Asset Description	Reserve Price (In Rs. Lakhs)	Earnest Money Deposit (In Rs. Lakhs)	Bid Incremental Value (In Rs. Lakhs)
A	Sale of Corporate Debtor as a Going Concern (including all its assets and liabilities but excluding Cash and Bank Balance) as per regulation 32(e) of IBBI (Liquidation Process) Regulations, 2016	16,712.36	835.62	20

OR

**Option A1, A2, A3 & A4:** The following assets available for sale in e-auction as per Regulation 32(a) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations,2016 as on Standalone basis (in case no bids received for Auction under Option -A, then bids under Option A1, A2, A3 & A4 will be considered)

Date and Time of E- Auction: 28.07.2025 from 01:00 PM to 02.00 PM

A1	Surat Plant Comprising of Phase-1 (Land measuring 33,303 sq. meters including building, Plant & Machinery thereupon)	5,285.87	264.29	10
A2	Surat Plant (Yarn Manufacturing Plant measuring 18,550.05 sq. mtrs. Including building, plant and	7,612.87	380.64	15

	machinery thereupon)			
<b>A3</b>	Surat Plant (Chips Manufacturing Plant measuring 11,534.39 sq. mtrs. Including building, plant and machinery thereupon)	3,802.47	190.12	10
<b>A4</b>	Flat at Surat	11.15	0.56	0.12

**Terms and Condition of the E-auction are as under:**

E-Auction will be conducted on "AS IS WHERE IS\*" "AS IS WHAT IS\*" "WHATEVER THERE IS\*" and "AND NO RECOURSE BASIS" through approved service provider EBKRAY through its website <https://baanknet.com>

2. The Complete E-Auction process document containing details of the Assets, online e-auction Bid Form, Declaration and Undertaking Form, General Terms and Condition of online auction sale are available on the website of EBKRAY at <https://baanknet.com> or can be obtained through an email at [ravindranakoda@gmail.com](mailto:ravindranakoda@gmail.com)

3. The Liquidator has right to accept or cancel or extend or modify, etc. any terms and conditions of E-Auction at any time. He has right to reject any of the bids without giving any reasons.

4. Last Date for Submission of Eligibility Documents: **July 20<sup>th</sup> 2025**. Please note any delay of submission in the interest and eligibility documents will not be considered in the list of prospective bidders.

5. Last Date for Submission of EMD: **24<sup>th</sup> July 2025**.

6. The Applicability of taxes including stamp duty on Land & Building shall be governed by the prevalent laws of India or respective State and plant and machinery, stock, inventory & consumables of respective plant shall be sold after levying applicable GST.

7. The intending bidders, prior to submitting their bid, should make their independent inquiries and conduct their independent due diligence at their own expenses and satisfy themselves.

8. The properties mentioned above can be inspected by the prospective bidders only after submission of Eligibility Documents i.e. post **July 10<sup>th</sup> 2025** with an email request for prior appointment relating to the visit.

9. The properties of the Corporate Debtor are being attached by the Enforcement Directorate and Income Tax Department for which a matter is sub-judice before the Hon'ble High Court, Gujarat. Also, the matter relating to release of the attached properties by the Enforcement Directorate is also sub-judice before the Hon'ble NCLT, Ahmedabad. The intending bidders should conduct their independent due diligence at their own expenses.

10. The successful bidder can pay balance of the bid amount within 30 days of issuance of LOI, and balance amount shall be after adjusting the EMD amount already paid; which can be further extended by 150 days (i.e. total time period of 180 days) at the request of Successful Bidder. Provided that in case the Successful Bidder seeks to avail the said extension of 150 days, the same shall be granted subject to imposition of an interest at the rate of 12% per annum from the date of expiry of the 30 days-time period till the actual payment of the complete amount. It may be noted that in no manner whatsoever that the total time period shall be beyond 180 days from the date of issuance of LOI.

11. The intending bidders shall submit an undertaking that they do not suffer from any ineligibility under section 29A of the Code to the extent applicable and that if found ineligible at any stage, the earnest money deposited shall be forfeited.

For Further information, the intending Applicant may contact the undersigned through an email at [ravindranakoda@gmail.com](mailto:ravindranakoda@gmail.com).

#### **IMPORTANT NOTE**

**It is hereby informed to all interested parties that in case any successful bid is achieved for Option A thereby announcing a successful bidder, the remaining Option A1, A2, A3 & A4 shall stand cancelled automatically.**



**Ravindra Kumar Goyal**  
**Liquidator**

M/s Nakoda Limited

IBBI Reg. No. IBBI/IPA-001/IP-P-02019/2020-2021/13098

**Registered Address:** 84, Ashok Vihar Extension, Triveni Circle,  
Gopalpura Bypass, Lal Kothi, Jaipur-302015

Email: [ravindra1960\\_goyal@yahoo.co.in](mailto:ravindra1960_goyal@yahoo.co.in), [ravindranakoda@gmail.com](mailto:ravindranakoda@gmail.com)

**Communication Address:** - Office No. 237, Tower-C, Bhutani Cyber Park,  
Block-C, Phase-2, Sector-62, Noida-201309

Place: Jaipur

**Date: 25.06.2025**



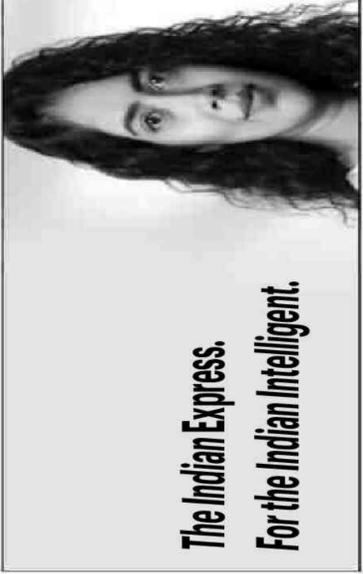
indianexpress.com

The Indian Express

JOURNALISM OF COURAGE

I arrive at a conclusion not an assumption.

Inform your opinion detailed analysis.



The Indian Express.

For the Indian Intelligent.

**Capri Global Housing Finance Limited**  
Registered & Corporate Office: 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai-400013.  
Office Address: 5th Floor, 58C Tower, Opposite Law Garden, Near Axis Bank, Ahmedabad 380006.

**POSSESSION NOTICE** (for immovable Properties)

Whereas the undersigned being the Authorized Officer of Capri Global Housing Finance Limited (CGHFL) under the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, Demand Notices issued by the Authorized Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice 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(s) / Guarantor(s) 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 sub-section (4) of the section 13 of the said Act read with Rule 8 of the Security Interest Enforcement Rules, 2002. The Borrower's attention is invited to provision of sub-section (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 dealings with the property will be subject to the charge of "AS IS WHERE IS BASIS" for an amount as mentioned herein under with interest thereon.

Name of the Borrower/ Guarantor	Description of Secured Asset (Immovable Properties)	Demand Notice Date & Amount	Date of Possession
Loan Account No. LNHLRAJ000075846 (Old) / 50300000991362 (New) & LNHLRAJ000073562 (Old) / 50300000990270 (New) Rajkot Branch, Mr. Anandbhai Haribhai Kamthani C/o M/s Efforts Beethub Mrs. Poojai Anandbhai Kamthani Mr. Kopalshree Anandbhai Mathwani C/o M/s Efforts Beethub	<b>Property No. 1</b> :- All Piece and Parcel of Residential Flat No. 407, Having Built up area 33-10 Sq. Mts on 4th Floor of Residential Building Named Rajkumar Apartment, Wing-A Constructed On NA Land, Collectively admeasuring 677.53 Sq. Mtrs. Of Plot No. 23, 34, 35, 36, 37 and 38 of area known as "Indraprasthagar" Situated at Revenue Survey No. 233 Paldi, Village Rajvi, District Rajkot, Gujarat-360007. Bounded by :- North : Common Passage, South : OTS, East : OTS, West : Flat No.408.	07.10.2024 Rs. 20,84,246/-	22.06.2025 (Physical)
Loan Account No. LNHLMAJ000055822 (Old) / 50300000827570 (New) Mahuva Branch, Mr. Shantibhai Magantibhai Bhada C/o M/s Bhada Transport Mrs. Chharmshababen Shantibhai Bhada Ailms Chharmshababen Jivabhai Solanki	<b>Property No. 2</b> :- All Piece and Parcel of Residential Flat No. 408, Having Built up area 33-10 Sq. Mts on 4th Floor of Residential Building Named Rajkumar Apartment, Wing-A Constructed On NA Land, Collectively admeasuring 677.53 Sq. Mtrs. Of Plot No. 23, 34, 35, 36, 37 and 38 of area known as "Indraprasthagar" Situated at Revenue Survey No. 233 Paldi, Village Rajvi, District Rajkot, Gujarat-360007. Bounded by :- North : Common Passage, South : Road, East : Flat No.407, West : OTS.	09.03.2024 Rs. 12,00,869/-	23.06.2025 (Physical)

Date: 26.06.2025, Place: Gujarat Sd/-, (Authorized Officer), For, Capri Global Housing Finance Limited

**NAKODA LIMITED (IN LIQUIDATION)**  
CIN: L17111GJ1984PLC045995 (The Company)  
Registered Office: Block No 1 & 12 to 16 Village-Karanj Tal Mandvi Dist-Surat Gujarat-394110  
Sale of Assets of Company under the provisions of the Insolvency and Bankruptcy Code, 2016

Notice is hereby given to the public in general that the e-auction process of Sale of Nakoda Limited - in Liquidation (Corporate Debtor) as "Going Concern" or "Assets on Standalone basis" under the provisions of Insolvency and Bankruptcy Code, 2016 and Regulations thereunder, is scheduled to take place on **28<sup>th</sup> July 2025**. The E-Auction will be conducted on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS, WHATEVER THERE IS BASIS AND NO RECOURSE BASIS".

The Auction will be conducted by the undersigned through e-Auction service provider, EBKRAY through its website <https://baanknet.com> (With the unlimited extension of 5 minutes each).

**Option A: The following assets available for sale in e-auction as per Regulation 32(e) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016 as a Going Concern**  
Date and Time of E- Auction: 28.07.2025 from 12:00 Noon to 01:00 PM

Sr. No	Asset Description	Reserve Price (In Rs Lakhs)	Earnest Money Deposit (In Rs Lakhs)	Bid/Incremental Value (In Rs Lakhs)
1	Sale of Corporate Debtor as a Going Concern (including all its assets and liabilities but excluding Cash and Bank Balance) as per regulation 32(e) of IBI (Liquidation Process) Regulations, 2016	16,712.36	835.62	20

OR

**Option A1, A2, A3 & A4: The following assets available for sale in e-auction as per Regulation 32(a) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016 as on Standalone basis (in case no bids received for Auction under Option -A, then bids under Option A1, A2, A3 & A4 will be considered)**  
Date and Time of E- Auction: 28.07.2025 from 01:00 PM to 02:00 PM

A1	A2	A3	A4
Surat Plant Comprising of Phase-1 (Land measuring 33,303 sq. meters including building, Plant & Machinery thereupon)	Surat Plant (Yarn Manufacturing Plant measuring 18,550.05 sq. mtrs. Including building, plant and machinery thereupon)	Surat Plant (Chips Manufacturing Plant measuring 11,534.39 sq. mtrs. Including building, plant and machinery thereupon)	Flat at Surat

**Terms and Condition of the E-auction as are under:**  
E-Auction will be conducted on "AS IS WHERE IS" "AS IS WHAT IS" "WHATEVER THERE IS" and "AND NO RECOURSE BASIS" through approved service provider EBKRAY through its website <https://baanknet.com>  
2. The Complete E-Auction process document containing details of the Assets, online e-auction Bid Form, Declaration and Undertaking Form, General Terms and Condition of online auction sale are available on the website of EBKRAY at <https://baanknet.com> or can be obtained through an email at [ravindranakoda@gmail.com](mailto:ravindranakoda@gmail.com)  
3. The Liquidator has right to accept or cancel or extend or modify, etc. any terms and conditions of E-Auction at any time. He has right to reject any of the bids without giving any reasons.  
4. Last Date for Submission of Eligibility Documents: **July 20<sup>th</sup> 2025**. Please note any delay of submission in the interest and eligibility documents will not be considered in the list of prospective bidders.  
5. Last Date for Submission of EMD: **24<sup>th</sup> July 2025**.  
6. The Applicability of taxes including stamp duty on Land & Building shall be governed by the prevalent laws of India or respective State and plant and machinery, stock, inventory & consumables of respective plant shall be sold after levying applicable GST.  
7. The intending bidders, prior to submitting their bid, should make their independent inquiries and conduct their independent due diligence at their own expenses and satisfy themselves.  
8. The properties mentioned above can be inspected by the prospective bidders only after submission of Eligibility Documents i.e. post **July 10<sup>th</sup> 2025** with an email request for prior appointment relating to the visit.  
9. The properties of the Corporate Debtor are being attached by the Enforcement Directorate and Income Tax Department for which a matter is sub-judice before the Hon'ble High Court, Gujarat. Also, the matter relating to release of the attached properties by the Enforcement Directorate is also sub-judice before the Hon'ble NCLT, Ahmedabad. The intending bidders should conduct their independent due diligence at their own expenses.  
10. The successful bidder can pay balance of the bid amount within 30 days of issuance of LOI, and balance amount shall be after adjusting the EMD amount already paid; which can be further extended by 150 days (i.e. total time period of 180 days) at the request of Successful Bidder. Provided that in case the Successful Bidder seeks to the avail the said extension of 150 days, the same shall be granted subject to imposition of an interest at the rate of 12% per annum from the date of expiry of the 30 days-time period till the actual payment of the complete amount. It may be noted that in no manner whatsoever that the total time period shall be beyond 180 days from the date of issuance of LOI.  
11. The intending bidders shall submit an undertaking that they do not suffer from any ineligibility under section 29A of the Code to the extent applicable and that if found ineligible at any stage, the earnest money deposited shall be forfeited.  
For further information, the intending Applicant may contact the undersigned through an email at [ravindranakoda@gmail.com](mailto:ravindranakoda@gmail.com).

**IMPORTANT NOTE**  
It is hereby informed to all interested parties that in case any successful bid is achieved for Option A thereby announcing a successful bidder, the remaining Option A1, A2, A3 & A4 shall stand cancelled automatically.

Sd/-  
Ravindra Kumar Goyal  
Liquidator  
M/s Nakoda Limited  
IBBI Reg. No. IBBI/PA-001/PA-P-2019/2020-2021/13098  
Place: Jaipur Registered Address: 84, Ashok Vihar Extension, Triveni Circle, Gopalpura Bypass, Lal Kotli, Jaipur-302015  
Date: 25.06.2025 Email: [ravindra1960\\_goyal@yahoo.co.in](mailto:ravindra1960_goyal@yahoo.co.in), [ravindranakoda@gmail.com](mailto:ravindranakoda@gmail.com)  
Communication Address: - Office No. 237, Tower-C, Bhutani Cyber Park, Block-C, Phase-2, Sector-62, Noida-201309

**Moneywise Financial Services Pvt. Ltd., www.smcfinance.com**  
Heading Address: 11-68, Shanti Chambers, Pusa Road, New Delhi - 110005, Ph No:-91-11-30111000, nbfc@smcfinance.com

**POSSESSION NOTICE**  
(Section 13(4) of the SARFAESI Act, 2002 & Rule 8(1) of Security Interest (Enforcement) Rules, 2002)

The undersigned, being the Authorized Officer of Moneywise Financial Services Pvt. Ltd., (CIN No. U51909WB1996PTC078352) in Exercise of Powers Conferred Under Section 13(12) Read With Rule 3 of the Security Interest (Enforcement) Rules 2002 issued demand notice dated 10.04.2025 for loan account no. LA00390 - M/S Makhija Stores calling upon the borrower(s) Mr. Vijay Laxmandas Makhija, Mrs. Reshma V Makhija, Mrs. Makhija Minaben Laxmandas to repay the amount mentioned in the notice being Rs. 4,87,22,601/- (Rupees Four Crore Eighty Seven Lakh Twenty Two Thousand Six Hundred And One Only) as of 09.04.2025 and interest thereon 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(s) 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 under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002, on 25.06.2025, (as mentioned in description of immovable properties) under Section 13(4) of the Act.

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Moneywise Financial Services Pvt. Ltd. for an amount of Rs. 4,99,89,558/- (Rupees Four Crore Ninety Nine Lakh Eighty Nine Thousand Five Hundred And Fifty Eight Only) as of 20.06.2025 and interest thereon.

The Borrower's attention is invited to provisions of Sub-Section (8) of Section 13 of the Act in respect of time available, to redeem the Secured Asset

S. No.	Property Details	Deed	Boundaries
1.	Commercial Property bearing Shop No. 1 (admeasuring about 25.64 Sq. Mtrs.), Shop No. 2 (admeasuring about 25.64 Sq. Mtrs.), Shop No. 3 (admeasuring about 26.92 Sq. Mtrs.) & Shop No. 4 (admeasuring about 15.33 Sq. Mtrs.) on Ground Floor, in the scheme known as "Pratishtha - 28", Situated at City Survey No. 2935, 2936 & 2937, TPS No. 4, FP No. 118/2/1 (118/B-Sub Plot No. 8), Mouje : Khokhara - Mahemdabad, Taluka : Maninagar, Dist & Sub District : Ahmedabad.	Sale Deed dated 29/06/2017	Shop No. 1 : East- Railway Track, West-Vijay Apartment, North - Shop No. 2, South - Society 20 Foot Road, Shop No. 2 : East- Railway Track, West - Vijay Apartment, North-Shop No. 3, South-Shop No. 1, Shop No. 3 : East- Railway Track, West-Vijay Apartment, North-Shop No. 4, South-Shop No. 2, Shop No. 4 : East- Railway Track, West-Vijay Apartment, North-Shop No. 2, South-Shop No. 3
2.	Commercial property bearing Shop No. 5, on Ground Floor, in the scheme known as "Pratishtha - 28", situated at City Survey No. 2935, 2936 & 2937, TPS No. 4, FP No. 118/2/1 (118/B-Sub Plot No. 8), Mouje : Khokhara - Mahemdabad, Taluka : Maninagar, Dist & Sub District : Ahmedabad. (Admeasuring about 26.92 Sq. Mtrs. SBUA)	Sale Deed dated 31/07/2017	Shop No. 5 : East- Railway Track West-Vijay Apartment North-Shop No. 6 South-Shop No. 4
3.	Commercial Property bearing Shop No. 6 on Ground Floor in the scheme known as "Pratishtha - 28", situated at City Survey No. 2935, 2936 & 2937, TPS No. 4, FP No. 118/2/1 (118/B-Sub Plot No. 8), Mouje : Khokhara-Mahemdabad, Taluka : Maninagar, Dist & Sub District : Ahmedabad. (admeasuring about 25.64 Sq. Mtrs. SBUA)	Sale Deed dated 31/07/2017	Shop No. 6 : East- Railway Track West-Vijay Apartment North-Shop No. 7 South-Shop No. 5
4.	Commercial Property bearing Shop No. 7 on Ground Floor, in the scheme known as "Pratishtha - 28", situated at City Survey No. 2935, 2936 & 2937, TPS No. 4, FP No. 118/2/1 (118/B-Sub Plot No. 8), Mouje : Khokhara - Mahemdabad, Taluka : Maninagar, Dist & Sub District : Ahmedabad. (Admeasuring about 25.64 Sq. Mtrs. SBUA)	Sale Deed dated 31/07/2017	Shop No. 7 : East- Railway Track West-Vijay Apartment North-Society 20 Ft Road South-Shop No. 6

Date - 26-06-2025, Place - Ahmedabad, Gujarat AUTHORIZED OFFICER, Moneywise Financial Services Pvt. Ltd.

**ARCIL ASSET RECONSTRUCTION COMPANY (INDIA) LIMITED**  
Regd. Office: The Ruby, 29, Senapati Bapat Marg, Dadar West, Mumbai - 400028

**POSSESSION NOTICE**

Whereas, Muthoot Housing Finance Company Limited under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) and in exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules) issued a demand notice, calling upon the borrower, the guarantors and the mortgagor to repay the amount under LAM, details of which are mentioned in the table below:

And whereas subsequently, Muthoot Housing Finance Company Limited has vide Assignment Agreement dated 31-03-2023 assigned all its rights, title, interest and benefits in respect of the debts due and payable by the borrower/guarantor(s)/mortgagor(s) arising out of the facilities advanced by Muthoot Housing Finance Company Limited to borrower/guarantor(s) along with the underlying Immovable Property to Asset Reconstruction Company (India) Limited acting in its capacity as Trustee of ARCIL-Retail Loan Portfolio-086-A-TRUST ("ARCIL") for the benefit of the holders of Security Receipts. Therefore, in view of the said assignment, ARCIL now stands substituted in the place of Muthoot Housing Finance Company Limited and ARCIL shall be entitled to institute/continue all and any proceedings against the borrower/guarantor(s)/mortgagor(s) and to enforce the rights and benefits under the financial documents including the enforcement of guarantee and security interest executed and created by the borrower/guarantor(s)/mortgagor(s) for the financial facilities availed by them.

The borrower/guarantor(s)/mortgagor(s) having failed to repay the said amounts, notice is hereby given to the borrower/guarantor(s)/mortgagor(s) in particular and the public in general that the undersigned being the Authorized Officer of ARCIL has taken possession of the underlying Immovable Property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of the said Act read with Rule 8 of the said Rules on "AS IS WHERE IS & WHATEVER THERE IS BASIS" on the date mentioned below.

Sr. No.	Borrower Name and Guarantors	Demand Notice	Description of Property	Possession Date
1.	1610007502 NITABEN BHARATKUMAR LATHIYA AND BHARATKUMAR PRAGJIBHAI LATHIYA	Rs. 4,29,724.44/- (Rupees Four Lakhs Twenty Nine Thousand Seven Hundred Twenty Four and Paise Forty Four Only) as on 12/09/2019 together with interest and other incidental expenses, costs, charges, etc. Notice Dated: 12/09/2019	Flat No 503, Bhakti Dhara Residency, 5th Floor Bldg No A/1, Nr Sardar Industrial, Umra Railway Crossing Point, Gohan Sayan Road, Sayan, Surat, Gujarat, 394130, Hereinafter Referred To As "Immovable Property"	Physical Possession 22nd June 2025
2.	1610007214 SANJAY JINABHAI BOGHANI AND PANKAJ NAVJIBHAI PATEL	Rs. 4,73,286.62/- (Rupees Four Lakhs Seventy Five Thousand Two Hundred Eighty Eight and Paise Sixty Two Only) as on 24/03/2021 together with interest and other incidental expenses, costs, charges, etc. Notice Dated: 24/03/2021	Flat No 501 6th Floor Bldg No E/2, Bhakti Dhara Residency Nr Sardar Industrial And Umra Railway Crossing Point, Gohan Sayan Road, Sayan, Surat, Gujarat, 394130, Hereinafter Referred To As "Immovable Property"	Physical Possession 22nd June 2025
3.	1610006367 LALAJIBHAI DHANAJIBHAI KHATRA AND MANJUBEN LALAJIBHAI KHATRA	Rs. 3,83,863.52/- (Rupees Three Lakhs Eighty Three Thousand Eight Hundred Sixty Three and Paise Fifty Two Only) as on 24/03/2021 together with interest and other incidental expenses, costs, charges, etc. Notice Dated: 24/03/2021	Flat No 302 3rd Floor, Bldg No U/1 Bhakti Dhara, Residency Nr Sardar Industrial And Umra Railway Crossing Point, Gohan Sayan Road, Sayan, Surat, Gujarat, 394130, Hereinafter Referred To As "Immovable Property"	Physical Possession 22nd June 2025
4.	1610008249 VIMAL AMRUTBHAI LAKHTARIYA AND PAYALBEN VIMALKUMAR LAKHTARIYA	Rs. 13,37,660.84/- (Rupees Thirteen Lakhs Thirty Seven Thousand Six Hundred Sixty Seven and Paise Eighty Four Only) as on 19/05/2021 together with interest and other incidental expenses, costs, charges, etc. Notice Dated: 22/05/2021	184, Block 198, Dattar Row House, Mouje Syadaiya, Olgad, Gujarat, Surat, 394110, India Hereinafter referred to as "Immovable Property"	Physical Possession 22nd June 2025

The borrower/guarantor(s)/mortgagor(s) in particular and the public in general are hereby cautioned that ARCIL is in the lawful possession of the Immovable Property mentioned above and under Section 13(13) of the SARFAESI Act, 2002, the borrower/guarantor(s)/mortgagor(s) or any person whatsoever, shall after receipt of this notice not transfer by way of sale, lease or otherwise said immovable property, without prior written consent of ARCIL and any dealings with the immovable property will be subject to the charge of ARCIL for the amount as mentioned above along with future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc.

The borrower/guarantor(s)/mortgagor(s) attention is invited to the provisions of the Sub-Section (8) of Section 13 of the said Act, in respect of time available to redeem the above mentioned Immovable Property.

Sd/- Authorized Officer  
Asset Reconstruction Company (India) Ltd  
As Trustee of ARCIL-Retail Loan Portfolio-086-A-TRUST  
Place: Gujarat  
Date: 26-06-2025

**HDFC Bank Limited**  
Branch : HDFC Bank LTD, Unit No. 101-105, 1 Floor, The Spire Building, Nr. Ayodhya Chowk, 150 Ft. Ring Road, Rajkot - 360007

**POSSESSION NOTICE**  
Appendix-IV, Rule 8(1)

Whereas the Authorized 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 Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (said Act) and in exercise of powers conferred under Section 13(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 Notices, 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)
1	MR. MANHAR N KHANIYA MRS. KHANIYA JIGNASABEN MANHARBHAI	Rs. 17,91,323.58/- as on 31-01-2025	12-FEB-2025	23-06-2025	RESIDENTIAL HOUSE ON SUB PLOT 18/1 OF PLOT NO 18 OF RS NO. 184 OF AREA KNOWN AS ANJALI PARK, KALAWAD ROAD, VILL - METODA, RAJKOT- 360001
2	MR. TERAIYA KISHAN MRS TERAIYA HANSA	Rs. 13,57,120.01/- as on 31-01-2025	21-FEB-2025	23-06-2025	RESIDENTIAL PROPERTY BEING FLAT NO. B-206, FLOOR-2, RMC-PMAY-LIG OF PLOT F.P. S-3, S-3 NO 518/P.1, TR. SHREE KRISHNA BEHIND SHREE DWARKADHIS HEIGHTS, NR. 99 KRISHNA HAVELI, 150 FT. RING ROAD, RAJKOT- 360007
3	MR. VARSAKIYA ANIL MULJI	Rs. 7,37,315.00/- as on 31-05-2024	08-JULY-2024	22-06-2025	ROW HOUSE-24B, PLOT-24/B, S NO. 54, ADITYA PARK, GULAB NAGAR, B/H, RELIANCE PETROL PUMP, RAJKOT ROAD, JAMNAGAR - 361 001

\*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 Authorized Officer of HDFC has taken possession of the immovable property (ies) / secured asset(s) described herein above 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 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 hereby 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 Pnachama 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 : 25.06.2025  
Place : Rajkot, Jamnagar

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

**PNB Housing**  
E-AUCTION-SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION TO RULE 8(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Reg. Office:- 9<sup>th</sup> Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Ph:-011-23957171, 23957172, 23755414, Web:-www.pnbhousing.com

Branch Office:- 305-308, Third Floor, Titanium Square, Adajan Char Basta, Surat, Gujarat - 395009, Branch Office:- 2nd Floor, Part I, Mughal House, Opp. Kotak Bank, Gulab Bazar, Gandhinagar, Ahmedabad, Gujarat - 380009, Office No. 101, Senapati Bapat Marg, Near Hahnemann Hospital, Opp. Eagle Travels, Mughal Chowk, Rajkot-360001, Gujarat

Notice is hereby given to the public in general and in particular to the borrower(s) / Guarantor(s) indicated in Column no-4 that the aforesaid immovable property (ies) described in Column no-2 mentioned hereinabove is/are being offered for sale in public auction by the undersigned on the date mentioned in Column no-4. Further such notice is hereby given to the borrower(s) / Guarantor(s) / Legal Heirs, Legal Representatives, (whether known or unknown), successors, administrators, assignees of the respective borrower(s) / mortgagor(s) (as the case may be) to appear in person or through their authorized representatives to the undersigned on the date mentioned in Column no-4 for the purpose of depositing the earnest money / security deposit of the amount mentioned in Column no-4 under Rule 8(1) & 9 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules) as per the details mentioned below.

Notice is hereby given to the borrower(s) / Guarantor(s) / Legal Heirs, Legal Representatives, (whether known or unknown), successors, administrators, assignees of the respective borrower(s) / mortgagor(s) (as the case may be) to appear in person or through their authorized representatives to the undersigned on the date mentioned in Column no-4 for the purpose of depositing the earnest money / security deposit of the amount mentioned in Column no-4 under Rule 8(1) & 9 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules) as per the details mentioned below.

Loan No.	Name of the Borrower/ Co-Borrower/Guarantor/Legal Heir(s)	Demand Notice Date (DD/MM/YY)	Amount Due (Rs.)	Nature of asset	Description of the Properties mortgaged	Reserve Price (INR)	EMD (INR)	Last Date of Bid	Bid/Incremental Value (INR)	Completion Date	Date of Possession	Known/Not Known
HOU/SRT/0217/355066	Bhuvan M Goyani /Ushaben Bhuvanbhai Goyani, B.O.: Surat	24.07.2024	24,74,596.49	Physical	Plot No 16, Parinam Row House, B/S Maruti Ind. Estate, Nr. Sayan Railway Station, Sayan, Olgad, Gujarat, India, 394540	7,00,000	70,000	14.07.2025	10,000	01.07.2025	15.07.2025	*Nil/Not Known
NHL/SRT/0418/514593	Sangeetaben Rameshbhai Rajviya B.O.: Surat	27.11.2023	27,33,822.74	Physical	Block S-224, Second Floor, S-224, Angel Business Center-1, Near Abc Circle Ggo Anjan Residency, Sudama Chowk, Mota Varachha, Surat, Gp No 147 148 And 7 Sub Plot No 3, Tp No 25, Surat, Gujarat-394101	8,51,500	85,100	28.07.2025	10,000	02.07.2025	15.07.2025	*Nil/Not Known
HOU/AHM/0819/542199	Harshad M. J. Desai /Jyoti Desai	16.08.2024	16,88,879.32	Physical	Block S-225, Second Floor, S-225, Angel Business Center-1, Near Abc Circle Ggo Anjan Residency, Sudama Chowk, Mota Varachha, Surat, Gp No 147 148 And 7 Sub Plot No 3, Tp No 25, Surat, Gujarat-394101	8,51,500	85,100	14.07.2025	10,000	02.07.2025	15.07.2025	*Nil/Not Known
NHL/AHM/0823/114078	Jasvanti Bhabha / Induben Bhabha, B.O.: Ahmedabad	25.09.2024	25,29,596.49	Physical	Block S-225, Second Floor, S-225, Angel Business Center-1, Near Abc Circle Ggo Anjan Residency, Sudama Chowk, Mota Varachha, Surat, Gp No 147 148 And 7 Sub Plot No 3, Tp No 25, Surat, Gujarat-394101	8,51,500	85,100	14.07.2025	10,000	02.07.2025	15.07.2025	*Nil/Not Known
HOU/AHM/0917/429787	Anilkumar Subhramanyu Jain / Rajanbhai Anilkumar Jain, B.O.: Ahmedabad	24.06.2023	24,90,822.74	Physical	Block S-225, Second Floor, S-225, Angel Business Center-1, Near Abc Circle Ggo Anjan Residency, Sudama Chowk, Mota Varachha, Surat, Gp No 147 148 And 7 Sub Plot No 3, Tp No 25, Surat, Gujarat-394101	8,51,500	85,100	14.07.2025	10,000	02.07.2025	15.07.2025	*Nil/Not Known
HOU/RJKT/0322/666496	Ajay Balakrishna Nathji/Hasmatiben Balakrishna Nathji, B.O.: Rajkot	20.03.2024	20,23,001.60	Physical	Block S-225, Second Floor, S-225, Angel Business Center-1, Near Abc Circle Ggo Anjan Residency, Sudama Chowk, Mota Varachha, Surat, Gp No 147 148 And 7 Sub Plot No 3, Tp No 25, Surat, Gujarat-394101	7,45,000	74,500	14.07.2025	10,000	04.07.2025	15.07.2025	*Nil/Not Known
HOU/AHM/0819/542199	Harshad M. J. Desai /Jyoti Desai	16.08.2024	16,88,879.32	Physical	Block S-224, Second Floor, S-224, Angel Business Center-1, Near Abc Circle Ggo Anjan Residency, Sudama Chowk, Mota Varachha, Surat, Gp No 147 148 And 7 Sub Plot No 3, Tp No 25, Surat, Gujarat-394101	8,51,500	85,100	14.07.2025	10,000	02.07.2025	15.07.2025	*Nil/Not Known
NHL/AHM/0823/114078	Jasvanti Bhabha / Induben Bhabha, B.O.: Ahmedabad	25.09.2024	25,29,596.49	Physical	Block S-225, Second Floor, S-225, Angel Business Center-1, Near Abc Circle Ggo Anjan Residency, Sudama Chowk, Mota Varachha, Surat, Gp No 147 148 And 7 Sub Plot No 3, Tp No 25, Surat, Gujarat-394101	8,51,500	85,100	14.07.2025	10,000	02.07.2025	15.07.2025	*Nil/Not Known
HOU/AHM/0917/429787	Anilkumar Subhramanyu Jain / Rajanbhai Anilkumar Jain, B.O.: Ahmedabad	24.06.2023	24,90,822.74	Physical	Block S-225, Second Floor, S-225, Angel Business Center-1, Near Abc Circle Ggo Anjan Residency, Sudama Chowk, Mota Varachha, Surat, Gp No 147 148 And 7 Sub Plot No 3, Tp No 25, Surat, Gujarat-394101	8,51,500	85,100	14.07.2025	10,000	02.07.2025	15.07.2025	*Nil/Not Known
HOU/RJKT/0322/666496	Ajay Balakrishna Nathji/Hasmatiben Balakrishna Nathji, B.O.: Rajkot	20.03.2024	20,23,001.60	Physical	Block S-225, Second Floor, S-225, Angel Business Center-1, Near Abc Circle Ggo Anjan Residency, Sudama Chowk, Mota Varachha, Surat, Gp No 147 148 And 7 Sub Plot No 3, Tp No 25, Surat, Gujarat-394101	7,45,000	74,500	14.07.2025	10,000	04.07.2025	15.07.2025</	



