

### SHIVALIK SMALL FINANCE BANK LTD.

Registered Office : 501, Salcon Aurum, Jasola District Centre, New Delhi - 110025  
CIN : U65900DL2020PLC366027

#### AUCTION NOTICE

The following borrowers of Shivalik Small Finance Bank Ltd. are hereby informed that Gold Loan(s) applied by them from the Bank have not been adjusted by them despite various demands and notices including individual notices issued by the Bank. All borrowers are hereby informed that it has been decided to auction the Gold ornaments kept as security with the Bank and accordingly 28.08.2024 has been fixed as the date of auction at 03:00 pm in the branch premises from where the loan was availed. All, including the borrowers, account holders and public at large can participate in this auction on as per the terms and conditions of auction.

Branch	Account No.	Acct Holder name	Father's/ Spouse Name	Address	Ac opening Date	Payoff
SURAT	103842510452	SOLANKI S JASHUBHAI	S/O JASHUBHAI	606 6TH FLOOR SIDDHI VINAYAK, EVENUE BEHIND PARMESHWAR PARK SLM ROAD OPP. VIMAL FARM VATVA AHMEDABAD GUJARAT 382440	10/04/2024	104195.78
SURAT	103842510457	SOLANKI S JASHUBHAI	S/O JASHUBHAI	606 6TH FLOOR SIDDHI VINAYAK, EVENUE BEHIND PARMESHWAR PARK SLM ROAD OPP. VIMAL FARM VATVA AHMEDABAD GUJARAT 382440	12/04/2024	97246.55
SURAT	103842510309	PIYUSHKUMAR M PATEL	S/O MUKESHBHAI	B-43 VATSALYA BUNGLOWS SURAT CITY, VESU SURAT GUJARAT 395007	07/03/2024	333300.82
SURAT	103842510316	RANA GITABEN	C/O RAJESHKUMAR	4203-12 ALLAYANI NI WADI SURAT CITY, MAHIDHARPURASURAT GUJARAT 395003	11/03/2024	113410.16
SURAT	103842510320	BABARIYA A GORDHANBHAI	S/O GORDHANBHAI	81, YOGESHWAR SOCIETY, VI-2 SHYAMDHAM CHOWK SURAT CITY PUNAGAM SURAT GUJARAT 395010	13/03/2024	118373.98
SURAT	103842510355	BABARIYA A GORDHANBHAI	S/O GORDHANBHAI	81, YOGESHWAR SOCIETY, VI-2 SHYAMDHAM CHOWK SURAT CITY PUNAGAM SURAT GUJARAT 395010	23/03/2024	78898.49
SURAT	103842510366	SALMAWALA MAYUR	S/O RAJESHKUMAR	4203-12 ALLAYANI NI WADI SURAT CITY, MAHIDHARPURASURAT GUJARAT 395003	27/03/2024	15954.33
SURAT	103842510329	SALMAWALA MAYUR	S/O RAJESHKUMAR	4203-12 ALLAYANI NI WADI SURAT CITY, MAHIDHARPURASURAT GUJARAT 395003	15/03/2024	167011.15
SURAT	103842510342	RAHULKUMAR V NIWAVAT	S/O VINUBHAI	11, MATRUCHHAYA ROW HOUSE, HONEY PARK ROAD SURAT, ADAJAN GUJARAT 395009	20/03/2024	68916.79
SURAT	103842510463	ROY P JITENDRABHAI	C/O JUTENDRABHAI	L - 304, SANSKRUT RESIDENCY OPP. SARTHANA ZOO SURAT CITY JAKATNAKA SURAT GUJARAT 395006	15/04/2024	753747.38
SURAT	103842510441	ROY P JITENDRABHAI	C/O JUTENDRABHAI	L - 304, SANSKRUT RESIDENCY OPP. SARTHANA ZOO SURAT CITY JAKATNAKA SURAT GUJARAT 395006	08/04/2024	2059453.77
SURAT	103842510442	ROY P JITENDRABHAI	C/O JUTENDRABHAI	L - 304, SANSKRUT RESIDENCY OPP. SARTHANA ZOO SURAT CITY JAKATNAKA SURAT GUJARAT 395006	08/04/2024	324088.52
SURAT	103842510455	DONGRE M GOVINDA	S/O GOVINDA	BRAMHAPUR, DANDIA BAZAR VADODARA GUJARAT 390001	12/04/2024	208291.97
SURAT	103842510454	RAMOLIYA S VITHLBHAI	S/O VITHLBHAI	72 C H PARK SOCIETY NEAR N C THAKAR SCHOOL, SURAT, CITY SARTHANA SURAT GUJARAT 395006	12/04/2024	501297.95
SURAT	103842510458	SURYAVANSHI P PRADIPBHAI	S/O UMMEDSINGH	68, VISHNU NAGAR-2 UDHNA SURAT CITY, SURAT GUJARAT 394210	12/04/2024	134054.57
SURAT	103842510553	VASOYA P KALUBHAI	S/O KALUBHAI VASOYA	B-902, SHIVALIK RESIDENCY LALITA CHOKDI SURAT CITY, KATARGAM SURAT GUJARAT 395004	23/05/2024	1630586.89
SURAT	103842510559	RAKESH R RAY	S/O MAHABIR PRASAD	122, PRIYANKA CITY GOLD JIYA BUDIAROAD JIV, BHESTAN SURAT GUJARAT 395023	25/05/2024	142784.11
SURAT	103842510576	CHIKHALIYA A SANJAYBHAI	S/O SANJAYBHAI	40, VRUNDAVAN SOCIETY NEAR MOTI BAHUCHARAJI MANDR, SURAT CITY VED ROAD, KATARGAM SURAT GUJARAT 395004	30/05/2024	67384.86

Auction date is 28.08.2024 @ 03:00 pm.

The Bank reserves the right to delete any account from the auction or cancel the auction without any prior notice.

Authorised Officer, Shivalik Small Finance Bank Ltd.

### Circle SASTRA Thane

PNB Pragati Tower, 3rd Floor, Plot C-9, Block- G, Bandra Kurla Complex, Bandra (East), Mumbai - 400051.  
Email: cs8325@pnb.co.in

#### SALE NOTICE FOR SALE OF SECURED ASSETS UNDER SARFAESI ACT

E-Auction Sale Notice for Sale of Secured Assets under the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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 constructive/physical/symbolic possession of which has been taken by the Authorised Officer of the Bank/Secured Creditor, will be sold on "As is what is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

Sr No.	Name of the Branch	Description of the Immovable Properties Mortgaged	A) Date of Demand Notice u/s 13(2) of SARFAESI ACT 2002	B) Outstanding Amount as on C) Possession Date u/s 13(4) of SARFAESI ACT 2002	D) Nature of Possession Symbolic / Physical / Constructive	A) Reserve Price of EMD (Last Date of deposit of EMD)	B) EMD Incremental Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1	Circle SASTRA Thane M/s. Paras Impex	Flat No. 4, Second Floor, Sammet Apartments, on Plot No. B-11, Ashish Building, 60 Sahar Road, Andheri (E) Mumbai - 400 069 Mr. Vinod Gandhi, Mr. Ashok Gandhi, Mr. Rajivkumar Shah	03.01.2020	Rs. 2,79,00,247.79/- as on 31.12.2019 plus Interest and Charges 19.02.2023	Physical	Rs. 97,20,000/- Rs. 9,72,000/- Rs. 5,00,000/-		06.09.2024 Time: 10.00 a.m. to 04.00 p.m.	Not Known to Us Mr. Sandeep Nimbalkar 9403969306
2	Circle SASTRA Thane M/s Tashkand Aqua Farm Prop-Sh. Hemant Shah	Commercial Office 104, 1st Floor, Sahi Apts, Opp Navsari Rly, Navsari, Gujarat (admeasuring 341 Sqft) Owner - Mr Hemant Bhai Shah	05.12.2016	Rs. 76,19,064.00 as on 31.07.2016 (intw.e.f. 01.08.2016) 19.02.2023	Physical	Rs. 9,00,000/- Rs. 90,000/- Rs. 1,00,000/-		06.09.2024 Time: 10.00 a.m. to 04.00 p.m.	Not Known to Us Mr. Sandeep Nimbalkar 9403969306
3	Circle SASTRA Thane M/s Brondo Industries,	Galano 207&208, 2nd Floor, Survey No. 13/5, 13/6, 13/7 and 13/11, Shakti Industrial Estate, Village Ringanwada, Nani Daman - Daman UT 396201 (admeasuring 1049sqft) Owner - Shri Rupesh Namdev	21.07.2014	Rs. 1,86,63,814.36 as on 17.07.2014 (intw.e.f. 01.07.2014) 23.09.2014	Physical	Rs. 13,40,000/- Rs. 1,34,000/- Rs. 1,00,000/-		06.09.2024 Time: 10.00 a.m. to 04.00 p.m.	Not Known to Us Mr. Sandeep Nimbalkar 9403969306

#### TERMS AND CONDITIONS OF E-AUCTION SALE

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions. The auction sale will be "online through e-auction" portal <https://www.ebay.in>. The intending Bidders/Purchasers are requested to register on portal (<https://ebay.in>) using their email-id and mobile number. The process of eKYC is to be done through Digilocker. Once the e-KYC is done, the intending Bidders/Purchasers may transfer the EMD amount to their e-Wallet using online/challan mode before the e-Auction Date and time in the portal. The registration, verification of e-KYC, transfer of EMD in wallet and linking of wallet amount to Property must be completed well in advance, before auction. 3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online/challan mode and will be credited in bidder's e-Wallet. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest. 4. Platform (<https://ebay.in>) for e-Auction will be provided by e Auction service provider M/s PSB Alliance Pvt. Ltd. having its Registered office at Unit 1, 3rd Floor, VISO Commercial Tower, Near Wadala Train Terminal, Wadala East, Mumbai-400037 (Helpdesk Number +91 8291220220, Email Id: support.ebay@psballiance.com). The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://ebay.in>. This Service Provider will also provide online demonstration/ training on e-Auction on the portal. 5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites: [www.pnb.in](http://www.pnb.in), [www.pnbmedia.in](http://www.pnbmedia.in). The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-auction related to this e-auction from the e-auction portal (<https://ebay.in>). 7. Bidder's e-Wallet should have sufficient balance (=EMD amount) at the time of bidding. 8. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the increase in the bid amount must be of increment amount mentioned. 5 minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of 5 minutes to the last highest bid, the e-auction shall be closed. 9. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-auction and follow them strictly. 10. In case of any difficulty or need of assistance before or during e-auction process, bidder may contact authorized representative of our e-Auction Service Provider M/s PSB Alliance Pvt. Ltd. Details of which are available on the ekray portal. 11. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/email. (On mobile no./email address given by them/ registered with the service provider). 12. The secured asset will not be sold below the reserve price. 13. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque/ Demand Draft issued by a Scheduled Commercial Bank drawn in favor of "The Authorized Officer, Punjab National Bank, A/c (Name of the A/c) Payable at 1 in case of failure to deposit the amount as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property. 14. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194- 1A of Income Tax Act, 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount/full deposit of bid amount. 15. The Authorized Officer reserves the right to accept any or reject all bids. If not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. 16. The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the act. 17. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". 18. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation. 19. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspects the property in consultation with the dealing official as per the details provide. 20. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. 21. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties (E-Auctioned) not known to the bank. The intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc. 22. The bidder should ensure proper internet connectivity, power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical reasons or contingencies affecting the e-auctions. 23. It is open to the Bank to appoint a representative and make self bid and participate in the auction. For detailed term and conditions of the sale, please refer <https://ebay.in> and [www.pnbmedia.in](http://www.pnbmedia.in). 24. The minimum (first) bid will be Reserve Price Plus one Incremental bid amount. Thereafter, bidders shall improve their offer in multiple of incremental bid amount as mentioned in advertisement. In case bid is placed in the last 5(Five) minutes of the closing time of the auction, the closing time will automatically get extended for 5(Five) minutes. 25. The sale shall be confirmed in favour of the purchaser who has offered the highest sale price in his bid or tender or quotation or offer to the authorized officer and shall be subject to confirmation by the secured creditor. 26. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".

Date: 19.08.2024  
Place: Ahmedabad & Daman

Sd/-  
Authorised Officer,  
Punjab National Bank

### Bank of Baroda

Kudasan Branch : Shop No. 1-5, Swagat Rainforest 1, Kudasan, Gandhinagar-382421, Gujarat. M. 8980050217  
Email: dbinfo@bankofbaroda.com

#### E-AUCTION - SALE NOTICE FOR SALE OF CAR UNDER HYPOTHECATION CLAUSE-12 THROUGH

Whereas the under mentioned vehicle which are in physical possession of the authorised officer of the bank will be sold by public e-auction on "AS IS WHERE IS & WHAT SO EVER BASIS" including encumbrance if any for recovery of our secured debts including interest, cost, charges. The auction will be on line e-auction through website <http://bob.auctiontiger.net> (Also on Auction tiger Mobile App). Last Date of deposit of EMD : 24.09.2024 up to 5.00 PM.

**DATE & TIME OF E-AUCTION : 25.09.2024 AT 2 PM TO 6 PM** (With unlimited extension of 5 minutes duration each)

Branch	Name & Address of Borrower	Details of Vehicles	Dues Outstanding	Reserve Price & EMD	Bid Increase	A/c No. where EMD to be deposited
Kudasan	Mr. Hasanali Altafhusain Mukhi, Address 1 : C-203, Silicon City, Opp. Saiyad Wadi Bus Stand, Vatva, Ahmedabad, Gujarat-380042	Maruti Suzuki India Ltd. Model : Maruti Alto VXI Chassis No. MA3EUA61S00F19068 Engine No. F8DN6270854, Reg. No. GJ 01 KX 2768 1199 CC, Seating Capacity-5 Insurance Co. Insurance Expired	Rs. 3,62,473.73 + Future interest + other charges less recovery up to date.	Rs. 1,25,000/- Rs. 12,500/-	Rs. 5,000/-	A/C No. 73390015181219 A/C Name : New Intermediary IFSC : BARB0DBINFO

Property Inspection Date and Time : 23.09.2024 and 2 pm to 6 pm. Contact person Mrs. Gunjan Sharma 8980050217 (10 a.m. to 5 p.m.)  
(1) For detailed terms & condition of the sale please refer to the link provided in our banks website at [www.bankofbaroda.com](http://www.bankofbaroda.com) (2) In case of technical assistance, bidders may contact Shri Chintan Bhatt : 9978591888, 079-6120051 or bidder support at Ph. 079-61200546 / 538 / 568 / 587 / 594 / 598 / 596 / 576. Email : [gujarat@auctiontiger.net](mailto:gujarat@auctiontiger.net), Website : <https://bob.auctiontiger.net>  
Date : 12.08.2024 Place : Gandhinagar Sd/- Authorised Officer, Bank of Baroda

### Bank of Baroda

Kudasan Branch : Shop No. 1-5, Swagat Rainforest 1, Kudasan, Gandhinagar-382421, Gujarat. M. 8980050217  
Email: dbinfo@bankofbaroda.com

#### E-AUCTION - SALE NOTICE FOR SALE OF CAR UNDER HYPOTHECATION CLAUSE-12 THROUGH

Whereas the under mentioned vehicle which are in physical possession of the authorised officer of the bank will be sold by public e-auction on "AS IS WHERE IS & WHAT SO EVER BASIS" including encumbrance if any for recovery of our secured debts including interest, cost, charges. The auction will be on line e-auction through website <http://bob.auctiontiger.net> (Also on Auction tiger Mobile App). Last Date of deposit of EMD : 24.09.2024 up to 5.00 PM.

**DATE & TIME OF E-AUCTION : 25.09.2024 AT 2 PM TO 6 PM** (With unlimited extension of 5 minutes duration each)

Branch	Name & Address of Borrower	Details of Vehicles	Dues Outstanding	Reserve Price & EMD	Bid Increase	A/C No. where EMD to be deposited
Kudasan	Mr. Krunal Madhukarbhai Mevada, Address 1: C-706, 7th Floor, Tirth-1 Associates, Mr. Shriram Residency, Narol, Opp. Divine Life High School, Ahmedabad, Gujarat-382405.	Tata Motors Ltd. Model : Tata Punch Adventure Petrol Chassis No. MAT634032PPC39905 Engine No. REVTRN20CWXM44592, Reg. No. GJ 27 EC 3639, 1199 CC, Seating Capacity-5 Insurance Co. Go Digit General Insurance Ltd. Validity : 13.04.2024	Rs. 5,57,009/- + Future interest + other charges less recovery up to date.	Rs. 4,00,000/- Rs. 40,000/-	Rs. 5,000/-	A/C No. 73390015181219 A/C Name : New Intermediary IFSC BARB0DBINFO

Property Inspection Date and Time : 23.09.2024 and 2 pm to 6 pm. Contact person Mrs. Gunjan Sharma 8980050217 (10 a.m. to 5 p.m.)  
(1) For detailed terms & condition of the sale please refer to the link provided in our banks website at [www.bankofbaroda.com](http://www.bankofbaroda.com) (2) In case of technical assistance, bidders may contact Shri Chintan Bhatt : 9978591888, 079-6120051 or bidder support at Ph. 079-61200546 / 538 / 568 / 587 / 594 / 598 / 596 / 576. Email : [gujarat@auctiontiger.net](mailto:gujarat@auctiontiger.net), Website : <https://bob.auctiontiger.net>  
Date : 12.08.2024 Place : Gandhinagar Sd/- Authorised Officer, Bank of Baroda

### पंजाब नैशनल बैंक Punjab National Bank

Circle Office, 2<sup>nd</sup> Floor, JP Sapphire Building, Race Course Ring Road, Rajkot, Gujarat - 360 001, Phone - 0281 2481401, Email - corajkot@pnb.co.in

#### 60 Days' Notice to Borrower and Guarantors Regd. A/D

Date : 31.07.2024

Mrs. Renu Kansal W/O Rajesh Kansal (Borrower)  
150, Mota Reha, Tal. : Bhuj, Kutch, Gujarat - 370 001  
Mrs. Renu Kansal W/O Rajesh Kansal (Borrower)  
54, Sun Bungalows, Suncity, Mirzapar, Bhuj, Kachchh, Gujarat - 370 001

Dear Sir/Madam,

NOTICE U/S 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI) Reg: NPA Account No. 07436015003782 (Term Loan) facilities availed by Mrs. Renu Kansal W/O Rajesh Kansal (Borrower) You, Mrs. Renu Kansal W/O Rajesh Kansal (Borrower) has availed following outstanding credit facilities:

Credit facilities sanctioned/ Availed Limit with account number	ROI at the time of Sanction as per sanction letter	Prevailing Rate of Interest	Balance Outstanding As on NPA date i.e. 26.07.2024 (Inclusive of interest up to 29.06.2024) (A)	Recorded Interest from 30.06.2024 + Other charges till 31.07.2024 (B)	Recovery After date of NPA (C)	Total outstanding as on 31.07.2024 (Date of issuance of notice) (A+B-C)
07436015003782 (Term Loan)	10.25%	8.85%	Rs. 10,85,854.33	Rs. 8,426	0.00	Rs. 10,94,280.33
<b>Total</b>			<b>Rs. 10,85,854.33</b>	<b>Rs. 8,426</b>	<b>0.00</b>	<b>Rs. 10,94,280.33</b>

That you all are the borrowers in view of the definition provided under Section 2(f) of the SARFAESI Act, 2002. That the undersign is the authorised officer in view of the definition provided under Rule 2(a) of the Security Interest (enforcement) Rules, 2002.

That the Registered Mortgage was created on 07.10.2016 to secured the facility. Due to non-payment of instalment/interest/ principal debt, the account/s has/have been classified as Non-Performing Asset on 26.07.2024 as per guidelines of Reserve Bank of India.

The amount due to the Bank as on 31.07.2024 is Rs. 10,94,280.33 (Rupees Ten Lakh Ninety Four Thousand Two Hundred Eighty and Thirty Three Paise Only) with further interest and charges until payment in full (hereinafter referred to as "secured debt").

To secure the outstanding under the above said facilities, you have, inter alia, created security interest in respect of the following properties/assets:

Facility	Security Details
Term Loan	Primary Security : A Residential Building at "Odhav Homes", At : Revenue Survey No. 397, Sub Plot No. 234 to 242, Block No. D, (2BHK) House No. 16, Ground Floor + First Floor, Navavas, Madhapar, Tal. : Bhuj, Dist. : Kutch, comprising built up area of 82.39 SQM and 59.52 SQM of land area. The Four Boundaries of the above property is : North : 6.00 Meter Wide Internal Road, South : Sub Plot No. 256 to 264/1, East : 9.00 Meter Wide Internal Road, West : Sub Plot No. 234 to 242/15. Property Owner : Renu Kansal W/O Mr. Rajesh Kansal

We hereby call upon you to pay the amount of Rs. 10,94,280.33 (Rupees Ten Lakh Ninety Four Thousand Two Hundred Eighty and Thirty Three Paise Only) as on 31.07.2024 with further interest and charges at the contracted rate until payment in full within 60 days (sixty days) from the date of this notice. In default, besides exercising other rights of the Bank as available under Law, the Bank is intending to exercise any or all of the powers as provided under section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (hereinafter referred to as "the Act"). The details of the secured asset/s intended to be enforced by the Bank, in the event of non-payment of secured debt by you are as above.

Your attention is hereby drawn invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to you to redeem the secured assets. Please take notice that in terms of section 13(13) of the said Act, you shall not, after receipt of this notice, transfer by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured assets above referred to, without prior written consent of the Bank. You are also put on notice that any contravention of this statutory injunction/restraint, as provided under the said Act, is an offence.

If for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realised shall be deposited / remitted with / to the Bank. You will have to render proper account of such realisation / income.

We reserve our rights to enforce other secured assets.

Please comply with this demand under this notice and avoid all unpleasantness. In case of non-compliance, further needful action will be resorted to, holding you liable for all costs and consequences.

This notice issued without prejudice to the bank taking legal action before DRT/Court, as the case may be.  
This notice issued without prejudice to the Bank's rights in the suits/litigation pending before DRT/Court.  
Delete, if inapplicable.  
Enclosed- Statement of Account from last 6 month of NPA till issuance of Notice.

Yours Faithfully, Chief Manager & Authorised Officer (Punjab National Bank)

### पंजाब नैशनल बैंक Punjab National Bank

Circle Office, 2<sup>nd</sup> Floor, JP Sapphire Building, Race Course Ring Road, Rajkot, Gujarat - 360 001, Phone - 0281 2481401, Email - corajkot@pnb.co.in

#### 60 Days' Notice to Borrower and Guarantors Regd. A/D

Date : 31.07.2024

M/s Paaras Minerals (Borrower) (Proprietor Firm)  
Proprietor : Mrs. Renu Kansal W/O Rajesh Kansal  
Shop No. 8, Yadunandan Complex, Near Shri Ram Way Brige Madhapar, Bhuj Kachchh - 370 001.  
M/s Paaras Minerals (Borrower) (Proprietor Firm)  
Proprietor : Mrs. Renu Kansal W/O Rajesh Kansal  
Office Shop No. 112 Yadunandan Arcade, Juna Vaas Madhapar, Bhuj Kachchh - 370 001.  
Mrs. Renu Kansal W/O Rajesh Kansal (Guarantor & Proprietor of M/s Paaras Minerals)  
54, Sun Bungalows, Suncity, Mirzapar, Bhuj, Kachchh, Gujarat - 370 001.  
Mr. Rajesh Kansal S/o Vedprakash Kansal (Guarantor)  
54, Sun Bungalows, Suncity, Mirzapar, Bhuj, Kachchh, Gujarat - 370 001.

Dear Sir/Madam,

NOTICE U/S 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 Reg: NPA Account No. 07434011000187 (Cash Credit) facilities availed by M/s Paaras Minerals (Borrower) (Proprietor Firm) and Mrs. Renu Kansal W/O Rajesh Kansal (Proprietor of M/s Paaras Minerals and Guarantor) You, M/s Paaras Minerals (Borrower) (Proprietor Firm) and Mrs. Renu Kansal W/O Rajesh Kansal (Proprietor of M/s Paaras Minerals and Guarantor) have availed following outstanding credit facilities:

Credit facilities sanctioned/ Availed Limit with account number	ROI at the time of Sanction as per sanction letter	Prevailing Rate of Interest	Balance Outstanding As on NPA date i.e. 26.07.2024 (Inclusive of interest up to 29/06/2024) (A)	Recorded Interest from 30.06.2024 + Other charges till 31.07.2024 (B)	Recovery After date of NPA (C)	Total outstanding as on 31/07/2024 (Date of issuance of notice) (A+B-C)
07434011000187 (CASH CREDIT)	8.20%	10.70%	Rs. 10,18,021.05	Rs. 9,550	NIL	Rs. 10,27,571.05
<b>Total</b>			<b>Rs. 10,18,021.05</b>	<b>Rs. 9,550</b>	<b>NIL</b>	<b>Rs. 10,27,571.05</b>

That you all are the borrowers in view of the definition provided under Section 2(f) of the SARFAESI Act, 2002. That the undersign is the authorized officer in view of the definition provided under Rule 2(a) of the Security Interest (enforcement) Rules, 2002.

That the Registered Mortgage was Created on 31.12.2014 to Secured the Facility. Due to non-payment of instalment/interest/ principal debt, the account/s has/have been classified as Non-Performing Asset on 26.07.2024 as per guidelines of Reserve Bank of India.

The amount due to the Bank as on 31/07/2024 is Rs. 10,27,571.05- (Rupees Ten Lakh Twenty - Seven Thousand Five Hundred Seventy - One and Five Paise Only) with further interest and charges until payment in full (hereinafter referred to as "secured debt").

To secure the outstanding under the above said facilities, you have, inter alia, created security interest in respect of the following properties/assets:

Nature of Facility/ies	Security Details
(CASH CREDIT)	Primary Security : Hypothecation of assets Created out of the Bank Finance along with Entire Current Assets and Non-Current assets (Present & Future) of the unit. Collateral Security : An office Room 12 situated First Floor of Commercial Complex Building which is Constructed on Land bearing Plots No. 14 and 15 of Rev Survey No. 195 of Village : Mahdapat (Junavas) Tal. : Bhuj (Ad - Measured at 30.00 Sq. Mt. of Built-up Area) (This Office Room is situated at First Floor of Commercial Complex situated at Village : Mahdapat (Junavas) Tal. : Bhuj). Four Boundaries of the above properties are as under : North : Office Room No. 11, South : Office Room No. 2 and 3, East : Office Room No. 7, West : Common Passage. Property Owner : Renu Rajesh Kansal.

We hereby call upon you to pay the amount of Rs. 10,27,571.05- (Rupees Ten Lakh Twenty-Seven Thousand Five Hundred Seventy-One and Five Paise Only) as on 31/07/2024 with further interest and charges at the contracted rate until payment in full within 60 days (sixty days) from the date of this notice. In default, besides exercising other rights of the Bank as available under Law, the Bank is intending to exercise any or all of the powers as provided under section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (hereinafter referred to as "the Act"). The details of the secured asset/s intended to be enforced by the Bank, in the event of non-payment of secured debt by you are as above.

Your attention is hereby drawn invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to redeem the secured assets. Please take notice that in terms of section 13(13) of the said Act, you shall not, after receipt of this notice, transfer by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured assets above referred to, without prior written consent of the Bank. You are also put on notice that any contravention of this statutory injunction/restraint, as provided under the said Act, is an offence.

If for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited / remitted with the Bank. You will have to render proper account of such realisation / income.

We reserve our rights to enforce other secured assets.

Please comply with this demand under this notice and avoid all unpleasantness. In case of non-compliance, further needful action will be resorted to, holding you liable for all costs and consequences.

This notice issued without prejudice to the bank taking legal action before DRT/Court, as the case may be.  
This notice issued without prejudice to the bank's rights in the suits/litigation pending before DRT/Court.  
Delete, if inapplicable.  
Enclosed- Statement of Account from last 6 month of NPA till issuance of Notice.

Yours Faithfully, Chief Manager, Authorised Officer (Punjab National Bank)