



CHAMUNDA ELECTRICAL LIMITED

(Formerly known as Chamunda Electrical Private Limited)

Registered Office Address: Shop No. 113, 114, Sakar Building Opp. Petrol Pump,
Near Railway Fatak, Palanpur- 385001, Gujarat

Website: www.chamundaconst.com | Email: compliancechamunda@gmail.com

Tel: +91 9978912471, +91 9925229791 | GSTIN: 24AAFCC3244E1Z5

CIN: L40106GJ2013PLC075751 | PAN: AAFCC3244E | TAN: AHMC04071E

Date: August 29, 2025

To,
National Stock Exchange of India Ltd,
Exchange Plaza,
Bandra Kurla Complex, Bandra (East),
Mumbai- 400051

Symbol: CHAMUNDA

Subject: Newspaper Advertisement – “Notice of 12th Annual General Meeting (AGM) and Information of E-voting” and other related information

This is to inform you that the advertisement on the captioned subject was published on Friday, 29th August, 2025 in the following newspaper:


- 1) Financial Express (English Language) on page no. 35.
- 2) Financial Express (Regional Language) on page no. 7.

The clippings of the two newspapers listed above are attached for your intimation and records.

For, Chamunda Electrical Limited

Chiragkumar Natvarlal Patel
Managing Director
DIN: 06601915



**AU SMALL FINANCE BANK**
A SCHEDULED COMMERCIAL BANK

AU SMALL FINANCE BANK LIMITED (A Scheduled Commercial Bank)
Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 (CIN:L36911RJ1996PLC011381)

APPENDIX IV [SEE RULE 8(1)] POSSESSION NOTICE

Whereas, The undersigned being the Authorized Officer of the **AU Small Finance Bank Limited (A Scheduled Commercial Bank)** 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 section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice on the date as mentioned below calling upon the borrowers 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 Borrower/Co-Borrower/ Mortgagee/Guarantor/Loan A/c No.	13(2) Notice Date & Amount	Description of Mortgaged Property	Date of Possession Taken
(Loan A/C No.) L9001070220299300 , Natwarsinh Jasvantsinh Jadeja (Borrower), Ranjanba Natwarsinh Jadeja (Co-Borrower)	15-Oct-24 Rs. 4,47,469/- Rs. Four Lac Forty-Seven Thousand Four Hundred Sixty-Nine Only as on 10-Oct-24	All That Part And Parcel Of Residential/Commercial Property Land / Building / Structure And Fixtures Property Situated At - Property, No 482, Vill & Gram Panchayat - Dahegamda, Tehsil - Bhiloda, Dist - Arvali, Gujarat, Admeasuring 1200 Sqft East: House of Surajsinh Amarsinh, West: Road, North: Plot of Sajjansinh, South: House of Lalsinh abhesinh	23-Aug-25
(Loan A/C No.) L9001060122168401 , I D Computer Center (Borrower), Smt. Devluk Madhavben Rajapalbhai (Co-Borrower), Devluk Rajpalbhai Dilipbhai (Co-Borrower), Kumarpalbhai D Devluk (Co-Borrower)	12-Feb-25 Rs. 8,70,634/- Rs. Eight Lac Seventy Thousand Six Hundred Thirty-Four Only as on 10-Feb-25	All That Part And Parcel Of Residential/Commercial Property Land / Building / Structure And Fixtures Property Situated At - City Survey No 777, Shop No 102, Sheet No 39, 1st Floor (Second Shop From North Side Stair), Village - Navgadhi Area, Tehsil - Pallana, District - Bhavnagar, Gujarat Admeasuring 16.69 Sq Mtr East: Wall, West: Sutter of the Shop, North: Shop No 101, South: Shop No 103	24-Aug-25
(Loan A/C No.) 1966000066316 , Bakotra Prabhathbhai Nathubhai, Bakotra Vasntaben Prabhathbhai	07-May-22 Rs. 7,45,747/- Rs. Seven Lakh Forty-Five Thousand Seven Hundred Forty-Seven Only as on 29-Apr-22	All that piece and parcel of Shop No.14 Built-up area Sq.Mtrs15-616 & shop No.15 built-up area Sq.mtrs 15-616, total Sq.Mtrs. 31-232, at the ground floor of "Delux Super Market", of N.A.R.s.no.253 Paiki Situated at Mendarada Dist-Junagadh within limits of Mendarada Municipality. Total measurement of the Secured asset around 31-232 Sq.mtrs along with present and future Construction therein,	24-Aug-25

The boundaries Of the shop no.14 are as under The boundaries of the shop No. 15 are as under: **East: (1) Adj. Passage, (2) Adj. Shop No.14, Common Wall, West: (1) Adj. Shop No. 15, Common Wall, (2), Adj. Shop No.16, Common Wall, North: (1) Adj. Road &Shutter of the Shop, (2) Adj. Road &Shutter of the Shop, South: (1) Open Shop no.22, Common Wall, (2) Open shop No.23, Common Wall.**

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 above mentioned table 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 provisions of sub section (8) of section 13 of the Act read with rule 8 (6), in respect of time available, i.e. 30 days from this intimation, 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 the **AU Small Finance Bank Limited (A Scheduled Commercial Bank)** for the amount and interest thereon mentioned in the above table.

Date : 28/08/2025
Place : Ahmedabad

sd/-
Authorised Officer AU Small Finance Bank Limited

**AXIS FINANCE**

AXIS FINANCE LIMITED
(CIN: U65921MH1995PLC212675)
Axis House, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400025

Ref. **AFL/CO/2025-26/Legal/Aug/391** Dated: **18th August 2025**
BY SPEED POST/ REGISTERED A.D./EMAIL WITHOUT PREJUDICE

To,

1. Karansinh Vajeshinh Barad Darbar Gadh Pachal Vaniya Sheri Vallbhipur Bhavnagar Gujarat 364310 Email id: karansinhbarad4583@gmail.com Phone No: 7990042351	2. Kiranba Karansinh Barad Darbar Gadh Pachal Vaniya Sheri Vallbhipur Bhavnagar Gujarat 364310 Email id: karansinhbarad4583@gmail.com Phone No 8200644017
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Dear Sir/Madam,

SUB: NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (AS AMENDED FROM TIME TO TIME) AND THE RULES MADE THEREUNDER

I, the undersigned, being the Authorized Officer of Axis Finance Limited (hereinafter referred to as "the **AFL/Secured Creditor**"), a company incorporated under the provision of the Companies Act, 1956 and a Non-Banking Financial Company registered under the Reserve Bank of India Act, 1934, having its Registered Office at Axis House, Axis Finance Limited, ground floor, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400025 do hereby give this Notice under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred to as the "**SARFAESI Act**") as under:

AFL, in the ordinary course of its business, at the request of Borrower sanctioned a Loan Against Property for the purpose of taking over the existing loan on the borrower from any other lender. For securing the credit facility, the Mortgagees/Security Providers have mortgaged in favour of AFL, immovable properties as described detailed in Schedule A for a sum of Rs 29,60,000/- (Rupees Twenty-Nine Lakhs Sixty Thousand only) ("Credit Facility") on the terms and conditions as mentioned therein.

1. Pursuant thereto, you Addressee(s) signed and executed the Mortgage Loan Agreement 19.02.2025 ("Facility Agreement") in your capacity as Borrower, Co-Borrower(s) and Mortgagee in order to secure/guarantee the repayment of all amounts payable under the aforesaid Facility Agreement and consequently, have become jointly and severally liable for the repayment of the Credit Facility availed by the Borrower. You the Addressee(s) had agreed to repay the Credit Facility in Equal Monthly Instalments.

[The facility and security documents executed/submitted for the Credit Facility in terms of the Facility Agreement shall be collectively referred to as the "Transaction Documents" hereinafter in this notice]

2. That as a security towards repayment of all amounts payable under the aforesaid Credit Facility on 24.02.2025 the Mortgagee had with an intent to secure the Credit Facility, created mortgage and charge of all their right, title, interest in the land/asset more particularly detailed in **SCHEDULE A** hereto.

[The asset as mentioned in **SCHEDULE A** shall be hereinafter referred to as "**Secured Asset**"]

3. It is pertinent to state herein that the Borrower/ Mortgagee, Co-Borrower by virtue of the Facility Agreement have availed Credit Facilities from AFL by mortgaging the property mentioned in **SCHEDULE A**, and thereby created secured interest in favour of AFL. The security mentioned in **SCHEDULE A** is "Secured Asset" within the meaning of section 21(1)(c) of the SARFAESI Act.

4. At the request of you the Addressee(s), AFL had on various dates disbursed the Credit Facilities to the Borrower on specific instructions, as described in detail in **SCHEDULE B** hereto.

5. As per the terms of the Transaction Documents, you the Borrower/ Mortgagee, Co-Borrower were required to repay the dues under the said Credit Facility and further you the Borrower/ Mortgagee, Co-Borrower were also required to pay interest thereon and other charges at the contractual rates as in the manner set out in the Facility Agreement and subsequent communication(s).

6. However, you the Borrower/ Mortgagee, Co-Borrower failed to comply with the terms and conditions of the Transaction Documents and defaulted in repayment of the amount payable under the Facility Agreement, AFL had through various default notices informed you the Addressee(s) of such default, however, till date, the same have neither been rectified nor any steps have been undertaken thereto to repay the outstanding amounts.

7. In this context, it is important to note that since you the Addressee(s) have committed continuous defaults, the account has become non-performing asset ("**NPA**") w.e.f. 04.07.2025 in compliance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India from time to time.

8. It is imperative to state herein that the above information of classification of account as NPA was communicated by AFL to you the Addressee(s) vide an NPA intimation letter dated **07.08.2025** bearing **AFL/NPA/CO/Aug-25/1795** for Credit Facility.

9. As per the provisions of the SARFAESI Act, the debt due to Secured Creditor is a debt secured against the Secured Asset and you being the Borrower/ Mortgagee, Co-Borrower have committed defaults in repayment of such secured debt/Credit Facility in terms of the Transaction Documents.

10. As on **14th August 2025** the outstanding debt due and payable by the Borrower/ Mortgagee, Co-Borrower to the Secured Creditor is aggregating **Rs 30,82,538/- (Rupees Thirty Lakhs Eighty Two Thousand Five Hundred and Thirty Eight only)** as more particularly detailed in **SCHEDULE C** hereto.

11. In view of the aforesaid, the Secured Creditor has become entitled to issue this statutory notice to the Borrower/ Mortgagee, Co-Borrower in terms of Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and hereby call upon you all Addressee(s), jointly and severally to discharge in full the dues towards the Secured Creditor amounting **Rs 30,82,538/- (Rupees Thirty Lakhs Eighty Two Thousand Five Hundred and Thirty Eight only)** due as on **14th August 2025**, together with applicable interest, further interest, default interest, premia, costs, charges etc. at contractual rates in respect of the Credit Facility from this date till date of repayment, **within 60 days (Sixty days) from the date of this Notice issued under Section 13(2) of the SARFAESI Act**, failing which the Secured Creditor shall be constrained to exercise its rights of enforcement of security interest without any further reference to you under the said SARFAESI Act and entirely at your risk as to costs and consequences.

12. On expiry of 60 days from the date hereof and on your failure to comply with the demand, the Secured Creditor shall take the following measures under the SARFAESI Act:

a. Take over possession of the Secured Asset as mentioned in Schedule A hereto including the right to transfer by way of lease, assignment or sale for realizing the same;

b. take over management of business of you the Addressee(s) including the right to transfer by way of lease, assignment or sale for realizing the Secured Asset, subject to the conditions as stipulated in the proviso to Section 13(4)(b) and Section 15 of the SARFAESI Act;

c. appoint any person to manage the Secured Asset, the possession of which will be taken over by AFL;

d. require at any time by notice in writing, any person who has acquired any of the Secured Asset from you the Addressee(s) and from whom any money is due or may become due to you the Addressee(s), to pay AFL, so much of the money as is sufficient to pay the secured debt.

13. I also invite your attention to Section 13(8) of the SARFAESI Act, whereby you have an opportunity to tender the amount due as stated above to the secured creditor together with all costs, charges and expenses incurred, at any time before the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of secured assets.

14. All of you are notified and cautioned that as per the provisions of Section 13 (13) of the SARFAESI Act, no transfer of the Secured Asset (set out in the **SCHEDULE A** hereunder) by way of sale, lease or otherwise, shall be made without prior written consent of Secured Creditor. Please note that any non-compliance/contravention of the provisions contained in the said SARFAESI Act read with the Rules, is an offence punishable under Section 29 of the SARFAESI Act.

15. Please further note that this statutory notice is issued without prejudice to the rights of the Secured Creditor including initiation of any other legal proceedings/legal action as deemed fit and necessary under the provisions of any law for the time being in force and/ or as per contract or both.

16. I hereby expressly reserve all rights under the relevant Transaction Documents, any other associated documents, under law or otherwise. Nothing contained in this notice or any action or inaction by us shall operate as a waiver of, or prejudice, diminish or otherwise adversely affect, any of our present or future rights or remedies under the respective Transaction Documents or any of our rights or remedies under law or generally, which remain and shall continue in full force and effect.

17. The undersigned is duly Authorized as Authorized Officer to issue this Notice and exercise powers on behalf of the Secured Creditor under the SARFAESI Act read with the Rules.

18. Request you to kindly acknowledge the receipt of this Notice. A copy of this notice is being retained in our office for future reference.

Yours Faithfully,
Authorized Officer
Axis Finance Limited

SCHEDULE A
DETAILS OF SECURED ASSET

Property details:
All that piece and parcel of immovable property First Floor Shop No 09 admeasuring 29.00 sq meter First Floor Shop No 10 admeasuring 21.26 sq meter total admeasuring 71.52 sq meter situated in city survey no 713 Paiki Street No 19 of Ward: Vallabhipur known as Shiv Rajani Village & Taluka Vallabhipur and District Bhavnagar State Gujarat 364310

SCHEDULE B
DETAILS OF DISBURSEMENT
Housing Loan – Loan Account No. 0456MMA00018081
a. INR 42084/- towards Max Life Insurance Co Ltd
b. INR 9245/- towards ICICI General
c. INR 18,90,000/- towards Cheque
d. INR 980793/- towards Cheque
e. INR 37878/- towards Processing fees

SCHEDULE C
DETAILS OF OUTSTANDING AMOUNTS AS ON 14th Aug. 2025
(Amount in INR)

Facility	Loan Account Number	Sanctioned amount	Principal Outstanding	Interest overdue	Penal, bounce and other Charges	Total Outstanding
Housing Loan	0456MMA00018081	29,60,000	29,48,486	1,30,355	3,897	30,82,538

Note: - Interest at the applicable interest rate as defined in the facility Agreement.

**केनरा बैंक Canara Bank**
एनएसएससी बैंक

सिंडिकेट Syndicate
A Government of India Undertaking

ARM BRANCH : Sabarmati Capital One, 7th Floor, Gift One Building, Road 5c Gift City, Gandhinagar, Gujarat - 382355, T+917969027818, M +91 82380-91942, Email: cb3966@canarabank.com, www.canarabank.com

SYMBOLIC POSSESSION NOTICE (For immovable property)

Whereas: The undersigned being the Authorized Officer of the Canara Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 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 **16.06.2025**, calling upon the borrower **M/s SAGUN ENTERPRISE (Borrower), Mr. VASANTBHAI GAURISHANKAR MEHTA (Prop.) & Mr. KRISHNAKANT GAURISHANKAR MEHTA (Guarantor)** to repay the amount mentioned in the notice, being **Rs. 4,51,49,241.64 (Rupees Four Crores Fifty-One Lakh Forty-Nine Thousand Two Hundred Forty-One and Paise Sixty-Four Only) as on 16.06.2025** + further Interest and charges thereon within 60 days from the date of receipt of the said notice.

The borrower and guarantors having failed to repay the amount, notice is hereby given to the borrower, guarantors 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 section 13 (4) of the said Act, read with Rule 8 & 9 of the Security Interest Enforcement Rules, 2002, on this **26th day of August** of the year 2025.


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 Canara Bank for an amount of **Rs. 4,51,49,241.64 (Rupees Four Crores Fifty-One Lakh Forty-Nine Thousand Two Hundred Forty-One and Paise Sixty-Four Only) as on 16.06.2025** + further Interest and charges 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 assets.

SL	Description of Immovable Asset	Name of Title Holder
1	EMT of Land and Building of All the piece and parcel of Immovable Property (on NA Land), situated at Majue: Anand on Land bearing T.P. Scheme No. 3, F.P. No. 497 Paiki, Sub Plot No. 2, Total admeasuring 393.50 Sq. Mtrs., C.S. No. 621, Ward No. Anand -1, Sheet No. T-3/Sheet No. 25, as per City Survey admeasuring 392.50 Sq. Mtrs., Construction Area admeasuring 208.65 Sq. Mtrs. Municipal property no. 12/31/108/1 at Registration Sub District & District: Anand and bounded as under: The Boundaries are: North – By 40.00 Fts T.P. Road, South – By Sub Plot No. 1, East - By 40.00 Fts T.P. Road, West – By Sub Plot No.3	Mr. VASANTBHAI GAURISHANKAR MEHTA

Date: 28/08/2025
Place: Anand

Authorised Officer
Canara Bank

**CHAMUNDA ELECTRICAL LIMITED**
CIN: L40106GJ2013PLC075751

Regd. Office: Shop No.113,114, Sakar Building Opp. Petrol Pump, Near Railway Fatak, Palanpur, Gujarat, India, 385001 Tel: +919978912471, +91 9925229791 Email: info@chamundaconst.com; Website: www.chamundaconst.com

NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that the **12th Annual General Meeting (AGM)** of the members of **Chamunda Electrical Limited** ("the Company") will be held on Monday, 22nd September, 2025 at 11:00 A.M. (IST) through video conferencing/other audio-visual means to transact the businesses as set out in the Notice of AGM which is being circulated for convening the AGM. The Company already dispatched the notice of AGM, through electronic mode to the shareholder whose email addresses are registered with the Company and / or Depositories in accordance with the circulars issue by the MCA and SEBI. The notice AGM is also available on the website of National Depository services limited (NSDL) at www.evoting.nsdl.com and on the website of the Company www.chamundaconst.com.

Remote e-voting and e-voting during AGM:
As per Section 108 of the Companies Act, 2013 read with rules made there under and Regulation 44 of SEBI (LODR) Regulations, 2015 and the Secretarial Standards on General Meeting ("SS-2") issued by the ICSI, the Company is providing facility to all its Members to cast their vote on all resolution to be set forth in the Notice of the AGM by electronic means (e-voting) by using electronic voting system provided by the NSDL. The voting rights of the members shall be in the proportion to the equity share held by them in the paid-up equity share of the Company as on Tuesday, 16th September, 2025 (the "cut-off date").

The details required pursuant to the provision of the Companies Act, 2013 and rules made thereunder are given below:

1. All the business as set out in the notice AGM may be transacted through remote e-voting or e-voting during the AGM; 2. The remote e-voting period will commence at Friday, 19th September, 2025 at 09.00 A.M. and will end on Sunday, 21st September, 2025 at 05.00 P.M. 3. Cut-off date for determining rights of entitlement of e-voting is Tuesday, 16th September, 2025; 4. The members will not be allowed to vote through remote e-voting beyond the period as specified above; 5. Shareholders acquiring the share of the Company and becomes the members of the Company after sending of the Notice and holding Shares as of the cut-off date may follow steps mention in the Notice of AGM to exercise their voting rights; 6. The Members who have cast their vote by remote e-voting prior to the AGM may also attend/participate in the AGM but shall not be entitled to cast their vote again. Members who have not casted their vote through remote e-voting shall be eligible to vote through e-voting facility during the AGM. 7. A person whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as voting in the general meeting. 8. In case of any queries/grievances pertaining to remote e-voting you may refer to the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at www.evoting.nsdl.com under help section or contact at 022-48867000. 9. The Board has appointed M/s. SS Lunkad & Associates, Practising Company Secretary to act as the Scrutinizer to scrutinize the e-voting procedure.

For, Chamunda Electrical Limited
Sd/-
Chiragkumar Natvarlal Patel
Managing Director
DIN: 06601915

Place: Palanpur,
Date: 29th August, 2025

**RBL BANK**
apno ka bank

RBL BANK LIMITED
Registered Office: 1st Lane, Shahupuri, Kolhapur-416001.
Branch Office at: RBL Bank Ltd., 1st Floor Viva Complex, Opposite Parmial Garden, Ellisbridge, Ahmedabad 380006

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSET CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("SARFAESI ACT") READ WITH RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("RULES")

Notice is hereby given to the public in general and in particular to the **Borrower, Guarantor (s) and Mortgagee (s)** that the below described immovable properties mortgaged/charged (collectively referred as "**Property**") to RBL Bank Ltd. ("**Secured Creditor/Bank**"), the Symbolic / Actual Physical Possession of which has been taken by the Authorised Officer of the Bank under section 13(4) & section 14 of the SARFAESI Act read with the Rules, as detailed hereunder, will be sold on "**As is where is**", "**As is what is**", "**Whatever there is**" and "**Without Recourse Basis**" on **22/09/2025**, for recovery of the Bank's outstanding dues plus interest as detailed hereunder under Rules 8 and 9 of the Rules by inviting bids as per below e-auction schedule:

Brief Description of Parties, Outstanding dues and Property

Name of the Borrower & Guarantor (s)	Details of Property(ies) & Mortgagee	Amount as per Demand Notice Date of Demand & Possession Notice under SARFAESI Act	Inspection Date and Time	Reserve Price EMD Bid Increase Amount	Date/ Time of E-Auction	Last Date for Receipt of Bids along with documents	Name of Authorised Officer/ Phone No./ Email Id
1) Mr. Rajiv Ratilal Parmar (Applicant & Mortgagee) 2) Mrs. Shradaben Rajivbhai Parmar (Co-Applliant) Address of Correspondence 1) Sai Selection, Shop no. 2 Survey No. 1388 paiky's, Mouje Village Madhavpur, Morbi, Rajkot 360006. 2) Panchasar Road, Near Baypas Cros.Parmar Ni Wadi, Morbi, Morvi Rajkot, Gujarat 363641.	Property owned by - Mr. Rajvi Ratilal Parmar Alaia Rajiv Ratilal Parmar All piece and parcel of commercial property bearing shop no. 2, ground floor, Sai Selection, Survey no. 1388 Paiky's, Plot no. 32 Paiky's, in the building known as "Umia Park", Mouje village Madhapur, Taluka Morbi, District Rajkot 360006, admeasuring about 133.15 sq. Fts., boundaries of building of are as under. Towards East: Shop no. 03 Wall is common, Towards South: Shop no. 01 Wall is common, Towards West: Shop no. 02 Shutter, Towards North: Shop no. 02 Behind Wall	Rs.15,28,417/- (Rupees Fifteen Lakhs Twenty-Eight Thousand Four Hundred Seventeen Only) Demand Notice Dated 11/01/2024 Date of Actual Physical Possession 20/04/2025	10/09/2025 between 11:00 AM to 12:00 PM	RESERVE PRICE Rs.12,50,000/- (Rupees Twelve Lakhs Fifty Thousand Only) EMD: 10% of Reserve Price Bid Increase amount: 50,000.00 (Rupees Fifty Thousand Only)	22/09/2025 Between 02:00 PM. To 03:00 PM.	On or Before 21/09/2025 upto 5:00	Alpesh Shah (Mobile No. 9825044697 9909913111) Email address Alpesh.shah@rblbank.com)
1) Mr. Ashikbhai Alarakhabhai Kaladia (Applicant & Mortgagee) 2) Mrs. Nilofarben Ashikbhai Kaladiya (Co-Applliant) Address of Correspondence Residential Property, Revenue Survey No.149/1, Plot No. 232/A, Morbi, Rajkot - 363641.	Property owned by - Mr. Ashikbhai Alarakhabhai Kaladia All the piece and parcel of Residential Property bearing Ground Floor + First Floor + Second Floor (admeasuring 69.51 sq. Mtrs.) situated at Revenue Survey No.149/1, Plot No.232/a, Morbi, Rajkot - 363641. Towards East: Road, Towards South : Plot No. 232, Towards West: Plot No. 229/A, Towards North: Plot No. 232/A.P.	Rs.27,78,611.06/- (Rs Twenty-Seven Lakhs Seventy-Eight Thousand Six Hundred Eleven and Six Paises Only) Demand Notice Dated 04/08/2023 Date of Actual Physical Possession 20/04/2025	10/09/2025 between 11:00 AM to 12:00 PM	RESERVE PRICE Rs.18,80,000/- (Rupees Eighteen Lakhs Eighty Thousand Only) EMD: 10% of Reserve Price Bid Increase amount: 50,000.00 (Rupees Fifty Thousand Only)	22/09/2025 Between 02:00 PM. To 03:00 PM.	On or Before 21/09/2025 upto 5:00	Alpesh Shah (Mobile No. 9825044697 9909913111) Email address Alpesh.shah@rblbank.com)
1) Mr. Hareish Narbherambhai Sherasiya (Applicant & Mortgagee) 2) Mrs. Minaben Hareishbhai Sherasiya (Co-Applliant) Address of Correspondence Residential Property, Situated at Jepur Gamtal, Morbi, Rajkot, Gujarat 363641.	Property owned by - Hareish Narbherambhai Sherasiya All the piece and parcel of Constructed Residential Property admeasuring 115.49 sq. Mtrs. Situated at Jepur Gamtal, at Morbi - 363641 Towards East : Road Towards South : Property of Jepur Gram Panchayat Towards West : Halan Towards North : Property of Nagjibhai Hirjibhai	Rs. 19,41,941.97/- (Rs Nineteen Lakhs Forty-One Thousand Nine Hundred Forty-One & Ninety-Seven Paises Only) Demand Notice Dated 22/06/2022 Date of Actual Physical Possession 02/05/2025	10/09/2025 between 11:00 AM to 12:00 PM	RESERVE PRICE Rs.14,00,000/- (Rupees Fourteen Lakhs Only) EMD: 10% of Reserve Price Bid Increase amount: 50,000.00 (Rupees Fifty Thousand Only)	22/09/2025 Between 02:00 PM. To 03:00 PM.	On or Before 21/09/2025 upto 5:00	Alpesh Shah (Mobile No. 9825044697 9909913111) Email address Alpesh.shah@rblbank.com)
1) M/s. Dream World Ceramics (Applicant) Through its Proprietor namely Mr. Ashok N Padliya 2) Mr. Ashokbhai Nanjibhai Padaliya (Co-Applliant and Mortgagee). 3) Mr. Bhaveshbhai Jagdishbhai Vyas (Co-Applliant). 4) Mrs. Harshaben Asholbhai Padaliya (Co-Applliant) Address of Correspondence 1) Survey no.115, Paiki 2, Place of Star Ceramic, 8A National Highway, Makansar, Morbi, Gujarat, 363641. 2) Block No.14, Krishna Park, Behind Kanya Chhatralaya Road, Shanala Morbi, Gujarat 363641. 3) Shop No.31, 2nd Floor, Shree Balaji Complex, Plot No.34, Paiki, Under Trajpar Gram Panchayat, Morbi, Gujarat, Pin Code 363641. 4) Shop No.14, 2nd Floor, Kelvi Plaza, Plot No.08, Village Lalpar, Mprbi, Gujarat, Pin Code 363641.	Property No.01 Owned by - Mr. Ashokbhai Nanjibhai Padaliya All piece and parcel of Commercial property bearing Shop No.14, 2nd Floor, admeasuring about 08.17 sq. fts., in the building known as "Kelvi Plaza", constructed on Plot No.08, Paiki Western side of the land bearing Revenue No.50/A-2, 50/A-3, Revenue Survey No.37-6/2, Village Lalpur, Morbi, Gujarat 363641, under Trajpar Gram Panchayat, Morbi, Gujarat 363641, which is bounded and surrounded by Towards East : Other Property. Towards South : Other Property. Towards West: Passage, Towards North : Shop No.13. Property No.02 Owned by - Mr. Ashokbhai Nanjibhai Padaliya All piece and parcel of Commercial property bearing Office No.31, 2nd Floor, admeasuring about area of 10.69 sq. fts., in the building known as "Shree Balaji Complex", constructed on Plot No.34, Paiki, Revenue Survey No.37-6/2, 38-A, under Trajpar Gram Panchayat, Morbi, Gujarat 363641, which is bounded and surrounded by Towards East : Office No. 32, Towards South : OTS & Passage Towards West : Office No.30. Towards North : Property of plot No.34 (P).	Rs. 29,47,239/- (Rupees Twenty-Nine Lakhs Forty-Seven Thousand Two Hundred Thirty-Nine Only) Demand Notice Dated 09/10/2024 Date of Actual Physical Possession 02/05/2025	10/09/2025 between 11:00 AM to 12:00 PM	Reserve price: Property No.01 Rs.2,55,000/- (Rupees Two Lakhs Fifty Five Thousand Only) Property No.02 Rs.2,61,000/- (Rupees Two Lakhs Sixty One Thousand Only) EMD: 10% of Reserve Price Bid Increase amount: 50,000.00 (Rupees Fifty Thousand Only)	22/09/2025 Between 02:00 PM. To 03:00 PM.	On or Before 21/09/2025 upto 5:00	Alpesh Shah (Mobile No. 9825044697 9909913111) Email address Alpesh.shah@rblbank.com)

Terms and Conditions:
(1) The E-Auction Sale will be online through e-auction portal. The interested bidders are advised to go through the detailed terms and conditions of auction available on the website of <https://www.bankeauctions.com> & <https://www.rblbank.com/pdf/pages/news> before submitting their bids and taking part in e-auction.
(2) It shall be the responsibility of the bidders to inspect and satisfy themselves about the Property and specification before submitting the bid.
(3) The interested bidders shall submit their EMD details and documents through Web Portal: <https://www.bankeauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankeauctions.com>) through Login ID & Password. The EMD shall be payable through DD at RBL Bank Ltd., 1st Floor Viva Complex, Opposite Parmial Garden, Ellisbridge, Ahmedabad 380006 before 5:00 PM on or before 21/09/2025.
(4) Interested bidders may avail support/ online training on E-Auction from **M/s. C1 India Pvt Ltd Contact No: 7291981124/25/26. Contact Person Mr. Bhavik Pandya Mob No: 8866682937, E-mail-id: gujarat@c1india.com and maharashtra@c1india.com** and for any query in relation to Property, they may contact **Mr. Alpesh Shah, Authorised Officer (Mobile No. 9825044697/9909913111 E-mail: alpesh.shah@rblbank.com)**
(5) The Authorised Officer of the Bank reserves the right to accept or reject any or all bids, &/ or to postpone/cancel the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final and binding.
(6) The asset shall not be sold below reserve price.
(7) The EMD shall be refunded only after 02 Working days, without interest, if the bid is not successful.
(8) Time and manner of payment:
a) Payment of 25% inclusive of 10% of EMD of the sale amount on acceptance of the offer by the Bank on the same day of acceptance of offer or not later than next working day.
b) Balance within **15 days** of the confirmation of sale by the Bank.
c) In case of default of payment, all amounts paid shall be forfeited, as per provisions of the SARFAESI Act, 2002 and SARFAESI Rules, as case may be.
(9) The above sale shall be subject to the final approval of Bank.
(10) Interested parties are requested to verify/confirm the statutory and other dues like Sales/Property tax, Electricity dues, and society dues, from the respective departments/offices. The Bank does not undertake any responsibility of payment of above dues.
(11) The particulars in respect of the Secured Assets specified herein above have been stated to the information of the undersigned who however shall not be responsible for any error, misstatement of omission in the said particulars. The prospective purchasers, tenders are therefore requested to check and confirm in their own interest these particulars and other details in respect of the Secured Assets before submitting tenders.
(12) Sale is strictly subject to the terms and conditions incorporated in this advertisement and in the prescribed tender form.
(13) The bidders / tenderers / offerors shall improve their further offers in multiples of **Rs.50,000/- (Rupees Fifty Thousand Only)**.
(14) The successful bidder/offeree shall bear all stamp duty, registration fees, and incidental expenses for getting sale certificate registered as applicable as per law.
(15) The Authorised Officer has the absolute right to accept or reject the bid or adjourn / postpone / cancel the tender without assigning any reason thereof and also to modify any terms and conditions of this sale without any prior notice.

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT

The Borrower, Guarantor(s) and Mortgagee(s) are hereby notified to pay the aforementioned sum along with further interest thereon plus penal and other interest and amounts as per the Transaction Documents before the date of E-Auction falling which, the Property will be auctioned/ sold to recover the outstanding dues.

Sd/-
Authorised Officer
RBL Bank Ltd.

Date : 30/08/2025
Place : Rajkot / Ahmedabad

