COSMOS CO-OP. BANK LTD.
(Multistate Scheduled Bank)

Recovery Department, Region-II
Correspondence Address : Horizon Building, 1st Floor, Ranade Road & Gokhale Road Junction, Gokhale Road (North), Dadar (West), Mumbai - 400 028. Phone No. 022- 69476012/28/54/57/58

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

E-auction Sale Notice for Sale of Immovable Secured Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & 9(1) of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower Firm, Borrower Company, Mortgagors & Guarantors that the below described immovable properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Cosmos Co. Op. Bank Ltd., will be sold on the basis of **"As is where is", "As is what is", "Whatever there is" and "Without Recourse"** for recovery of Bank dues as per the brief particulars given hereunder:

Sr No.	Name of Borrower Firm, Borrower Company, Mortgagors & Guarantors	A. Date of Demand Notice B. Amount claimed in Demand Notice C. Possession Date/Type	Details of Secured Assets for Sale/Auction	Date & Time of E-Auction 1. Reserve Sale Price 2. E.M.D. 3. Bid Incremental Amount
1.	**Borrower Firm/Mortgagor:** M/s. Lux Lights Proprietor Mrs. Parul Jayesh Desai **Guarantors:** Mrs. Jayshree Uday Desai Mrs. Bhavna Vinay Desai Mr. Vishal Mahendra Vichhi Mr. Uday Bhikubhai Desai	A. 19/04/2023 B. ₹1,56,33,264.66 plus further interest & charges thereon C. 06/07/2025 Physical	All that immovable property bearing Flat/Unit No.3/F/203 (As per Plan Sanctioned by AUDA Flat No.3/C/203) on 2nd floor (as per Plan by AUDA 1st floor) of Block No. F (Block No. C as per Plan by AUDA), admeasuring about 204.46 Sq. Mtrs. i.e. 2200 Sq. Ft. (Super Built-Up area) together with undivided share 47.32 Sq. mtrs. i.e. 509.21 Sq. Fts. area in the land of scheme known as "Shree Balaji Windpark" together with 1 (One) allotted Car parking on the land bearing Non Agriculture Residential purpose Final Plot No.82/2 of T.P.Scheme No.63 (Khoraj) of Survey No. 510P, 526P, 529P & 532P situate, lying and being a Mouje Khoraj, Taluka Gandhinagar, District Gandhinagar within limit of Registration District Ahmedabad and Sub-District Gandhinagar and the same is bounded as under: On or towards East : By Common Space On or towards North : By Common Space On or towards West : By Flat No.3/F/204 On or towards South : By Flat No.3/F/202	**11/02/2026 from 1.00 p.m. to 2.00 p.m.** 1. ₹ 65,00,000/- 2. ₹ 6,50,000/- 3. ₹ 50,000/-
2.	**Borrower/Mortgagor Company:** M/s. Okie Music Tech Pvt Ltd **Director/Guarantor/ Mortgagor:** Mr. Jitin Amrutlal Masand Mrs. Geeta Amrutlal Masand Mr. Sikka Paramjeet Singh	A. 17/08/2023 B. ₹ 1,04,60,132.66 plus further interest & charges thereon C. 06/07/2025 Physical	All that immovable property bearing Flat/Unit No.3/F/1103 (As per Plan Sanctioned by AUDA Flat No.3/C/1103) on 11th floor (as per Plan by AUDA 10th floor) of Block No."F" (Block No. C as per Plan by AUDA), admeasuring about 204.46 Sq. Mtrs. i.e. 2200 Sq. Ft. (Super Built-Up area) together with undivided share 47.32 Sq. mtrs. i.e. 509.21 Sq. Fts. area in the land of scheme known as "Shree Balaji Windpark" together with undivided share admeasuring about 47.32 Sq. Mtrs. equivalent to 509.21 Sq. Fts. in the of scheme bearing Final Plot No.82/2 of Town Planning Scheme No.63 (Khoraj) (Allotted in lieu of old Revenue of Survey No. 510P, 526P, 529P & 532P situate, lying and being a Mouje Khoraj, Taluka Gandhinagar, District Gandhinagar within limit of Registration District Ahmedabad and Sub-District Gandhinagar and the same is bounded as under: : On or towards East : By Common Space On or towards North : By Flat No.3/F/1102 On or towards West : By Flat No.3/F/1104 On or towards South : By Common Space	**11/02/2026 from 1.00 p.m. to 2.00 p.m.** 1. ₹ 65,00,000/- 2. ₹ 6,50,000/- 3. ₹ 50,000/-

STATUTORY NOTICE: As per Rule 8(6) & 9(1) of Security Interest (Enforcement) Rules, 2002.
This notice also be considered as a 30 days' notice to the Sr. No.1 & 2 above said Borrower Firm, Borrower Company, Mortgagors & Guarantors of the said loan to pay the dues in full before the date of sale, failing which the secured assets will be sold on above auction date.

Note: 1. For inspection of subject properties will be available with prior appointment, 2. EMD/BID forms are available with Authorised Officer, 3. Please contact for EMD payment details to Authorised Officer Mob. 9322480888/8975758517, 4. Last Date & Time of EMD and KYC Documents submission on 10/02/2026 up to 4.30 p.m. for properties.
For detailed terms & conditions of the sale is available with the Bank Website i.e. https://www.cosmosbank.com/auction-notice.aspx **AND** Auctioneer Website i.e. https://cosmosbank.auctiontiger.net.

Date: 09/01/2026
Place: Mouje Khoraj, Gandhinagar, Gujarat

Sd/-
Authorised Officer
Under SARFAESI Act, 2002
Cosmos Co-operative Bank Ltd.

AU SMALL FINANCE BANK LIMITED (A SCHEDULED COMMERCIAL BANK)
Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001, Rajasthan, (India). (CIN:L36911RJ1996PLC011381)

APPENDIX-IV-A- [See proviso to rule 8(6)] Sale notice for sale of immovable properties

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower (s)/ Co-Borrower (s)/Mortgagor (s) and Guarantor (s) (Who has availed the credit facility from **Fincare Small Finance Bank Ltd which has now amalgamated with and into AU Small Finance Bank Ltd, w.e.f. 01st April 2024)** that the below described immovable properties mortgaged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of **AU Small Finance Bank Limited (A Scheduled Commercial Bank)**,the same shall be referred herein after as **AUSFB**. The Secured Assets will be sold on **"As is where is", "As is what is"**, and **"Whatever there is"** basis through E-Auction for recovery of amount mentioned in the table below along with further interest, cost, charges and expenses being due to **AUSFB** viz. Secured Creditor.
It is hereby informed you that we are going to conduct public E-Auction through website **https://sarfaesi.auctiontiger.net**

Loan A/c No./ Name of Borrowers/Co Borrowers/ Mortgagors/Guarantor	Date & Amount of 13(2) Demand Notice	Date Of Possession	Reserve Price For Property	Earnest Money For Property	Date & Time Of E-Auction	Date of Bid Submission	E-Auction Place of Tender Submission	Contact Person and Property Visit Date
(Loan A/C No.) 21630000000583 Ramesh Kumar Vishnaram Mali (Borrower), Mamtaben Rameshkumar Mali (Co-Borrower)	7-Feb-23 Rs. 7,76,192/- Seven Lac Seventy-Six Thousand One Hundred Ninety-Two Only, as on 3-Feb-23	25-Jan-25	Rs. 7,15,000/- Seven Lac Fifteen Thousand Only.	Rs. 71,500/- Seventy-One Thousand Five Hundred Only.	**19-Feb-26** 2.00 PM to 4.00 PM with unlimited extension of 5 minutes	On or Before **17-Feb-26**	**Au Small Finance Bank Ltd., Branch Address :-** City Center Complex , Opp Cng Petrol Pump,Shamlaji Road, Ta Modasa, Dist Aravalli Gujarat -383315	Kamal Makwana- 9257087342 9773358234 auctions@ aubank.in **13-Feb-26**
Description of Property: Property Situated At - House on City Survey Property No.1368,Gram Panchayat Property No.571,Ta: Meghraj, Dist.Arvalli, Gujarat. **Admeasuring :-34.97. Sq.Mtr**								
(Loan A/C No.) 19660000066316, Bakotra Prabhatbhai Nathubhai (Borrower), Bakotra Vasntaben Prabhatbhai (Co-Borrower)	7-May-22 Rs. 7,45,747/- Seven Lac Forty-Five Thousand Seven Hundred Forty-Seven Only as on 29-Apr-22	24-Aug-25	Rs. 6,40,000/- Six Lac Forty Thousand Only.	Rs. 64,000/- Sixty-Four Thousand Only.	**19-Feb-26** 2.00 PM to 4.00 PM with unlimited extension of 5 minutes	On or Before **17-Feb-26**	**Au Small Finance Bank Ltd., Branch Address :-** Shop No 11C, Unit C, Kalpavrush Commerical Complex, Zazarad Road, Dist. Junagardh, Gujarat -362001	Hardik Rathod 8306995589 9773358234 auctions@ aubank.in **13-Feb-26**
Description of Property: Property Situated At - Shop No. 14 & 15, ground floor of "Delux Super Market" N.A.R.s.no.253, Paiki Situated at Mendarada Dist-Junagadh, Gujarat **Admeasuring :- 31 sq.Mtr (Built up area)**								
(Loan A/C No.) 20630000000175 & 20630000001283, Dashrath Singh Amar Singh (Borrower), Sobha Dashrath Singh (Co-Borrower)	21-Oct-21 Rs. 15,96,997/- Fifteen Lac Ninety-Six Thousand Nine Hundred Ninety-Seven Only, as on 4-Oct-21	27-Mar-25	Rs. 13,70,000/- Thirteen Lac Seventy Thousand Only.	Rs. 1,37,000/- One Lac Thirty-Seven Thousand Only.	**19-Feb-26** 2.00 PM to 4.00 PM with unlimited extension of 5 minutes	On or Before **17-Feb-26**	**Au Small Finance Bank Ltd., Branch Address :-** 11/12, 2nd Floor, J9 Centre, Opp New Income Tax Office, Nr. Star Bazar Adajan, Gujarat -395009	Rahul Maurya 8980052485 9773358234 auctions@ aubank.in **13-Feb-26**
Description of Property: Property Situated At -plot no-142/1," trupti nagar" situated at revenue survey no-164, block no-274/A & 274/B, paiki block no-274/A, as per block no, A/14, T.P.scheme no-58, final plot no-116, of moje.bamroli,sub dist, city of surat, dist-surat, Gujarat **Admeasuring :-27.86.sq.mts**								

The terms and conditions of e-auction sale:-
(1). The E-Auction sale of Secured Asset is on "as is where is" , "as is what is" , "whatever there is" and "no recourse" basis for and on behalf of the Secured Creditor viz. AUSFB and there is no known encumbrance which exists on the said property.
(2). For participating in online e-auction sale, Bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof are required to be submitted along with EMD, which is payable by way of RTGS/NEFT/DD in the name of MSME AUCTION POOL ACCOUNT OF AU Small Finance Bank Limited, Current account No.1921201121711599 AU SMALL FINANCE BANK LIMITED Fifth and Sixth Floor Sunny Big Junction STC Khasra No. 64 to 67, Gram Sukhaipura New Atish Market Jaipur 302020, IFSC Code: AUBL0002011, Once an Online Bid is submitted, same cannot be withdrawn. Further any EMD submitted by bidder will be required to send the UTR/Ref no./DD no. of the RTGS/NEFT/DD with a copy of cancelled cheque on the following email IDs i.e. **auctions@aubank.in**
(3). All Interested participants / bidders are requested to visit the website **https://sarfaesi.auctiontiger.net & https://www.aubank.in/bank-auction** for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact e-mail of **auctions@aubank.in**
Please Note: This is also a 30 days notice Under Rule 8(6) read with Rule 9(1) to the Borrowers/Co Borrowers/Mortgagors of the above said loan account about sale through tender / inter se bidding on the above-mentioned date. The property will be sold, if their outstanding dues are not repaid in full by the borrower in the given notice period.
Date : 08/01/2026 **Place : Gujarat** **Authorised Officer AU Small Finance Bank Limited**

ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.
ACRE MAKING ASSETS WORK

Registered Office : 14th Floor, Eros Corporate Tower, Nehru Place, New Delhi-110019 Tel : 91-11-43115600 Fax : 91-11-43115618
Corporate Office : Unit No. : 502, C Wing, One BKC, Radius Developers, Plot No. : C-66, G-Block, Bandra Kurla Complex, Mumbai – 400051
Tel.: 022 68643101. E-mail : acre.arc@acreindia.in Website : www.acreindia.in CIN : U65993DL2002PLC115769

APPENDIX IV-A
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 proviso to Rule 8(6) & 9(1) of The Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower(s), Co-Borrower(s), Mortgagor(s) and Guarantor(s) that the below-described immovable properties, which were mortgaged/charged to the **Original lender/Assignor Bank,** and in respect of which **physical possession had already been taken by the Authorised Officer of the Assignor Bank prior to assignment,** have since been assigned to **Assets Care & Reconstruction Enterprise Ltd. [CIN: U65993DL2002PLC115769] ("Secured Creditor").**
Accordingly, the Secured Creditor shall now conduct the sale of the said properties on an "as is where is", "as is what is" and "whatever there is" basis for the recovery of the amounts due to the Secured Creditor from the Borrower(s), Co-Borrower(s), Mortgagor(s) and Guarantor(s), together with the Reserve Price and Earnest Money Deposit mentioned below for each property:

DETAILS OF SECURED ASSET

Sr. No	Loan Account No. & ACRE TRUST Name	Name of Borrower(s)/Co-Borrower(s)/Mortgagor (s)/ Guarantors	Total Outstanding Dues	Reserve Price (in Rs.)	Earnest Money Deposit (InRs.)	Bank account details for EMD payment through demand draft/RTGS/NEFT	Auction Date & Time	EMD Date & Time
1	AFH00110026137 4 ACRE 166 TRUST	1) Bipin Kanjibhai Donga (Borrower) 2) Lataben Bipinbhai Donga (Co-Borrower)	Rs.35,25,570 (Rupees Thirty Five Lakhs Twenty Five Thousand Five Hundred Seventy Only) as on 05.01.2026 along with applicable interest, charges and expenses till the date of payment and realization	Rs.780000/- (Rupees Seven Lakhs Eighty Thousand Only)	Rs.78000/- (Rupees Seventy Eight Thousand Only)	Account Name : ACRE-166-TRUST Account Number : 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	28th January 2026 2:30 PM to 3:30 PM	27th January 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of immovable property being Open Plot No. 91, situated in the residential scheme known as "Enjoy Residency", constructed on non-cultivated land located at Moje Village Kosamba, in District Surat, Sub-District (Taluka) Mangrol, bearing Revenue Survey No. 942/A, admeasuring in total 6-31-45 hectares-are-square meters (as per revenue record) and forming part of the said development; the said Plot No. 91 admeasures approximately 14 meters by 45 meters, having a total area of 630 sq.ft., i.e., 70 sq.yards or 58.44 sq.m., and also includes proportionate undivided ownership right of 7.56 sq.m. in the land, roads, paths, common open plots (COP), and all other common areas and facilities of the society, making the total area 76.00 sq.m., including all rights, easements, and interests attached thereto under the Open Space Code and applicable margins; the property is bounded as under: North by Society's Road, South by Property of Plot No. 106, East by Property of Plot No. 90, and West by Property of Plot No. 92								
2	AFH00110029 7451 ACRE 166 TRUST	1) Kiransinh Balchandra Ilaviya (Borrower) 2) Virendrasinh Balchandra Ilaviya (Co-Borrower)	Rs.23,97,310 (Rupees Twenty Three Lakhs Ninety Seven Thousand Three Hundred Ten Only) as on 05.01.2026 along with applicable interest, charges and expenses till the date of payment and realization.	Rs. 780000/- (Rupees Seven Lakhs Eighty Thousand Only)	Rs. 78000/- (Rupees Seventy Eight Thousand Only)	Account Name : ACRE-166-TRUST Account Number : 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	28th January 2026 2:30 PM to 3:30 PM	27th January 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of immovable property being Plot No. 90, situated in the residential scheme known as "Enjoy Residency", located within the limits of Moje Village Kosamba, in District Surat, Sub-District and Taluka Mangrol, bearing Revenue Survey No. 942/A (Non-Agricultural land), being an open land for residential purposes, admeasuring approximately 14 meters × 45 meters, i.e., 630 sq.ft., equivalent to 70 sq. yards or 58.44 sq.m., together with its roads, common open plots (COP), and society's Rasuka rights, including an undivided ownership share of 17.56 sq.m., making the total area 76.00 sq.m., along with all internal and external rights, easements, and interests attached thereto, forming the deeded property. The property is bounded as follows: East – Property of Plot No. 89; West – Property of Plot No. 91; North – Society Road; and South – Property of Plot No. 107								
3	AFH009800476616 /AFH00980049 8295 ACRE 166 TRUST	1) Rameshbhai Mohanbhai Pujara (Borrower) 2) Bhavnaben Rameshbhai Pujara (Co-Borrower)	Rs.17,02,586 & Rs.5,97,048 (Rupees Seventeen Lakhs Two Thousand Five Hundred And Eighty Six Only & Rupees Five Lakhs Ninety Seven Thousand Forty Eigty Only) as on 05.01.2026 along with applicable interest, charges and expenses till the date of payment and realization.	Rs. 500000/- (Rupees Five Lakhs Only)	Rs. 50000/- Rupees Fifty Thousand Only	Account Name : ACRE-166-TRUST Account Number : 0901102000042112 Bank : IDBI Bank IFSC : IBKL0000901	28th Janary 2026 2:30 PM to 3:30 PM	27th January 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of immovable property being Flat No. 203, Situated On The Second Floor Of Wing B In Bhavani Complex, Comprising Plot Nos. 1 To 4, Bearing Revenue Survey Numbers 196/2/P6 And 198/2/P2, Located In Cs Ward No. 12/2, Rajkot – 360001, Gujarat								
4	H428HLP0329194 ACRE 178 TRUST	1) Shiv Ply Laminate & Hardware Tre (Borrower) 2) Milan Vekariya, Rutvik Vekariya, Dharmishthaben Vekariya(Co-Borrower)	Rs.25,75,793 (Rupees Twenty Five Lakhs Seventy Five Thousand Seven Hundred Ninety Three Only) as on 05.01.2026 along with applicable interest, charges and expenses till the date of payment and realization.	Rs. 1480000/- (Rupees Fourteen Lakhs Eighty Thousand Only)	Rs. 148000/- (Rupees One Lakh Forty Eight Thousand Only)	Account Name : ACRE-178-TRUST Account Number : 0901102000042617 Bank : IDBI Bank IFSC : IBKL0000901	12th February 2026 2:30 PM to 3:30 PM	11th February 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: Shop No. 6 situated on the first floor of the building known as "Shri Hari Heights," constructed on uncultivated land, having an approximate carpet area of 20.32 sq. meters and a built-up area of 23.36 sq. meters, together with proportionate undivided share in the land of the shop and the ground floor land, along with all internal and external rights, interests, easements, privileges, and appurtenances attached thereto, is forming part of land registered in the name of District Surat, Sub-District Taluka Surat City (Adajan), situated at Moje Village Chhaprabhatha, bearing Revenue Survey No. 45, Block No. 105-A, included in Draft Town Planning Scheme No. 70 (Chhaprabhatha–Amroli–Kosad–Utran), designated as Original Plot No. 59 and Final Plot No. 59, admeasuring a total area of 2081.00 sq. meters as per the Final Plot, the entirety of which is presently under the custody and ownership of the owner.The Boundaries Of Shri Hari Heights Building Are As Follows. East:- Adjoining F. Plot No. 58 Land, West:- Adjoining F. Plot Nos. 62 and 86/B land, North:- Adjoining Land , South :- Adjoining Public Road.								
5	H428HHL1266174 / H428HLT1268189 ACRE 178 TRUST	1) Talaviya Nitinbhai Kalubhai (Borrower) 2) Talaviya Muktaben Kalubha(Co-Borrower)	Rs.1023027 & Rs.891071 (Rupees Ten Lakhs Twenty Three Thousand Twenty Seven Only & Rupees Eight Lakhs Ninety One Thousand Seventy One Only) as on 05.01.2026 along with applicable interest, charges and expenses till the date of payment and realization.	Rs. 1040000/- (Rupees Ten Lakhs Forty Thousand Only)	Rs. 104000/- (Rupees One Lakhs Four Thousand Only)	Account Name : ACRE-178-TRUST Account Number :0901102000042617 Bank : IDBI Bank IFSC : IBKL0000901	12th February 2026 2:30 PM to 3:30 PM	11th February 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: Flat No. 304, having a super built-up area admeasuring approximately 1020 sq. ft. (equivalent to 94.796 sq. meters) and a built-up area admeasuring approximately 56.877 sq. meters, situated on the 3rd floor of "A/1" Type Building of Rameshwar Residency, together with proportionate undivided share in the staircase, terraces, common passages, and common-use areas admeasuring approximately 37.917 sq. meters, as well as proportionate undivided share in the underlying land admeasuring approximately 30.34 sq. meters. The said building is constructed on land bearing Revenue Survey No. 37, Block No. 54/A, admeasuring approximately 4964 sq. meters, and forming part of Town Planning Scheme (Nagar Yojna) No. 41 (Vav), bearing Original Plot No. 110 and Final Plot No. 43, admeasuring approximately 2994 sq. meters, situated at Village Vav, Taluka Kamrej, District Surat. Boundaries: On or towards the North by: Adjacent other land, On or towards the South by: Adjacent public road, On or towards the East by: Adjacent A/2 Building, On or towards the West by: Adjacent garden								
6	H4X7HLD0502319 / H4X7HLT0526688 ACRE 178 TRUST	1) Kantilal Bhimjibhai Sondariya (Borrower) 2) Swetaben S Varmora (Co-Borrower)	Rs.1023027 & Rs.891071 (Rupees Ten Lakhs Twenty Three Thousand Twenty Seven Only & Rupees Eight Lakhs Ninety One Thousand Seventy One Only) as on 05.01.2026 along with applicable interest, charges and expenses till the date of payment and realization.	Rs. 1150000/- (Rupees Eleven Lakhs Fifty Thousand Only)	Rs. 115000/- (Rupees One Lakh Fifteen Thousand Only)	Account Name : ACRE-178-TRUST Account Number : 0901102000042617 Bank : IDBI Bank IFSC : IBKL0000901	12th February 2026 2:30 PM to 3:30 PM	11th February 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: Flat No. 209 situated on the second floor of the building known as "Amar Apartment – K," constructed on non-agricultural plots forming part of "Lakshmeshwar Society," located at Mouje Village Amboli, Registration Sub-District Kamrej, Surat District, State of Gujarat, standing on land bearing Revenue Survey No. 45, Block No. 28. The said land comprises Plot Nos. D/1, D/2, D/3, and D/4 admeasuring approximately 3630.00 sq. ft. (337.36 sq. meters) and Plot Nos. D/5, D/6, and D/7 admeasuring approximately 2860.00 sq. ft. (265.79 sq. meters), aggregating to a total land area of 603.15 sq. meters, upon which the said building is constructed. The said flat has a built-up area of 117.00 sq. meters and a carpet area of 98.33 sq. meters, together with proportionate undivided share in the common areas and facilities of the apartment and in the land admeasuring 15.87 sq. meters, along with all internal and external rights, easements, and appurtenances attached thereto. The boundaries of the said flat are: on the East by adjoining Flat No. 208, on the West by adjoining 20-feet road, on the North by adjoining Flat No. 210, and on the South by adjoining 30-feet road.								
7	H428GIT1257986 / H428HLT1172170 / H428HHL1166769 ACRE 178 TRUST	1) Patil Mahesh Pandharinath (Borrower) 2) Pandharinath Santosh Patil , Patil Jijaben (Co-Borrower)	Rs.100793 & Rs.236253 & Rs. 1609028 (Rupees One Lakh Seven Hundred Ninety Three Only & Rupees Two Lakhs Thirty Six Thousand Two Hundred Fifty Three Only & Rupees Sixteen Lakhs Nine Thousand Twenty Eight Only) as on 05.01.2026 along with applicable interest, charges and expenses till the date of payment and realization.	Rs. 1700000/- (Rupees Seventeen Lakhs Only)	Rs. 170000/- (Rupees One Lakh Seventy Thousand Only)	Account Name : ACRE-178-TRUST Account Number : 0901102000042617 Bank : IDBI Bank IFSC : IBKL0000901	12th February 2026 2:30 PM to 3:30 PM	11th February 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of Plot No. 204 (Private Plot No. 209/2) situated in the residential society known as "Mahadev Nagar-2," admeasuring 39.01 square meters, together with attached open land (Rasuki) admeasuring 5.27 square meters and proportionate share in road, pathway and other common areas admeasuring 24.01 square meters, along with the construction standing thereon from ground floor up to two floors having a total built-up area of 117.03 square meters, together with all internal and external rights, easements, liberties, privileges and appurtenances whatsoever attached thereto. The said plot forms part of registered non-agricultural land situated at Mauje Dindoli, within District Surat, Sub-District Taluka Choryasi (presently Udhna), bearing Revenue Survey No. 352/2, Block No. 511, admeasuring 11,736.00 square meters, included in Surat Municipal Corporation Town Planning Scheme No. 62 (Dindoli-Bhestan-Bhedwad), wherein Final Plot Nos. 143/A to 143/F have been jointly allotted and developed as per the SUDA-approved residential layout. The boundaries of the said Plot No. 204 are on the East by Plot No. 210, on the West by Plot No. 208, on the North by Society Road, and on the South by adjoining plot.								
8	H413HLT1182746 /H413HHL1155746 ACRE 178 TRUST	1) Dhaval H Pandya (Borrower)	Rs.2438153 & Rs.1700853 (Rupees Twenty Four Lakhs Thirty Eight Thousand One Hundred Fifty Three Only & Rupees Seventeen Lakhs Eight Hundred Fifty Three Only) as on 05.01.2026 along with applicable interest, charges and expenses till the date of payment and realization.	Rs. 2100000/- (Rupees Twenty One Lakhs Only)	Rs. 210000/- (Rupees Two Lakhs Ten Thousand Only)	Account Name : ACRE-178-TRUST Account Number : 0901102000042617 Bank : IDBI Bank IFSC : IBKL0000901	12th February 2026 2:30 PM to 3:30 PM	11th February 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of Flat No. 103, situated on the first floor of Tower "D" in the residential scheme known as "Orchid Harmony," comprising a built-up area admeasuring 69.58 square meters, together with undivided proportionate share admeasuring 26.89 square meters in the land, along with proportionate rights in the common amenities, facilities, staircases, passages, and all internal and external rights, easements, liberties, privileges, and appurtenances attached thereto, constructed on non-agricultural land bearing Block/Revenue Survey No. 14, Old Survey No. 15/2, forming part of Vemali Town Planning Scheme No. 1, bearing Final Plot No. 83, admeasuring 3470.00 square meters, out of which land situated on the western side, being Non-Agricultural Sub-Plot No. 2, admeasuring 1561.45 square meters, together with common plot area admeasuring 173.55 square meters, aggregating to 1735.00 square meters, situated at Mouje Village Vemali, Registration District Vadodara, Sub-District Vadodara Vibhag-7 (Chhani), developed pursuant to Revised Development Permission granted by VUDA, wherein a residential scheme consisting of 60 flats/penthouses has been constructed, the boundaries of the said flat being on the North by Flat No. 104, on the South by Tower-F, on the East by Flat No. 102, and on the West by Owner's Plot.								
9	H418HHL1182316 / H418HLT1184683 ACRE 178 TRUST	Diganta Saikia (Borrower)	Rs.2456643 & Rs.966291 (Rupees Twenty Four Lakhs Fifty Six Thousand Six Hundred Forty Three Only & Rupees Nine Lakhs Sixty Six Thousand Two Hundred Ninety One Only) as on 05.01.2026 along with applicable interest, charges and expenses till the date of payment and realization.	Rs.2100000/- (Rupees Twenty One Lakhs Only)	Rs.210000/- (Rupees Two Lakhs Ten Thousand Only)	Account Name : ACRE-178-TRUST Account Number : 0901102000042617 Bank : IDBI Bank IFSC : IBKL0000901	12th February 2026 2:30 PM to 3:30 PM	11th February 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of Flat No. 306, situated on the third floor of Block No. A in the residential scheme known as "Sasmi Vihar," having a carpet area of 54.62 sq. yards (equivalent to 45.67 sq. meters), together with the construction area of the hall balcony admeasuring approximately 7.73 sq. meters and the wash area balcony admeasuring approximately 2.00 sq. meters, along with rights of ingress and egress through the staircase and common passages provided for access to the said flat, and an undivided share of approximately 27.46 sq. meters in the land of the Final Plot, together with all internal and external rights, easements, privileges, and appurtenances attached thereto. The said flat forms part of a scheme constructed on non-agricultural residential land admeasuring 6,331 sq. meters, situated on the western side of Final Plot No. (51 + 52/2/2)/1, allotted out of lands bearing Account No. 1938, situated within the registration district Ahmedabad, Sub-District Ahmedabad-11 (Aslali), Taluka Vatva, within the limits of Mauje Vatva Village, comprising lands included in Draft Town Planning Scheme No. 79 (Vatva-7), namely Block/Survey No. 386 admeasuring 405 sq. meters, Block/Survey No. 387/2 admeasuring 8,498 sq. meters, Block/Survey No. 1524 admeasuring 18,616 sq. meters, and Block/Survey No. 1525 admeasuring 405 sq. meters, aggregating to 27,924 sq. meters, out of which Final Plot Nos. 51 + 52/2/2 and 52/2/1 admeasuring 19,755 sq. meters have been allotted; however, any future change in the F.S.I. utilized as per the approved plan shall remain with the undersigned. Boundaries of Final Plot No. (51 + 52/2/2): • East: Land of Final Plot No. (51 + 52/2/2)/2, • West: 18.00-meter T.P. Road, • North: Land of Final Plot No. 103, • South: Land of Final Plot No. 69, Boundaries of Flat No. 306, Block A: • East: Flat No. A-303, • West: T.P. Road, • North: Flat No. A-301,• South: Flat No. A-305,								
10	H413HHL0164033 / H413HLT0170391 ACRE 178 TRUST	Tejash Dushyantkumar Pandya (Borrower) Jadeja Meenaben Khengarji (Co-Borrower)	Rs.1850699 & Rs.1852975 (Rupees Eighteen Lakhs Fifty Thousand Six Hundred Ninety Nine Only & Rupees Eighteen Lakhs Fifty Two Thousand Nine Hundred Seventy Five Only) as on 05.01.2026 along with applicable interest, charges and expenses till the date of payment and realization.	Rs.1750000/- (Rupees Seventeen Lakhs Fifty Thousand Only)	Rs.175000/- (Rupees One Lakh Seventy Five Thousand Only)	Account Name : ACRE-178-TRUST Account Number : 0901102000042617 Bank : IDBI Bank IFSC : IBKL0000901	12th February 2026 2:30 PM to 3:30 PM	11th February 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of Flat No. 303, situated on the third floor of Tower "F" in the duplex and apartment residential scheme known as "Akshar Paradise," having incomplete construction admeasuring 43.50 square meters, together with proportionate rights in the common amenities, staircases, passages, margin spaces, and all internal and external rights, easements, liberties, and appurtenances attached thereto, forming part of land situated at Mouje Village Kalali, within Registration District Vadodara, Registration Sub-District Akota, Vadodara Division-3, bearing Revenue Survey Nos. 291, 294, 287, 288 and 293, corresponding to Block Nos. 256, 257 and 254/A/2, admeasuring in aggregate 19,219.54 square meters, upon which the said scheme has been planned and undertaken as per approved plans and permissions obtained from the competent authorities, the boundaries of the said flat being on the East by 12.00-meter road, on the West by Flat F 302 margin space and staircase, on the North by Flat E 302, and on the South by Flat F 304								
11	H418HHL0443091 / H418HLT0454714 / H418VPL0756102 ACRE 178 TRUST	Vishvesh Rajeshbhai Zala (Borrower) Surupaben Rajeshbhai Zala(Co-Borrower)	Rs.1228669 & Rs.676842 & Rs.193606 (Rupees Eighteen Lakhs Fifty Thousand Six Hundred Ninety Nine Only & Rupees Eighteen Lakhs Fifty Two Thousand Nine Hundred Seventy Five Only) as on 05.01.2026 along with applicable interest, charges and expenses till the date of payment and realization.	Rs. 1000000/- (Rupees Ten Lakhs Only)	Rs. 100000/- (Rupees One Lakh Only)	Account Name : ACRE-178-TRUST Account Number : 0901102000042617 Bank : IDBI Bank IFSC : IBKL0000901	12th February 2026 2:30 PM to 3:30 PM	11th February 2026 till 4:00 PM
DESCRIPTION OF THE SECURED ASSET: All that piece and parcel of Flat No. 201, situated on the second floor of Building No. "G" in the scheme known as "Aditya Oasis," jointly constructed with shops and flats on non-agricultural land bearing Block No. 646, having a carpet area admeasuring 35.79 square meters and a built-up area admeasuring 38.15 square meters, together with undivided proportionate share admeasuring 33.11 square meters in the land and undivided shared usage rights in the common amenities, facilities, staircases, passages, and all internal and external rights, easements, liberties, and appurtenances attached thereto. The said scheme is constructed on lands situated at Mouje Lambha Sim, Taluka Vatva (Old Ahmedabad City-East), within Registration District Ahmedabad, Sub-District Ahmedabad-11 (Aslali), wherein out of non-agricultural land bearing Block No. 644, admeasuring 4017 square meters, 4047 square meters belong to J.P. Developers, a partnership firm, and out of non-agricultural land bearing Block No. 646, admeasuring 15,285 square meters, 16,875 square meters belong to the One Party, upon which the said scheme "Aditya Oasis" has been jointly developed, the boundaries of the said Building No. G, Flat No. 201 being on the East by Block No. G-1, on the West by Flat No. G-202, on the North by Flat No. G-204, and on the South by Block No. F.								

The above Loan Account(s) along with all right(s), title(s), interest(s), underlying security(ies), pledge(s) and/ or guarantee(s), including the Immovable Properties, mentioned hereinabove had been assigned to Assets Care & Reconstruction Enterprise Ltd., acting as a trustee of various trust mentioned clearly in column provided above.

IMPORTANT INFORMATION REGARDING AUCTION PROCESS		
1	EMD payment through demand draft/RTGS/NEFT shall be drawn/paid in favor of the bank accounts mentioned above	
2	Web Site for Auction	www.bankeauctions.com
3	Contact Details	Rohan Sawant - 9833143013, Hari Nair - 9846098098, Akshay Hassija - 8080239611
4	Inspection of the Property on prior appointment basis only	
5	For detailed terms and condition of the sale, please visit the website www.acreindia.in .in / www.bankeauctions.com	

Date : 09.01.2025
Place : Gujrat

Sd/-
Authorized Officer
Assets Care & Reconstruction Enterprise Ltd.