



•Passion•Compassion•Innovation•

Shalby/SE/2024-25/99

February 4, 2025

The Listing Department
National Stock Exchange of India Ltd
Mumbai 400 051.

Scrip Code : SHALBY

Through : <https://neaps.nseindia.com/NEWLISTINGCORP/>

Corporate Service Department
BSE Limited
Mumbai 400 001.

Scrip Code: 540797

Through : <http://listing.bseindia.com>

Sub: Submission of Newspaper publication of Unaudited Financial Results (Standalone and Consolidated) for quarter and nine months ended December 31, 2024 - Regulation 30 & 47 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulation 30 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, please find enclosed herewith the copies of advertisement published on February 4, 2025 in Financial Express (English and Gujarati) for Unaudited Financial Results (Standalone and Consolidated) for the quarter and nine months ended December 31, 2024, as approved by the Board of Directors at its meeting held on February 3, 2025.

We request to take the same on your records.

Thanking you,

Yours sincerely
For **Shalby Limited**

Tushar Shah
AVP & Company Secretary
Mem. No: FCS-7216

Encl.: as above

SHALBY LIMITED

Regd. Office: Opp. Karnavati Club, S. G. Road, Ahmedabad - 380 015, Gujarat, India.
Tel: 079 40203000 | Fax: 079 40203109 | info.sg@shalby.org | www.shalby.org
CIN: L85110GJ2004PLC044667

SMFG INDIA CREDIT COMPANY LIMITED
(Formerly Fullerton India Credit Company Limited)
CORRIGENDUM NOTICE

In The Mandate Dated 02/02/2025 In The Context Of Smfg India Credit Company Limited (Formerly Fullerton India Credit Company Limited) Issued Sale Notice Published At Page No. 21 Of Financial Express (English) And Page No. 3 Of Jandesh (Gujarati) Where The Name Of Borrowers Is Mentioned As 1) Jignesh Manharlal Patel 2) Shantiben Jigneshbhai Chovaitiya Instead Of 1. Jignesh Shamjibhai Talala 2. Vijayaben Shamjibhai Talala

Place: Rajkot Date: 04.02.2025 SD/-, Authorised Officer, SMFG India Credit Company Limited (Formerly Fullerton India Credit Co. Ltd.)

SHALBY LIMITED

Regd. Office : Shalby Multi-Specialty Hospitals, Opp. Karnavati Club,
S. G. Road, Ahmedabad 380015, Gujarat • Tel: 079 40203000 Fax: 079 40203109
E-mail: companysecretary@shalby.in website: www.shalby.org CIN: L85110GJ2004PLC044667

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024

(₹ in million, except per share data)

Sr. No.	Particulars	Standalone			Consolidated		
		Quarter ended		Nine Months ended	Quarter ended		Nine Months ended
		31-12-2024	31-12-2023	31-12-2024	31-12-2024	31-12-2023	31-12-2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	
1	Total Income from operations	2,206.40	1,951.53	6,656.26	2,756.33	2,160.47	8,220.62
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	357.70	384.79	1,100.62	123.50	308.11	564.67
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	357.70	384.79	1,100.62	123.50	308.11	564.67
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	208.58	247.24	688.35	(29.93)	190.64	141.08
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	209.16	247.88	690.08	(57.45)	190.65	111.33
6	Paid-up Equity Share Capital (Face Value ₹ 10/- each) (Net of Treasury Shares)	1,074.87	1,073.53	1,074.87	1,074.87	1,073.53	1,074.87
7	Reserves (excluding Revaluation Reserve)	-	-	-	-	-	-
8	Earnings Per Share (Face Value of ₹ 10/- each) (not annualized)						
	(i) Basic EPS	1.94	2.30	6.41	(0.28)	1.78	1.31
	(ii) Diluted EPS	1.94	2.30	6.41	(0.28)	1.78	1.31

Notes:
1. The above is an extract of the detailed format of unaudited financial results for the quarter and Nine Months ended December 31, 2024, filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of Standalone and Consolidated Financial Results for the quarter and Nine Months ended December 31, 2024 are available on the websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com and on the Company's website www.shalby.org.

Place: Ahmedabad
Date: February 3, 2025

For and on behalf of Board of Directors
Dr. Vikram Shah
Chairman and Managing Director
DIN: 00011653

ASSET RECOVERY MANAGEMENT BRANCH
Bank of India Building, First Floor, 26, S. V. Road, Andheri (W), Near Andheri West Railway Station, Mumbai - 400 058. Tel No. - 26210406 / 07, Email: asset.mnz@bankofindia.co.in

E-AUCTION 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) of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the following Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to Bank of India (Secured Creditor), the constructive/physical possession of which has been taken by the Authorized Officers of Bank of India, will be held on "as is where is" and "whatever there is", for recovery of respective dues as detailed here under against the secured assets mortgaged/charged to Bank of India from respective borrowers and guarantors. The reserve price and earnest money deposit is shown here against each secured asset. The sale will be done by the undersigned through E-Auction platform provided hereunder.

E-AUCTION SALE NOTICE UNDER SARFAESI ACT 2002 CUM NOTICE TO BORROWER / GUARANTOR (Rs. In Lakh) (E-Auction Date: 10.03.2025)

Sr. No.	Names of the Account / Borrower/ Guarantor	Description of the Properties	Reserve Price / EMD Amount	Minimum Bid Increment (In Lakh)	O/s. Dues (Excluding Int. Penal Int. & Exp.) In Rs. Lakh	General Security Interest/ Asset id	Date/ Time of on site inspection of property	Contact No.
1.	M/s. Vibrant Fab Pvt. Ltd. Mr. Nirmal Manubhai Desai Mr. Hitesh Manubhai Desai	Flat No. E-8, 2nd Floor, E-Wing, ABISHIEK PARK, Near Someswar Enclave, Udhana-Magdalla Road, Surat, Gujarat-395007 owned by Mr. Hitesh Manubhai Desai Build up Area - 1730.00 Sq. Ft. (Physical Possession with Bank)	57.00/ 5.70	1.00	1257.47	206009641711	11.02.2025 11:30 AM TO 1:30 PM	8777039798

Terms and Conditions of the E-auction are as under:
E-Auction is being held on "AS IS WHERE IS" basis, "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" and will be conducted "On Line".
The auction sale will be "online E-auction / Bidding through website - URL: <https://BAANKNET.com> on 10.03.2025 between 11:00 AM and 05:00 PM with unlimited extensions of 10 minutes each. E-auction bid form Declaration, General Terms and Conditions of online auction sale are available in website- <https://www.bankofindia.co.in>
Bidder may visit URL: <https://BAANKNET.com>, where "Guidelines" for Bidders are available with educational videos. Bidders have to complete following formalities well in advance:-
♦ Step 1: Bidder / Purchaser Registration: Bidder to Register on e-Auction portal URL: <https://BAANKNET.com> using his mobile no. and E-mail ID. (PDF/Buyer Manual) describing the step by step process for registration is available for download in the home page under Help option at the bottom of the page.)
♦ Step 2: KYC Verification: Bidder to upload requisite KYC documents. KYC documents shall be verified by e-auction service provider (may take 2 working days).
♦ Step 3: Transfer of EMD amount to his global EMD wallet. Online / Off-line transfer of funds using NEFT / Transfer, using challan generated on e-Auction portal.
♦ Step 1 to Step 3 should be completed by bidder well in advance, before e-auction date. Bidder may also visit: <https://BAANKNET.com> for registration and bidding guidelines
♦ Helpline Details / Contact Person Details of: BAANKNET

Name	Team	Number	e-Mail
Helpdesk Number	PSB Alliance	8291220220	support.ebkay@psballiance.com
Mr. Dharmesh Asher	PSB Alliance	9892219848	support.ebkay@procure247.com
Mr. Sudhir Panchal	ISourcing Technology	8160290551	svp.projectmanager2@psballiance.com
			sudhir@procure247.com

- Intending bidders shall hold a valid e-mail address, for further details and query please contact BAANKNET Helpdesk Number 8291220220 Helpline e-mail ID support.BAANKNET@psballiance.com and support.ebkay@procure247.com
- To the best of knowledge and information of the authorized officer there is no encumbrance on the properties/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the properties/ies put on auction and claims/rights/dues affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The authorized officer/secured creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding properties/ies put for sale.
- Earnest money deposit (EMD) shall be deposited through RTGS/NEFT/Fund Transfer to the bank account as guided and mentioned in: <https://BAANKNET.com> portal before participating in the bid online.
- The KYC documents are 1. Proof of Identification (KYC) viz. Voter ID Card/Driving License/Passport 2. Current Address Proof for communication 3. PAN Card of the bidder 4. Valid e-mail ID/contact number of the bidder etc.
- Date of inspection will be as mentioned in the table above with prior appointment with above mentioned contact numbers.
- Prospective bidders may avail online training on e-auction from: <https://BAANKNET.com> portal.
- Bids shall be submitted through online procedure only in the prescribed formats with relevant details.
- Bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
- The bid price to be submitted shall be above the reserve price and bidders shall improve their further offers in multiples of Rs. 1.00 Lakh (Rupee One Lakh) for Reserve Price up to Rs. 5 Crore/ 5.00 Lakhs (Rupees Five Lakhs) for Reserve price above Rs. 5 Crore - up to Rs. 9.00 Crores (Rupees Nine Lakhs) for Reserve Price above Rs. 9 Crores.
- It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.
- The earnest money deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidder will be returned on the closure of the e-auction sale proceedings.
- The earnest money deposit shall not bear any interest the successful bidder shall have to pay 25% of the purchased amount (including earnest money already paid immediately on acceptance of bid price by authorized officer on the same day or maximum by next day and the balance of the sale price on or before 15th day of sale. The auction sale is subject to confirmation by the bank. Default in deposit of the amount by the successful bidder at any stage would entail forfeiture of the whole money already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of the property/amount.
- The prospective qualified bidders may avail online training on e-auction from: <https://BAANKNET.com> portal prior to the date of e-auction neither the authorized officer nor the bank will be held responsible for any internet network problem power failure, any other technical lapse/failure etc. in order to ward off such contingent situation the interested are requested to ensure that they are technically well equipped with adequate power backup etc. for successfully participating in the e-auction event.
- Purchaser shall bear the stamp duties charges including those of sale certificate / registration/ charges including all statutory dues payable to the government, taxes and rates and outgoing both existing and future relating to the property.
- Buyer shall bear the TDS wherever applicable including other statutory dues, registration charges, stamp duty etc.
- The authorized officer/ bank is not bound to accept the highest offer and has absolute right and discretion to accept or reject any or all offers or adjourn / postpone/cancel the e-auction or withdraw any property or portion there-of from the auction proceeding at any stage without assigning any reason there for.
- The sale certificate will be issued in the name of the purchaser(s)/applicant(s) only and will not be issued in any other name(s).
- The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002. Further details inquiries if any on the terms and conditions of sale can be obtained from the contact numbers given.
- If any participant deposits the EMD after registering himself and afterwards opt to not to bid, can reverse the bid amount through system as specified in: <https://BAANKNET.com> portal.
- GST, wherever applicable, to be borne by successful bidder.

SALE NOTICE TO BORROWER/ GUARANTORS
The undersigned being the Authorized Officers of Bank of India are having full powers to issue this notice of sale and exercise all powers of sale under securitization and reconstruction of financial assets and Enforcement of Security Interest Act, 2002 and the rules framed there under. You have committed default in payment of the dues with interest, cost and charges etc. in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notices to all of you under section 13(2) to pay the amount mentioned there on within 60 days. You have failed to pay the amount even after the expiry of 60 days. Therefore, the Authorized Officers in exercise of the powers conferred under section 13(4), took possession of the secured assets more particularly described in the schedule mentioned above. Notice is hereby given to you to pay the sum as mentioned above before the date fixed for sale, failing which the property will be sold and balance due if any will be recovered with interest and cost from you. Please note that all expenses pertaining to demand notice, taking possession, valuation and sale of assets etc. shall be first deducted from the sale proceeds which may be realized by the undersigned and the balance of the sale proceeds will be appropriated towards your liability as aforesaid. You are at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.

Date: 04.02.2025
Place: Mumbai
Sd/-
Authorized Officer
Bank of India

AXIS FINANCE LIMITED
Axis House, C-2, West International Centre, Postbag Butcher
Mang. V. No. 111, Surat - 395005

Corrigendum

Kindly refer to our E-Public Auction cum Sale Notice dated 27th January, 2025 pertaining to the Public Auction of the Secured assets of freehold immovable property Office No. 313 on 3rd Floor in the scheme known as "SANKALP ICOP" Ahmedabad, Gujarat more particularly described in schedule-1 of the said notice. In the said E-Public Auction cum Sale notice, the auction date in the first paragraph has been inadvertently mentioned as "28th February, 2025" which is to be read as "28th March 2025". The said date is correctly mentioned in the schedule II of the notice. Except for the correction as mentioned above, there is no change in the E-Auction Sale Notice dated 27th January, 2025. The inconvenience caused in this regard is regretted.

Authorized Officer
Axis Finance Limited

IDFC FIRST Bank Limited
(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)
CIN : L65110TN2014PLC097792

Registered Office: KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai-600031. TEL: +91 44 4564 4000 | FAX: +91 44 4564 4022.

**APPENDIX IV (Rule 8(1))
POSSESSION NOTICE (For Immovable Property)**

Whereas the undersigned being the authorized officer of the IDFC First Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 14.09.2024 calling upon the borrower, co-borrowers and guarantors 1. DEV MINERALS & CHEMICALS, 2. MUKESHKUMAR MANUBHAI VORA, 3. SONAL MUKESHKUMAR VORA, to repay the amount mentioned in the notice being Rs. 63,52,409.25/- (Rupees Sixty Three Lakh Fifty Two Thousand Four Hundred Nine and Twenty Five Paise Only) as on 13.09.2024 within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 31st day of JAN 2025.

The borrowers 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 IDFC First Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) for an amount of Rs. 63,52,409.25/- (Rupees Sixty Three Lakh Fifty Two Thousand Four Hundred Nine and Twenty Five Paise Only) and interest thereon. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable properties

All That Piece And Parcel Of Property Residential On Land Admeasuring 130-04 Sq. Mtrs. Of Sub-plot No. 16b Of Plot No. 16 Of 'Shree Amruta Co. Op. Housing Society Ltd (reg. No. Gh-2819, Dt.22.07.1968)' OF RSN 94, 95 & 96 Of Village: Raiya, Tal. & Sub-district: Rajkot, Reg. District: Rajkot, District: Rajkot In The State Of Gujarat-380007 And Bounded As: East : 7.62 Mtrs. Wide Road, West : Other's Property Of Plot No. 15, North : Other's Property Of Plot No. 13, South : Other's Property Of Plot No. 16/A

Date : 31-01-2025 Sd/- Authorized Officer
Place : GUJARAT IDFC First Bank Limited
Loan Account No : 48083713, (erstwhile Capital First Limited
18941745 & 32936662 amalgamated with IDFC Bank Limited)

Indian Bank
इलाहाबाद ALLAHABAD

Bharuch Branch : 25-27, Golden Plaza, M.G. Road, BSNL Office, Bharuch-392001.

POSSESSION NOTICE

UNDER RULE 8 (1) OF SECURITY INTEREST ENFORCEMENT RULES 2002 (For Immovable Property)

Whereas the undersigned being the authorized officer of the Indian Bank, Bharuch Branch, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12), 13(1) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 12.06.2024 calling upon the Borrowers Mrs. Nitixaben Anilkumar Jagwala (Borrower & Mortgagor) & Mr. Anilkumar Surendralal Jagwala (Guarantor), to repay the amount mentioned in the notice being Rs. 10,20,605.28 (Rupees Ten lakh Twenty Thousand Six hundred Five and Twenty Eight Paise Only) within 60 days from the date of receipt of the said notice.

The borrower/Co-Borrower/Mortgagor having failed to repay the amount, notice is hereby given to the borrower/guarantor and the public in general that the undersigned has taken Physical Possession of the property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of Act read with rule 8 of the security interest Enforcement Rules 2002 on this 02nd day February of the year 2025.

The borrower/Co-Borrower/Mortgagor 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 Indian Bank, Bharuch Branch, for an amount of Rs. 10,20,605.28 (Rupees Ten lakh Twenty Thousand Six hundred Five and Twenty Eight Paise Only) as on 11/06/2024 + further interest and other expenses thereon.

The Borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets."

DESCRIPTION OF IMMOVABLE PROPERTY

All That Piece Parcels of Free Hold Immovable Property Situate at District Bharuch, Sub District Ankleshwar, Village Andada, Taluka Ankleshwar, R. Su. 134/2, Plot No. 15/A, Total Area 699.18 Sq. Mts. Paiki 463.82 Build Up Vinayak Complex, 3rd Floor, Flat No. 307, Build up Area 44.45 Sq. Mts. In The Name of Mrs. Nitixaben Anilkumar Jagwala. Bounded by : North : Mandava Road ; South : Re. Su. No. 134/2 Paiki Open Land ; East : Flat No. 308 ; West : Re. Su. No. 134/2 Paiki Open Land

Date : 02.02.2025 Sd/- Authorized Officer
Place : Bharuch Indian Bank

MUMBAI DEBTS RECOVERY TRIBUNAL NO- 3
Ministry of Finance, Government of India,
Sector 30A, Next To Raghuleela Mall, Near Vashi Railway Station,
Vashi, Navi Mumbai - 400703. Exh. No. 14
R.P. No. 137 OF 2023

Union Bank of India Certificate Holder

M/s. Shree Udyog & Ors. Certificate Debtor

NOTICE FOR SETTLING THE SALE PROCLAMATION
CD-1 M/s. Shree Udyog, (Through its Proprietor Mr. Jaideva Natvarlal Bhavsar) Residing at - Flat No. F503, 5th Floor, Indraprastha Building, Behind Ayappa Temple, Misa Road (East), Thane-401107. And At - Goyal Tower Building, B/71, 7th Floor, Panjara Pole, Char Rashtra, Opp. Gulby Police Chowk, Ahmedabad-380015. Also, At - C/o. B.S Hydrcarbon Pvt. Ltd., 405/406, Kane Plaza Link Road, Malad (West), Mumbai-400054.

CD-2, Mr. Shevaram B. Iyer, Residing At - A-501, 5th Floor, Varun Apartment, Versova Link Road, Near Ganganagar Bus Stop, Andheri (West), Mumbai-400053. And At - A/1501, Meera CHS., 15th Floor, New Link Road, Near Oshiwara Police Station, Andheri (West), Mumbai-400102. And At - B/601-602, Vashal Ashiyana Gousai Compound, Nirmal Nagar, Near Ram Mandir, Bandra (East) Mumbai-400051. Also, At - C/o B. S Hydrcarbon Pvt. Ltd., 405/406, Kane Plaza Link Road, Malad (West), Mumbai - 400064.

Whereas the Hon'ble Presiding Officer has issued Recovery Certificate in O.A. No. 205 of 2014 to pay to the Applicant Bank Financial Institution a sum of Rs. 40,88,361.23 (Rupees Forty Lakh Eighty Eight Thousand Three Hundred Sixty One and Paise Twenty Three Only) along with interest and cost, and Whereas you the CD's have not paid the amount and the undersigned has attached the under-mentioned property and ordered its sale.

Therefore you are hereby informed that the 28.02.2025 has been fixed for drawing up the proclamation of sale and settling the terms hereof. You are hereby called upon to participate in the settlement of the terms of proclamation and to bring to the notice of the undersigned any encumbrances, charges, claim or liabilities attaching to the said properties or any portion thereof.

SCHEDULE OF IMMOVABLE/MOVABLE PROPERTY
All That Piece and parcel of Flat No. B/601/602, Vishal Ashiyana, Nirmal Nagar, Gousai Compound Bandra East, Mumbai - 400051.
Given under my hand and the seal of the Tribunal on 28.01.2025.

Sd/-
(Deepa Subramanian)
Recovery Officer -II
Debts Recovery Tribunal -III

JANA SMALL FINANCE BANK Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.

NOTICE OF SALE THROUGH PRIVATE TREATY

SALE OF IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002. (SARFAESI ACT)
The undersigned as Authorized Officer of Jana Small Finance Bank Limited has taken over Physical Possession of the schedule property under the SARFAESI Act. The Authorized Officer of Jana Small Finance Bank Limited, had already conducted multiple public auctions for selling the property, but they turned out to be unsuccessful as no bids were received. Hence please be informed that if the total outstanding dues in the aforesaid loan account are not paid within Fifteen (15) Days from the date of this publication of this notice, then the Authorized officer will proceed for sale via private treaty of the property as stated below.

Public at large is informed that the secured property as mentioned in the Schedule are available for sale through Private Treaty, as per the terms agreeable to the Bank for realization of Bank's dues.
Standard terms & conditions for sale of property through Private Treaty are as under:
1. Sale through Private Treaty will be on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".
2. The purchaser will be required to deposit 100% of the sale consideration on the expiry of publication of this notice.
3. In case of non-acceptance of offer of purchase by the Bank, the amount if any paid along with the application will be refunded without any interest with in the stipulated time.
4. The purchaser should conduct due diligence on all aspects related to the property (under sale through private treaty) to his satisfaction. The purchaser shall not be entitled to make any claim against the Authorized Officer / Secured Creditor in this regard at a later date.
5. The Bank reserves the right to reject any offer of purchase without assigning any reason.
6. The purchaser has to bear all stamp duty, registration fee, and other expenses, taxes, duties, society dues in respect of purchase of the property.
7. Sale shall be in accordance with the provisions of SARFAESI Act / Rules.

Sr. No.	Loan Account Number	Name of Borrower/ Co-Borrowers	Amount as per 13(2) Demand Notice under SARFAESI Act.	Reserve price for private treaty
1.	31799430000351	1) Ranjitsinh Zala, 2) Geetaben Zala	Rs.20,12,102.90 (Twenty Lakh Twelve Thousand One Hundred Two Rupees and Ninety Paise Only) as of 24/03/2023	Rs.4,75,000/- (Rupees Four Lakh Seventy Five Thousand Only)

Details of Secured Assets: All that piece and parcel of Property of in Shop No.13 & 14 First Floor, Shivam Complex, Nr. Dharmali Bus Stand, Daramali, Sabar Kantha, Gujarat-383010
The aforesaid Borrower's / Co-borrower's attention is invited to provisions of section 13(8) of SARFAESI Act for redemption of secured assets mentioned herein above by tendering the aforementioned outstanding dues together with all costs, charges and expenses incurred by the bank before the sale of secured assets.
Correspondence Address: Mr. Yashaskar Sharma (Mob. No.989335003), email: yashaskar.sharma29@janabank.com, Mr. Ranjan Naik (Mob. No.6362951653), email: ranjan.naik@janabank.com. Jana Small Finance Bank Limited, (formerly known as M/s. Janalakhshmi Financial Services Pvt. Ltd.), having Office Ground Floor, 2nd Floor, Shangrila Arcade, Above Saraswat Bank, 100 Feet Anand Nagar Road, Shyam, Ahmedabad, Gujarat-380015.
Date: 04.02.2025, Place: Gujarat Sd/- Authorized Officer, Jana Small Finance Bank Limited

Canara Bank
SAVARKUNDLA BRANCH, DIST. AMRELI
Ph. 02845-224900, Email : cb5957@canarabank.com

FORD ASPIRE

Party Name : Mrs. Manjulaben Amrutlal Chudasama (Legal heir of Late Mr. Pankajkumar Amrutlal Chudasama)

(Registration No. GU-14-AK-8723)

FOR SALE

Interested parties may submitted bid in seal cover by 20.02.2025 upto 2 pm at above mentioned branch. Inspection Date : 12.02.2025 between 12 to 2 pm at above mentioned branch. Inspection Officer : 8238005269. The highest price list will be accepted for sale. The decision of the Bank shall be final and binding on all parties.

EMD BANK DETAIL : Canara Bank, Savarkundla Branch, Dist. Amreli.

A/C No.: 209272434, IFSC: CNRB0005957

EMD Amount : Rs. 7,000/-
Auction Amount : Rs. 70,000/-
AUCTION DATE : 21.2.2024 AT 4 PM

Bank of Baroda
Navyug College Branch : Ground Floor, Ravi Raj Apartment, Near Navyug College, Rander Road, Dist. Surat - 395009, Phone : 0261-227306, 2287307, E-Mail : rnsur@bankofbaroda.com

APPENDIX IV (See rule 8(1)) POSSESSION NOTICE (For Immovable Property)

Whereas, the undersigned being the Authorized Officer of the Bank of Baroda under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (154 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 28.10.2024 calling upon the borrower Mr. Manishkumar Naranbhai Chopra (Borrower), Mrs. Rishabh Manishkumar Chopra (Co-Borrower), Mr. Kalpesh Naranbhai Chopra (Guarantor) to repay the amount mentioned in the notice being Rs. 10,04,759.67 as on 28.10.2024 + an applied interest there on + Legal & other Expenses within 60 days from the date of receipt of the said notice.

The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this 29th day of January of the year 2025.

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 Bank of Baroda, Navyug College Branch for an amount of Rs. 10,04,759.67 as on 28.10.2024 + an applied interest there on + Legal & other Expenses.

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.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All right, title and interest in the Immovable Property bearing Flat No. 202, Super built up area admeasuring about 1026 sq. ft. i.e. 95.35 sq. mtrs. and Carpet area admeasuring about 58.14 sq. mtrs. on the 2nd

