



**CIN:** L99999GJ1987PLC009768

**Regd. Office:** 9-10, GIDC Industrial Estate, Waghodia, Dist.: Vadodara, 391760

**Ph.:** 75 748 06350 | **E-Mail:** [co\\_secretary@20microns.com](mailto:co_secretary@20microns.com) | **Website:** [www.20microns.com](http://www.20microns.com)

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**February 4, 2026**

To,  
The Secretary,  
**BSE Ltd.**  
25<sup>th</sup> Floor,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai - 400 001  
**Scrip Code** - 533022

To,  
Asst. Vice President,  
**National Stock Exchange of India Ltd.,**  
Exchange Plaza, Plot C/1, G Block  
Bandra-Kurla Complex,  
Bandra (E),  
Mumbai - 400 051  
**Symbol** - 20MICRONS

**Dear Sirs,**

**Subject: Newspaper Advertisement – Disclosure under Regulation 30 and Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 30 read with Schedule III Part A and Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith copies of the newspaper advertisements published in connection with the **Notice of Postal Ballot seeking approval of the Members of the Company.**

The advertisements were published in the following newspapers:

- 1) Loksatta Jansatta** (Vadodara edition, Gujarati)
- 2) Business standard** (Ahmedabad edition, English)

This is for your information and records.

Thanking you,

Yours faithfully

**For 20 Microns Limited**

**Komal Pandey**

Company Secretary & Compliance Officer  
ACS 37092

**Encl.:** as above







**ARB Surat Branch, Tulsi Market, Ring Road, Mandarwaja, Surat - 395002.**  
Ph. : 7016965509, 9176860781  
Email : arb.surat@unionbankofindia.bank

### POSSESSION NOTICE (Rule - 8(1))

Whereas, The undersigned being the Authorized Officer of the **Union Bank of India** 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 a demand notice dated **14/11/2025** calling upon the Borrower/Guarantor/Mortgagor namely, **M/s Jalaram Creation Proprietor : Mr. Himmatbhai Bhikhabhai Mavani (Borrower), Mr. Himmatbhai Bhikhabhai Mavani (Borrower), Mrs. Hanshaben Himmatbhai Mavani (Guarantor)** to repay the amount mentioned in the notice being **Rs. 36,49,955.66 (Rupees Thirty Six Lakh Forty Nine Thousand Nine Hundred Fifty Five and Paise Sixty Six Only)** with interest within 60 days from the date of receipt of the said notice.

The Borrower/Guarantor/Mortgagor having failed to repay the full amount, notice is hereby given to the Borrower/Guarantor/Mortgagor and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him under sub-section (4) of Section 13 of the act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this the day **3<sup>rd</sup> of February of the year 2026**.

The Borrower/Guarantor/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 **Union Bank of India, ARB Surat** for an amount of being **Rs. 36,49,955.66 (Rupees Thirty Six Lakh Forty Nine Thousand Nine Hundred Fifty Five and Paise Sixty Six Only)** as on **31.10.2025** in the said account together with costs and interest as aforesaid.

The Borrowers/Guarantor's/Mortgagor's attention is invited to the provision of sub section (8) of the section 13 of the Act, in respect of time available, to redeem the secured assets.

### Description of immovable property

**Property - 1 :** All that piece and parcel of immovable property bearing Plot No. 23 admeasuring about 337.50 Sq. Mtrs., along with undivided proportionate share in Road and C. O.P. admeasuring about 40.50 Sq. Mtrs. situated on land bearing Survey No. 307, 305, Block No. 199 Paiki 5 of Moje Village - Navi Pardi, Sub-District - Kamrej, District - Surat. Boundary : East : Road, West : Plot No. 38, North : Plat No. 24, South : Plot No. 22. Owned by : Himmatbhai Bhikhabhai Mavani.

**Property - 2 :** All that piece and parcel of immovable property bearing Plot No. 24 admeasuring about 337.50 Sq. Mtrs., along with undivided proportionate share in Road and C. O.P. admeasuring about 40.50 Sq. Mtrs. situated on land bearing Survey No. 307, 305, Block No. 199 Paiki 5 of Moje Village - Navi Pardi, Sub-District - Kamrej, District - Surat. Boundary : East : Road, West : Plot No. 37, North : Plat No. 25, South : Plot No. 23. Owned by : Hanshaben Himmatbhai Mavani.

**Property - 3 :** Hypothecation of Plant & Machinery. Owned by : M/s Jalaram Craton  
**Date : 03/02/2026** **Authorised Officer,**  
**Place : Navi Pardi, Kamrej, Surat.** **Union Bank Of India.**

**Publication Date : 04-02-2026 News Paper : Business Standard (Ahmedabad Edition)**

### PUBLIC NOTICE

This is to inform the general public that **Bank of Baroda Industrial Estate Branch** intends to accept the undermentioned property standing in the name of **Mr. Ameya Rajeev Patil & Mr. Hanif M Kadri** at Khata No-678, Old Survey No 460, New Survey No 224 within the village limits Varedia Taluka Vagra, District Bharuch, Gujarat having an area of 1-14-32 H.A. Sq. Mtr. vide registered sale deed no. 2840 dated **03.03.2023** as a security for a loan/credit facility requested by one of its customers.

In case anyone has got any right /title/interests/claims over the undermentioned property, they are advised to approach the Bank within 10 days along with necessary proof to substantiate their claim.

If no response is received within 10 days, it is presumed that the property is free of any charge/claim/ encumbrance and Bank shall proceed with the mortgage.

### DESCRIPTION OF THE PROPERTY

Khata No-678, Old Survey No 460, New Survey No 224 within the village limits Varedia Taluka Vagra, District Bharuch, Gujarat having an area of 1-14-32 H.A. Sq. Mtr. Registered in the name of Mr. Ameya Rajeev Patil & Mr. Hanif M Kadri vide registered sale deed no. 2840 dated 03.03.2023. **Bounded as under:** East: Land of Block no. 463, **West:** Land of Block no. 459 and 422, **North:** Land of Block no. 461, **South:** Public Road.

**Bank ऑफ बरोडा**  
**Bank of Baroda**  
INDUSTRIAL ESTATE BHARUCH BRANCH : Hotel Skylin Building,  
Old.N.H. No-8 Bharuch-392002. E-mail : indbro@bankofbaroda.com  
Date : 02/02/ 2026 |Place : Bharuch  
**PARUL H. THAKAR**  
B.com., L.L.B., ADVOCATE & NOTARY  
Plot No.67, Near Avdhoot Gas Ager,  
GIDC, Ankleshwar,Bharuch.

**Bank ऑफ बरोडा**  
**Bank of Baroda**  
A/P Pandarwada, Dist.-Mahisagar (GJ),  
389232, **Mobile:** 9687678934  
**Mail :** pandar@bankofbaroda.com

### POSSESSION NOTICE (FOR IMMOVABLE PROPERTIES)

(As per Appendix IV read with rule 8(1))

Whereas, **of the Security Interest (Enforcement) Rules, 2002)**

The undersigned being the Authorized Officer of the Bank of Baroda under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) 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 **13.11.2025**, calling upon the Borrower **Mr. Vipul Ambhal Pandya, Mr. Jagdishchandra Dahyalal Panchal and Mrs. Jyotsnaben Vipulkumar Pandya** to repay the amount mentioned in the notice being **Rs. 334824.26 + Other Charges (Rupees Three Lakh Thirty four Thousand Eight Hundred Twenty Four and Twenty six Paise Only)** within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower 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 / her under section 13(4) of the said Act read with Rule 8 of the said rules on this **31st day of Jan of the year 2026**.

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** for an amount of **Rs. 334824.26 + Other Charges/- (Rupees Three Lakh Thirty four Thousand Eight Hundred Twenty Four and Twenty six Paise Only)** and interest 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 THE IMMOVABLE PROPERTY

All that part and parcel of the property consisting of the property bearing situated at Panchayat property No 265/1, Ayodhya Chok, Village Pandarwada, Taluka Khanpur, District Mahisagar, admeasuring 1255.54 sq ft in the of Mr Pandya Vipulkumar Ambhal. **Bounded**: On the North by : Purchase House of Panchal Kantil Dalsukh & Open land of Chokhchal, On the South by : Open land of Modi Bhanumattam Rajendrakumar, On the East by : Open Land of Panchal Kantil Dalsukh, On the West by : Adjoining Road.  
**Date : 31.01.2026, Place : Pandarwada Sd/- Authorised Officer, Bank of Baroda**

**ARB Surat Branch, Tulsi Market, Ring Road, Mandarwaja, Surat - 395002.**  
Ph. : 7016965509, 9176860781  
Email : arb.surat@unionbankofindia.bank

### POSSESSION NOTICE (Rule - 8(1))

Whereas, The undersigned being the Authorized Officer of the **Union Bank of India** 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 a demand notice dated **14/11/2025** calling upon the Borrower/Guarantor/Mortgagor namely, **M/s Mayur Fashion Proprietor : Mrs. Hanshaben Himmatbhai Mavani (Borrower), Mrs. Hanshaben Himmatbhai Mavani (Borrower), Mr. Himmatbhai Bhikhabhai Mavani (Guarantor)** to repay the amount mentioned in the notice being **Rs. 33,00,263.62 (Rupees Thirty Three Lakh Two Hundred Sixty Three and Paise Sixty Two Only)** with interest within 60 days from the date of receipt of the said notice.

The Borrower/Guarantor/Mortgagor having failed to repay the full amount, notice is hereby given to the Borrower/Guarantor/Mortgagor and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him under sub-section (4) of Section 13 of the act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this the day **3<sup>rd</sup> of February of the year 2026**.

The Borrower/Guarantor/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 **Union Bank of India, ARB Surat** for an amount of being **Rs. 33,00,263.62 (Rupees Thirty Three Lakh Two Hundred Sixty Three and Paise Sixty Two Only)** as on **31.10.2025** in the said account together with costs and interest as aforesaid.

The Borrowers/Guarantor's/Mortgagor's attention is invited to the provision of sub section (8) of the section 13 of the Act, in respect of time available, to redeem the secured assets.

### Description of immovable property

**Property - 1 :** All that piece and parcel of immovable property bearing Plot No. 23 admeasuring about 337.50 Sq. Mtrs., along with undivided proportionate share in Road and C. O.P. admeasuring about 40.50 Sq. Mtrs. situated on land bearing Survey No. 307, 305, Block No. 199 Paiki 5 of Moje Village - Navi Pardi, Sub-District - Kamrej, District - Surat. Boundary : East : Road, West : Plot No. 38, North : Plat No. 24, South : Plot No. 22. Owned by : Himmatbhai Bhikhabhai Mavani.

**Property - 2 :** All that piece and parcel of immovable property bearing Plot No. 24 admeasuring about 337.50 Sq. Mtrs., along with undivided proportionate share in Road and C. O.P. admeasuring about 40.50 Sq. Mtrs. situated on land bearing Survey No. 307, 305, Block No. 199 Paiki 5 of Moje Village - Navi Pardi, Sub-District - Kamrej, District - Surat. Boundary : East : Road, West : Plot No. 37, North : Plat No. 25, South : Plot No. 23. Owned by : Hanshaben Himmatbhai Mavani.

**Property - 3 :** Hypothecation of Plant & Machinery. Owned by : M/s Jalaram Craton  
**Date : 03/02/2026** **Authorised Officer,**  
**Place : Navi Pardi, Kamrej, Surat.** **Union Bank Of India.**

**Publication Date : 04-02-2026 News Paper : Business Standard (Ahmedabad Edition)**

**Punjab & Sind Bank**  
(A Govt. of India Undertaking)  
Where service is a way of life

Kalol Branch : G-120/121, B.T. Mall, Navjivan Mill Compound, Kalol,  
Dist. Gandhinagar, Gujarat - 382 721. E-mail : k15500@psb.co.in

**NOTICE TO THE BORROWER INFORMING ABOUT SALE (30 DAYS NOTICE OF REDEMPTION) RULE 13(8) & 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002**

Date : 02.02.2026

To,  
**M/S Sainath Sales, Prop. Torani Suraj Kaniyalal**  
Shop No. 211, Umija Complex, Veparjini, Kalol, Gandhinagar, Gujarat - 382 721  
Mr. Torani Kaniyalal Vasudev (Guarantor)  
Mangal Giridhar Press, Kalol, Gandhinagar, Gujarat - 382 721

Dear Sir / Madam,

Reg. : Notice for Redemption in terms of the right vested with you under section 13(8) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI ACT") read with proviso to rule 8(6) of the Security Interest (Enforcement) rules, 2002 in A/c of **M/S Sainath Sales Branch : Kalol**

As you are aware that the Authorized Officer of the bank has issued a Demand Notice under section 13(2) of the SARFAESI ACT on 19.12.2024 as a measure for Enforcement of Security Interest in the Secured Asset offered by you as security in the subject loan account.

Subsequently, the Authorized Officer while taking further measure under section 13(4) of the Act, tool possession of the secured asset on 07.03.2025.

As you failed to discharge your liabilities of the bank, therefore, the undersigned as Authorized Officer, in exercise of its power under section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 has decided to sell properties secured assets as described below through e-auction for realization of debts due to the bank from above mentioned Borrower & Guarantors.

Yours attention is invited to the section 13(8) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, in respect read with proviso to rule 8(6) of the Security Interest (Enforcement) rules, 2002, in respect of the time available (i.e. 30 days), to redeem the secured assets, kindly note that your right under section 13(8) will cease from 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 the secured assets.

Details of Sale Notice for Sale of Immovable Property are as under :

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) of the Security Interest (Enforcement) rules, 2002

E-Auction Date & Time : 11th March, 2026 ; 12:00 hours to 14:00 hours

Date of Inspection : 5th March, 2026 to 9th March, 2026

Last Date of BID Submission : 11th March 2026 till 13:00 hours

Name of Borrower & Guarantor : **M/S Sainath Sales, Prop. Torani Suraj Kaniyalal, Mr. Torani Kaniyalal Vasudev (Guarantor)**  
Demand Notice Date & Amount : 19.12.2024 / Rs. 15,19,621.13 (Rupees Fifteen Lakhs Nineteen Thousand Six Hundred Twenty One and Thirteen Paise Only) + further interest and cost thereon  
Total O/s as on 31.12.2025 : Rs. 16,23,259.00 + Litigation & Other Charges thereon

**Details of Properties** **MRP (in Lakh)**  
All that Part and Parcel of the Property consisting of Shop at A/211, 2nd Floor, Umija Complex, Revenue Survey No. 396/1, City Survey No. 6866/A, T.P.S. No. 1, F.P. No. 251 paiki, Kalol, Gandhinagar - 382 721, lying and being at Kalol with the registration Sub-district Kalol and District Gandhinagar. **Bounded : On the North by : Stairs, On the South by : Shop No. A/212, On the East by : Passage, On the West by : Back Part of Shop**  
**Rs. 11.55 Lakh**

Place : Kalol, Sd/- Authorised Officer,  
Date : 02.02.2026 Punjab & Sind Bank

**OSBI**  
Home Loan Centre Valsad (Code 64147)  
Shop No UG 1 to UG 5 & U12 to U15, G.F. Sai Leela Mall,  
Dhamapur Rd., VALSAD-396 001. Email: sbi.64147@sbi.co.in  
**POSSESSION NOTICE (For Immovable Property)**

Whereas, The undersigned being the Authorised Officer of the State Bank of India Home Loan Centre VALSAD (64147) under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 02/07/2025 calling upon the Borrower **Mr. Girirajsinhji Himmatinsinhji Jadedga** to repay the amount mentioned in the notice being **Rs. 1,35,21,763/- (Rupees One Crore Thirty Five Lakh Twenty One Thousand Seven Hundred Sixty Three Only)** and interest from 26/11/2025 within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower/Guarantor 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 / her under Section 13(4) of the said Act read with Rule 8 of the said rules on this **29th day of January of the year 2026**.

The Borrower / Guarantor 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 State Bank of India for an amount of **Rs. 1,35,21,763/- (Rupees One Crore Thirty Five Lakh Twenty One Thousand Seven Hundred Sixty Three only)** and further interest from 26/11/2025 costs, etc. 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 the Property

Property Owned by: **Mr. Girirajsinhji Himmatinsinhji Jadedga**. All the pieces and parcel of Residential survey No. 647/Plot/22/5/1 after premulgation converted into new survey No.3134 adm.307.37.00 sq. mtrs. Along with construction thereon i.e. adm.85.09 sq.mtrs. On ground floor andmdm. 43.63 sq.mtrs. On first floor under village ac no.1028 situated lying and being at chala, Ta:Vapi, Dist.:Valsad, State: Gujarat. in above said land, the said flat is bounded as follows. East : By land of survey No.441 Paikhe, West :By land of survey No.447/plot/22/5, North : By Society Internal Road, South : By land of survey No.447 Paikhe.

**Date : 29/01/2026** **Chief Manager & Authorized Officer,**  
**Place : Valsad** **State Bank of India, Home Loan Centre, Valsad.**

**CFM ASSET RECONSTRUCTION PRIVATE LIMITED**  
REGISTERED OFFICE: "Block No. A/1003, West Gate, Near Ymca Club, Sur No. 835/1+3, S. G. Highway, Makarba, Ahmedabad-380051 Gujarat". **CORPORATE OFFICE:** 1 St Floor, Wakefield House, Spott Road, Ballard Estate, Mumbai 400001.  
EMAIL: chetan.rajpurohit@cfmrc.in  
CONTACT: 079-66118554 & 079-6611855 Mobile : 9892816471

APPENDIX- IVA [See proviso to rule 8 (6)]  
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) of the Security Interest Enforcement Rules, 2002.

CFM Asset Reconstruction Private Limited ("CFM-ARC") (acting in its capacity as Trustee of CFM-ARC Trust - 112) have acquired the entire outstanding debt along with underlying securities of Risky Kaushik Kadiwala and Ors. (Borrower & Co borrowers) under section 5 of the said Act vide Registered Assignment Agreement dated 09.01.2023 and by virtue of the said Assignment Agreement, Nidh Home Finance Limited (Formerly Known as Edelweiss Housing Finance Limited) assigned all the rights, title and interests along with underlying securities and guarantees in favor of CFM-ARC.

Notice is hereby given to the public in general and in particular to the Borrowers and Guarantors that the below described immovable properties (Secured Assets) mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorized Officer of Assignor on 23.05.2022 will be sold on "As is where is basis", "As is what is basis", and "Whatever there is basis", and "No recourse basis" on 24rd February 2026 for recovery of Rs.22,32,265.81/- (Rupees Twenty Two Lakh Thirty Two Thousand Two Hundred Sixty Five and Eighty One Paise Only and Rs.2,95,852.62 (Two Lakh Ninety Five Thousand Eight Hundred Fifty Two and Sixty Two Paise Only) due and payable as on 11/05/2021 together with further interest, costs, and expenses thereon minus recovery if any, and due to the secured creditors from 1. Ricky Kaushik Kadiwala (Borrower), 2. Ashaben Kaushik Kadiwala (Co borrower) & 3. Kaushik Ranjilal Kadiwala (Co borrower).

**DESCRIPTION OF SECURED ASSET:** All that part and parcel of property bearing Block/Shed No.157 Paiki only 2nd Floor, as per Tax Bill adm. 178.84 sq. mtrs along with 1/3 Hissa i.e., 178.74 sq. mtrs 59.49 sq. mtrs undivided share in the land of "Khatodra Industrial co.op services soc. Ltd", situated at revenue survey no. 39. City survey Nondh No. 157 adm. 102.5200 sq. mtrs Paiki 34.1733 sq. mtrs of Moje Katodara, City of Surat. Bounded as: North - Plot No. 158, South - C.O.P., East - Road, West - Internal Road

**SECURED DEBT:** Rs.22,32,265.81/- (Rupees Twenty-Two Lakh Thirty Two Thousand Two Hundred Sixty Five and Eighty One Paise Only and Rs.2,95,852.62 (Two Lakh Ninety Five Thousand Eight Hundred Fifty Two and Sixty Two Paise Only) due and payable as on 11/05/2021 together with further interest, other costs, and expenses thereon minus recovery if any.

**RESERVE PRICE (RP):** Rs.32,88,600/- (Rupees Thirty Two Lakh Eighty-Eight Thousand Six Hundred Only)

**EMD:** Rs.3,28,860/- (Rupees Three Lakh Twenty-Eight Thousand Eight Hundred Sixty Only)

**TIME: DATE:** E-Auction/Bidding through website (https://www.bankauctions.com)

**PLACE: FOR E-AUCTION** Date: -24.02.2026 - Time: 11:00 AM to 12:00 PM

**INSPECTION** With prior consultation of Authorised Officer

**LAST DATE AND TIME FOR BID SUBMISSION:** On or before 5:00 PM on 23.02.2026

**CONTACT:** Dr. Chetan Rajpurohit - 9892816471 Email: chetan.rajpurohit@cfmrc.in

Encumbrances if any: Not known to the secured creditor

For detailed terms & conditions of the sale through e-auction, please refer to the link provided in Secured Creditors website i.e. https://www.cfmrc.in before submitting bids for taking part in the e-auction.

Bidders may also visit the website https://www.bankauctions.com or contact service provider M/s. C1 India Private Limited. Bidder Support Nos.: 0124-4302020 / 21 / 22, +91 7291981124 / 1125 / 1126; email: support@bankauctions.com, Mr. Bhavik Pandya, Contact No. +91 886682937; maharashtra@c1india.com

The notice dated 15.12.2025 has been given to all of you under section 13(8) of the SARFAESI ACT, 2002.

**Date: 04-02-2026** **Sd/- Authorised Officer**  
**Place: SURAT** **CFM Asset Reconstruction Private Limited**  
**Acting as trustee of CFMARC Trust – 112**

**Punjab & Sind Bank**  
(A Govt. of India Undertaking)  
Where service is a way of life

Nadiad Branch (N1549) : Ground Floor, The Arc Complex, Near LIC Office, Paras Circle, Nadiad. Ph. 0268-2551300. E-mail: N1549@psb.co.in

**NOTICE TO THE BORROWER INFORMING ABOUT SALE (30 DAYS NOTICE OF REDEMPTION) RULE 13(8) & 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002**

Date : 02.02.2026

To,  
Borrowers :  
Sh. Vijay Jesinghbhai Thakor S/o Jesinghbhai Lalabhai Thakor (Borrower)

Smt. Gitaben Jesinghbhai Thakor W/o Jesinghbhai Lalabhai Thakor (Co-Borrower)

Both Address : Flat No. C 203, Tower-C, Anusthan Grace Flat, Ghodasar Canal Road, Saiyadwadi, Vatva, Ahmedabad - 382 440

Sh. Ritesh Kamleshbhai Patel S/o Kamlesh Bhalalabhai Patel (Guarantor)

Address 1 : House No. B 217, Murlidhar Society, Part - 3, Vatva Road, Isanpur, Ahmedabad City, Ahmedabad - 382 443

Address 2 : 1/188, Jagdamba Textile, Opp. Ranipur Church, Narol, Ahmedabad - 382 405

Dear Sir / Madam,

Reg. : Notice for Redemption in terms of the right vested with you under section 13(8) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI ACT") read with proviso to rule 8(6) of the Security Interest (Enforcement) rules, 2002 in A/c of **Sh. Vijay Jesinghbhai Thakor S/o Jesinghbhai Lalabhai Thakor and Smt. Gitaben Jesinghbhai Thakor W/o Jesinghbhai Lalabhai Thakor of Branch : Nadiad**.

As you are aware that the Authorized Officer of the bank has issued a Demand Notice under section 13(2) of the SARFAESI ACT on 28.05.2025 as a measure for Enforcement of Security Interest in the Secured Asset offered by you as security in the subject loan account.

Subsequently, the Authorized Officer while taking further measure under section 13(4) of the Act, tool possession of the secured asset on 16.01.2026.

As you failed to discharge your liabilities of the bank, therefore, the undersigned as Authorized Officer, in exercise of its power under section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 has decided to sell properties secured assets as described below through e-auction for realization of debts due to the bank from above mentioned Borrower & Guarantors.

Yours attention is invited to the section 13(8) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, in respect read with proviso to rule 8(6) of the Security Interest (Enforcement) rules, 2002, in respect of the time available (i.e. 30 days), to redeem the secured assets, kindly note that your right under section 13(8) will cease from 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 the secured assets.

Details of Sale Notice for Sale of Immovable Property are as under :

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) of the Security Interest (Enforcement) rules, 2002

E-Auction Date & Time : 11th March, 2026 ; 12:00 hours to 14:00 hours

Date of Inspection : 5th March, 2026 to 9th March, 2026

Last Date of BID Submission : 11th March 2026 till 13:00 hours

Name of Borrower & Guarantor : **Sh. Vijay Jesinghbhai Thakor S/o Jesinghbhai Lalabhai Thakor (Borrower), Smt. Gitaben Jesinghbhai Thakor w/o Jesinghbhai Lalabhai Thakor (Co-Borrower), Sh. Ritesh Kamleshbhai Patel S/o Kamlesh Bhalalabhai Patel (Guarantor)**  
Demand Notice Date & Amount : 28.05.2025/ Rs.14,89,769.71 (Rupees Fourteen Lakh Eighty Nine Thousand Seven Hundred Sixty nine and Seventy One Paise Only) + further interest and cost thereon  
Total O/s as on 31.12.2025 : Rs. 15,90,149.00 + Litigation & Other Charges thereon

**Details of Properties** **MRP (in Lakh)**  
Immovable property bearing Residential House Plot