



## **Namra Finance Limited**

Registered Office: 502-503, SAKAR III, OPP. OLD HIGH COURT, OFF ASHRAM ROAD, AHMEDABAD-380014, GUJARAT, INDIA  
PH.: +91-79-40507000, 27541989 e-mail: [ho@namrafinance.com](mailto:ho@namrafinance.com) CIN: U65999GJ2012PLC069596

To,  
BSE Limited  
Phiroze Jeejeebhoy Tower,  
Dalal Street,  
Mumbai-400001

Date: November 15, 2022

**Script Code: 974294 and 974295**  
**ISIN: INE229U07079 and INE229U07087**

Dear Sir,

**REF: FINANCIAL RESULT**

**SUB: SUBMISSION OF COPY OF NEWSPAPER ADVERTISEMENT PURSUANT TO REGULATION  
52(8) OF THE SEBI (LODR) REGULATIONS, 2015**

Pursuant to Regulation 52(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copy of financial results of the Company for the quarter ended September 30, 2022 published in the business standard on November 15, 2022.

Kindly take it on your record.

Thanking you,

Yours Faithfully,

**For, Namra Finance Limited**

Jaimish Patel  
Company Secretary  
M- No A42244




**RBL BANK LTD.**  
**Administrative Office:** 1st Lane, Shahupuri, Kolhapur-416001.  
**Branch Office at:** RBL Bank Ltd. "Umiya Nivas", Main Bazar, Village: Khambala, Taluka: Padadhari, Dist.: Rajkot (Guj.)

**Securitisation Notice under S. 13(2) of SARFAESI Act, 2002.**  
We, RBL Bank Limited the secured creditor of **Applicant & Co-Applicant mentioned in column no.2** below inform you all that your account has been classified as Non-performing Account in our accounts on **05/10/2022** pursuant to your defaults in making payment/repayment of principal and interest. An amount **Rs.26,59,069.59/- [Rupees Twenty Six Lakhs Fifty Nine Thousand Sixty Nine and Fifty Nine Paise Only]** is now due and payable by you as on **03.11.2022** together with further interest thereon to RBL Bank Ltd.  
In spite of our repeated demands you have not paid the amount(s) outstanding in your account(s) and you have not discharged your liabilities. We, therefore, issued notice under section 13(2) of Chapter III of the securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 on 03/11/2022 demanding payment of the above mentioned amounts together with further interest applicable at the contracted rates, costs, charges, other moneys to discharge your liabilities in full within 60 days from the date of the notice.

1	2	3	4
Sr. No.	Name of Borrower, Loan Amount and Loan Account No.	Description of the property mortgaged	NPA Date & Amount O/s
1.	<b>Bhavesh Jivanlal Sakharelia (Applicant)</b>	<b>Property Owned By: Jivanbhai Popatbhai Sakhareliya</b>	NPA Date: 05/10/2022
2.	<b>Manjulaben Jivanbhai Sakharelia (Co-applicant)</b>	Residential Property Bearing Plot No. 4, Ground Floor + First Floor Admeasuring 55.83 Sq. Mtrs Block No. B In The Society Known as "Abhishek Nagar" Situated at Revenue Survey No. 65 Under Jetpur Navagadh Nagar Palika, Behind Mantri Society, Amarnagar Road, Jetpur, Rajkot - 360360, On or Towards East : Property of Plot No. 05, On or Towards South : Block No. C, On or Towards West : 6 Mtr Wide Road, On or Towards North : Block No. A	Total amount of <b>Rs.26,59,069.59/-</b> standing due as on 03.11.2022
3.	<b>Jivanbhai Popatbhai Sakhareliya (Co-applicant)</b>		
4.	<b>Gautam Jivanbhai Sakhareliya (Co-applicant)</b>		

**All Add.:** Plot No. 4, Block No. B Abhishek Nagar, Behind Mantri Society, Amarnagar Road, Jetpur, Rajkot 360360  
Loan No: **809002193211 & 809002804230**  
Loan Amount: **Rs. 18,00,000/- & Rs.3,46,336/-**

Now the authorized officer of RBL Bank Ltd. do hereby publish the contents of the above demand notice as provided under the Rules for discharge your liabilities in full, failing which, we shall, without any further reference, be constrained to enforce the following security created by you in our favour by exercising any or all the rights given under the said Act.  
Please note that this publication is made without prejudice to such rights and remedies as are available to RBL Bank against the borrower and the guarantors of the said financial under law. You are further requested to note that as per section13(13) of the said Act, you are restrained/prohibited from disposing of or dealing with the above security or transferring by way of sale, lease or otherwise of above secured asset, without our prior written consent.  
**Sd/-**  
**Authorised Officer**  
**Place: Rajkot**  
**Date: 03/11/2022**  
**Abhay Nikam - RBL Bank Ltd.**



**DEBTS RECOVERY TRIBUNAL - I**  
(Ministry of Finance, Department of Financial Service, Government of India)  
2nd Floor, "Bhikhubhai Chamber" Nr. Kochrab Ashram, Paldi, Ahmedabad - 380 006

**Form No. 22 (Earlier 62) [Regulation 37(1) DRT Regulations, 2015] [See Rule 52 (1) of the Second Schedule to the Income-tax Act, 1961]**

**E- AUCTION/SALE NOTICE THROUGH REGD. AD/DASTI/AFFIXATION/BEAT OF DRUM**  
**PROCLAMATION OF SALE UNDER RULES 38, 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993**

**R.C. No. 182/2014                      O.A. NO. 149/2012**

**C.H.: PUNJAB NATIONAL BANK, ARM Branch, Ellisbridge, Ahmedabad**  
**VERSUS**  
**C.D.: M/s. BRAHMANI COTTON INDUSTRIES & OTHERS**

**To,**  
**CD No. 1: M/s. Brahmani Cotton Industries carrying on business at:** R.S. No. 20/1/2, paiki 2, Jamanpur Road, Harij, Dist. Patan - 384240 and **Office** at 26, Rameshwar Row House, Dev Asis School, Satellite, Ahmedabad.  
**CD No. 2: Shri Prakashkumar Bhogihal Thakar:** Thakar Sheri, Nr. Gam Darwaja, Harij-384240, Dist. Patan.  
**CD No. 3: Shri Bhajlibhai Dhanabhai Chaudhary:** 1-67-1, Ekalava, Harij - 384240, Dist. Patan.

The under mentioned property will be sold by **Public e-auction Sale on 16th December, 2022** for recovery of sum of **Rs. 8,84,76,494.00 (Rs. Eight Crore Eighty Four Lakhs Seventy Six Thousand Four Hundred Ninety Four Only) (As per Interest Certificate)** plus interest and cost payable as per Recovery Certificate issued by Hon'ble Presiding Officer, DRT-1, (Less amount already recovered, if any), from **M/s. Brahmani Cotton Industries & Others.**

Description of Property			
Lot No.	Description of the property to be sold with the names of the co-owners where the property belongs to defaulter and any other person as co-owners	Reserve Price below which the property will not be sold	EMD 10% of Reserve Price/ Rounded off
1	All that part & parcel of the free hold property consisting of factory land with structures at Revenue Survey No. 20/1/2 paiki 2, adm. 4756 Sq. Mtrs. with construction of 225 Sq. Mtrs. thereon, situate, lying and being at Mouje Dantarwada, Taluka Harij-Patan, Reg. Dist. Patan and Sub-Dist. Harij. Bounded by: East: RS No. 20/1/2, paiki agricultural land of Thakor Pratapji Kanjiiji, West: RS No. 20/1/2 paiki agriculture land, North: TP Road Harij to Jamanpur, South: RS No. 20/1/2 paiki agriculture land	Rs. 20,40,000.00	Rs. 2,04,000.00
2	All that part & parcel of the free hold property (1) Shop No. 3 belonged to City Survey No. 3074/1/01/22/23 adm. 17.12 Sq. Mtrs. (2) Shop No. 3-A belonged to City Survey No. 3074/1/01/21/22 adm. 17.12 Sq. Mtrs. (3) Shop No. 4 belonged to City Survey No. 3074/1/01/20/21 adm. 17.12 Sq. Mtrs. Total aggregating area of four shops 51.36 Sq. Mtrs. in Aditya Complex on First Floor of Revenue Survey No. 264/3 paiki Sheet No. 29 situate, lying and being at mouje Harij, Ta. Harij, Dist. Patan and Sub Dist. Harij. Bounded by: East: Shop No. 4-A, West: Open Passage and Road of Residential Plots, North: 3 Mtr. Open Space and thereafter roads, South: Open Passage.	Rs. 11,20,000.00	Rs. 1,12,000.00
3	All that part & parcel of the free hold property NA Land of immovable commercial property being (1) Shop No. 4-A belonged to City Survey No. 3074/1/01/19/20 adm. 17.37 Sq. Mtrs. (2) Shop No. 5, City Survey No. 3074/1/01/18/19 adm. 17.37 Sq. Mtrs. (3) Shop No. 5-A, belonged to City Survey No. 3074/1/01/17/18 adm. 18.94 Sq. Mtrs. (4) Shop No. 6, belonged to City Survey No. 3074/1/01/16/17 adm. 18.94 Sq. Mtrs. Total aggregating area of Four Shops 71.05 Sq. Mtrs. in Aditya Complex, on First Floor of Revenue Survey No. 264/3 paiki sheet No. 29 situate, lying and being at mouje Harij, Tal. Harij, Dist. Patan & Sub Dist. Harij. Bounded by: East: Stair case and Open Space and Way for Shop No. 3 to 6, West: Shop No. 4, North: 3.0 Mtr. Open Space and thereafter residential Land, South: Passage.	Rs. 15,50,000.00	Rs. 1,55,000.00
4	All that part and parcel of the free hold property being Plot No. 47, adm. 109.25 Sq. Mtrs. with construction of 67.06 Sq. Mtrs. in Dev Kutir Society on Land Survey No. 289/1 paiki, Sheet No. 30 and City Survey No. 3192/29 situate, lying and being at mouje-Harij, Taluka Harij, Dist. Patan and Sub-Dist. Harij.	Rs. 10,60,000.00	Rs. 1,06,000.00

Revenue assessed upon the property or any part thereof: Not Known  
Details of any other encumbrance to which property is liable: Not Known  
Valuation Also state Valuation given, if any by the Certificate Debtor: No  
Claims, if any which have been put forward to the property & any other known particulars being its nature & value: Not Known

- Auction / bidding shall only be through online electronic mode through the e-auction website i.e. <https://www.drt.auctiontiger.net>
- The intending bidders should register the participation with the service provider well in advance and get user ID and password for participating in **E-auction**. It can be procured only when the requisite earnest money is deposited in prescribed mode below.
- EMD shall be deposited by through RTGS / NEFT latest by **14.12.2022** as per details as under:

**TERMS AND CONDITIONS:**

Beneficiary Bank Name	Punjab National Bank
Beneficiary Name:	Authorized Officer, Punjab National Bank
Beneficiary Account No.:	0960002105015890
IFSC Code:	PUNB0017010
Branch:	Ashram Road Branch, Ahmedabad.

EMD deposited thereafter shall not be considered for participation in the e-auction.


- In addition to above, the copy of PAN Card, Address Proof and Identity Proof, E-mail ID, Mobile Number, in case of the company, copy of board resolution passed by the Board of Directors of the company or any other document confirming representation/attorney of the company and the Receipt/Counter File of such deposit should reach to the said service provider through e-auction website by uploading soft copies on or before **14.12.2022** and also hardcopies alongwith EMDs deposit receipts should reach at the **Office of Recovery Officer-II, DRT-I, Ahmedabad by 15.12.2022** It is also held that earnest money of unsuccessful bidders shall be returned back in the respective accounts such bidders through the same mode of payment.
- Prospective bidder may avail online training from service provider:


Name of Auction Agency	E-procurement Technologies Ltd. (Auction Tiger)
Address	B-705, Wall Street-II, Opp. Orient Club, Near Gujarat College, Ellisbridge, Ahmedabad - 380006, Gujarat (India).
Contact Person	Mr. Ram Sharma
Helpline No.	079-40230816/817/821/822/823/844/827/825
Email Address	ramprasad@auctiontiger.net, support@auctiontiger.net, gujarat@auctiontiger.net
For any queries related to auction and property contact	<b>Mr. S.K. Chawla, (Asstt. General Manager)</b> Mobile: +91 8511132732, Mr. Bhavik H. Khatri (Sr. Manager) +91 8511156915 Email: cs4517@pnb.co.in

- Prospective bidders are advised to visit website <https://www.drt.auctiontiger.net> for detailed terms & conditions and procedure of sale before submitting their bids.
- The property shall not be sold below the reserve price.
- The properties shall be sold in 04 lot, with **Reserve Price as mentioned above lot.**
- The bidder shall improve offer in multiples of **Rs. 10,000/-** during entire auction period.
- The property shall be sold "**AS IS WHERE IS BASIS**" and shall be subject to other terms and conditions as published on the official website of the e-auction agency.
- The highest bidder shall have to deposit **25% of his final bid amount** after adjustment of EMD already paid, by immediate next bank working day **by 4:00 P.M.** through RTGS/NEFT in the account as mentioned above.
- The **successful bidder/auction purchaser** shall deposit the **balance 75% of sale consideration amount on or before 15th day from the date of sale of the property. If the 15th day is Sunday or other Holiday, then on immediate first bank working day through RTGS/NEFT in the account as mentioned above. In addition to the above, the purchaser shall also deposit poundage fee @1% on total sale consideration money (plus Rs.10) through DD in favour of the Registrar, DRT-I, Ahmedabad. The DD prepared towards poundage's fees shall be submitted directly with the office of Recovery Officer, DRT-I, Ahmedabad.**
- In case of default of payment within the prescribed period, the deposit, after deduction the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government Account and the defaulting purchaser shall forfeit all claims to the property or the amount deposited. The property shall be resold forthwith, after the issue of fresh proclamation of sale. Further the purchaser shall also be liable to make good of any shortfall or difference between his final bid amount and the price for which it is subsequently sold.
- Schedule of auction is as under:-

Date and Time of Inspection	<b>05.12.2022</b>	<b>Between 2.00 pm to 4.00 pm</b>
Date of uploading proof of EMD / Documents	<b>14.12.2022</b>	<b>Upto 4.00 pm</b>
Last date of submissions of hard copies of proof of EMD/documents with office of the Recovery Officer.	<b>15.12.2022</b>	<b>Up to 5:00 pm</b>
Date and Time of E-Auction:	<b>16.12.2022</b>	<b>Between 12.00 Noon to 1.00 pm</b> (with auto extension clause of 5 minutes, till auction completes.)
- The Recovery Officer has the absolute right to accept or reject any bid or bids or to postpone or cancel the e-auction without assigning any reasons.

**Issued under my hand and seal of this**  
**Tribunal on this 14th Day of October, 2022**

**Sd/- (Alok Kumar Dixit)**  
**Recovery Officer - II, DRT-I, Ahmedabad**



**NAMRA FINANCE LIMITED**

**Registered Office:** 502-503, Sakar III, Opp. Old High Court, Off. Ashram Road, Ahmedabad-380014 Phone: +91-79-40507000, 27541989  
E-mail: ho@namrafinance.com Website: www.namrafinance.com CIN: U65999GJ2012PLC069596

**EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED ON 30.09.2022**


(Rs. In Lakhs )

Sr. No.	Particulars	Quarter Ended			Six Months Ended		Year Ended
		30.09.2022 Unaudited	30.06.2022 Unaudited	30.09.2021 Unaudited	30.09.2022 Unaudited	30.09.2021 Unaudited	31.03.2022 Audited
1	Total Income from Operations	7,038.91	5,735.00	3,739.87	12,773.91	7,389.54	17,289.79
2	Net Profit / (Loss) (Before Tax & Exceptional items)	1,673.12	1,199.58	521.00	2,872.70	942.33	2,717.57
3	Net Profit / (Loss) Before Tax (After Exceptional items)	1,673.12	1,199.58	521.00	2,872.70	942.33	2,717.57
4	Net Profit / (Loss) After Tax (After Exceptional item)	1,251.51	964.35	320.73	2,215.86	541.23	1,844.55
5	Total Comprehensive Profit / (Loss) after tax and Other Comprehensive Income (after tax)]	1,216.62	926.42	283.05	2,143.04	451.35	1,378.19
6	Equity Share Capital	4,236.00	3,736.00	3,000.00	4,236.00	3,000.00	3,326.00
7	Reserve excluding Revaluation Reserves	-	-	-	-	-	12,874.92
8	Securities Premium Account	11,321.39	6,821.39	4,060.68	11,321.39	4,060.68	5,234.28
9	Outstanding redeemable Preference Shares	-	-	-	-	-	-
10	Paid up Debt Capital / Outstanding Debt	115,242.65	87,045.76	64,272.02	115,242.65	64,272.02	81,170.53
11	Earnings per share						
	(a) Basic Earning Per Share	3.37	2.86	1.07	6.23	1.91	6.10
	(b) Diluted Earning Per Share	3.37	2.86	1.07	6.23	1.91	6.10
12	Debt Equity Ratio	4.55	4.60	4.70	4.55	4.70	5.06
13	Networth	25,343.43	19,125.37	13,773.96	25,343.43	13,773.96	16,200.92
14	Capital Redemption Reserve	-	-	-	-	-	-
15	Debenture Redemption Reserve	-	-	-	-	-	-
16	Debt Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
17	Interest Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

**NOTE:** The above is an extract of the detailed format of quarterly / half yearly financial results filed with the Stock Exchanges under Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of quarterly / half yearly financial results are available on the Stock Exchange website: (www.bseindia.com) and on the Company's website (www.namrafinance.com).

For and on behalf of the Board of Directors  
**Sd/-**  
**(Jayendra Patel)**  
Managing Director  
DIN: 00011814

**Place:** Ahmedabad  
**Date:** 14.11.2022



**पंजाब नैशनल बैंक Punjab National Bank**

**Zonal SASTRA, 4th Floor, Chankya Building, Nr. Dinesh Hall, Ashram Road, Ahmedabad-Gujarat 380009 Ph: 07947010262. Email: zs8336@pnb.co.in**

**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. Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "**As is where is**", "**As is what is**", and "**Whatever there is**" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

**SCHEDULE OF THE SECURED ASSETS**

Date of E-Auction: 21.12.2022 (Last date of deposit of EMD: 20.12.2022 up to 5.00 PM)					
L o t N o.	Name of the Branch	Description of Immovable Properties / securities mortgaged / Owner's name (Mortgagors of properties)	(e) Date of demand Notice u/s 13 (2) of SARFAESI Act 2002 (f.1) O/S amount as on date of (f.1) notice (f.2) O/S amount as on given date (g) Possession date u/s 13(4) of SARFAESI Act 2002 (h) Nature of possession symbolic/physical/constructive (i) Amount recovered after issuance of 13(2) notice (till 31.10.2022)	(a) Reserve Price (b) EMD (c) Bid Increase Amt	Date/ Time of E-Auction
	Name of the Account				
Name & address of the Borrower/ Guarantors Account					
1.	<b>L.C.B. Ahmedabad, Abaj Foods Pvt. Ltd.</b> Mr. Mahavirsinh K. Vaghela (Guarantor), House No. 55, Radhe Upvan Society, Nr. Joganimata Temple, Tal. Sanand, Dist. Ahmedabad. PIN Code: 382110	All that part and parcel of Residential Bungalow B1, Dev Heritage Bungalow, Nr. Reliance Petrol Pump, Pij Cross Road, Consolidated Survey No. 3131, Mouje: Kakarkhad, Tal.: Nadiad, Admeasuring Land 2626.00 Sq. Fts and Construction of 1850 Sq. Fts thereon, in the name of Mr. Mahavirsinh K. Vaghela. <b>Bounded as below:</b> East: After margin R S No 3120 Land, West: Plot No B/2, North: After Margin Plot No B/12, South: 7.5 mtr approach road	<b>(e) 03.01.2022 (f.1) Rs.23,03,89,142.50 plus further interest (f.2) Rs.25,06,76,651.39 as on 31.10.2022 (g) 26.05.2022 (h) Symbolic (i) Rs.72,24,000.00</b>	<b>(a)Rs. 28,72,000/- (b)Rs. 2,87,200/- (c)Rs. 20,000/-</b>	<b>Date: 21.12.2022 Time: 11:00 am to 1:00 pm</b>
2.	<b>L.C.B. Ahmedabad, Abaj Foods Pvt. Ltd.</b> Mr. Mahavirsinh K. Vaghela (Guarantor), House No. 55, Radhe Upvan Society, Nr. Joganimata Temple, Tal. Sanand, Dist. Ahmedabad. PIN Code: 382110	All that part and parcel of Residential Bungalow bearing Nos. B/2 of Dev Heritage Bungalow, Nr. Reliance Petrol Pump, Pij Cross Road, Consolidated Survey No. 3131, Mouje: Kakarkhad, Tal.: Nadiad, Admeasuring Land 1809.00 Sq. Fts and Construction 1850 Sq. Fts thereon, in the name of Mr. Mahavirsinh K. Vaghela. <b>Bounded as below:</b> East: Plot No B/1, West: After Margin Plot No B/3, North: After Margin Plot No B/11, South: 7.50 Mtr approach Road	<b>(e) 03.01.2022 (f.1) Rs.23,03,89,142.50 plus further interest (f.2) Rs.25,06,76,651.39 as on 31.10.2022 (g) 26.05.2022 (h) Symbolic (i)Rs.72,24,000.00</b>	<b>(a)Rs. 20,57,000/- (b)Rs. 2,05,700/- (c.)Rs. 20,000/-</b>	<b>Date: 21.12.2022 Time: 11:00 am to 1:00 pm</b>
3.	<b>L.C.B. Ahmedabad, Abaj Foods Pvt. Ltd.</b> Mr. Mahavirsinh K. Vaghela (Guarantor), House No. 55, Radhe Upvan Society, Nr. Joganimata Temple, Tal. Sanand, Dist. Ahmedabad. PIN Code: 382110	All that part and parcel of Open Residential Plot at Survey No. 100, Mouje: Rethal, Tal.: Sanand, situated behind Vraj Vihar, Sanand-Nalsarovar Road admeasuring 10928.00 sq. mtrs in the name of Mr. Mahavirsinh K. Vaghela. <b>Bounded as below:</b> East: Vraj Vihar scheme, West: Land Survey No 99, North: Land Survey No 102, South: Land Survey No 94	<b>(f.1) Rs.23,03,89,142.50 plus further interest (f.2) Rs.25,06,76,651.39 as on 31.10.2022 (g) 26.05.2022 (h) Physical (i) Rs.72,24,000.00</b>	<b>(a)Rs. 1,16,60,000/- (b)Rs. 11,66,000/- (c.)Rs. 1,00,000/-</b>	<b>Date: 21.12.2022 Time: 11:00 am to 1:00 pm</b>
4.	<b>L.C.B. Ahmedabad, Abaj Foods Pvt. Ltd.</b> Anjanaben Mahavirsinh Vaghela (Guarantor), House No. 55, Radhe Upvan Society, Nr. Joganimata Temple, Tal. Sanand, Dist. Ahmedabad, PIN Code: 382110	All that part and parcel of Plot bearing Old R S No.300/1 & New R S No.817 + 819 of Kundal sub Plot A /205 Vraj Vihar sanand, Nalsarovar road land adms 1288 Sq mtrs and 105 Sq mtrs super structure thereon in the name of Smt Anjanaben Mahavirsinh Vaghela. <b>Bounded as below:</b> East: Sub Plot No A/204, West: Internal Road of Society, North: Sub Plot No A/206, South: Internal Road of Society	<b>(e) 03.01.2022 (f.1) Rs.23,03,89,142.50 plus further interest (f.2) Rs.25,06,76,651.39 as on 31.10.2022 (g) 26.05.2022 (h) Physical (i) Rs.72,24,000.00</b>	<b>(a)Rs. 27,17,000/- (b)Rs. 2,71,700/- (c)Rs. 20,000/-</b>	<b>Date: 21.12.2022 Time: 11:00 am to 1:00 pm</b>
5.	<b>L.C.B. Ahmedabad, Abaj Foods Pvt. Ltd.</b> Mr. Mahavirsinh K. Vaghela (Guarantor), House No. 55, Radhe Upvan Society, Nr. Joganimata Temple, Tal. Sanand, Dist. Ahmedabad. PIN Code: 382110	All that part and parcel of Plot bearing residential land sub plot no. A/179/1, Vraj Vihar, Block/survey No.92, situated at Village: Rethal Taluka: Sanand, adms 1660 Sq. Yards in the name of Sh. Mahavirsinh K. Vaghela <b>Bounded as below:</b> East: Sub Plot No A/174, West: Internal Road of the scheme, North: Sub Plot No A/178, South: Sub Plot No A/179/2	<b>(f.1) Rs.23,03,89,142.50 plus further interest (f.2) Rs.25,06,76,651.39 as on 31.10.2022 (g) 26.05.2022 (h) Physical (i) Rs.72,24,000.00</b>	<b>(a)Rs. 18,34,000/- (b)Rs. 1,83,400/- (c)Rs. 20,000/-</b>	<b>Date: 21.12.2022 Time: 11:00 am to 1:00 pm</b>

Details of the encumbrances known to the secured creditors – **Not known**  
Litigations known to the secured creditors in respect to SARFAESI Action: SA 436/2022

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

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions. 1. The auction sale will be "online through e-auction" portal <http://www.mstcecommerce.com/> 2. The intending Bidders/ Purchasers are requested to register on portal (<https://www.mstcecommerce.com/>) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by **20.12.2022** before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. 3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 mode i.e. NEFT/ Cash/ Transfer (After generation of Challan from (<https://www.mstcecommerce.com/>) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit Punjab National Bank Branch. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD amount, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest. 4. Platform (<http://www.mstcecommerce.com/>) for e-Auction will be provided by e Auction service provider M/S MSTC Limited having its Registered office at 225-C, A.J.C. Bose Road, Kolkata-700020 (**contact Phone & Toll free Numbers 079-41072412/ 411/ 413 or 1800-103-5342**). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <http://www.mstcecommerce.com/> This Service Provider will also provide online demonstration/ training on e-Auction on the portal. 5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpageportal. (1) <https://www.ibapi.in>, (2) <http://www.mstcecommerce.com>, (3) [www.pnbindia.in](http://www.pnbindia.in) 6. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditionsof e-auction,HelpManualonoperational part of e-Auctionrelatedtothose-Auction from e-Baz-BAPI portal (<https://www.ibapi.in>) 7. The intending Bidders / Purchasers are requested to register on portal (<https://www.mstcecommerce.com/>) using their mobile number and email-id. Further, they will upload the requisite KYC documents. Once the KYC documents areverifiedbye-auctions-serviceprovider(maytake2workingdays),theintendingBidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet. Only after having sufficient EMD in his Wallet, the interest bidder will be able to bid on the date of e-auction. 8. Bidder's Global Wallet should have sufficient balance (> = EMD amount) at the time of bidding. 9. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be of the amount as mentioned above in the table to the last higher bid of bidders. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed. 10. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly. (1) In case of any difficulty or need of assistance before or during e-Auction process may contact authorized representative of our e-Auction Service Provider (<http://www.mstcecommerce.com/>). Details of which are available on the e-Auction portal. 11. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider). 12. The secured asset will not be sold below the reserve price. 13. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque/ Demand Draft issued by a Scheduled Commercial Bank drawn in favor of "The Authorized Officer, Punjab National Bank, A/c (Name of the A/C) Payable at In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property. 14. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194- 1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount. 15. The Authorised Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. 16. The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the act. 17. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". 18. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. 19. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspect the property in consultation with the dealing official as per the details provide. 20. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. 21. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties (E-Auctioned) not known to the bank. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc. 22. The bidder should ensure proper internet connectivity, power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical reasons or reasons/contingencies affecting the e-auctions. 23. It is open to the Bank to appoint a representative and make self bid and participate in the auction. For detailed term and conditions of the sale, please refer <https://www.ibapi.in>, <http://www.mstcecommerce.com/> & [www.pnbindia.in](http://www.pnbindia.in)

**Date : 11-11-2022**  
**Place : Ahmedabad**

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

**Abhinav Singh Rathore**  
**Authorized Officer, Punjab National Bank,**  
**Secured Creditor (M-97292 25088)**