



Corporate &amp; Registered Office : Unit No. 801, Centrum House, CST Road, Vidyanagar Marg, Kalina Santacruz (East), Mumbai - 400096, CIN No. U65922MH2016PLC273826

## DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest

Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002.

The undersigned is the Authorised Officer of **Centrum Housing Finance Ltd** under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower/s (the said Borrower), to repay the amounts mentioned in the respective Demand Notice/s issued to them that are also given below.

In connection with above, Notice is hereby given, once again, to the said Borrower to pay to **Centrum Housing Finance Ltd**, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest and other charges till date of repayment of the dues in full, as detailed in the said Demand Notices, from the dates mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrowers. As security for due repayment of the loan, the following assets have been mortgaged to **Centrum Housing Finance Ltd** by the said Borrowers respectively.

Sr. No.	Loan Account No./Name of the Borrower(s)/ Co-Borrower(s)	Total Outstanding Dues (Rs.)	NPA Date Sec.13(2) Notice Date FCL Date	Description of secured asset (Immovable property)
1	STV23010881 / Dipakbhai Vishnubhai Patil / Sarita Dipak Patil	Rs.10,75,508.00 (Rupees Ten Lakh Seventy Five Thousand Five Hundred Eight Only)	08-01-2026 27-01-2026 22-01-2026	In The Rights, Piece And Parcel of Immovable Property Bearing Plot No. 6 paikai western part, adm. 26 sqms. alongwith 28.65 sqms. Construction Builtup R.S. No. 4/5, T.P. Scheme No. 39, Final Plot No. 4/A Moje-Limbayat, Distt.-Surat-394210, Gujarat. Boundaries- East : Plot No. 6 paikai half property West : Open Margin North : 15 ft. Open Margin South : Plot No. 5

If the said Borrowers shall fail to make payment to **Centrum Housing Finance Ltd** as aforesaid, **Centrum Housing Finance Ltd** shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risk of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of **Centrum Housing Finance Ltd**. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made thereunder, shall be liable for imprisonment and/or penalty as provided under the Act.

Place : Gujarat Date : 05.02.2026

Sd/- Authorised Officer For Centrum Housing Finance Ltd



**MAS RURAL HOUSING & MORTGAGE FINANCE LIMITED**  
Narayan Chambers, 2nd Floor, B/h. Patang Hotel, Ashram Road, Ahmedabad-380009. Contact : 079-41106500/733

## DEMAND NOTICE

Under Section 13(2) of SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY

ACT 2002 ("Act") read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Whereas the undersigned being the Authorised officer of the **MAS Rural Housing & Mortgage Finance Ltd.** (Hereinafter called 'Company') under the Act and in exercise of powers conferred under section 13(2) read with rule 3 of the Rules already issued the detailed demand notices dated as mentioned below. Under Section 13(2) of the Act, calling upon the Borrower/s/Co-Borrower/s/Guarantor/s, listed here-under, to pay the amount mentioned in the respective Demand Notice, within the 60 days from the date of the respective Demand Notice/s, as per details given below. Copies of the said Notices are served by Registered Post A.D. and are available with the undersigned, and the said Borrower/s/Co-Borrower/s/Guarantor/s, may, if they so desire, collect the respective copy from the Undersigned on any working day during normal office hours.

In Connection with the above, Notice is hereby given, Once again, to the said Borrower/s/Co-Borrower/s/Guarantor/s to pay Company within 60 days from the date of the respective notice/s, the amount indicated herein below against their respective names, together with further interest as detailed below from the respective date mentioned below in below column till the date of payment and/or realization, read with the loan agreement and other documents/writings, if any, executed by the said Borrower/s/Co-Borrower/s/Guarantor/s. As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to Company by the said Borrower/s/Co-Borrower/s/Guarantor/s respectively.

Borrower & Co-Borrower, Guarantor	Mortgage Property Details:-	Loan Account No. Outstanding Amount	DATE OF DEMAND NOTICE DATE OF STICKING NOTICE
<b>Rahul Jayshankar Shukla (Applicant)</b> <b>Poonam Shyamlal (Co-Applicant)</b>	Property Bearing All that piece and Parcel of Flat no 405 admeasuring about 519.00 sq. ft., 238.85 sq.ft. super built up area, 24.27 sq. Mtrs. carpet area, Built up area Along with proportionate undivided share in ground land admeasuring 6.43 sq. mtrs, Fourth floor "Ayodhya Residency", Block No 434, 435, 436, 437 (after re survey new Block No 484, 486, 488, 489), after amalgamation new Block No 434 ( after re survey new Block No 484 Admeasuring About Hector - Are 2-28-23 Sq. mtrs.) Paikai developed as "Shree Residency" Paikai B Plot No 34 admeasuring about 396.78 sq. mtrs Road & Cop admeasuring 155.99 sq. mtrs total Admeasuring 552.77 sq. mtrs & undivided Share Of Land situated at - Haldharu, Ta. Kamrej, in the Registration Dist & Sub Dist of Surat, state - Gujarat.	Loan A/c No.: <b>6960</b>	<b>Dt. 21.05.2025</b>
<b>Jabbrsinh Samarati Rajput (Applicant)</b> <b>Hemaben Jabbrsinh Rajput (Co-Applicant)</b> <b>Motisingh Rajput (Guarantor)</b>	Property Bearing All that piece and parcel of said Aawl Gram Panchayat, Property No.474 Admeasuring 111.52 sq. mtrs. and construction thereon situated on Gamtal Land, at. Aawl, Ta. Amrighad, in the Registration Dist & Sub District of Banaskantha, Gujarat. <b>Bounded As Follows: As Per Technical</b> East : Open Land of Devisinh West : Road, North : House of Rajput Naran Sinh, South: House of Rajput Jituisinh <b>Bounded As Follows: As Per Sale Deed</b> East : Plot No :-33, West : Passage, North : Flat No :-404, South: Flat No :-406	Loan A/c No.: <b>9328</b>	<b>Dt. 30.08.2025</b>
<b>Fulabhai Danabhai Shreemali (Applicant)</b> <b>Sagunaben Fulabhai Shrimali (Co-Applicant)</b> <b>Parthibhai Manabhai Patni (Guarantor)</b>	Property Bearing all that piece and parcel of Vadaval Gram Panchayat property No.676, Akarni No.676 admeasuring 55.76 sq. mtrs & construction thereon situated at "Shrimali Vas" on Gamtal Land, at. Vadav, Ta. Deesa, in the Registration Dis-trict & Sub District Of Banaskantha, Gujarat. <b>Bounded As Follows: As Per Sale Deed / As Per Documents</b> East : Open Land of Devisinh, West : Road, North : House of Rajput Naran Sinh, South: House of Rajput Jituisinh	Loan A/c No.: <b>10184</b>	<b>Dt. 03.10.2025</b>
<b>Rabindranath Simanchal Bishoyi (Applicant)</b> <b>Sujata Rabindranath Bisoyi (Co-Applicant)</b>	Property Bearing All that piece and parcel of said Flat No. 201, Second Floor, Building No. A, admeasuring 30.67 sq. mtrs. (Carpet Area) & admeasuring 33.83 sq. mtrs (Built up area) along with Undivided rights in Ground Land, in scheme Known as "Tulsi Palace" situated at khed khata No. 107, Revenue survey No. 263, Block No. 400/A as per Revenue records of 7 & 12 admeasuring 11935 sq. mtrs., N.A. land Paikai. Society developed as "Anupam Residency" upon Plot No. 138 To 145 (Total 8 Plots) at. Mouje: Sayan, Tal. Olpad, in the Registration District of Surat, Gujarat. <b>Bounded As Follows: As Per Technical / As Per Sale Deed / As Per Documents</b> East : Adjoining Society Road, West : Adjoining Flat No.A-208, North : Adjoining Society Main Road, South : Adjoining Flat No.A-202	Loan A/c No.: <b>9894</b>	<b>Dt. 15.11.2025</b>
<b>Vipulkumar Sendhabhai Prajapati (Applicant)</b> <b>(FOR BOTH A/C'S)</b> <b>Lilaben Sendhabhai Prajapati (Co-Applicant)</b> <b>(FOR BOTH A/C'S)</b> <b>Dipakkumar Sendhabhai Prajapati (Co-Applicant)</b> <b>(FOR BOTH A/C'S)</b> <b>Maheshbhai Haribhai Prajapati (Guarantor)</b> <b>(FOR BOTH A/C'S)</b>	Property Bearing All that piece & parcel of said land bearing Moriya / Parpada Gram Panchayat, Gram Panchayat New Property No: 207 & Old Property No. 197 admeasuring Plot Area 59.48 sq. mtrs. & Construction thereon situated on Gamtal Land Area Known As "Barot Vas", At- Moriya, Ta-palapur, In the Registration Dis-trict & Sub District of Banashkantha, State-Gujarat. <b>Bounded As Follows: As Per Technical / As Per Sale Deed / As Per Documents</b> East : Road, West : Road, North : House of Panchal Mulchandbhai, South : Plot of Panchal Kalubhai	Loan A/c No.: <b>7806 &amp; 8533</b>	<b>Dt. 31.12.2025</b>
<b>Gajanan Ramesh Hiwale (Applicant)</b> <b>Kanchana Gajanan Hiwale (Co-Applicant)</b>	Property Bearing All that piece and parcel of Land Bearing Plot No. 294 (after KJP 98/A/294) admeasuring about 40.15 Sq.mtrs And Cop admeasuring about 8.14 sq.mtrs and undivided share of Land admeasuring about 26.38 sq.mtrs. totally admeasuring about 74.66 sq.mtrs. and construction thereon in scheme known as "Shiv Darshan Residency" situated at Amalgamated Block No.98/A (R.S.No.106,95/ paik, 101,102, Block No. 98 & 98/B) admeasuring 34095.00 sq.mtrs.,at. Sivan, Ta. Olpad, In the Registration District & Sub District of Surat, Gujarat <b>Bounded As Follows: As Per Technical / As Per Sale Deed / As Per Documents</b> East : Society Road, West : Adj Plot No.-267, North : Plot No.295, South : Plot No.293 <b>Bounded As Follows: As Per Technical / As Per Sale Deed / As Per Documents</b> East : Lagu Society Road, West : Lagu Plot No.-267, North : lagu Plot No.295, South : Lagu plot No.293	Loan A/c No.: <b>5086</b>	<b>Dt. 12.1.2026</b>
<b>Sandipbhai Kailashbhai Rajbhar (Applicant)</b> <b>Rina Sandipbhai Rajbhar (Co-Applicant)</b>	Property Bearing Plot No.99 Admeasuring 40.08 sq. mtrs. & together with construction thereon in scheme known as "Sky Villa" situated at Block No.149 And Revenue Survey No.290, at. Village Syadal, Ta. Olpad, in the Registration District & Sub District of Surat, Gujarat. <b>Bounded As Follows:</b> East : Open Plot, West : Society Road, North : Plot No. 98, South : Plot No. 100	Loan A/c No.: <b>3440 &amp; 4820</b>	<b>Dt. 07.01.2026</b>
		Rs.7,64,215.00 (For Loan A/C No.3440) & Rs.3,01,040.00 (For Loan A/C No.4820)	<b>Dt. 30.01.2026</b>

With further interest, additional interest at the rate as more particularly stated in respective Demand Notice, incidental expenses, cost, charges etc incurred till the date of payment and/or realization. If the said Borrower/s/Co-Borrower/s/Guarantor/s shall fail to make payment to Company as aforesaid. Then Company shall proceed against the above Secured Assets(s)/Immovable Property(ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Borrower/s/Co-Borrower/s/Guarantor/s as to the costs and consequences.

The said Borrower/s/Co-Borrower/s/Guarantor/s are prohibited under the said Act to Transfer the aforesaid Secured Asset(s)/Immovable Property(ies), whether by way of sale, lease or otherwise without prior written consent of Company. Any contravention of the said section by you shall invoke the penal provisions as laid down under section 29 of the SARFAESI Act and/or any other legal provision in this regard.

Date : 05-02-2026

Place : Gujarat

Authorized Officer,

For, MAS Rural Housing &amp; Mortgage Finance Ltd. Mr. Bharat J. Bhatt (M.) 9714199018

## AAVAS FINCIERS LIMITED

(CIN-L65922RJ2011PLC034297) Regd. &amp; Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur, 302020

## AUCTION NOTICE

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

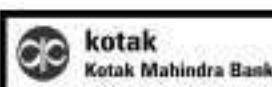
Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property has been taken by the Authorised Officer of **AAVAS FINCIERS LIMITED** Secured Creditor, will be sold on "As is where is", "As what is", and "Whatever there is" basis. The details of the cases are as under.

Name of Borrowers/ Co-Borrowers/ Guarantor/s/Mortgagors	Dues As on	Date & Amount of 13(2)Demand Notice	Date of Possession	Description of Property	Reserve Price For Property	Earnest Money For Property	Date & Time of Auction	Place of Tender
Hemant Ramdayal Agrawal, Meenu Hemant Agrawal, Rakesh Ramdayal Agrawal (AC NO.) LNBDRD00317-180047546	Rs. 31,76,417.00/- Dues As On 24 Feb 2026	20 Jan 25 25 May 25 Feb 2026	15 R.S. No. 494/4, City Survey No. 342, Plot No D/2, Flat No. 03- On 3 Rd Floor " Radhe Residency" Gotri Road,Village-Gotri, Distt- Vadodara, Vadodara, Gujarat 390023 Admeasuring 1550 Sq.Ft.	Rs. 2176200/- Rs. 217620/- 11.00 AM To 01.00 PM	11 Mar 2026	Shop No :- 5 & 6 1st Floor, Sun Rise Complex, Waghdoda Road, Near Vrundavan Crossing, Chanda Nagar, Vrundavan, Waghdoda, Vadodara-390019, Gujarat-India	11 Mar 2026	Kotak Mahindra Bank Limited

**Terms & Conditions:** 1. The person, taking part in the tender, will have to deposit his offer in the tender form provided by the AFL which is to be collected from the above branch offices during working hours of any working day, super scribng. 2. Tender Offer for name of the property "on the sealed envelope along with the Cheque/DD/pay order of 10% of the Reserve Price as Earnest Money Deposit (EMD) in favour of **AAVAS FINCIERS LIMITED** payable at Jaipur on/before time of auction during office hours at the above mentioned offices. The sealed envelopes will be opened in the presence of the available interested parties at above mentioned office of **AAVAS FINCIERS LIMITED** The Inter se bidding, if necessary will also take place among the available bidders. The EMD is refundable if the bid is not successful. 2. The successful bidder will deposit 25% of the bidding amount adjusting the EMD amount as initial deposit immediately or within 24hrs after the fall of hammer towards the purchase of the asset. The successful bidder failing to deposit the said 25% towards initial payment, the entire EMD deposited will be forfeited & balance amount of the sale price will have to be deposited within 15 days after the confirmation of the sale by the secured creditor; otherwise his initial payment deposited will be forfeited. 3. The Authorised officer has absolute right to accept or reject any bid or adjourn/postpone the sale process without assigning any reason therefore. if the date of tender depositing or the date of tender opening is declared as holiday by Government, then the auction will be held on next working day. 4. For inspection and interested parties who want to know about the procedure of tender may contact **AAVAS FINCIERS LIMITED** 201,202, 1nd Floor, South End Square, Mansarovar Industrial Area, jaipur-302020 or Ramesh Jat - 9376045878 or respective branch during office hours. Note: This is also a 15/30 days notice under Rule 9(1)(b)(6) to the Borrowers/Guarantors/Mortgagors of the above said loan accounts about tender inter se bidding sale on the above mentioned date. The property will be sold, if their outstanding dues are not repaid in full.

Place : Gujarat Date : 05-02-2026

Authorised Officer Aavas Financiers Limited



## DEMAND NOTICE

KOTAK MAHINDRA BANK LIMITED

Registered Office : 27BK, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051, Regional Office: Kotak Mahindra Bank Ltd. 9th Floor, B-Wing, Vivaan Square, Jodhpur Cross Road, Satellite, Ahmedabad, Gujarat - 380015, Contact No. : +91 9429919818, Email ID : punit.makhecha@kotak.com

## STATUTORY NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

The undersigned, being the Authorised Officer of **KOTAK MAHINDRA BANK LIMITED**, a banking company within the meaning of the Banking Regulation Act, 1949 having its Registered Office at 27BK, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051, and having Regional Office situated at: Ahmedabad also branch office situated at Rajkot and Admas Plaza, 166/16, CST Road, Kolivary, Kutch, Kutch, Kalina Santacruz (E), Mumbai - 400098, (hereinafter referred to as "the Bank / KMBL"), appointed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereby issues to you the following notice:-

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