



Kotak Mahindra Bank

Registered Office : 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
(Corporate Identity No. L65110MH1985PLC038137) **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** – puniit.makhecha@kotak.com


PUBLIC NOTICE FOR AUCTION CUM SALE

Notice is hereby given to the public in general and in particular to the **Borrower/Co-Borrower/Guarantor** that the below described immovable property mortgaged to the Authorised Officer of Kotak Mahindra Bank Ltd. the **Physical Possession** of which has been taken by the Authorised Officer of Kotak Mahindra Bank Ltd. will be sold on **"AS IS WHERE IS", "AS IS WHAT IS"** and **"WHATEVER THERE IS"** basis, offers are invited to submit online through the Web Portal of e-Auction Service Partner, **M/s.C1 India Pvt Ltd** (www.c1india.com) i.e <https://www.bankauctions.com> by the undersigned for sale of the immovable property of which particulars are given below:-

Sr. No.	Name of the Borrower(s) / Guarantor(s) / Mortgagor(s)	Demand Notice Date and Amount	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)	Date / Time of e-Auction
1)	Balaji Ceramic (Borrower) Mr. Piyush Harjivnbhai Bavarva (Guarantor)	Dt. 03/12/2021 Rs. 3,38,83,444.18/- (Rupees Three Crore Thirty Eight Lakh Eighty Three Thousand Four Hundred Forty Four and Eighteen Paise only)	Immovable property having land area admeasuring 8094.00 sq mts along with entire construction standing thereon forming part of land bearing revenue survey no. 253/p 1 of mouje, Nr. Itano Tiles and Segam Tiles Pvt. Ltd., Off. Gala Shapur Road, Vill. Vaghpar, Tal. & Dist. Morbi.	Rs. 1,50,00,000/- (Rupees One Crore Fifty Lakh Only)	10% of Bid Amount Rs. 15,00,000/- (Rupees Fifteen Lakh Only)	17.01.2026 Time – 11.00 A.M. to 12.00 P.M.
(Loan A/c. No. WC 3029TL0100000025, WC 3029CWL0100000002, WC 9727373000)			Type of Possession:- Physical			
Date of Inspection of Immovable Properties : 08.01.2026 Time 11.00 A.M. 01. 00 P.M.			Last Date for Submission of Offers / EMD : 15.01.2026 till 4.00 P.M.			

IMPORTANT TERMS & CONDITIONS OF SALE :-
1) The Auction is conducted as per the further Terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may go through the website of e-Auction Service Provider, M/s. C1 India Pvt. Ltd. i.e. <https://www.bankauctions.com> for bid documents, the details of the secured asset put up for e-Auction and the Bid Form which will be submitted online;
2) All the intending purchasers/ bidders are required to register their name in the Web Portal mentioned above as <https://www.bankauctions.com> and generate their User ID and Password in free of cost of their own to participate in the e-Auction on the date and time aforesaid;
3) For any enquiry, information, support, procedure and online training on e-Auction, the prospective bidders may contact the **M/s. C1 India Pvt. Ltd.** Department of our e-Auction Service Partner **P. Dharami Krishna, through csd@disposallub.com Tel. No. : +91 7291971124,25,26, Mobile No.: 99481 82222 & Email ID: andhra@c1india.com & support@bankauctions.com**
4) To the best of knowledge and information of the Authorised officer, there is no encumbrance in the property/ies. However, the intending bidders may inspect the property and its documents as mentioned above or any other date & time with prior appointment and they should make their own independent inquiries regarding the encumbrance, title of property/ies put on e-Auction and claims/right/ dues/affecting the property prior to submitting their bid. The e-Auction advertisement does not constitute any commitment or any representation of KMBL. The property is being sold with all the existing and future encumbrances whether known or unknown to KMBL. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/rights/ dues;
5) For participating in the e-Auction, intending purchasers/ bidders will have to submit/upload in the Web Portal (<https://www.bankauctions.com>) the details of payment of interest-free refundable Earnest Money Deposit (EMD) of the secured asset as mentioned above by way of **Demand Draft** in favour of **'Kotak Mahindra Bank Limited'** payable at **Rajkot** along with self-attested copies of the PAN Card, Aadhaar Card, Residence Address Proof, Board Resolutions in case of company and Address Proof as specified above. The Borrower(s) / Mortgagor(s) / Guarantor(s) are hereby given **STATUTORY 30 DAYS NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SARFAESI ACT** to discharge the liability in full and pay the dues as mentioned above along with upto date interest and expenses with in fifteen days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pays the amount due to Bank, in full before the date of sale, auction is liable to be stopped.
For detailed terms and conditions of the sale, kindly visit our official website <https://www.kotak.com/en/bank-auctions.html> or contact the Authorised Officer **Mr. Prashant Satpute on @9724433999/ Mr. Ashok Motwani on @9873737351** above mentioned Regional office of Bank.
Special Instruction : e-Auction shall be conducted by our Service Provider, M/s. C1 India Pvt. Ltd. on behalf of Kotak Mahindra Bank Limited (KMBL), on pre-specified date, while the bidders shall be quoting from their own home/ offices/ place of their Bid as per their choice above the Reserve Price. Internet connectivity and other paraphernalia requirements shall have to be ensured by bidders themselves. Please note that failure of Internet connectivity (due to any reason whatsoever it may be) shall be sole responsibility of bidders and neither KMBL nor C1 India Pvt. Ltd. shall be responsible for these unforeseen circumstances. In order to ward-off such contingent situation, bidders are requested to make all the necessary arrangements/ alternatives whatever required so that they are able to circumvent such situation and still be able to participate in the e-Auction successfully. However, it is requested to the Bidder(s) not to wait till the last moment to quote/ improve his/ her Bid to avoid any such complex situations.
Date : 30.12.2025, Place : Morbi

Sd/- Authorised Officer, Kotak Mahindra Bank Ltd.



Kotak Mahindra Bank

KOTAK MAHINDRA BANK LIMITED
Registered Office : 27BKC, 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 – puniit.makhecha@kotak.com

DEMAND NOTICE

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 Authorized Officer of KOTAK MAHINDRA BANK LIMITED, a banking company within the meaning of the Banking Regulation Act, 1949 having it's Registered Office at 27BKC, 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,Kolivery Village, KunchiKurve Nagar,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 :-

1) Name of Customer (Borrower(s) / Co-Borrower(s) & Guarantor(s)) Along Loan A/c. Nos.
LOAN ACCOUNT NUMBER : HF38388786
1. Mr. Hemal Pareshbhai Shah (Borrower/Mortgagor), 2. Mrs. Minal hemal Shah (Co-Borrower/ Mortgager)
Above No. 1 & 2 Having Address are at: A-6, Nellmani Apartment, Nr- Solan Cross Road, Memnagar, Ahmedabad, Gujarat-380052.
Above No. 1 & 2 Address are Also at: Flat No. A-1/1, 1st Floor, Tower A, Parth Indraprasth Tower, Nr Sarkari Vasanah, Opp Aakash 2, Vastrapur, Ahmedabad, Gujarat-380001.

AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE
DEMAND NOTICE DATE : 22.12.2025 NPA DATE : 06.12.2025
Rs. 25,99,526.87/- (Rupees Twenty Five Lakh Ninety Nine Thousand Five Hundred Twenty Six and Eighty Seven Paise only) as on **12-12-2025** together with further interest / penal interest and other charges.

DETAILED DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-
All that piece and parcel of the immovable property being Flat No. A/1/1 on First Floor, having Super Built up area admeasuring about 105 sq. yards i.e. 85.00 sq. meters along with proportionate undivided share in the land of the Scheme known as "Parth Indraprasth Tower" of "Indraprasth Tower Co. Op. Housing Society Ltd." constructed and situated on the non-agricultural being admeasuring 6734 sq. meters of Final Plot No. 131/36 131/5 in Town Planning Scheme No. 1 at Mouje Vastrapur Taluka Vajapur in the Registration District of Ahmedabad and Sub District Ahmedabad-3 (Memnagar)and bounded as under: North: Lift & Margin Space, South: Society Common Plot, East: Society Compound Wall, West: Flat No. A/1/2.

2) Name of Customer (Borrower(s) / Co-Borrower(s) & Guarantor(s)) Along Loan A/c. Nos.
LOAN ACCOUNT NUMBER : HF40139277 & HF40151331
1. Mr. Bhavin Chandulal Bhensdadia (Borrower/Mortgagor), 2. Mrs. Jalpa Bhavin Bhensdadia (Co Borrower/Mortgagor), 3. Mr. Chandulal Limbabbhai Bhensdadia (Co Borrower)
Above No. 1 to 3 Having Address are at: 101, Sakar Residency, Saru Section Road, Jamnagar, Gujarat-361008.
Above No. 1 to 3 Address are Also at: Flat No. 3, 3rd Floor, Arham Greens, Park Colony, Jamnagar, Gujarat-361008.

AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE
DEMAND NOTICE DATE : 17.12.2025 NPA DATE : 09.12.2025
Rs. 1,34,76,708.58/- (Rupees One Crore Thirty Four Lakh Seventy Six Thousand Seven Hundred Eight and Fifty Eight Paise only) as on **17-12-2025** together with further interest / penal interest and other charges.

DETAILED DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-
All that pieces and parcels of a residential Flat No. 3, admeasuring 422.24 Sq. Mtrs. of super built-up area lying on the third floor of a building named as "ARHAM GREENS" which is constructed on amalgamated Plot No. 41/A of Plan No. 6 of old survey No. 1/G/4 and having corresponding Hakk Chokis (S. S. No. 2821 of Sheet No. 110 in Ward No. 10 situated in Jamnari Estate, Nr. Motor House, Bedi Bunder Road in the city of Jamnagar, and bounded as under: North: OTS, South: OTS, East: Staircase and Common Passage, West: Public Road.

3) Name of Customer (Borrower(s) / Co-Borrower(s) & Guarantor(s)) Along Loan A/c. Nos.
LOAN ACCOUNT NUMBER : 0413788267 (CRN 204440275)
1. Jay Laxmi Ribbon Through Its Proprietor Mr. Navinchandra Ranniklal Dodhiyawala (Borrower), 2. Mr. Navinchandra Ranniklal Dodhiyawala (Co Borrower/Proprietor/Mortgagor), 3. Mr. Nikhil Navinchandra Dodhiyawala (Co Borrower)
Above No. 1 to 3 Having Address are at: Shed No. 15, Vasudhara Industrial Society, Patel Nagar, A.K Road, varachha, Surat, Gujarat-395006.
Above No. 1 to 3 Address are Also at: Plot No. 25, Vasudhara Industrial Society, Patel Nagar, A.K Road, varachha, Surat, Gujarat-395006.
Above No. 1 & 2 Address are Also at: A-3/2510, Tadwalai Sheri, Nr-Police Station, Salabatpura, Surat, Gujarat-395003.

AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE
DEMAND NOTICE DATE : 16.12.2025 NPA DATE : 28.11.2025
Rs. 12,37,424.43/- (Rupees Twelve Lakh Thirty Seven Thousand Four Hundred Twenty Four and Forty Three Paise Only) as on **11-12-2025** together with further interest / penal interest and other charges.

DETAILED DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-
All that Piece and Parcel of the immovable property being Plot No. 25 admeasuring 126.13 Sq. Mtrs together with structures situated thereon and also with undivided proportionate share in road & COP in "VASUDHARA INDUSTRIAL CO.OP SERVICE SOCIETY LTD" situated on the land bearing R.S.No. 332, T.PS No. 4, F.P.No.1, City Survey Ward Katargam, Nondh No.91/25 of Village- Katargam, Taluka-Surat, District-Surat.

4) Name of Customer (Borrower(s) / Co-Borrower(s) & Guarantor(s)) Along Loan A/c. Nos.
LOAN ACCOUNT NUMBER : ILAP36051 (CRN 9883532)
1. Mr. Nasim Jannmahomad Premani (Borrower), 2. Mr. Jannmahomad Dhirajlal Premani (Co Borrower/Mortgagor), 3. Mr. Prafulbhai Dhirajlal Premani (Co Borrower/Mortgagor), 4. Mr. Rajeshbhai Dhirajlal Premani (Co Borrower/Mortgagor), 5. Mr. Sunny Jannmahomad Premani (Co Borrower), 6. Mr. Milan Jannmahomad Premani (Co Borrower)
Above No. 1 to 6 Having Address are at: Plot No. 19(B), Avadh Shri Abhilasha Co-Op Housing Soc Ltd, Subhash Nagar Street No. 8/B,Nr- Amrapali Cinema,Raiya Road, Rajkot, Gujarat- 360007.

AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE
DEMAND NOTICE DATE : 22.12.2025 NPA DATE : 07.12.2025
Rs. 41,38,435.97/- (Rupees Forty One Lakh Thirty Eight Thousand Four Hundred Thirty Five and Ninety Seven paise Only) as on **17-12-2025** together with further interest / penal interest and other charges.

DETAILED DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-
A Residential building with Land Admeasuring 167.22 Sq. Mtrs of Plot No. 19-B(P) of Shri Abhilasha Co. Op Housing Society Ltd.Situated at Rajkot Revenue Survey No. 462(P), Rajkot City Survey Ward No. 16 & City Survey No. 16., Rajkot.

5) Name of Customer (Borrower(s) / Co-Borrower(s) & Guarantor(s)) Along Loan A/c. Nos.
LOAN ACCOUNT NUMBER : LAP18342008 (CRN 469583658)
1. Mr. Piyush Pravinhbhai Sondagar (Borrower/Mortgagor), 2. Mrs. Sunitaben Piyush Sondagar (Co Borrower)
Above No. 1 & 2 Having Address are at: A-54, Purshottam Nagar, Opp-Bhavnath Society, Ghatlodiya, Ahmedabad, Gujarat-380061.
Above No. 1 Address are Also at: I Globle Kpo Services LLP, D-1208 to 1214, Titanium City Center, Nr- Sachin Tower, Ahmedabad, Gujarat-380015.

AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE
DEMAND NOTICE DATE : 17.12.2025 NPA DATE : 09.12.2025
Rs. 23,95,722/- (Rupees Twenty Three Lakh Ninety Five Thousand Seven Hundred Twenty Two Only) as on **12-12-2025** together with further interest / penal interest and other charges.

DETAILED DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-
All that piece or part and parcel of constructed Property being Office No. 503, on the 5th Floor, admeasuring 53.92 Sq. Mtrs (as per BERA Carpet area), (as per AMC approved plan admeasuring 603.86 Sq. Ft i.e 66.10 Sq. Mtrs built up area) together with undivided proportionate share admeasuring 22.22 Sq. Mtrs and undivided proportionate land share in common built up area in the scheme known as "AMBIENCE", constructed on Final Plot No. 314, Paik Sub Plot No. 2+3, Registration District Ahmedabad and Sub-District, Ahmedabad -3, Memnagar

6) Name of Customer (Borrower(s) / Co-Borrower(s) & Guarantor(s)) Along Loan A/c. Nos.
LOAN ACCOUNT NUMBER : LAP18728181 (CRN 719874184)
1. Ms. Shivangi Sanatkumar Pota (Borrower/Mortgagor), 2. Mrs. Hansaben S. Pota (Co Borrower)
Above No. 1 & 2 Having Address are at: G-49, Pathik Residency, Nr-Muktidham Estate, Ambika Nagar, 80 Ft Road, Nikol, Ahmedabad, Gujarat-382115.
Above No. 1 & 2 Address are Also at: Flat No.D-302, Casario Flat, City Pulse Cinema Road, Koba, Gandhinagar, Gujarat-382007.

AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE
DEMAND NOTICE DATE : 22.12.2025 NPA DATE : 09.12.2025
Rs. 31,73,729.35/- (Rupees Thirty One Lakh Seventy Three Thousand Seven Hundred Twenty Nine and Thirty Five Only) as on **12-12-2025** together with further interest / penal interest and other charges.

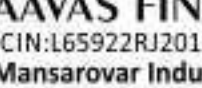
DETAILED DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-
All that piece and parcel of the immovable property bearing D/302, "CASARIO" having total area admeasuring 133.78 sq. mtrs along with proportionate undivided Share 49.41 Sq. mtrs in the land of constructed and situated on the non-agricultural land being Final Plot No. 32/3, 32/4, in Section-2 of Town Planning scheme No. 5 at Mouje Randesan, Taluka: Gandhinagar in the Registration District of Gandhinagar, Sub District of Gandhinagar and Bounded as Under: East: Scheme Internal Road, West: Flat No. D/303, North: Flat No. D/301, South: Scheme Internal Road + Garden.

7) Name of Customer (Borrower(s) / Co-Borrower(s) & Guarantor(s)) Along Loan A/c. Nos.
LOAN ACCOUNT NUMBER : HF40329853 & HF40358372
1. Mr. Valaki Ashvinbhai Kalubhai (Borrower/Mortgagor), 2. Mr. Valaki Kalubhai Ravjibhai (Co Borrower)
Above No. 1 & 2 Having Address are at: G-49, Pathik Residency, Nr-Muktidham Estate, Ambika Nagar, 80 Ft Road, Nikol, Ahmedabad, Gujarat-382350.
Above No. 1 & 2 Address are Also at: Flat No. D-304, Madhav Residency, Nr-Tejendra Park, Odhav, Ahmedabad, Gujarat-382415.

AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE
DEMAND NOTICE DATE : 22.12.2025 NPA DATE : 09.12.2025
Rs. 25,20,795.89/- (Rupees Twenty Five Lakh Twenty Thousand Seven Hundred Ninety Five and Eighty Nine Paise only) as on **12-12-2025** together with further interest / penal interest and other charges.

DETAILED DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-
All piece and parcel of property bearing Flat No. 304 on the 3rd Floor admeasuring about 85 Sq. yards in the scheme known as "MADHAV RESIDENCY" situated on the land bearing Final Plot No. 303 of Town Planning Scheme No.1 (land of old revenue Survey No.560) situate, lying and being at Mouje Odhav, Taluka: City, in the Registration District of Ahmedabad and Sub District of Ahmedabad-7 (Odhav) and bounded as under: North: Open Space With 10 Ft Margin, South: Flat No.D-305, East: Society's Garden, Common Plot, West: Flat No. D-303.
Borrowers/ Co-Borrowers/ Guarantors/ Mortgagors are advised to collect the Original Notice issued under Section 13 (2) from the undersigned on any working day by discharging valid receipt.
In case of any Objection/ Representation, kindly address the same at below address :-
The Authorized Officer, Kotak Mahindra Bank Limited
Regional Office: Kotak Mahindra Bank Ltd. 9th Floor, B-Wing, Vivaan Square, Jodhpur Cross Road, Satellite, Ahmedabad, Gujarat – 380015.
Date : 30.12.2025, Place : Ahmedabad

Sd/- Authorised Officer, Kotak Mahindra Bank Ltd.



AAVAS FINANCIERS LIMITED
(CIN:LE65922RJ2011PLC034297) Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur, 302020

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

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower (s)/ Co-Borrower (s)/Mortgagor (s) and Guarantor (s) that the below described immovable properties mortgaged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of **AAVAS FINANCIERS LIMITED**, the same shall be referred herein after as **AFL**. The Secured Assets will be sold on **"As is where is", "As is what is", and "Whatever there is"** basis through E-Auction for recovery of amount mentioned in the table below along with further interest, cost, charges and expenses being due to **AFL viz. Secured Creditor**.
It is hereby informed you that we are going to conduct public E-Auction through website <https://sarfaesi.auctiontiger.net>

Loan A/c Number / Name of Borrowers/ Co-Borrowers/ Guarantors/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 E-Auction	Date of Bid Submission	E-Auction Place of Tender Submission	Contact Person, Property Visit Date & Time
(AC NO.) LNBRD000317-180072163 BIJAL A ADANI, ALPESH ADANI, MITESHKUMAR JAYANTILAL ADANI	Rs. 5,13,813.00/- DUES AS ON 26 DEC 2025	7 JAN 25 Rs. 376500/- DUES AS ON 3 JAN 25	20 JUL 25	FLAT NO. E/101, DEV MANEK INDRASTRUCTURE PVT.LTD. DEV MANEK APARTMENT, MOUJE VATVA, TAL VATVA, DIST-NUJE VATVA, SURVEY NO. 15+16 AHMEDABAD GUJARAT ADMEASURING 52 SQ.YD.	Rs. 813000/-	Rs. 81300/-	11.00 AM TO 01.00 PM 29 JAN 2026	ON OR BEFORE 28 JAN 2026	3RD FLOOR, AMOLA COMPLEX, OPP. GIRISH COLD DRINK, C. G. ROAD, AHMEDABAD-380009, GUJARAT-INDIA	RAMESH JAT – 9376045878, PROPERTY VISIT DATE 27 JAN 2026 9.00 AM to 5.00 PM

The terms and conditions of e-auction sale:-
(1.) The E-Auction sale of Secured Asset is on "as is where is", "as is what is", "whatever there is" and "no recourse" basis for and on behalf of the Secured Creditor viz. **AUSFB** and there is no known encumbrance which exists on the said property. **(2.)** For participating in online e-auction sale, Bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof are required to be submitted along with EMD, which is payable by way of **RTGS/NEFT/DD in the name of AAVAS FINANCIERS LIMITED, Current account No.005484700000107 AAVAS FINANCIERS LIMITED**, Regd. & Corp Office : 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur 302020 **IFSC Code: HDFC00000054**, Once an Online Bid is submitted, same cannot be withdrawn. Further an EMD submitted by bidder will be required to be sent the **UTR/Ref no/DD No of the RTGS/NEFT/DD** with a copy of cancelled cheque on the following email **IDs i.e. auction@avaas.in** in **(3.)** All interested participants / bidders are requested to visit the website <https://sarfaesi.auctiontiger.net> & <https://avaas.in/sarfaesi-sale-notices> for further details help procedure & online training on E-Auction prospective bidder may contact including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact e-mail of **auction@avaas.in** & **ramprasad@auctiontiger.net**.
Please Note:- This is also a 30 days notice Under Rule 8(6) read with Rule 9(1) to the Borrowers/Co Borrowers/Mortgagors of the above said loan account about sale through tender / inter se bidding on the above-mentioned date. The property will be sold, if their outstanding dues are not repaid in full by the borrower in the given notice period.
Place : GUJARAT Date : 30-12-2025
Authorised Officer Aavas Financiers Limited



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 Authorized 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 Name	Mortgage Property Details:-	Loan Account No. Outstanding Amount	DATE OF DEMAND NOTICE DATE OF STICKING NOTICE
GIRISHBHAI REVABHAI BARIA (APPLICANT) MANDHIBEN REVABHAI BARIA (CO-APPLICANT) NANABHAI REVABHAI BARIA (CO-APPLICANT) VIJAYBHAI GALABHAI BARIA (GUARANTOR)	PROPERTY BEARING ALL THAT PIECE AND PARCEL OF PARAMPUR GROUP GRAM PANCHAYAT PROPERTY NO. 39 AND HOUSE NO : 37 ADMEASURING ABOUT 126.67 SQ. MTRS. & CONSTRUCTION THEREON LAND SITUATED ON GAMTAL LAND. AT- PARAMPUR, TA-LUNAWADA, IN THE REGISTRATION DIS-TRICT & SUB DISTRICT OF MAHISAGAR, STATE-GUJARAT. BOUNDED AS FOLLOWS : AS PER TECHNICAL / AS PER SALE DEED / AS PER DOCUMENTS EAST : ROAD WEST : OPEN SPACE NORTH : HOUSE OF BARIYA RAYAJIBHAI AMBALAL SOUTH : HOUSE OF SHANTIBEN ARJANBHAI	Loan A/c No. : 10428 Rs. 3,09,484.00	Dt. 26-11-2025 Dt. 27-12-2025

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 : 30-12-2025
Place : Mahisagar

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



CAPRI GLOBAL HOUSING FINANCE LIMITED

Registered & Corporate Office : 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Panel, Mumbai-400013
Circle Office : 9-B, 2nd floor, Pusa Road, Rajinder Place, New Delhi-110060

APPENDIX- IV-A [See proviso to rule 8 (6) and 9 (1)]
Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 ((6) and 9 (1) of the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Constructive/physical possession of which has been taken by the Authorised Officer of Capri Global Housing Finance Limited Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on dates below mentioned, for recovery of amount mentioned below due to the Capri Global Housing Finance Limited Secured Creditor from Borrower mentioned below. The reserve price, EMD amount and property details mentioned below.

SR. NO.	1.BORROWER(S) NAME 2. OUTSTANDING AMOUNT	DESCRIPTION OF THE MORTGAGED PROPERTY	1. DATE & TIME OF E-AUCTION 2. LAST DATE OF SUBMISSION OF EMD 3. DATE & TIME OF THE PROPERTY INSPECTION	1. RESERVE PRICE 2. END OF THE PROPERTY 3. INCREMENTAL VALUE
1.	1. Mr. Nileshkumar Ratilal Prajapati ("Borrower") 2. Mr. Jitendrakumar Ratilal Prajapati 3. Mrs. Jayben Ratilal Prajapati 4. Mr. Ratilal Ramjibhai Prajapati (Co-borrower) LOAN ACCOUNT NO. LNHBLR1000060376 (Old)/ 50300000639444 (New) Rupees 12,58,204/- (Rupees Twelve Lakhs Fifty-Eight Thousand Two Hundred and Four Only) as on 02.09.2024 along with applicable future interest.	All that piece and parcel of Property having land and building bearing: House No. 215, admeasuring 450 Sq. Fts.Luhar Faliyu, Mouje-Rohid, District&sub-district Hansot, Bharuch, Gujarat- 393030, Bounded As: East By – House No. 214, West By – House No. 205, North By – Property No. 207, South By – Road	1.E-AUCTION DATE: 21.01.2026 (Between 3:00 P.M. to 4:00 P.M.) 2. LAST DATE OF SUBMISSION OF EMD WITH KYC: 20.01.2026 3. DATE OF INSPECTION: 19.01.2026	RESERVE PRICE: Rs. 4,00,000/- (Rupees Four Lacs Only). EARNEST MONEY DEPOSIT: Rs. 40,000/- (Rupees Forty Thousand Only) INCREMENTAL VALUE: Rs. 5,000/- (Rupees Five Thousand Only)

For detailed terms and conditions of the sale, please refer to the link provided in Capri Global Housing Finance Limited Secured Creditor's website i.e. www.caprihome loans.com/auction
TERMS & CONDITIONS OF ONLINE E-AUCTION SALE:-
1.The Property is being sold on "AS IS WHERE IS, WHATEVER THERE & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties & indemnities.
2. Particulars of the property / assets (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Secured Creditor and Secured Creditor shall not be answerable for any error, misstatement or omission. Actual extent & dimensions may differ.
3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or may representation on the part of the Secured Creditor. Interested bidders are advised to peruse the copies of title deeds with the Secured Creditor and to conduct own independent enquiries /due diligence about the title & present condition of the property / assets and claims / dues affecting the property before submission of bids.
4. Auction bidding shall only be through "online electronic mode" through the website <https://sarfaesi.auctiontiger.net> Or Auction Tiger Mobile App provided by the service provider M/S eProcurement Technologies Limited, Ahmedabad who shall arrange & coordinate the entire process of auction through the e-auction platform.
5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /service provider shall not be held responsible for the internet connectivity, network problems, system crash, own, power failure etc.
6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider **M/S E-Procurement Technologies Ltd. Auction Tiger, Ahmedabad (Contact no. 079-6813688/68136837), Mr. Ramprasad Sharma Mob. 800-002-3297/79-6120 2059. Email: ramprasad@auctiontiger.net.**
7. For participating in the e-auction sale the intending bidders should register their name at <https://sarfaesi.auctiontiger.net> in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.
8. For participating in e-auction, intending bidders have to deposit a refundable EMD of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favor of "Capri Global Housing Finance Limited" on or before 20-Jan-2026.
9.The intending bidders should submit the duly filled in Bid Form (format available on <https://sarfaesi.auctiontiger.net>) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer, Capri Global Housing Finance Limited Regional Office 3rd floor, BBC Tower, Broadway Business Centre, Near Law Garden Circle Netaji Road, Ellisbridge, Ahmedabad, Gujrat-380009 latest by 03:00 PM on 20-Jan-2026. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale - in the Loan Account No. _____ (as mentioned above) for property of "Borrower Name".
10. After expiry of the last date of submission of bids with EMD, Authorised Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider M/S eProcurement Technologies Limited to enable them to allow only those bidders to participate in the online inter-se bidding /auction proceedings at the date and time mentioned in E-Auction Sale Notice.
11. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e-auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension.
12. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone.
13. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him BY E-Mail both to the Authorised Officer, Capri Global Housing Finance Limited, Regional Office 3rd floor, BBC Tower, Broadway Business Centre, Near Law Garden Circle Netaji Road, Ellisbridge, Ahmedabad, Gujrat-380009 and the Service