



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 - punt.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 our e-Auction Service Partner, M/s. C1 India Pvt Ltd (www.c1india.com) i.e. https://www.bankaeuctions.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	1) Balaji Ceramic (Borrower) 2) Mr. Piyush Harjivbhai Bavaria (Guarantor)	Dt. 03/12/2021	Immovable property having land area admeasuring 8094.00 sq mtrs 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 Sharap Road, Vill. Waghrap, 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.
3	Mr. Harjivbhai Nanjibhai Bavaria (Guarantor)	Rs. 3,38,83,444.18/- (Rupees Three Crore Thirty Eight Lakh Eighty Three Thousand Four Hundred Forty Four and Eighteen Paisa only)	Type of Possession:- Physical			
4	Mr. Narsibhai Nanjibhai Bavaria (Guarantor)					
5	Mr. Hiren Maganbhai Nandasana (Guarantor)					
6	Mr. Rughnath Mohanbhai Godhani (Guarantor)					
	(Loan A/c. No. WC 30297L010000025, W.C. 30297L01000002, W.C. 9727373000)					

Date of Inspection of Immovable Properties :

08.01.2026 Time 11.00 A.M. 01.00 PM.

Last Date for Submission of Offers / EMD : 15.01.2026 till 4.00 PM.

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 our e-Auction Service Provider, M/s. C1 India Pvt. Ltd. i.e. https://www.bankaeuctions.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.bankaeuctions.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. Dharan Krishna, through c1sd@dispusolhup.com Tel. No.: +91 7291971124, 25, 26, Mobile No.: 99481 82222 & E-mail ID: andhra@c1india.com & support@bankaeuctions.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/ rights/ 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.bankaeuctions.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 Resolution 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 newspapers, then in such case the English newspaper will supersede the vernacular newspaper if it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pay 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 @9724339999; Mr. Ashok Motwani on @987377351 at 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.



DEMAND NOTICE

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 - punt.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 Authorized Officer of KOTAK MAHINDRA BANK LIMITED, a banking company within the meaning of the Banking Regulation Act, 1949 having its 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, Kolivary Village, Kunchi Kurav 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 : HF3888786

1. Mr. Hemal Pareshbhai Shah (Borrower/Mortgagor), 2. Mrs. Minal hemal Shah (Co-Borrower/ Mortgagor)

Above No. 1 & 2 Having Address are at: A-6, Nellimah 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, Pari Indraprasth Tower, Nr. Sarkari Vasahat, Opp Akash 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 Paisa 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 "Pari Indraprasth Tower" of Indraprasth Corp. Housing Society Ltd." constructed and situated on the non-agricultural being admeasuring 6734 sq. meters of Final Plot No. 232 of Revenue Survey No. 131/36 131/5 in Town Planning Scheme No. 1 at Mouje Vastrapur Taluka Vejalpur 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 Bhendasia (Borrower/Mortgagor), 2. Mrs. Jalpa Bhavin Bhendasia (Co Borrower/Mortgagor), 3. Mr. Chandulal Limbhabhai Bhendasia (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 Paisa 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 Flno. 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 Choksi C. S. No. 2821 of Sheet No. 110 in Ward No. 10 situated in Jampuri Estate, N. 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 20444025)

1. Jay Lakmi Ribbon Through Its Proprietor Mr. Navinchandra Rammiklal Dodhiyawala (Borrower), 2. Mr. Navinchandra Rammiklal Dodhiyawala (Co Borrower/Proprietor/Mortgagor), 3. Mr. Nikhil Navinchandra Dodhiyawala (Co Borrower)

Above No. 1 to 3 Having Address are at: Shd 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. 2 & 3 Address are Also at: A-3/2510, Tadwali 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 Paisa 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 & C.P. in "VASUDHARA INDUSTRIAL CO.OP SERVICE SOCIETY LTD" situated on the land bearing R.S No. 332, T.P.S No. 4, F.P.No.1, City Survey Ward Katargam, Nondh No.991/25 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 98835332)

1. Mr. Nasin Janmahomed Premani (Borrower), 2. Mr. Janmahomed Dhirajal Premani (Co Borrower/Mortgagor), 3. Mr. Prafulbhai Dhirajal Premani (Co Borrower/Mortgagor), 4. Mr. Rajeshbhai Dhirajal Premani (Co Borrower/Mortgagor), 5. Mr. Sunny Janmahomed Premani (Co Borrower), 6. Mr. Milan Janmahomed 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, Raja 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 paisa 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(10) 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 Pravinbhai Sondagar (Borrower/Mortgagor), 2. Mrs. Sunilaben Piyush Sondagar (Co Borrower)

Above No. 1 & 2 Having Address are at: A-54, Pashottam Nagar, Opp-Bhavnath Society, Ghatlodia, Ahmedabad, Gujarat-380061.

Above No. 1 Address are Also at: Global Kpo Services LLP D-1208 to 1214, Titanium City, 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 of constructed/constructed Property being Office No. 503, on the 5th Floor, admeasuring 53.92 Sq. Mtrs (as per RERA Carpet area), (as per AMC approved plan admeasuring 603.86 Sq. Ft. & 16.50 L.O 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) &