

kotak Kotak Mahindra Bank		DEMAND NOTICE	
<b>KOTAK MAHINDRA BANK LIMITED</b> 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 - puni.makhecha@kotak.com			
<b>STATUTORY NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.</b>			
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, Kolivry 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 :-			
<b>1) Name of Customer (Borrower(s) / Co-Borrower(s) &amp; Guarantor(s)) Along Loan A/c. Nos.</b> <b>LOAN ACCOUNT NUMBER: HF40421934 &amp; HF40543214</b> <b>1. Ghanshyam Palabhai Gogara (Borrower/Mortgagor), 2. Mrs. Vasanthen Ghanshyam Gogara (Co Borrower), 3. Mr. Dinesh Gogara (Co Borrower), 4. Mr Palabhai Gogara (Co Borrower)</b> <b>Above No. 1 to 4 Having Address are at:</b> Ramgadhi, Koyli, Jamnagar, Gujarat-361220. <b>Above No. 1 to 4 Address are Also at:</b> Plot No.31, Divya Bhumi Society, Ramosana, Mehsana, Gujarat-384002.			
<b>AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE</b> <b>DEMAND NOTICE DATE: 20.11.2025 NPA DATE: 30.10.2025</b> <b>Rs. 24,42,730.17/-</b> (Rupees Twenty Four Lakh Forty Two Thousand Seven Hundred Thirty and Seventeen Paise only) as on <b>20-11-2025</b> together with further interest / penal interest and other charges.			
<b>DETAILED DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-</b> All piece and parcel of property bearing Plot No.31 of Divyabhumi Residency which is situated on Block/Survey No.575 (Old Block/Survey No.101) of Ramosana Sim, Tal & Dist, Mehsana, admeasuring 58.71 Sq. Mtrs for Ground Floor construction 14.30 Sq. Mtrs for Undivided Share, Total admeasuring 137.91 Sq. Mtrs and 58.71 Sq. Mtrs for first floor and <b>bounded as under:</b> North: Margin Land & Block No.99, South: Internal road, East: Plot No.30, West: Plot No.32.			
<b>2) Name of Customer (Borrower(s) / Co-Borrower(s) &amp; Guarantor(s)) Along Loan A/c. Nos.</b> <b>LOAN ACCOUNT NUMBER: HF37763245</b> <b>1. Mr. Pratik Hasmukhbhai Kotecha (Borrower/Mortgagor), 2. Mrs. Bhanuben Hasmukhbhai Kotecha (Co-Borrower/ Mortgager), 3. Mr. Hasmukhbhai Ramjibhai Kotecha (Co-Borrower)</b> <b>Above No. 1 to 3 Having Address are at:</b> Madhurya, Shakti Nagar Society, GIDC, Sanala Road, Morbi-363641. <b>Above No. 1 to 3 Address are Also at:</b> Tanishq Apartment, Flat No. 701, 7th Floor, Opp. Play Ground, B/h Mama Fatakada, Somnath Society, Ravapar Road, Morbi-363641. <b>Above No. 1 to 3 Address are Also at:</b> SK Metallising, Nr.Dr. Pruthvisinh Clinic, Madhapar Ambika Road, Morbi-363641.			
<b>AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE</b> <b>DEMAND NOTICE DATE: 17.11.2025 NPA DATE: 08.10.2025</b> <b>Rs. 48,23,411.55/-</b> (Rupees Forty Eight Lakh Twenty Three Thousand Four Hundred Eleven and Fifty Five Paise only) as on <b>13-11-2025</b> together with further interest / penal interest and other charges.			
<b>DETAILED DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-</b> All piece and parcel of immovable property of Flat No. 701, on Seventh Floor of building known as "Tanishq" situated on plot land adm. 249-16 sq.mtr. Built up area adm. 212.96 sq. mtr on Western Side of Plot No. 17P of Revenue Survey No. 11261P of Village Vajepur Sub Dis. Morbi & Dis Rajkot (Now Morbi) & Revenue Survey No. 1128P of Village Madhapar Sub Dis. Morbi & Dis Rajkot (Now Morbi) and bounded as under: North: Plot No.16, South: Plot No.16, East: Plot No.17, West: Road.			
<b>3) Name of Customer (Borrower(s) / Co-Borrower(s) &amp; Guarantor(s)) Along Loan A/c. Nos.</b> <b>LOAN ACCOUNT NUMBER: HF40303812 &amp; HF40276486 &amp; HF40319390 &amp; HF40318869</b> <b>1. Mr. Solanki Dipakbhai Rambhai (Borrower/Mortgagor), 2. Mrs. Solanki Chetana Dipakbhai (Co Borrower/Mortgagor)</b> <b>Above No. 1 &amp; 2 Having Address are at:</b> D-2, Satej Homes, Nr- Ayodhya Society, New Vatva, Ahmedabad, Gujarat-382440. <b>Above No. 1 &amp; 2 Address are Also at:</b> Flat No. J-508, Laxmi Nivas, B/h- Samruddhi Residency, Narol, Ahmedabad, Gujarat-382405. <b>Above No. 1 &amp; 2 Address are Also at:</b> Flat No. J-509, Laxmi Nivas, B/h- Samruddhi Residency, Narol, Ahmedabad, Gujarat-382405.			
<b>AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE</b> <b>DEMAND NOTICE DATE: 17.11.2025 NPA DATE: 08.10.2025</b> <b>Rs. 42,28,862.57/-</b> (Rupees Forty Two Lakh Twenty Eight Thousand Eight Hundred Sixty Two and Fifty Seven Paise only) as on <b>13-11-2025</b> together with further interest / penal interest and other charges.			
<b>DETAILED DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-</b> Property No.1: All that piece and parcels of the immovable property bearing Flat No.508, on 5th Floor Block "J" having carpet area admeasuring 47.10 Sq. Yards i.e. 39.38 Sq. Mtrs and wash area admeasuring 1.06 Sq. Mtrs and balcony area admeasuring 1.49 Sq. Mtrs (Built up area admeasuring 55.02 Sq. yards i.e. 46.00 Sq. Mtrs and Super built up area admeasuring 86.00 Sq. yards i.e. 71.90 Sq. Mtrs as per AMC approved plan) along with undivided share admeasuring 17.2379 Sq. Mtrs in the land of Scheme known as "LAXMI NIVAS" constructed and situated on the non agricultural land admeasuring 22050 Sq. Mtrs of Fonal Plot No. 45/1 + 53 + 58/2 and 54/1 + 56 of Survey No. 596/2, 606, 618, 607 and 608/3 in town Planning Scheme No.80 at Mouje Vatva, Taluka-vatva in the Registration District of Ahmedabad and Sub District Ahmedabad-11 (Asali) and <b>bounded as under:</b> North: Flat No. J/511, South: Common Garden, East: Flat No. J/507, West: Flat No. J/509. <b>Property No.2:</b> All that piece and parcels of the immovable property bearing Flat No.509, on 5th Floor Block "J" having carpet area admeasuring 69.41 Sq. Yards i.e. 58.04 Sq. Mtrs and wash area admeasuring 1.12 Sq. Mtrs and balcony area admeasuring 2.12 Sq. Mtrs (Built up area admeasuring 78.93 Sq. yards i.e. 66.00 Sq. Mtrs and Super built up area admeasuring 120.90 Sq. yards i.e. 100.33 Sq. Mtrs as per AMC approved plan) along with undivided share admeasuring 24.2379 Sq. Mtrs in the land of Scheme known as "LAXMI NIVAS" constructed and situated on the non agricultural land admeasuring 22050 Sq. Mtrs of Fonal Plot No. 45/1 + 53 + 58/2 and 54/1 + 56 of Survey No. 596/2, 606, 618, 607 and 608/3 in town Planning Scheme No.80 at Mouje Vatva, Taluka-vatva in the Registration District of Ahmedabad and Sub District Ahmedabad-11 (Asali) and bounded as under: North: Flat No. J/510, South: Common Garden, East: Flat No. J/508, West: Block A & J Margin.			
<b>4) Name of Customer (Borrower(s) / Co-Borrower(s) &amp; Guarantor(s)) Along Loan A/c. Nos.</b> <b>LOAN ACCOUNT NUMBER: LAP19098339 (CRN 509334463)</b> <b>1. Mr. Jagdishkumar Dahyabhai Devani (Borrower/Mortgagor), 2. Mrs. Darshanaben Jagdishbhai Devani (Co Borrower)</b> <b>Above No. 1 &amp; 2 Having Address are at:</b> Flat No. 302, Tapi Enclave, Siganpur Bhamarata Road, Katargam, Surat, Gujarat-395004. <b>Above No. 1 &amp; 2 Address are Also at:</b> Shop No. 108, Raj Harmony, Nr- Salaj Homes, Jahangirabad, Surat, Gujarat-395005. <b>Above No. 1 &amp; 2 Address are Also at:</b> Shop No. 11 & 12, Garden Gate Apartment, Nana Varachha, Surat, Gujarat-395006.			
<b>AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE</b> <b>DEMAND NOTICE DATE: 14.11.2025 NPA DATE: 08.11.2025</b> <b>Rs. 1,09,27,409.64/-</b> (Rupees One Crore Nine Lakh Twenty Seven Thousand Four Hundred Nine and Sixty Four Paise only) as on <b>11-11-2025</b> together with further interest / penal interest and other charges.			
<b>DETAILED DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-</b> All that piece or part and parcel of constructed Property being Shop No.11 & 12, admeasuring about 143.00 Sq. Mtrs carpet area & admeasuring 171.60 Sq. Mtrs built up area (as per impact adm 142. 83 Sq. Mtrs and built up area as per SMC Tax Bill 164.718 Sq. Mtrs) built up area on Ground Floor of Scheme known as "GARDEN Gate APARTMENT" situated on land bearing at revenue Survey No. 78/1, 7/2, Paikae, Block 132 Paikae, T.P.S. No. 20 (Nana Varachha), Final Plot No. 19/A & 19/B of Village-Nana Varachha, Sub District-City & District Surat (Along with undivided proportionate share 31.00 Sq. Mtrs in land underneath the said building together with all right and appurtenance attached thereto) and <b>bounded as:</b> <b>Boundaries for Shop No.11:</b> North: Entry & parking, South: 3 feet Passage & Other Property, East: Shop No.12, West: Shop No.10. <b>Boundaries for Shop No.12:</b> North: Entry & parking, South: 3 feet Passage & Other Property, East: Other Property, West: Shop No. 11.			
<b>5) Name of Customer (Borrower(s) / Co-Borrower(s) &amp; Guarantor(s)) Along Loan A/c. Nos.</b> <b>LOAN ACCOUNT NUMBER: 8012854710 (CRN 380242149) &amp; 29377T0100000991 (CRN 380242149)</b> <b>1. Meera Enterprise Through its Proprietor Mr. Kankhara Divy Naranbhai (Borrower), 2. Mr. Divy Naranbhai Kankhara (Guarantor/Proprietor), 3. Mr. Hiteshbhai Kankhara (Guarantor/Mortgagor), 4. Mr. Naranbhai Kankhara (Guarantor), 5. Mr. Vrushtik Kankhara (Guarantor), 6. Vrushtik Brass Industries (Guarantor)</b> <b>Above No. 1 &amp; 2 Having Address are at:</b> Plot No. 420/I/C, Sankar Tekri, Udyognagar GIDC-1, Jamnagar, Gujarat-361004. <b>Above No. 2 to 5 Address are at:</b> Sarasvat Society, Krishnanagar, Nr- Aryan Travels, Khodiyar Colony, Jamnagar, Gujarat-361006. <b>Above No. 2 to 5 Address are Also at:</b> Shop No. 420/I/C, Sankar Tekri, Udyognagar GIDC-1, Jamnagar, Gujarat-361004.			
<b>AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE</b> <b>DEMAND NOTICE DATE: 17.11.2025 NPA DATE: 08.09.2025</b> <b>Rs. 1,09,27,419.64/-</b> (Rupees Eighteen Lakh Seven Thousand Nine Hundred Fourteen and Sixty Four Paise only) as on <b>11-11-2025</b> together with further interest / penal interest and other charges.			
<b>DETAILED DESCRIPTION OF THE MOVABLE HYPOTHECATED / IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-</b> All that Piece and Parcel of land bearing Plot No. 420/I/C of R.s No. 1474 admeasuring 233.45 Sq. Mtrs of land area with special type industrial shed No.420/1 constructed thereon admeasuring 185.60 Sq. Mtrs of constructed area having corresponding khaki choksi C.S No. 174/I/paiki of Sheet No. 442 in Ward No. 15/C situated at GIDC Phase-1, Shankar Tekri industrial estate within revenue limits of Jamnagar City, and <b>bounded as under:</b> North: 12.90 Mtrs wide road, South: Special Shed No. 420/2, East: Shed No. 142/I/B, West: 12.90 Mtrs wide road. <b>ANEXURE – B:</b> The whole of the Borrower's present and future current assets and movable fixed including moveable fixed assets, both present and future, including: I. All present and future of the borrower's stocks of raw materials, goods-in-process, semi-finished and finished goods, consumable stores and spares and such other movables, including book debts, bills, whether documentary or clean, whether in the possession or under the control of the borrower or not, whether now lying loose or in the cases or which are now lying or stored in or about or shall hereafter from time to time during the continuance of these presents be brought into or upon or be stored or be in or about the borrower's factories, premises and godowns or whether else or be held by any party to the order or disposition of the borrower or in the course of transit or on high seas or on order delivery, II. All present and future equipment of the borrower including its spares, tools and accessories, whether installed or not and whether in the possession or under the control of the borrower or not, whether now lying loose or in cases or which are now lying or stored in or about or shall hereafter from time to time during the continuance of these presents be brought into or upon or be stored or be in or about the borrower's factories, premises and godowns or whether else the same may or be held by any party to the order or disposition of the borrower or in the course of transit or on high seas or on order or delivery, III. All present and future machinery, vehicles, motors, purchased-to be purchased including on differed payment terms including its spares, tools and accessories, whether in the possession or under the control of the borrower or not, whether now lying loose or in cases or which are now lying or stored in or about or shall hereafter from time to time during the continuance of these presents be brought into or upon or be stored or be in or about all the borrower's factories, premises and godowns or whether else the same may or be held by any party to the order or disposition of the borrower or in the course of transit or on high seas or on order or delivery, IV. All the book-debts, moneys, claims, demands, contracts, engagements, securities, operating cash flows, receivables, all other current assets, commissions and revenues of the borrower, both present and future, V. All amounts owing to and received and/or receivable by the borrower and/or any person on its behalf, all bank debts, trade receivables, all cash flows and receivables and proceeds arising and all rights, interest, benefits, claims and demands whatsoever of the borrower in, to or in respect of all the aforesaid assets, including but not limited to the borrower's cash-in-hand, both present and future.			
<b>6) Name of Customer (Borrower(s) / Co-Borrower(s) &amp; Guarantor(s)) Along Loan A/c. Nos.</b> <b>LOAN ACCOUNT NUMBER: 4811400936</b> <b>1. Arvind Creation (Borrower), 2. Mr. Rajendrakumar Dahyalal Ghanchi - Legal Heir Of Deceased Co Borrower &amp; Proprietor of Mortgagor Dahyalal Kalaji Ghanchi (Co Borrower), 3. Mrs. Ghanchi Champadevi - Legal Heir Of Deceased Co Borrower &amp; Proprietor of Mortgagor Dahyalal Kalaji Ghanchi (Co Borrower/Mortgagor)</b> <b>Above No. 1 Having Address are at:</b> C-324, 3rd Floor, City Center-1, Idgah Circle, Asava, Ahmedabad, Gujarat-380016. <b>Above No. 1 Having Address are also at:</b> G-202, Samarthya Status, Padmavati Nagar, D Cabin, Kaligam, Ahmedabad, Gujarat-380019. <b>Above No. 2 &amp; 4 Address are at:</b> G-202, Samarthya Status, Padmavati Nagar, D Cabin, Kaligam, Ahmedabad, Gujarat-380019.			
<b>AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE</b> <b>DEMAND NOTICE DATE: 20.11.2025 NPA DATE: 04.08.2025</b> <b>Rs. 4,06,049.73/-</b> (Rupees Four Lakh Six Thousand Forty Nine and Seventy Three Paise only) as on <b>20-11-2025</b> together with further interest / penal interest and other charges.			
<b>DETAILED DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-</b> All that piece and parcels of the immovable property being Flat No. G-202, admeasuring 91.97 Sq. Mtrs (SBA) on second floor in Building/scheme known as "SAMARTHAYA STATUS" along with 30.48 Sq. Mtrs of undivided share in the freehold non-agricultural land being Sub Plot No. 01 of Hissa No.02 of Revenue Survey No. 215/2 + 3 and Final Plot No. 76 of T.P.S No.19 admeasuring 7055 Sq. Mtrs of Mouje Kaly of City Taluka in the registration District of Ahmedabad and Sub District of Ahmedabad-2 (Vadaj) and <b>bounded as under:</b> North: Building-C, South: Flat No. G-203, East: Flat No. G-201, West: Building-F.			
<b>7) Name of Customer (Borrower(s) / Co-Borrower(s) &amp; Guarantor(s)) Along Loan A/c. Nos.</b> <b>LOAN ACCOUNT NUMBER: LAP18664968 (CRN 662401098)</b> <b>1. Sagar Industries (Borrower) Through its Partner, 2. Mr. Vinodbhai Gangjibhai Undhad (Co Borrower), 3. Mrs. Nilpa Kalpesh Undhad -Legal Heir Of Deceased Co Borrower &amp; Mortgagor Kalpesh Undhad (Co Borrower)</b> <b>Above No. 1 &amp; 3 Having Address are at:</b> Atika Industries Area, Nr- ACME Industries, Dhebar Road, South P, Rajkot, Gujarat-360002. <b>Above No. 2 Having Address are at:</b> Mitul, Block No. 9B, Street No. 3, B/h- Reliance Mall, Shivshangam Society, Rajkot, Gujarat-360007. <b>Above No. 1 to 3 Address are also at:</b> Sub Plot No. 22/1, Gf + 2, Fulwadi Park, Nr. Satya Sai Heart Hospital Road, Nanamava Road, Rajkot, Gujarat-360005.			
<b>AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE</b> <b>DEMAND NOTICE DATE: 17.11.2025 NPA DATE: 08.10.2025</b> <b>Rs. 33,29,993.71/-</b> (Rupees Thirty Three Lakh Twenty Nine Thousand Nine Hundred Ninety Nine and Seventy One Paise only) as on <b>13-11-2025</b> together with further interest / penal interest and other charges.			
<b>DETAILED DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-</b> <b>Mortgage over following properties:</b> All that piece or parcel of Residential Property of House om land adm. 61-725 Sq Mtrs of Sub Plot No. 22/1 of Plot No.22 area known as "FULWADI PARK" T.P Scheme No.3, O.P No.3/2, F.P No. 16 Paikae of Revenue Survey No.43 Paikae 2 of Village Nana Mava, Sub-District & District Rajkot, and <b>bounded as:</b> North: Sub Plot No. 22/2, South: Plot No.21, East: Plot No.15, West: Road.			
<b>8) Name of Customer (Borrower(s) / Co-Borrower(s) &amp; Guarantor(s)) Along Loan A/c. Nos.</b> <b>LOAN ACCOUNT NUMBER: HF38710499</b> <b>1. Mr. Kamlesh Mohanlal Tavar (Borrower/Mortgagor), 2. Mrs. Manjuben Kamleshbhai Tavar (Co Borrower/Mortgagor), 3. Mr. Dharmendra Tavar (Co Borrower/Mortgagor), 4. Mrs. Heena Dharmendra Tavar (Co Borrower)</b> <b>Above No. 1 to 4 Having Address are at:</b> House No. 9, Anand Park, Opp- Toyota Showroom, Nana Chhoda, Ahmedabad, Gujarat-382330. <b>Above No. 1 to 4 Address are Also at:</b> House No. 8, Anand Park, Opp- Toyota Showroom, Nana Chhoda, Ahmedabad, Gujarat-382330.			
<b>AMOUNT OF OUTSTANDING AS PER DEMAND NOTICE</b> <b>DEMAND NOTICE DATE: 17.11.2025 NPA DATE: 06.10.2025</b> <b>Rs. 35,47,308.74/-</b> (Rupees Thirty Five Lakh Forty Seven Thousand Three Hundred Eight and Seventy Four Paise only) as on <b>13-11-2025</b> together with further interest / penal interest and other charges.			
<b>It is to be noted that your common CRN number is 186778658. Due to your Credit Card Account No. 0009406152000068247 which has been classified as NPA on 06.10.2025, hence your home loan account Nos. HF38710499 is also classified as NPA on 06.10.2025 in the bank's book of account which is in consonance to the RBI Master Circular bearing reference No. RBI/2015-14/25 UBD.BPD. (PCB) MC/3.09/14.000/2014-2015 date 1st July 2014. Clause 2.2 (i) read as: "In respect of the borrower having more than one facility with a bank, all the facilities granted by the bank will have to be treated as NPA and not the particular facility or part thereof which has become irregular."</b>			
<b>DETAILED DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED TO KMBL:-</b> All that piece and parcels of the immovable property situated at Mouje- Chhoda (Naroda), Taluka-Gandhinagar in the registration Sub-District and District of Gandhinagar-Gujarat bearing Plot/House No.8 (Block/Survey No.61/B) admeasuring 109.00 Sq. Mtrs and 34.52 Sq. Mtrs undivided ownership right in the land total admeasuring 143.52 Sq. Mtrs and house constructed thereon having total Built up area of 73.91 Sq. Mtrs togetherwith undivided usage rights in the common plot, internal road and common amenities in the Scheme known as "ANAND PARK" constructed on non agricultural land bearing Block/Survey No.61 admeasuring 14366 Sq. Mtrs which is coverd under Town Planning Scheme No.99 and allotted Final Plot No. 25 admeasuring 9768.84 Sq. Mtrs or thereabout and bounded as under: North: Road, South: Remaining Land, East: Plot No.9, West: Plot No.7.			
<b>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.</b> <b>In case of any Objection / Representation, kindly address the same at below address :-</b> <b>The Authorized Officer, Kotak Mahindra Bank Limited</b> <b>Regional Office: Kotak Mahindra Bank Ltd, 9th Floor, B-Wing, Vivaan Square, Jodhpur Cross Road, Satellite, Ahmedabad, Gujarat – 380015,</b> <b>Date : 27.11.2025, Place : Ahmedabad, Rajkot &amp; Surat</b>			
<b>Sd/- Authorized Officer, Kotak Mahindra Bank Ltd.</b>			

AAVAS FINANCIERS LIMITED (CIN:L65922RJ2011PLC034297) Regd. & 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 mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of <b>AAVAS FINANCIERS LIMITED</b> Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis. The details of the cases are as under:								
Name of Borrowers / Co-Borrowers / 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 Submission, Tender Open & Auction at Aavas Financiers Ltd.
CHHELADEVI KHANGARSIN RAIPUROHIT, MR. KHANGAR SINGH GUARANTOR - MR. KHANJIBHAI RAIPUROHIT (AC NO.) LNAJH02218-190105764	Rs. 34,87,008.00/- DUES AS ON 27 NOV 2025	24 MAR 21 Rs. 1337352/- DUES AS ON 24 MAR 21	8 NOV 23	GRAM PANCHAYAT INDEX NO. 697, PROPERTY NO. 693, LAXMIPURA DARBAR PALIYU, GRAM - UNDEL, TA. - KHAMBHAT, DISTRICT - ANAND, GUJARAT. ADMEASURING AREA 81.78 SQ. MTRS. (TOTAL AREA 148 SQ. MTR.)	Rs. 601600/-	Rs. 60160/-	11.00 AM TO 01.00 PM 13 DEC 2025	310, 3RD FLOOR, RADHA SWAMI SUMIT COMPLEX, OPP. YOGI BAKERIES, NEAR GORI CINEMA, ANAND, 388001, GUJARAT-INDIA
SANJAYBHAI RAVAL, JAYSHREEBEN RAVAL (AC NO.) LNRJA00316-170035433	Rs. 10,23,185.00/- DUES AS ON 27 NOV 2025	14 FEB 24 Rs. 653700/- DUES AS ON 13 FEB 24	13 JUL 24	PAPILYA PAL RSN0146 PAIKI 11 & 146 PAIKI 11PA TYPEB BLOCK NO143 OPP ADARASH RESIDENCY PIPAL TALODHIKA DIST RAJKOT PIN: 360001 ADMEASURING 39.65 SQ. MTR.	Rs. 701395/-	Rs. 70140/-	11.00 AM TO 01.00 PM 13 DEC 2025	905, 9TH FLOOR KING'S PLAZA, ASTRON CHOWK, RAJKOT-360001, GUJARAT-INDIA
<b>Terms &amp; Conditions:</b> 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 scribing "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 AAVALS FINANCIERS 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 AAVALS FINANCIERS 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 the 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 amount 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 AAVALS FINANCIERS LIMITED 201,202, 1Ind Floor, South End Square, Mansarovar Industrial Area, Jaipur-302020 or <b>RameshJat - 9376045878</b> or respective branch during office hours. <b>Note:</b> This is also a 15/30 days notice under Rule 9(1)(8)(6) to the Borrowers/Guarantors/Mortgagor of the above said loan accounts about tender inter se bidding sale on the above mentioned date. The property will be sold, if their out standing dues are not repaid in full.								
Place : GUJARAT				Date : 28-11-2025		Authorised Officer Aavas Financiers Limited		

## Ujjivan Small Finance Bank

Corporate Office: Grape Garden, 3rd Across, 18th Main, 8th Block, Koramangla, Bengaluru 560095  
Regional Office - West: Ananta IT Park, 5th & 8th Floor, Madhapur Mundia Bypass, Kharadi, Pune - 411014

### DEMAND NOTICE TO THE BORROWERS / CO-BORROWERS / MORTGAGORS

**Regd: Notice issued under Sec 13 (2)** of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act) for recovery of dues in the following loan A/c's sent to the below mentioned:-

**Sr. Borrower: Shubham Devidas Chamlavar, 6293, Suryanagar, Vijalpore-30, Vijalpore No. Road, Nrithal Mandir, Tal. Jalalpore, Navsari, Gujarat - 396450, Also At: Viththal Temple, Suryanagar, Gali No. 1, Vijalpore, Navsari, Gujarat - 396445, Ushaben Devidas Chamlavar, Add: 6293, Suryanagar, Vijalpore-30, Vijalpore Road, Nrithal Mandir, Tal. Jalalpore, Navsari, Gujarat - 396450, Also At: Viththal Temple, Suryanagar, Gali No. 1, Vijalpore, Navsari, Gujarat - 396445, Devidas Govindbhai Chamlavar, 6293, Suryanagar, Vijalpore-30, Vijalpore Road, Nrithal Mandir, Tal. Jalalpore, Navsari, Gujarat - 396450, Also At: Viththal Temple, Suryanagar, Gali No. 1, Vijalpore, Navsari, Gujarat - 396445, The Bank had issued notice under the SARFAESI Act on 13.10.2025; NPA Date: 10.08.2025; Nature of Loan: Housing (Loan A/c. No. 444176300000001) - Rs.14,80,000/-; Amount Outstanding: Rs.11,18,766.8 (Rupees Eleven Lakh Eighteen Thousand Seven Hundred Sixty Six And Paise Eighty Only) as on 25.08.2025 and this amount will bear subsequent interest and other charges thereon.**

**DESCRIPTION OF THE PROPERTY:** Plot No. 7 & 8 admeasuring 116.12 sq. mt. land (along with construction thereon) situated at Revenue Survey No. 167, 168 N.A. Land of Village: Vijalpore, Tal. Jalalpore, Dist. Navsari, Gujarat. Boundaries: East - Laga Society Road, West - Laga Other Plot, North - Laga Plot No. 9, Laga Plot No. 6, Property owned by Shubham Devidas Chamlavar, Devidas Govindbhai Chamlavar, Ushaben Devidas Chamlavar.

**Sr. Borrower: Hala Firoz, Rangmali Society, Near Husen Chowk, Hapa Road, Jamnagar, Gujarat-361001, Suraj Logistics, Co. Kohnoor Transport, Kalawad Road, Theba Chowki, Opp. Geb 66, K. V Jamnagar, Gujarat-361120, Fejaan Hala, Rangmali Society, Near Husen Chowk, Hapa Road, Jamnagar, Gujarat-361001, Also At: K.V. Suraj Logistics, Co. Kohnoor Transport, Kalawad Road, Theba Chowki, Opp. Geb 66, K. V Jamnagar, Gujarat-361120, Atifbhai Hala (Out notice under the SARFAESI Act on 18.06.2025, Near Husen Chowk, Hapa Road, Jamnagar, Gujarat-361001, The Bank had issued notice under the SARFAESI Act on 17.03.2025; NPA Date: 08.02.2025; Nature of Loan: Housing (Loan A/c. No. 4516210130000057) - Rs.12,00,000/-; Amount Outstanding: Rs.12,06,707.44 (Rupees Twelve Lakh Six Thousand Seven Hundred Seven And Paise Forty Four Only) as on 11.03.2025 and this amount will bear subsequent interest and other charges thereon.**

**DESCRIPTION OF THE PROPERTY:** An Immovable Property bearing Nagarsim Area Revenue Survey No. 6591 converted into NA land for the Residential purpose. The sanctioned Plots Paik Plot No. 161 divided into Sub-Plots No. 161/1 to 161/15 Paik, out of which "Sub-Plot No. 161/2", area admeasuring about 48.00 Sq. mtrs, together with construction thereon, area known as "Suncity Township-2", situated at District, Sub-District, City of Jamnagar, Gujarat. Property **Bounded as under:** East: 7.50 Mtrs. Wide public road, West: Sub-Plot No. 161/15, North: Sub-Plot No. 161/3, South: Sub-Plot No. 161/1, **Owned by Hala Firoz Ismailbhai & Hala Fejaan Firozbhai**

**Sr. Borrower: Badhi Sakaldev, Plot 98 Ram Krishna Society, Nr Mira Nagar Society 1, Dindoli Road, Chorasi, Surat - 394210, Also At: 205, Jyeshthkumar Society, Chorasi-25, Surat - 394211, Ta. City Surat, Dist. Surat, Rana Sakaldev Add: Plot 98 Ram Krishna Society, Nr Mira Nagar Society 1, Dindoli Road, Chorasi, Surat - 394210, Badhi Ritadevi Sakaldev, Plot 98 Ram Krishna Society, Nr Mira Nagar Society 1, Dindoli Road, Chorasi, Surat - 394210, The Bank had issued notice under the SARFAESI Act on 24.07.2025; NPA Date: 06.05.2025; Nature of Loan: MSE-Secured (Loan A/c. No. 44312100900000001) - Rs.15,00,000/-; Amount Outstanding: Rs.13,74,375.06 (Rupees Thirteen Lakh Seventy Four Thousand Three Hundred Seventy-Five And Paise Six Only) as on 16.07.2025 and this amount will bear subsequent interest and other charges thereon.**

**DESCRIPTION OF THE PROPERTY:** New House No. 65 (Old House No. 98) admeasuring 26.94 sq meters land known and identified as "Ram Krushn Society" situated at Revenue Survey No. 127/3, Block No. 120 admeasuring 2327 sq. mtrs. Akar Rs. 3,30 Paisa, & Revenue Survey No. 127/2, Block No. 126 admeasuring 4552 sq. mtrs. & 101 sq. mtrs. Akar Rs. 5.93 Paisa, T.P. Scheme No. 61 (Parvat - Godadra), F.P. No. 115 situated At Village: Godadra, Tal. Choryasi, Dist. Surat, Gujarat. **Bounded As - East:** House No. 118, West Road, North: House No. 99, South: House No. 97, **Owned by Sakaldev Badirana Badhi**

**Sr. Borrower: Ravindra @ Ravi Tulshiram Agale, S. No. 363/1, B. No. 82, Mira Nagar-1, Varachha Road, Surat, Gujarat-395006, Also At: 255, Nassen Nagar, Pandesara-21, Surat City, Surat, Udhana, Gujarat-394210, Manglaben Ravindra Agde, S.**