



MUTHOOT HOUSING FINANCE COMPANY LIMITED

Registered Office: TC NO.14/20747- Muthoot Centre, Punnim Road, Thiruvananthapuram - 695 034, CIN NO - U65922KL2010PLC025624
 Corporate Office: 12/A/01, 13th Floor, Parinee Crescenz, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051 TEL: NO: 022-62728517
 Branch Address: 204 2nd Floor Union Trade Center Beside Apple Hospital Opposite Reliance Mall Udhana Darwaja Surat 395002

Authorised Officer: Contact Person: Vimal R Gandhi Mobile No.: 99241996, Email ID: authorised.officer@muthoot.com

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS & 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)/Mortgagor(s) and Guarantor(s) that the below described immovable properties mortgaged / charged to Muthoot Housing Finance Company Ltd., the possession of which has been taken by the Authorised Officer of Muthoot Housing Finance Company Ltd., Secured Creditor pursuant to demand notice(s) issued under Section 13(2) of the Securitization And Reconstruction Of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan account(s) the property(ies) will be sold on "AS IS WHERE IS", "AS IS WHAT IS", AND "WHATEVER THERE IS" AND "WITHOUT RECORUSE BASIS" for recovery of dues plus interest to Muthoot Housing Finance Company Ltd. Secured Creditor from Borrower(s)/Mortgagor(s) and Guarantor(s). The Sale will be conducted through E-auction on Web Portal: <https://sarfasi.auctiontiger.net/EPROC/>

Sr. No.	Loan Account No. / Name of Borrower(s) / Co-Borrower(s) / Mortgagor(s)	Outstanding Amount (Rs.) Future Interest Applicable	Possession Type & Date	Inspection date and time	Reserve Price	Earliest Money Deposit (EMD)	Date and Time of E-Auction	Last Date of Bid Submission
1	16100077457	Rs.30,29,842.45/- Rupees Thirty Lakhs Twenty Nine Thousand Eight Hundred Forty Two and Paise Forty Five Only as on 29-December-2025	Physical Possession on 05-August-2025	05/January/2 11:00 AM to 03:00 PM	Rs.4,00,000/- Rupees Four Lakhs Only	Rs.40,000/-Rupees Forty Thousand Only	20-January-2026 11:00 AM to 12:00 PM	19-January-2026 10:00 AM to 05:00 PM
	1. Divyesh Devjibhai Gohel 2. Prabhaben Devjibhai Gohel							

Description of Mortgaged Properties: A-15, 1, 330-331/1, FLORAPARK, MCJE KOSAMBATA MANGROL, KOSAMBARA ROAD, SURAT, GUJARAT, SURAT, 394120, INDIA

TERMS & CONDITIONS: 1) The E-auction Sale is strictly subject to the terms and conditions mentioned hereunder as per extant guidelines under SARFAESI Act, 2002 & also the terms and condition mentioned in the bid/offer/tender document to be submitted by the interested bidders. 2) The sale will be held on "as is where is", "as is what is", and "whatever there is" and "without recourse basis". 3) The interested bidders shall submit the Offer/ Bid in the prescribed Bid/Offer/tender form that is available on e-auction portal: <https://sarfasi.auctiontiger.net/EPROC/> and must be accompanied by KYC documents, a copy of PAN card bidder's identity proof and the address proof such a copy of the Passport, Election Commission Card, Ratna Card, Driving license etc. 4) To the best of knowledge and information of the Authorised Officer of Muthoot Housing Finance Company Limited, there is no encumbrances/claims except as disclosed per the records available with respect of the property(ies). MHFLC, however shall not be responsible for any outstanding statutory dues/encumbrances/ third party claims/rights/ dues/ Municipal Taxes, Maintenance / Society Charges, Electricity and water taxes or any other dues including Stamp Duty, GST, Registration Charges, Transfer Charges and any other expenses and charges in respect of the registration of the Sale Certificate in respect of the said properties shall be paid by the successful bidder/purchaser. The interested bidders should make their own independent inquiries regarding encumbrances, title of property and to inspect and satisfy themselves. 5) The successful bidder/purchaser shall have to pay 25% of the final bid amount (after adjusting 10% of the E.M.D. already paid) not later than the next working days after the acceptance of the bid by the Authorised Officer. 6) The balance 75% of the Sale price shall have to be paid on or before 30 days of confirmation of the sale to the successful Purchaser by the Authorised Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited shall be liable to be forfeited and property shall be re-auction and the defaulting bidder shall have no claim in respect of the property and amount. 7) The interested bidder who have deposited the EMD and require any assistance in login to the e - auction portal, submitting bid, training on e - bidding process etc. may contact during office hours on working days to our service provider M/s e-Procurement Technologies Limited - (Auction Tiger). Help line Nos: 9173528727 & 63516 96643, Mr. Mauli Shrimall, E-mail Id: mauli.shrimall@auctiontiger.net and for any property related query may contact the Authorised Officer as mentioned above. 8) The Authorised Officer reserves the right to reject any/all bids without any reason. All the bids received from the prospective bidders shall be returned to them without liability / claim against MHFLC. 9) The borrower's attention is invited to the provisions of sub section 8 of section 13 of the SARFAESI Act, in respect of the time available to redeem the secured asset. 10) Public in general and borrower(s)/mortgagor(s) in particular please take notice that in case auction scheduled herein fail any reason whatsoever then secured creditor may enforce security interest by way of sale through private treaty. 11) For detailed terms and conditions of sale, please refer our website <https://muthoothousing.com> and web portal of M/s e-Procurement Technologies Limited - (Auction Tiger) <https://sarfasi.auctiontiger.net/EPROC/>. The (borrower)s/guarantor(s)/mortgagor(s) are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 8 & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES OF SARFAESI ACT

Place: Gujarat, Date: 30-December-2025

Sd/- Authorised Officer - For Muthoot Housing Finance Company 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 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 notices, 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
PRAKASHKUMAR RAMESHBHAI RATHOD (APPLICANT)	PROPERTY BEARING ALL THAT PIECE AND PARCEL OF AKHOL NANI GROUP GRAM PANCHAYAT PROPERTY NO.91, SERIAL NO. 91 ADMEASURING 130.11 SQ. MTRS. & CONSTRUCTION THEREON SITUATED ON GMTTAL LAND, AT AKHOL NANI NAVO VAS, TA DEESA, IN THE REGISTRATION DIS-TRICT & SUB DISTRICT OF BANASHIKANTHA, GUJARAT. BOUNDED AS FOLLOWS: AS PER TECHNICAL / AS PER SALE DEED / AS PER DOCUMENTS : EAST - TEMPLE THEN HOUSE OF DASHRATBHAI WEST : HOUSE OF VINODBHAI RATHOD NORTH : ROAD SOUTH : COMMON PLOT	Loan A/c No.: 9991	Dt. 27-11-2025
NAYNABEN RAMEHBHAI NAI (CO-APPLICANT)		Rs. 8,78,193.00	Dt. 26-12-2025
SAGARKUMAR RAMESHBHAI RATHOD (CO-APPLICANT)			
MANISHABEN PRADIPKUMAR PARADI (CO-APPLICANT)			
MANOJKUMAR SHANKARLAL SHRIMALI (GUARANTOR)			
PARESHKUMAR AMICHANDRBHAI NAI (GUARANTOR)			
KANUBHAI PRATAPBHAI KHANT (APPLICANT)	PROPERTY BEARING ALL THAT PIECE AND PARCEL OF VAKHATPUR GRAM PANCHAYAT, PROPERTY NO 118/2, ADMEASURING 39.03 SQ. MTRS AND CONSTRUCTION THEREON SITUATED ON GAMTAL LAND, AT MOUJE : TRAKADI, TAKHANPUR, IN THE REGISTRATION DISTRICT AND SUB DISTRICT OF MAHISAGAR, GUJARAT. BOUNDED AS FOLLOWS: AS PER TECHNICAL / AS PER SALE DEED EAST : OPEN LAND THEN HOUSE OF KHANT BHABHIBAI TITABHAI WEST : OPEN LAND THEN ROAD THEN PRIMARY SCHOOL NORTH : HOUSE OF KHANT PRATAPBHAI KALUBHAI THEN ROAD SOUTH : FARM OF KHANT PRATAPBHAI KALUBHAI	Loan A/c No.: 7230	Dt. 13-11-2025
MADHUBEN PRATAPBHAI KHANT (CO-APPLICANT)		Rs. 2,46,509.00	Dt. 26-12-2025
PRATAPBHAI KALUBHAI KHANT (CO-APPLICANT)			
SANJAYKUMAR RAMABHAI KHANT (GUARANTOR)			
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 Asset(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 : Gujarat

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



PUBLIC NOTICE FOR AUCTION CUM SALE

Sale notice for the sale of secured asset mentioned hereunder by the Authorised Officer of The Co-Operative Bank of Rajkot Ltd. under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to rule 8 (6) of the security interest (Enforcement) Rules, 2002 for the recovery of amount due from borrower/s. Offers are invited by the undersigned in sealed covers for purchase of movable/immovable property, as described hereunder, on 'As Is Where Is Basis', 'As Is What Is' and 'Whatever Is There Is Basis', Particulars of which are given below:-

Lot No. / Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date & Amt Posession Date	Reserve Price EMD and Bid Increase Amount	Description of the Immovable property and Name of Title deed holders
Loan Account No. 0017311900000011	Demand Notice Date : 13.12.2024	Reserved Price: Rs. 60,00,000/-	Immovable Constructed Residential house Belonging to Sanjaykumar Subhaschandra Kagda on Plot No .55 land Admeasuring 89-37 Sq. Mtrs of Non-Agriculture & Building Construction. Permission use consisting of Revenue Survey No.594 Palikee within the village limits of Dudhrej, TalukaVadhn, Dist. Surendranagar which is bounded as follows:
001731120000043		EMD Rs. 6,00,000/-	
001731120000044			
001731120000045			
Borrower(s) / Guarantor(s) and/or Mortgagor(s) -			
Sanjay Subhashchandra Kagda			
Hitesh Mahendrakumar Kagda			
Mahendrakumar Bihikhal Kagda			
Utsav Furniture (Pro. Hitesh Mahendrakumar Kagda)			
Loan Account No. 0017311900000012	Demand Notice Date : 13.12.2024	Reserved Price: Rs. 87,93,000/-	Immovable Constructed Residential House Belonging to Hiteshbhai Mahendrakumar Kansara alias Kagda constructed on Plot No.51 land admeasuring about 147-74 Sq. Mtr. of Non-Agriculture & Building Construction Permission for Residential use consisting of Revenue Survey No. 594 Palikee within the village limits of Dudhrej, TalukaVadhn, Dist. Surendranagar which is bounded as follows:
001712010000043		EMD Rs. 8,79,300/-	
001731120000046			
Borrower(s) / Guarantor(s) and/or Mortgagor(s) -			
Hitesh Mahendrakumar Kagda			
Sanjay Subhashchandra Kagda			
Mahendrakumar Bihikhal Kagda			
Utsav Furniture (Pro. Hitesh Mahendrakumar Kagda)			
1. Date ,Time & Contact Number of Public Inspection	Dt. 08.01.2026, Thursday between 10.00 am. to 5.00 pm.		
2. Last date for Submission of Bids	On or before 4.00 pm on 10.02.2026, Tuesday		
3. Date, Time & Place of Auction	At 11.00 am. on 12.02.2026, Thursday at The Co-Operative Bank of Rajkot Ltd., Mega Mall, Bus Station Road, Surendranagar		
4. Place of Submission of Bids	Authorised Officer, The Co-Operative Bank of Rajkot Ltd		

* A bidder may, on his own choice, Participate in the auction by making application in prescribed format which is available alongwith the offer/tender document on the given office address mentioned hereabove. Sale is strictly subject to terms and conditions incorporated in this advertisement and the prescribed Bid / Tender Document as well as Security Interest (Enforcement) Rules 2002. This notice is also to be treated as a 30 days' notice under Rule 8(6) and 9(1) of the Security Interest Enforcement Rules, 2002 to the Borrower/Co-Borrower/Guarantor/Mortgagor. The Bidder is obliged to exercise full due diligence in all respects, including to inspect each of the details of the property mentioned above on the scheduled date & time. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder can inspect the property in consultation with the dealing official as per the details provided. In case of any difficulty or need of assistance before or during the auction process, may contact authorized officer, M. No.93139 26434 of the Bank. For detailed terms and conditions of the sale, please refer to www.tcblr.com

0281-2234454 / 2224120 0281-2236682 0281-2236682 0281-2236682

Date : 30.12.2025

SD/- Authorised Officer