



**MUTHOOT HOUSING FINANCE COMPANY LIMITED**  
Registered Office: TC NO.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, CIN NO. - U65922KL2010PLC025624  
Corporate Office: 12/A 01, 13th floor, Parine Crescenzo, 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.: 9924141996, 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 PROVISIO 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) / Mortgage(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 & 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 RECOURSE BASIS" for recovery of dues plus interest to Muthoot Housing Finance Company Ltd., Secured Creditor from Borrower(s) / Mortgage(s) and Guarantor(s). The Sale will be conducted through E-auction on Web Portal: <https://sarfaesi.auctiontigger.net/EPROC/>.  
The Sale will be conducted through E-auction on Web Portal: <https://sarfaesi.auctiontigger.net/EPROC/>

Sr. No.	Loan Account No. / Name of Borrower (s) / Co-Borrower(s) / Guarantor(s) / Mortgage (s)	Outstanding Amount (Rs.) Future Interest Applicable	Possession Type & Date	Inspection date and time	Reserve Price	Earnest Money Deposit (EMD)	Date and Time of E- Auction	Last Date of Bid Submission
1	16100077457 1. Divyesh Devjibhai Gohel 2. Prabhaben Devjibhai Gohel	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/2026 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

**Description of Mortgaged Properties:** A-15, 1, 330+331/1, FLORAPARK, MOJE KOSAMBA TA MANGROL, KOSAMBAROAD, 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 bidder(s). 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://sarfaesi.auctiontigger.net/EPROC/> and must be accompanied by Earnest Money Deposit ("EMD") by way of Demand Draft in favor of "Muthoot Housing Finance Company Limited". Along with bid/tender/offer documents, the interested bidder are required to submit KYC documents i.e. copy of PAN card bidder's identity proof and the address proof such as copy of the Passport, Election Commission Card, Ration 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 as per the records available with 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 put to re-auction and the defaulting borrower 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 & 63518 96643, Mr. Maulik Shrimali, E-mail id: maulik.shrimali@auctiontigger.net and for any property related query may contact the Authorised Officer as mentioned above. 8) The Authorized Officer reserves the right to reject any/all bids without assigning any reason. All the bids received from the prospective bidders shall be returned to them without any liability / claim against MHFCL. 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) / mortgage(s) in particular please take notice that if in case auction scheduled herein fails for 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://sarfaesi.auctiontigger.net/EPROC/>. The borrower(s)/guarantor(s)/mortgage(s) are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 8.8.9 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 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
<b>PRAKASHKUMAR RAMESHBHAI RATHOD (APPLICANT)</b> <b>NAYNABEN RAMEHBHAI NAI (CO-APPLICANT)</b> <b>SAGARKUMAR RAMESHBHAI RATHOD (CO-APPLICANT)</b> <b>MANISHABEN PRADIPKUMAR PARADIYA (CO-APPLICANT)</b> <b>MANOJKUMAR SHANKARLAL SHRIMALI (GUARANTOR)</b> <b>PARESHKUMAR AMICHANDRABHAI NAI (GUARANTOR)</b>	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 GAMTAL LAND, AT AKHOL NANI NAVO VAS, TA. DEESA, IN THE REGISTRATION DIS-TRICT & SUB DISTRICT OF BANASHKANTHA, GUJARAT. <b>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</b>	<b>Loan A/c No.: 9991</b>  <b>Rs. 8,78,193.00</b>	<b>Dt. 27-11-2025</b>  <b>Dt. 26-12-2025</b>
<b>KANUBHAI PRATAPBHAI KHANT (APPLICANT)</b> <b>MADHUBEN PRATAPBHAI KHANT (CO-APPLICANT)</b> <b>PRATAPBHAI KALUBHAI KHANT (CO-APPLICANT)</b> <b>SANJAYKUMAR RAMABHAI KHANT (GUARANTOR)</b>	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, TA KHANPUR, IN THE REGISTRATION DISTRICT AND SUB DISTRICT OF MAHISAGAR, GUJARAT. <b>BOUNDED AS FOLLOWS: AS PER TECHNICAL / AS PER SALE DEED EAST : OPEN LAND THEN HOUSE OF KHANT BHATHIBHAI TITABHAI WEST : OPEN LAND THEN ROAD THEN PRIMARY SCHOOL NORTH : HOUSE OF KHANT PRATAPBHAI KALUBHAI THEN ROAD SOUTH : FARM OF KHANT PRATAPBHAI KALUBHAI</b>	<b>Loan A/c No.: 7230</b>  <b>Rs. 2,46,509.00</b>	<b>Dt. 13-11-2025</b>  <b>Dt. 26-12-2025</b>

With further interest, additional interest at the rate as more particularly stated in respective Demand Notice, incidental expenses, cost, charges etc incurred till the date of payment and/or realization. If the said Borrower(s)/Co-Borrower(s)/Guarantor(s) shall fail to make payment to Company as aforesaid. Then Company shall proceed against the above Secured Assets(s)/Immovable Property(ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Borrower(s)/Co-Borrower(s)/Guarantor(s) as to the costs and consequences.  
The said Borrower(s)/Co-Borrower(s)/Guarantor(s) are prohibited under the said Act to Transfer the aforesaid Secured Asset(s)/Immovable Property(ies), whether by way of sale, lease or otherwise without prior written consent of Company. Any contravention of the said section by you shall invoke the penal provisions as laid down under section 29 of the SARFAESI Act and/or any other legal provision in this regard.  
**Date : 30-12-2025**  
**Place : Gujarat**  

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



**The Co-Operative Bank of Rajkot Ltd.**  
Multi State Co-Operative Bank

**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 Basis' 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 Possession Date	Reserve Price EMD and Bid Increase Amount	Description of the immovable property and Name of Title deed holders
<b>Loan Account No.</b> 0017311900000011 0017311200000043 0017311200000044 0017311200000045 <b>Borrower(s) / Guarantor(s) and/or Mortgage(s) -</b> Sanjay Subhashchandra Kagda Hitesh Mahendrakumar Kagda Mahendrakumar Bhikhalal Kagda Utsav Furniture (Pro. Hitesh Mahendrakumar Kagda)	<b>Demand Notice</b> Date : 13.12.2024 Rs. 25,37,478/-  <b>Loan Outstanding as on 30.11.2025</b> Rs. 28,31,111/-	<b>Reserved Price:</b> Rs. 60,00,000/-  <b>EMD Rs. 6,00,000/-</b>  <b>Bid Increase Amount</b> Rs. 1,00,000/-	Immovable Constructed Residential house Belonging to <b>Sanjaykumar Subhashchandra Kagda</b> on Plot No. 55 land Admeasuring 89-37 Sq. Mtrs of Non-Agriculture & Building Construction. Permission use consisting of Revenue Survey No.594 Palkee within the village limits of Dudhrej, Taluka/Vadhn, Dist. Surendranagar which is bounded as follows: <b>Boundaries: On or towards North by: Plot No.56. On or towards South by: Plot No. 54. On or towards East by: 10.50 Mtr. wide Public Road. On or towards West by: Plot No. 47.</b> <b>(Symbolic Possession)</b>
<b>Loan Account No.</b> 0017311900000012 0017120100000043 0017311200000046 <b>Borrower(s) / Guarantor(s) and/or Mortgage(s) -</b> Hitesh Mahendrakumar Kagda Sanjay Subhashchandra Kagda Mahendrakumar Bhikhalal Kagda Utsav Furniture (Pro. Hitesh Mahendrakumar Kagda)	<b>Demand Notice</b> Date : 13.12.2024 Rs. 47,67,452.92  <b>Loan Outstanding as on 30.11.2025</b> Rs. 52,05,953.92	<b>Reserved Price:</b> Rs. 87,93,000/-  <b>EMD Rs. 8,79,300/-</b>  <b>Bid Increase Amount</b> Rs. 1,00,000/-	Immovable Constructed Residential House Belonging to <b>Hiteshbhai Mahendrakumar Kansara alias Kagda</b> 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 Palkee within the village limits of Dudhrej, Taluka-Vadhn, Dist. Surendranagar which is bounded as follows: <b>Boundaries: On or towards North by: Plot No.52. On or towards South by: Survey No.598. On or towards East by : 10.50 Mtr. wide Public Road. On or towards West by: Plot No. 50.</b> <b>(Symbolic Possession)</b>

**IMPORTANT INFORMATION REGARDING AUCTION PROCESS**

1.	<b>Date ,Time &amp; Contact Number of Public Inspection</b>	Dt. 08.01.2026, Thursday between 10.00 am. to 5.00 pm. Authorized Officer - Mo. No. 76000 42880, 93139 26434
2.	<b>Last date for Submission of Bids</b>	On or before 4.00 pm on 10.02.2026, Tuesday
3.	<b>Date, Time &amp; Place of Auction</b>	At 11.00 am. on 12.02.2026, Thursday at The Co-Operative Bank of Rajkot Ltd., Mega Mall, Bus Station Road, Surendranagar
4.	<b>Place of Submission of Bids</b>	Authorised Officer, The Co-Operative Bank of Rajkot Ltd Sahakar Sarita, Panchnath Road Branch, Rajkot-360 001

\* 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.tcbrl.com](http://www.tcbrl.com)**

**Sahakar Sarita, Panchnath Road, Rajkot - 360 001 (Gujarat)**  
☎ 0281 - 2234454 / 2224120 ☎ Fax: 0281 - 2236682 ☎ info@tcbrl.com ☎ tcbrl.com  
**Date : 30.12.2025**  
**Place : Surendranagar**

**SD/- Authorised Officer**  
**The Co-operative Bank of Rajkot Ltd.**



**Home First Finance Company India Limited**  
CIN: L65990MH2010PLC240703  
Website: [homefirstindia.com](http://homefirstindia.com)  
Phone No.: 180030008425 Email ID: [loanfirst@homefirstindia.com](mailto:loanfirst@homefirstindia.com)

**POSSESSION NOTICE**  
**REF: POSSESSION NOTICE UNDER SUB-RULE (1) OF RULE 8 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002**  
WHEREAS the undersigned being the Authorized Officer of HOME FIRST FINANCE COMPANY INDIA LIMITED, pursuant to demand notice issued on its respective dates as given below, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 calling upon you/Borrowers, the under named to pay outstanding dues as within 60 days from the date of receipt of respective notices. You/Borrowers all, however, have failed to pay the said outstanding dues within stipulated time, hence **HOME FIRST FINANCE COMPANY INDIA LIMITED** are in exercise and having right as conferred under the provision of sub section (4) of section 13 of SARFAESI ACT, 2002 read with rules thereunder, taken **POSSESSION** of the secured assets as mentioned herein below:

Sr. No	Name of Borrowers/ Co-Borrowers/ Guarantors	Description of Mortgaged Property	Date of Demand Notice	Total O/s as on date of Demand Notice (in INR)	Date of possession
1.	Teeja Hari Singh, Vijay Shankar,	Flat No-303, Sai Dasrathi Residency-2, R.S.No-93/1, Block No - 121 Paiki, Plot No - 226 to 231, Sai Darshan Residency, Moje Bagumara, Tal - Palsana, Surat, Gujarat, 394305 Bounded by East-Society Internal Road, West-Plot No-210 to 215, North-Road, South-Plot No-225.	06-05-2025	4,48,528	24-12-2025

The borrower having failed to repay the amount, notice is hereby given to the borrower / Guarantor and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the said rule on the date mentioned above.  
The **BORROWERS/ GUARANTORS** and the **PUBLIC IN GENERAL** are hereby cautioned not to deal with the above referred Properties/Secured Assets or any part thereof and any dealing with the said Properties/Secured Assets shall be subject to charge of HOME FIRST FINANCE COMPANY INDIA LIMITED for the amount mentioned hereinabove against Properties/Secured Assets which is payable with the further interest thereon until payment in full.  
The borrower's attention is invited to the provisions of subsection (8) of Section 13 of the Act, in respect of time available to redeem the secured asset.  
**Place: GUJARAT**  
**Date: 30-12-2025**  

**Authorised Officer,**  
**Home First Finance Company India Limited**



**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 provision 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 **AAVAS FINANCIERS LIMITED** 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/ 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 Auction	Place of Tender Submission, Tender Open & Auction at Aavas Financiers Ltd.
<b>KISHORBHAI NANJIBHAI VARSADIYA, MRS. KOKILABEN KISHORBHAI VARSADIA</b> GUARANTOR : Mr. ALPESH THAKARSHIBHAI VAMJIA (AC NO.) LNCHK00319-200124775	Rs. 22,80,381.00/- DUES AS ON 29 DEC 2025	6 AUG 22 Rs.1222563/- DUES AS ON 3 AUG 22	26 FEB 23	RESIDENTIAL FLAT G1/301, 3RD FLOOR, GIRIRAJ RESIDENCY, SOPAN KESAR, MORAIYA, SANAND, AHMEDABAD, GUJARAT ADM.115 SQ. YARD	Rs. 807840/-	Rs. 80784/-	11.00 AM TO 01.00 PM 29 JAN 2026	OFFICE NO 207 & 208, SECOND FLOOR, SANGATH MALL – 1,VISAT- GANDHINAGAR HIWAY, GANDHAKHEDA , AHMEDABAD- 382424, GUJARAT- INDIA
<b>KAMLESHBHAI GOPALBHAI DOBARIYA, MRS. REKHABEN KAMLESHBHAI DOBARIYA</b> GUARANTOR : MR. RAKESHBHAI GHANSHYAMBHAI DOBARIYA (AC NO.) LNSU00316-170028994	Rs. 18,93,026.00/- DUES AS ON 29 DEC 2025	28 JUN 21 Rs.791021.41/- DUES AS ON 26 JUN 21	12 JUL 22	FLAT NO 407, PLOT NO. 99, BLDG NO A, MARUTIDHMA RESIDENCY, OMNAGAR 2, KASIBA VILLA, R.S. NO. 421, BLOCK NO. 401, KAMREJ, SURAT, GUJARAT, ADMEASURING 620 SQ. FT.	Rs. 401760/-	Rs. 40176/-	11.00 AM TO 01.00 PM 29 JAN 2026	301 & 305, REGENT SQUARE, ABOVE D- MART, ADAJAN, SURAT- 395009, GUJARAT- INDIA
<b>ANITABEN JAYDIP KATHIRIYA, MR. JAYDIP KATHIRIYA</b> (AC NO.) LNSU01418-190058226	Rs. 29,57,977.00/- DUES AS ON 29 DEC 2025	8 FEB 20 Rs.1003184/- DUES AS ON 7-FEB-20	12 AUG 21	REVENUE SURVEY NO. 384/2, BLOCK NO. 373, PAIKI PLOT NO. 1 TO 48, PAIKI SUB- PLOT NO. 01, FLAT NO. A-502, 5TH FLOOR, SWARG PALACE, SHREEJI DARSHAN SOCIETY, GRAM - KAMREJ, TA. - KAMREJ, DISTRICT - SURAT, GUJARAT, ADMEASURING 51.84 SQ. MTRS BUILTUP AREA ALONGWITH UNDIVIDED SHARE ADMEASURING 10.15 SQ. MTRS. IN GROUND LAND.	Rs. 636120/-	Rs. 63612/-	11.00 AM TO 01.00 PM 29 JAN 2026	301 & 305, REGENT SQUARE, ABOVE D- MART, ADAJAN, SURAT- 395009, GUJARAT- INDIA

**Terms & Conditions:** 1). The person, taking part in the tender, will have to deposit his offer in the tender form provided by the AFL which is to be collected from the above branch offices during working hours of any working day, super 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 AAVAS 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 AAVAS 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 AAVAS FINANCIERS LIMITED 201,202, 1Ind Floor, South End Square, Mansarovar Industrial Area, Jaipur-302020 or **Ramesh lat 9376045878** or respective branch during office hours. **Note:** This is also a 15/30 days notice under Rule 9(1)&(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 : 30-12-2025**  
**Authorised Officer Aavas Financiers Limited**



**MAS FINANCIAL SERVICES LIMITED**  
6, Ground Floor, Narayan Chambers, B/h. Patang Hotel, Ashram Road, Ahmedabad-380009. Contact : 079-41106500/733

**POSSESSION NOTICE**  
(FOR IMMOVABLE PROPERTY) Rule 8(1) of Security Interest (Enforcement Rules 2002)  
Whereas the undersigned being the authorized officer of the **MAS Financial Services Ltd.** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act - 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **31/07/2025** as on below details calling upon the Borrower/Co-borrower/Guarantor to repay the amount mentioned in the notice being within Sixty Days from the date of receipt of the said notice.  
The Borrower having failed to repay the amount, notice is hereby given to the Borrower/Co-borrower/Guarantor and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of the said [Act] read with Rule 8 of the Security Interest (Enforcement) Rules 2002, on this **27th Day of December of the year 2025.**  
The Borrower/Co-borrower/Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the Property will be subject to the charge of the **MAS Financial Services Ltd.** as on **22/07/2025** and interest thereon.  
The Borrower/Co-borrower/Guarantor attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Borrower & Co-Borrower, Guarantor Name	Description of the Immovable Property	Loan A/C No Date of Possession	Date & Amount of Demand Notice
<b>1 M/S.VAISHAVI ENTERPRISE (THROUGH ITS PROPRIETOR MR. PREM NATH SINGH) (APPLICANT)</b>	<b>NAME OF MORTGAGOR / EXECUTOR:- Mr. Prem Nath Singh</b> <b>MORTGAGE PROPERTY DETAILS :-PROPERTY -1 OFFICE NO.114 PROPERTY BEARING ALL THAT PIECE AND PARCEL OF COMMERCIAL PROPERTY BEARING OFFICE NO.114 ON 1ST FLOOR, BLOCK NO. D, IN THE SCHEME KNOWN AS "SUKUN AVENUE", SITUATED AT SURVEY NO.1008, DRAFT TPS NO.5, FP NO.191, MOUJE : KALOL, TALUKA, KALOL, DIST &amp; SUB DISTRICT : GANDHINAGAR, (ADMEASURING ABOUT 27.22 SQ. MTRS. SBUA + UDS OF LAND 12.67 SQ. MTRS.). BOUNDED AS FOLLOWS : AS PER SALE DEED : BOUNDARIES OF THE PROPERTY : - OFFICE NO.114 : EAST : PASSAGE, WEST: SHOP &amp; WINDOW OR DOOR IN IT NO RIGHT TO LEAVE, NORTH : SHOP NO.115, SOUTH: SHOP NO.113</b>	<b>Loan A/C No. 6001676</b> <b>27-12-2025</b>	<b>Rs. 1,05,77,799/-</b> In Words One Crores Five Lakhs Seventy Seven Thousand Seven Hundred Ninety Nine Rupees Only as on Date 22/07/2025
<b>2 MR. PREM NATH SHAMBHU NARAYAN SINGH (CO-APPLICANT &amp; GUARANTOR)</b>	<b>PROPERTY -2 OFFICE NO.115 PROPERTY BEARING ALL THAT PIECE AND PARCEL OF COMMERCIAL PROPERTY BEARING OFFICE NO.115 ON 1ST FLOOR, BLOCK NO. D, IN THE SCHEME KNOWN AS "SUKUN AVENUE", SITUATED AT SURVEY NO.1008, DRAFT TPS NO.5, FP NO.191, MOUJE : KALOL, TALUKA, KALOL, DIST &amp; SUB DISTRICT : GANDHINAGAR, (ADMEASURING ABOUT 27.22 SQ. MTRS. SBUA + UDS OF LAND 12.67 SQ. MTRS.). BOUNDED AS FOLLOWS : AS PER SALE DEED : BOUNDARIES OF THE PROPERTY : - OFFICE NO.115 : EAST : PASSAGE, WEST : SHOP &amp; WINDOW OR DOOR IN IT NO RIGHT TO LEAVE, NORTH : SHOP NO.116, SOUTH: SHOP NO.114</b>		
<b>3 MS. KRISHNA PREM NATH SINGH (CO-APPLICANT &amp; GUARANTOR)</b>	<b>PROPERTY -3 OFFICE NO.116 PROPERTY BEARING ALL THAT PIECE AND PARCEL OF COMMERCIAL PROPERTY BEARING OFFICE NO.116 ON 1ST FLOOR, BLOCK NO. D, IN THE SCHEME KNOWN AS "SUKUN AVENUE", SITUATED AT SURVEY NO.1008, DRAFT TPS NO.5, FP NO.191, MOUJE : KALOL, TALUKA, KALOL, DIST &amp; SUB DISTRICT : GANDHINAGAR, (ADMEASURING ABOUT 27.22 SQ. MTRS. SBUA + UDS OF LAND 12.67 SQ. MTRS.). BOUNDED AS FOLLOWS : AS PER SALE DEED : BOUNDARIES OF THE PROPERTY : - OFFICE NO.116 : EAST : PASSAGE, WEST : SHOP &amp; WINDOW OR DOOR IN IT NO RIGHT TO LEAVE, NORTH : SHOP NO.117, SOUTH: SHOP NO.115</b>		
	<b>PROPERTY-4 OFFICE NO.117 PROPERTY BEARING ALL THAT PIECE AND PARCEL OF COMMERCIAL PROPERTY BEARING OFFICE NO.117 ON 1ST FLOOR, BLOCK NO. D, IN THE SCHEME KNOWN AS "SUKUN AVENUE", SITUATED AT SURVEY NO.1008, DRAFT TPS NO.5, FP NO.191, MOUJE : KALOL, TALUKA, KALOL, DIST &amp; SUB DISTRICT : GANDHINAGAR, (ADMEASURING ABOUT 27.22 SQ. MTRS. SBUA + UDS OF LAND 12.67 SQ. MTRS.). BOUNDED AS FOLLOWS : AS PER VALUATION REPORT : EAST : PASSAGE, WEST : MARGIN &amp; BOUNDARY WALL, NORT : SHOP NO.118, SOUTH: SHOP NO.113</b>		

**Date : 30-12-2025**  
**Place : Gandhinagar**  

**Authorized Signatory,**  
**For, MAS Financial Services Ltd.**

Ahmedabad

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