

BEFORE THE ARBITRATOR PUBLIC NOTICE

(U/S 84 of the Multi-State Co-operative Societies Act, 2002)

C/o. TJSB Sahakari Bank Limited, 692 / 693, Chapalkar Centre, Chapalkar Colony,

1st Floor, Market Yard Road, Pune 411037.

WHEREAS TJSB SAHAKARI BANK LIMITED, being the Disputant have referred to me the Disputes mentioned below for decision. I hereby summon you to appear before me at the above address in person or through a duly instructed pleader or an advocate authorized and able to answer all material questions relating to the Arbitration case on such questions on the 2nd day of January, 2026 at 11.30 a.m. and further to answer the claim in the said Arbitration case.

Sr. No.	Dispute/ Case No.	Name and Address of the Opponent
1	ARBITJSB/ADJ/25 OF 2025 TJSB Sahakari Bank Ltd.	1. Mr. Shashank Chandrakant Rawoal Add : Flat No.1001, 10th Floor, "Galaxy Vineet", Bavdhan, Pune - 411021. ...Opp No. 1 V/s. Mr. Shashank Chandrakant Rawoal and Ors. ...Opponents Loan A/c. No. AMF-M/017301200000298
Disputants	2. Mr. Vinayak Vasant Dhavale Add : At Post Manjan Bk, Near Mahadev Mandir, Pune - 412307. ...Opp No. 2
2	ARBITJSB/ADJ/26 OF 2025 TJSB Sahakari Bank Ltd.	1. Mr. Shashank Chandrakant Rawoal Add : Flat No.1001, 10th Floor, "Galaxy Vineet", Bavdhan, Pune - 411021. ...Opp No. 1 V/s. Mr. Shashank Chandrakant Rawoal and Ors. ...Opponents Loan A/c. No. AMF-M/017301200000286
3	ARBITJSB/ADJ/27 OF 2025 TJSB Sahakari Bank Ltd.	1. Mr. Pradeep Sanjay Kamble, Add : Dehu Alandi Road, Patli nagar, Chikhali, Post Rupee Nagar, Pune - 411062. ...Opp No. 1 2. Mr. Tejas Datru Sonavane, Add : Plot No. 396, Near Raghunath Mandir, Kalgao, Alandi Devachi, Alandi-Dehu road, Pune - 412105. ...Opp No. 2 Loan A/c. No. AMF-M/017301200000311

TAKE NOTICE, that in default of your appearance on the day time and place as mentioned herein above, the Arbitration case will be decided Ex parte.

Given under my hand and seal this 18th day of December, 2025.

C/o.
TJSB Sahakari Bank Limited,
692 / 693, Chapalkar Centre,
Chapalkar Colony, 1st Floor,
Market Yard Road, Pune 411037.



Sd/-
Mr. Abhay Digambar Joglekar
Arbitrator

UNITY SMALL FINANCE BANK LIMITED DEMAND NOTICE

U/s. 13 (2)

Registered Office : Basant Lok, Vasant Vihar, New Delhi - 110057

Corporate Office : Centrum House, Vidyanagar Marg, Kalina, Santacruz (E), Mumbai - 400 098

UNDER THE PROVISIONS OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the Authorized Officer of Unity Small Finance Bank Limited ("Bank") under the Act and in exercise of powers conferred under Section 13(12) of the Act read with the Rule 3 issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following Borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. As some of the notice(s) are not served as per postal remarks, hence said notice(s) are being served upon the Borrower(s) by way of alternative mode of service i.e., through publication in News Papers.

Loan Account Details		Secured Assets
1. Borrower(s) Name:	1. SAHAYADRI TRADING (BORROWER) 2. MADHURI SIDDHARTH GAIKWAD (CO-BORROWER & MORTGAGOR) 3. SIDDHARTH BHIKAJI GAIKWAD (CO-BORROWER)	ALL THAT PIECE AND PARCEL OF THE PROPERTY SITUATED AT VILLAGE - RAHU, TAL- DAUND, PUNE, BEARING GAT NO. 167 AREA ADM. 0. H. 17 R 1 E 1700 SQFT ALONG WITH CONSTRUCTION THEREON GROUND FLOOR CONSTRUCTION AREA 1308 SQ.FT. AND FIRST FLOOR CONSTRUCTION AREA 765.37 SQ FT TOTAL BUILT UP AREA 2073.44 SQ.FT HAVING GRAMPANCHAYAT MILKAT NO. 1845 AND WITHIN THE LOCAL LIMITS OF ZILHA PARSHAD PUNE AND TALUKA PANCHAYAT SAMITI DAUND AND WITHIN JURISDICTION OF SUB-REGISTRAR DAUND, TAL- DAUND, DIST. PUNE AND WHICH IS BOUNDED AS FOLLOWS: AND IS BOUNDED UNDER AS PER LAND:- ON OR TOWARDS EAST: PROPERTY OF MR. POPAT GAIKWAD, ON OR TOWARDS WEST: PROPERTY OF GANESH SHITOLE, ON OR TOWARDS SOUTH: MAIN ROAD/GAT NO. 75/REMAINING AREA, ON OR TOWARDS NORTH: COMMON ROAD/SAMBHAJI SHINDE.
Sanction Date :	22/03/2025	
Loan Account No.:	USFBPUNMSME000012254	
Loan Amount :	Rs. 49,90,000/-	
NPA Date :	03/12/2025	
Demand Notice Date :	08/12/2025 (Sent on 11-12-2025)	
Demand Notice Amount:	Rs.51,77,539/- (Rupees Fifty-One Lakh Seventy-Seven Thousand Five Hundred And Thirty-Nine Only) as on 05/12/2025	
Demand Notice Date :	08/12/2025 (Sent on 11-12-2025)	
Demand Notice Amount:	Rs. 75,25,136.54 (Rupees Seventy-Five Lakh Twenty-Five Thousand One Hundred And Thirty-Six And Fifty-Four Paise Only) as on 05/12/2025	

In case of failure to repay the aforesaid dues within a period of 60 (sixty) days, the undersigned shall be constrained to enforce the above Secured Assets under the provisions of the Act. Please note that as per section 13(13) of the Act, you are restrained from dealing with or transferring any of the secured assets referred to herewith, whether by way of sale, lease or otherwise. Any contravention of this provision is an offence and punishable under the Act.

The copy of demand notice is available with the undersigned and the Borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Sd/-
(Authorised Officer)
Unity Small Finance Bank Limited

AAVAS FINANCIERS LIMITED

(CIN:U6522R2011PLC034297) 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 AAVAS FINANCIERS LIMITED Secured Creditor, will be sold on "As is" As what is, As is where it 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 Open & Auction at AAvas Financiers Ltd.
GITESH LANGHI, KAMAL LANGHI SANJAY TUKARAM LANGHI, DNYANESHWARI SANJAY LANGHI (AC NO.) LNSRR17523-240310964	Rs. 15,69,978.00/- DUES AS ON 19 DEC 2025	10 DEC 24/ RS. 1244117/- DUES AS ON 5 DEC 24	6 AUG 25	ROW H NO. 09 MILKAT NO 48/09, SITUATED AT MAUZE- SHIRUR, DIST. PUNE, MAHARASHTRA ADMEASURING 57.15 SQ.MTR.	Rs. 1230000/-	Rs. 123000/-	11:00 AM TO 01:00 PM 27 JAN 2026	OFFICE NO.103, 1ST FLOOR, SAI BUSINESSES, OFFICE SURAJNAGAR, R. SHIRUR, TAL- SHIRUR, DIST- PUNE-412210, MAHARASHTRA-INDIA
PRASHANT VITTHAL YENGUNDLU, ASHWINI PRASHANT YENGUNDLU (AC NO.) LNHH00320-210154989	Rs. 12,69,108.00/- DUES AS ON 19 DEC 2025	7 JAN 25/ RS. 1043904/- DUES AS ON 3 JAN 25	21 AUG 25	EAST SIDE OF PLOT NO. 28/29/30/4 ON LAND BEARING GAT NO. 506 SHENDI AHMEDNAGAR MAHARASHTRA ADMEASURING 59.40 SQ.MTRS	Rs. 1077120/-	Rs. 107712/-	11:00 AM TO 01:00 PM 27 JAN 2026	OFFICE NO.-8, 1ST FLOOR, AMARDEEP COMPLEX, ABOVE LAPTOP BAZAAR,SARJEPURA, AHMEDNAGAR-414001,MAHARASHTRA-INDIA
VILAS PANIDIT GAIKWAD, LATA VILAS GAIKWAD GUARANTOR : SONYABAPU NAGU JADHAV (AC NO.) LNAHH00320-210155681	Rs. 16,82,210.00/- DUES AS ON 19 DEC 2025	8 OCT 24/ RS. 1378363/- DUES AS ON 4 OCT 24	19 AUG 25	GRAM PANCHAYAT NO. 1092, M. NO. 920/11, GAT NO 143 VILL. POHKRADI, TAL- AHMDNAGAR, DIST- AHMDNAGARMAHARASHTRA (INDIA). 414001 ADMEASURING 52.03 SQ.MTRS	Rs. 1300800/-	Rs. 130080/-	11:00 AM TO 01:00 PM 27 JAN 2026	OFFICE NO.-8, 1ST FLOOR, AMARDEEP COMPLEX, ABOVE LAPTOP BAZAAR,SARJEPURA, AHMEDNAGAR-414001,MAHARASHTRA-INDIA
ANAND RAKHMAJAI SHINDE, SWAPNALI ANAND SHINDE (AC NO.) LNHRSR01419-200112157	Rs. 13,48,725.00/- DUES AS ON 19 DEC 2025	8 FEB 24/ RS. 950563/- DUES AS ON 6 FEB 24	7 MAR 25	FLAT NO 204, SECOND FLOOR, SALVAVIDAS BUILDING, GAT NO 525/3, LONI BK, RAHTA, AHMEDNAGAR PIN: 413172 ADMEASURING 625 SQ. FT.	Rs. 82634/-	Rs. 82634/-	11:00 AM TO 01:00 PM 27 JAN 2026	OFFICE NO.-8, 1ST FLOOR, AMARDEEP COMPLEX, ABOVE LAPTOP BAZAAR,SARJEPURA, AHMEDNAGAR-414001,MAHARASHTRA-INDIA
CHETAN MARKAS ALIAS MARUTI PAWAR, MRS. KUSUM MARKAS ALIAS MARUTI PAWAR, MR. MARKAS YADAV PAWAR GUARANTOR : PRAFULLA PRABHAKAR UBALE (AC NO.) LNHPD00317-180067076	Rs. 32,21,147.00/- DUES AS ON 19 DEC 2025	30 MAR 21/ RS. 1508201/- DUES AS ON 25 MAR 21	3 FEB 25	OLD SURVEY NO. 145, NEW SURVEY NO. 173, HISSA NO. 28/1/5A, FLAT NO. 403, 4TH FLOOR, YASH HEIGHTS, MOJUE - FURSUNG, TALUKA - HAVELI, DISTRICT - PUNE, MAHARASHTRA. ADMEASURING AREA 510 SQ. FT. SALELB BUILT UP AREA.	Rs. 146880/-	Rs. 146880/-	11:00 AM TO 01:00 PM 27 JAN 2026	OFFICE NO.201, ATHVARA PLAZA, 2ND FLOOR, SATARA ROAD, DHANKAWADI, PUNE, 411043,MAHARASHTRA-INDIA
MANGAL RAMBHAI GADKAR, MANTHON RAMBHAI GADKAR, EKNATH GADKAR (AC NO.) LNHSR00620-210150711	Rs. 10,24,305.00/- DUES AS ON 19 DEC 2025	8 FEB 24/ RS. 671592/- DUES AS ON 6 FEB 24	25 FEB 25	PROPERTY NO. 1043 ON LAND BEARING GAT NO. 175/6/A/PBHENA BUDRUK TAL- NEVASA DIST AHMEDNAGAR PIN: 414603 ADMEASURING 1089 SQ. FT.	Rs. 841104/-	Rs. 841104/-	11:00 AM TO 01:00 PM 27 JAN 2026	OFFICE NO.-8, 1ST FLOOR, AMARDEEP COMPLEX, ABOVE LAPTOP BAZAAR,SARJEPURA, AHMEDNAGAR-414001,MAHARASHTRA-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 scribbling "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 within 15 days after the confirmation of the sale by the secured creditor; otherwise initial payment will be deposited on the date of auction. 3). The Authorised officer has absolute right to reject any bid or any offer for adjustment of the sale by the secured creditor; otherwise initial payment will be deposited on the date of auction. 4). For inspection and interested parties who want to know about the procedure of tender may contact AAVAS FINANCIERS LIMITED 201, 202, IIInd Floor, South End Square, Mansarovar Industrial Area, Jaipur-302020 or Ugarshini -9875895667 or respective branch during office hours. Note: This is also a 15/30 days notice under Rule 9(1)(b) to the borrowers/Guarantors/Mortgagor of the above said deposit amount will be repaid. 5). The Authorised officer has absolute right to reject any bid or any offer for adjustment of the sale by the secured creditor; otherwise initial payment will be deposited on the date of auction. 6). The auction will be held on next working day. 7). For inspection and interested parties who want to know about the procedure of tender may contact AAVAS FINANCIERS LIMITED 201, 202, IIInd Floor, South End Square, Mansarovar Industrial Area, Jaipur-302020 or Ugarshini -9875895667 or respective branch during office hours. Note: This is also a 15/30 days notice under Rule 9(1)(b) to the borrowers/Guarantors/Mortgagor of the above said deposit amount will be repaid. 8). The auction will be held on next working day.

Authorised Officer AAvas Financiers Limited

Place : MAHARASHTRA Date : 23-12-2025



AAVAS FINANCIERS LIMITED

CIN:U6522R2011PLC034297

Regd. & Corp. Office: 201-202, 2nd Floor, South End Square,

Mansarovar Industrial Area, Jaipur. 302020

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Place : MAHARASHTRA Date : 23-12-2025

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