

**Mahindra Finance** Registered Office at: Gateway Building, Apollo Bunder, Mumbai- 400 001. Corporate office at: B Wing, 3rd Floor, Agastya Corporate Park, Piramal Amli Building, Kamani Junction, Kurla West Mumbai- 400 070.

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES [UNDER RULE 8(6)]**

**E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSET CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("SARFAESI ACT") READ WITH RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("RULES")**

Notice is hereby given to the public in general and in particular to the Borrower, Guarantor (s) and Mortgagor (s) that the below described immovable properties mortgaged/charged (collectively referred as "Property") to Mahindra and Mahindra Financial Services Ltd. ("Secured Creditor/NBFC"), the possession of which has been taken by the Authorised Officer of the Bank under section 13(4) of the SARFAESI Act read with the Rules, as detailed hereunder, will be sold on "As is where is", "As is what is", "Whatever there is" and "Without Recourse Basis" on Date, for recovery of the Bank's outstanding dues plus interest as detailed hereunder under Rules 8 and 9 of the Rules by inviting bids as per below e-auction schedule:

**BRIEF DESCRIPTION OF PARTIES, OUTSTANDING DUES AND PROPERTY**

Name of the Borrower & Mortgagor (s)	Demand Amount, Demand Notice Date & Possession Date	Property Inspection Date and Time	Last Date for Receipt of Bids along with document(s)	Date & Time of E-Auction	RP, EMD & BIA	Name of Authorised Officer, Contact No. & Email Id
Mr. PRAKASH NAVINCHANDRA SHROFF [Borrower & Mortgagor]	Demand Amount: Rs. 1,61,58,606.95 (Rupees One Crore Sixty One Lakh Fifty Eight Thousand Six Hundred Six and Ninety Five Paise only) as on 13th August 2024. 13(2) Demand Notice Date: 16.08.2024. Date of Possession: 18.10.2024.	09.12.2024 to 13.12.2024 Between 11:00 AM to 5:00 PM	19.12.2024	E-Auction Date: 20.12.2024 E-Auction Time: 10.00 AM to 05.00 PM	Reserve Price: Rs. 2,70,70,000/- (Rupees Two Crore Seventy Lakh Seventy Thousand only) Earnest Money Deposit: Rs. 27,07,000/- (Rupees Twenty Seven Lakh Seven Thousand only) Bid Incremental Amount: Rs. 1,00,000/- (Rupees One Lakh Only)	Mr. SUHAG JOSHI, +91 999348666, J.SHSI.SUHAG@mahindra.com Mr. RAVI KUMAR SHARMA, +91 9928042866, SHARMA.RAVI@mahindra.com Ms. TRUPTI PARVADI, +91 9158356607, PARVADI.TRUPTI@mahindra.com Mr. DEEPAK WAHALE, +91 9975421187, wahaladeepak@mahin.com

**Details of Property(ies):** ITEM No. 1 - All that piece and parcel of property bearing Old Panchayat No. 635 and its New Panchayat Property No. 912/1 and Sheet No. 30 and City Survey No. 3770 having measuring 13751 Sq. Mtrs. paiki City Survey No. 3770/15 and its New Nagan Panchayat (Assessment) Property No. 921/1/15 having measuring 958 Sq. Mtrs. Open Plot Property, in the sim of Mouje Village: Pethapur, Taluka: Gandhinagar, Dist Gandhinagar in the district of Gandhinagar and Registration Sub District of Gandhinagar Zone. Bounded as Follows: On or towards East by : Relevant City Survey No. 3770/14. On or towards West by : Relevant Way. On or towards South by : City Survey No. 3770/9. On or towards North by : Relevant Way.

For detailed terms & conditions of the sale, please refer to the provided link at <https://www.mahindrafinance.com/sme-loans/auuction-notices> or contact with Authorised Officers & For E-Auction Guidance Contact Person Mr. Balaji Mannur, Mob No: 9977701080, e-mail-id: Mannur.govindarajan@1india.com

Date : 14.11.2024 | Place : Pethapur, Gandhinagar, Gujarat | Sd/ Authorised Officer, Mahindra and Mahindra Financial Services Ltd.

**SHIVALIK SMALL FINANCE BANK LTD.** Registered Office : 501, Salcon Aarum, Jasola District Centre, New Delhi - 110025 CIN : U65900DL2020PLC366027

**AUCTION NOTICE**

The following borrowers of Shivalik Small Finance Bank Ltd. are hereby informed that Gold Loans availed by them from the Bank have not been adjusted by them despite various demands and notices including individual notices issued by the Bank. All borrowers are hereby informed that it has been decided to auction the Gold ornaments kept as security with the Bank and accordingly 29-11-2024 has been fixed as the date of auction at 03:00 pm in the branch premises from where the loan was availed. All, including the borrowers, account holders and public at large can participate in this auction as per the terms and conditions of auction.

Branch	Account No.	Acct Holder name	Father's/Spouse Name	Address	Ac opening Date	Payoff
SURAT	103842510631	VADDORIIYA S ASHVINBHAI	S/O VITHALBHAI	173, SNEHILAN SOCIETY CHIKUVADE, NANA VARACHHA, SURAT, GUJARAT, 395006	14/06/2024	199548.28
SURAT	103842510639	VADDORIIYA KABABHAI	S/O KABABHAI	173 SNEH MILAN SOCIETY NEAR CHIKUVADE NANA VARACHHA, SURAT, GUJARAT, 395006	18/06/2024	203499.73
SURAT	103042514273	DHADUK M JETHABHAI	S/O JETHABHAI	B 2 302 OM RESIDENCY KHADSAD OPP KRISHNA, BUNGLOWS, SURAT, GUJARAT, 394326	27/11/2023	186721.56
SURAT	103842510674	KALSRIYA M MADHUBHAI	S/O MADHUBHAI GOPABHAI	BLD-E401, RADHE RESIDANCY NEAR BHAKTINANDAN CHOWK CHOR, SI MOTVA VARACHHA, SURAT, GUJARAT, 394101	28/08/2024	50576.77
SURAT	103842510536	USHA P ARYA	S/O PRASHANT ARYA	B-206, MAHADEV NAGAR -4 NEAR SAI BABA TEMPLE DINDOLI, SURAT, GUJARAT, 394210	16/05/2024	33436.24
SURAT	103842510558	BRAMHA	S/O CHAKRDHAR	104 GAJANAND PALACE ARIHANT PARK SOCIETY VARELI, SURAT, GUJARAT, 394327	24/05/2024	79750.08
SURAT	103842510561	KIKANI A LALLUBHAI	S/O LALLUBHAI	452 MANDINI RESIDENCY V-3 VELANJA KAMREJ, SURAT, GUJARAT, 394150	25/05/2024	76708.23
SURAT	103842510595	PRAKASHBHAI S KATRODIYA	S/O SHAMBHUBHAI	PLOT NO-48, RUPAM SOCIETY VIBHAG-2 B/S P.P.SAVANI SCHOOL, HIRABAUG, SURAT, GUJARAT, 395006	04/06/2024	1212307.13
SURAT	103842510600	GOYANI R BHUPATBHAI	S/O BHUPATBHAI	176, RADHE PARK SOCIETY, CHORYASI, PUNAGAM, SURAT, GUJARAT, 395010	07/06/2024	595102.05
SURAT	103842510626	KALATHIYA S BHIMJIBHAI	S/O BHIMJIBHAI	277, SHIV BUNGLOWS UMRA HAZIRA ROAD SAYAN, NEAR SHIV PARK RESIDENCY, SURAT, GUJARAT, 394130	13/06/2024	214199.51
SURAT	103842510627	PANDIYANI P RAYMALBHAI	S/O RAYMALBHAI	PLOT-56 FLAT-208/210 SHIVDHARA HOUSE, ASHA NAGAR NEAR BITANAGAR CHOWK, PUNAGAM, SURAT, GUJARAT, 395010	13/06/2024	179953.95
SURAT	103842510633	DEVGANIYA A MOHANBHAI	S/O MOHANBHAI	74 RUXMINANAGAR SOCIETY V-2 PUNAGAM NEAR KARGIL CHOWK, SURAT, GUJARAT, 395010	15/06/2024	207915.67
SURAT	103842510699	KISHORKUMAR T GILATAR	S/O TRIKAMBHAI	99/157, RAIL RAHAT COLONY SURAT CITY GOTALAWADI, SURAT, GUJARAT, 395004	09/07/2024	84308.57
SURAT	103842510702	PALUBAHEN H BORICHA	S/O TRIKAMBHAI	99/157 RAIL RAHAT COLONY GOTALAWADI TENAMENT, KATANGAM, SURAT, GUJARAT, 395004	10/07/2024	29796.66
SURAT	103842510712	PATEL R LALJIBHAI	MR. LALJIBHAI	21, PRAMUKH PARK SOCIETY, SARTHANA, SIMADA GAM, SURAT, GUJARAT, 395006	16/07/2024	471883.97
SURAT	103842510711	TUPARE V MOHAN	MR. MOHAN	202, DUDHIMA COMPLEX, KANBIVAD NEAR PATANJALI STORE, DUMASDUMAS, SURAT, GUJARAT, 394505	16/07/2024	154816.73
SURAT	103842510231	KAKADIYA P DUNGARSHIBHAI	S/O DUNGARSHIBHAI	31 32 SHRIRAM NAGAR SOCIETY NEAR HIRABAUG CIRCLE, HIRABAUG CITY, SURAT, GUJARAT, 395006	19/02/2024	1217886.52
SURAT	103842510313	KAKADIYA P DUNGARSHIBHAI	S/O DUNGARSHIBHAI	31 32 SHRIRAM NAGAR SOCIETY NEAR HIRABAUG CIRCLE, HIRABAUG CITY, SURAT, GUJARAT, 395006	11/03/2024	391716.44
SURAT	103842510220	KAKADIYA V PARAS	S/O CHATURBHAI	31 32 SHRIRAM NAGAR SOCIETY NEAR HIRABAUG CIRCLE, VARACHHA ROAD, SURAT, GUJARAT, 395006	16/02/2024	728286.91
SURAT	103842510189	KAKADIYA V PARAS	S/O CHATURBHAI	31 32 SHRIRAM NAGAR SOCIETY NEAR HIRABAUG CIRCLE, VARACHHA ROAD, SURAT, GUJARAT, 395006	14/02/2024	2139006.40
SURAT	103842510320	BABARIYA A GORDHANBHAI	S/O GORDHANBHAI	81, YOGESHWAR SOCIETY, VI-2 SHYAMDHAM CHOWK SURAT, CITY, PUNAGAM, SURAT, GUJARAT, 395010	13/03/2024	123964.54
SURAT	103842510355	BABARIYA A GORDHANBHAI	S/O GORDHANBHAI	81, YOGESHWAR SOCIETY, VI-2 SHYAMDHAM CHOWK SURAT, CITY, PUNAGAM, SURAT, GUJARAT, 395010	23/03/2024	82657.84
GHAZIABAD	101542514065	VYAS VIRAL	S/O ASHWINKUMAR	VIRAMGAM, MOTI VYAS FALI OPP. ADARSH PRIMARY SCHOOL, VIR. MGAM VIRAMGAM, AHMEDABAD, GUJARAT, 382150	13/03/2024	13889.57
GHAZIABAD	101542514202	VYAS VIRAL	S/O ASHWINKUMAR	VIRAMGAM, MOTI VYAS FALI OPP. ADARSH PRIMARY SCHOOL, VIR. MGAM VIRAMGAM, AHMEDABAD, GUJARAT, 382150	21/03/2024	13969.83

Auction date is 29.11.2024 @ 03:00 pm.

The Bank reserves the right to delete any account from the auction or cancel the auction without any prior notice.

Authorised Officer, Shivalik Small Finance Bank Ltd.

**PNB Housing Finance Limited** APPENDIX -IV-A- E-AUCTION-PUBLIC SALE NOTICE OF IMMOVABLE PROPERTY/IES

**E-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**

Reg. Office: 2nd Floor, Anandika, Chhatra, 22, Kasturba Gandhi Marg, New Delhi-110001. Phone: 011-23381111, 23381112, 23381114, Website: www.pnbhousing.com

**B.O.: SURAT: Office No. 206-AB, 2nd Floor, Trivith Chamber, Opp. Fire Station, Nr. Rushabh Petrol Pump, Ring Road, Surat - 395003 Gujarat AHMEDABAD : 2nd Floor, Part I, Megha House, Opp. Kotak Bank, Mithakhali Law Garden Road, Ellisbridge, Ahmedabad, Gujarat - 380006 VADODARA : 331, Third Floor, Trivia Complex, Natu Bhai Circle, Vadodra, Gujarat - 390007**

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of M/s PNB Housing Finance Limited/Secured Creditor, will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS" as per the details mentioned below.

Notice is hereby given to borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successors, assignee(s) of the respective borrowers/ mortgagor(s) (since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in M/s PNB Housing Finance Limited/secured creditor's website i.e. [www.pnbhousing.com](http://www.pnbhousing.com).

Loan No. Name of the Borrower/Co-Borrower/Guarantor (Legal heirs(A))	Demand Amount & Date	Nature of Possession (C)	Description of the Properties mortgaged (D)	Reserve Price (E)	EMD (F)	Last Date of Submission of Bid (G)	Bid Incremental Rate (H)	Inspection Date & Time (I)	Date of Auction (J)	Known Branches/Co-Parties (K)
HOU/SRT/1217/466793 Nilesbbhai Parmar / Shaleshkumar K. Tank B.O.: SURAT	RS. 1170211.15 & 31 Mar-21	Physical Possession	Block C-4.5th Floor/503.0, Opera Palace, Nr. Gurukrupa Row House, Lashkara-Khavad, Village Road, Surat, Gujarat, Gujarat-394180, India.	RS. 1,180,000	RS. 118000	29-11-24	RS. 10000	23-11-2024 Between 12:00pm to 2:00PM to 04:00pm	30-11-2024 Between 2:00PM to 3:00PM	Not Known
HOU/AHM/0416/282137 Jignesh Chandulal Jaiswal / Jigneshkumar Jaiswal B.O.: AHMEDABAD	RS. 1649998.173 & 17 Nov-21	Physical Possession	Flat No 102 Block F, Anand Residency, Behind Geb, Nr Nehru Cross Road, Dahgam, Gandhinagar, Ahmedabad, Gujarat-382305, Ahmedabad, India. (sq.ft.1170)	RS. 1,578,000	RS. 157800	29-11-24	RS. 10000	23-11-2024 Between 12:00pm to 04:00pm	30-11-2024 Between 2:00PM to 3:00PM	Not Known
NHL/AHM/1219/765410 Kanpara Paresb Sudhirbhai / R P Kanpara B.O.: AHMEDABAD	RS. 1753259.85 & 14-11-2023	Physical Possession	SHOP 136 1.0 136.0 City Gate Nr Vishala Hotel Vasna Nared Road Shahadi, Ahmedabad Gujarat-382405 India.	RS. 1,776,000	RS. 177600	29-11-24	RS. 10000	27-11-2024 Between 12:00pm to 04:00pm	30-11-2024 Between 2:00PM to 3:00PM	Not Known
HOU/VA/0822/1019678 Priyank J Patel / J U Patel B.O.: VADODARA	RS. 3213456 & 7 Oct-23	Physical Possession	D 403 Palash Height, Nr Legend Hotel, Tarsali By Pass, Tarsali, Vadodara, Gujarat-390009, Vadodra, India. (650 Sq. Ft)	RS. 2,278,000	RS. 227800	29-11-24	RS. 10000	21-11-2024 Between 12:00pm to 04:00pm	30-11-2024 Between 2:00PM to 3:00PM	Not Known
NHL/AHM/0617/400873 Harihar Visatkumar / Ajvani Geetaben / Harharbhai Ajvani B.O.: AHMEDABAD	RS. 1809079 & 16-01-2024	Physical Possession	Shop No 208 2nd Floor/Block D, Lilamani Trade Center, Behind G B Tower, Shahibaug, Ahmedabad, Gujarat-380004, Ahmedabad, India. (423 Sq. Ft)	RS. 1,482,000	RS. 148200	29-11-24	RS. 10000	22-11-2024 Between 12:00pm to 04:00pm	30-11-2024 Between 2:00PM to 3:00PM	Not Known

\*\* Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto the date of payment and/or realization thereof. To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/claims in respect of above mentioned immovable/secured assets except what is disclosed in the Column No-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances.

(1) As on date, there is no order restraining and/or court injunction PNBHFL by the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K

(2) The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form.

(3) Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s) the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money) on the same day or not later than next working day. The sale may be confirmed in favour of (bidder/s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of Sarfaesi Act.

(4) M/s C1 India Private Limited will be assisting the Authorized Officer in conducting sale through an e-Auction having its Corporate office at Plot No. 68, 3rd Floor, Sector 44, Gurugram, Haryana 122003 Website: [www.bankauctions.com](http://www.bankauctions.com) For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Manojkumar Solanki, Pankaj Tiwari Toll Free :1800 120 8800 E-Mail: [auction@pnbhousing.com](mailto:auction@pnbhousing.com) is authorised Person of PNBHFL or refer to [www.pnbhousing.com](http://www.pnbhousing.com)

PLACE: GUJARAT DATE: 15.11.2024 SD/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

**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	Total Loan Outstanding as on 30.09.2024
Loan Account No. 0017120100000003 0017311200000012 Borrower(s) : M/s. Neminath Cotton Industries and Partner(s) / Guarantor(s) and/or Mortgagor(s) Girishkumar Chandulal Doshi, Pradipkumar Chandulal Doshi, Ketankumar Chandulal Doshi, Bhaveshkumar Chandulal Doshi, Atulkumar Chandulal Doshi, Harshaben Girishkumar Doshi and Vipulaben Atulkumar Doshi	Demand Notice Date : 16.12.2021 Rs. 10,97,91,846.40 Possession Date : 16.05.2023 (physical possession)	Reserved Price: Rs. 12,96,000/- EMD Rs. 1,29,600/- Bid Increase Amount Rs. 25,000/-	Immovable Residential Flat No.3 Belonging to Pradipbhai Chandulal Doshi having a built up area 74.41 sq.Mts. at Ground floor of the building known as "Jitesh Apartment" Constructed on land Admeasuring 669.78 sq. Mts. of Non Agriculture & Building Construction Permission for residential use consisting of revenue Survey No. 1776 paikae City Survey Ward No.2 City Survey No.5204, 5205 paikae area known as "Jintan Road" within the village limits of Surendranagar, Taluka- Vadhan, Dist. Surendranagar which is bounded as follows: <b>Bounded as under : East : Flat No. 2, West : Flat No. 4, North : Stair Case &amp; Open Land, South : Open Space.</b>	Rs. 14,20,55,024.40

**IMPORTANT INFORMATION REGARDING AUCTION PROCESS**

- Date, Time & Contact Number of Public Inspection: Dt. 21.11.2024, Thursday between 10.00 am. to 5.00 pm. Authorized Officer - Mo. No. 99981 49049, 93139 26434
- Last date for Submission of Bids: On or before 4.00 pm on 04.12.2024, Wednesday
- Date, Time & Place of Auction: At 3.00 pm, on 06.12.2024, Friday at The Co-Operative Bank of Rajkot Ltd., Sahakar Sanita, Panchnath Road, Rajkot - 360 001
- Place of Submission of Bids: Authorised Officer, The Co-Operative Bank of Rajkot Ltd Sahakar Sanita, 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.

**Terms and Conditions of Auction :** (1) 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. (2) The sale is subject to confirmation by the Authorised Officer. If the borrower/guarantor pays the entire outstanding amount in full before the date of publication of notice for auction or inviting quotation or tender from public, no auction will be conducted. (3) No one have first charge/prior charge under law on the subject property(ies) except Bank as found and known to the Bank. (4) The Bidder shall remit Earnest Money Deposit (EMD) i.e. 10% of reserve price by Banker's cheque / DD / RTGS / NEFT drawn in favour of Authorised Officer, The Co-Operative Bank of Rajkot Ltd along with the bid form in a Sealed Cover addressed to The Authorised Officer, The Co-Operative Bank of Rajkot Ltd upto 4.00 pm on or before 04.12.2024 Please note that, in reference to successful bidder(s), EMD is adjustable against the sale consideration EMD is refundable to the unsuccessful bidder(s). The prospective bidders are also advised to give complete details of their accounts. (5) The highest bid received shall become the base price of auction for the property and the bidders shall be allowed to increase the bids beyond that amount. (6) The successful bidder shall deposit 25% of the bid amount immediately or on end of the next working day of the sale being knocked down in his/her/favour inclusive of EMD of 10%. The Balance amount shall be paid by the purchaser to the Authorized Officer on or before 15th day from the confirmation of the sale of the immovable / movable property(ies) by Banker's Cheque / DD / RTGS / NEFT drawn in favour of Authorized Officer, The Co-Operative Bank of Rajkot Ltd. (7) The charges / fees payable for conveyance such as stamp duty, registration fee, transfer fee, maintenance charges, electricity charges etc shall be borne by the successful bidder and shall be the sole responsibility of successful bidder only. The Authorised Officer will not be held responsible for any charge, lien, property tax or any other dues to the Government or local body or any other authority in respect of the property under sale. (8) The Authorised officer has the absolute right to accept or reject the bid or adjourn / postpone / cancel the sale/modify any terms and conditions of the sale or withdraw any Property or portion thereof from the auction proceedings at any stage without assigning any reason therefor in case found necessary. (9) The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the Act. No request for inclusion/substitution in the sale certificate of names of any persons other than those mentioned in the bid form shall be entertained. (10) This Notice is also to the Borrower(s) / Guarantor(s) in particular and the public in general. The Borrowers attention is invited to provisions of Sub - section (B) of the section 13 of the Act, in respect of time available, to redeem the secured assets. (11) For detailed terms and conditions of the sale, please refer to [www.tcbrl.com](http://www.tcbrl.com)

Sahakar Sanita, Panchnath Road, Rajkot - 360 001 (Gujarat)  
Date : 15.11.2024 SD/- Authorised Officer The Co-operative Bank of Rajkot Ltd.  
0281-2234454 / 222420 Fax: 0281-2236682 info@tcbrl.com tcbrl.com Place : Rajkot

**AAVAS FINANCIERS LIMITED** (CIN:L65922RJ2011PLCO34297) 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.
MOHANDIYE NIKESH KUMAVAT, Mr. NIKESH KUMAVAT, GUARANTOR: Mr. MISARAM R. GURJAR (AC NO.) LNSUR01419-20013537	Rs. 14,27,681/- DUES AS ON 13 NOV 2024	7 DEC 22 Rs. 1003179/- DUES ON 5 DEC 22	26 APR 23	PLOT NO. 115, MA KRUPA RESIDENCY, R.S.NO. 348, OLD BLOCK NO. 444, NEW BLOCK NO. 495, MOUJE: HALDHARU, TA. KAMREJ, DIST. SURAT, GUJARAT, ADMEASURING 40.15 SQ. MTRS	Rs. 819072/-	Rs. 81907/-	11.00 PM TO 01.00 PM 16 DEC 2024	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 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 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 30 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 therefor. 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, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur-302020 or Gourav Thakor-7211137494 or respective branch during office hours. Note: This is also a 15/30 days notice under Rule 9(1)/8(6) to the Borrowers/Guarantors/Mortgagor of the above sold loan accounts about tender inter-se bidding sale on the above mentioned date. The property will be sold, if their outstanding dues are not repaid in full.

Place : Jaipur Date : 15-11-2024 Authorised Officer Aavas Financiers Limited

**Bank of Baroda** Jhanjhada Road Branch, Yamunawadi, Plot No. 15, Akbari Farm, Jhanjhada Road, Junagadh - 362 001.

**DEMAND NOTICE (FOR IMMOVABLE PROPERTY)**

Demand Notice U/s 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 issued by the Bank of Baroda as Secured Creditor against the Following Borrower / Guarantor of the Branch.

Branch Name / Name of the A/C. / Account No.	Name & Address of Borrower(s)/Partner's / Co-Borrower(s)/Guarantor(s)	Date of NPA / Reason for Return of Notice	Limit (In Rs.) & Nature Type of Facility	Rate of Interest	O/s as on 06.07.2024 (inclusive of interest up to 06.07.2024)
Jhanjhada Road Branch, / Account No.	1. Mr. Maheshbhai Kalyanjibhai Munjpara (Applicant), 2. Mr. Vrajataben Maheshbhai Munjpara (Co-Applicant) Both Residing at: Ridhi Park - 1, Behind Kailash Park, Jhanjhada Road, Junagadh - 362001.	03.07.2024 / Returned	Rs. 48,62,000.00	10.75 %	Rs. 48,01,838.58/-

**Description of Immovable Properties :** Flat No. B-1004, Built Up Sq. Mtrs. 139.48 on T