

**IDFC FIRST Bank Limited**  
(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)  
CIN : L65110TN2014PLC097792  
Registered Office: KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai-600031. TEL: +91 44 4564 4000 | FAX: +91 44 4564 4022.

**APPENDIX IV (Rule 8(1)) POSSESSION NOTICE (For immovable property)**

Whereas the undersigned being the Authorized Officer of the IDFC FIRST Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 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 15.02.2025 calling upon the borrower, co-borrowers and guarantors 1. HAMEDA NARESHBHAI KANTIBAI 2. HAMEDA ASHABEN NARESHBHAI to repay the amount mentioned in the notice being INR 6,53,255.66/- (Rupees Six Lac Fifty Three Thousand Two Hundred Fifty Five and Sixty Six Paise Only) as on 14.02.2025 within 60 days from the date of receipt of the said Demand notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken **Physical Possession** of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 26<sup>th</sup> day of DEC 2025.

The borrowers 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 IDFC FIRST Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) for an amount of INR 6,53,255.66/- (Rupees Six Lac Fifty Three Thousand Two Hundred Fifty Five and Sixty Six Paise Only) and interest thereon.

The borrower's 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.

**Description of the Immovable properties.**

All That Piece And Parcel Of Land Along With Structure Standing There On Being The Residential Property Out Of Bhanganodiya Gram Panchayat Property No. 892 And Assessment Serial No. 892 In Old Gamtal, Total Admeasuring 675.00 Sq. Ft., Situated In The Sm Of Ravai Hamedaya, At Bhanganodiya, Ta: Vadgam, District: Banaskantha, State: Gujarat-385410, And Bounded As:- East: Open Road West: Public Road North: Plot Of Bharatbhai Malabhai South: Plot Of Ravabhai Virabhai

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**Date : 26-12-2025**  
**Place : GUJARAT**  
**Loan Account No : 99762058**

**Authorised Officer**  
**IDFC First Bank Limited**  
(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)

**IDFC FIRST Bank Limited**  
(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)  
CIN : L65110TN2014PLC097792  
Registered Office: KRM Towers, 8<sup>th</sup> Floor, Harrington Road, Chetpet, Chennai-600031. TEL: +91 44 4564 4000 | FAX: +91 44 4564 4022.

**APPENDIX IV (Rule 8(1)) POSSESSION NOTICE (For immovable property)**

Whereas the undersigned being the Authorized Officer of the IDFC FIRST Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 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 27.09.2025 calling upon the borrower, co-borrowers and guarantors 1. Pravinbhai Navghanbhai Vaghari, 2. Kanchanben Pravinbhai Vaghari, 3. Navdhanbhai Pravinbhai Pasula, to repay the amount mentioned in the notice being INR 1,26,970.88/- (Rupees One Lakh Twenty Six Thousand Nine Hundred Seventy and Eighty Eight Paise Only) as on 26.09.2025 within 60 days from the date of receipt of the said Demand notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken **Physical Possession** of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 29<sup>th</sup> day of DEC 2025.

The borrowers 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 IDFC FIRST Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) for an amount of INR 1,26,970.88/- (Rupees One Lakh Twenty Six Thousand Nine Hundred Seventy and Eighty Eight Paise Only) and interest thereon.

The borrower's 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.

**Description of the Immovable properties**

All The Piece And Parcel Of Immovable Property Being A Gamtal Property No. 973, Having Area Admeasuring Around 20'40 Sq. Ft. Area Known As Bhavad Vav, Situated On The Land Of Mouje/Village: Kauka, Taluka: Dhokla, District: Ahmedabad, Gujarat-382285, And Bounded As:- East: House Of Hatimbhai, West: House Of Laghrabhai, North: Public Road, South: Foot Road.

**Date : 29-12-2025**  
**Place : GUJARAT**  
**Loan Account No : 56708706**

**Authorised Officer**  
**IDFC First Bank Limited**  
(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)

**ORIX LEASING & FINANCIAL SERVICES INDIA LIMITED**  
(formerly known as OAS Auto Financial Services Limited)  
(A Subsidiary of ORIX Auto Infrastructure Services Limited)  
Regd. Office: Plot No. 94, Merol Co-operative Industrial Estate, Andheri-Kurla Road, Andheri (E), Mumbai - 400 059.  
Tel: +91 22 2859 5093/6077 0100 | Fax: +91 22 2852 8549  
Email: info@orixindia.com | www.orixindia.com | CIN: U74900MH2006PL163937

**POSSESSION NOTICE (RULE 8(1) SECURITY INTEREST (ENFORCEMENT) RULES, 2002)**

1. Whereas, the undersigned being the authorised officer of the ORIX Leasing & Financial Services India Limited, under the Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 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 17.10.2025 calling upon the borrower/ co-borrowers/ guarantors/mortgagors i.e., Ms. Mahesh Brothers, Kamal Gowani, Jaidev Gowani, Ritu Gowani, Ms. Mohini Enterprise, Ravi Gowani & Veenaben Gowani, to repay the amount mentioned in the notice being INR 56,34,555.40/- (Rupees Fifty Six Lakhs Thirty Four Thousand Five Hundred and Fifty Five and Forty Paise Only), within 60 days from the date of receipt of the said notice together with further interest and other charges till the date of payment/realization.

2. The borrowers and co-borrowers despite being served with the said notice and having failed to repay the entire notice amount together with further interest and other charges, notice is hereby given to the borrowers, co-borrowers 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/her under section 13(4) of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on 31.12.2025.

3. The borrowers and co-borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of ORIX Leasing and Financial Services India Limited for an amount of INR 56,34,555.40/- (Rupees Fifty Six Lakhs Thirty Four Thousand Five Hundred and Fifty Five and Forty Paise Only) as on 15.10.2025 together with further interest and other charges thereon.

4. The borrowers and co-borrowers attention is invited to provisions of sub-Section (8) Of Section 13 of the Act, in respect of time available, to redeem the secured asset(s).

**DESCRIPTION OF THE PROPERTY**

ITEM 1: All That Piece And Parcel Of The Property Bearing Flat No. 92, On The 9th Floor, Admeasuring 140 Sq. Yards, Member Of Gopal Krishna Members Association Known As 'dwarkesh Tower', Situated At Land Bearing Survey No. 287/2, Paik Tps No. 10 Of Final Plot No. 43, Paik Sub Plot No. 1, At Maja Bodekdev, Taluka Chhatraly, In The Registration District Of Ahmedabad, Gujarat, And Bounded On The North: Open Space, South: Passage, East: Adj. Flat, West: Cutout & Situated On 3<sup>rd</sup> Floor, Block No. B, Admeasuring Super Built Up Area Around About 439 Sq. Ft., In 'sumel-7' Scheme, Along With Undivided Proprietary Land Of Final Plot No. 121 Paik Of Draft Town Planning Scheme No 11 (bapnagar), Situate, Lying And Being At Mouje Rakhiyali, In The Registration District Of Ahmedabad And Sub District Of Ahmedabad-7 (odhav), Along With Right To Use And Enjoy Common Amenities And All Other Common Rights Including Road, Common Drainage, And Sewerage, And Bounded On The North: Passage, South: Office No. 317, East: Office No. 336, West: Office No. 334

**DATE: 31.12.2025**  
**PLACE: Ahmedabad**  
**Loan Account No: LNO000000020103.**

**Authorised Officer**  
**ORIX LEASING & FINANCIAL SERVICES INDIA LIMITED**

**PHYSICAL POSSESSION NOTICE (For immovable property)**

WHEREAS, The undersigned being the Authorized Officer of the Bank of Maharashtra under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notices dated 05.02.2025 calling upon the Mr. Miteshbhai Jagdishbhai Panchal [Borrower & Mortgagor], Mrs. Anuradhaben M Panchal [Co-Borrower & Guarantor], M/s. Om Namah Sivay Fabrication [Prop. Mr. Miteshbhai Jagdishbhai Panchal - Borrower] to repay the amount mentioned in the notice being aggregate amount of Total Dues of loans as on to 05.02.2025 - Rs. 3,89,375.88/- i.e. (1) Ledger Balance for Term Loan of Rs. 1,46,788.08/- plus unapplied interest is Rs. 17,182.00/- up to 05.02.2025 plus interest on Ledger Balance of Term Loan @ 8.85% p.a on monthly rest from 06.02.2025 plus Penal Interest on Ledger Balance of Term Loan @ 2% p.a. from 06.02.2025 and (2) Ledger Balance for WCTL Loan of Rs. 1,76,653.80/- plus unapplied interest is Rs. 48,752.00/- up to 05.02.2025 plus interest on Ledger Balance of WCTL Loan @ 10.10% p.a on monthly rest from 06.02.2025 plus Penal Interest on Ledger Balance of WCTL Loan @ 2% p.a. from 06.02.2025 with further interest thereon as mentioned in the notice (less recovery made after issuance of the said demand notice), within 60 days from the date of receipt of the said notice.

The borrower/ Guarantor/ secured debtor having failed to repay the amount, the undersigned took **Physical Possession** of the property described herein below in exercise of powers conferred on him under Sub Section (4) of Section 13 of Act read with Rule 8 of the Security Interest Enforcement Rules 2002 and in compliance of Hon'ble 4th Additional Chief Judicial Magistrate, Court No. 05, Ahmedabad Order No.: CRMA J 11263/2025, DATED: 18/11/2025 under Section 14 of the Said Act on this 27 day of December of the year 2025.

The borrower 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 Bank of Maharashtra for an aggregate amount of Total Dues of loans as on to 05.02.2025 - Rs. 3,89,375.88/- i.e. (1) Ledger Balance for Term Loan of Rs. 1,46,788.08/- plus unapplied interest is Rs. 17,182.00/- up to 05.02.2025 plus interest on Ledger Balance of Term Loan @ 8.85% p.a on monthly rest from 06.02.2025 plus Penal Interest on Ledger Balance of Term Loan @ 2% p.a. from 06.02.2025 and (2) Ledger Balance for WCTL Loan of Rs. 1,76,653.80/- plus unapplied interest is Rs. 48,752.00/- up to 05.02.2025 plus interest on Ledger Balance of WCTL Loan @ 10.10% p.a on monthly rest from 06.02.2025 plus Penal Interest on Ledger Balance of WCTL Loan @ 2% p.a. from 06.02.2025 with further interest thereon as mentioned in the notice (less recovery made after issuance of the said demand notice).

**"The Borrower's attention is invited to provision of sub-section (8) of section 13 of the Act in respect of time available to redeem the secured assets."**

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

All those pieces & parcel of property with construction & fixture, there being & lying at Flat No. E-405 situated on the Fourth Floor in Block-E admeasuring about 28.42 sq. mtrs. construction area in the Scheme known as "UMANG NAROL-1" situated on the land bearing Sub Plot No.2 of Final Plot No.69 of T.P Scheme No.60 (Narol South-2) of Block/ Survey No.153/1 of Mouje Village: Narol, Taluka: Maninagar in the Registration Sub District and District of Ahmedabad -5 (Narol).

**CERSA ID : 200016674154 & Bounded by as follows : On or towards North by : Flat No. E-408, On or towards South by : Flat No. E-404, On or towards East by : Flat No. E-410, On or towards West by : Flat No. E-406**

**[Together with the buildings and structures / residential block constructed / to be constructed thereon along with all the fixtures and furniture]**

**Date : 27.12.2025**  
**Place : Ahmedabad**  
**Chief Manager & Authorized Officer**  
**Bank of Maharashtra**  
Note : In case of any controversy English version will be considered.

**GRIHUM HOUSING FINANCE LIMITED**  
Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014 / Branch Office : Office No. 607, ICC Complex, Opposite Civil Hospital, Besides Kadivala School, Centre Point, Surat, Gujarat - 395002 / Office No. 303 & 304, Aryaman Shopping Complex, 3rd Floor, Jetalpur Road, Vishwas Colony, Vadiwadi, Vadodra - 390020, Gujarat

**E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (The "Act")** read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/ Mortgagor (s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 31-01-2026 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: <https://www.bankauctions.com>. For detailed T&Cs of sale, please refer to link provided in GHFL's Secured Creditor's website i.e. [www.grihumhousing.com](http://www.grihumhousing.com)

| Sr. No. | Proposal No. Customer Name (A)   | Demand Notice Date and Outstanding Amount (B)   | Nature of Possession (C) | Description of Property (D)   | Reserve Price (E)   | EMD (10% of RP) (F)  | EMD Submission date (G) | Increm-ental Bid (H) | Property Inspection Date & Time (I) | Date and time of Auction (J) | Known Encumbrances if any (K) |
|---------|--|---|--------------------------|---|---|--|-------------------------|----------------------|-------------------------------------|------------------------------|-------------------------------|
| 1       | Loan No. HM0190H18100812 Hinchchal Gupta (Borrower) Sangeeta Hinchchal Gupta (Co Borrower)                                     | Notice date: 08-08-2025<br>Total Dues: Rs. 577314/- (Rupees Five Lakh Seventy Seven Thousand Three Hundred Fourteen Only) payable as on 08-08-2025 along with interest @14.85% p.a. till the realization. | Physical                 | All That Piece And Parcel Of The Property Bearing Flat No. G/1 On The Ground Floor Admeasuring 640 Sq. Feet. I.E. 59.47 Sq. Mts. Super Built Up Area, Along With Undivided Share In The Land Of "Rudraksh Avenue Of Jolwa Residency", Situate At Block No. 223, Revenue Survey No. 182 Paik Plot No. 1281712841142143, Of Mouje Village Jolwa, Ta: Palasana, Dist: Surat. Boundaries Of The Property: On The East: N/A On The West: N/A On The North : N/A On The South : N/A   | Rs.372313/- (Rupees Three Lacs Seventy Two Thousand Three Hundred Thirteen Only)    | Rs.372313/- (Rupees Thirty Seven Thousand Two Hundred Thirty One and Thirty Paises Only)             | 30-01-2026 Before 5 PM  | 10,000/-             | 27-01-2026 (11AM - 4PM)             | 31-01-2026 (11AM - 2PM)      | NIL                           |
| 2       | Loan No. HF0190H20100340 Subhashchandra Gupta (Borrower) Puja Subhash Gupta (Co Borrower)                                      | Notice date: 10-09-2025<br>Total Dues: Rs. 466116/- (Rupees Four Lakh Fifty Six Thousand One Hundred Sixteen Only) payable as on 10-09-2025 along with interest @9.90% p.a. till the realization.         | Physical                 | All The Piece And Parcel Of The Property Bearing Flat No. 202 On The 2nd Floor Admeasuring 551 Sq. Fts. Super Built Up Area, & 303 Sq. Fts. I.E. 28.16 Sq. Mts. Built Up Area, Along With 6.55 Sq. Mts. Undivided Share In Land Of Road & C.O.P. In "Maruti Complex Of Hanrikushna Residency", Situate At Revenue Survey No. 125, Block No. 148, Paik Plot No. 45 & 46, Of Mouje Village Bagumara, Ta. Palasana, Dist. Surat. On The East :Flat No. 201 On The West :House On The North :Flat No. 203 On The South :House   | Rs.397688/- (Rupees Three Lacs Ninety Seven Thousand Six Hundred Eighty Eight Only) | Rs.397688.80/- (Rupees Thirty Nine Thousand Seven Hundred Sixty Eight and Eighty Paises Only)        | 30-01-2026 Before 5 PM  | 10,000/-             | 27-01-2026 (11AM - 4PM)             | 31-01-2026 (11AM - 2PM)      | NIL                           |
| 3       | Loan No. HL0062610000000502 8438 Truptesh Narendrabhai Desai (Borrower) Desai Bhavexaben (Co Borrower) Jay Rameshth Enterprise | Notice date: 08-08-2025<br>Total Dues: Rs. 2827003/- (Rupees Two Crore Eight Lakh Twenty Seven Thousand Three Only) payable as on 08-08-2025 along with interest @13.35% p.a. till the realization.       | Physical                 | All The Piece And Parcels Of The Immovable Property/ Non-Agricultural Land Situated At Registration District Vadodra/ Sub-District - Vadodra, Taluka- Tarsali, Bearing Revenue Survey No. 04/01, T.P. Scheme No. 39, P.P. No. 36, At Land Area 7500 Sq. Mts. Paik Land Adm. 1740 Sq. Mtr., Upon Which Scheme Name, "Sky Heights" Has Been Developed And In The Said Scheme Flat No. 1003 (3bhk), Upon 10th Floor, Having Super Carpet Area Adm. 89.58 Sq. Mtr., Balcony Area Adm. 9.91 Sq. Mtr., Wash Area Adm. 2.10 Sq. Mtr., Having Undivided & Proportionate Share In Road Adm. 31.55 Sq. Mtr., Which is Bounded As Under: East: Flat No.1002 West : 18 Mtr. Road North : Flat No. 1004 South : 18 Mtr. Road | Rs. 3525594/- (Rupees Thirty Five Lacs Twenty Five Hundred Ninety Four Only)        | Rs. 352559.40/- (Rupees Three Lacs Fifty Two Thousand Five Hundred Fifty Nine and Forty Paises Only) | 30-01-2026 Before 5 PM  | 10,000/-             | 27-01-2026 (11AM - 4PM)             | 31-01-2026 (11AM - 2PM)      | NIL                           |

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder.

The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider (C) India PVT LTD. Address: Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124, 2526 Support Email - [Support@bankauctions.com](mailto:Support@bankauctions.com). Contact Person - Dharni P. E-mail id: [dharni.p@cindia.com](mailto:dharni.p@cindia.com), Contact No.9948182222. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of by bank of NEFT/RTGS/ DD in the Account name - GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C, Account No. - 091551000028, IFSC code - IICIC000915, Branch Address - ICICI Bank Ltd, Panchsheel Tech Park, Nar Ganapathi Chowk, 43/44 Vinay Nagar - 411014 drawn on any nationalized or scheduled Bank on or before 30-01-2026 and register their name at <https://www.bankauctions.com> and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration at the website, the intending purchaser/bidder is required to get the copies of the following documents updated, e-mail and sent self-attested hard copy at Address - Office No. 303 & 304, Aryaman Shopping Complex, 3rd Floor, Jetalpur Road, Vishwas Colony, Vadiwadi, Vadodra - 390020, Gujarat Mobile no. +91 8281138143 e-mail ID [p.adith@grihumhousing.com](mailto:p.adith@grihumhousing.com). For further details on terms and conditions please visit <https://www.bankauctions.com> & [www.grihumhousing.com](http://www.grihumhousing.com) to take part in e-auction.

This notice should also be considered as 30 DAYS (Thirty) notice to Borrower / Co-Borrower/ Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

Note: In any case if there is any difference between the contents of local language publication and English newspaper publication, the Content, of the English newspaper language published in Financial Express shall be prevail.

**Date: 31-12-2025, Place: Gujarat**  
**Sd/- Authorised Officer, Grihum Housing Finance Limited**

**KOTAK MAHINDRA BANK LIMITED**  
Online E - Auction Sale Of Asset  
Regd. office: 27 BKC, C 27, G-Block, BandraKurla Complex, Bandra (E) Mumbai, Maharashtra, Pin Code- 400051, Branch Office: Kotak Mahindra Bank Ltd., 7th Floor, Plot No. 7, Sector-16, Gurgaon, Haryana, India, Uttar Pradesh-201313

**Sale Notice For Sale of Immovable Properties**

E-auction sale notice for sale of immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 under rule 8(5) read with proviso to rule 9 (1) of The Security Interest (enforcement) Rule, 2002. Subsequent to the assignment of debt in favour of Kotak Mahindra Bank Limited by "Fullerton India Home Finance Company Limited (hereinafter referred to as "FHFL") (now known as SIFGS India Home Finance Company Limited) the authorised officer of FHFL has taken the physical possession of below described immovable property (hereinafter called the secured asset) mortgaged/charged to the secured creditor on 21.01.2023. Notice is hereby given to the borrower (s) and guarantor (s) in particular and public in general that the bank has decided to sale the secured asset through e-auction under the provisions of The SARFESI Act, 2002 on "As is where is", "As is what is", and "Whatever there is" basis for recovery of Rs.18,25,877/- (Rupees Eighteen Lakh Twenty Six Thousand Nine Hundred Seventy Seven Only) outstanding as on 10.12.2025 along with future applicable interest till realization, under the loan account no. 600207210389531 (loan availed by Mr. Mahendrakumar Mangilaj Jain, Mrs. Kavita Mahendra Jain and Ms. Shreej creation as per below details.

| Particular                               | Detail   |
|--|--|
| Date of Auction                          | 21.01.2026   |
| Time of Auction                          | Between 12:00 pm to 1:00 pm with unlimited extension of 5 minutes  |
| Reserve Price                            | Rs.4,00,000/- (Rupees Four Lakh Only)  |
| Earnest Money Deposit (EMD)              | Rs.40,000/- (Rupees Forty Thousand only)   |
| Last Date For Submission of EMD with KYC | 20.01.2026 up to 6:00 p.m. (IST)   |
| Description of The Secured Asset         | All that piece and parcels of land bearing Plot No.122 Admeasuring About 52.03 Sq.Mt. Of Makhund Nagar Organized on Land Bearing Revenue Survey No. 94/2-36, 177/8-25 and its Block No.98, New Block No.110 of Kotwa Sub-District Mangrol, District Surat, Property bounded as:- East:- Plot No. 125, West:- Society Road, North:- Plot No. 121, South:- Plot No. 123 Known Encumbrances NIL |

The borrowers' attention is invited to the provisions of sub section 8 of section 13, of the act, in respect of time available, to redeem the secured asset. Borrowers in particular and public in general may 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. In case of any clarification/request regarding assets under sale, bidder may contact Mr. Akshit Solanki (Mob No. +917302111608), Rajender Dahiya (Mob No. +91848264515) Bidder May Also Contact The Bank's IvR No. +91-91522751971 For Clarifications. For detailed terms and conditions of sale, please refer to the link provided in [www.bankauctions.com](https://www.bankauctions.com) provided in the bank's website i.e. [www.kotak.com](http://www.kotak.com) and/or on <http://bank.auctions.in>

**Place: Surat, Gujarat, Date: 30.12.2025** Authorized Officer: Kotak Mahindra Bank Limited

**AAVAS FINANCIERS LIMITED**  
[CIN:L65922RJ2011PLCO34297] Regd. & Corp. Office: 201-22, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020

**POSSESSION NOTICE**

Whereas, The undersigned being the Authorized Officer of AAVAS FINANCIERS LIMITED under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred upon me under section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice calling upon the borrowers mentioned herein below to repay the amount mentioned in the respective notice within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, undersigned has taken physical possession of the properties described herein below in exercise of powers conferred on me under section 13(4) of the said Act read with Rule 9 of the said rules on the dates mentioned as below.

The borrower and Guarantor in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the property will be subject to the charge of the AAVAS FINANCIERS LIMITED for an amount mentioned as below and further interest thereon.

| Name of the Borrower   | Date & Amount of Demand Notice       | Description of Property   | Date & Type of Possession              |
|--|--------------------------------------|---|--|
| DASHRATHBHAI THAKOR, SARAIBEN THAKOR (A/C NO.) 231230302917604 | 9 JUL 25<br>Rs. 412689/-<br>4 JUL 25 | SHOP NO. 13 GROUND FLOOR PATEL, TIKKA NO. 10 OF CITY SURVEY NO. 46/8, CEMBERS SITUATED AT MOUJE VIRAMGAM, TAL:- VIRAMGAM, DIST:-AHMEDABAD, GUJARAT 382150 ADMEASURING 29.70 SQ.YARDS. | PHYSICAL POSSESSION TAKEN ON 28 DEC 25 |

**Place : GUJARAT** **Date: 31-12-2025** **Authorised Officer Aavas Financiers Limited**

**HERO HOUSING FINANCE LIMITED**  
Registered Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057, Branch Office: Hero Housing finance Ltd. First floor, Shop No.144, Mega Mall, Near Milan Cinema, St. Road, Surendranagar- 363002.

**PUBLIC NOTICE (E- AUCTION) FOR SALE OF IMMOVABLE PROPERTY (UNDER RULE 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)**

NOTICE FOR SALE OF IMMOVABLE PROPERTY MORTGAGED WITH HERO HOUSING FINANCE LIMITED (SECURED CREDITOR) UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) or their legal heirs/representatives that the below described immovable properties mortgaged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Hero Housing Finance Limited (secured creditor), will be sold on 06-February-2026 (E-Auction Date) on "AS IS WHERE IS" and "WHATEVER THERE IS" basis for recovery of outstanding dues from below mentioned Borrowers, Co- Borrowers or Guarantors. The Reserve Price and the Earnest Money Deposit is mentioned below. The EMD should be made through Demand Draft/RTGS/NEFT for participation in the Public E-Auction along with the Bid Form which shall be submitted to the Authorized Officer of Hero Housing Finance Ltd. On or before 05-February-2026 05 PM at Branch Office, Hero Housing finance Ltd. First floor, Shop No.144, Mega Mall, Near Milan Cinema, St. Road, Surendranagar-363002.

| Loan Account No.     | Name of the Borrower(s) / Co-Borrower(s) / Guarantor(s) Legal Heir/Legal Rep. | Date of Demand Notice / Amount as on date    | Type of Possession (Under Constructive / Physical) | Reserve Price / Earnest Money |
|----------------------|---|--|--|-------------------------------|
| HFHSDNLP 23000037630 | Jadav Rameshbhai Hareeshbhai  | 13/05/2025, Rs. 10,11,504/- as on 28/12/2025 | Physical   | Rs. 8,25,000/-                |

**Description of property:** All that piece and parcels of Immovable Property of Shop No 1 On Ground Floor, Admeasuring 22.10 Sq. Mt. (with Only Ground Floor Rights Without Rights of Terrace) Known As "Vivek Shakti Complex", Bearing Limit City Situate At Revenue Survey No.3579, of City Ward No 2 Situated at Station Road Nr. Shakti Society at Limbal, Taluka: Limbal, Sub District Surendranagar Within The Municipal Limits of Limbal Municipality in the State of Gujarat. With Common Amenities Written in Title Document, Property Bounded By: North: 2.80 Mt. The Side Road, South : 2.90 Mt. The Side Open Land, East : 7.62 Mt. This Side Divyjnash Chhatralay Garasiya Boring, West : 7.62 Mt. This Side Shop No 2

**Terms and condition:** The E-auction will take place through portal <https://bankauctions.com> on 06-February-2026 (E-Auction Date). After 11:00 AM onwards with limited extension of 10 minutes each. The Intending Purchasers / Bidders are required to deposit EMD amount either through RTGS / NEFT or by way of Demand Draft/RTGS/NEFT favouring the "HERO HOUSING FINANCE LTD." The EMD amount will be returned to the unsuccessful bidders after conclusion of the E-auction.

**Terms and Conditions of the E-Auction:** 1. E-Auction is being held on "As is where is Basis" & "As is what is Basis" & "whatever there is Basis" & "Without recourse Basis" and will be conducted "online". 2. Bid increment amount shall be Rs.15,000/- (Rupees Fifteen Thousand Only). 3. The E-auction will be conducted through M/s. C-1 India Pvt Ltd through Mr. Dharam Krishna- 9948182222 (Helpline No.) Support Landline no:+91 124 4302020/2021/2022/2023/2024 / Support Mobile Nos. : +917291981124 /25 /26 and E-mail on [support@bankauctions.com](mailto:support@bankauctions.com) and [andhra@cindia.com](mailto:andhra@cindia.com) at their web portal <https://bankauctions.com>. 4. There is no encumbrance on the property which is in the knowledge of Secured Creditors. However, the intending bidders should make their own independent enquires regarding the encumbrances, title of property put on auction and claims/ rights/ dues affecting the property, prior to submitting their bids. In this regard, the E-Auction advertisement does not constitute and will not be deemed to constitute an commitment or any representation of Hero Housing Finance Limited. (5) The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues. The sale shall be subject to rules/ conditions/ prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The other terms and conditions of the E-Auction are published in the following website: [www.bankauctions.com](https://www.bankauctions.com). 6. For property details and visit to property contact to Mr. Jignesh Savijbhai Solanki / 7984178663 // jignesh.solanki@herohtf.com // and Shekhar Singh/9711522275/ shekhar.singh@herohtf.com. (7) The prospective bidders can inspect the property on 31-January-2026 between 11.00 A.M to 2.00 P.M with prior appointment.

**30 DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/MORTGAGOR**

The above-mentioned Borrower/Mortgagor/guarantors are hereby notified to pay the sum as mentioned in Demand Notice under section 13(2) with as on date interest and expenses before the date of Auction failing which the property shall be auctioned and balance dues, if any, will be recovered with interest and cost from you.

For detailed terms and conditions of the sale, please refer to the link provided in [https://uat.herohomefinance.in/hero\\_housing/other-notice](https://uat.herohomefinance.in/hero_housing/other-notice) on Hero Housing Finance Limited (Secured Creditor's) website i.e. [www.herohousingfinance.com](http://www.herohousingfinance.com)

**FOR HERO HOUSING FINANCE LIMITED**  
**Authorised Officer**  
**Date : 31-12-2025**  
**Mr. Jignesh Savijbhai Solanki, Mob- 7984178663,**  
**PLACE : BHAVNAGAR/GUJARAT**  
**Email ID: jignesh.solanki@herohtf.com**

**INDUSIND BANK LIMITED**  
Registered Office: 2401, Gen.Thimmayya Road (Cantonment), Pune-411 901  
Consumer Finance Division: New No.34,G.N Chetty Road, T.Nagar, Chennai-60017  
State office: Indusind Bank, 3rd Floor, Business Empire-5, 1/5 Jagnathi Plot Corner, Yagnik Road, Opp RKC Collage, Rajkot-360001

**POSSESSION NOTICE (Under Rule 8(1) of Security Interest (Enforcement) Rules,2002)**

Whereas the undersigned being the Authorized officer of M/s Indusind Bank Ltd under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(hereinafter the said Act) and in exercise of the Powers conferred under Section13(12) read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 (hereinafter the said Rules) has issued demand notice to the below mentioned Borrower/Guarantors to repay the amount with 60days from the date of receipt of the said notice.

The borrower(s) having failed to repay the said amount with further interest within the said period , notice is hereby given to the Borrowers in particular and to 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 Section 13(4) of the said Act read with Rule 8 of the said Rules on the date mentioned against the name of the Borrowers/Guarantors. Any dealings with the said properties shall be subject to the prior charge of M/s Indusind Bank Ltd. for the amounts mentioned against the borrowers and incidental expenses cost, charges and interest thereon. The borrowers attention is invited to Provisions of Sub-Section(8)of sect 13 of the Act, in respect of the time available to redeem the secured assets.

| S. No | Name of Borrower /Guarantor, Loan Agreement No   | Demand Notice Date Possession Date | Outstanding Amount |
|-------|--|------------------------------------|--------------------|
| 1.    | Borrower: Chauhan Kamlesh Bhai Shikhabhai Shikhabhai<br>Co-Borrower (s) : Chauhan Bhanuben Shikhabhai Shikhabhai Samadhayala |                                    |                    |