Encore Asset Reconstruction Company Private Limited (Encore ARC)

5TH FLOOR, PLOT NO. 137, SECTOR 44, GURUGRAM – 122 002, HARYANA

[Appendix - IV-A] [See proviso to Rule 8 (6) r/w 9(1)]
PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Proviso to Rule 8(6) r/w 9(1) of the Security Interest (Enforcement) Rules, 2002 (Rules).

Notice is hereby given to the public in general and in particular to the Borrower and Guarantor(s) that the below described immovable property mortgaged/charged to the Aditya Birla Capital Limited (**"Secured Creditor"**) to secure the outstanding dues in the loan account since assigned to Encore Asset Reconstruction Company Private Limited, acting in its capacity as the trustee of EARC -BANK- 032 -Trust ("Secured Creditor"), which is under Physical Possession of the Authorised Officer of the Secured Creditor, will be sold on **"AS IS WHERE IS", "AS IS WHAT IS", and "WHATEVER THERE IS"** basis on **06.11.2026** for recovery of Rs. 4,57,05,610/- as on 14.10.2026, and further interest at contractual rate till recovery and other costs, charges etc. after adjustment of recovery/realization, if any, due to the Secured creditor from borrower **Mr.Keval Mahendrabhai Sondagar (Borrower) and Mrs. Pinkle Narendra Desai (Co Borrower).**

The description of the property, Reserve Price (RP) for the secured asset & the Earnest Money Deposit (EMD) is be as under:

Description of Property	RP (In Rs.) / EMD (In Rs.)	Date of E-Auction
All that part and parcel of the mortgage property, being *Office No. 401 admeasuring 81.52 sq. mts build up on 4th Floor, Swami Arcade, Near Rushabh Petrol Pump, Ward No.03, Nondh No. 2886/B/1/3, Salabatpura, Surat- 395003	Rs. 53,00,000/- / Rs. 5,30,000/-	06.11.2026, Time – 12.00 PM to 01.00 PM; Last date and time for submission of Bid: 05.11.2026 Till 6.00 PM
All that part and parcel of the mortgage property, being *Office No. 402 admeasuring 77.82 sq. mts build up on 4th Floor, Swami Arcade, Near Rushabh Petrol Pump, Ward No.03, Nondh No. 2886/B/1/3, Salabatpura, Surat- 395003	Rs. 46,00,000/- / Rs. 4,60,000/-	06.11.2026, Time – 12.00 PM to 01.00 PM; Last date and time for submission of Bid: 05.11.2026 Till 6.00 PM

In case the e-auction date is declared public holiday then the date will be automatically extended to very next working day.

For detailed terms & conditions please refer to the link provided in the secured creditor's website i.e., http://www.encorearc.com/

For any clarification/information, interested parties may contact the Authorised Officer of the Secured Creditor on mobile no. 7045728788 / 0124 4527200 or email at virendra.ghanwat@encorearc.com and getintouch@encorearc.com or email at MSME.Resolution@encorearc.com

Date: 14.10.2026
Place: Mumbai

Sd/- Authorised Officer
Encore Asset Reconstruction Company Pvt. Ltd.

The Jammu & Kashmir Bank Limited

Branch Surat, Super Tex Tower, Opposite Kinnery Cinema, Ring Road, Surat-395002, Gujarat, India
CIN: L65110JK1938SGC000048

J&K Bank Serving To Empower

JKB/SRT/ADV/2026- **Dated: 15.10.2026**

E-Auction Sale Notice for Sale of Movable Assets

Notice is hereby given to the public in general and in particular to the Borrower/s and Guarantor that the below described movable properties hypothecated/charged to the Jammu and Kashmir Bank Ltd (Hereinafter referred to as the Bank), the Physical Possession/s of which have been taken by the Bank (Jammu and Kashmir Bank Ltd) as per agreed terms and conditions, will be sold on "As is where is", "As is what is", and " Whatever there is" and "NO COMPLAINT BASIS" , for recovery the respective dues details whereof are given below along with interest and other charge thereof due to the Bank from the respective Borrowers..

S. No.	Name Of Borrower and Guarantor	Account No / Outstanding Dues as on 30.09.2026	Details of Vehicle	Reserve Price and EMD in INR
1.	**Ms Mistry Falguni Dilipkumar** Address: 186, Maa Anandi Township, Near Deep Darshan School, Dindoli, Devadvagam, Pin-394210. District Surat Gujarat **(Borrower)** **Mr Solanki Jaydeep Maheshbhai** S/o Maheshbhai Somabhai Solanki R/O 739 Rajan Nagar Abrama Valsad, Surat Gujarat-396001. **(Guarantor)**	**0294265240000049** **Total Rs.8,46,460.68/- as on 30.09.2026 (Including Seizure and other Charges of Rs 12500)**	**Motor Car (LMV) Mahindra &Mahindra Ltd. XUV3XO MX1 PM MT Color: Black GJ05RZ8026 (Month and Year of Mfg: 11-2024)**	**Reserve Price - Rs.6,03,000/- EMD-Rs.60,300/- Bid increase amount Rs.20,000/-**
2.	**Mr Sonu Kumar Durgaprasad Soni** R/o Flat No. 101, Shiv Residency-01, Gajanan Palace-1, Tantithaiya Surat Gujarat 394305 (Borrower)	**0294266100000040** **Total Rs.2,21,974.64/= As on 30.09.2026 (including Insurance and other charges).**	**Three Wheeler Passenger Auto TVS KING ZS+FI Eco Green GJ19WB4486 (Month and Year of Mfg: 09-2023)**	**Rs.1,44,000/- EMD- Rs.14,400/- Bid Increase Amount Rs.10,000/-**

Name of the Branch	**Jammu and Kashmir Bank Limited, Supertex Tower, Opposite Kinnery Cinema Ring Road Surat Gujarat-395002.**
Last Date & Time of submission of Bid, Earnest Money Deposit (EMD) and Documents	**30-10-2026 up-to 4:00 PM**
Date and Time of e-Auction	**01.11.2026 from 02:30 PM to 03:30 PM**
Authorized Officer/Designation	**Mrs Aradhana Gupta/ Assistant General Manager**
Earnest Money Deposit (EMD) & Other Remittance/s detail/s by RTGS to Account Number	**JAMMU AND KASHMIR BANK LTD BRANCH OFFICE: SURAT . IFSC: JAKA0SOORAT ACCOUNT NO: 0294072000000001 ACCOUNT NAME: RTGS INTER BANK RECEIPTS**

The borrower(s)/ are hereby notified to pay the outstanding loan amount as mentioned above along with up to date interest and ancillary expenses before the date of e-auction and get the property redeemed, failing which the property will be auctioned/sold and balance dues if any, after successful auction, shall be recovered with interest and costs. The interested bidders who may have submitted their EMD not below the 10% of reserve price through online mode/DD before 4.00 pm on **30.10.2026** shall be eligible for participating in the e-auction. For detailed terms and conditions of the sale, please refer to the Bank's website i.e. **www.jkbank.com or https://sarfaesi.auctiontiger.net.**

1) The E- Auction is being held on **"AS IS WHERE IS"** and **"AS IS WHAT IS BASIS"** and **"WHATSOEVER THERE IS BASIS and NO COMPLAINT BASIS".** To the best of knowledge and information of the UNDERSIGNED, there are no encumbrances on the said hypothecated assets, except specifically disclosed herein. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of properties put on auction and claims/rights/dues affecting the property, prior to submitting their bid. The undersigned / Bank shall not be responsible in any way for any third party claims/rights/dues. The bidders shall satisfy themselves as to the description, condition or accuracy of the details regarding the property/ies given hereinabove.

2) It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The physical inspection of property/ies put on auction will be permitted to interested bidders upto **30.10.2026 between 02:00 PM to 04:00 PM** with prior permission of the Authorized Officer. Inspection of the documents relating to the Secured Asset will be permitted to the interested bidders or their authorized representatives at **Branch Office JAMMU AND KASHMIR BANK LTD, Supertex Tower Opposite Kinnery Cinema Ring Road Surat Gujarat upto 30.10.2026, between 2.00 PM to 4.00PM.** The bid price shall be absolute in terms and should not be linked to any reference. Conditional bids shall be rejected.

3) The interested bidders shall submit their offer through website https://sarfaesi.auctiontiger.net (the user ID and password can be obtained free of cost by registering name with "https://sarfaesi.auctiontiger.net") through their login ID and Password. The EMD 10% of RESERVE PRICE shall be payable through NEFT/RTGS/DD on or before **30.10.2026 upto 04.00 PM.** Please note that Cheques shall not be accepted as EMD amount.

4) After Registration by the bidders in the web-site, the intending purchaser/ bidder is required to get the copies of following documents uploaded in the web-portal before last date of submission of the bid(s) viz. i) Copy of the NEFT/RTGS/ challan. ii) Copy of PAN card/Aadhar Card iii) Proof of identification (KYC) viz. copy of Voter ID Card/Driving License/ Passport etc. iv) Copy of proof of address, v) Duly Filled up & Signed Copy of Annexure II & III attached to the Tender form, without which the bid is liable to be rejected.

5) The Interested bidders who require assistance in creating login ID and password, uploading data, submitting bid, training on e-bidding process etc., may avail online training on E-Auction from M/s E -procurement Technologies Ltd. (Auction Tiger), Ahmadabad, **Mobile No. 9265562818, 9265562819, 9265562821. Contact Person: Mr.Ram Sharma Mobile No.8000023297 E-mail id: ramprasad@auctiontiger.net/ support@auctiontiger.net** during office hours on working days. For any query may contact **Vinay Sharma Incharge Credit (Cell No: 9796611350)** or **Branch Manager B/O Surat,Mr. Zahid Hussain Mir (Cell no 7006530285).E mail: soorat@jkbmail.com**

6) Only buyers holding valid User ID/Password and confirmed payment of EMD through NEFT/RTGS shall be eligible for participating in the online auction process.

7) The interested bidders who may have submitted their EMD not below the 10% of reserve price through online mode/DD before 30.10.2026 shall be eligible for participating in the e-auction. The e-auction of above properties would be conducted exactly on the scheduled date & time as mentioned above by way of inter-se bidding amongst the bidders. The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount" against the Property. In case bid is placed in the last 5 minutes of the closing time of the e-auction, the closing time will automatically get extended for 5 minutes (subject to unlimited extensions of 5 minutes each). The bidder who submits the highest bid (not below the reserve price) on closure of online auction shall be declared as successful bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorized Officer and Secured Creditor.

8) The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within next working day of the acceptance of bid price by the In Charge IAPM and the balance 75% of the sale price on or before 30th day of the sale or within such extended period as agreed upon in writing by and solely at the discretion of the Bank. In case of default in payment by the successful bidder, the amount already deposited by the Bidder shall be liable to be forfeited and the property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of property/amount.

9) The prospective qualified bidders may avail online training on e-auction from M/S E-Procurement Technologies Ltd. prior to the date of e-auction. Neither the Bank nor any of its Officers nor M/s. e-procurement technologies Ltd shall be liable for any network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.

10) The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fees etc. and also all the statutory/non statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody. The successful bidder shall have to bear any tax on account of the sale over and above the bid amount.

11) The successful bidder / purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fees etc. and also all the statutory/non statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody. The successful bidder shall have to bear any tax on account of the sale over and above the bid amount. The successful bidder / purchaser shall be solely responsible for transferring the Secured Asset in his/her/its name.

12) The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof. NOC or any requisite document from any concerned authority for registration of Conveyance Deed has to be obtained by the purchaser only.

13) The bidders are advised to go through the detailed terms and conditions of e-auction available on the website of M/S E-Procurement Technologies Ltd. https://sarfaesi.auctiontiger.net before submitting their bids and taking part in e-auction.

14) The publication is subject to the force majeure clause.

15) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid / participated in the e-Auction will be entertained.

(16) The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned bid once submitted by the bidder, cannot be cancelled/ withdrawn and the bidder shall be bound to buy the property at the final bid price therein will result in forfeiture of the amount paid by the defaulting bidder.

(17) Decision of the Bank regarding declaration of successful bidder shall be final and binding on all the bidders. The In Charge IAPM shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason. The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained. The payment of all statutory / non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. In case of any dispute arises as to the validity of the bid (s), amount of bid, EMD once to the eligibility of the bidder, authority of the person representing the bidder, interpretation and the decision of the In Charge IAPM shall be final in such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned In Charge IAPM of the concerned bank branch only.

(18) Special Instructions, Bidding in the last moment should be avoided in the bidders own interest. Neither Jammu & Kashmir Bank Ltd. nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.). In order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation & are able to participate in the auction successfully.

(19) Participation in the bid shall be deemed to be acceptance of the terms and conditions specified in the e-auction by the bidders/intending purchaser.

Date: 15.10.2026 **Authorized Officer**

ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.

ACRE MAKING ASSETS WORK

Registered Office: 14th Floor, Eros Corporate Tower, Nehru Place, New Delhi-110019 Tel: 91-11-43115600 Fax: 91-11-43115618
Corporate Office: 101, Kalpataru Infinia, Plot, B, Near Grand Hyatt, Santacruz (East) Mumbai - 400055.
Tel.: 022 68643101. **E-mail:** acre.arc@acreindia.in **Website:** www.acreindia.in **CIN: U65993DL2002PLC115769**

APPENDIX IV-A 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 read with proviso to Rule 8(6) & 9(1) of The Security Interest (Enforcement) Rules, 2002.

Notice of 30 days is hereby given to public in general and in particular to the Borrower(s), Co-Borrower(s), Mortgagor(s) and Guarantor(s) that the below described Immovable Properties mortgaged to **Assets Care & Reconstruction Enterprise Ltd. [CIN: U65993DL2002PLC115769] ("Secured Creditor"), the physical possession of which has been taken by the Authorised Officer of the Secured Creditor, will be sold on "as is where is", "as is what is" and "whatever there is"** basis for the recovery of amount due to Secured Creditor from the following Borrower(s), Co-Borrower(s), Mortgagor(s) and Guarantor(s) along with the Reserve Price and Earnest Money Deposit mentioned below for each property:

DETAILS OF SECURED ASSETS

Sr. No	Loan Account No. & ACRE TRUST Name	Name of Borrower(s)/ Co-Borrower(s)/ Mortgagor(s)/ Guarantors	Total Outstanding Dues	Reserve Price (in Rs.)	Earnest Money Deposit (InRs.)	Bank account details for EMD payment through demand draft/ RTGS/NEFT	Auction Date & Time	EMD date and Time
1	HANK24000063785 Acre 178 Trust JM Financial Home Loans Limited	Shantibhai Velabhai Makvana DINESHBHAI VASAVA	Rs.14,40,290/- Rupees Fourteen Lakh Forty Thousand Two Hundred Ninety Only as on 07.09.2026 +further interest + other charges thereon	Rs. 7,00,000/- (Rupees Seven Lakh Only)	Rs.70,000/- (Rupees Seventy Thousand Only)	Bank Account Name- ACRE-178-TRUST Account Number - 0901102000042617 Bank Name - IDBI Bank IFSC Code- IBKL0000901	19.11.2026 from 02:30 P.M. to 03:30 P.M.	**18.11.2026 TILL 4.00 PM**

DESCRIPTION OF SECURED ASSET: ALL THAT PIECE AND PARCEL OF OPEN PLOT PROPERTY SITUATED AT DISTRICT BHARUCH, TALUKA ANKLESHWAR, MOJE VILLAGE JITALI, FORMING PART OF THE LAND BEARING ACCOUNT NO. 1089, ORIGINALLY COMPRISED IN OLD REVENUE SURVEY NO. 114/1, WHICH UPON RE-SURVEY AND PROMOTION CAME TO BE ASSIGNED NEW REVENUE SURVEY NO. 717, BEARING CITY SURVEY NO. NA-717, BEING VACANT NON-AGRICULTURAL LAND. OUT OF THE TOTAL LAND WHEREIN A RESIDENTIAL SOCIETY KNOWN AS "SWEET DREAMS" HAS BEEN DEVELOPED, THE PROPERTY HEREIN IS PLOT NO. 98, ADMEASURING 40.15 SQ. MTRS., TOGETHER WITH ALL RIGHTS, EASEMENTS, LIBERTIES, PRIVILEGES, COMMON BENEFITS AND APPURTENANCES ATTACHED THERETO, INCLUDING ALL RIGHTS IN THE INTERNAL AND EXTERNAL COMMON AREAS OF THE SAID SOCIETY.
BOUNDARIES OF THE SAID PLOT ARE AS UNDER: EAST: PLOT NO. 97, WEST: PLOT NO. 99, NORTH: PLOT NO. 83, SOUTH: SOCIETY ROAD

2	HANK24000062863 Acre 178 Trust JM Financial Home Loans Limited	Rakesh Kumar LAXMI DEVI	Rs.13,81,131/- Rupees Thirteen Lakh Eighty-One Thousand One Hundred Thirty-One Only as on 07.09.2026 +further interest + other charges thereon	Rs. 9,70,000/- (Rupees Nine Lakh Seventy Thousand Only)	Rs.97,000/- (Rupees Ninety-Seven Thousand Only)	Bank Account Name- ACRE-178-TRUST Account Number - 0901102000042617 Bank Name - IDBI Bank IFSC Code- IBKL0000901	19.11.2026 from 02:30 P.M. to 03:30 P.M.	**18.11.2026 TILL 4.00 PM**

DESCRIPTION OF SECURED ASSET: ALL THAT PIECE AND PARCEL OF OPEN PLOT PROPERTY SITUATED IN THE STATE OF GUJARAT, DISTRICT BHARUCH, TALUKA ANKLESHWAR, MOJE ANDADA VILLAGE, BEARING OLD REVENUE SURVEY NO. 59, OLD BLOCK NO. 69, WHICH UPON RE-SURVEY CAME TO BE ASSIGNED NEW BLOCK NO. 681, CITY SURVEY NO. NA-681, ADMEASURING 12,302 SQ. MTRS. OF NON-AGRICULTURAL LAND. OUT OF THE RESIDENTIAL PLOTS FORMED IN THE SCHEME KNOWN AS "SHIVAM RESIDENCY" CONSTRUCTED ON THE SAID LAND, THE PROPERTY HEREIN IS OPEN PLOT NO. E-64, BEARING CITY SURVEY NO. NA-681/64, ADMEASURING 44.49 SQ. MTRS., TOGETHER WITH PROPORTIONATE UNDIVIDED SHARE IN COMMON OPEN PLOT (COP) AREA ADMEASURING 22.85 SQ. MTRS., ALONG WITH ALL EASEMENTARY AND APPURTENANT RIGHTS ATTACHED THERETO.
BOUNDARIES OF THE SAID PLOT ARE AS UNDER: EAST: PLOT NO. E-49, WEST: SOCIETY ROAD, NORTH: PLOT NO. E-65, SOUTH: PLOT NO. E-63

3	5003207 Acre 178 Trust Unity Small Finance Bank	Nileshbhai Bhikubhai Patel Karishma Nileshbhai Patel	Rs.23,49,829/- Rupees Twenty-Three Lakh Forty-Nine Thousand Eight Hundred Twenty-Nine Only as on 07.09.2026 +further interest + other charges thereon	Rs. 19,75,000/- (Rupees Nineteen Lakh Seventy-Five Thousand Only.)	Rs.1,97,500/- (Rupees One Lakh Ninety-Seven Thousand Five Hundred Only)	Bank Account Name- ACRE-178-TRUST Account Number - 0901102000042617 Bank Name - IDBI Bank IFSC Code- IBKL0000901	19.11.2026 from 02:30 P.M. to 03:30 P.M.	**18.11.2026 TILL 4.00 PM**

DESCRIPTION OF SECURED ASSET: ALL THAT PIECE AND PARCEL OF THE COMMERCIAL PROPERTY BEING OFFICE NO. T-7, ADMEASURING 71.28 SQ. MTRS. (CONSTRUCTION AREA) TOGETHER WITH 29.07 SQ. MTRS. UNDIVIDED, NON-SUBSTITUTABLE SHARE IN THE LAND UNDERNEATH THE BUILDING AND COMMON AREAS MEANT FOR PARKING, SITUATED IN THE BUILDING/PROJECT CONSTRUCTED UPON THE LAND MORE PARTICULARLY DESCRIBED IN THE TITLE DOCUMENTS.THE PROPORTIONATE UNDIVIDED, NON-SUBSTITUTABLE SHARE IN THE LAND ADMEASURING 29.07 SQ. MTRS.. A 6 FEET WIDE GALLERY/PASSAGE SITUATED ON THE NORTHERN SIDE OF THE PROPERTY IS RESERVED FOR COMMON AND NON-SUBSTITUTABLE USE, AND NO ACT SHALL BE DONE BY THE OCCUPANT, PURCHASER OR ANY PERSON CLAIMING THROUGH HIM WHICH MAY OBSTRUCT, HINDER OR INTERFERE WITH SUCH COMMON PASSAGE RIGHTS. NO RIGHT, TITLE OR INTEREST IN THE TERRACE OF THE BUILDING IS CONVEYED OR TRANSFERRED ALONG WITH THE SAID OFFICE PREMISES.
BOUNDARIES OF OFFICE NO. T-7: EAST: OFFICE NO. T-7 AND ADJOINING BUILDING/PROPERTY, WEST: OPEN SPACE, NORTH: COMMON PASSAGE/GALLERY LEADING TOWARDS THE HEAD OFFICE, SOUTH: OFFICE NO. T-6.

The above Loan Account(s) along with all right(s), title(s), interest(s), underlying security(ies), pledge(s) and/ or guarantee(s), including the Immovable Properties, mentioned hereinabove had been assigned to Assets Care & Reconstruction Enterprise Ltd., acting as a Trustee of various Trust mentioned clearly in column provided above.

IMPORTANT INFORMATION REGARDING AUCTION PROCESS

1	Web Site for Auctions	**https://www.bankeauctions.com**
2	Contact Details	1800-209-2989./ E-mail: auction.support@acreindia.in, Rohan.sawant@acreindia.in
3	Date & time of Inspection of the Property	On prior appointment basis
4	For detailed terms and condition of the sale, please visit the website **www.acreindia.in/www.bankeauctions.com**	

Date : 15.10.2026
Place: Gujarat

Sd/- Authorized Officer
Assets Care & Reconstruction Enterprise Ltd.

MAS RURAL HOUSING & MORTGAGE FINANCE LIMITED

Narayan Chambers, 4th 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 mentoned 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
KULDIPSINH PRATAPDAN CHARAN (APPLICANT) URMILABEN KULDIPSINH CHARAN (CO-APPLICANT) INDRAJITSINH DASHRATHSINH SISODIYA (GUARANTOR)	ALL THAT PIECE AND PARCEL PROPERTY BEARING KANJELI GROUP GRAM PANCHAYAT PROPERTY NO.48 & 49 ADMEASURING 139.40 SQ. MTRS., & CONSTRUCTION THEREON SITUATED ON GAMTAL LAND AT. VILLAGEKANJELI, PO. HATOJ, TA. VADALI, IN THE REGISTRATION DISTRICT & SUB DISTRICT OF SABARKANTHA, GUJARAT. **BOUNDED AS FOLLOWS :** EAST : ROAD THEN OPEN SPACE THEN BUS STAND, WEST : OPEN PLOT THEN RCC ROAD THEN PROPERTY OF BHARATDAN, NORTH : PROPERTY OF HIRDAN SAIDAN GHADVI THEN FARM, SOUTH : ROAD THEN PROPERTY OF MUKESHDAN GADHVI THEN FARM	Loan A/c No.: 3360 / Rs.4,29,734.00	Dt. 26/09/2026 / Dt. 06.10.2026
JORUBHAI SUTHARBHAI SHIYAL (APPLICANT) ANJUBEN JORUBHAI SHIYAL (CO-APPLICANT) SUTHABHAI BHANABHAI SHIYAL (CO-APPLICANT)	PROPERTY BEARING ALL THET PIECE AND PARCEL OF NICHAKOTDA GRAM PANCHAYAT PROPERTY NO. 485 ADMEASURING ABOUT 213.86 SQ MTRS AND CONSTRUCTED AREA GROUND FLOOR SHOP ADMEASURING 38.14 SQ. MTRS & FIRST FLOOR HOUSE ADMEASURING 26.21 SQ. MTRS & CONSTRUCTION THEREON LAND SITUATED ON GAMTAL LAND AT NICHAKOTDA, TA MAHUVA, IN REGISTRATION DISTRICT & SUB DISTRCIT OF BHAVNAGAR, STATE- GUJARAT. **BOUNDED AS FOLLOWS: AS PER TECHNICAL/AS PER SALE DEED :** EAST : ROAD, WEST : PROPERTY OF TEMABHAI BHANABHAI, NORTH : ROAD, SOUTH : PROPERTY OF BHUPENDRABHAI LAKHABHAI	Loan A/c No.: 8747 / Rs.4,99,882.00	Dt. : 29.08.2026 / Dt. 06.10.2026
SOPAN PANDHARINATH KADLAG (APPLICANT) SEEMA SOPAN KADLAK (CO-APPLICANT)	PROPERTY BEARING ALL THET PIECE AND PARCEL OF SAID PLOT NO: 149 (AFTER KJP BLOCK NO. 182/149) ADMEASURING ABOUT 40.15 SQ MTRS (AFTER KJP 40.15 SQ. MTRS) ALONG WITH UNDIVIDED SHARE 29.25 SQ. MTRS IN ROAD & C.O.P TOTALLY 69.40 SQ. MTRS AND CONSTRUCTION THEREON IN SCHEME KNOWN AS "SHUBH VILLA " SITUATED AT BLOCK NO. 182 (OLD BLOCK NO. 133) TOTAL ADMEASURING 30680 SQ. METERS. AT MOUJE PONSARA, TAL. JALALPORE IN THE REGISTRATION DISTRICT OF NAVSARI, GUJARAT. **BOUNDED AS FOLLOWS: AS PER TECHNICAL :** EAST : PLOT NO. 134, WEST : SOCIETY ROAD, NORTH : PLOT NO. 148, SOUTH : PLOT NO. 150. **BOUNDED AS FOLLOWS: AS PER SALE DEED:** EAST : ADJ. PLOT NO. 134, WEST : ADJ. SOCIETY ROAD, NORTH : ADJ. PLOT NO. 148, SOUTH : ADJ. PLOT NO. 150	Loan A/c No.: 7715 / Rs.14,04,000.00	Dt. : 02.06.2026 / Dt. 12.10.2026
DEVRAJ MUKESHBHAI NAYAK (APPLICANT) MUKESHBHAI BABUBHAI NAYAK (CO-APPLICANT) SONALBEN MUKESHBHI NAYAK (CO-APPLICANT) PARESHKUMAR RASIKLAL NAYAK (GUARANTOR)	PROPERTY BEARING ALL THAT PIECE AND PARCEL OF NAVA GRAM PANCHAYAT PROPERTY NO: 520 OLD 469 ADMEASURING ABOUT 118.96 SQ. MTRS. & CONSTRUCTION THEREON LAND SITUATED ON GAMTAL LAND. AT - NAVA, TA - TALOD, IN THE REGISTRATION DIS - TRICT & SUB DISTRICT OF SABARKANTHA, STATE - GUJARAT. **BOUNDED AS FOLLOWS: AS PER TECHNICAL / AS PER SALE DEED / AS PER DOCUMENTS :** EAST : ROAD, WEST : ROAD, NORTH : HOUSE OF SHAILESHBHAI BABUBHAI, SOUTH : OPEN PLOT OF GOVINDBHAI KODARBHAI SHARMA	Loan A/c No.: 11251 / Rs.3,78,322.00	Dt. : 28.09.2026 / Dt. 07.10.2026
HIRSINH GAMBHIRSINH MAKWANA (APPLICANT) SHILPABEN HIRSINH MAKAVANA (CO-APPLICANT) RAJENDRASINH JODHSINH CHOUHAN (GUARANTOR)	PROPERTY BEARING ALL THAT PIECE & PARCEL OF SAID LAND MANPUR GRAM PANCHAYAT PROPERTY NO. 211 ADMEASURING 47.58 SQ. MTRS & CONSTRUCTION THEREON LAND SITUATED ON GAMTAL LAND AT MANPUR, TA HIMMATNAGAR, IN THE REGITRATION DIS & SUB DIS OF SABARKANTHA, STATE GUJARAT. **BOUNDED AS FOLLOWS: AS PER TECHNICAL / AS PER SALE DEED / AS PER DOCUMENTS :** EAST : OWN PLOT, WEST : OPEN SPACE AND HOUSE OF MAKWANA SHAMBHUJI PRATAPJI, NORTH : OPEN SPACE THEN ROAD, SOUTH : ROAD	Loan A/c No.: 6604 / Rs.3,44,835.00	Dt. : 29.08.2026 / Dt. 07.10.2026
DINUSINH CHEHARSINH ZALA (APPLICANT) JASHEEBEN DINUSINH ZALA (CO-APPLICANT) KALUSINH JALAMSINH ZALA (GUARANTOR)	ALL THAT PIECE AND PARCEL OF THE PROPERTY BEARING JORAJI NA MUVADA GRAM PANCHAYAT PROPERTY NO.89/3, ADMEASURING 53.34 SQ. MTRS. & CONSTRUCTION THEREON SITUATED ON GAMTAL LAND AT. SABARAJI NA MUVADA, TA. TALOD, IN THE REGISTRATION DISTRICT & SUB DISTRICT OF SABARKANTHA, GUJARAT. **BOUNDED AS FOLLOWS :** EAST : ROAD, WEST : ROAD THEN AGRICULTURE LAND NORTH : RESI. BUILDING OF JIVANSINH B. ZALA, SOUTH : RESI. BUILDING OF MALSINH ZALA	Loan A/c No.: 2570 / Rs.2,90,959.00	Dt. : 26.09.2026 / Dt. 12.10.2026

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 : 15-10-2026
Place : Gujarat

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

