

AAVAS FINANCIERS LIMITED
(CIN:L65922RJ2011PLCO34297) Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020



APPENDIX-IV-A [See proviso to rule 8(6)] Sale notice for sale of immovable properties

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 proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower (s)/ Co-Borrower (s)/Mortgagor (s) and Guarantor (s) that the below described immovable properties mortgaged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of AAVAS FINANCIERS LIMITED, the same shall be referred herein after as "As is where is", "As is what is", and "Whatever there is" basis through E-Auction for recovery of amount mentioned in the table below along with further interest, cost, charges and expenses being due to AFL viz. Secured Creditor.
It is hereby informed you that we are going to conduct public E-Auction through website <https://sarfaesi.auctiontiger.net>

Loan A/c Number / 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 E-Auction	Date of Bid Submission	E-Auction Place of Tender Submission	Contact Person, Property Visit Date & Time
(AC NO.) 231201803084145 Arvindbhai Rafaliya, Chandrakaben Arvindbhai Rafaliya, Vaishank Arvindbhai Rafaliya	Rs. 1997155/- Dues As On 07 May 2026	07 Aug 25 Rs.1785086/- Dues As On 04 Aug 25	08 Mar 26	Flat No. 202, 2nd Floor, Mangalmurthi Complex-8 Under Suvridha(Simada) Co. Op. Hou. Soc.Ltd.Survey No 70/1 Block No 103, 70/2 Block No 104, Paiki On Plot No C, Moje-Simada, Dist-Surat Gujarat (India)- 395006 / Admeasuring 83.75 Sq.Mtr	Rs. 2223100/-	Rs. 222310/-	11.00 Am To 01.00 Pm 18 June 2026	On Or Before 17 June 2026	301 & 305, Regent Square, Above D-Mart, Adajan, Surat- 395009, Gujarat -India	Ramesh Jat - 9376045878, Property Visit Date 16 June 2026 9:00 am TO 5:00 pm
(AC NO.) 181201600756517 & 191201601143384 Bhupendrabhai P Sindha, Kokilaben Bhupendrasinh Sindha	Rs. 701397/- & Rs. 325524/- Dues As On 07 May 2026	06 Jan 26 Rs.685970/- & Rs. 336688/- Dues As On 05 Jan 26	31 Mar 26	Property No. 440, Situated At Umaraya, Padra, Dist Vadodara, Gujrat Admeasuring 2849 Sq.Ft.	Rs. 600000/-	Rs. 60000/-	11.00 Am To 01.00 Pm 18 June 2026	On Or Before 17 June 2026	Shop No :- 5 & 6, 1st Floor, Sun Rise Complex, Waghodia Road, Near Vrudavan Crossing, Chand a Nagar, Vrudavan, Wa ghodia, Vadodara- 390019, Gujarat -India	Ramesh Jat - 9376045878, Property Visit Date 16 June 2026 9:00 am TO 5:00 pm
(AC NO.) 231204203306291 Devendrasingh Fulsinh Kamalpur, Kumavat Shardkumari Sanjaykumar Kumavat	Rs. 1877312/- Dues As On 07 May 2026	08 Oct 25 Rs.1718085/- Dues As On 03 Oct 25	19 Mar 26	Residential Plot On Dudhrej R.S.No.695 Paiki Plot No.5 Paiki Dudhrej, Surendranagar, Gujarat Admeasuring 90.02 Sq.Mts	Rs. 2676800/-	Rs. 267680/-	11.00 Am To 01.00 Pm 18 June 2026	On Or Before 17 June 2026	Office No 308/309 & 303/4, 3rd Floor, Megamall, Bus Station Main Road, Surendranagar- 363001, Gujarat -India	Ramesh Jat - 9376045878, Property Visit Date 16 June 2026 9:00 am TO 5:00 pm
(AC NO.) 221201502340586 Jaydeep Omprakash Hurra, Hurra Geeta Pjaydeep	Rs. 1504632/- Dues As On 07 May 2026	08 Sep 25 Rs.1364444/- Dues As On 04 Sep 25	26 Mar 26	The Residential Property Bearing Flat No.401 On Fourth Floor In Block B1 The Scheme Known As Rajvee Residency On Survey No. 482 Paiki Of T P No. 1 Of F P No. 45 Of Plot No.28 In Sim Of Mjouje Viramgam Tal. Viramgam, Dist.Ahmedabad Gujarat Admeasuring 60.05 Sq.Mtrs	Rs. 1687200/-	Rs. 168720/-	11.00 Am To 01.00 Pm 18 June 2026	On Or Before 17 June 2026	3rd Floor, Amola Complex, Opp. Girish Cold Drink, C. G. Road, Ahmedabad- 380009, Gujarat -India	Ramesh Jat - 9376045878, Property Visit Date 16 June 2026 9:00 am TO 5:00 pm
(AC NO.) LINGOD02917-180048833 & LINGOD04318-190082301 Late Mr. Parmanad Lekharaj Kamanani Now Deceased Through His Legal Heirs Mrs. Meenaben Parmanad Kamanani, Maheshkumar Lekhranjmal Kamanani, Meenaben Parmanand Kamanani	Rs. 655773/- & Rs. 1127936/- Dues As On 07 May 2026	09 Apr 25 Rs.515504/- & Rs. 122378/- Dues As On 07 Apr 25	01 Mar 26	Municipal House No. 4/138/D, R.S. No. 293/A, City Sr. No. 618/2, Vill-Godhra City, Panchmahal, Gujarat Admeasuring 45-15-05 Sq.Mtr.	Rs. 729000/-	Rs. 72900/-	11.00 Am To 01.00 Pm 18 June 2026	On Or Before 17 June 2026	1st Floor, Shop No.7, Gayatri Complex, Opp.S K Tower, Ludhwa Road, Godhra- 389001, Gujarat -India	Ramesh Jat - 9376045878, Property Visit Date 16 June 2026 9:00 am TO 5:00 pm
(AC NO.) 231201703016443 & 241201703584893 Nilesh Gangdas Raiyani, Raiyani Rupalben Nileshbhai, Keyurbhai Hasmukhbhai Raiyani	Rs. 5157652/- & Rs. 1127936/- Dues As On 07 May 2026	08 Sep 25 Rs.4815220/- & Rs. 1024855/- Dues As On 04 Sep 25	08 Mar 26	Flat No.102, First Floor, Building Name-Asopalav Luxuriya, Tower -A, R.S.No.227/5 Paiki, T.P.Scheme No. 26 Of Mavdi, C.S.No. 2/7a/02/102/23, Mavdi, Rajkot, Dist - Rajkot, G.J Admeasuring Built Up Area 104.675 Sq.Mts Carpet Area- 89.75 Sq.Mtr	Rs. 7024400/-	Rs. 702440/-	11.00 Am To 01.00 Pm 18 June 2026	On Or Before 17 June 2026	Office No.-201 2nd Floor, Time Square 2, Ayodhya Chowk, 150 Ft Ring Road, Rajkot- 360005, Gujarat -India	Ramesh Jat - 9376045878, Property Visit Date 16 June 2026 9:00 am TO 5:00 pm
(AC NO.) 231201903075109 Panara Chamanbhai Karasanbhai, Panara Labhuben Chamanbhai, Panara Nareshbhai Chamanbhai	Rs. 479404/- Dues As On 07 May 2026	08 Oct 25 Rs.405292/- Dues As On 03 Oct 25	15 Mar 26	Gamtal Property Mikait No.131 Residence Situated At Vill.-Charanki, Tal.-Ranpur, Dist.-Botad, Gujarat Admeasuring 172.98 Sq.Mtr.	Rs. 753500/-	Rs. 75350/-	11.00 Am To 01.00 Pm 18 June 2026	On Or Before 17 June 2026	Shop No 1, Mastarma Complex, Mastara Mandir Road, Botad- 364710, Gujarat -India	Ramesh Jat - 9376045878, Property Visit Date 16 June 2026 9:00 am TO 5:00 pm
(AC NO.) 23120402715402 Sareliya Varshaben, Vipulbhai Sukhbhai Sareliya	Rs. 385158/- Dues As On 07 May 2026	08 Sep 25 Rs.317637/- Dues As On 04 Sep 25	26 Mar 26	Khadavadi Gram Panchayat Assessment Register Property No.442 Of Village-Khadavadi, Sub-District- Jasdan, District-Rajkot., Gujarat 360060 Admeasuring 350.00 Sq. Yards.	Rs. 351050/-	Rs. 35105/-	11.00 Am To 01.00 Pm 18 June 2026	On Or Before 17 June 2026	Office No.-201 2nd Floor, Time Square 2, Ayodhya Chowk, 150 Ft Ring Road, Rajkot- 360005, Gujarat -India	Ramesh Jat - 9376045878, Property Visit Date 16 June 2026 9:00 am TO 5:00 pm
(AC NO.) 221204102286518 Shardaben Munnabhai Chunara, Atul Munnabhai Chunara	Rs. 1227142/- Dues As On 07 May 2026	07 Nov 25 Rs.1103671/- Dues As On 03 Nov 25	24 Mar 26	Plot No. 11/A Nilkanth Society Metpur, R.S. No. 217/2, Ta.Khambhat Dist. Anand, Gujarat Admeasuring 57.97 Sq. Mtrs.	Rs. 1518000/-	Rs. 151800/-	11.00 Am To 01.00 Pm 18 June 2026	On Or Before 17 June 2026	310, 3rd Floor, Radha Swami Smita Complex, Opp. Yogi Bakeries, Near Gopi Cinema, Anand-388001, Gujarat-India	Ramesh Jat - 9376045878, Property Visit Date 16 June 2026 9:00 am TO 5:00 pm
(AC NO.) LNAD04017-180054041 Talshibhai Shivabhai Patel, Niravbhai Talshibhai Patel, Panaben Talshibhai Patel	Rs. 1207009/- Dues As On 07 May 2026	09 Jun 25 Rs.979299/- Dues As On 04 Jun 25	22 Mar 26	Property Bearing Flat No. B/3-208, On 2nd Floor, In The Scheme Known As Aavas Situated At Morariya, Tal. Sanad, Dist. Ahmedabad Gujarat Admeasuring 68.00 Sq. Yards	Rs. 1162800/-	Rs. 116280/-	11.00 Am To 01.00 Pm 18 June 2026	On Or Before 17 June 2026	3rd Floor, Amola Complex, Opp. Girish Cold Drink, C. G. Road, Ahmedabad- 380009, Gujarat -India	Ramesh Jat - 9376045878, Property Visit Date 16 June 2026 9:00 am TO 5:00 pm
(AC NO.) LNVD03522-230241391 Dilipkumar Naginbhai Padhiyar, Kalpanaben Dilipsinh Padhiyar	Rs. 773758/- Dues As On 07 May 2026	30 Dec 24 Rs.554937/- Dues As On 26 Dec 24	31 Mar 26	Gram Panchayat House No. 4/86, Mojeje Village- Vistrampura, Ta- Padra, Dist- Vadodara, Gujarat 391440 Admeasuring 900 Sq.Fts.	Rs. 918000/-	Rs. 91800/-	11.00 Am To 01.00 Pm 18 June 2026	On Or Before 17 June 2026	Shop No :- 5 & 6, 1st Floor, Sun Rise Complex, Waghodia Road, Near Vrudavan Crossing, Chand a Nagar, Vrudavan, Wa ghodia, Vadodara- 390019, Gujarat -India	Ramesh Jat - 9376045878, Property Visit Date 16 June 2026 9:00 am TO 5:00 pm

The terms and conditions of e-auction sale:-
(1.) The E-Auction sale of Secured Asset is on "as is where is", "as is what is", "whatever there is" and "no recourse" basis for and on behalf of the Secured Creditor viz. AUSFB and there is no known encumbrance which exists on the said property. (2.) For participating in online e-auction sale, Bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof are required to be submitted along with EMD, which is payable by way of RTGS/NEFT/DD in the name of AAVAS FINANCIERS LIMITED, Current account No.0054847000107 AAVAS FINANCIERS LIMITED, Regd. & Corp. Office : 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur 302020 IFSC Code: HDFC000054. Once an Online Bid is submitted, same cannot be withdrawn. Further any EMD submitted by bidder will be required to send the UTR/Ref to No/DD No of the RTGS/NEFT/DD with a copy of cancelled cheque on the following email IDs: [a. auction@avaas.in](mailto:auction@avaas.in). All interested participants / bidders are requested to visit the website <https://sarfaesi.auctiontiger.net> & <https://avaas.in/sarfaesi-sale-notices> for further details help procedure & online training on E-Auction prospective bidder may contact including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact e-mail of [a. auction@avaas.in](mailto:auction@avaas.in) & [b. ramprasad@auctiontiger.net](mailto:ramprasad@auctiontiger.net), Contact No. 8000023297 (Avas Contact Person : Ramesh Jat - 9376045878, Mohd. Kalim - 7849821425)
Please Note:- This is also a 30 days notice Under Rule 8(6) read with Rule 9(1) to the Borrowers/Co Borrowers/Mortgagors of the above said loan account about sale through tender / inter-bidding on the above-mentioned date. The property will be sold, if their outstanding dues are not repaid in full by the borrower in the given notice period.
Place : Gujarat Date : 14-05-2026 Authorised Officer Aavas Financiers Limited

YES BANK YES BANK LIMITED
Registered Office: Yes Bank House, Western Express Highway, Santacruz (E), Mumbai 400055

6th E-AUCTION SALE NOTICE
SALE NOTICE UNDER SARFAESI ACT, 2002 (Hereinafter Referred to as Act) /w SECURITY INTEREST (ENFORCEMENT) RULES, 2002 (Hereinafter referred to as Rules). Pursuant to Notice U/S 13(2) and 13(4) of the above Act, the possession of the below mentioned property was taken on behalf of YES BANK Ltd., by Authorized officer of the Bank. Whereas the Authorized officer of the Bank has decided to sell the property described herein below on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS" (including encumbrances, if any,) under rules 8 & 9 of the said Act, through Public Auction (E-Auction).

Name of Borrower/Co-Borrower/ Mortgagor / Guarantor(s) / security providers	Description of Mortgaged Property	Reserve Price (Rs)	Earnest Money Deposit (Rs.)	Date of Physical Possession	Date of Demand Notice & O/s amount as per demand notice	Last Date for submission of BID	Date & Time of E-Auction
Milan Seeds Corporation India Ltd Erstwhile known as Milan Seeds Corporation India Pvt Ltd., ("Borrower & Mortgagor") Plot no. 1872-1883, Revenue Survey No.3, Junagadh II Industrial Estate of GIDC -2, Opp Gokul Foods, Near Khushi Agro off Rajkot Road, Dolatpara, Junagadh, Gujarat 362037.	1) Plot no. 1872-1883, Revenue Survey No.3, Junagadh II Industrial Estate of GIDC -2, Opp Gokul Foods, Near Khushi Agro off Rajkot Road, Dolatpara, Junagadh, Gujarat 362037. 2) A-17, Sonal Apartment, Giriraj, Main Road, Giriraj Society, Junagadh Ptc, Junagadh, Gujarat 362001. 3) Office No.B-803, on 8th Floor, Tower B, Imperial Hights, Mava of Taluka & District Rajkot Near Reliance Mall, West Zone Circle, 150 Ring Road, Rajkot, Gujarat, 360005.	Rs.65,00,000/- (Rupees Sixty Five Lakh Only)	Rs.6,50,000/- (Rupees Six Lakh Fifty Thousand Only)	27.01.2024	24 Jan 2023 Rs. 5,28,60,949.48/- (Rupees Five Crore Twenty-Eight Lakh Sixty Thousand Nine Hundred Forty-Nine and Forty-Eight Paise Only)	03.06.2026 Till 4 pm	04.06.2026 Time 11 am to 2 pm
Milan Bharatbhai Gathani (Co-Borrower & Mortgagor) Block No. A.92, Oscar Tower, 150 Feet Ring Road, Sau Uni Area, Rajkot, Gujarat 360005. Bharatkumar Bhogilal Gathani (Co-Borrower & Mortgagor) A-17, Sonal Apartment, Giriraj, Main Road, Giriraj Society, Junagadh Ptc, Junagadh, Gujarat 362001. a) Plot no. 1872-1883, Revenue Survey No.3, Junagadh II Industrial Estate of GIDC -2, Opp Gokul Foods, Near Khushi Agro off Rajkot Road, Dolatpara, Junagadh, Gujarat 362037. And b) A-17, Sonal Apartment, Giriraj, Main Road, Giriraj Society, Junagadh Ptc, Junagadh, Gujarat 362001 And c) Office No.B-803, on 8th Floor, Tower B, Imperial Hights, Mava of Taluka & District Rajkot Near Reliance Mall, West Zone Circle, 150 ring Road, Rajkot, Gujarat, 360005.	Rs.9,00,000/- (Rupees Nine Lakh Only) Rs.55,00,000/- (Rupees Fifty Five Lakh Only) Rs. 1,29,00,000/- (Rupees One Crore Twenty-Nine Lakh Only)	Rs. 90,000/- (Rupees Ninety Thousand Only) Rs. 5,50,000/- (Rupees Five Lakh Fifty Thousand Only) Rs. 12,90,000/- (Rupees Twelve Lakh Ninety Thousand Only)					

Preference will be given to a single bidder submitting a bid for all secured assets mentioned in above table at Sr. Nos. 1, 2 and 3.
Terms and Conditions:-
• The Auction sale will be "Online E-Auction/ Bidding through Banks approved service provider M/s E-Procurement Technologies Ltd, AuctionTiger, Ahmedabad Contact Persons Mr. Ram Sharma on (M) +91 8000023297(Ramprasad@auctiontiger.net, website <https://sarfaesi.auctiontiger.net>)
• Bidders are advised to go through the Bid Forms, Tender Document, detailed terms and conditions of auction sale before submitting their bids and taking part in the E-Auction sale proceedings.
• Bids shall be submitted through online/Offline procedure in the prescribed formats with relevant details.
• Earnest Money Deposit (EMD) shall be deposited through Demand Draft payable at Mumbai /RTGS/NEFT/FUND TRANSFER to credit of following account before submitting the bids:-

Name of Bank & Branch	Name of Beneficiary	Account No.	IFSC Code
YES BANK LTD, Nehru Centre, Mumbai	BB CAD MUMBAI INTERNAL ACCOUNT	000189900001840	YESB0000001

• The Bid price to be submitted shall be above the Reserve Price and the bidders shall improve their further offer in multiple of Rs.25,000/- for Sr. Nos.1 and 3, Rs.10,000/- for Sr.No.2 and Rs.25,000/- for Sr. No.4. The property will not be sold below the reserve price set by the Inspection Officer. The bid quoted below the reserve price shall be rejected and the EMD deposited shall be forfeited.
• Inspection of the Property No.3 will take place on 19th May, 2026 from 10:00 am to 12:00 pm and inspection of the Property Nos.1 and 2 will be held on 20th May 2026 from 10:00 am to 12:00 pm by the interested parties' lender after seeking prior appointment with AO. The AO has the right to reject any tender/tenders (or either of the property) without assigning any reasons therefor.
For detailed terms and conditions of the sale, please refer to the link provided in <https://www.yesbank.in/about-us/media/auction-property> - Secured Creditor's website i.e. www.yesbank.in.
In case of any difficulty in obtaining Tender Documents/ e-bidding catalogue or inspection of the Immovable Properties / Secured Assets and for Queries, Please Contact Concerned Officials of YES BANK LTD., Ashish Chaturvedi on 9820244392 or ashish.chaturvedi1@yes.bank.in, Vijay Shetty on 9820531717 or vijay.shetty2@yes.bank.in and Officials of M/s. E-Procurement Technologies Limited (Auction Tiger) Ahmedabad Mr. Ram Sharma on (M) +91 8000023297(Ramprasad@auctiontiger.net)
As contemplated U/s. 13 (B) of the aforesaid Act, in case our dues together with all costs, charges and expenses incurred by us are tendered at any time before the date of Publication of Notice for the public auction/Tendered/ Private Treaty for sale or transfer, the secured asset shall not be sold or transferred by us, and no further step shall be taken by us for transfer or sale of that secured asset.
• The sale is subject to the conditions prescribed in the SARFAESI Act/Rules 2002 and the conditions mentioned above.
SALE NOTICE TO BORROWER/ CO-BORROWER /MORTGAGOR / SECURITY PROVIDER
The above shall be treated as Notice of 15 days Under Sec.9(1) of security interest (Enforcement Rules),2002.
Date: 14-05-2026
Place: Gujarat
Authorized Officer For YES Bank Limited

UJIVAN SMALL FINANCE BANK
Registered Office: Grape Garden, No.27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru-560095, Karnataka.
Regional Office : 7th Floor, Almonte IT Park, Sr. No. 8, Kharadi- Mundhwa Bypass, Village Kharadi, Pune- 411014.

PUBLIC AUCTION NOTICE
PUBLIC NOTICE FOR SALE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI Act) 2002, READ WITH PROVISORULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.
The undersigned as authorised officer of Ujivan Small Finance Bank Ltd., has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI Act. The Borrower in particular and public at large are informed that Public auction of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

Sl. No	Loan Acc. Nos. / Branch	Name of Borrowers/ Co-Borrowers / Guarantors / Mortgagors	13(2) Notice Date/ Outstanding Due (in Rs.) As on	Date of Possession	Reserve Price in INR / EMD in INR
1	4483210140000009 / 4483- Shastri Maidan	1) Hiteshbhai Nathal Kathrecha, At Ardoi, Tal.- Kotda Sangani, Rajkot, Gujarat-360030 and also at JET Industries, Sanskar Society-3, Plot No. 13, Near River Opp. Jio Tower, Near Indica Weflers, Kothariya Ring Road, At-Rajkot, Gujarat-360022. 2) Sonaben Hiteshbhai Kathrecha, 59, Gajerapati, At Ardoi, Tal.- Kotda Sangani, Rajkot, Gujarat-360030	08.04.2025 / Rs.1967481.99 as on 04.04.2025	04.01.2026	Property 1: Rs.6,09,000/- / Rs.60,900/- Property 2: Rs.6,09,000/- / Rs.60,900/-
2	4517210040000003 / 4517-GODHARA	1) Mayavanshi Nileshkumar Ishvarbhai, 2) Sushilaben Parmar, A 09 Vaishnavi Society Timba NA Muvada Thernal Thasra, Kheda, Gujarat-388239. 1) also at Nilesh Engineering Service Khanpura Po-menpura, Kheda, Gujarat-388225. 2) also at Women and Child Development Department- Child Development office Galteshwar, Kheda, Gujarat-388239.	18.03.2024 / Rs.1107713.26 as on 13.03.2024	15.03.2026	Rs.11,03,500/- / Rs.1,10,350/-

Description of the Immovable Property 1: All that piece and parcel of the Residential Flat No. 404 built-up area admeasuring about 33-25 Sq. Mtrs., both on 4th floor, in the building known as "Gokul Apartment", constructed on land bearing Plot No. 22 of Revenue Survey No. 229/1 Paiki & 229/2 Paiki of area admeasuring 245-26 Sq. Mtrs., situated at Village-Veraval, Taluka-Kotda Sangani of District-Rajkot, Gujarat. Flat No 404 bounded as under; North: Flat No. 405, South: Lagu Plot No. 23/A & 23B, East: Lift, Passage than Flat No. 403, West: Property of Lagu Plot No. 25 and Flat No. 405 bounded as under; North: Flat No. 406, South: Flat No. 404, East: Passage Than Flat No. 402, West: Property of Lagu Plot No. 25, owned by Hiteshbhai Nathal Kathrecha
Description of the Immovable Property 2 : All that piece and parcel of the Residential Flat No. 405 built-up area admeasuring 33-25 Sq. Mtrs., both on 4th floor, in the building known as "Gokul Apartment", constructed on land bearing Plot No. 22 of Revenue Survey No. 229/1 Paiki & 229/2 Paiki of area admeasuring 245-26 Sq. Mtrs., situated at Village-Veraval, Taluka-Kotda Sangani of District-Rajkot, Gujarat. Flat No 404 bounded as under; North: Flat No. 405, South: Lagu Plot No. 23/A & 23B, East: Lift, Passage than Flat No. 403, West: Property of Lagu Plot No. 25 and Flat No. 405 bounded as under; North: Flat No. 406, South: Flat No. 404, East: Passage Than Flat No. 402, West: Property of Lagu Plot No. 25, owned by Hiteshbhai Nathal Kathrecha

Date & Time of Inspection of the property(ies) :: 19-05-2026 & 15-06-2026 Between 11AM to 4PM
Date for Submission of Bid & EMD :: 18.06.2026 between 11 AM to 05 PM
Date and Time of Auction :: 19.06.2026 from 11:00 AM to 2:00 PM
Earnest Money Deposit (EMD) in INR (Should be paid through Demand Draft in favour of "Ujivan Small Finance Bank Ltd.").

Place of submission of bids : 1) Ujivan Small Finance Bank Ltd., The Imperia Subhash road Opposite of Shastri Maidan, Near Limda Chowk Rajkot, Gujarat-360001 for Sl.No.1 (Mehul Vithalani - 932778889). 2) Ujivan Small Finance Bank Ltd., Shop No. 6 & 7, Ground Floor Dhanraj Complex, Dahod - Barroli Road, Opp. Bank of Baroda, Panch Mahal, Gujarat-389001 for Sl.No. 2. (Shoab Garana - 9825453765)

Terms & Conditions :- The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS" and "whatever there is" BASIS.
1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
3. The Interested Bidders shall submit their Bid before the Authorised officer undersigned one day before the auction date as mentioned above.
4. The E-Auction will be conducted through Ujivan Small Finance Bank approved E-auction service provider - M/s C1 India Pvt. Ltd., Contact person - Prabakaran M - (Mob. No.7418281709). The intending bidders are advised to visit <https://www.bankauctions.com> or <https://www.ujivansfb.in/e-auctions> for the details of the properties in the website and for taking part in the bid they should register their names at portal <https://www.bankauctions.com> and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s. C1 India Pvt. Ltd., Helpline Number- 7291918824, 25, 26 support email id- support@bankauctions.com, Auction portal - <https://www.bankauctions.com>.
5. Property shall be sold to the highest bidder / offered, subject to acceptance of the bid by the secured creditor, i.e., Ujivan Small Finance Bank Ltd. However, the undersigned has the absolute discretion to allow inter-se bidding if deemed necessary. The Authorised officer has the discretion to accept or reject any offer/ Tender without assigning any reason.
6. 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 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15 th day of sale or within such extended period in any case not exceeding 3 months as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting Purchaser shall have no claim/ right in respect of property/ amount.
7. The publication is subject to the force major clause.
8. Bidding in the last moment should be avoided in the bidders own interest as neither the Ujivan Small Finance Bank 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 and are able to participate in the auction successfully.
This is also a notice to the above named borrowers/ Guarantor's/Mortgagors about public auction scheduled for sale of mortgaged properties.
Place: Gujarat, Date : 13.05.2026. Sd/- Authorised Officer, Ujivan Small Finance Bank