

CFM ASSET RECONSTRUCTION PRIVATE LIMITED  
 REGISTERED OFFICE: Block No. A/1003, West  
 Gate, Near YMCA Club, Sur.No.835/1+3  
 S. G. Highway, Makarba,  
 AHMEDABAD -380 051 – GUJARAT

CORPORATE OFFICE: 1<sup>st</sup> Floor, Wakefield House,  
 Spratt road, Ballard Estate, MUMBAI – 400 038

EMAIL: [muvohra@cfmarc.in](mailto:muvohra@cfmarc.in).

CONTACT: 079-66118554 & 079- 66118555

Mobile: +91 7016457669



#### APPENDIX- IV-A

[Proviso to rule 8(6)]

E- Auction SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES/ASSETS under the Securitization 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.

Borrower/Partners of borrower firm/Mortgagor/Guarantor 1. Mrs. Sabiha Banu Mohammed Aiyub Kapadiya (2) Mr. Mohammed Aiyub Ibrahim Bhai Kapadiya (3) Mr. Shashikant Laxmi Chand Rana (Guarantor) (4) Mr. Manoj Bhupendra Bhai Rana (Guarantor).

Notice is hereby given to the public in general and subsequently and Guarantors/Mortgagors in particular that the under mentioned property was mortgaged to The Mehsana Urban Co-operative Bank Ltd (MUCB) and subsequently, the dues of the below mentioned borrower along with underlying security interest were assigned in favor of CFM Asset Reconstruction Private Limited acting in capacity as a Trustee of CFMARC Trust-1-MUCB ( hereinafter referred to as "CFM Asset Reconstruction Private Limited") by The Mehsana Urban Co-operative Bank Limited vide assignment Agreement dated 26.03.2021. Physical possession of under mentioned property had been taken by Authorized officer of CFM Asset Reconstruction Private Limited on **17.09.2023** will be sold on "As is where is", "As is what is", "Whatever there is" and "No recourse Basis" on 06.01.2026 for recovery of amounting Rs.14,29,050.00 (In words, Rupees Fourteen Lakh Twenty-Nine Thousand Fifty only) as on 31.12.20108 together with further other costs & expenses thereon due to the secured creditor from Borrower & Mortgagor 1. Mrs. Sabiha Banu Mohammed Aiyub Kapadiya (2) Mr. Mohammed Aiyub Ibrahim Bhai Kapadiya (3) Mr. Shashikant Laxmi Chand Rana (Guarantor) (4) Mr. Manoj Bhupendra Bhai Rana (Guarantor). under the rule No 8 & 9 of the security Interest (Enforcement) Rules (Hereinafter referred to as the rules).



<b>DESCRIPTION OF SECURED PROPERTY</b>	Flat No.201, 2 <sup>nd</sup> Floor, "Rehmani Square", Behind Siddiqui Square, Near Jilani Complex, Adajan Patiya, Rander, SURAT	
<b>SECURED DEBT</b>	Rs.14,29,050.00 (In words, Rupees Fourteen Lakh Twenty-Nine Thousand Fifty only) as on 31.12.20108 together with further other costs & expenses thereon	
<b>RESERVE PRICE (R.P.)</b>	Rs.67,15,000/- (Rupees Sixty-Seven Lakh Fifteen Thousand only)	
<b>EMD</b>	10% of Reserve price Rs.6,71,500/- (Rupees Sixt Lakh Seventy-One Thousand Five Hundred only)	
<b>TIME DATE PLACE For Auction</b>	11.30 am to 12.30 pm. 06.01.2026 E-Auction <a href="http://www.bankeauctions.com">http://www.bankeauctions.com</a>	
<b>DATE OF INSPECTION</b>	With prior appointment of Authorized Officer	
<b>DETAILS OF DEPOSITING EMD</b>	Beneficiary Name	CFMARC TRUST- 1 MUCB
	Bank and Branch	The Mehsana Urban Co-operative Bank Limited HO-SME Corp Branch, Highway, Mehsana
	Account Number	00481101000316
	IFSC	MSNU00000048
<b>LAST DATE FOR SUBMISSION OF BID DOCUMENT</b>	On or before 5.00 pm on 05.01.2026	
<b>CONTACT</b>	Mr. M U Vohra (079-66118554/55) Mob-7016457669 Email: <a href="mailto:muvohra@cfmarc.in">muvohra@cfmarc.in</a>	

Encumbrances if any: Not known to the secured creditor.

Please refer to the link provided in Sale Notice on secured Creditor's website i.e. <https://www.cfmarc.in>. for details terms & conditions of e-auction/sale of respective property and other details before submitting their bids for taking part in the e-auction.

Bidders may also visit the website <https://bankeauctions.com> or contact service provider M/s C1 India Pvt Limited Address: Plot No.68, 3<sup>rd</sup> Floor, Sector-44, Gurgaon, Haryana – 122 003. Bidder support Nos.:7291981124/1125/1126. email: [GujaratC1india.com](mailto:GujaratC1india.com) & [support@bankeauctions.com](mailto:support@bankeauctions.com) Mr. Bhavik Pnadya, Contact No.+91 88666 82937; [Bhavik.pandya56@gmail.com](mailto:Bhavik.pandya56@gmail.com)

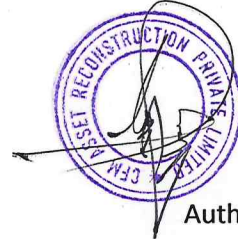
The 30days notice has been given to all of you under section 13(8) of SARFAESI Act – 2002 with the advice to redeem the secured Property/ties/secured assets. If so desired by them, by paying the outstanding dues as mentioned herein above along with further interest, other costs and expenses thereon due and payable prior to be scheduled auction. In case of default in payment, any or all of the Secured Properties/Secured Assets shall at the discretion of the Authorized Officer/Secured Creditor be sold through any of the modes as prescribed under Rule 8(5) of security interest (Enforcement) Rule, 2002.



For details of Terms and Conditions of Sale please refer to the link provided in Sale Notice on secured Creditor's website i.e. <http://www.cfarc.in>

Date: 20.11.2025

Place: Ahmedabad



Authorised Officer  
CFM Asset Reconstruction Pvt Ltd.  
Acting as trustee of CFMARC Trust –1-MUCB





**TENDER DOCUMENT CUM TERMS AND CONDITIONS OF SALE**

**IN THE ACCOUNT OF 1. Mrs.Sabihabanu MohammedAiyub Kapadiya & Jt.**

- 1) The Bids document along-with declaration as given below shall be submitted physically at Registered office of CFM-ARC in Ahmedabad, by bidder along-with DD or UTR details of requisite EMD amount. Bank details for online transaction are mentioned below:

- 2) The Bids document along-with declaration as given below shall be submitted by bidder along with DD or UTR details of requisite EMD amount. Bank details for online transaction are mentioned below:

Beneficiary Name	CFMARC TRUST- 1 MUCB
Bank and Branch	The Mehsana Urban Co-operative Bank Limited HO-SME Corp Branch, Highway, Mehsana
Account Number	00481101000316
IFSC	MSNU0000048

- 3) Bid should be along with self-attested copies of Aadhar Card/PAN Card/ Passport/ Electricity Bill/Voter ID.
- 4) Bid documents below Reserve Price and without KYC will be disqualified / Rejected by the Authorized officer of the Secured Creditor at his/her discretion.
- 5) The intending bidders should also submit a copy of the bid form submitted along with the UTR No of NEFT/RTGS remittance towards EMD in sealed cover addresses to the authorized office , CFM Asset Reconstruction Private Limited, Block No A/1003, West Gate, Nr YMCA Club, Sur No 835/1+3, S G Highway, Makarba, Ahmedabad -380051, Gujarat so as to reach the same on or before 5.00 pm on 05.01.2026
- 6) The intending bidder should bid for commercial and residential immovable property i.e. the entire Secured Asset. Any bid for part property shall be rejected by the Authorized Officer without any reason to the prospective bidder.
- 7) The person deputed for inspection by the prospective bidder should carry with him appropriate POA and/or authorization on the letterhead of the organization he/she represents along with his/her government ID photo proof, failing which inspection may be refused.
- 8) The EMD of unsuccessful bidders shall be refunded within fifteen (15) days from the date of Auction. The bidder will not be entitled to claim any interest, if the refund of EMD is delayed beyond the said period for any reason whatsoever.
- 9) The Secured Asset shall be sold at a price not less than the Reserve Price mentioned hereinabove.
- 10) The offer should only be placed through a bid document by submitting physically at the address mentioned above.



- 11) The entire procedure of conducting Auction shall be at the exclusive discretion of the authorized Officer and intending purchaser shall have no right to object to the same.
- 12) The bid amount can be improved by Rs. 25,000/- (Twenty-five thousand) per bid/attempt ('**Bid Multiplier**') during the auction once bid document is submitted.
- 13) The Said Properties shall be sold to the highest bidder. The highest bidder shall have to tender the KYC documents with originals (photo ID and address proof documents) to the Authorized officer for verification immediately. Post such verification on confirmation of sale of the said properties, which shall be conveyed to the highest bidder, after following the process enumerated hereinabove.
- 14) The successful bidders will have to immediately, but not later than next working day, pay 25% of the sale price (after adjusting the Aggregate Earnest Money deposited) by way of DD/ RTGS/NEFT and the balance of 75% of the consideration shall be payable by the successful bidder on or before the fifteenth day of the confirmation of the sale of the Said Properties, or such other time as may be agreed to between CFMARC and the successful bidder not exceeding three months from the date of the Auction, subject to the sole discretion of the Authorized Officer of CFMARC.
- 15) In the event of any default in payment of any of these amounts, or if the sale is not completed by reason of any default on the part of the successful bidder, CFMARC in its absolute discretion, shall be entitled to forfeit all the moneys till then paid by the successful bidder and put up the assets in question for resale/disposal. Further, such defaulting successful bidder shall not be entitled to make any claim in the event of the assets realizing higher price on resale.
- 16) The bidder shall deduct and deposit with the concerned department/statutory body Tax Deducted at Source ("TDS"), as applicable under section 194-IA of the Income Tax Act, 1961. Such TDS shall be considered as part of the Offer made by the bidder.
- 17) The stamp duty, registration charges, cess, sales tax, Value Added Tax("VAT") (if applicable), transfer charges, if any, and all other incidental costs, charges and expenses in connection with the sale of the aforesaid assets shall be borne by the purchaser/successful bidder.
- 18) Transfer of the Said Properties to the successful bidder shall be done by the Authorized Officer only upon payment of the entire sale consideration and other charges as per the terms contained herein.
- 19) As from the date of issuance of Sale Certificate, the purchaser shall hold the assets at his/her/their sole risk and cost as regards any loss or damage to the assets by fire or earthquake or any other natural calamities or due to theft, burglary, or robbery or from any other cause whatsoever and neither CFMARC nor the Authorized Officer shall be liable for any such loss or damages.
- 20) Presently there are no encumbrances known to CFMARC.





- 21) The Said Properties are offered for sale on **"AS IS WHERE IS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS"** and **"NO RECOURSE BASIS"**. Neither CFMARC nor the Authorized Officer undertakes any responsibility to procure any permission/license etc. in respect of the Said Properties offered for sale hereinabove. The successful bidder will have to bear all outstanding dues including water/electricity/service charges, transfer fees, electricity dues, society dues, dues of the Municipal Corporation/local authority dues, taxes including sales tax, VAT, GST or any other cess, duties, levies by whatever name it is called, if any, in respect of the Said Properties.
- 22) The bidders are advised in their own interest to verify and conduct a detailed Due Diligence of the Said Secured Asset to their thorough satisfaction before submitting the offers. Any claim post confirmation of the sale in Favor of the successful bidder shall not be entertained by the Secured Creditor.
- 23) The successful bidder shall be deemed to have purchased the Secured Asset after complete satisfaction of title thereto and inspection thereof and shall not be entitled to make any requisition or raise any objection as to the title or condition of the Said Secured Asset or any part thereof after submission of the Bid.
- 24) The successful bidder shall, notwithstanding any discrepancy or variation in the names, quantities, survey numbers measurement, boundaries and abuttal as mentioned herein above or any public notice, accept the said Secured Asset purchased by it/him.
- 25) The bidder shall purchase the said Secured Asset in the same condition that the said Secured Asset exist on the date of sale. The date of sale shall mean, the date when the Authorized Officer accepts the offer of the successful bidder. From and after the date of issuance of Sale Certificate by the Authorized Officer, the same shall be at the sole and entire risk and costs and account of the successful bidder as regards any risk, injury, loss or damage thereto or any part thereof from any cause whatsoever. The successful bidder shall not make any requisition for repairs or otherwise and the obligations of carrying out such repairs shall be solely that of the successful bidder.
- 26) Conditional offers will be treated as invalid. Likewise correspondence about any change in the offers will not be entertained. Any bidder who wishes to give a fresh offer for the said Secured Asset on or before the last date prescribed for submission of the offers contemplated herein, may file a fresh offer with appropriate EMD.
- 27) The successful bidder will be bound by the regulations of the local / any other authority, as applicable with regard to the use of the said Secured Asset along with its super structure, plant and machinery thereon, if being part of the said Secured Asset contemplated herein.
- 28) If the dues of the existing charge-holders together with all costs, charges and expenses incurred by CFMARC are offered by or on behalf of the Borrower or guarantors at any time before the date of confirmation of sale, the Said Properties or part thereof, shall not be auctioned in accordance with the provisions of the SARFAESI Act, 2002 and the Rules thereunder.



- 29) The bidder shall not be entitled to withdraw or cancel offer once submitted unless permitted by the Authorized Officer. If the bidder withdraws or cancels the offer, the EMD shall be liable to be forfeited and will also be liable to pay the Authorized Officer, the loss or damage suffered consequent upon withdrawing or cancelling the offer. The assets in question will then be resold at the risk and consequences of the bidder.
- 30) On confirmation of sale by CFMARC and if the terms of payment have been complied with, the Authorized Officer exercising the power of sale shall issue Sale Certificate for immovable asset in favour of the purchaser/successful bidder in the form given in Appendix V of the Security Interest (Enforcement) Rules, 2002.
- 31) The sale certificate will be issued in the name of the purchaser(s) / Applicant(s) only and will not be issued/transferred in any other name(s).
- 32) The Authorized Officer is selling the said Secured Asset pursuant to the powers derived from the SARFAESI Act. The said Secured Asset comprised in and forming part of the sale is sold, subject to all defects, faults, imperfections, and errors of description latent or otherwise. The Authorized Officer is not answerable for the correct description genuineness, veracity, authenticity of or any defects in the said Secured Asset and does not warrant any condition whatsoever pertaining to the same. The bidders should make their own enquiry about the same and satisfy themselves if there are any other encumbrances, reservations, acquisitions, charges, liens, or defects affecting the title of the said Secured Asset. The bidders shall not be entitled to issue or raise any requisitions or objections to or upon the title post bid submission. The bidders should make enquiries about the utility of the said Secured Asset put up for sale hereunder and no warranty or assurances of any kind is given by the Authorized Officer and/or CFMARC.
- 33) The bidder shall be deemed to have undertaken a due diligence of the said Secured Asset and that the bidder is presumed to have taken independent legal or commercial advice before participating in the auction contemplated herein.
- 34) The Authorized Officer reserves right to reject any or all offer/s without assigning any reason and in case all the offers are rejected, either to negotiate with any of the bidder or sell the assets through private negotiations with any of the bidders or any other party/parties or invite fresh offers. CFMARC's decision in this regard shall be final & binding.
- 35) The Authorized Officer will be at liberty to amend/modify/delete any of the above conditions as may be deemed necessary in light of the facts & circumstances of the case.
- 36) Disputes, if any, shall be within the jurisdiction of Courts and Tribunals in Ahmedabad only.
- 37) Words & expressions used hereinabove shall have the same meanings respectively assigned to them under SARFAESI Act and the rules framed thereunder.





**38) Other terms and conditions pertaining to Auction:**

- a) Only E- auctions/bidding will take place.
- b) Bidders are cautioned to be careful while submitting their bid amount and to check for alteration, if any, before confirming the same.
- c) No request/complaint of wrong bidding will be entertained for cancelling the sale and in such case, the EMD in full will be forfeited.
- d) Only upon verification of the bid form and availability of DD /confirmation of remittance of Aggregate EMD through NEFT/RTGS, will bidder be allowed to bid further and improve offer.
- e) All bids placed as required will be considered as a bid for himself/herself. Once the bid is placed, the bidder cannot reduce or withdraw the bid for whatever reason.
- f) The highest bid on the auction shall supersede all the previous bids of all the bidders. The bidder with the highest offer/ bid does not get any right to demand acceptance of his bid in case any stay order is received by CFMARC by any forum.
- g) The bidder shall be solely responsible for all consequences arising out of the bid submitted by him (including any wrongful bidding) and no complaint/ representation will be entertained in this regard by CFMARC. Hence bidders are cautioned to be careful to check the bid amount and alter/rectify their bid if required before confirming the bid submitted.

Date:20.10.2025  
Place: AHMEDABAD



Authorized Officer  
CFM Asset Reconstruction Pvt Ltd.  
Acting as trustee of CFMARC Trust –1-MUCB





**BID DOCUMENT**

**IN THE ACCOUNT OF 1. Mrs.Sabihabanu MohammedAiyub Kapadiya & Jt.**

**PARTICULARS OF THE BIDDER**

- 1) Name of the Bidder: \_\_\_\_\_
- 2) Constitution of the Bidder: \_\_\_\_\_
- 3) Postal Address of the Bidder: \_\_\_\_\_  
\_\_\_\_\_
- 4) Telephone Nos. (O) \_\_\_\_\_ (R) \_\_\_\_\_  
(Mobile) \_\_\_\_\_ (E-Mail) \_\_\_\_\_
- 5) Document of proof of identity (tick whichever is being attached):
  - a. Driving License Number \_\_\_\_\_
  - b. PAN Card Number \_\_\_\_\_
  - c. Voter Identity Card Number \_\_\_\_\_
  - d. Passport Number \_\_\_\_\_
  - e. Certificate of Incorporation Number \_\_\_\_\_
  - f. Partnership Agreement details \_\_\_\_\_
- 6) EMD Remittance details
  - a. Date of remittance \_\_\_\_\_
  - b. Name of Bank \_\_\_\_\_
  - c. Branch Name \_\_\_\_\_
  - d. Bank Account No. \_\_\_\_\_
  - e. IFSC Code No. \_\_\_\_\_
  - f. UTR No. \_\_\_\_\_

OR

  - a. Date of Demand draft \_\_\_\_\_
  - b. Name of the Issuing Bank \_\_\_\_\_
- 7) DETAILS OF THE OFFER/BID:  
Price Offered: Rs. \_\_\_\_\_ (Amount in figures)  
Rs. \_\_\_\_\_  
\_\_\_\_\_ (Amount in words)



**SIGNATURE OF BIDDER/OFFEROR**



**DECLARATION BY BIDDER - 1. Mrs.Sabihabanu MohammedAiyub Kapadiya & Jt.**

- (a) I/We, the Offeror/s aforesaid do hereby state that, I/We have read the entire terms and conditions of the tender and public notice for sale in the matter of sale of secured immovable of **Mrs.Sabihabanu MohammedAiyub Kapadiya & Jt.** and understood them fully. I/We hereby unconditionally agree to conform with and to be bound by the said terms and conditions.
- (b) I/We, the Offeror/s aforesaid, do hereby confirm that I/We have taken inspection of the premises, and I/We are satisfied with the condition of the same and I/We shall not claim any loss or reduction in the amount offered on account of any deviation in the details and description of the properties.
- (c) I/We further declare that I/We intend to purchase the above-mentioned assets from the Authorized Officer of CFM-ARC for our own use/business and that the information revealed by me/us in the tender/offer is true and correct. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the tender submitted by me/We is liable to be cancelled and in such case the Aggregate Earnest Money Deposit paid by me/us is liable to be forfeited by CFM-ARC and CFM-ARC will be at liberty to annul the offer made to me/us at any point of time. I/We also agree that after my/our offer given in my/our offer for purchase of the assets is accepted by CFM-ARC and I/we fail to accept or act upon the terms and conditions herein or am /are not able to complete the transaction within the time limit specified herein for any reason whatsoever and/or fail to fulfill any/all the terms & conditions herein, the Aggregate Earnest Money Deposit and any other monies paid by me/us along with the offer and thereafter, are liable to be forfeited by CFM-ARC and that CFM-ARC has also a right to proceed against me/us for specific performance of the contract, if so desired by CFM-ARC.



**SIGNATURE OF BIDDER/OFFEROR**







**AXIS FINANCE LIMITED**  
(CIN: U05021MH1995PLC12075)  
Axis House, C-2, Wadia International Centre,  
Paudyargy Subhash Marg, Worli, Mumbai - 400025

**APPENDIX IV [See Rule 8(I)]**  
**POSSESSION NOTICE (For Immovable property)**  
[As per Appendix IV read with sub 8(I) of the Security Interest (Enforcement)]

**Rules, 2002**

Whereas, The undersigned being the Authorized Officer of the Azadi Finance Limited (AFL) under the Securities Regulation and Investment Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13 (2) read with the Rule 6 of the Security Interest Enforcement Rules, 2002, issued a demand notice to the borrower, **Shri Nishankumar Prasad Bhatnagar** (hereinafter referred to as the borrower) and **Shri Nishankumar Prasad Bhatnagar** (Borrower) (2) Nishank Bhatnagar Prasad (Co-Borrower) having address at **B-35 Shiv Diga Building Gaurav Path Road Behind Kirti Nagar Metro Station, New Delhi-110028** (hereinafter referred to as the premises) for the immovable property being all the piece and part of the land more particularly described below, to repay the amount mentioned in the notice by **Rs 3232576/-** (Rupees Three Thousand Two Hundred Fifty Seven Thousand Six Hundred and Sixty Two Rupees Only) on or before **14th August 2022** with further interest at the contractual rate notice, in the case of payment within 60 days from the date of receipt of the said notice.

The Borrower(s) / Guarantor(s) / Mortgagee(s) having failed to repay the amount, notice, and the interest thereon, and in exercise of powers conferred upon the public in general, the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(2) of the said Act read with Rule 6 of the Security Interest Enforcement Rules, 2002.

The Borrower(s) / Guarantor(s) / Mortgagee(s) and the public generally are hereby cautioned not to deal with the property and any dealings with the property shall be subject to the charge of the Azadi Finance Limited of an amount of **Rs. 32,32,576/-** (Rupees Three Thousand Two Hundred Fifty Seven Thousand Six Hundred and Sixty Two Rupees Only) on or before **14th August 2022** with further interest at the contractual rate together with costs, charges, etc. of Azadi Finance Ltd. until the full payment or realization in full.

The Borrower(s) / Guarantor(s) / Mortgagee(s) are invited to provision of sub-section 13(2) of section 13 of the said Act, in respect of the time available to them to pay the amount mentioned in the notice, and in exercise of powers conferred on him/her in secured assets.

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

**Property details:**  
All that piece and parcel of non agricultural plot of land in Moje: Pal, Surat lying by mins at bearing R/P No 1603, Block No 134, area measuring 4555.00 sq.mts. T/1 Scheme No 10 (Pal) P/O H/O, P/O H/O, P/O No 10 measuring 3248.00 sq.mts know as SHV DIGJAI Pankaj Building - B Third Floor, Plot No 304 builtup area measuring 68.55 sq.mts Pankaj Building area measuring 94.01 sq.mts undivided share of land measuring 25.50 sq.mts at Gopani district and sub district Surat, Boundaries: North: Flat No. B/30, East: By Open Space, South: By Open Space, West: By Flat No B-301

Date: 18th November 2025

For Axis Finance Ltd  
Authorized Officer

**IKF FINANCE LIMITED**  
HEAD OFFICE: 15440-164, Corporate Centre, M.G. Road,  
Vijayawada-520 010. Phone: 0866-247144.  
FAX: 0866-247144.

**DEMAND NOTICE [Section 13(2)]**

A notice is hereby given that the following Borrower(s)/Guarantor(s) have been delisted in the repayment of principal and interest of the loans facility obtained by them from the IKF Finance Limited and the loans have been classified as **Non-Performing Asset (NPA)**. The notices were issued to the borrowers under Section 13(2) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known addresses, but they have been returned unreturned and as such they are hereby informed by way of this public notice.

[illegible]

**Ninety Two Thousand Eight Hundred and Fourteen Only)**  
**The Details of Property/Address of Secured Asset to be Enforced.**  
 All that parcels and parcels of land bearing PTD No. B-120) admeasuring about 42.94 sq. mts. together with undivided proportionate share in road and CDP admeasuring about 14.07 sq. mts. of Nagar Palika. Categorized on land bearing Revenue Survey No. 273, 274 and 280 passed in the year 1972-73. The said parcels are situated in the village of Bhatgaon, Taluk of Durgam Cheruvu within District Surat belongs to Vipulbhai Sarda Bhatgaon. The said property is surrounded by East: Not Mention; West: Not Mention; North: Not Mention; South: Not Mention.

(d) Name of Borrower(s) or Borrower(s)/Guarantor(s): (i) Ramdutt Farniture Rep. Proprietor Name: Sankarika B-374 Sayaji Samdhi; Besilike H. Coliagh Khatkhate. Rep. Proprietor: 362430 G. No. 962599/6462 (2) Nareeshbhai Sarda Ch. Popatbhai, B-70/54 Sayaji

**Date of Notice: 14-11-2025** **Serial No: 11/11/2025**  
**Amount outstanding (As on 14-11-2025): Rs. 15,34,701/- (Rupees Eleven Lakhs Ninety Four Thousand Seven Hundred and One Only).**  
**The Details of Property/Address of Secured Asset to be Enforced:**  
 All that right and interest of immovable and being Unit No.704 on Seavera Floor Flat No. 8, Bldg. 398/97 Sqr. Feet i.e. 36.15 Sq. Mtrs. Carpet Area: 70.4 Sqr. Feet i.e. 2.68 Sq. Mtrs. with an area total said 47' 81.50 Sq. Feet, 38.83 Sq. Mtrs. along with Unoccupied Share-tand said: 203.71 Sqr. Feet i.e. 18.13 Sq. Mtrs. in the Scheme known as "SAAVA" (Sri Aaravika Apartment) of the City of Chennai.

MAHMOUD, (Address: Survey No. 138/11, Block: 14/11, Area: Poonam, PO: 1022, T: 7, S: 1, Suburb: Poonam, District: Thiruvananthapuram, State: Kerala, India) and  
T. A. ALMOUD, (Address: Survey No. 138/11, Block: 14/11, Area: Poonam, PO: 1022, T: 7, S: 1, Suburb: Poonam, District: Thiruvananthapuram, State: Kerala, India) and  
Almooud and Sub District of Almooud-12 (Nile), Boudaries: East: Flat No.10, B-712, West: Residential Tower Block-A, North: Flat No.10, B-705, South: Common Plot-1

The steps are being taken for substituted orders of notice. The above Borrower(s) and/or the Guarantor(s) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice. Failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of Section 13 of Securitization and Asset Reconstruction and Enforcement of Security Interest Act, 2002. The rights of the borrowers/claimant is waived to provisions of sub-section(6) of Section 13 of the Act, in respect of time available to redeem the secured assets

Date: 19.11.2025 Sd/- Authorised Officer

**AXIS BANK LIMITED (CIN: L65110G/1993/PLC/02769)**  
Registered Office: Troshil, 3<sup>rd</sup> Floor, D-05, Samarthnagar, New Law Garden, (Bridgeway),  
Ahmedabad-380005. Structured Assets Bank at Corporate Offices: "Axis House", 7<sup>th</sup> Floor,  
P.B. Marg, Wadia, Mumbai - 400025. [www.axisbank.com](http://www.axisbank.com) Email ID: Mr. Jyendra Popal,  
[Jyendra.popal@axisbank.com](mailto:Jyendra.popal@axisbank.com) Mr. Anshu Arora: [Anshu.arora@axisbank.com](mailto:Anshu.arora@axisbank.com)

**SALE NOTICE FOR SALE OF IMMOWABLE PROPERTIES**

**Appendix IV-A, (Read with Rule 8(1) of Security Interest (Enforcement) Rules, 2002)**  
In-Action Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

[illegible]

	DESCRIPTION OF PROPERTY	Reserve price	EMD
All that plots and parcels of Residential Property comprising one residential building bearing Tenement No. 13 situated at Survey No. 6 of "Mohammar Nagar Housing Society Ltd." being situated at Survey No. 1173 which were identified as First Plot Nos. 249 and 250 of P. Scheme No. 1173.		Rs. 1,21,00,000 (One Crore Twenty one lakhs)	Rs. 13,00,000 (Thirteen Lakhs)

**Kheshialstai Parel and bounded as below:** North - TP Scheme Road, South - Temment No. 14, East - Society Common Road, West - Temment No. 12

**Please note:** Kasp has created mortgage on the land measuring size of 131.54 Mw, whereas it is required to be 131.54 Mw. The difference of 131.54 Mw is being provided by the Government.

Physical possession of the above-mentioned mortgaged asset/property was taken by the respected Court Commissioner appointed by Hon'ble Additional Chief Metropolitan Magistrate, Ahmedabad on 14.08.2014. As per the order of the Court Commissioner dated 14.08.2014, the possession of the mortgaged asset/property was handed over to the bidder. Thereafter, the respected Court Commissioner has handed over physical possession of the above-mentioned mortgaged property to the Authorized Officer of Kasp Bank Ltd. The property would be sold to the highest bidder. As per the order of the Court Commissioner dated 14.08.2014, the physical possession of the mortgaged asset/property was handed over to the bidder. The online bids shall be submitted as per schedule given below:-

**EMD Requirement - Demand Draft/Order in the favour of Axis bank Ltd., payable at Ahmedabad to be submitted on or before 08<sup>th</sup> December, 2019 by 04.00 pm. The bank's bank details:**

**Inspection of Property - 02/26/2019** - **Wednesday, 2/25/2019 between 12:00 pm to 4:00 pm with prior appointment.** Please call the listing agent at 954-328-8872 or Ms. Alejandra Diaz at 954-905-2827 for inspection. For inspection, please contact Mr. Jlenia Pardo at 951-322-8872 or Ms. Alejandra Diaz at 954-905-2827.

**Date, Place and time of auction - Auction on 09/28/2019 between between 12:00 pm - 01:00 pm**, with auto-extended for five minutes each in the event of bids placed in the last five minutes.

**Bid Increment Amount - \$25,100,000.00** - (Bidders One Lakh only) and in lots multiples

**Encumbrances (to the extent known to the Bank)** - **Axis Bank Ltd.** filed **7** applications to **Competition No. CV(1) No. 14 of 2013** in **Arundhan Bank Limited** before **Hon'ble National Company Law Judge Ahmednagar**. The said **Competition Notice** is admitted and final order has been pronounced.

**Axis Bank Ltd.** filed **NC1** application of **NC1** rate in **Competition No. CV(1) No. 17 of 2013** in **Arundhan Bank Limited**.

For detailed terms and conditions of the sale, please refer to the link provided <https://www.aishibank.com/auction-noticesand/or/https://aishibank.auctiontiger.net>.  
Date - 29<sup>th</sup> November, 2025 Sd/- Authorized officer, Axis Bank Ltd.

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**IKF Home Finance Limited**  
Equinox by Phoenix-Tower 3, 10<sup>th</sup> Floor, Diamond Hills, Lumbini Avenue,  
Raj Durg, Gachibowli, Hyderabad Telangana - 500081

**UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (The Act) AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 (The Rules)**

The undersigned being the Authorized Officer of ICF Home Finance Limited (the Secured Creditor) under the Act and in exercise of the powers conferred by Section 13(1)(a) of the Act and Rule 6(a) of the Rules hereby certifies that the following borrower(s) is/are the person mentioned in the respective notice(s) within 90 days from the date of receipt of said notice. The undersigned reasonably believes that the borrower(s) is/are providing the above information. The service of notice is being affected by electronic and/or traditional means of communication as per details given below:

Sr. No.	Name & Address of Co-Borrower/s	Last Date of Demand Notice & O/A Amt.	Description of the Property / Secured Asset
1.	Loan A/c No.: UNLN0002000000000000684 J. Mehra, Mahamahal Shashabai Pandurang Chandrasekhar Chavan Add:- Ashraf Avenue/Norway No.7, Theda, Dist. Palan- dhi A/c Attn: Viji. Suresh, Haveli Central Hospital/Chandrasekhar Chavan	27/10/2025 Rs. 25,56,92,92/-	Residential Property Situated at Nadad, Ta. Nasrud, Dist.Rohda, bearing City Survey No.1506, C-1, R/W No. 1506, Sub-Division No. 1506, Block No. 1506, Lakh Viji Sri Thousand 80.00 Sq.Feet Road facing City Survey No. 1506, Sub-Division No. 1506, Block No. 1506, Ward No. 1506, Taluka No. 1506, District No. 1506, Haryana No. 1506

The borrower(s) are hereby advised to comply with the Demand Notice(s) to pay the demand amount mentioned therein and to provide the documents required within 90 days from the date of publication together with applicable interest, additional interest, bounce charges, cost of recovery, legal charges, etc. If the borrower(s) fails to do so, the Secured Creditor may take such action as it deems fit and the loan facility awarded by the Borrower(s) is a secured debt against the immovable property / properties being the second asset(s) mortgaged to the borrower(s). In the event Borrower(s) are failing to discharge their liabilities in full within the stipulated time, the Secured Creditor reserves the right to initiate legal proceedings against the borrower(s) to recover the dues payable by them. The Secured Creditor has no intention to transfer the same way of sale or by involving any third party other than the Secured Creditor under the Act and the Rules thereunder and retain the property. The Secured Creditor is also empowered to ATTACH AND/OR SEAL the second asset(s) before enforcing the right to sell and recover the balance dues. In case the value of the mortgaged property is insufficient to cover the due payable to the Secured Creditor, the Secured Creditor shall have the right to enforce its rights against the borrower(s) to recover the balance dues. The attention of the borrower(s) is invited to Section 13(b) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(1)(c) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the second asset(s) without prior written consent of the Secured Creditor and non-compliance with the above is an offence punishable under section 23 of the Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned.

Place : Nadiad, Gujarat  
Date : 27.10.2025

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Dealing With The Property(ies) Will Be Subject To The Charge Of India Shree Finance Corporation Ltd For An Amount Mentioned Above And Interest Thereon, Costs, Etc.			
Names of the Borrower(s)/Guarantor(s) and the Loan Account Number	Description of the Charge/encumbered Property (All The Part & Parcel Of The Property Constituting Of)	D/D of Demand Notice, Amount Due As On Date of Demand Notice	Date of Possession
Mrs. Harshadilbhai Mo. Mrutachar Kulkarni & Mrutachar Kulkarni (Jointly and Severally) and Mr. Chaitanbhai S. Chavhan, Tehri Chantl Sarni Sarni, Jamnagar, Jodhpur 301001 Loan Account No.: H333CHH05960 (Jannanbr Bhrage)	All That Pieces And Parcels of Residential Property Constituting Of Plot No:402 43 of Housing Scheme No. 402 of 4320 Sq. Meters Situated On Building Name "Harami Residence, Situated At Main Pk Road, Sheet No.03, Survey No.3010, 3011, 3012, 3013, 3014, 3015, 3016, 3017, 3018, 3019, 3020, 3021, 3022, 3023, 3024, 3025, 3026, 3027, 3028, 3029, 3030, 3031, 3032, 3033, 3034, 3035, 3036, 3037, 3038, 3039, 3040, 3041, 3042, 3043, 3044, 3045, 3046, 3047, 3048, 3049, 3050, 3051, 3052, 3053, 3054, 3055, 3056, 3057, 3058, 3059, 3060, 3061, 3062, 3063, 3064, 3065, 3066, 3067, 3068, 3069, 3070, 3071, 3072, 3073, 3074, 3075, 3076, 3077, 3078, 3079, 3080, 3081, 3082, 3083, 3084, 3085, 3086, 3087, 3088, 3089, 3090, 3091, 3092, 3093, 3094, 3095, 3096, 3097, 3098, 3099, 3100, 3101, 3102, 3103, 3104, 3105, 3106, 3107, 3108, 3109, 3110, 3111, 3112, 3113, 3114, 3115, 3116, 3117, 3118, 3119, 3120, 3121, 3122, 3123, 3124, 3125, 3126, 3127, 3128, 3129, 3130, 3131, 3132, 3133, 3134, 3135, 3136, 3137, 3138, 3139, 3140, 3141, 3142, 3143, 3144, 3145, 3146, 3147, 3148, 3149, 3150, 3151, 3152, 3153, 3154, 3155, 3156, 3157, 3158, 3159, 3160, 3161, 3162, 3163, 3164, 3165, 3166, 3167, 3168, 3169, 3170, 3171, 3172, 3173, 3174, 3175, 3176, 3177, 3178, 3179, 3180, 3181, 3182, 3183, 3184, 3185, 3186, 3187, 3188, 3189, 3190, 3191, 3192, 3193, 3194, 3195, 3196, 3197, 3198, 3199, 3200, 3201, 3202, 3203, 3204, 3205, 3206, 3207, 3208, 3209, 3210, 3211, 3212, 3213, 3214, 3215, 3216, 3217, 3218, 3219, 3220, 3221, 3222, 3223, 3224, 3225, 3226, 3227, 3228, 3229, 3230, 3231, 3232, 3233, 3234, 3235, 3236, 3237, 3238, 3239, 3240, 3241, 3242, 3243, 3244, 3245, 3246, 3247, 3248, 3249, 3250, 3251, 3252, 3253, 3254, 3255, 3256, 3257, 3258, 3259, 3260, 3261, 3262, 3263, 3264, 3265, 3266, 3267, 3268, 3269, 3270, 3271, 3272, 3273, 3274, 3275, 3276, 3277, 3278, 3279, 3280, 3281, 3282, 3283, 3284, 3285, 3286, 3287, 3288, 3289, 3290, 3291, 3292, 3293, 3294, 3295, 3296, 3297, 3298, 3299, 3300, 3301, 3302, 3303, 3304, 3305, 3306, 3307, 3308, 3309, 3310, 3311, 3312, 3313, 3314, 3315, 3316, 3317, 3318, 3319, 3320, 3321, 3322, 3323, 3324, 3325, 3326, 3327, 3328, 3329, 3330, 3331, 3332, 3333, 3334, 3335, 3336, 3337, 3338, 3339, 3340, 3341, 3342, 3343, 3344, 3345, 3346, 3347, 3348, 3349, 3350, 3351, 3352, 3353, 3354, 3355, 3356, 3357, 3358, 3359, 3360, 3361, 3362, 3363, 3364, 3365, 3366, 3367, 3368, 3369, 3370, 3371, 3372, 3373, 3374, 3375, 3376, 3377, 3378, 3379, 3380, 3381, 3382, 3383, 3384, 3385, 3386, 3387, 3388, 3389, 3390, 3391, 3392, 3393, 3394, 3395, 3396, 3397, 3398, 3399, 3400, 3401, 3402, 3403, 3404, 3405, 3406, 3407, 3408, 3409, 3410, 3411, 3412, 3413, 3414, 3415, 3416, 3417, 3418, 3419, 3420, 3421, 3422, 3423, 3424, 3425, 3426, 3427, 3428, 3429, 3430, 3431, 3432, 3433, 3434, 3435, 3436, 3437, 3438, 3439, 3440, 3441, 3442, 3443, 3444, 3445, 3446, 3447, 3448, 3449, 3450, 3451, 3452, 3453, 3454, 3455, 3456, 3457, 3458, 3459, 3460, 3461, 3462, 3463, 3464, 3465, 3466, 3467, 3468, 3469, 3470, 3471, 3472, 3473, 3474, 3475, 3476, 3477, 3478, 3479, 3480, 3481, 3482, 3483, 3484, 3485, 3486, 3487, 3488, 3489, 3490, 3491, 3492, 3493, 3494, 3495, 3496, 3497, 3498, 3499, 3500, 3501, 3502, 3503, 3504, 3505, 3506, 3507, 3508, 3509, 3510, 3511, 3512, 3513, 3514, 3515, 3516, 3517, 3518, 3519, 3520, 3521, 3522, 3523, 3524, 3525, 3526, 3527, 3528, 3529, 3530, 3531, 3532, 3533, 3534, 3535, 3536, 3537, 3538, 3539, 3540, 3541, 3542, 3543, 3544, 3545, 3546, 3547, 3548, 3549, 3550, 3551, 3552, 3553, 3554, 3555, 3556, 3557, 3558, 3559, 3560, 3561, 3562, 3563, 3564, 3565, 3566, 3567, 3568, 3569, 3570, 3571, 3572, 3573, 3574, 3575, 3576, 3577, 3578, 3579, 3580, 3581, 3582, 3583, 3584, 3585, 3586, 3587, 3588, 3589, 3590, 3591, 3592, 3593, 3594, 3595, 3596, 3597, 3598, 3599, 3600, 3601, 3602, 3603, 3604, 3605, 3606, 3607, 3608, 3609, 3610, 3611, 3612, 3613, 3614, 3615, 3616, 3617, 3618, 3619, 3620, 3621, 3622, 3623, 3624, 3625, 3626, 3627, 3628, 3629, 3630, 3631, 3632, 363		

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AP-1627/434  
(Gandhinagar Branch )

Internal Road No. 54, Plot No.62 to 65 Situated North;  
Plot No.54 Is Situated, South, Plot No.56 Is  
Situated

Place: GUJARAT Date: 20.11.2020 For India Shelter Finance Corporation Ltd. (Authorized Officer)  
For Any Query Please Contact Mr. Kishan Chauhan (+91 6354053032) & Mr. Ashish Bhatt (+91 7874710090)

**CFM ASSET RECONSTRUCTION PRIVATE LIMITED**

REGISTERED OFFICE: Block No. A/1003, Gujarat Gate, Near YMCA Club, Sur.No.835/1 & 3, S.G.  
Highway, Makarba, Ahmedabad-380 051 - WJALART

CORPORATE OFFICE: 1st Floor, Wakefield House, Spratt road, Ballard Estate, MUMBAI-400  
038 EMAIL: mvolveha@cfmcl.in

**CFM**  
Thoughtful regeneration

APPENDIX -II-A  
CONTACT: 079-66118571/079-66118555, Mobile: +91 7016457663 (Previous to rule 8)(i)  
E-Auction SALE NOTICE FOR SALE OF IMMovable Properties/ ASSETS under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8(i) of the Security Interest Enforcement Rules, 2002.  
Borrower / Parties of borrower firm: / Mortgagee / Guarantors: Mr. Subhas Babu Mohammed Ajaya Kapadia (A), Mr. Mohammed Alayalath Babu Kapadia (B), Mr. Munirul Bahar Khan Gullatwara (C) (Mr. Murali Jayaram Jayanthi Gauravani)  
Notice is hereby given to the public in general and subsequently and Mortgagees/Parties in particular that the under mentioned property was mortgaged by the Melhanna urban co-operative Bank Ltd (MUCB) and subsequently, the dues of the below mentioned borrower along with underlying security interest were assigned in favor of CRM Asset Reconstruction Private Limited acting in capacity as a Trustee of the Special Purpose Vehicle (SPV) established for the purpose of "CRM Asset Reconstruction Private Limited" by the Melhanna Urban Co-operative Bank Limited, the assignor. Borrower details are given below. Possession of the under mentioned assets has been taken by a Trustee of

<p>officer of GSC Asset Reconstruction Facility Private Limited on 24.12.2023 will be as follows: "Is it, Where is it, "What is it", "Whatever there is, "or "Recumate Basis" on 08.01.2024 for recovery of amounting to Rs. 17,08,55/- in words, Rupees Eight Lak Seventeen Thousand Eighty Five Only) as on 31.12.2018 together with further costs or expenses thereon due to the secured creditor from Borrower &amp; Mortgagee 1 Mr. Saibha Raza Mohammed Ajay Kapadia (Mr. T. Mohammed Ajay Ibrahim Bhai Kapadia) (Mr. Irfan Ibrahim Bhai Kapadia) (Guarantor) 4) Mr. Jayprakash Jayantilal Tawale (Guarantor), under the rule No 6 of the security interest (Enforcement) Rules (hereinafter referred to as the rules).</p>	
<p align="center"><b>DETAILS OF PUBLIC AUCTION</b></p>	
DESCRIPTION OF SECURED PROPERTY	Flat No. 105, 1st Floor, "Siddiqui Square", Behind Siddiqui Square, Rander, Adajan Pajani, Rander, SURAT
SECURED DEBT	Rs. 17,08,55/- in words, Rupees Eight Lak Seventeen Thousand Eighty Five Only) as on 31.12.2018 together with further costs or expenses thereon.

<b>RESERVE PRICE (R/P)</b>	<b>Rs. 38,00,000/- (Rupees Thirty-Eight Lakh Eight Thousand only)</b>				
<b>EMD</b>	<b>10% of Reserve price Rs. 3,80,000/- (Rupees Three Lakh Eighty Thousand Eight Hundred only)</b>				
<b>TIME, DATE, PLACE For Auction</b>	<b>11.30 am to 12.30 pm, 06.01.2025 E-Auction <a href="http://www.bankauctions.com">http://www.bankauctions.com</a></b>				
<b>DATE OF INSPECTION</b>	<b>With prior appointment of Authorized Officer</b>				
<b>DETAILS OF DEPOSITING EMD</b>	<table border="1"> <tr> <td><b>Beneficiary Name</b></td><td><b>CFMARC TRUST - 1 MUCB</b></td></tr> <tr> <td><b>Bank and Branch</b></td><td><b>The Meehana Urban Co-operative Bank Limited HO-SME Corp Branch, Highway, Meehana</b></td></tr> </table>	<b>Beneficiary Name</b>	<b>CFMARC TRUST - 1 MUCB</b>	<b>Bank and Branch</b>	<b>The Meehana Urban Co-operative Bank Limited HO-SME Corp Branch, Highway, Meehana</b>
<b>Beneficiary Name</b>	<b>CFMARC TRUST - 1 MUCB</b>				
<b>Bank and Branch</b>	<b>The Meehana Urban Co-operative Bank Limited HO-SME Corp Branch, Highway, Meehana</b>				

Account Number	00481101000316	IFSC	MSNU0000048
<b>LAST DATE FOR SUBMISSION OF BID DOCUMENT</b>	On or before 5.00 pm on 05.01.2026		
<b>CONTACT</b>	Mr. MU Vishnu (079-66118554/55) Mob: 7014657669 email: mu.vishnu@cfm.in		

**Disclaimers/Annexure: If Not known to the awarded tenderer.**  
 Please refer to the link provided in e-tender notice regarding CFM's website <http://www.cfm.in>, for details/terms & conditions of sale/auctions of respective property and other details relating to submitting the bids for taking part in the auction.  
 Bidders may also visit the website <http://bankauctions.com> or contact service provider MCA 19 Pvt Limited Address: Plot No.68, 3rd Floor, Sector-44, Gurugram, Haryana - 122 003. Bidder support No:-7291191124/125/126, email: [Gulraj1@india.com](mailto:Gulraj1@india.com)

support@bharatsecurities.com, Mr. Bhavik Padya, Contact No: +91 88666 623237; bhavik.padya56@gmail.com  
The 20 days notice has been given to all of you under section 138E of SARFESI Act - 2002 with the advice to redeem the secured securities/Secured Assets. If so desired by them, by paying the outstanding dues as mentioned herein above along with further interest, equity and unpaid interest due and payable prior to be scheduled installments. In case of default in payment, any or all of the Secured Properties/Secured Assets shall at the discretion of the Authorised Officer/Secured Creditline be sold through any of the modes as prescribed under Rule 15(e) of security interest (Enforcement) Rules, 2002.  
For details of Terms and Conditions of Sales please refer to the link provided in the Notice on secured Creditline's website Link: <http://www.cdclcr.in>  
Date: 21.01.2025  
Place : Ahmedabad

Sd/- Authorised Officer, CFM Asset Reconstruction Pvt. Ltd.  
Acting as trustee of CFMRAC Trust -140C/2002

**CFM ASSET RECONSTRUCTION PRIVATE LIMITED**  
**REGISTERED OFFICE:** Block No. A/1003, West Gate, Near YMCA Club, Sur.No.835/1+3, S.G. Highway, Marakbar, Ahmedabad -380 051 - GUJARAT  
**CORPORATE OFFICE:** 1st Floor, Wakefield House, Sprott road, Ballard Estate, MUMBAI - 400 036 EMAIL: [muvo@cfm.ac.in](mailto:muvo@cfm.ac.in)  
**CONTACT:** 079-66118554 & 079-66118555, Mobile: + 91 7010457669

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DETAILS OF PUBLIC AUCTION	
<b>DESCRIPTION OF SECURED PROPERTY</b>	Flat No. 201, 2nd Floor, "Rohmang Square", Behind Siddical Square, Near Jilian Complex, Adajan Palya
<b>SECURED DEBT</b>	Rs.14,23,895.00 (In words, Rupees Fourteen Lakh Twenty-Nine Thousand Fifty only) as on 31.12.2021 together with further other costs & expenses thereon
<b>RESERVE PRICE (R.P.)</b>	Rs.67,15,100/- (Rupees Sixty-Seven Lakh Fifteen Thousand only)
<b>EMD</b>	10% of reserve price Rs.6,71,510/- (Rupees Six Lakh Seventy-One Thousand Five Hundred only)
<b>TIME, DATE, PLACE For Auction</b>	11.30 am to 12.30 pm, 06.01.2022 E-Auction: <a href="http://www.bankauctions.com">http://www.bankauctions.com</a>
<b>DATE OF INSPECTION</b>	With prior appointment of Authorized Officer
<b>DETAILS OF DEPOSITING EMD</b>	Beneficiary Name CFMARC Trust - 1 MUCB Bank and Branch The Maharashtra Urban Co-operative Bank Limited HO-SME Corp Branch, Highway, Maharashtra Account Number 00481101000316 IFSC MSNU0000048
<b>LAST DATE FOR SUBMISSION OF BID DOCUMENT</b>	On or before 5.00 pm on 05.01.2022
<b>CONTACT</b>	Mr. M V Muehra (79-66118554/55) Mob: 7014654669 Email: mvuehra@cfmarc.in

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**MUTHOOT HOUSING FINANCE COMPANY LIMITED**  
Registered Office : TC NO. 14/2074-7, Muthoot Centre, Purneen Road, Thiruvananthapuram - 895 034,  
CIN NO. U95222K2010PLC026524  
Corporate Office : 12/A/01, 13th floor, Parinise Crescendo, Plot No. C38 & C39, Bandra Kurla Complex-6 Block  
(East), Mumbai-400051 TEL: NO.: 022-62728517, Email Id: authorised.officer@muthoot.com

**APPENDIX IV (Rule 81(f)) Possession Notice (For Immoveable Property)**

Whereas The undersigned being the Authorised Officer of the Muthoot Housing Finance Company Ltd., under the Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (ACT No.54 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 6 of the Security Interest Enforcement Rules, 2002 issued a demand notice to below mentioned Borrowers/ Guarantors. After completion of 60 days from date of receipt of the said notice, The Borrowers/ Guarantors having failed to repay the amount, notice is hereby given to the Borrowers/ Guarantors to vacate the premises in general and the premises specified in the Schedule of the said Secured Assets in particular, below in exercise of powers conferred under section 13(12) read with Rule 6 of the said Act/contract with the said Recourse on this

S. No.	Name of Borrowers/ Co-Borrower/ Guarantor	Total Due Amount (Rs) Payable Interest	Description of Secured Assets (Immoveable Property (s))	Date of Possession

1.	LAN No. 11164053482 Asst. Commissioner Gulabshahi Sharma All Santoshbhai Sharma All Santoshbhai Sharma 2. Prithvi Santoshbhai Sharma	12-08-2025	10.10.24 as on 06-August-2025	All the piece and parcel of Immovable Property Bearing No. 33636B, Non Agricultural Land Bearing City Survey No.33636B, Admeasuring Total Land Area 46.7775 Sq.Mt. And Built Up Area Admeasuring 115.32 Sq.Mt. Situated At Main Road, Chakia, La. patti, Masjid Khandi, At Borsat, 70.5 Di. And Land. Bounded As Follow: East Road; West House No.7; Legu C. No.236A, South Road;	17-10-2025
2.	LAN No. 096440000005 Asst. Commissioner Anil Kumar Bhatia	12-08-2025	10.10.24 as on 06-August-2025	All that piece and parcel of Immovable Property Bearing Gram Panchayati Property No.877, Admeasuring About 46.31 Sq.Mt. And Area Construction Therein, In The	

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Ahmad Ranggo Alias Nagma Mohammad Abbas Ranggo	06-August-2025	Underneath The Building Known As 'Royal Residence', Situated On The Land Bearing Block No 1625 Admeasuring Area 17807 Sq Meters Plot No Number 1A,2A,3A, 4A, 5B,6B,7A, 8A,9A, 10C Plot No Of Admeasuring 1550.24 Sq Meters, Or Village Jankaran, Taluka : Sarsoli, Dist : Surat, Boundaries As Follow: East No 215, West: Fard No 215, North: Varod Borsari Road South: Society Plot.
The Borrowers / Guarantors in particular and the public in general is hereby cautioned not to deal with the property and any other with the property will be subject to the charge of the Muthoot Housing Finance Company Limited, for and above mentioned demand.		

amount and further interest thereon

Place : GUJARAT

Date: 20 November, 2025

64- Authorised Officer  
For Muthoot Housing Finance Company Limited

**CFM ASSET RECONSTRUCTION PRIVATE LIMITED**

REGISTERED OFFICE: Block No. A/1003, West Gate, Near YMCA Club, Sst.No.835/1+1+3, S. G. Highway, Makarfa, Ahmedabad-380 051-GUJARAT

CORPORATE OFFICE: 1st Floor, Wakefield House, Spott road, Ballard Estate, MUMBAI- 400 031 EMAIL: [muvovm@cfm.ac.in](mailto:muvovm@cfm.ac.in)

CFM  
Thoughtful reconstruction

**APPENDIX -IVA**

**Auction Sale NOTICE FOR SALE OF IMMovable PROPERTIES / ASSETS under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 9(i) of the Security Interest Enforcement Rules, 2002 - Borrower/ Partners of borrower firm / Mortgagee / Guarantor T. Bhavanishai Vallabhai Pandey (M. Pr. Vayvibhish Dhanashaj Gaudkar) (Guarantor) S. Mr. Ravishank Kumar Potgiar (Potgiar),**

Notice is hereby given to public in general and subsequently and guarantors/Mortgagees in particular that the under mentioned property was mortgaged to The Maharashtra urban co-operative Bank Ltd (MUCB) and consequently, the dues of the below mentioned borrower along with underlying security interest were assigned in favor of CHAI Asset Reconstruction Private Limited acting in capacity as Trustee SPARIC Trust-1-MUCB (hereinafter referred to as "SPARIC Asset Reconstruction Private Limited") by The Maharashtra Urban Co-operative Bank Ltd vide its Board Resolution dated 17<sup>th</sup> April 2021.

<p>is office of CFSB Asset Reconstruction Private Limited on 22.10.2024 will be sold on "As is where is", "As is what is", "Whatever there is"          "No recourse Basis" on Rs.06.01.2026 for purpose of amounting to Rs. 5,89,99,99,99 in Rupees Five Lakh Eighty Nine Thousand Eight Hundred Ninety Nine only) as the above said sale together with further costs &amp; expenses thereon due to the second creditor of the Borrower &amp; Mortgagee 1. Bhuvanesh Valsabhai Panchal (2). Mr. Praveesh Dhanabhai Chaudhari (Guarantor) (3). Mr. Ravishankar Kannabhai Patel (Guarantor) under the rule No 5 &amp; 6 of the security interest (Enforcement) Rules (Hereinafter referred to as the rules).</p>	
<p><b>DETAILS OF PUBLIC AUCTION</b></p>	
<p><b>DESCRIPTION OF SECURED PROPERTY</b></p>	<p>Plot No.38, Neelkanth Nagar Society, Near Ramdev Township, Saraswati Nagar, Musal road, Radha Nagar</p>
<p><b>SECURED DEBT</b></p>	<p>Rs. 5,89,99,99,99 in Rupees Five Lakh Eighty Nine Thousand Eight Hundred Ninety Nine only/ on 30.04.2020 together with further other costs &amp; expenses thereon</p>

<b>RESERVE PRICE (R.P.)</b>	<b>Rs. 60,000/- (Rupees Six Lakh only)</b>								
<b>EMD</b>	<b>10% of Reserve price Rs. 60,000/- (Rupees Sixty Thousand only)</b>								
<b>TIME, DATE, PLACE FOR Auctions</b>	<b>11.30 am to 12.30 pm, 06.01.2025 E-Auction http://www.bankauctions.com</b>								
<b>DATE OF INSPECTION</b>	<b>With prior appointment of Authorized Officer</b>								
<b>DETAILS OF DEPOSITING EMD</b>	<table border="1"> <tr> <td><b>Beneficiary Name</b></td> <td><b>CFMARC TRUST - 1 MUCB</b></td> </tr> <tr> <td><b>Bank and Branch</b></td> <td><b>The Maharashtra Urban Co-operative Bank Limited HO-SME Corp Branch, Highways Mehsana</b></td> </tr> <tr> <td><b>Account Number</b></td> <td><b>04918111000316</b></td> </tr> <tr> <td><b>IFSC</b></td> <td><b>MSNU00000048</b></td> </tr> </table>	<b>Beneficiary Name</b>	<b>CFMARC TRUST - 1 MUCB</b>	<b>Bank and Branch</b>	<b>The Maharashtra Urban Co-operative Bank Limited HO-SME Corp Branch, Highways Mehsana</b>	<b>Account Number</b>	<b>04918111000316</b>	<b>IFSC</b>	<b>MSNU00000048</b>
<b>Beneficiary Name</b>	<b>CFMARC TRUST - 1 MUCB</b>								
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<b>Account Number</b>	<b>04918111000316</b>								
<b>IFSC</b>	<b>MSNU00000048</b>								

<b>LAST DATE FOR SUBMISSION OF BID DOCUMENT</b>	On or before 5.00 pm on 05.01.2026
<b>CONTACT</b>	<b>Mr. M U Velha</b> (079-66118554/55) / 0651475769 Email: muvelha@cdmcr.in

**Encumbrances if any: Not known to the secured creditor.**

Please refer to the link provided in Sale Notice on secured Creditor's website i.e. <https://www.cdmcr.in>, for details terms & conditions of auction/sale of respective property and other details before submitting their bids for taking part in the e-auction.

Bidders may also visit the website <https://bankauctions.com> or contact service provider M/s C I India Pvt Limited Address: Plot No.68, Floor, Sector-44, Gurgaon, Haryana – 122 003. Bidder support Nos.7251191124/12511251124, email: [Gujarat.CI@ciindia.com](mailto:Gujarat.CI@ciindia.com)

The 30 day notice has been given to all of you under section 1301 of SARFASDI Act – 2002 with the advice to redeem the secured Property/Assets/Secured assets. If so desired by them, by paying the outstanding dues as mentioned herein above along with further interest, and costs and expenses thereon due and payable prior to be scheduled auctions. In case of default in payment, any and all of the Secured Property/Secured Assets shall at the discretion of the Authorized Officer/Secured Creditor be sold through any of the modes as prescribed under Rule 65 of security interest Enforcement) Rule, 2002.

For details of Terms and Conditions of Sale please refer to the link provided in Sale Notice on secured Creditor's website <http://www.cmrcln.in>

Date : 26.11.2025

Place : Ahmedabad

Sd/- Authorized Officer, CFM Asset Reconstruction Pvt.  
Acting as trustee of CFMARC Trust –I(M)