

		APPENDIX IV-A - E-AUCTION-PUBLIC SALE NOTICE OF IMMOVABLE PROPERTY/ES EAUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST UNDER RULE 8.0 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 Reg. Off.: 9th Floor, Antikhil Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110011. Tel:011-23357471, 23357414, Web: www.pnbhousing.com																			
B.O. VADODARA - 331, Third Floor, Triviva Complex, Natu Bhai Circle, Vadodara, Gujarat - 390007. B.O. SURAT - 1101-1111-1112, 11th Floor, Vasputi Park Empire, Opp. Pal RTD, Adajan Hargh Road, Adajan, Surat, Gujarat - 394510. B.O. MEHSANA - Shop No. 10, First Floor, Rajendra Estate, Opp. Dayanti Temple, Ahmedabad Highway, Mehsana, Gujarat - 384002. B.O. ODHAV - 221, 1st Floor, Brijlaxmi Arcade, BRTS Road, Odhav Gam, Ahmedabad - 382415																					
Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in column no-A that the below described immovable property(ies) described in Column no-B mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of M/s PNB Housing Finance Limited (Secured Creditor), will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS" as per the details mentioned below. Notice is hereby given to the prospective purchaser/bidder that the property/ies described above are being offered for sale by the Secured Creditor as aforesaid. The prospective purchaser/bidder is respectively and severally and jointly and severally (as the case may be indicated in Column no-A under Rule-8(a) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in M/s PNB Housing Finance Limited secured creditor's website i.e. www.pnbhousing.com																					
Properties mortgaged/charged																					
Co-Borrower/Guarantor/Legal Representative of the Mortgagor	Amount & Date (Rs.)	Physical Possession	Plot No.	Area	Price (Rs.)	Net Sale Price (10% of Rs.)	Submission of bid (Rs.)	Inspection Date (Time)	Time of Auction (Time)	Time of Bidding (Time)	Time of Bidding (Time)										
HOU/VA/0121/847 Shivam Pandya / Sunita Kanayalal Pandya, B.O. VADODARA	2419285.56 18-10-2024	Physical Possession	Plot No. C95 Paris Nagar CHSL, B/H Lions Hall B/H Vaccine Inhibi Race Course Road, Vadodara, Gujarat-390007, India.	Rs. 2106000	Rs. 210600	25-12-25	12:00pm to 04:00pm	15-12-2025 12:00pm to 04:00pm	27-12-2025 2PM to 03:00PM	NOT KNOWN	NOT KNOWN										
HOU/SRT/1221/937460 Parasitambhai Shimbhai Ramji Ramiben P. Karkar, B.O. SURAT	1166225.45 06-02-2025	Physical Possession	Plot No 161, Mornai Residency, Near Bal Krishna School, Housat Vela, Vadodra, Gujarat-395007, India.	Rs. 1009000	Rs. 100900	26-12-25	12:00pm to 04:00pm	15-12-2025 12:00pm to 04:00pm	27-12-2025 2PM to 03:00PM	NOT KNOWN	NOT KNOWN										
HOU/SRT/0724/1278206 Vibhuti Jha / Sanjeevkumar Vibhuti Jha, B.O. SURAT	284000.00 04-04-2025	Physical Possession	Plot No 704, Mahadev Nagar, Dindoli, Surat, Gujarat-394220, India.	Rs. 1764000	Rs. 176400	26-12-25	12:00pm to 04:00pm	16-12-2025 12:00pm to 04:00pm	27-12-2025 2PM to 03:00PM	NOT KNOWN	NOT KNOWN										
HOU/VA/0823/1149682 & NHL/VA/0823/1152591 Vinod Rajbhar / Naina Vishram, B.O. VADODARA	1310592.44 07-03-2025	Physical Possession	Plot No 67, Kesari Nandan, R/S No 274, Known As Kesari Nandan, Halol Road, Halol, Vadodra, Gujarat-389030, India.	Rs. 1109000	Rs. 110900	26-12-25	12:00pm to 04:00pm	19-12-2025 12:00pm to 04:00pm	27-12-2025 2PM to 03:00PM	NOT KNOWN	NOT KNOWN										
HOU/VES/0622/1005964 Priyankumar Ashokbhai Boda / Kishan Ashokbhai Boda / Hantansab A Boda, B.O. SURAT	4833184.91 09-07-2024	Physical Possession	Flat No 104, 1st Floor, A Tower, Vivek Residency Sania Hemad N Pashupatinath Mahadev Mandir, Santa Hemad, Surat, Surat, Gujarat, India, 395006	Rs. 1685000	Rs. 168500	26-12-25	12:00pm to 04:00pm	15-12-2025 12:00pm to 04:00pm	27-12-2025 2PM to 03:00PM	NOT KNOWN	NOT KNOWN										
HOU/VES/0722/1013362 Priyankumar Ashokbhai Boda / Kishan Ashokbhai Boda / Hantansab A Boda, B.O. SURAT	4833184.91 09-07-2024	Physical Possession	Plot No 105, 1st Floor, A Tower, Vivek Residency Sania Hemad N Pashupatinath Mahadev Mandir, Santa Hemad, Surat, Surat, Gujarat, India, 395006	Rs. 1684000	Rs. 168400	26-12-25	12:00pm to 04:00pm	16-12-2025 12:00pm to 04:00pm	27-12-2025 2PM to 03:00PM	NOT KNOWN	NOT KNOWN										
HOU/VA/0124/1209743 Dinesh N Kaladaya / Kaladaya Sambhun Nanihihi, B.O. VADODARA	5126916.04 08-08-2024	Physical Possession	Flat No 301, Sanskar Yoj A Iowe, Nr Sun Moon, Luxurious Flat's Vakurnthi 3 Street Arora, Vadodra, Gujarat, India, 390019	Rs. 1797000	Rs. 179700	26-12-25	12:00pm to 04:00pm	22-12-2025 12:00pm to 04:00pm	27-12-2025 2PM to 03:00PM	NOT KNOWN	NOT KNOWN										
HOU/VA/0118/475184 Pratik Niraj Dhanurkar / Niraj S Dhurkar, B.O. VADODARA	466000.13 12-09-2024	Physical Possession	Plot No A1 202, Kuber Express, Opp Kuber City, Near Kuber Express, Ratapur, Vadodra, Gujarat-390001, India.	Rs. 1882000	Rs. 188200	26-12-25	12:00pm to 04:00pm	16-12-2025 12:00pm to 04:00pm	27-12-2025 2PM to 03:00PM	NOT KNOWN	NOT KNOWN										
HOU/VA/0617/306015 Aashu Dinesh Sharma / Dinesh Ramkishar Sharma, B.O. VADODARA	1552602.8 12-06-2024	Physical Possession	Flat No E-401 402 4th Floor, Satyam Building Shivam Park, Bh Shadokha Blue Stand, Nr Ragini Lakes, mouje Bhadva, Ankleshwar, Bhavnar Gujarat-392001, India.	Rs. 687000	Rs. 68700	26-12-25	12:00pm to 04:00pm	19-12-2025 12:00pm to 04:00pm	27-12-2025 2PM to 03:00PM	NOT KNOWN	NOT KNOWN										
HOU/SRT/1202/843529 Khadhabhai Goyani / Bhavnaben Khadhabhai Goyani, B.O. SURAT	235868.01 05-08-2021	Physical Possession	Plot No 73, Ever Viva Residency, Opp Ram Vastika Near Rangoli Char Hastia, Veljaya Sayan Road, Nr Pharmamandir Residency, Opp Shree Krishna Residency, Surat Gujarat - 393030, India.	Rs. 800000	Rs. 80000	26-12-25	12:00pm to 04:00pm	16-12-2025 12:00pm to 04:00pm	27-12-2025 2PM to 03:00PM	NOT KNOWN	NOT KNOWN										
HOU/MHN/1223/1192855 Mistri Rakesh Kumar Dhanabhai / Sathar / Sharadaben Dhanabhai / Parvatiben Rakeshkumar Mistri / Dipak Ashokbhai Mistri, B.O. SURAT	273838.16 07-03-2025</																				

PUBLIC NOTICE FOR AUCTION CUM SALE	
Officer of The Co-Operative Bank of Rajkot Ltd. under the Securitization and 2002 read with provision to rule 8 (6) of the security interest (Enforcement) undersigned in sealed covers for purchase of movable/immovable property, as under is Is There is Basis, Particulars of which are given below:-	
Description of the Immovable property and Name of Title deed holders	
All the piece and parcel of an Immovable property belonging to Bhavanaben Laltaprasad Pandey - Flat No. 6, admeasuring 565.00 Super Built up on Third Floor, in "SHIV SHAKTI CHEMBERS" situated in Near Nani Shak Market, Opp: Khanderao Darwaja, Near Kumbharwada, Revenue Survey No. 251, City Survey No. 196, 197, 199, 200, 198, 201 of Moje Vadodara Kasba, Registration District Vadodara Sub District Vadodara-1.	Bounded as under : East : Common Passage & Flat No. 9-10, West : Open Space of Ratnapuri Apartment, North : Flat No. 9, South : Common Passage.
All the piece and parcel of an Immovable property belonging to Bhavanaben Laltaprasad Pandey Flat No. 9, admeasuring 618 Sq.Ft Super Built up on western side of Third Floor, in "SHIV SHAKTI CHEMBERS" situated in Near Nani Shak Market, Opp: Khanderao Darwaja, Near Kumbharwada, Revenue Survey No. 251, City Survey No. 196, 197, 198, 199, 200, 201 of Moje Vadodara Kasba. Registration District Vadodara Sub District Vadodara-1.	Bounded as under: East : Common Passage & Flat No. 10, West : Open Sky North : Open Sky South : Flat No. 5
Shedday between 10.00 am. to 5.00 pm.	
Mo. No. 70439 90931, 93139 26434	
on 21.01.2026, Wednesday	
21.01.2026, Friday at The Co-Operative Bank of Rajkot Ltd., 1, R C Dutt Road, Baroda	
The Co-Operative Bank of Rajkot Ltd Chhann Road Branch, Rajkot-360 001	
prescribed format which is available alongwith the offer/tender document on the conditions incorporated in this advertisement and the prescribed Bid / Tender is to be treated as a 30 days' notice under Rule 8(6) and 9(1) of the Security The Bidder is obliged to exercise full due diligence in all respects, including date & time. It shall be the responsibility of the bidders to inspect and satisfy an inspect the property in consultation with the dealing official as per the details process, may contact authorized officer, M. No.93139 26434 of the Bank. For	
Date : 12.12.2025 Place : Baroda	
SD/- Authorised Officer The Co-operative Bank of Rajkot Ltd.	

MUTHOOT HOUSING FINANCE COMPANY LIMITED

Registered Office: TC/NO.14/2074-7, Muthoot Centre, Punnem Road, Thiruvananthapuram - 695 034, CIN NO - U65922KL2010PLC025624
Corporate Office: 12/A 01, 13th floor, Parinee Crescendo, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051 TEL. NO: 022-62728517
Branch Address: Branch Address: Unit No. 304, Third Floor, Third Eye Complex, Panchavati Cross Roads, C. G. Road, Ahmedabad, Gujarat -380006
Authorised Officer: Contact Person: Vipul Kalola Mobile No.: 9924113421, Email ID: authorised.officer@muthoot.com

PUBLIC NOTICE FOR E- AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO TO RULE (8) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) / Mortgageor(s) and Guarantor(s) that the below described immovable properties mortgaged / charged to Muthoot Housing Finance Company Ltd., the possession of which has been taken by the Authorised Officer of Muthoot Housing Finance Company Ltd., Secured Creditor pursuant to demand notice (s) issued under Section 13(2) of the Securitization And Reconstruction Of Financial Assets & Enforcement Of Security Interest Act, 2002 in the following loan account (s) the property (ies) will be sold on "AS IS WHERE IS", "AS IS WHAT IS", AND "WHATEVER THERE IS" AND "WITHOUT RECOURSE BASIS" for recovery of dues plus interest to Muthoot Housing Finance Company Ltd. Secured Creditor from Borrower(s) / Mortgageor(s) and Guarantor(s). The Sale will be conducted through E-auction on Web Portal: <https://sarfaesi.auctiontiger.net/EPROC/>

Sr. No.	Loan Account No. / Name of Borrower (s) Co Borrower(s) / Guarantor(s) / Mortgageor(s)	Outstanding Amount (Rs.) Future Interest Applicable	Possession Type & Date	Inspection date and time	Reserve Price	Earnest Money Deposit (EMD)	Date and Time of E-Auction	Last Date of Bid Submission
1	10100069089 1. Ramadun Sukhram Yadav Alias Ramdin Sukhram Yadav 2. Juggall Ramdin Yadav	Rs.6,89,145,79/- Rupees Six Lakhs Eighty Nine Thousand One Hundred Forty Five and Paise Seventy Nine Only as on 28-November-2025	Physical Possession on 07-January-2024	18/December/2025 11:00 AM to 03:00 PM	Rs., 4,75,000/- Rupees Four Lakhs Seventy Five Thousand Only	Rs., 47,500/- Rupees Forty Seven Thousand Five Hundred Only	31-December-2025, 12:00 PM to 12:00 PM	30-December-2025, 11:00 AM to 12:00 PM

Description of Mortgaged Properties: ALL THE PIECE & PARCEL OF IMMOVABLE PROPERTY BEARING FLAT NO E-02 ADMEASURING 600.00 SQ. FEET SUPER BUILT UP AREA IN "OM SAI RESIDENCY" SITUATED IN LAND BEARING R.S.NO. 70 BEING P.NO.85 OF T.P.SCHEME NO.61 OF CITY SURVEY NO. 173 OF KHATA NO 3274 OF THE SIM OF VILLAGE SAYAJIPURA, SUB DISTRICT AND DISTRICT VADODARA - 390019. BOUNDED BY: EAST : FLAT NO 801, WEST : MARGIN SPACE, NORTH : FLAT NO 503, SOUTH : MARGIN SPACE

2	12100071805 1. Rameshbhai Nanubhai Parmar 2. Kollabam Rameshbhai Parmar	Rs 3,09,830.68/- Rupees Three Lakhs Nine Thousand Eight Hundred Thirty and Paise Sixty Eight Only as on 28-November-2025	Physical Possession on 09-March-2025	18/December/2025 11:00 AM to 03:00 PM	Rs., 4,32,000/- Rupees Four Lakhs Thirty Two Thousand Only	Rs., 48,000/- Rupees Forty Eight Thousand Only	31-December-2025, 12:00 PM to 01:00 PM	30-December-2025, 11:00 AM to 12:00 PM
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Description of Mortgaged Properties: ALL THAT PIECE & PARCEL OF IMMOVABLE PROPERTY BEARING MUKHYAMANTRI AVAS YOUNA (E.W.S) DRAFT T.P.S NO 94 ON PLOT-1, FLAT NO. 1 -605, SURVEY NO.314/A, O.P.NO. 3/1, FINAL PLOT NO.3/1/2, COLONY 448 EWS HATHIANJ, NR UTTRA BUNIYADU SCHOOL, HATHIANJ, AHMEDABAD, THE PROJECT KNOWN AS "MUKHYAMANTRI AVAS YOUNA (E.W.S)" COMPRISES OF 470 RESIDENTIAL FLATS IN 9 BLOCKS TOTAL AREA 27.02 SQ.MT. BOUNDED BY ON EAST : LIFT & LOBBY ON NORTH : COMMON PASSAGE ON SOUTH : SHOPAT & CL ON WEST : FLAT NO.606

3	12100077792 1. Dinesh Valjibhai Galiyal Alias Galiyal Dinesh Valjibhai Alias Dineshkumar V Galiyal 2. Ritaben Kantilal Valodara Alias Valodara Rita 3. Sudhir Valjibhai Galiyal Alias Galiyal Sudhir Valjibhai	Rs.14,52,596.21/- Rupees Fourteen Lakhs Fifty Two Thousand Five Hundred Ninety Six and Paise Twenty One Only as on 26-November-2025	Physical Possession on 05-November-2025	18/December/2025 11:00 AM to 03:00 PM	Rs., 9,55,800/- Rupees Nine Lakhs Fifty Five Thousand Eight Hundred Only	Rs., 1,06,200/- Rupees One Lakh Six Thousand Two Hundred Only	31-December-2025, 12:00 PM to 02:00 PM	30-December-2025, 11:00 AM to 12:00 PM
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Description of Mortgaged Properties: ALL THE PIECE AND PARCEL OF THE IMMOVABLE PROPERTY BEARING NON AGRICUL-TURE LAND, FLAT NO B/309 ON 3RD FLOOR, ADMEASURING ABOUT 49 SQ.MTRS IN THE SCHEME OF SHRI BAHAUCHAR OWNER'S ASSOCIATION KNOWN AS "SATYAM VIHAG - 2", SITUATED AT MOJJE VEJALPUR, TAL VEJALPUR, DIST AHMEDABAD ON THE LAND BEARING FINAL PLOT NO. 193 PAKI OF T.P.SCHEME NO. 1 OF SURVEY NO.6872/PAL IN THE REGISTRATION SUB-VEJALPUR AHMEDABAD AND DISTRICT OF AHMEDABAD - 10 (VEJALPUR) BOUNDED BY: EAST BY : FLAT NO 310 WEST BY : VRINDAVAN FLATS NORTH BY : COMMON STAIR SOUTH BY : JIGNASASOCIETY

TERMS & CONDITIONS : 1) The E-auction Sale is strictly subject to the terms and conditions mentioned hereunder as per extant guidelines under SARFAESI Act, 2002 & also the terms and condition mentioned in the bid/offr tender document to be submitted by the interested bidder(s). 2) The sale will be held on "as is where is", "as is what is", and "whatever there is" and "without recourse basis". 3) The interested bidders shall submit the Offer/ Bid in the prescribed Bid/Offr/tender form that is available on e-auction portal: <https://sarfaesi.auctiontiger.net/EPROC/> and must be accompanied by Earnest Money Deposit ("EMD") by way of Demand Draft in favor of "Muthoot Housing Finance Company Limited". Along with bid/tender/offr documents, the interested bidder are required to submit KYC documents i.e. copy of PAN card bidder's identity proof and the address proof such as copy of the Passport, Election Commission Card, Ration Card, Driving license etc. 4) To the best of knowledge and information of the Authorised Officer of Muthoot Housing Finance Company Limited, there is no encumbrances /claims except as disclosed as per the records available with respect of the property(ies). MHFCL however shall not be responsible for any outstanding statutory dues/ encumbrances/ third party claims/rights/ dues (Municipal Taxes, Maintenance / Society Charges, Electricity and water taxes or any other dues including Stamp Duty, GST, Registration Charges, Transfer Charges and any other expenses and charges in respect of the registration of the Sale Certificate in respect of the said properties shall be paid by the successful bidder/purchaser. The interested bidders should make their own independent inquiries regarding encumbrances, title of property and to inspect and satisfy themselves. 5) The successful bidder/purchaser shall have to pay 25% of the final bid amount (after adjusting 10% of the E.M.D. already paid) not later than the next working days after the acceptance of the bid by the Authorized Officer. 6) The balance 75% of the Sale price shall have to be paid on or before 15 days of confirmation of the sale to the successful Purchaser by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. In case of default in payment by the successful bidder, the amount already deposited shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim in respect of the property and amount. 7) The interested bidder who have deposited the EMD and require any assistance in login to the e-auction portal, submitting bid, training on e-bidding process etc. may contact during office hours on working days to our service provider **M/s e-Procurement Technologies Limited – (Auction Tiger)**, Help line No: **9137528722 & 63518 9663** person, **Mr. Maulik Shirmali**, E-mail ID: **maulik.shirmali@auctiontiger.net** and for any property related query may contact the Authorised Officer as mentioned above. 8) The Authorized Officer reserves the right to reject any/all bids without assigning any reason. All the bids received from the prospective bidders shall be returned to them without any liability / claim against MHFCL. 9) The borrower's attention is invited to the provisions of sub section 8 of section 13, of the SARFAESI Act, in respect of the time available, to redeem the secured asset. 10) Public in general and borrower(s) / mortgageor(s) in particular please take notice that if in case auction scheduled herein fails for any reason whatsoever then secured creditor may enforce security interest by way of sale through private treaty. 11) For detailed terms and conditions of sale, please refer our website <https://muthoothousing.com> and web portal of **M/s e-Procurement Technologies Limited – (Auction Tiger)** <https://sarfaesi.auctiontiger.net/EPROC/> 12) The borrower(s)/guarantor(s)/mortgageor(s) are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 8 & 9 of The Security Interest (Enforcement) Rules of SARFAESI ACT

Place: Gujarat, Date: 11-December-2025

Sd/- Authorised Officer - For Muthoot Housing Finance Company Limited