

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 : 1st Floor, wakefield House,
Sprott road, Ballard Estate, MUMBAI – 400 038

EMAIL : bhupendra.patel@cfmarc.in
CONTACT: 079-66118554 & 079 66118555



APPENDIX- IV-A

[Proviso to rule 8(6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 and Guarantors/Mortgagors that the below described immovable property(ies) mortgaged/charged to the Secured Creditor, the physical Possession of which has been taken by the Authorized Officer of CFM Asset Reconstruction Pvt. Ltd on 24.02.2024 will be sold on “As is where is”, “As is what is”, “Whatever there is” and “No recourse Basis” on **20.01.2026** for recovery of amounting to **Rs. 17,74,079.00 (Seventeen Lakhs Seventy-Four Thousand and Seventy-Nine Only)** as on **20.04.2023** and further interest and other costs and expenses thereon due to the secured creditor from Borrower & Mortgagor- **((1)MR RAJESHKUMAR HARIDAS DEVMURARI (LSSECJUN0002068) (2) MRS MRUDULABEN RAJESHKUMAR DEVMURARI (3) MR. SHIVANG RAJESHBHAI DEVMURARI**

DESCRIPTION OF SECURED PROPERTY	ALL THE PIECE AND PARCELS OF A RESIDENTAL HOUSE CONSTRUCTED ON LAND SQ MTRS 52-02-59 OF PLOT NO 5 PAIKI OF NA RS NO 133/2 SITUATED AT KESHOD DIST. JUNAGADH SITUATED WITH LIMITS OF KESHOD MUNICIPALITY EAST – ROAD TOWARDS MESAVAN WEST – ADJ. PROPERTY OF PLOT NO 5 PAIKI NORTH – ADJ. PROPERTY OF PLOT NO 5 PAIKI SOUTH – ADJ. LAND OF PLOT NO. 10
SECURED DEBT	Rs. 17,74,079.00 (Seventeen Lakhs Seventy-Four Thousand and Seventy-Nine Only) as on 20.04.2023 together with further interest, other costs & expenses thereon due & payable till the final payment.
RESERVE PRICE (R.P.)	Rs 5,00,000/ (Rupee five lakhs only)

TIME DATE PLACE OF PUBLIC AUCTION	11.00 AM to 12.00 PM 20.01.2026 The Spire, Office No 510, 5 th floor, N Sheetal Park chowk, 150 ft Ring Road, Rajkot-360006								
DETAILS OF TERMS AND CONDITIONS	Please visit www.cfmarc.in								
DATE OF INSPECTION	With prior appointment of Authorized Officer								
LAST DATE FOR SUBMISSION OF BID DOCUMENT	19.01.2026								
EMD	Rs 50,000/ (Rupee fifty thousand only) (10% of Reserve price)								
Banks Detail for remittance of EMD	<table border="1"> <tr> <td>Beneficiary Name</td><td>CFMARC TRUST-90</td></tr> <tr> <td>Bank and Branch</td><td>UNION BANK OF INDIA, ANDHERI BARNCH, MUMBAI</td></tr> <tr> <td>Account Number</td><td>002811010000032</td></tr> <tr> <td>IFSC</td><td>UBIN0800287</td></tr> </table>	Beneficiary Name	CFMARC TRUST-90	Bank and Branch	UNION BANK OF INDIA, ANDHERI BARNCH, MUMBAI	Account Number	002811010000032	IFSC	UBIN0800287
Beneficiary Name	CFMARC TRUST-90								
Bank and Branch	UNION BANK OF INDIA, ANDHERI BARNCH, MUMBAI								
Account Number	002811010000032								
IFSC	UBIN0800287								

Encumbrances if any: Not known to the secured creditor.

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.cfmarc.in>

The 30 days' notice dated 24.06.2025 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 the 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



Date: 23.12.2025

Place: KESHOD

Authorized Officer

CFM ASSET RECONSTRUCTION PVT.LTD.

(Acting in its capacity as trustee of CFMARC Trust- 90)

TENDER DOCUMENT CUM TERMS AND CONDITIONS OF SALE

IN THE ACCOUNT OF Mr Rajeshkumar H Devmurari & Others

- 1) The Bids document along-with declaration as given below shall be submitted physically at Agri wise office Rajkot at The spire, Office No 510, 5th Floor, Nr Sheetal Park chowk, 150 ft Ring Road, Rajkot-360006 ,by bidder along-with DD or UTR details of requisite EMD amount. Bank details for online transaction are mentioned below:

Beneficiary Name	CFMARC TRUST-90
Bank and Branch	UNION BANK OF INDIA, ANDHERI BARNCH, MUMBAI
Account Number	0028110100000032
IFSC	UBIN0800287

- 2) Bid should be along with self-attested copies of Aadhar Card/PAN Card / Passport / Electricity Bill/Voter ID.
- 3) Bid document below Reserve Price and without KYC will be disqualified / Rejected by the Authorised officer of the Secured Creditor at his/her discretion.
- 4) Last date of submission of Bid document is **19.01.2026**.
- 5) The intending bidder should bid for residential i.e. the entire Secured Asset. Any bid for part property shall be rejected by the Authorised Officer without according any reason to the prospective bidder.
- 6) 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.
- 7) 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.
- 8) The Secured Asset shall be sold at a price not less than the Reserve Price mentioned hereinabove.
- 9) The offer should only be placed only through bid document submitted physically at the address mentioned above.
- 10) The entire procedure of conducting Auction shall be at the exclusive discretion of the Authorised Officer and intending purchaser shall have no right to object to the same.
- 11) The bid amount can be improved by **by Rs. 25,000/- (Twenty-five)** per bid/attempt (**'Bid Multiplier'**) during the auction once bid document is submitted.

- 12) The Said Properties shall be sold to the highest bidder.
- 13) 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 Authorised Officer of CFMARC.
- 14) 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.
- 15) 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.
- 16) 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.
- 17) 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.
- 18) 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.
- 19) Presently there are no encumbrances known to CFMARC.
- 20) 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.
- 21) 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 favour of the successful bidder shall not be entertained by the Secured Creditor.

- 22) 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 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 authorized officer/secured creditors shall not be responsible in any way for any third-party claims/rights/dues
- 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 canceling 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 Authorised 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 are 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 hold negotiations 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 Physical Auction/ 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, bidder will be allowed to bid further and or improve offer.
- e) All bids placed as required will considered as 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 the 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.

Authorized Officer

BID DOCUMENT

IN THE ACCOUNT OF Mr Rajeshkumar Haridas Devmurari & Others

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

DECLARATION BY BIDDER / OFFEROR
IN THE ACCOUNT OF Mr Rajeshkumar Haridas Devmurari & Others

- (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 Mrudulaben Rajeshkumar Devmurari 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 referred 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

CFM Asset Reconstruction Pvt. Ltd.
 REGISTERED OFFICE: Block No. A/1001, West Gate, Near VMC Club, Sur No. 835/1-3, S.G. Highway, Makarba, Ahmedabad - 380 051 (Gujarat)
 CORPORATE OFFICE: 1st Floor, Wake Field House, Spurt Road, Bandra Estate, Mumbai 400 038
 E-MAIL: bhupendra.adhikari@cfmra.com IN CONTACT: 079-66118554 & 079-66118555 Mr. Pradyumn Singh Jadhav-8655874936

APPENDIX-IV-A (Proviso to rule 9(i))

SALE NOTICE FOR SALE OF IMMOWABLE PROPERTIES

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 9(i) of the Security Interest Enforcement Rules, 2002. 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 9(i) of the Security Interest Enforcement Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower and Guarantors/Mortgagors that the below described immovable property(ies) mortgaged to the Secured Creditor, the Physical Possession of which has been taken by the Authorized Officer of CFM Asset Reconstruction Pvt. Ltd., will be sold on "As is where is", "As is what is", "Whatever there is" and "No recourse Basis" for recovery of Outstanding Amount and further interest and other costs and expenses thereon due to the secured creditor from below mentioned Borrower & Mortgagor.

BORROWER'S AND GUARANTOR'S NAME & LOAN ACCOUNT NO.

1. (1) Mr. Pralubhai Poptabhai Khunt (LSSECJUN002193) (2) Mrs. Hansaben Pralubhai Khunt

Demand Notice Date: 02-05-2023 Date of Possession Notice: 22-03-2024

SECURED DEBT AMOUNT IN Rs. 15,44,514.00 (Rupees Fifteen Lakhs, Forty-Four Thousand Five Hundred Fourteen Only) together with further interest, other costs & expenses thereon due & payable till the final payment.

Description of Property: All the piece and parcels of a residential house constructed on Land Sq Mtrs 85-11-30 of Plot No 5 Pali (Southern Side) of Rs. 15.15 situated at Keshav Tal-Jungadhi Within Limits of Keshav Municipality, Bounded as under: East: Adj. Vokilo, West: Adj. Devt. West Land & Road, East: Adj. Land Of Plot No 5 Pali, South: Adj. Plot No. 06

Reserved Price: Rs. 7,00,000/- (Rupees Seven Lakhs Only) EMD: Rs. 70,000/- (Rupees Seventy Thousand Only)

BORROWER'S AND GUARANTOR'S NAME & LOAN ACCOUNT NO.

2. (1) Mr. Rajeshkumar Haridas Devmurari (LSSECJUN002068) (2) Mrs. Mridulaben Rajeshkumar Devmurari

(3) Mr. Shivang Rajeshkumar Devmurari

Demand Notice Date: 02-05-2023 Date of Possession Notice: 24-02-2024

SECURED DEBT AMOUNT IN Rs. 17,74,679.00 (Rupees Seventeen Lakhs Seventy-Four Thousand and Seventy-Nine Only) as on 20-04-2023 together with further interest, other costs & expenses thereon due & payable till the final payment.

Description of Property: All the piece and parcels of a residential house constructed on Land Sq Mtrs 52-02-59 of Plot No 5 Pali of Rs. 15.15 No 13372 Situated at Keshav Tal-Jungadhi Within Limits of Keshav Municipality, Bounded as under: East: Road Towards Mewani, West: Adj. Property Of Plot No 5 Pali, North: Adj. Property Of Plot No 5 Pali, South: Adj. Land Of Plot No. 10

Reserved Price: Rs. 5,00,000/- (Rupees Five Lakhs Only) EMD: Rs. 50,000/- (Rupees Fifty Thousand Only)

(A) DATE OF INSPECTION: With prior appointment of Authorized Officer Contact Name & No. Mr. Pradyumn Singh Jadhav-8655874936

(B) LAST DATE FOR SUBMISSION OF BID DOCUMENT: 19.01.2026 (on or before 5.00 PM)

(C) TIME, DATE & PLACE OF PUBLIC AUCTION: 11.00 AM to 12.00 PM 20.01.2026

Add: The Spire, Office No 510, 5th Floor, W Street Park Chowk, 150 R Ring Road, Rajkot-360006

Bank Details for EMD Remittance

Beneficiary Name: CFMARC TRUST-90

Bank and Branch: UNION BANK OF INDIA, ANDHERI BARNICH, MUMBAI

Account Number: 00281101000032 IFSC: UBIN0000287

Escrowments if any: Not known to the secured creditor. 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.cfmarc.in>. The 30 days' notice has been given to all of you under section 13(1) of SARFAESI Act-2002 with the advice to redeem the secured Property(ies) / 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 the scheduled auction. In case of default in payment, any or all of the Secured Property(ies)/Secured Assets shall at the discretion of the Authorized Officer/Secured Creditor be sold through any of the modes as provided under Rule 9(i) of Security Interest (Enforcement) Rules, 2002.

Date: 26-12-2025 CFM Asset Reconstruction Pvt. Ltd. Authorized Officer

Place: Keshav, Gujarat (Acting in its capacity as Trustee of CFMARC Trust-90)

NATIONAL COMPANY LAW APPELLATE TRIBUNAL

2ND & 3RD FLOOR, MANAKAR DOODHACHAND GADAN, (M.T.N.L. BUILDING), 5-500 COMPLEX, COCH ROAD, NEW DELHI-110025

CONVENE APPEAL, (AT) 888 NO. 138 OF 2025

In the matter of U.P. Assets

By order of the Tribunal

By order of the Tribunal

By order of the Tribunal

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MAS RURAL HOUSING & MORTGAGE FINANCE LIMITED
 Narayan Chambers, 2nd Floor, Bth. Patang Hotel, Ashram Road, Ahmedabad-380009. Contact : 079-41106500/733

DEMAND NOTICE

Under Section 13(2) of SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY ACT 2002 ("Act") read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("Rules"), Whereas the undersigned being the Authorized Officer of the MAS Rural Housing & Mortgage Finance Ltd. (Hereinafter called "Company") under the Act and in exercise of powers conferred under section 13(2) read with rule 3 of the Rules already issued the demand notices dated as mentioned below. Under Section 13(2) of the Act, calling upon the Borrower(s)/Co-Borrower(s)/Guarantor(s), listed here-under, to pay the amount mentioned in the respective Demand Notice, within the 60 days from the date of the Demand Notice(s), as per details given below. Copies of the said Notices are served by Registered Post A.D. and are available with the undersigned, and the said Borrower(s)/Co-Borrower(s)/Guarantor(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours. In connection with the above, Notice is hereby given. Once again, to the said Borrower(s)/Co-Borrower(s)/Guarantor(s) to pay Company within 60 days from the date of the respective notices, the amount indicated herein below against their respective names, together with further interest as detailed below from the respective date mentioned below in below column till the date of payment and/or realization, read with the loan agreement and other documents/writings, if any, executed by the said Borrower(s)/Co-Borrower(s)/Guarantor(s). As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to Company by the said Borrower(s)/Co-Borrower(s)/Guarantor(s) respectively.

Borrower & Co-Borrower, Guarantor Name	Mortgage Property Details:-	Loan Account No. Outstanding Amount	DATE OF DEMAND NOTICE DATE OF STICKING NOTICE
SANJAYBHAI BHIKHABHAI RAVAL (APPLICANT) PAYALBEN SANJAYBHAI RAVAL (CO-APPLICANT) BHAGVANBHAI REVABHAI DHAKTA (GUARANTOR)	PROPERTY BEARING ALL THAT PIECE & PARCEL OF SAID LAND BEARING ANDHARIYA GRAM PANCHAYAT PROPERTY NO. 1952 ADMEASURING 62.73 SQ. MTRS. & CONSTRUCTION THEREON SITUATED ON GANTAL LAND AREA KNOWN AS "RAVAL VAS" AT ANDHARIYA, TA-VAADGAM, IN THE REGISTRATION DISTRICT & SUB DISTRICT OF BANASHKANATHA, STATE: GUJARAT, BOUNDED AS FOLLOWS: AS PER TECHNICAL / AS PER SALE DEED / AS PER DOCUMENTS: EAST: HOUSE OF TARABEN EVERBHAI, WEST: OPEN LAND, NORTH: OPEN LAND THEN ROAD, SOUTH: NAVOLI THEN HOUSE OF RAVAL PARTHIBHAI BABUBHAI	Loan A/c No.: 8594 Rs. 3,70,661.00	Dt. 27.11.2025 Dt. 24.12.2025
BABUJI SONAJI THAKARDA (APPLICANT) VARSHABEN BABUJI THAKARDA (CO-APPLICANT) SOMAJI MOTILJI PARMAR (GUARANTOR)	PROPERTY BEARING ALL THAT PIECE AND PARCEL OF SAID LAND BEARING BAMANIYA GRAM PANCHAYAT NEW PROPERTY NO. 54, OLD MILKAT NO. 88 ADMEASURING 73.39 SQ. MTRS. & CONSTRUCTION THEREON SITUATED ON GANTAL LAND AREA KNOWN AS "UNCHI SHERI" AT, BAMANIYA, TA-DANTA, IN THE REGISTRATION DISTRICT & SUB DISTRICT OF BANASHKANATHA, STATE: GUJARAT, BOUNDED AS FOLLOWS: AS PER TECHNICAL / AS PER SALE DEED / AS PER DOCUMENTS: EAST: HOUSE OF THAKARD KALLUJ DUNGARJI, SOUTH: WATER TANK	Loan A/c No.: 8999 Rs. 2,77,377.00	Dt. 27.11.2025 Dt. 24.12.2025
BHARATKUMAR NARAYANBHAI KALAL (APPLICANT) JYOTIBEN BHARATBHAI KALAL (CO-APPLICANT) BABUJI RAMAJI THAKOR (GUARANTOR)	PROPERTY BEARING ALL THAT PIECE AND PARCEL OF SAID LAND BEARING RANPUR JUTH GRAM PANCHAYAT MILKAT NO. 226, HOUSE NO. 222 ADMEASURING 104.69 SQ. MTRS. & CONSTRUCTION THEREON SITUATED ON GANTAL LAND AREA AT RANPUR, TA-SATLASANA, IN THE REGISTRATION DISTRICT & SUB DISTRICT OF MAHESANA, STATE: GUJARAT, BOUNDED AS FOLLOWS: AS PER TECHNICAL / AS PER SALE DEED / AS PER DOCUMENTS: EAST: HOUSE OF MAHESHBHAI KASTURBHAI PANCHAL, WEST: HOUSE OF DARJI HASMUKHBHAI VIRABHAI, NORTH: ANGADVAI THEN ROAD, SOUTH: ROAD	Loan A/c No.: 9092 Rs. 15,55,761.00	Dt. 27.11.2025 Dt. 24.12.2025

With further interest, additional interest at the rate as more particularly stated in respective Demand Notice, incidental expenses, cost, charges etc. incurred till the date of payment and/or realization. If the said Borrower(s)/Co-Borrower(s)/Guarantor(s) shall fail to make payment to Company as aforesaid, Then Company shall proceed against the above Secured Assets(s)/Immovable Property(ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Borrower(s)/Co-Borrower(s)/Guarantor(s) as to the costs and consequences.

The said Borrower(s)/Co-Borrower(s)/Guarantor(s) are prohibited under the said Act to Transfer the aforesaid Secured Asset(s)/Immovable Property(ies), whether by way of sale, lease or otherwise without prior written consent of Company. Any contravention of the said section by you shall invoke the penal provisions as laid down under section 29 of the SARFAESI Act and/or any other legal provision in this regard.

Date: 26-12-2025 Place: Gujarat

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

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I arrive at a conclusion not an assumption.

Inform your opinion with detailed analysis.

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—JOURNALISM OF COURAGE—

"PMJAY-MA" Yojana

For All Hospitals Empanelled Under the PMJAY-MA Yojana:

- Under the PMJAY-MA yojana, it is mandatory for all hospitals to migrate their hospital empanelment from HEM 1.0 to HEM 2.0 portal by 31-12-2025.
- If any hospital does not wish to remain empanelled under the scheme, they must submit a written notification to the concerned District/Corporation Health Officer and log in to HEM 2.0 to apply for withdrawal. They are requested to immediately contact the District/Corporation Health Officer for this.
- It is mandatory for private hospitals under PMJAY-MA to display free/foldable signboards clearly informing visitors and beneficiaries about the services available.

For All Beneficiaries of the PMJAY-MA Yojana:

- NFSA (National Food Security Act) ration card holders can obtain their Ayushman Card by using only their ration card and Aadhaar card.
- All senior citizens aged 70 years or above can obtain an Ayushman Card by using only their Aadhaar card, without considering social or economical status.
- Beneficiaries can visit beneficiary.nha.gov.in to register themselves and obtain the PMJAY card.
- Information such as nearest PMJAY hospital, Ayushman Card Details, treatment received and wallet balance can be accessed by downloading Ayushman App from the Google Play Store.

"Ayushman Card is like Sanjeevani - a guarantee of health for your family"

Shri Pralubhai Pansheriya
Hon'ble Minister, Health and Family Welfare Department, Gujarat

PMJAY-MA Yojana, Block No-4/I, Dr. Jivraj Mehta Bhavan, Old Secretariat, Gandhinagar- 382010

For more information, contact
Toll Free No. 079-6644-0104

Health and Family Welfare Department, Government of Gujarat

