



Union Bank of India, Nadiad Branch

Address at: Karamvir Tower, Kapadwanj Road Nadiad, Distt. Kheda, Gujarat-387001

E - AUCTION SALE NOTICE

(For sale of Immovable/Movable Properties)

E Auction Sale Notice for Sale of Movable/Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with provision to Rule 8 or 9 of Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/s and Guarantor/s, that the below described movable/immovable property mortgaged/charged to Union Bank Of India (secured creditor), possession of which has been taken by the Authorized Officers of Union Bank of India, will be sold on "AS IS WHERE IS", "AS IS WHAT IS", and "WHATEVER THERE IS" basis, for recovery of respective dues mentioned hereunder against the secured assets mortgaged/charged to Union Bank of India, from respective borrower(s) and guarantor(s). The reserve price and earnest money deposit is shown there against each secured asset. The sale will be done by the undersigned through e-auction platform provided here under:

Sr. No.	Name of the Borrower/Guarantor and Branch Details	Description of the properties	Amount to be Recovered	Type of Possession	Reserve Price/ EMD/ Bid increase amount in Rs
01	1. Sh. Gautamkumar Parshottambhai Rohit 2329-B, Rohitvas Ode, Ta Umreth Dist. Anand, Gujarat 2. Smt. Varshaben Gautambhai Rohit 2329-B, Rohitvas Ode, Ta Umreth Dist. Anand, Gujarat	Description of immovable secured assets to be Sold: All that piece and parcel of House at Plot No A/66, Karmvir Nagar-VIII, Naya Bilodara Village- Bilodara, Nadiad, Gujarat. Plot Area 921 Sq.ft. Bounded By : North- Plot No A/67, South- Plot No A/65, East- Approach Road, West- Plot No A/63	Rs 29,18,088.00 as on 31.08.2026 with further interest, cost and expenses	Physical	Rs 8,74,000.00 EMD 10% Bid Increase 1%
02	1. Sh. Kirankumar Sureshbhai Patel B/34, Shyam Bungalows, Near Ganpati Temple Road, Nadiad Gujarat - 387001 2. Sh. Jagdishkumar Sureshbhai Patel B/34, Shyam Bungalows, Near Ganpati Temple Nadiad Gujarat - 387001, Road,	Description of immovable secured assets to be Sold: All that piece and parcel of House No. A/51, Karamvir Nagar-8, At Marida, Ta Nadiad Gujarat, Area 921 Sq. ft. Bounded By : North- Plot No. A/50, South- Plot No. A/52, East- Other Plot, West- Road	Rs 30,32,903.55 as on 31.08.2026 with further interest, cost and expenses	Physical	Rs 8,74,000.00 EMD 10% Bid Increase 1%

Date and time of Auction: 28.10.2026 from 12.00 NOON to 5.00 PM (UNLIMITED EXTENSION OF 10 MINUTES)

Property Inspection (BY TAKING PRIOR APPOINTMENT) Inspection Date : 23.10.2026

Scan here For detailed Terms & Conditions



AS PER SARFAESI Act, STATUTORY 15 - DAYS SALE NOTICE TO THE BORROWER/ GUARANTOR/ MORTGAGOR

The above mentioned Borrower's / are hereby notified to pay the sum as mentioned in section 13 (2) Notice in full before the date of auction, failing which property will be auctioned/ sold and balance dues if any will be recovered with interest and cost from Borrower's / Guarantor's / Mortgagor.

Date: 08.10.2026, Place: Nadiad

(In the Event of any discrepancy between the English version and any other language version of this auction notice, The English version shall prevail)

Authorised Officer, Union Bank of India



AU SMALL FINANCE BANK

A SCHEDULED COMMERCIAL BANK

AU SMALL FINANCE BANK LIMITED

A SCHEDULED COMMERCIAL BANK

Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001, Rajasthan, (India). (CIN:L36911RJ1996PLC011381)

APPENDIX- IV-A [See proviso to rule 8 (6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower /Co-Borrower/Guarantor/Mortgagor (s) that the below described immovable properties mortgaged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of AU Small Finance Bank Limited A Scheduled Commercial Bank, the same shall be referred herein after as AUSFB. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction for recovery of amount mentioned in the table below along with further interest, cost, charges and expenses being due to AUSFB viz. Secured Creditor; It is hereby informed you that we are going to conduct public E-Auction through website <https://sarfaesi.auctiontigger.net>

Account No. & Name of Borrower, Co-Borrower, Mortgagors, Guarantor	Date & Amount as per Demand Notice U/s 13(2) & Date of Physical Possession and amount as on (Date)	Reserve Price, Earnest Money Deposit & Bid Increment Amount (In Rs.)	E-Auction Date and Time, EMD Submission Last Date, Place of Submission of Bids & Documents, Inspection Date
(Loan A/c No.) 9001120112990262, Shri Adarsh Education Trust Sanathali Through Trustee Mr. Nileshbhai Girdharbhai Kotadiya, Mr. Jaysukhbhai Arjanbhai Kakadiya, Mayur Bhai Manji Bhai Hirpara & Milan Rameshbhai Togadiya (Borrower), Mr. Nileshbhai Girdharbhai Kotadiya S/o Mr. Girdharbhai Vastabhai Kotadiya (Co-Borrower/ Mortgagor), Mr. Jaysukhbhai Arjanbhai Kakadiya S/o Mr. Arjanbhai Ambabhai Kakdiya (Co-Borrower/ Mortgagor), Mr. Chandul Vastabhai Kotadiya S/o Mr. Vastabhai Nanjibhai Kotadiya (Co-Borrower/ Mortgagor), Mr. Mayur Bhai Manji Bhai Hirpara (Co-Borrower), Mr. Milan Rameshbhai Togadiya (Co-Borrower), Shri Adarsh Education Trust Jasdan Through Trustee Mr. Nileshbhai Girdharbhai Kotadiya & Mr. Jaysukhbhai Arjanbhai Kakadiya (Co-Borrower)	13(2) Notice Issue Date 06-December-2022 Loan Account No. 9001120112990262 is Rs. 64,32,643/- (Rupees Sixty Four Lakh Thirty Two thousand Six Hundred and Forty Three Only) as on date 06-Dec-2022 Physical Possession done on 04-June-2023 Loan Account No. 9001120112990262 is Rs. 1,34,19,011/- (Rupees One Crore Thirty Four Lakh Nineteen Thousand Eleven Only) as on date 05-10-2026, Plus Future interest & charges	RESERVE PRICE Rs. 26,00,000/- (Rupees Twenty Six Lakh Only) EMD Rs. 2,60,000/- (Rupees Two Lakh Sixty Thousand Only) Bid Incremental Amount Rs. 10,000/- (Rupees Ten Thousand only)	04 Nov 2026 From 11:00 AM to 01:00 PM With unlimited extension of Five Minutes Last Date of Bid Submission Form & Amount 03 Nov 2026 Upto 05:00 PM AU Small Finance Bank Ltd., Au Bank Branch Office: J1 Complex, Ground Floor, Near Balaji hall, Besides Pathank school, 150 Feet Ring Road, Rajkot, Gujarat 360005 email: bhanu.singh3@aubank.in Bhanu Pratap Singh Mob No. 9358002663 Inspection Date : 21 & 22 Oct 2026

Description of Mortgage Property

1. All that part and parcel of Property Situated at Constructed Commercial Property measuring 600.78 Sq. meter, Situated at Santhali Revenue Survey No. 29/2 p, Plot No. 2p at Jasdan, Rajkot, Gujarat, Owned by Chandubhai Vasrabhai Kotadiya & Jaysukhbhai Arjanbhai kakkadiya & Nileshbhai Girdharbhai Kotadiya
North: Plot No. 2P Others Property , South: Gamtal, East: RS No. 18p, West: Road
2. All that part and parcel of Property Situated at Constructed Commercial Property measuring 789.00 Sq. meter, Situated at Santhali Revenue Survey No. 29/2 p, Plot No. 1p at Jasdan, Rajkot, Gujarat, Owned by Chandubhai Vasrabhai Kotadiya & Jaysukhbhai Arjanbhai kakkadiya & Nileshbhai Girdharbhai Kotadiya
North: Others Property , South: Gamtal, East: Road, west: Gamtal

Total built-up area 5920 Sq. Ft. Approx.

Note- Both Properties will be sold together.

Note - Any inventory, furniture and fixture affixed to the wall, stock, movable items, if any or materials lying at the mortgaged property at the time of taking possession shall not form part of the sale.

All interested participants / bidders are requested to visit the website <https://sarfaesi.auctiontigger.net> & <https://www.aubank.in/bank-auction> for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact Mr. Bhanu Pratap Singh, Contact Number 9358002663 and e-mail of bhanu.singh3@aubank.in

THIS IS ALSO A STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

STATUTORY 15 DAYS SALE NOTICE TO BORROWER / MORTGAGORS

The terms and conditions of e-auction sale:-

1. The E-Auction sale of Secured Asset is on "as is where is", "as is what is", "whatever there is" and "no recourse" basis for and on behalf of the Secured Creditor viz. AUSFB and there is no known encumbrance, which exists on the said property. 2. For participating in online e-auction sale, Bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof are required to be submitted along with EMD, which is payable by way of RTGS/NEFT in the name of MSME AUCTION POOL ACCOUNT OF AU Small Finance Bank Limited, Current account No.1921201121711599 AU SMALL FINANCE BANK LIMITED Fifth and Sixth Floor Sunny Big Junction STC Kharsa No. 64 to 67, Gram Sukhapura New Atish Market Jaipur 302020, IFSC Code: AUBL0002011, Once an Online Bid is submitted, same cannot be withdrawn. Further any EMD submitted by bidder will be required to send the UTR/Ref no of the RTGS/NEFT with a copy of cancelled cheque on the following email IDs i.e. rakesh.jain1@aubank.in
3. All interested participants / bidders are requested to visit the website <https://sarfaesi.auctiontigger.net> & <https://www.aubank.in/bank-auction> for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact Mr. Bhanu Pratap Singh, Contact Number 9358002663 and e-mail of bhanu.singh3@aubank.in
Date : 09-Oct-2026
Place: Rajkot, Gujrat

Authorised Officer
AU Small Finance Bank Limited.



AU SMALL FINANCE BANK

A SCHEDULED COMMERCIAL BANK

AU SMALL FINANCE BANK LIMITED

A SCHEDULED COMMERCIAL BANK

Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001, Rajasthan, (India). (CIN:L36911RJ1996PLC011381)

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Account No. & Name of Borrower, Co-Borrower, Mortgagors, Guarantor	Date & Amount as per Demand Notice U/s 13(2) & Date of Physical Possession and amount as on (Date)	Reserve Price, Earnest Money Deposit & Bid Increment Amount (In Rs.)	E-Auction Date and Time, EMD Submission Last Date, Place of Submission of Bids & Documents, Inspection Date
(Loan A/c No.) 9001120112990262, Shri Adarsh Education Trust Sanathali Through Trustee Mr. Nileshbhai Girdharbhai Kotadiya, Mr. Jaysukhbhai Arjanbhai Kakadiya, Mayur Bhai Manji Bhai Hirpara & Milan Rameshbhai Togadiya (Borrower), Mr. Nileshbhai Girdharbhai Kotadiya S/o Mr. Girdharbhai Vastabhai Kotadiya (Co-Borrower/ Mortgagor), Mr. Jaysukhbhai Arjanbhai Kakadiya S/o Mr. Arjanbhai Ambabhai Kakdiya (Co-Borrower/ Mortgagor), Mr. Chandul Vastabhai Kotadiya S/o Mr. Vastabhai Nanjibhai Kotadiya (Co-Borrower/ Mortgagor), Mr. Mayur Bhai Manji Bhai Hirpara (Co-Borrower), Mr. Milan Rameshbhai Togadiya (Co-Borrower), Shri Adarsh Education Trust Jasdan Through Trustee Mr. Nileshbhai Girdharbhai Kotadiya & Mr. Jaysukhbhai Arjanbhai Kakadiya (Co-Borrower)	13(2) Notice Issue Date 06-December-2022 Loan Account No. 9001120112990262 is Rs. 64,32,643/- (Rupees Sixty Four Lakh Thirty Two thousand Six Hundred and Forty Three Only) as on date 06-Dec-2022 Physical Possession done on 04-June-2023 Loan Account No. 9001120112990262 is Rs. 1,34,19,011/- (Rupees One Crore Thirty Four Lakh Nineteen Thousand Eleven Only) as on date 05-10-2026, Plus Future interest & charges	RESERVE PRICE Rs. 26,00,000/- (Rupees Twenty Six Lakh Only) EMD Rs. 2,60,000/- (Rupees Two Lakh Sixty Thousand Only) Bid Incremental Amount Rs. 10,000/- (Rupees Ten Thousand only)	04 Nov 2026 From 11:00 AM to 01:00 PM With unlimited extension of Five Minutes Last Date of Bid Submission Form & Amount 03 Nov 2026 Upto 05:00 PM AU Small Finance Bank Ltd., Au Bank Branch Office: J1 Complex, Ground Floor, Near Balaji hall, Besides Pathank school, 150 Feet Ring Road, Rajkot, Gujarat 360005 email: bhanu.singh3@aubank.in Bhanu Pratap Singh Mob No. 9358002663 Inspection Date : 21 & 22 Oct 2026

Description of Mortgage Property

1. All that part and parcel of Property Situated at Constructed Commercial Property measuring 600.78 Sq. meter, Situated at Santhali Revenue Survey No. 29/2 p, Plot No. 2p at Jasdan, Rajkot, Gujarat, Owned by Chandubhai Vasrabhai Kotadiya & Jaysukhbhai Arjanbhai kakkadiya & Nileshbhai Girdharbhai Kotadiya
North: Plot No. 2P Others Property , South: Gamtal, East: RS No. 18p, West: Road
2. All that part and parcel of Property Situated at Constructed Commercial Property measuring 789.00 Sq. meter, Situated at Santhali Revenue Survey No. 29/2 p, Plot No. 1p at Jasdan, Rajkot, Gujarat, Owned by Chandubhai Vasrabhai Kotadiya & Jaysukhbhai Arjanbhai kakkadiya & Nileshbhai Girdharbhai Kotadiya
North: Others Property , South: Gamtal, East: Road, west: Gamtal

Total built-up area 5920 Sq. Ft. Approx.

Note- Both Properties will be sold together.

Note - Any inventory, furniture and fixture affixed to the wall, stock, movable items, if any or materials lying at the mortgaged property at the time of taking possession shall not form part of the sale.

All interested participants / bidders are requested to visit the website <https://sarfaesi.auctiontigger.net> & <https://www.aubank.in/bank-auction> for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact Mr. Bhanu Pratap Singh, Contact Number 9358002663 and e-mail of bhanu.singh3@aubank.in

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The terms and conditions of e-auction sale:-

1. The E-Auction sale of Secured Asset is on "as is where is", "as is what is", "whatever there is" and "no recourse" basis for and on behalf of the Secured Creditor viz. AUSFB and there is no known encumbrance, which exists on the said property. 2. For participating in online e-auction sale, Bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof are required to be submitted along with EMD, which is payable by way of RTGS/NEFT in the name of MSME AUCTION POOL ACCOUNT OF AU Small Finance Bank Limited, Current account No.1921201121711599 AU SMALL FINANCE BANK LIMITED Fifth and Sixth Floor Sunny Big Junction STC Kharsa No. 64 to 67, Gram Sukhapura New Atish Market Jaipur 302020, IFSC Code: AUBL0002011, Once an Online Bid is submitted, same cannot be withdrawn. Further any EMD submitted by bidder will be required to send the UTR/Ref no of the RTGS/NEFT with a copy of cancelled cheque on the following email IDs i.e. rakesh.jain1@aubank.in
3. All interested participants / bidders are requested to visit the website <https://sarfaesi.auctiontigger.net> & <https://www.aubank.in/bank-auction> for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact Mr. Bhanu Pratap Singh, Contact Number 9358002663 and e-mail of bhanu.singh3@aubank.in
Date : 09-Oct-2026
Place: Rajkot, Gujrat

Authorised Officer
AU Small Finance Bank Limited.

AAVAS FINANCIERS LIMITED

(CIN:L65922RJ2011PLC034297) Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020



AUCTION NOTICE

Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of AAVAS FINANCIERS LIMITED Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis. The details of the cases are as under:

Name of Borrowers/ Co-Borrowers/ Mortgagors	Dues As on	Date & Amount of 13(2) Demand Notice	Date of Possession	Description of Property	Reserve Price For Property	Earnest Money For Property	Date & Time of Auction	Place of Tender Submission, Tender Open & Auction at Aavas Financiers Ltd.
Allarakh Nathusha Diwan, Aayshabani Dilipsha Diwan, Dilipsha Allarakh Diwan (AC NO.) 171204100728585	Rs. 2378934/- Dues As On 10 Oct 26	20 Feb 26 Rs. 2112283/- Dues As On 20 Feb 26	27 Apr 26	Survey No. 1082/2, Plot No. 25, Krish Residency, Hadgud Vadod Road, Near Gosai Talavadi, Vadod, Anand, Gujarat. Admeasuring 92.96 Sq. Mtrs	Rs. 1844310/-	Rs. 184431/-	11.00 Am To 01.00 Pm 28 Oct 26	310, 3rd Floor, Radha Swami Sumit Complex, Opp. Yogi Bakeries, Near Gopi Cinema, Anand- 388001, Gujarat- India
Kishansingh M Chauhan, Neemb Singh Chouhan, Radha Devi Singh (AC NO.) LNBRD01418-190098205	Rs. 2199274/- Dues As On 10 Oct 26	9 Jul 24 Rs. 1454278/- Dues As On 4 Jul 24	17 Jan 25	Flat No. 8/601 (Sf), Sai Darshan Complex, Itola, Vadodara, R.S. No. 1753 Of Block No. 1305 Of Village Itola In The Registration Sub-Div. Vadodara The Said Residential Property Being Flat No. 8/601(Sf) Of Sai Darshan Complex Admeasuring Area Of Property Is 799.67 Sq.Fts And Undivided Common Proportionate Land Area Is 174 Sq. Fts. Being Constructed Property. Admeasuring 799.67 Sq.Fts And Undivided Common Proportionate Land Area Is 174 Sq. Fts.	Rs. 700700/-	Rs. 70070/-	11.00 Am To 01.00 Pm 13 Nov 26	Shop No :- 5 & 6 1st Floor, Sun Rise Complex, Waghdia Road, Near Vrundavan Crossing, Chanda Nagar, Vrundavan, Vadodara- 390019, Gujarat- India
Mukeshbhai Shamjibhai Sidhpura, Mrs. Hansaben Mukeshbhai Siddhpura, Mr. Ketan Maukeshbhai Siddhpura Guarantor : Mr. Vishal Hasmukhbhai Kareliya (AC NO.) LNSUR00315-160023644	Rs. 2288008/- Dues As On 10 Oct 26	12 Apr 22 Rs. 990547.41/- Dues As On 11 Apr 22	8 Nov 22	Flat No 410, 4th Floor, "Lord Krishna Residency" Constructed On D-11, 12, 13, 127, 128, 129, Village Kamrej, Revenue Survey No.361, Block No.348, Sub-District-Kamrej, Surat, Gujrat Admeasuring 62.71 Sq.Mtrs.	Rs. 200340/-	Rs. 20034/-	11.00 Am To 01.00 Pm 13 Nov 26	301 & 305, Regent Square, Above D-Mart, Adajan, Surat- 395009, Gujarat- India

Terms & Conditions: 1). The person, taking part in the tender, will have to deposit his offer in the tender form provided by the AFL which is to be collected from the above branch offices during working hours of any working day, super scribing "Tender Offer for name of the property" on the sealed envelope along with the Cheque/DD/pay order of 10% of the Reserve Price as Earnest Money Deposit (EMD) in favour of AAVAS FINANCIERS LIMITED payable at Jaipur on/before time of auction during office hours at the above mentioned offices. The sealed envelopes will be opened in the presence of the available interested parties at above mentioned office of AAVAS FINANCIERS LIMITED The inter-se bidding, if necessary will also take place among the available bidders. The EMD is refundable if the bid is not successful. 2). The successful bidder will deposit 25% of the bidding amount adjusting the EMD amount as initial deposit immediately or within 24hrs after the fall of the hammer towards the purchase of the asset. The successful bidder failing to deposit the said 25% towards initial payment, the entire EMD deposited will be forfeited & balance amount of the sale price will have to be deposited within 15 days after the confirmation of the sale by the secured creditor; otherwise his initial payment deposited amount will be forfeited. 3). The Authorised officer has absolute right to accept or reject any bid or adjourn/postpone the sale process without assigning any reason therefore. If the date of tender depositing or the date of tender opening is declared as holiday by Government, then the auction will be held on next working day. 4). For inspection and interested parties who want to know about the procedure of tender may contact AAVAS FINANCIERS LIMITED 201,202, 1ind Floor, South End Square, Mansarovar Industrial Area, Jaipur-302020 or Ramesh Jant - 9376045878 or respective branch during office hours. Note: This is also a 15/30 days notice under Rule 9(1)&(6) to the Borrowers/Guarantors/Mortgagor of the above said loan accounts about tender inter se bidding sale on the above mentioned date. The property will be sold, if their out standing dues are not paid in full.

Place : Gujarat Date : 12-10-2026

Authorised Officer Aavas Financiers Limited

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The Indian Express

JOURNALISM OF COURAGE

I choose substance over sensation.

Inform your opinion with credible journalism.





CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Corporate Office : Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600 032, T.N.

DEMAND NOTICE

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 Cholamandalam Investment and Finance Company Ltd. (The Secured Creditor) under the Act and in exercise of the powers conferred under Sec. 13(12) of the Act read with Rule 3 issued Demand Notice(s) under Sec. 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is / are avoiding the service of the Demand Notice(s), therefore the service of notice is being affected by affixation and publication as per Rules. The contents of Demand Notice(s) are extracted herein below :-

Sr. No.	Name & Address of the Borrower/s & Co-Borrower/s	Loan Amt.	Dt. of Demand Notice & O/s. Amt.	Description of the Property / Secured Asset
1.	Loan A/C. No(S) : XH01STR00002644229 1. Mr. / Mrs. Kanubhai Veljibhai Parmar (Alias) Kanubhai V. Parmar 2. Mr. / Mrs. Gitaben Kanubhai Parmar (Alias) Gitaben K. Parmar Add. :- 228, Shree Kamdhenu Residency, Pipodra, Kamrej, Surat, Gujarat-394 110; Also At : 228, Shree Kamdhenu Residency, Kamrej, Pipodra, Surat-394 110. email: bhanu.singh3@aubank.in Bhanu Pratap Singh Mob No. 9358002663	Rs. 10,34,102/-	29.09.2026 Rs. 20,28,554/- (Rs. Twenty Lakh and Twenty Eight Thousand and Five Hundred and Fifty Four Only) as on 29.09.2026	All the piece & parcel of immovable property bearing Plot No. 228 as per site admeasuring 56.00 Sq. Yard i. e., 46.84 Sq. Mts. As per Passing Plan admeasuring 46.84 Sq. Mts., along with 32.71 Sq. Mts. Undivided Share in the land of road & COP in "Shree Kamdhenu Residency" situated at revenue Survey No. 516, Old Block No. 511 Re-survey New Block No. 550 of Moje village : Pipodra, Ta. Mangrol, Dist. Surat with construction on it.

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that Cholamandalam Investment and Finance Company Ltd. is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, The Secured Creditor shall be entitled to exercise all the rights U/s. 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and remedy payment. The Secured Creditor is also empowered to ATTACH AND/OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), the Secured Creditor also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the Secured Creditor. This remedy is in addition and independent of all the other remedies available to the Secured Creditor under any other law.

The attention of the borrower(s) is invited to Sec. 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Sec. 13(13) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of the Secured Creditor and non-compliance with the above is an offence punishable U/s. 29 of the said 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 on any working day during normal office hours.

Sd/-

Place : Surat, Gujarat

Date : 29.09.2026

Authorized Officer
For Cholamandalam Investment and Finance Company Limited

NAKODA LIMITED (IN LIQUIDATION)

Liquidator: Ravindra Kumar Goyal
CIN: L17111GJ1984PLC045995

Registered Office: Block No 1 & 12 to 16 Village-Karaj Tal Mandvi Dist-Surat Gujarat-394110

IBBI Address: I-807, 8th Floor, Godrej Garden City, Behind Nirma University, Jagatpur, S.G. Highway, Ahmedabad-382481

Email: ravindra1960_goyal@yahoo.co.in, ravindranakoda@gmail.com

E-Auction: Sale of Assets under Insolvency and Bankruptcy Code, 2016

Date & Time of E-Auction for Sale of Company on Standalone Basis: 28th October 2026

Time: 01:00 PM. to 03:00 PM. (With unlimited extension of 5 minutes each)

Last date of filing Pre-Qualification Document on Auction Platform- 26th October, 2026 till 5.00 P.M.

Last Date of EMD Submission: 26th October, 2026 till 7.00 P.M.

Sale of Assets on standalone basis or Plant as a Whole in view of Regulation 32(b), Sale of Assets on Piecemeal Basis in view of Regulation 32(a)(c) of IBBI (Liquidation Process) Regulations 2016, forming part of Liquidation Estate by the Liquidator appointed by the Hon'ble National Company Law Tribunal, Ahmedabad Bench vide order dated 08.02.2023. The sale will be done by the undersigned through E-auction platform <https://bbi.baanknet.com/eauction-bbi/home>

Block	Asset Description	Reserve Price (INR)	EMD (INR)	Incremental Value (INR)
A	Sale of Entire Surat Plant of Corporate Debtor situated at Block No 1 & 12 to 16 Village-Karaj Tal Mandvi Dist-Surat Gujarat-394110 Comprising of Phase-1 (only land and building) and Phase-2 (land and building and plant and machinery) and Flat at Surat (Land admeasuring 51,853.05 sq. meters)	68,45,48,724	3,42,27,436	50,00,000
B	Sale of Surat Plant of Corporate Debtor in slump sale, including Land and Building, Plant and Machinery situated at Phase-2: Yam Manufacturing Plant: as per demarcation on site (Land admeasuring 13,299.27 sq. meters)	34,81,65,028	1,74,08,251	10,00,000
C	Sale of Land and Building of Surat Old Plant of Corporate Debtor in slump sale, situated at Phase-1: as per demarcation on site (Land admeasuring 38,553.78 sq. meters)	33,49,88,695	1,67,49,435	10,00,000
D	Flat at Surat on piecemeal basis	13,95,000	69,750	50,000

Terms and Condition of the E-auction are as under:

1. E-Auction will be conducted on "AS IS WHERE IS" "AS IS WHAT IS" "WHATEVER THERE IS" and "AND NO RECOURSE BASIS" as such sale is without any kind of warranties and indemnities through approved service provider at IBBI e-Auction Portal by BAANKNET.

2. The Complete E-Auction process document containing details of the Assets, online e-auction Bid Form, Declaration and Undertaking Form, General Terms and Condition of online auction sale are available on the website of BAANKNET at <https://baanknet.com> or can be obtained through an email at ravindranakoda@gmail.com

3. The Bidder has right to accept or cancel or extend or modify, etc. any terms and conditions of E-Auction at any time. He has right to reject any of the bids without giving any reasons.

4. The Applicability of taxes including stamp duty on Land & Building shall be governed by the prevalent laws of India or respective State and plant and machinery, stock, inventory & consumables of respective plant shall be sold after levying applicable GST.

5. The intending bidders, prior to submitting their bid, should make their independent inquiries and conduct their independent due diligence at their own expenses and satisfy themselves.

6. The properties mentioned above can be inspected by the prospective bidders with an email request at ravindranakoda@gmail.com for prior appointment relating to the visit.

7. The properties of the Corporate Debtor were being attached by the Enforcement Directorate and Income Tax Department. The matter relating to release of the attached properties by the Enforcement Directorate was also filed before Special Court under Prevention of Money Laundering Act on which Hon'ble Court has allowed to the liquidator to deal with the properties as per applicable laws. The intending bidders should conduct their independent due diligence at their own expenses.

8. The intending bidders shall submit an undertaking that they do not suffer from any ineligibility under section 29A of the Code to the extent applicable and that if found ineligible at any stage, the earnest money deposited shall be forfeited.

9. In case of any technical glitch or system issue from the side of BAANKNET, the Liquidator shall not be held responsible. The bidder shall be solely responsible for ensuring their ability to participate in the E-Auction. However, in case of any query or assistance the interested buyer should approach the liquidator before 46 hours of the scheduled auction subject to further terms and conditions of the auction document.

10. The Bidder can read the Auction and registration guidelines on the BaankNet Platform. (<https://d14q55p4ner4m.cloudfront.net/Production/Application-Documents/IBBI-Instance/client-document/Bidders-Auction-guide.pdf>). The intending bidders are required to deposit Earnest Money Deposit (EMD) amount on Bank Net through Wallet.

11. It is clarified that this invitation purports to invite prospective bidders and does not create any kind of binding obligation on the part of the Liquidator or the Company to effectuate the sale. The Liquidator reserves the right to cancel or modify the process and / or not to accept and / or disqualify any interested party / potential investor / bidder without assigning any reason and without any liability.

12. Documents shall be submitted to the auction portal in the format prescribed in the Auction Document on or before 26th October, 2026. The bid form along with detailed terms & conditions of complete E-auction process can be downloaded from the website <https://bbi.baanknet.com/eauction-bbi/home>.

13. Subsequent to announcement of Successful bidder in consultation with SCG, the Liquidator will issue a Letter of Intent (LOI) to the Successful Bidder and will seek balance consideration. (In view of detailed terms and condition mentioned under E-Auction Document). Default in deposit of the balance amount by the successful bidder within the time limit as mentioned



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

AUCTION NOTICE

Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of **AAVAS FINANCIALS LIMITED** Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis. The details of the cases are as under.

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagors	Dues As on	Date & Amount of 13(2)(D) Demand Notice	Date of Possession	Description of Property	Reserve Price For Property	Earnest Money For Property	Date & Time of Auction	Place of Tender Submission, Tender Open & Auction at Aavas Financials Ltd.
Allaraksha Nathusha Diwan, Aayshabau Dilipsha Diwan, Dilipsha Allaraksha Diwan (AC NO.) 171204100728585	Rs. 2378934/- Dues As On 10 Oct 26	20 Feb 26 Rs. 2112283 /- Dues As On 20 Feb 26	27 Apr 26	Survey No. 1082Z/2, Plot No. 25, Krish Residency, Haddug Vadod Road, Near Gosai Talavadi, Vadod, Anand, Gujarat Admeasuring 92.96 Sq. Mtrs	Rs. 1844310/-	Rs. 184431/-	11.00 Am To 01.00 Pm 28 Oct 26	310, 3rd Floor, Radha Swami Summit Complex, Opp. Yogi Bakeries, Near Gopi Cinema, Anand-388001, Gujarat-India
Kishansingh M Chauhan, Neemb Singh Chouhan, Rahnad Dev Singh (AC NO.) LNBRD01418- 190098205	Rs. 2199274/- Dues As On 10 Oct 26	9 Jul 24 Rs. 1454278/- Dues As On 4 Jul 24	17 Jan 25	Flat No. B/601 (SF), Sai Darshan Complex, Itola, Vadodara, R.S. No. 1753 Of Block No. 1305 Of Village itola In The Registration Sub-Dist. Vadodara.The Said Residential Property Being Flat No. B/601(SF) Of Sai Darshan Complex Admeasuring Area Of Property Is 799.67 Sq.Fts And Undivided Common Proportionate Land Area Is 174 Sq. Fts. Being Constructed Property, Admeasuring 799.67 Sq.Fts And Undivided Common Proportionate Land Area Is 174 Sq. Fts.	Rs. 700700/-	Rs. 70070/-	11.00 Am To 01.00 Pm 13 Nov 26	Shop No : 5 & 6 1st Floor, Sun Rise Complex, Waghodia Road, Near Vrundavan Crossing, Chanda Nagar, Vrundavan, Waghodia, Vadodara-390019,Gujarat-India
Mukeshbhhai Shamjibhai Sidhpura, Mrs. Hansaben Mukeshbhhai Sidhpura, Mr. Ketan Mauleshbhai Sidhpura Guarantor : Mr. Vishal Hasmmukhbhai Kareliya (AC NO.) LNSUR00315- 160023644	Rs. 2288008/- Dues As On 10 Oct 26	12 Apr 22 Rs. 990547.41/- Dues As On 11 Apr 22	8 Nov 22	Flat No 410, 4th Floor, "Lord Krishna Residency" Constructed On D-11, 12, 13, 127, 128, 129, Village Kamrej, Revenue Survey No.361, Block No.348, Sub-District-Kamrej, Surat, Gujrat Admeasuring 62.71 Sq.Mtrs,	Rs. 200340/-	Rs. 20034/-	11.00 Am To 01.00 Pm 13 Nov 26	301 & 305, Regent Square, Above D-Mart,Adajan, Surat-395009, Gujarat-India

Terms & Conditions: 1). The person, taking part in the tender, will have to deposit his offer in the tender form provided by the AFL which is to be collected from the above branch offices during working hours of any working day, super scribing "Tender Offer for name of the property" on the sealed envelope along with the Cheque/DD/pay order of 10% of the Reserve Price as Earnest Money Deposit [EMD] in favour of **AAVAS FINANCIALS LIMITED** payable at Jaipur on/before time of auction during office hours at the above mentioned offices. The sealed envelopes will be opened in the presence of the available interested parties at above mentioned office of **AAVAS FINANCIALS LIMITED** The inter-se bidding, if necessary will also take place among the available bidders. The EMD is refundable if the bid is not successful bidder will deposit 25% of the bidding amount adjusting the EMD amount at initial deposit immediately or within 24hrs after the fall of the hammer towards the purchase of the asset. The successful bidder failing to deposit the said 25% towards initial payment, the entire EMD deposited will be forfeited & balance amount of the sale price will have to be deposited within 15 days after the confirmation of the sale by the secured creditor; otherwise his initial payment deposited amount will be forfeited. 3). The Authorised officer has absolute right to accept or reject any bid or adjourn/postpone the sale process without assigning any reason therefore. If the date of tender depositing or the date of tender opening is declared as holiday by Government, then the auction will be held on next working day. 4). For inspection and interested parties who want to know about the procedure of tender may contact **AAVAS FINANCIALS LIMITED** 201, 102, Ind Floor, South End Square, Mansarovar Industrial Area, jaipur-302020 or **Ramesh Jati - 9376045878** or respective branch during office hours. Note: This is also a 15/30 days notice under Rule 9(1)(8)(6) to the Borrowers/Guarantors/Mortgagor of the above said loan accounts about tender inter se bidding sale on the above mentioned date. The property will be sold, if their out standing dues are not repaid in full.

Place : Gujarat Date : 12-10-2026

Authorised Officer Aavas Financials Limited



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For the Indian Intelligent.

I choose substance over sensation.

Inform your opinion with credible journalism.

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NAKODA LIMITED (IN LIQUIDATION)

Liquidator: Ravindra Kumar Goyal
CIN: L17111GJ1984PLC045995
(The Company)

Registered Office: Block No 1 & 12 to 16 Village-Karanj Tal Mandvi Dist-Surat Gujarat-394110
IBBI Address:- 1-807, 8th Floor, Godrej Garden City, Behind Indira Nagar, Jagatpur, S.G. Highway, Ahmedabad-382481
Email: ravindra1960_goyal@yahoo.co.in , ravindranakoda@gmail.com

E-Auction: Sale of Assets under Insolvency and Bankruptcy Code, 2016
Date & Time of E-Auction for Sale of Company on Standalone Basis: 28th October 2026
Time: 01:00 PM. to 03:00 PM. (With unlimited extension of 5 minutes each)
Last date of filing Pre-Qualification Document on Auction Platform- 28th October, 2026 till 5.00 P.M.
Last Date of EMD Submission: 28th October, 2026 till 0.00 P.M.

Sale of Assets on standalone basis or Plant as a Whole in view of Regulation 32(b), Sale of Assets on Piecemeal Basis in view of Regulation 32(a)(ii) of (IBBI Liquidation Process) Regulations 2016, forming part of Liquidation Estate by the liquidator appointed by the Hon'ble National Company Law Tribunal, Ahmedabad Bench vide order dated 08.02.2023. The sale will be done by the undersigned through E-auction platform <https://ibbi.baaniket.com/eauction/ibbi/home>

Block	Asset Description	Reserve Price (INR)	EMD (INR)	Incremental Value (INR)
A	Sale of Entire Surat Plant of Corporate Debtor situated at Block No 1 & 12 to 16 Village-Karanj Tal Mandvi Dist-Surat Gujarat-394110 Comprising of Phase-1 (only land and building) and Phase-2 (land and building and plant and machinery) and Flat at Surat (Land admeasuring 51,853.05 sq. meters)	68,45,48,724	3,42,27,436	50,00,000
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Terms and Condition of the E-auction are as under:

- E-Auction will be conducted on "AS IS WHERE IS"/"AS IS WHAT IS" "WHATSOEVER THERE IS" and "AND NO RECOURSE BASIS" as such sale is without any kind of warranties and indemnities through approved service provider at IBBI eAuction Portal by BAAANKNET.
- The Complete E-Auction process document containing details of the Assets, online e-auction Bid Form, Declaration and Undertaking Form, General Terms and Condition of online auction sale are available on the website of BAAANKNET at <https://ibbi.baaniket.com> or can be obtained through an email at ravindranakoda@gmail.com
- The Liquidator has right to accept or cancel or extend or modify, etc. any terms and conditions of E-Auction at any time. He has right to reject any of the bids without giving any reasons.
- The Applicability of taxes including stamp duty on Land & Building shall be governed by the prevalent laws of India or respective State and plant and machinery, stock, inventory & consumables of respective plant shall be sold after applying applicable GST.
- The intending bidders, prior to submitting their bid, should make their independent inquiries and conduct their independent due diligence at their own expenses and satisfy themselves.
- The properties mentioned above can be inspected by the prospective bidders with an email request at ravindranakoda@gmail.com for prior appointment relating to the visit.
- The properties of the Corporate Debtor were being attached by the Enforcement Directorate and Income Tax Department. The matter relating to release of the attached properties by the Enforcement Directorate was also filed before Special Court under Prevention of Money Laundering Act on which Hon'ble Court has allowed to the liquidator to deal with the properties as per applicable laws. The intending bidders should conduct their independent due diligence at their own expenses.
- The intending bidders shall submit an undertaking that they do not suffer from any ineligibility under section 29A of the Code to the extent applicable and that if found ineligible at any stage, the earnest money deposited shall be forfeited.
- In case of any technical glitch or system issue from the side of BAAANKNET, the Liquidator shall not be held responsible. The bidder shall be solely responsible for ensuring their ability to participate in the E-Auction. However, in case of any query or assistance the interested buyer should approach the liquidator before 48 Hours of the scheduled auction subject to further terms and conditions of the auction document.
- The Bidder can read the Auction and registration guidelines on the BankNet Platform. (<https://d14q554nfer4m.cloudfront.net/Production/Applications-Documents/IBBI-Instance/client-document/Bidders-Auction-guide.pdf>). The intending bidders are required to deposit Earnest Money Deposit (EMD) amount on Bank Net through Wallet.
- It is clarified that this invitation purports to invite prospective bidders and does not create any kind of binding obligation on the part of the Liquidator or the Company to effectuate the sale. The Liquidator reserves the right to cancel or modify the process and / or not to accept and / or disqualify any interested party/ potential investor / bidder without assigning any reason and without any liability.
- Documents shall be submitted to the auction portal in the format prescribed in the Liquidation document by or before 26th October, 2026. The bid form along with detailed terms & conditions of complete E-auction process can be downloaded from the website <https://ibbi.baaniket.com/eauction/ibbi/home>
- Subsequent to announcement of Successful bidder in consultation with SCC, the Liquidator will issue a Letter of Intent (LOI) to the Successful Bidder and will seek balance consideration. (In view of detailed terms and condition mentioned under E-Auction Document). Default in deposit of the balance amount by the successful bidder within the time limit as mentioned would entail forfeiture of the entire amount deposited (EMD + Any Other Amount) by the Successful Bidder.
- The successful bidder can pay balance of the bid amount within 30 days of declaring as Successful Bidder. Additional Period of 60 days may be granted to successful bidder at the request of Successful Bidder for making payment. Provided that in case the Successful Bidder seeks to the avail the said extension of 60 days, the same shall be granted subject to imposition of an interest at the rate of 12% per annum from the date of expiry of the 30 days-time period till the actual payment of the complete amount. It may be noted that in no manner whatsoever that the total time period shall not be available beyond 90 days from the date of issuance of LOI.

For Further information, the intending Applicant may contact the undersigned through an email at ravindranakoda@gmail.com.

IMPORTANT NOTES

It is hereby informed to all interested parties that in case any successful bid is achieved for Block A thereby announcing a successful bidder, the remaining Option Block B, C and D shall stand cancelled automatically.

Ravindra Kumar Goyal
Liquidator
M/s Nakoda Limited

Place: Ahmedabad
Date:10.10.2026

IBBI Reg. No. /IBBI/UA-001/P-1/PC-02019/2020-2021/13098