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'MAS RURAL HOUSING & MORTGAGE FINANCE LTD. REGISTERED OFFICE: 4TH FLOOR, NARAYAN CHAMBERS, B/H. PATANG HOTEL, ASHRAM ROAD, AHMEDABAD – 380 009. CONTACT PERSON: MR. BHARAT J.BHATT, MOBILE NO. 97141 99018.	APPENDIX – IV-A [SEE PROVISO TO RULE 8 (6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E–Auction Sale Notice of the Immovable Assets under the Securitization and Reconstruction of the 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 i.e. MAS Rural Housing & Mortgage Finance Ltd. The physical possession of which has been taken by the authorized officer of MAS Rural Housing & Mortgage Finance Ltd. in the **Loan Account No. 6855** with a right to sale the same on ***"As is What is, As is Where is, and Whatever There is without any Recourse Basis"*** for realization of company's dues.

1. BORROWER/S & GUARANTOR/S NAME & ADDRESS **2. TOTAL DUE + INTEREST**	**1. DESCRIPTION OF THE PROPERTY** **2. A/C NO. FOR DEPOSITING EMD / OTHER AMOUNT**
1. ARVINDBHAI RAGHAVBHAI KAGDIYA (APPLICANT) **HAVING ADDRESS AT:** 12, AT. MADHAVIPUR, MADHAVIPUR, JASDAN, RAJKOT, GUJARAT - 360050 **2. ALPABEN ARVINDBHAI KAGADIYA (CO-APPLICANT)** **HAVING ADDRESS AT:** 12, AT. MADHAVIPUR, MADHAVIPUR, JASDAN, RAJKOT, GUJARAT - 360050 **3.** AMOUNT Rs.2,71,283.00/- IN WORDS RUPEES **TWO LAKH SEVENTY ONE THOUSAND TWO HUNDRED EIGHTY THREE RUPEES ONLY** AS PER DEMAND NOTICE DATED **13.12.2024** + INTEREST TILL THE DATE OF REALIZATION AND COST, CHARGES AND OTHER EXPENSES.	PROPERTY BEARING ALL THAT PIECE AND PARCEL OF MADHAVIPUR GRAM PANCHAYAT PROPERTY NO:12 ADMEASURING 167.22 SQ. MTRS. & CONSTRUCTION THEREON OF LAND SITUATED ON GAMAL LAND. AT-MADHAVIPUR, TA.JASDAN, IN THE REGISTRATION DIS-TRICT & SUB DISRTICT OF RAJKOT, STATE-GUJARAT. **BOUNDED AS FOLLOWS: AS PER TECHNICAL** EAST : HOUSE OF RANCHHODBHAI DHAVANSHIBHAI WEST : HOUSE OF MANSUKHBHAI NANDLABHAI NORTH : ROAD SOUTH : ROAD **BOUNDED AS FOLLOWS: AS PER SALE DEED / AS PER DOCUMENTS** EAST : HOUSE OF RANCHHODBHAI DHAVANSHIBHAI WEST : HOUSE OF MANSUKHBHAI NANDLABHAI NORTH : ROAD SOUTH : ROAD **2.** ACCOUNT NO. : 30807941176 BANK NAME : STATE BANK OF INDIA IFSC CODE : SBIN0006926 MICR CODE : 380002065 BRANCH NAME : COMMERCIAL BRANCH, AHMEDABAD
1. DATE & TIME OF E–AUCTION **2. LAST DATE OF SUBMISSION OF EMD** **3. DATE & TIME OF THE PROPERTY INSPECTION**	**1. RESERVE PRICE** **2. EMD OF THE PROPERTY**
1) E–AUCTION DATE: 04.12.2026 11:00 AM TO 01:00 PM WITH FURTHER EXTENSION OF 5 MINUTES **2) LAST DATE OF SUBMISSION OF EMD WITH KYC 03.12.2026 –** TILL 05:00 PM **3) DATE OF INSPECTION:** ON **02.12.2026** – BETWEEN 10:00 AM TO 05:00 PM IST	**1. RESERVE PRICE (IN INR):** Rs.4,50,000/- (RUPEES FOUR LAKH FIFTY THOUSAND ONLY) **2. EMD AMOUNT (IN INR):** Rs.45,000/- (RUPEES FORTY FIVE THOUSAND ONLY)

MAS RURAL HOUSING & MORTGAGE FINANCE LTD. AHMEDABAD

MAS RURAL HOUSING & MORTGAGE FINANCE LTD.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

The Borrowers / Co-Borrowers / Guarantors are hereby notify to pay the sum as mentioned in the demand notice along with up to date interest and ancillary expenses before the date of e-auction, failing which the property will be auctioned / sold and balance dues, if any, will be recovered with interest and cost.

For further detailed terms and conditions of Sale, please refer to the link ***https://sarfaesi.auctiontiger.net*** also available at MAS RURAL HOUSING & MORTGAGE FINANCE LTD. website i.e. ***https://www.mrhmfl.co.in/sarfaesi_notices.html.***

Place: Ahmedabad

MAS RURAL HOUSING & MORTGAGE FINANCE LTD.

Date: 27.10.2026

Authorized Officer

Regd. Office :
4th Floor, Narayan Chambers, B/h. Patang Hotel,
Ashram Road, Ahmedabad - 380009.
CIN : U74900GJ2007PLC051383

+91 (O) 079 4110 6500 / 733
www.mrhmfl.co.in
mrhmfl@mas.co.in

The intending bidders are advised to visit the Branch and the properties put up on Auction, and obtain necessary information regarding charges, encumbrances. The purchaser shall make his own enquiry and ascertain the additional charges, encumbrances and any third party interests and satisfy himself / herself / itself in all aspects thereto. All statutory dues like property taxes, electricity dues and any other dues, if any, attached to the property should be ascertained and paid by the successful bidder(s) / prospective purchaser(s). The bidder(s) / prospective purchaser(s) are requested, in their own interest, to satisfy himself / herself / itself with regard to the above and the other relevant details pertaining to the above mentioned property / properties, before submitting the bids.

Terms & Conditions of Online Tender / Auction:–

1) The auction sale shall be **"online e-auction"** bidding through website ***https://sarfaesi.auctiontiger.net*** **on the dates as mentioned in the table above with further Extension of 5 Minutes.**

2) The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider **M/s. E–Procurement Technologies Ltd. (Auction Tiger) Ahmedabad (Contact Person: Mr. Ram Sharma, Cell No.80000 23297, Email: ramprasad@auctiontiger.net, Email: support@auctiontiger.net)**. Please note that, Prospective bidders may avail online training on e-auction from their registered mobile number only.

3) The intending purchaser / bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of Demand Draft/PAY ORDER drawn on any nationalized or scheduled Commercial Bank in favor of **"MAS RURAL HOUSING & MORTGAGE FINANCE LTD." PAYABLE AT PAR / AHMEDABAD** or NEFT / RTGS in the account of **"MAS RURAL HOUSING & MORTGAGE FINANCE LTD."; ACCOUNT NO.30807941176; BANK NAME: STATE BANK OF INDIA; IFSC CODE: SBIN0006926; MICR CODE: 380002065; BRANCH: COMMERCIAL BRANCH, AHMEDABAD; on or before date and time mentioned above.(Please refer to the details mentioned in table above)** and register their name at ***https://sarfaesi.auctiontiger.net*** and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {**1.** Copy of the NEFT / RTGS challan / DD copy / Pay order; **2.** Copy of PAN Card and **3.** Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill, Registered Leave License Agreement)} on the website before or by the last date of submission of the EMD(s) as mentioned in the table above and also submit hard copy thereof at the Branch mentioned hereinabove.

4) Bid must be accompanied with EMD (Equivalent to 10% of the Reserve Price) by way of Demand Draft / Pay order in favour of **"MAS RURAL HOUSING & MORTGAGE FINANCE LTD." PAYABLE AT PAR / AHMEDABAD** or NEFT / RTGS in the account of **"MAS RURAL HOUSING & MORTGAGE FINANCE LTD."; ACCOUNT NO.30807941176; BANK NAME: STATE BANK OF INDIA; IFSC CODE: SBIN0006926; MICR CODE: 380002065; BRANCH: COMMERCIAL BRANCH, AHMEDABAD on or before date and time mentioned above.**

5) Bids that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall be summarily rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, same cannot be withdrawn. If the bidder does not participate in the bid process, EMD deposited by the Bidder shall be forfeited without further recourse. However, EMD deposited by the unsuccessful bidder shall be refunded without interest.

6) The bid price to be submitted shall be above the Reserve Price along with increment value of Rs.1, 000/- (Rupees One Thousand only) and the bidder shall further improve their offer in multiple of Rs.1, 000/- (Rupees One Thousand only). The property shall not be sold below the Reserve Price set by the Authorized Officer.

7) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately but not later than next working day by Demand Draft drawn in favour of **"MAS RURAL HOUSING & MORTGAGE FINANCE LTD." PAYABLE AT PAR / AHMEDABAD** or NEFT / RTGS in the account of **"MAS RURAL HOUSING & MORTGAGE FINANCE LTD."; ACCOUNT NO.30807941176; BANK NAME: STATE BANK OF INDIA; IFSC CODE: SBIN0006926; MICR CODE: 380002065; BRANCH: COMMERCIAL BRANCH, AHMEDABAD** and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by the Company. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 10% of sale price, whatever may be the case shall be forfeited by the Company, if the successful bidder fails to adhere to terms of sale or commits any default.

8) On compliance of terms of Sale, Authorized officer shall issue "Sale Certificate" in favour of highest bidder. All the expenses related to stamp duty, registration charges, conveyance, TDS etc. to be borne by the purchaser.

9) Company does not take any responsibility to procure permission / NOC from any authority or under any other law in force in respect of property offered or any other dues i.e. outstanding water / electricity dues, property tax or other charges, if any.

10) The successful bidder shall bear all expenses including pending dues of any Development Authority, if any / taxes / utility bills etc. to the Municipal Corporation or any other authority / agency and fees payable for stamp duty / registration fees etc. for registration of the Sale Certificate.

Regd. Office :
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www.mrhmfl.co.in
mrhmfl@mas.co.in

11) The Authorized Officer reserves the absolute right and discretion to accept or reject any or all the offers / bids or adjourn / cancel the sale without assigning any reason or modify any terms of sale without any prior notice. The immovable property shall be sold to the highest bidder. However, the Authorized Officer reserves the absolute discretion to allow inter-se bidding, if deemed necessary.

12) To the best of its knowledge and information, the Company is not aware of any encumbrances on the property to be sold except of the Company. However, interested bidders should make their own assessment of the property to their satisfaction. The Company does not in any way guarantee or makes any representation with regard to the fitness / title of the aforesaid property. For any other information, the Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect of the aforesaid property.

13) Further interest will be charged as applicable, as per the loan documents on the amount outstanding in the notice and incidental expenses, costs, etc. is due and payable till its actual realization.

14) The notice is hereby given to the Borrower(s) / Mortgagor(s) to remain present personally at the time of sale and they can bring the intending buyer / purchasers for purchasing the immovable property as described hereinabove, as per the particulars of the Terms and conditions of sale.

15) Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer / tender document on the website. Bidders are advised to go through the website ***https://sarfaesi.auctiontiger.net*** for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. Online bidding will take place at web-site of organization as mentioned hereinabove, and shall be subject to the terms and conditions contained in the tender document. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website ***https://sarfaesi.auctiontiger.net*** or the same may also be collected from the concerned Branch office of MAS Rural Housing & Mortgage Finance Ltd. A copy of the Bid Form along with the enclosure submitted online (also mentioning UTR Number) shall be handed over to the **Authorized Officer – MR. BHARAT J.BHATT, MOBILE NO. 97141 99018; at MAS RURAL HOUSING & MORTGAGE FINANCE LTD., ADDRESS : 4TH FLOOR, NARAYAN CHAMBERS, B/H. PATANG HOTEL, ASHRAM ROAD, AHMEDABAD – 380 009 on or before date and time mentioned above. (Please refer to the details mentioned in table above).**

16) The property shall be sold on ***"As is What is Basis", "As is Where is Basis"*** *and* ***"Whatever There is without any Recourse Basis"*** condition and the intending bidder should make discreet enquiries as regards encumbrance, charge and statutory outstanding on the property of any authority besides the Company's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges and encumbrances over the property or any other matter etc. will be entertained after submission of the online bid and at any stage thereafter. The Company shall not be responsible for anything whatsoever including damages or eviction proceeding, etc. The intending bidder shall indemnify the tenants as well as the Company in this regard. The purchaser shall take necessary action for eviction of tenant / settlement of tenant only in accordance with the Law. The Company presses into service the principle of caveat emptor.

17) This publication is also a **'30' (Thirty) days'** notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to Rule 6(2), 8(6) and Rule 9 of Security Interest (Enforcement) Rules, 2002, to discharge the liability in full and pay the dues as mentioned above along with up to date interest and expenses within 30 days from the date of this notice failing which the Secured asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower / mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. For further details and queries, contact **Authorized Officer of MAS RURAL HOUSING & MORTGAGE FINANCE LTD. – MR. BHARAT J.BHATT, MOBILE NO. 97141 99018.**

Place: Ahmedabad

MAS RURAL HOUSING & MORTGAGE FINANCE LTD.

Bharat J. Bhatt

Date: 27.10.2026

Authorized Officer