

AAVAS FINANCIERS 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 Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) rules, 2002

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/ Guarantors/Mortgors	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.
Amit Nathail Babariya, Darshika Amitbhai Babariya Guarantor : Vandipsinh Dodiya (AC NO.) LNJAM17923-240311687	Rs. 2030485/- Dues As On 25 July 26	12 May 25 Rs. 1685905/- Dues As On 08 May 2025	2 Nov 25	Residential Property Bearing Sub Plot No.55/A Known As Yogeshwardham R.S.No.41/Paiki -2 Dhinchada,Jamnagar Admeasuring Adm 53.00 Sq.Mts Along With Cons.63.29 Sq.Mts	Rs. 1201586/-	Rs. 120159/-	11.00 AM To 01.00 PM 27 Aug 2026	The Prime, Pandit Nehru Marg, Bedi Port Rd, Near Rishabh Gust House, Jamnagar, Gujarat 361008

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 therefor. 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 may contact the procedure of tender may contact AAVAS FINANCIERS LIMITED 201,202, 1Ind Floor, South End Square, Mansarovar Industrial Area, Jaipur-302020 or **RameshJat - 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 : 27-07-2026

Authorised Officer Aavas Financiers Limited



MUTHOOT HOUSING FINANCE COMPANY LIMITED
Registered Office: TC NO.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, CIN No: U65922KL2010PLC026524.
Corporate Office: 12/A 01, 13th floor, Parinnee Crescendo, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051 TEL. NO: 022-62728517,
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(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) / Mortgagor(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 p us interest to Muthoot Housing Finance Company Ltd. Secured Creditor from Borrower(s)/ Mortgagor(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) / Mortgagor (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.	11153077678 1. Vinod Rupsinh Sinh 2. Pratibhadvi Vinod Chauhan	Rs.13,82,185.68/- Rupees Thirteen Lakhs Eighty Two Thousand One Hundred Eighty Five And Paise Sixty Eight One as on 17-July-2026	Physical Possession on 01-March-2026	30/July/2026 11.00 AM to 03.00 PM	Rs.6,31,935/- Rupees Six Lakhs Thirty One Thousand Nine Hundred Thirty Five Only	Rs.63,194/- Rupees Sixty Three Thousand One Hundred Ninety ThreeAnd Paise Fifty Only	20-August-2026, 11.00 AM to 12.00 PM	19-August-2026, 10.00 AM to 05.00 PM
Description of Mortgaged Properties: ALL THAT PIECE & PARCEL OF IMMOVABLE PROPERTY BEARING ROW HOUSE NO.1, ADMEASURING ABOUT 38.06 SQ. MTRS. PLOT AREA AND 33.06 SQ.MTRS. CONSTRUCTION AREA, IN THE SCHEME KNOWN AS "GANESH ROW HOUSE", SITUATED AT MOUJE NANDEJ, TALUKA DASROI, DISTAHMEDABAD ON LAND BEARING SEAT NO.8 OF CITY SURVEY NO.89 OF OLD SURVEY NO.231/A/4 IN REGISTRATION SUB- DISTRICT AND DISTRICT AHMEDABAD - 11 (ASLAL) BOUNDED BY EAST : OPEN PLOT WEST : ROW HOUSE NO 2 NORTH : HOUSE OF RAJUBHAI CRISTIAN SOUTH : ROAD AND OPEN PLOT								
2.	16500075755 1. Vasim Aamadbhai Mogal Alias Vashim Aamadbhai Mogal 2. RizvanabenkalbhaiBelim	Rs.8,75,839.91/- Rupees Eight Lakhs Seventy Five Thousand Eight Hundred Thirty Nine And Paise Ninety One Only as on 14-July-2026	Physical Possession on 07- December- 2025	30/July/2026 11.00 AM to 03.00 PM	Rs.3,11,730/- Rupees Three Lakhs Eleven Thousand Seven Hundred Thirty Only	Rs.31,173/- Rupees Thirty One Thousand One Hundred Seventy Three Only	20-August-2026, 11.00 AM to 12.00 PM	19-August-2026, 10.00 AM to 05.00 PM
Description of Mortgaged Properties: ALL THAT PIECE AND PARCEL OF IMMOVABLE PROPERTY BEARING RESIDENTIAL PRO-PERTY MEASURING 53.28 SQ.MTS AT PIPALIYA REVENUE SURVEY NO.75/3 P1 P PLOT NO.34 TO 41 P HOUSE NO 150 ON PLOT NO 36/B AT RAJKOT BOUNDED BY: NORTH: PLOT NO 35/A SOUTH: PLOT NO.36/C EAST: PLOT NO.63/B WEST: 7.50 MTR WIDE ROAD								
3.	16500082746 1. Minaban Dilipbhai Rathod 2. Arunbhai Dhanjibhai Pithadiya 3. Kamlesh Jantilal Dudakiya	Rs.13,73,621.34/- Rupees Thirteen Lakhs Seventy Three Thousand Six Hundred Twenty One And Paise Thirty Four Only as on 14-July-2026	Physical Possession on 08-February- 2026	30/July/2026 11.00 AM to 03.00 PM	Rs.5,24,799/- Rupees Five Lakhs Twenty Four Thousand Seven Hundred Ninety Nine Only	Rs.52,480/- Rupees Fifty Two Thousand Four Hundred Seventy NineAnd Paise Ninety Only	20-August-2026, 11.00 AM to 12.00 PM	19-August-2026, 10.00 AM to 05.00 PM
Description of Mortgaged Properties: ALL THAT RIGHT,TITLE,AND INTEREST OF RESIDENTIAL PROPERTY OF FLAT NO 402,WITH BUILT-UP AREA ADMEASURING 31.375 SQ MTRS ON 4TH FLOOR OF THE BUILDING KNOWN AS " DEVBHUMI COMPLEX" CONSTRUCTED UPON LAND OF PLOT NO 12 TO 16 COLLECTIVELY ADMEASURING 326.24 SQ.MTS OF REVENUE SURVEY NO 126, AREA KNOWN AS SHYAM KIRAN PARK OF VILLAGE KOTARIYA OF DIST RAJKOT. EAST : OPEN SPACE WEST:STAIRCASE AND OPEN SPACE NORTH:OPEN SPACE SOUTH:OPEN SPACE								
4.	MHFLCONAHM000005018295 1. Arvindbhai Himubhai Rathod 2. TarabenArvindbhai Rathod	Rs.12,99,828.16/- Rupees Twelve Lakhs Ninety Nine Thousand Eight Hundred Twenty Eight And Paise Sixteen Only as on 17-July-2026	Physical Possession on 29-March-2026	30/July/2026 11.00 AM to 03.00 PM	Rs.8,84,475/- Rupees Eight Lakhs Eighty Four Thousand Four Hundred Seventy Five Only	Rs.88,448/- Rupees Eighty Eight Thousand Four Hundred Forty SevenAnd Paise Fifty Only	20-August-2026, 11.00 AM to 12.00 PM	19-August-2026, 10.00 AM to 05.00 PM
Description of Mortgaged Properties: ALL THAT PIECES AND PARCEL OF IMMOVABLE PROPERTY BEING MILKAT NO 702, ADMEASURING 33.1 X 44.51 SQ.FEET, SITUATE, BEING AND LYING AT MOUJE GANOL, TALUKA DHOLKA IN THE REGISTRATION DISTRICT AND SUB DISTRICT AHMEDABAD BOUNDED BY: EAST : ROAD WEST: ROAD NORTH: HOUSE OF ARVINDBHAI BIKHABHAI SOUTH: HOUSE OF JIVABHAI MAKWANA								
5.	MHFLRESRAJ000005018852 1. Krunal Jaysukhbhai osamiya Alias Krunal Jaysukhbhai Bosamiya 2. Nirmalaben Jaysukhbhai Bosamiya	Rs.24,28,036.21/- RupeesTwenty Four Lakhs Twenty Eight Thousand Thirty Six And Paise Twenty One Only as on 17-July-2026	Physical Possession on 09-May-2026	30/July/2026 11.00 AM to 03.00 PM	Rs.12,50,316/- Rupees Twelve Lakhs Fifty Thousand Thirty Hunderd Sixteen Only	Rs.1,25,032/- Rupees One Lakh Twenty Five Thousand Two OneAnd Paise Sixty Only	20-August-2026, 12.00 PM to 01.00 PM	19-August-2026, 10.00 AM to 05.00 PM
ALL THAT PIECES AND PARCELS OF IMMOVABLE PROPERTY COMPRISING AND BEING RESIDENTIAL FLAT NO 404 HAVING BUILT UP AREA 50.84 SQ. FT. ON 4TH FLOOR OF THE BUILDING KNOWN AS " SHIVAM COMMERCIAL AND RESIDENTIAL WING - B" OF SUB -PLOT NO 8 TO 12 OF RSN 196/2P1 AND 198/2P1 OF C.S.W. NO 122, C.S NO 4454/D/9 OF RAJKOT CITY, DISTRICT RAJKOT, BOUNDED BY: EAST : PASSAGE WEST: PARKING IN FRONT SIDE NORTH: MARGIN THEN SHIVAM COMMERCIAL AND RESIDENTIAL WING - A SOUTH: OPEN SPACE, STAIRS, AND FLAT NO 403.								
6.	MHFLPRORA000005021056 & MHFLRESRAJ000005019653 1. Darshan Vijaybhai Gangajalia 2. Vijay Makarabhai Gangajalia 3. Bhavanaben Vijaybhai Gangajalya	Rs.3,78,204.74/- Rupees Three Lakhs Seventy Eight Thousand Two Hundred Four And Paise Seventy Four Only & Rs. 17,39,042.37/- Rupees Seventeen Lakhs Thirty Nine Thousand Forty Two And Paise Thirty Seven Only as on 17-July-2026	Physical Possession on 27-May-2026	30/July/2026 11.00 AM to 03.00 PM	Rs.12,71,421/- Rupees Twelve Lakhs Seventy One Thousand Four Hundred Twenty One Only	Rs.1,27,142/- Rupees One Lakh Twenty Seven Thousand One Hundred Forty TwoAnd Paise Ten Only	20-August-2026, 12.00 PM to 01.00 PM	19-August-2026, 10.00 AM to 05.00 PM
Description of Mortgaged Properties: ALL THE PIECE AND PARCEL OF IMMOVABLE PROPERTY COMPRISING AND BEING RESIDENTIAL HOUSE ON LAND ADM. SQ.MTRS 59.2280 OF SUB PLOT NO A-7 TO A 25/9 OF PLOT NO A-7 TO A-25 OF PLOT NO 3 TO 8 OF THE AREA KNOWN AS " SHUBH AANGAN " OF R.S. NO. 408 OF THE AREA KNOWN AS " SHILTA COLONY" OF VILLAGE KALAWAD OF TAL – KALAWAD & DIST – RAJKOT. BOUNDARIES AS FOLLOW: NORTH: PROPERTY OF SUB PLOT NO A – 7 TO A-25/10 SOUTH: PROPERTY OF SUB PLOT NO A – 7 TO A-25/8 EAST: SUB PLOT NO A-26 TO A-42 WEST: 7.50 MTS GADA MARG								
7.	MHFLPRURAHM000005013554 1. Dinesh Gangasingh Chand 2. Minu Dinesh Chand	Rs.16,30,449.60/- Rupees Sixteen Lakhs Thirty Thousand Four Hundred Forty Nine And Paise Sixty Only as on 14-July-2026	Physical Possession on 19-April-2026	30/July/2026 11.00 AM to 03.00 PM	Rs.10,20,600/- Rupees Ten Lakhs Twenty Thousand Six Hundred Only	Rs.1,02,060/- Rupees One Lakh Two Thousand Sixty Only	20-August-2026, 12.00 PM to 01.00 PM	19-August-2026, 10.00 AM to 05.00 PM
Description of Mortgaged Properties: ALL THE PIECE AND PARCEL OF IMMOVABLE PROPERTY BEARING A FLAT NO F/708 ON 7TH FLOOR, IN BLOCK " N " , HAVING SUPER BUILT UP AREA ADMEASURING 75 SQ.YARDS, SUPER BUILTUP CONSTRUCTED CARPET AREA ADMEASURING 34.48 SQ.METERS, TOGETHERWITH UNDIVIDED LAND ADMEASURING 14 SQ. METERS, IN THE SCHEME " DEVNANDAN SANKALP CITY", CONSTRUCTED ON NON-AGRICULTURAL LAND BEARING SURVEY NO.75 PAIKI 1, T.PSCHEME 121 F.P NO 114 PAIKI SUB PLOT NO.114/1/2, ADMEASURING 18736.89 SQ.MTRS SITUATE, LYING AND BEING AT MOUJE HANSPURA, TALUKA ASARWA, IN THE REGISTRATION DISTRICT AHMEDABAD AND SUB DISTRICT – (NARODA) BOUNDED BY: EAST : FLAT NO F/707 WEST: FLAT NO F/709 NORTH: FLAT NO F/711 SOUTH: SOCIETY ROAD								
8.	MHFLRESBAR000005010175 1. Shaleshbhai Malesinghbhai Tadvai Alias Shalesh M Tadvai 2. Ushaben Shaileshbhai Tadvai	Rs.8,48,079.99/- Rupees Eight Lakhs Forty Eight Thousand Seventy Nine And Paise Ninety Nine Only as on 14-July-2026	Physical Possession on 11-April-2026	30/July/2026 11.00 AM to 03.00 PM	Rs.3,98,520/- Rupees Three Lakhs Ninety Eight Thousand Five Hundred Twenty Only	Rs.39,852/- Rupees Thirty Nine Thousand Eight Hundred Fifty Two Only	20-August-2026, 01.00 PM to 02.00 PM	19-August-2026, 10.00 AM to 05.00 PM
Description of Mortgaged Properties: ALL THAT PIECE AND PARCEL OF BEARING MAJJE WADI, VADODARA LYING BEARING SUR-VEY NO 54 OF TIKA NO 8/2 OF VIBHAG A,PAIKI GROUND FLOOR ADMEASURING 34.2813 SQ.MTRS AT REGISTRATION SUB-DISTRICT & DISTRICT VADODARA, BOUNDED BY: NORTH: PROPERTY BEARING A.S.NO 55 SOUTH: PROPERTY BEARING A.S.NO 53 EAST: PROPERTY BEARING A.S.NO 137 WEST: ROAD LEADING TO DABHOYA POLE								
9.	MHFLPRORA000005015116 1. MukeshbhaiHirabhai Chauhan 2. Niruben Mukeshbhai Chauhan 3. Jayaben Hirabhai Chauhan	Rs.9,07,942.39/- Rupees Nine Lakhs Seven Thousand Nine Hundred Forty Two And Paise Thirty Nine Only as on 14-July-2026	Physical Possession on 19-April-2026	30/July/2026 11.00 AM to 03.00 PM	Rs.8,15,184/- Rupees Eighty One Lakhs Fifteen Thousand One Hundred Eighty Four Only	Rs.81,518/- Rupees Eighty One Thousand Five Hundred Eighteen And Paise Forty Only	20-August-2026, 01.00 PM to 02.00 PM	19-August-2026, 10.00 AM to 05.00 PM
Description of Mortgaged Properties: ALL THAT PIECE AND PARCEL OF IMMOVABLE RESIDENTIAL PROPERTY BEING HOUSE NO 242 HAVING LAND AREA 170.00 SQ.YARDS (IE 142.14 SQ.MTRS) OF GAMTAL OF VILLAGE NAVA OF TALUKA SURENDRANAGAR AND DISTRICT CHOTILA BOUNDED BY: NORTH: PROPERTY OF ALA DAYA SOUTH: ROAD EAST: PROPERTY OF GELA GANDA WEST: PROPERTY OF NAJA DAYA.								
10.	MHFLRESRAJ000005019648 1. Krishna Vijaybhai Makvana 2. Vijay Sureshbhai Makavana	Rs.22,35,683.26/- Rupees Twenty Two Lakhs Thirty Five Thousand Six Hundred Eighty ThreeAnd Paise Twenty Six Only as on 17-July-2026	Physical Possession on 24-May-2026	30/July/2026 11.00 AM to 03.00 PM	Rs.14,66,460/- Rupees Fourteen Lakhs Sixty Six Thousand Four Hundred Sixty Only	Rs.1,46,646/-Rupees One Lakh Forty Six Thousand Six Hundred Forty Six Only	20-August-2026, 01.00 PM to 02.00 PM	19-August-2026, 10.00 AM to 05.00 PM
Description of Mortgaged Properties: ALL THAT PIECE AND PARCEL OF IMMOVABLE PROPERTY BEARING RESIDENTIAL HOUSE CONSTRUCTED ON LAND 87-89 SQ.MTRS OF SUB PLOT NO 18/1 OF LAND 204-51 SQ. MTRS OF PLOT NO 18 OF THE AREA KNOWN AS " TULSI PARK " OF REVENUE SURVEY NO. 167/1 OF VILLAGE - RATANPUR, OF SUB DIST &DIST - RAJKOT BOUNDARIES AS FOLLOW: NORTH BY : 9-14 MTRS WIDE ROAD SOUTH BY : PLOT NO 17 EAST BY: 6-10 MTRS WIDE ROAD WEST BY: HOUSE OF SUB – PLOT NO 18/2								

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/offer/ 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/Offer/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/offer 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 are no encumbrances /claims except as disclosed as per the records available with respect of the property(ies). MHFL 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 reauction 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 Nos: 9135728377 & 63518 96643, Mr. Maulik Shrimali, E-mail ID: maulik.shrimali@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 MHFL. 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) mortgagor(s) in particular please take notice that if in case auction scheduled herein fails for any reason whatsoever then secured creditor by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. 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