बैंक ऑफ इंडिया
Bank of India BOI

ASSET RECOVERY MANAGEMENT BRANCH

Bank of India Building, First Floor, 28, S. V. Road, Andheri (W), Near Andheri West Railway Station, Mumbai – 400 058. **Tel No. –** 26210406 / 07, **Email:** asset.mnz@bankofindia.bank.in

E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-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 Rule8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the following Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to Bank of India (Secured Creditor), the constructive/physical possession of which has been taken by the Authorized Officers of Bank of India, will be held on "as is Where is" "as is what is", and "whatever there is", for recovery of respective dues as detailed here under against the secured assets mortgaged/charged to Bank of India from respective borrowers and guarantors. 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 hereunder.

E-AUCTION SALE NOTICE UNDER SARFAESI ACT2002 CUM NOTICE TO BORROWER / GUARANTOR

1. From Sr. No.1 to 4 E-auction 10-02-2026 & Sr. 5 to 7 E-Auction on 27-02-2026. (Rs. In Lakh)

Sr. No	Names of the Account / Borrower/ Guarantor	Description of the properties	Reserve Price/ EMD Amount (In Lakhs)	Minimum Bid Increment	O/s Dues (Excluding Int, Penal Int & Exp) (In Lakhs)	Cersai Security Interest/ Asset Id	Date/ Time of on-site inspection of property	Contact No.
1	**Mr. Ravi Angad Wangwad**	Row H No 12 A , Zee Villa Gaura CHSL, Plot No 73 to 79/91 , Near Datta Meghe Engr. College, Sec 2B, Airoli, Navi Mumbai, Maharashtra - 400708. **Built-up Area – 950 sq. ft (Physical possession with Bank)**	110.00/ 11.00	1.00	114.70	200065255094	05-02-2026 11:00 am to 1:00 pm	7977483885
2	**Mr. Nitin Omprakash Singh**	Flat no 203 , 2 nd floor , B – Wing , Raj Residency , New Hanuman Road , Goregaon West , Mumbai – 400104 **Carpet Area – 670 sq. ft. (Symbolic possession with bank)**	106.00/ 10.60	1.00	97.37	200013863990	05-02-2026 2.00 AM to 4.00 PM	9937706007
3	**Maxgrow Overseas Ltd (Borrower Company) Guarantors : 1. Mr. Rajendra Prasad Saraf, 2. Mrs Roshni Saraf, 3. Mr. Rahul Rajendra Saraf (Since deceased) His legal heirs : Mrs Roshni Saraf, Ms Krishaa Saraf (Minor) and Mr. Rajveer Saraf (Minor) through their mother and natural guardian Mrs. Roshni Saraf 4. Mrs Kiran Devi Saraf (Since deceased) Legal heirs viz. Mr. Rajendra Prasad Saraf, Mr. Rahul Saraf (Since deceased) through legal heirs Mrs. Roshni Saraf ,Ms Krishaa Saraf (Minor) and Mr, Rajveer Saraf (Minor) through their mother and natural guardian Mrs. Roshni Saraf.Mrs Kabita Chaudhary,. Mrs Kalpana Agrawal 5. Corporate Guarantor M/s Manthan Tie–up Private Limited**	Office at 23,2nd floor, New Bhagwan Bhuvan,CHS Ltd., Samuel Street, Masjid Bunder, Mumbai 400009 owned by Mrs. Roshni Rahul Saraf **Carpet Area admeasuring Approx. 402.00 Sq. Ft. (Physical Possession with Bank)**	51.00/ 5.10	0.50	2509.00	200009410921	06-02-2026 2.00 PM TO 4:00 PM	7739014174
4	**Vinod Vishnu Dalvi & Mrs. Vaishali Vinod Dalvi**	Flat No.1603, 16th Floor, Building known as Siddhiprabha (Prabhadevi) Co-op. Housing Society Ltd. Opp. Reliance Digital, Appasaheb Marathe Marg, New Prabhadevi Road, Prabhadevi West, Mumbai 400025. **Admeasuring carpet area 260 Sq.Ft. (Symbolic Possession with Bank)**	90.45/ 9.05	0.50	69.15	200077208438/ 400075669883	07-02-2026 2.00 p.m. to 4.00 p.m.	7977483885
5	**Mr. Akilesh Rambabu Gupta**	Flat No 203, 2nd Floor, B Wing, Madhuban CHSL, Above Axis Bank, Near Vithal Temple, Lokmanya Tilak Road, Dahisar West, Mumbai 400068 **Carpet Area – 620 sq. ft. (Symbolic possession with Bank)**	99.50/ 9.95	0.50	100.49	200077180921	23-02-2026 1:00 PM to 3.00 PM	9937706007
6	**Mr. Ravi Ghanshani Mrs. Sonia Ghanshani M/s. Sunrays Clothing LLP**	Flat No. 301-302,3rd Floor, Avinash CHS, Khar Pali Hill Road No.3, Union Park, khar West, Mumbai 400052 in the name of Mrs. Sonia Ghanshani and Mr. Ravi Ghanshani **Built-up Area – 1008 sq. ft (Symbolic possession with Bank)**	926.00/ 92.60	5.00	1075.15	200012012139/ 400012036225	25-02-2026 1:00 PM to 1:45 PM	9769641828
7	**M/s. Alison Fabrics, 1.Mr. Firoz Mahendi Mohmed Surani, 2. Mr. Amin Mahendi Mohammed Surani**	Municipal House No. 483 / 13 Survey No. 23, Hissa No.3, Temghar, Bhiwandi, Thane 421302 **Built up Area : 189.52 sq mtrs Physical Possession with bank**	37.50/ 3.75	0.25	459.24	400061849529	24.02.2026 12:00 PM to 4:00 PM	9029532823
		Municipal House No. 498 / 1 , Survey No. 23, Hissa No.3, Temghar, Bhiwandi, Thane 421302 **Built up Area : 473.80 sq mtrs Physical Possession with bank**	94.00/ 9.40	0.50		400061849847	24.02.2026 12:00 PM to 4:00 PM	9029532823
		Municipal House No. 483 / 3/1 Survey No. 23, Hissa No. 3, Temghar, Bhiwandi, Thane 421302 **Built up Area : 1875 sq. ft. Physical Possession with bank**	31.50/ 3.15	0.25		400061850381	24.02.2026 12:00 PM to 4:00 PM	9029532823
		Municipal House No. 483 / 3/2 Survey No. 23, Hissa No.3 , Temghar, Bhiwandi, Thane 421302 **Built up Area : 1875 sq. ft. Physical Possession with bank**	29.00/ 2.90	0.25		400061850718	24.02.2026 12:00 PM to 4:00 PM	9029532823
		Industrial Unit 21, Municipal House No. 483 / 1 , Now Modified to Municipal house No. 483 /12, Survey No. 23, Hissa No.3 , Temghar, Bhiwandi, Thane 421302 **Built up Area : 1875 sq ft Physical Possession with bank**	34.50/ 3.45	0.25		400061851117	24.02.2026 12:00 PM to 4:00 PM	9029532823

Terms and Conditions of the E-auction are as under: E-Auction is being held on "AS IS WHERE IS" basis, "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" and will be conducted "On Line".

The auction sale will be "online E-auction / Bidding through website –URL: **https://BAANKNET.com** on

1. From Sr. No.1 to 4 E-auction 10-02-2026 & Sr.5 to 7 E-Auction on 27-02-2026.

(Between 11:00 AM and 05:00 PM with unlimited extensions of 10 minutes each)

E-auction bid form Declaration, General Terms and Conditions of online auction sale are available in websites- URL **https://www.bankofindia.bank.in**

Bidder may visit URL: **https://BAANKNET.com,** where "Guidelines" for Bidders are available with educational videos. Bidders have to complete following formalities well in advance:-

- **Step 1:** Bidder / Purchaser Registration: Bidder to Register on e-Auction portal URL: **https://BAANKNET.com** using his mobile no. and E-mail ID. (PDF (Buyer Manual) describing the step by step process for registration is available for download in the home page under Help option at the bottom of the page.)
- **Step 2 :** KYC Verification: Bidder to upload requisite KYC documents. KYC documents shall be verified by e-auction service provider (may take 2 working days).
- **Step 3** : Transfer of EMD amount to his global EMD wallet: Online /Off-line transfer of funds using NEFT / Transfer, using challan generated on E-auction portal.
- **Step 1 to Step 3** should be completed by bidder well in advance, before e-auction date. Bidder may also visit : **https://BAANKNET.com** for registration and bidding guidelines
- Helpline Details / Contact Person Details of : **BAANKNET**

Name	Team	Number	e-Mail
Helpdesk Number	**PSB Alliance**	8291220220	**support.ebkray@psballiance.com support.ebkray@procure247.com**
Mr. Dharmesh Asher	**PSB Alliance**	9892219848	**avp.projectmanager2@psballiance.com**
Mr. Sudhir Panchal	**iSourcing Technology**	8160205051	**sudhir@procure247.com**

1. Intending bidders shall hold a valid e-mail address, for further details and query please contact BAANKN Helpdesk Number 8291220220 Helpline e-mail ID **support.BAANKNET@psballiance.com and support.ebkray@procure247.com**
2. To the best of knowledge and information of the authorized officer there is no encumbrances on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the property/ies put on auction and claims/rights/dues effecting the property, prior to submitting their bid. The e-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 creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale.
3. Earnest money deposit (EMD) shall be deposited through RTGS/NEFT/Fund Transfer to the bank account as guided and mentioned in : **https://BAANKNET.com** portal before participating in the bid online.
4. The KYC documents are 1.Proof of Identification (KYC) viz. Voter ID Card/Driving License/Passport 2. Current Address Proof for communication 3. PAN Card of the bidder 4. Valid e-mail ID/contact number of the bidder etc.
5. Date of inspection will be as mentioned in the table above with prior appointment with above mentioned contact numbers.
6. Prospective bidders may avail online training on e-auction from : **https://BAANKNET.com** portal.
7. Bids shall be submitted through online procedure only in the prescribed formats with relevant details.
8. Bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
9. The bid price to be submitted shall be above the reserve rice and bidders shall improve their further offers in multiples of **Rs. 10,000/- (Rupees Ten Thousand) for Reserve Price up to Rs.20.00 lakhs/Rs. 25,000/- (Rupees Twenty Five Thousand) For Reserve Price above 20.00 – uo to 50.00 lakhs/ Rs.50,000/- (Rupees Fifty thousand) For Reserve Price above 50.00- Up to 1.00 Crore / Rs.1.00 (Rs. One Lakh) For Reserve Price above 1.00 Crore –up to 5.00 Crore / Rs. 5.00 Lakhs (Rupees Five Lakhs) for Reserve price above Rs.5 Crore –up to Rs.10.00 Crore/ and 10.00 Lakhs (Rupees Ten Lakhs) for Reserve Price above Rs.10 Crore.**
10. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.
11. The earnest money deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidder will be returned on the closure of the e-auction sale proceedings.
12. The earnest money deposit shall not bear any interest the successful bidder shall have to pay 25% of the purchased amount (including earnest money already paid immediately on acceptance of bid price by authorized officer on the same day or maximum by next day and the balance of the sale price on or before 15th day of sale. The auction sale is subject to confirmation by the bank. Default in deposit of the amount by the successful bidder at any stage would entail forfeiture of the whole money already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of the property/ amount.
13. The prospective qualified bidders may avail online training on e-auction from : https://BAANKNET.com portal prior to the date of e-auction neither the authorized officer nor the bank will be held responsible for any internet network problem power failure, any other technical lapse/failure etc. in order to ward off such contingent situation the interested are requested to ensure that they are technically well equipped with adequate power backup etc. for successfully participating in the e-auction event.
14. Purchaser shall bear the stamp duties charges including those of sale certificate / registration/ charges including all statutory dues payable to the government, taxes and rates and outgoing both existing and future relating to the property.
15. Buyer shall bear the TDS wherever applicable including other statutory dues, registration charges, stamp duty etc.
16. The authorized officer/ bank is not bound to accept the highest offer and has absolute right and discretion to accept or reject any or all offers or adjourn /postpone/ cancel the e-auction or withdraw any property or portion there-of from the auction proceeding at any stage without assigning any reason there for.
17. The sale certificate will be issued in the name of the purchaser(s)/applicant(s) only and will not be issued in any other name(s).
18. The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002. Further details inquiries if any on the terms and conditions of sale can be obtained from the contact numbers given.
19. If any participant deposits the EMD after registering himself and afterwards opt to not to bid, can reverse the bid amount through system as specified in : https://BAANKNET.com portal.
20. GST, wherever applicable, to be borne by successful bidder.

SALE NOTICE TO BORROWER/ GUARANTORS

The undersigned being the Authorized Officers of Bank of India are having full powers to issue this notice of sale and exercise all powers of sale under securitization and reconstruction of financial assets and Enforcement of Security Interest Act, 2002 and the rules framed there under. You have committed default in payment of the dues with interest, cost and charges etc. in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notices to all of you under section 13(2) to pay the amount mentioned there on within 60 days. You have failed to pay the amount even after the expiry of 60 days. Therefore, the Authorized Officers in exercise of the powers conferred under section 13(4), took possession of the secured assets more particularly described in the schedule mentioned above. Notice is hereby given to you to pay the sum as mentioned above before the date fixed for sale, failing which the property will be sold and balance due if any will be recovered with interest and cost from you. Please note that all expenses pertaining to demand notice, taking possession, valuation and sale of assets etc. shall be first deducted from the sale proceeds which may be realized by the undersigned and the balance of the sale proceeds will be appropriated towards your liability as aforesaid. You are at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.

Sd/-
Authorized Officer
Bank of India
Asset Recovery Management Services Branch

Date: 17.01.2026
Place: Mumbai

SHIVALIK SMALL FINANCE BANK LTD.

Registered Office : 501, Salcon Aurum, Jasola District Centre, New Delhi - 110025
CIN : U65900DL2020PLC366027

AUCTION NOTICE

The following borrowers of Shivalik Small Finance Bank Ltd. are hereby informed that Gold Loan/s availed by them from the Bank have not been adjusted by them despite various demands and notices including individual notices issued by the Bank. All borrowers are hereby informed that it has been decided to auction the Gold ornaments kept as security with the Bank and accordingly has been fixed at **11:00 am** in the branch premises from where the loan was availed. All, including the borrowers, account holders and public at large can participate in this auction on as per the terms and conditions of auction.

Auction date is 29.01.2026 @ 11:00 am.

S. NO	Branch	Account No.	Actt Holder name
1	MAJIWADA THANE	103742512983	ARAVIND K YADAV
2	MAJIWADA THANE	103742515680	REKHA D NAMBIAR
3	MAJIWADA THANE	103742515729	REKHA D NAMBIAR
4	MAJIWADA THANE	103742515731	REKHA D NAMBIAR
5	MAJIWADA THANE	103742515462	REKHA D NAMBIAR
6	MAJIWADA THANE	103742515192	REKHA D NAMBIAR
7	MAJIWADA THANE	103742515400	NARAYAN J PATEL
8	MAJIWADA THANE	103742515909	ARUMUGAKUMAR GOPALAKRISHNAN
9	MAJIWADA THANE	103742515858	ARUMUGAKUMAR GOPALAKRISHNAN

The Bank reserves the right to delete any account from the auction or cancel the auction without any prior notice.

Authorised Officer, Shivalik Small Finance Bank Ltd.

PUBLIC NOTICE

We, **M/s. Mangalmurti Unique Realty LLP** hereby bring to the kind notice of general public that the Environment Department, Government of Maharashtra has accorded Environmental Clearance for Proposed Residential Project at S.No. 186 of Vill: Dongre, Taluka: Vasai, District: Palghar, Maharashtra. by vide letter dated 20th December 2025 bearing file No. **SIA/MH/INFRA2/521751/2025**, EC Identification No. **EC25C3801MH5551707N**. The copy of the clearance letter is available at http://parivesh.nic.in.

M/s. Mangalmurti Unique Realty LLP.

Place : Vasai Date : 20/01/2026

PUBLIC NOTICE

Take notice that our clients are intending to be admitted as Partners Of M/S. Nine Globe Developers, A Partnership Firm Incorporated And Registered Under The Provisions Of Indian Partnership Act, 1932. (Mr. Ashish V. Mehta And Mr. Pranav Virendra Mehta Are Existing Partners) (Said Partnership Firm). The said partnership firm is holding property comprising of land bearing C. S. No. 1955 of Bhuleshwar division along with building standing thereon of ground and upper four (4) floors known as "Odhav Bhavan" fully occupied by tenants situated at Chira bazar, 427/29 J.S.S. Road, Mumbai-400002 (firm's property) Any person having any dispute or claims of any nature whatsoever with the said Partnership Firm or its Partners (in their capacity as partners of firm and not individual capacity) and/or any person having any claim or right in respect of the firm's property (wholly/partly) by way of Inheritance, Understanding/ Development Rights/Share, Sale, Mortgage, Lease, Lien, License, Gift, Possession, Possession of original title deeds or encumbrance howsoever or otherwise is hereby required to intimate to the undersigned within 14 days from the date of publication of this notice of such claim, if any, with all supporting documents failing which any such dispute/claim shall not be binding on our clients and also claim(s), if any of any such person(s) on the said firm's property shall be treated as waived and not binding on our clients and on the said firm.

Dated this 20th January 2026

Sd/-
For B L Jain And Associates,
Advocates, High Court
5/32, Malharrao Wadi, Dadi Seth Agari Lane, 1st Flr., Kalbadevi Road, Mumbai-400002(IN)
Tel. : 022 22411755,
Mobile : 9821130399,
email : badvocate@gmail.com

COSMOS BANK

COSMOS CO-OP. BANK LTD. (Multistate Scheduled Bank)

Recovery Department, Region-II
Correspondence Address : Horizon Building, 1st Floor, Ranade Road & Gokhale Road Junction, Gokhale Road (North), Dadar (West), Mumbai - 400 028. Phone No. 022- 69476012/57/58

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

E-auction Sale Notice for Sale of Immovable Secured 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, Mortgagor & Guarantors of that the below described immovable property mortgaged to the Erstwhile Sahebrao Deshmukh Co-operative Bank Ltd. (Secured Creditors), which is amalgamated with Cosmos Co-op Bank Ltd., Pune as per RBI order dated 20/09/2023 w.e.f. 26/09/2023. The possession of secured assets has been taken by the Authorized Officer of Cosmos Co-Op Bank Ltd. & will be sold on the basis of **"As is where is", "As is what is", "Whatever there is" and "Without Recourse"** for recovery of Bank dues as per the brief particulars given hereunder:

Name of Borrower, Mortgagor & Guarantors	Details of Secured Assets for Sale/Auction	
Borrower/Mortgagor: **a. M/s Akshat Steel Through its sole proprietor Mr. Hastimal Rupaji Jain** ***Guarantors:*** 1. M/s Durgesh Tube (India) Through its sole proprietor Mr. Dinesh Babulal Jain 2. M/s. Lucky Steel Centre Through its sole proprietor Mr. Kamlesh T. Mehta	All that piece & parcel of Flat No. 103, admeasuring 516 sq.ft. Built up. situated on the First floor of Building No.D, Shreepal Nagar, Survey No.98,99, Hissa No.2,2P,15,16 Siddhivinayak Hospital Galli, Navghar Road, Bhayandar (East), revenue village of Bhayander, within the jurisdiction of Mira – Bhayander Municipal Council, Taluka & District Thane – 401105. **(Owned by Mr.Hastimal Rupaji Jain)**	
	Demand Notice Date & Amount	Demand Notice Date 01/08/2025 of ₹ 1,81,62,277.84 plus further interest & charges thereon
Possession Date & Type	15/11/2025 Physical	
Reserve Sale Price	**₹ 14,50,000/- (Rupees Fourteen Lakhs Fifty Thousand Only)**	
Earnest Money Deposit (E.M.D.)	₹ 1,45,000/- (Rupees One Lakhs Forty Five Thousand Only)	
Bid Incremental Value	₹ 10,000/- (Rupees Ten Thousand Only)	
Date & Time of Inspection	04/02/2026 from 11.00 am to 12.00 noon	
Last Date & Time of EMD and KYC Documents submission	20/02/2026 upto 4.30 p.m.	
Date & Time of E-Auction	**21/02/2026 from 1.00 p.m. to 2.00 p.m.**	

STATUTORY NOTICE: As per rule 8(6) of Security Interest (Enforcement) Rules, 2002.
This notice also be considered as a 30 days' notice to the Borrower, Mortgagors & Guarantors of the said loan to pay the outstanding dues on or before the date of sale, failing which the secured assets will be sold on above auction date.

Note: 1. EMD/BID forms are freely available with Authorised Officer & on Bank Website, 2. Please contact for EMD payment & other details to Authorised Officer Mob. 9960974848/9819192192/8975758517.
For detailed terms & conditions of the auction sale is available with the Bank Website i.e https://www.cosmosbank.com/ auction-notice.aspx **AND** Auctioneer Website i.e. https://cosmosbank. auction tiger.net

Sd/-
Chief Manager - OSD and Authorised Officer
Under SARFAESI Act, 2002
Cosmos Co-operative Bank Ltd.

Date: 20/01/2026
Place : Mumbai

BHARAT CO-OPERATIVE BANK (MUMBAI) LTD.

(MULTI-STATE SCHEDULED BANK)

Central Office : "Marutagiri", Plot No. 13/9A, Sonawala Road, Goregaon (East), Mumbai-400063.
Tel. : 61890134 / 61890083.

DEMAND NOTICE

NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT, 2002)

1. Notice is hereby given to you under Section 13(2) of The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. This notice is published in addition to the notice sent to your last known address by Registered A.D. Post / Speed Post.
2. At your request, Bharat Co-operative Bank (Mumbai) Ltd., through the below mentioned Branches has sanctioned to you by way of financial assistance against the mortgage/ hypothecation of the property/ies described herein below creating security interest thereon, as per terms & condition mentioned in respective Sanction letters.
3. You have failed and neglected to pay the loan amount installments as per agreed terms and therefore the above said financial assistance/credit facility have been classified as NPA as detailed below. Demand Notice under section 13(2) of The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred as 'SARFAESI Act' or 'Said Act') was sent to your last known addresses by Registered Post A.D. / Speed Post.
4. Through this publication the undersigned being the Authorized Officer under the 'said Act', hereby call upon you to discharge your entire liabilities as mentioned below in respect of below mentioned loan accounts within 60 days from the date of publication of this notice and failing which Bank shall exercise all or any of the rights detailed under sub section 4 of section 13 of the aforesaid act and under other applicable provisions of the 'said Act'.
5. You are also put on notice that in terms of Sub-Section (13) of Section 13, you shall not transfer by sale, lease or otherwise create any third party interest on the said respective secured assets detailed in Schedule 'C' of the notice without obtaining written consent of the said Bank.
6. The said Bank reserves its right to call upon you to repay the entire liabilities under the said respective Loan Accounts that may arise hereafter as well as other contingent liabilities.
7. This notice is without prejudice to the said Bank's right to initiate such other actions and/or legal proceedings as it deems necessary under any other applicable provisions of Law. You are liable to pay service charges/cost/expenses, if any for recovery actions under the said Act as applicable.
8. You are free to take inspection of the statement of account maintained by the said Bank and the loan documents executed by you relating to your Loan Account, with prior appointment.
9. The said borrowers/ mortgagors in particular and the public in general are hereby cautioned not to deal with the said property/ies and any dealings with the said property/ies shall be subject to the charge of Bharat Co-operative Bank (Mumbai) Ltd.
10. For more details the unserved notice may be collected from the undersigned.

Sr. No	Name of Borrower / Joint-Borrower / Surety/ Legal Heir(s)	NPA Date/ Demand Notice Date	Branch/ Loan Account No./ Total Outstanding Amount	Description of Secured Asset/s/Property/ies
1	1. M/s Hendre Dhavantari Life Pharma LLP **Partners & Joint/Co-Borrowers :** 2. Mr. Pramod Purushottam Hendre 3. Mr. Prathamesh Pramod Hendre 4. Mrs. Runali Pramod Hendre	**NPA Date:** 20.11.2025 **Notice Date:** 14.01.2026	**Powai Branch** **i) 009133580000076** Rs.38,39,845/- outstanding as on 31.12.2025 with further interest & charges w.e.f 01.01.2026 **ii) 009114910000021** Rs. 51,56,344/- outstanding as on 31.12.2025 with further interest & charges w.e.f 01.01.2026 **iii) 009133580000083** Rs.25,77,365/- outstanding as on 31.12.2025 with further interest & charges w.e.f 01.01.2026	i) Hypothecation charge over entire Current Assets comprising inter alia of Stocks of Raw Material, Work in progress, finished goods, receivables, book debts and other current assets. ii) Plot No. 46 (Building Site No. 46) admeasuring 519.42 sq. mtrs. bearing Survey No. 79 and 80 of village Tungarli in the registration Sub District Mawal and District Lonavala together with Bungalow No. 46 consisting of ground plus first floor admeasuring 1359.50 sq. ft. carpet area equivalent to 126.35 sq. mtrs. and out house admeasuring 300 sq.ft. carpet area constructed thereon bearing Municipal Property No. 243, Dnyan Sadhan Co-operative Housing Society Ltd., opp. Gurukul High School, Tungarli, Lonavala – 410 403 along with share, rights, title & interest in the capital of the Society under Share Certificate No.22, owned by Mr. Pramod Purushottam Hendre.
	Aggregate outstanding TOTAL::		**Rs.1,15,73,554/-**	

Date : 20.01.2026
Place : Lonavala

Sd/-
Authorised Officer
Bharat Co-operative Bank (Mumbai) Ltd.

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pnb Housing Finance Limited

Ghar Ki Baat

Regd. Office:- 9th Floor, Antriksh Bhavan, 22, K G Marg, New Delhi-110001.
Phones:- 011-23357171, 23357172, 23705414, Website: www.pnbhousing.com

Branch:- 2B, 2nd Floor, Ameya Park, Navapur Road, Boisar [W] Maharashtra-401501.
Branch:- 302, 3rd Floor, Riddhi Arcade, 100ft Narangi Bypass Road, Virar (W) Maharashtra-401303.
Branch:- Office No.2 & 3, GF, Baba House, Plot No.86, B.L Bajaj Road, Andheri (E), Mumbai-400093

NOTICE UNDER SECTION 13(2) OF CHAPTER III OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002, READ WITH RULE 3(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 AMENDED AS ON DATE

We, the PNB Housing Finance Limited (hereinafter referred to as 'PNBHFL') had issued Demand notice U/s 13(2) of Chapter III of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The said Demand Notice was issued through our Authorized Officer to all below mentioned Borrowers/Co-Borrower/Guarantors since your account has been classified as Non-Performing(NPA) Assets as per the Reserve Bank of India/ National Housing Bank guidelines due to non-payment of instalments/ interest. The contents of the same are the defaults committed by you in the payment of instalments of principals, interest, etc. Further, with reasons, we believe that you are evading the service of Demand Notice hence we are doing this Publication of Demand Notice which is also required U/s 13(2) of the said Act. You are hereby called upon to pay PNBHFL within a period of 60 Days of the date of publication of this demand notice the aforesaid amount along with up-to-date interest and charges, failing which PNBHFL will take necessary action/measures under all or any of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors. Your kind attention is invited to provisions of sub-Section (8) of Section 13 of the of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 where under you can tender/pay the entire amount of outstanding dues together with all costs, charges and expenses incurred by the PNBHFL only till the date of publication of the notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty. FURTHER, you are prohibited U/s 13(13) of the said Act from transferring either by way of sale, lease or in any other way the aforesaid secured assets.

Loan Account No.	Name/ Address of Borrower and Co- Borrower(s)	Name & Address of Guarantor(s)	Property (ies) Mortgaged	Date of Demand Notice	Amount O/s as on date Demand Notice
HOU/MUM/1116/328504, B.O. Mumbai	**Shaheen Nayab Khan-** Flat No.1102/1103,11th Floor, Onyx Nirmal Lifestyle, LBS Marg, Mulund West, Mumbai, Maharashtra-400080, India,/9/16, Asmita Apartment, Pathare Park Cabin Road, Neelyog Nagar Ambarnath E, Thane, Maharashtra-421501, India,304/305,3rd Floor, Koteshwar Plaza, J N Road, Mulund West, Mumbai, Maharashtra-400080, India, **Co Borrower- Council of Education and Development Programmes Private Limited-**304/305,3rd Floor, Koteshwar Plaza, J N Road, Mulund West, Mumbai, Maharashtra-400080, India, **Co Borrower - Vasim Nisar Shaikh-** Flat No.1102/1103,11th Floor, Onyx Nirmal Lifestyle, LBS Marg, Mulund West, Mumbai, Maharashtra-400080, India,/9/16, Asmita Apartment, Pathare Park Cabin Road, Neelyog Nagar Ambarnath E, Thane, Maharashtra-421501, India,/304/305,3rd Floor, Koteshwar Plaza, J N Road, Mulund West, Mumbai, Maharashtra-400080, India.	NA	Wing D Cedar Tower 4, 26, 2605, Runwal Greens, Village Nahur, Mulund Gorergaon Link Road, Near Nahur Railway station , Nahur-West, Mumbai, CTS No.681/A/7, 681/A/7, 681/A/8, 681/A/9 of Villa, Mulund Goregaon Link Road, Nahur Railway Station, Mumbai, Maharashtra-400080, India	13-01-2026	Rs. 2,64,60,476.52/- (Rupees Two Crore Sixty Four Lakh Sixty Thousand Four Hundred Seventy Six and Fifty Two Paise only)
HOU/BOSR/1120/836767 & HOU/BOSR/1220/843572& HOU/BOSR/1220/843129, B.O.Boisar	**Nimish Gulla-**1001, Pramukh Heights, B Wing, Veera Desai Rd, Opp Hanuman Mandir Andheri West, Mumbai, Maharashtra-400053, India./0, Interglobe Aviation Ltd, Airport, Santacruz East, Mumbai, Maharashtra-400029, India. / **Co-Borrower- Subhash Chander Gulla-**1001, Pramukh Heights, B Wing, Veera Desai Rd, Opp Hanuman Mandir Andheri West, Mumbai, Maharashtra-400053, India.	NA	Flat No.104 A Wing, 1st Floor, Building No.1, Heaven Hills, Manor Road, Palghar East, Thane, Maharashtra-401404, /Flat No.105 A Wing, 1st Floor, Building No.1, Heaven Hills, Manor Road, Palghar East, Thane, Maharashtra-401404, /Flat No.103 A Wing, 1st Floor, Building No.1, Heaven Hills, Manor Road, Palghar East, Thane, Maharashtra-401404.	13-01-2026	Rs.92,06,342.78/- (Rupees Ninety Two Lakh Six Thousand Three Hundred Forty Two and Seventy Eight Paise only)
HOU/VRR/0619/705048, B.O.Virar	**Nishant Bhogilal Gohil-**04, Room No.4, Marwari Chawl, Dattapada Road, Dattapada Subway Borivali East, Mumbai, Maharashtra-400066, India. /4,4 Patil Wadi, Dilip Bavisa Chawl, Dattapada Road, Borivali East, Mumbai, Maharashtra-400066, India. **Co Borrower- Sarika N Gohil-**04, Room No.4, Marwadi Chawl, Dattapada Road, Dattapada Subway Borivali East, Mumbai, Maharashtra-400066, India.	NA	Wing B, 7, 702, Triveni Contour, CTS No.544 B of Village Kanheri at 18 30 Meter, D P Road Kulupwadi Borivali West, Mumbai, Maharashtra-400092, India	13-01-2026	Rs.79,64,031.52/- (Rupees Seventy Nine Lakh Sixty Four Thousand Thirty One & Fifty Two Paise only)
HOU/BOSR/1217/469641, B.O. Boisar	**Dharti Daksh Bhansali-** E701, Rajmandir Complex, Near Maruti Showroom Hatkesh, Mira Bhayander Road, Mira Road, Mumbai, Maharashtra-401107, India,/220, Udyog Bhavan, Sonawala Road, Goregoan East, Mumbai, Maharashtra-400063, India, **Co Borrower- Daksh Subhash Bhansali-**E701, Rajmandir Complex, Near Maruti Showroom Hatkesh, Mira Bhayander Road, Mira Road, Mumbai, Maharashtra-401107, India,/706 707, Quantum Tower, Rambaug Road, S V Road, Malad West, Mumbai, Maharashtra-400064, India.	NA	Building No.6 Wing B, 4, 404.0, Golden Eye, Land Bearing G No.394 and G No.395 of Village, ShirgaonTal Palghar Palghar, Near Anand Vrudhasshram Radhakrishna Temple, Thane, Maharashtra-401404, India	13-01-2026	Rs.11,75,851.46/- (Rupees Eleven Lakh Seventy Five Thousand Eight Hundred Fifty One and Forty Six Paise only)

Place: Mumbai, Dated: 20.01.2026 **Authorized Officer (M/s PNB Housing Finance Ltd.)**