



Bank of India

Relationship beyond banking

Specialised Asset Recovery Management Branch
Mezzanine Floor, 70/80 M.G.Road, Fort, Mumbai 400 001, Tel 022-22673549
Contact Number:- 9819403549 E-mail: SARM.MumbaiSouth@bankofindia.bank.in

E-AUCTION FOR SALE OF MOVEABLE / 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 Rule8(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 possession of which has been taken by the Authorised Officer of Bank of India, SARM Branch, will be sold on "As is Where is", "As is what is" and "Whatever there is" basis on **09.06.2026**, for recovery of respective dues plus Interest and charges up to date due to the Bank of India from respective borrower. The reserve price and earnest money deposit amount shall be as mentioned below in the table. The sale will be done by the undersigned through e-auction platform provided at the web portal.

Sr. No	Name of the Borrowers/ Guarantor and Amount Outstanding	Description of The Mortgaged Properties under Physical/Symbolic Possession	Reserve Price (Rs. In Lakhs) EMD of the Property (Rs. In Lakhs)	Inspection Date/Time and Area
1	M/s. Kaavya Packaging Mr. Dilkhush Jagdish Mehta Mr. Jagdish Durgashankar Mehta Amount O/s – Rs.165.73 Lakhs + Interest + Expenses/Charges	Gala No.4, Building No.A-14, "Parasnath Complex", Survey No. 38/3, Village Owali, Anjurphata Mankholi Road, Tal. Bhiwandi, Dist. Thane – 421302. Symbolic Possession	99.31	25.05.2026
			9.931	Timing 11:00AM to 01:00PM Built Up Area:- 6568 Sq. Ft.
2	Mr. Manoj Kumar & Mrs Nibha Kumari Amount O/s – Rs. 45.38 Lakhs + Interest + Expenses/Charges	Flat No. 501, 5th Floor, Wing F2, "Usha Kiran Residency", Village Kharwari, Near kharvai Ground, Neral, Badlapur East, Tal Ambernath, Dist Thane – 421503. Physical Possession	38.27	25.05.2026
			3.827	Timing 02:00PM to 04:00PM Built Up Area:- 790 Sq. Ft.
3	Mr. Shriram Laxman Joshi Mrs. Ketaki Shriram Joshi Amount O/s – Rs. 170.95 Lakhs + Interest + Expenses/ Charges	Flat No. 702, 7th Floor, D wing, "Lijjat Ganga CHS Ltd.", Situated in Sane Guruji Nagar, CTS No-1123(P), Mulund – East, Mumbai – 400081. Symbolic Possession	175	26.05.2026
			17.5	Timing 03:00PM to 05:00PM Built Up Area:- 1044 Sq. Ft.
4	Mr. Subhash Gangaram Sawant Mrs. Kirti Subhash Sawant Amount O/s – Rs.152.31 Lakhs + Interest + Expenses/Charges	Flat No.201, 2nd Floor, A wing, "Lijjat Ganga CHS Ltd.", Situated in Sane Guruji Nagar, CTS No-1123(P), Mulund – East, Mumbai – 400081. Symbolic Possession	107	26.05.2026
			10.7	Timing 03:00PM to 05:00PM Built Up Area:- 636 Sq. Ft.
			180	26.05.2026
5	M/s. Vijay Plasto Industries Mr. Subhash N Kela Mr. Rishabh S Kumar Amount O/s – Rs.1369.40 Lakhs + Interest + Expenses/ Charges	Land & Building and Plant situated at Plot no 41, Fire Brigade, Sommath Road, C.S. No. 34/1-A, GDDIDC, Near Dabhel Fire Brigade and Kris Flex Company, Ringanwada, Village – Dabhel, Nani Daman, Gujrat - 396210 Physical Possession	119.02	27.05.2026
			11.902	Timing 01:00PM to 03:00PM Plot Area:- 1260 Sq. Mt. Carpet Area:- 6476 Sq. Ft.
6	M/s. Desmo Exports Limited Mr. Dilip Mishrilal Jindal Mrs. Rachana Dilip Jindal Amount O/s – Rs. 2736.65 Lakhs + Interest + Expenses/ Charges	Office No. A-201, 2nd Floor, Sanpada Station Complex, Sanpada Navi Mumbai. Physical Possession	847	29.05.2026
			84.7	Timing 03:00PM to 05:00PM Carpet Area:- 7478 Sq. Ft.
7	M/s. S. H. Metal Works Private Limited Mrs. Rukshanabanu Shakirali Khan Mr. Shakirali Haiderali Khan Mrs. Maglagauri Pranlal Rupareliya Amount O/s – Rs. 571.34 Lakhs + Interest + Expenses/ Charges	Flat No – 1103, 11th Floor, "Infinity Heights CHS Ltd", Near D Mart, Plot No-A23, Sector – 14, Kalamboli, Panvel 410218. Physical Possession	54	29.05.2026
			5.4	Timing 11:00AM to 01:00PM Total Built Up Area:- 742 Sq. Ft.
		Plant & Machinery and Land & Building bearing plot no-4, Gat no. 495 & 498, Village- Kondle, Near Greenfield Material Handling Company and Kondle Bandhanpada, Post – Kudus, Tal – Wada, Dist – Thane – 421312. Physical Possession	132.41	30.05.2026
8	M/s. Swyam Exim Pvt. Ltd. Mr. Bhupiner Singh Sawhney Mr. Fateh Devjibhai Solanki Amount O/s – Rs. 196.85 Lakhs + Interest + Expenses/ Charges	Warehouse No. 203 & 204, 2nd Floor, Commercial Complex, Plot No. 8, Sector-19C, Vashi, Navi Mumbai-400703. Physical Possession	92.05	01.06.2026
			9.205	Timing 03:00PM to 05:00PM
		Warehouse No. 109, 1st Floor, Chawala Warehouse, Plot No. 44-9, Sector-18, Vashi, Navi Mumbai-400703. Physical Possession	58.96	01.06.2026
			5.896	Timing 03:00PM to 05:00PM

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

- The sale will be done on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis and will be conducted "On Line".
- Bidder will have to visit www.baanknet.com for registration and participation in E auction. EMD cut-off date and time will be **09.06.2026 till 04:00 PM**. Bidders are requested to complete all registration and EMD related formalities within the given time limit only.
- To the best of knowledge and information of the Authorised Officer, there is no encumbrance 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 the claims/ rights/ dues/ affecting 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 Authorised 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.
- The date of on line E-auction for properties listed will be between **11.00 AM to 5.00 PM on 09.06.2026**.
- To better facilitate the inspection, interested buyers are requested to intimate the branch through e-mail at sarm.mumbaisouth@bankofindia.bank.in and/or through contact numbers mentioned above and/or through Bank of India, SARM BRANCH contact no. 9819403549 / 022-22673549, to better facilitate the inspection.
- Bid shall be submitted through online procedure only.
- The Bid price to be submitted shall be at least one increment over and above the Reserve price and bidders are to improve their offer in multiples of **Rs. 25,000/- (Rupees Twenty Five Thousand only)** for properties listed above.
- Bidders are advised to go through the website for detailed terms & conditions of auction sale before submitting their bids and taking part in E-Auction sale proceedings.
- Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them.
- It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.
- The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded.
- The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price including EMD already paid, within next day of acceptance of bid price by the Authorised Officer 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 amount by the successful bidder 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 property/ amount.
- Neither the Authorised Officer / Bank nor e-Auction service provider will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event.
- The purchaser shall bear the applicable stamp duties/ Registration fee/ other charges, etc. and also all the statutory/ non-statutory dues, taxes, assessment charges, etc. owing to anybody.
- The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right & discretion to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.
- 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).
- The sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Further details/enquiries if any on the terms and conditions of sale can be obtained from the respective branches on the contact numbers given.

SALE NOTICE TO BORROWER/ GUARANTORS

The undersigned being the Authorized Officer of the Bank of India is 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 interest Act, 2002 and the rules framed there under. You have committed default in payment of outstanding dues and interest with the monthly rest, cost and charges etc. in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notice to you under section 13(2) to pay the above mentioned amount within 60 days. You have failed to pay the amount even after the expiry of the 60 days. Therefore, the Authorized Officer 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 same as mentioned above before the date fixed for sale failing which the property will be sold and balance 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.

Date: 20.05.2026
Place: Mumbai

Sd/-
Authorized Officer
Bank of India



ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.
Corporate Office : Unit No. 502, C Wing, ONE BKC, Plot No, C – 66, G – Block, Bandra Kurla Complex, Mumbai – 400051. **Tel :** 022 68643101.
Registered Office : 14th Floor, EROS Corporate Tower, Nehru Place, New Delhi – 110019.
E-mail : acre.arc@acreindia.in | **Website :** www.acreindia.in | **CIN :** U65993DL2002PLC115769

Notice under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (The Act)

Sr. No.	Name of Borrower(s) (A)	Particulars of Mortgaged property / properties (B)	Date Of NPA (C)	Outstanding amount (Rs.) (D)
1.	Loan Account No. HLLAAND00455843 / HLLAAND00459230 1. RAMESH MADHAV BHADGE PROPRIETOR M/S R. M. B. LOGISTICS 2. CHHAYA RAMESH BHADGE	FLAT NO.102, ON 1ST FLOOR, AREA ADMEASURING 400 SQ. FT. OF SUPER BUILT - UP AREA (WHICH IS INCLUSIVE OF THE AREA OF BALCONIES), BUILDING NO. 40, IN THE SOCIETY KNOWN AS "CHANDRESH ACCORD BLDG. NO. 40 CHSL, CONSTRUCTED ON LAND BEARING S. NO. 471, SITUATED AT VILLAGE MIRA BHAYNDER, DIST. THANE, BEHIND SAI MANDIR, SILVER PARK, MIRA ROAD EAST, THANE - 401107, MAHARASHTRA.	04.11.2022	Rs. 18,82,301.16/- (Rupees Eighteen Lakh Eighty Two Thousand Three Hundred One and Paise Sixteen Only) (against Loan Facility No. 1) and Rs. 3,36,126.69/- (Rupees Three Lakh Thirty Six Thousand One Hundred Twenty Six and Paise Sixty Nine Only) (against Loan Facility No. 2) having total outstanding amount of Rs. 22,18,427.85/- (Rupees Twenty Two Lakh Eighteen Thousand Four Hundred Twenty Seven and Paise Eighty Five Only) (against Loan Facilities No. 1 and 2) as on 17.04.2026

That the above named borrower(s) have failed to maintain the financial discipline towards their loan account (s) and as per books of accounts maintained in the ordinary course of business by the Company, Column D indicates the outstanding amount. Due to persistent default in repayment of the Loan amount on the part of the Borrower(s) the above said loan account has been classified by the Company as Non Performing Asset (as on date in Column C) within the guidelines relating to assets classification issued by Regulating Authority. Consequently, notices under Sec. 13(2) of the Act were also issued to each of the borrower. In view of the above, the Company hereby calls upon the above named Borrower(s) to discharge in full his/their liabilities towards the Company by making the payment of the entire outstanding dues indicated in Column D above including up to date interest, costs, and charges within 60 days from the date of publication of this notice, failing which, the Company shall be entitled to take possession of the Mortgaged Property mentioned in Column B above and shall also take such other actions as is available to the Company in law. Please note that in terms of provisions of sub-Section (8) of Section 13 of the SARFAESI Act, "A borrower can tender the entire amount of outstanding dues together with all costs, charges and expenses incurred by the Secured Creditor only till the date of publication of the notice for sale of the secured asset(s) by public auction, by inviting quotations, tender from public or by private treaty. Further it may also be noted that in case Borrower fails to redeem the secured asset within aforesaid legally prescribed time frame, Borrower may not be entitled to redeem the property." In terms of provision of sub-Section (13) of Section 13 of the SARFAESI Act, you are hereby prohibited from transferring, either by way of sale, lease or otherwise (other than in the ordinary course of his business) any of the secured assets referred to in the notice, without prior written consent of secured creditor. "For any grievance you may contact Mr. Mohd Shariq Malik, Grievance Redressal Officer, Phone No. 011-66115609, E-mail : complain@acreindia.in. The detailed policy on Grievance Redressal Mechanism within the organisation can be accessed at <https://www.acreindia.in/compliance>".

For Assets Care and Reconstruction Enterprise Ltd.
Acting in its capacity as Trustee of ACRE 180 Trust
Authorized Officer

Place : THANE



PUBLIC NOTICE

Registered Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai- 400051

Branch Address: Office No, FB-7, FB-117, FB-118, FB-119, 1st Floor, Highland Corporate Center, Kapurbawadi Junction, Majiwade Thane (W)- 400607.
Branch Address: 1st Floor, A-101, BSEL Tech Park, Plot No. 39/5 & 39/5A, Opposite Vashi Station, Sector 30A, Vashi, Navi Mumbai- 400703
Branch Address: Office No. 105 to 107, 1st Floor, Plot No. 29, Ayre, AAI CHS Ltd., Kelkar Road, Ramnagar, Dombivoli (E)- 421201
Branch Address: 301-A, Nikunj Signature, 3rd Floor, Ambadi Road, Vishal Nagar, Vasai West, Maharashtra- 401202
Branch Address: 2nd Floor, Unit No. 208, 209 & 210, Kakade Bizz Icon, CTS No. 26878, Bhamburda, Next to E Square, University Road, Shivajinagar Pune- 411005

The following borrower/s have defaulted in the repayment of principal and interest of the loans facility obtained by them from ICICI Home Finance Company Limited ("ICICI HFC") and the loans have been classified as Non-Performing Assets (NPA). A notice was issued to them under Section 13 (2) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act-2002 on their last known addresses, however it was not served and hence they are hereby notified by way of this public notice.

Sr. No.	Name of the Borrower/ Co-Borrower/ Guarantor/ (Loan Account Number) & Address	Property Address of Secured Asset/ Asset to be Enforced	Date of Notice Sent/ Outstanding as on Date of Notice	NPA Date
1.		Flat No.102, 1st Floor Building No. 63, Bulinding Known As Samruddhi Evergreen and Society Known As Samruddhi Evergreen Poddar Building No.61 to 69 Chsl, At Sape Village, Tal Ambernath, Dist. Thane- 421503 Maharashtra Bounded By- North By : Building 61 to 62, South By : Building No.71, East By : Internal Road, West By : Internal Road,	13-05-2026 Rs. 20,40,280/-	05-04-2026
2.		Flat No 303 3rd Flr, Morning Star Of Shiddhi City, Morning A & B CHSL, B Wing, Kharavai Kulgaon Village, Badlapur East, 82 Thane- 421506 Maharashtra,	16-05-2026 Rs. 15,66,460/-	11-05-2026
3.		Flat No. 102 1st Floor Building Known As Sun City Paradise CHSL, Plot No. 51 Sector 44 A, Village Karave, (G.E.S) Node Nerul West Navi Mumbai Tal And Dist. Thane- 410306 Maharashtra Bounded By- North By Shree Rama CHS, South By : Under Construction Building, East By : Internal Road, West By : Padmashree CHS.	16-05-2026 Rs. 1,12,07,277/-	11-05-2026
4.		Flat No.26, 4th Floor, Indrayani CHSL, Pandey Bhavan, Chinchpada Road Katemanivali, Kalyan East S, Dist. Thane- 42130	16-05-2026 Rs. 17,76,623.76/-	11-05-2026
5.			16-05-2026 Rs. 9,59,437/-	11-05-2026
6.			16-05-2026 Rs. 66,12,403/-	11-05-2026
7.			16-05-2026 Rs. 13,47,546.94/-	11-05-2026
8.			16-05-2026 Rs. 69,158.82/-	11-05-2026
9.			16-05-2026 Rs. 92,812/-	11-05-2026
10.			16-05-2026 Rs. 28,14,932.99/-	11-05-2026
11.			16-05-2026 Rs. 83,325/-	11-05-2026
12.			16-05-2026 Rs. 26,22,477/-	11-05-2026
13.			16-05-2026 Rs. 43,88,232.28/-	11-05-2026
14.			16-05-2026 Rs. 1,21,962/-	11-05-2026
15.			16-05-2026 Rs. 21,40,301/-	11-05-2026

The steps are being taken for substituted service of notice. The above borrower/s and/or their guarantors (as applicable) are advised to make the payments of outstanding within period of 60 days from the date of publication of this notice else further steps will be taken as per the provisions of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date: May 22, 2026
Place: Thane, Navi Mumbai, Mumbai, Raigad

Authorized Officer
ICICI Home Finance Company Limited