

Registered Address:- Kisetsu Saison Finance (India) Private Limited, IndiQube Lexington Tower, First Floor, Tavarekere Main Rd, S.G. Palya, Bengaluru, Karnataka 560029
Branch Address:- 9th Floor, ARB Emerald, Plot No. D-6, Road Number 16, MIDC, Andheri East, Mumbai, Maharashtra 400093

POSSESSION NOTICE

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

Whereas the undersigned being the Authorised Officer of the **Kisetsu Saison Finance (India) Private Limited**, under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notice(s) on the date mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice(s)/date of receipt of the said notice/s.

The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the property/ies described herein below in exercise powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned against each account.

The borrower/s in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of **Kisetsu Saison Finance (India) Private Limited**, for the amount and interest thereon as per loan agreement. The borrower's attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No.	Loan Agreement No.	Name of the Borrower/ Co-Borrower/Guarantor	Demand Notice Date & Amount	Date & Type of Possession Taken
1.	12660854	(1) Bharat Bhupal Banne (Borrower) Since Deceased Through His Legal Heir Mrs. Amruta Bharat Banne, (2) Krushna Gents Parlour (3) Amruta Bharat Banne	25th July 2026 & Rs. 21,57,086/- (Rupees Twenty-One Lakhs Fifty Seven Thousand and Eighty Six Only) payable as on 25th July 2026	06.10.2026 & SYMBOLIC POSSESSION

DESCRIPTION OF THE IMMOVABLE PROPERTIES:- All that piece and parcel of property bearing C.S. No. 641 having an area measuring at 579.40 Sq. Mtrs., out of it area measuring at 161.1 Sq. Mtrs. along with construction thereon G. Milkat No. 641 situated at within the local limits of Village Mangoon, Tal. - Hatkanagale, Dist - Kolhapur and also within the Joint Sub Registrar, Hatkanagale. **Property bounded as follows:** On East Side - Property of Banne, On West Side - Road, On North Side - Property of Patil, On South Side - Property of Banne.
Date: 12th October 2026
Place: Kolhapur, Maharashtra.

Authorized Officer,
(Kisetsu Saison Finance (India) Private Limited).

HINDUJA HOUSING FINANCE LIMITED
Corporate office: 167-169, 2nd Floor, Anna Salai, Little Mount, Saitapad, Chennai - 600 015
Branch Office - 3rd Floor, PKP Ampire, E Ward, Shahupuri, 5th Lane, Kolhapur 416001
E-mail ID: auction@hindujahousingfinance.com

APPENDIX IV [See rule 8 (1)] POSSESSION NOTICE (For immovable property)

Whereas the undersigned being the Authorized Officer of Hinduja Housing Finance Ltd, under the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (said Act) & in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 (said Rules) issued Notices to mentioned below under Section 13 (2) of the said Act, calling upon the concerned Borrower & Co-Borrower, as per details given below to repay the amount mentioned in the respective Notice within 60 days from the date of the respective Notices. The concerned Borrowers/Property Holders having failed to repay the respective due amounts. That the undersigned has taken **Actual/Physical Possession** of the property described herein below in exercise of powers conferred on him under sub section (4) of section 13 of the SARFAESI Act read with Rule 8 of the Security Interest Enforcement Rules, 2002 pursuant to The Concerned Borrowers /Property Holders in particular and the public in general are hereby cautioned not to deal with the concerned properties and any dealing with the said properties will be subject to the charge of Hinduja Housing Finance for amount mentioned below.

Name of the Borrower (s) Guarantor(s)	Demand Notice Amount	Date of Possession
1. MRS. PREETAM ADARSH BHORE (Borrower) and 2. Mr. ADARSH DILIP BHORE (Co-borrower) MH/KLP/5NGL/A000000220	17-11-2025 Rs. 32,17,210/- (Rupees Thirty Two Lakh Seventeen Thousand Two Hundred Ten Only) up to 17.11.2025	07-10-2026 CrI. M.A. No. 285/2026, 10/09/2026, Addl. CJM Court Sangli, Court Commissioner

All that piece and parcel of property bearing C.S. No. 9320, C.S. No. 9321, C.S. No. 9322, C.S. No. 9323, all properties are adjacent to each other after amalgamation C.S. No. 9320, total Adm area 700 Sq.Mt, the building constructed on it known as "M.VJ Corner" from this apartment Third Floor, Flat No. 13, adm. Carpet area 52.67 Sq.Mtr,built-up area 76.91 Sq.Mt, adm super built-up area 84.85 Sq.Mt, property situated at Vishrambag Sangli, Tal. Miraj, Dist. Sangli within the limits of SMKC Sangli and Schedule property is bounded as Land- East-Road, West- C.S. No.9319, South-Road, North-Property of M.S.E.B. and Schedule property is bounded as Flat- East-Side Margin and Road, West-Flat No.12, South-Flat No.11 of Yegesh Dillo Devkar, North-Side Margin and MSEB Road, Up. Terrence. Down: Ashok Akaram Patil in Flat No.08 (As per sale deed), proerty of Ashok Akaram Patil in Flat No.9 (As Per mortgage Deed)

1. MR. ASHPAK MAHAMADALI MAKANDAR (Borrower) and 2. MRS. AAYESHA ASHPAK MAKANDAR (Co-borrower)	19.07.2024 Rs. 16,73,233/- (Rupees Sixteen Lacs Seventy-Three Thousand Two Hundred Thirty-Three Only) up to 08.07.2024	08-10-2026
MH/KLP/AD00001440		CrI. M.A. No. 849/2026, 28/08/2026, Addl. CJM Court Kolhapur, Court Commissioner

All the Piece and parcel of property bearing Gat No. 116 out of which N.A. Plot No. 1 in that Middle Part measuring 95.49 Sq. Mtrs. i.e. 1027.5 Sq. Ft. along with RCT construction thereon measuring of first floor and ground floor area 562.6 Sq.Feet, (522.27 Sq.Met) in the Milkat No.20/1677/1 area measuring 11.05 Sq.Met as per NOI Build area 61.88 Sq.Met situated at kahnor (chalkarani), Tal. Hatkanagale, Dist. Kolhapur and Schedule property is bounded as: East- 03feet Road, West: Property of Shri Babaso Mulla, North-Property from Bhukhand No.1

1. Mr. SAHEBCHAND IBRAHIM PATIL (Borrower) and 2. Mr. AYESHA IBRAHIM PATIL 3. ARIYA SAHEBCHAND PATIL (Co-borrower)	14.11.2024	09-10-2026
MH/KLP/AD00000891	Rs. 10,54,763/- (Rupees Ten Lakh Fifty-Four Thousand Seven Hundred Sixty-Three Only) up to 12.11.2024	CrI. M.A. No. 848/2026, 10/09/2026, Addl. CJM Court Kolhapur, Court Commissioner

All that piece and parcel of property along with construction bearing as per sale deed C.S.No.23234, plot No.125, its total measuring area 562.6 Sq.Feet, (522.27 Sq.Met) in the Milkat No.20/1677/1 area measuring 11.05 Sq.Met as per NOI Build area 61.88 Sq.Met situated at kahnor (chalkarani), Tal. Hatkanagale, Dist. Kolhapur and Schedule property is bounded as: East- 03feet Road, West: Property of Shree Dange, South: Property of Shree Bleeker, North: Govt Road

Further, please take Notice that in case you fail to pay the outstanding dues of the Hinduja Housing Finance Ltd positively within 30 days from the date of this notice, Hinduja Housing Finance Ltd will proceed to sell the Secured Assets in question at the Reserve Price fixed by the undersigned as the Authorized Officer, as provided under the above Act / Rules, without any further intimation/ Notice to you.

1)Ganesh Patil(RM)-9372403099, 2)Rushikesh Ubbale (ALM)-9923244498, 3) Nishigandha (CLM)- 774858918, 4) Sagar Bagwade (CRM)-7420900201

Place : Kolhapur
Date : 12.10.2026

Hinduja Housing Finance Limited,
Authorized Officer

HINDUJA HOUSING FINANCE LIMITED
Head Office: 167-169, 2nd Floor, Anna Salai, Little Mount, Saitapad, Chennai - 600 015
E-mail ID: auction@hindujahousingfinance.com

Branch Office : 3rd Floor PKP Ampire, E Ward, Shahupuri, 5th Lane, Kolhapur 416001

DEMAND NOTICE U/s 13(2)

You the below mentioned borrower has availed loan by mortgaging the schedule mentioned property and you the below mentioned has stood as borrower/co-borrower guarantor for the loan agreement. Consequently to the defaulters committed by you, your loan account has been classified as non-performing asset under the provisions of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (in short SARFAESI Act). We Hinduja Housing Finance Limited have issued Demand Notice U/s 13(2) read with section 13(3) of the SARFAESI Act to the address furnished by you. The Notices sent to you by the Registered Post/Blue Dart Courier are served, received back & returned undelivered. The contents of the said notices are that you had committed default in payment of the various loans guaranteed to you. Therefore, the present publication carried out to serve the notice as the provision of Section 13(2) of SARFAESI Act and in terms of provision to the rule 3(1) of the Security Interest (Enforcement) Rules, 2002.

Name of theBorrower(s) & Guarantor (s)/ Account No.	Amount due as per Demand Notice	Date of Demand/NPA
Mr. PRADIP ANANDA HANFODE (Borrower) and Mr. ANANDA HANFODE, Mrs. MANGAL HANFODE (Co-borrower) MH/KLP/KLPR/A000001479	Rs. 10,10,347/- as on 01/09/2026	10/09/2026

All that piece and parcel of land along with construction over it, Property bearing Grampanchayat Property No. 245, having area measuring 167.69 Sq. Mtr., Situated at Mouje Kariwade, Tah. Bhudargad, Dist. Kolhapur and Schedule property is bounded as East: Property of Mr Pandurang Padare, West: Road, South: Property of Mr Shivaji Hanfode, North: Property of Mr Shamrao Pandare

Mr. OMKAR SHIVAJI PATIL (Borrower) and Mrs. NIRMALA SHIVAJI PATIL (Co-borrower)	Rs. 38,03,961/- as on 01/09/2026	10/09/2026
MH/KLP/AD000002846		01/09/2026

All that piece and parcel of land along with construction over it, Bearing Unit No. 8, having Plot area measuring 62.00 Sq. Mt, Constructed on Plot No. 8, its total area measuring 196.00 Sq. Mtr., Bearing R.S. No. 50/10/A, Situated at Mouje Wadipger, Tah. Karver, Dist. Kolhapur and Schedule property is bounded as East: Property of R.S. No.50/13, West: Road, South: Row House Unit No. C, North: Row House Unit No. A

Mrs. NIKITA ANIKET BAWADEKAR (Borrower) and Mr. ANIKET BHIKAJI BAWADEKAR, Mrs. BHIKAJI GOVIND BAWADEKAR (Co-borrower)	Rs. 16,97,857/- as on 01/09/2026	10/09/2026
MH/KLP/KLPR/A000002949		01/09/2026

All that peace and parcel of land along with construction over it, Bearing Unit No. 2, as per Sale Deed i.e. Unit No. B as per approved plan, having area measuring 48.41 Sq. Mtr., Constructed on Plot No. B1/2, its total area measuring 96.83 Sq. Mtr., Bearing Gat No. 112/5/A/3, Situated at Mouje Pachgaon, Tah. Karver, Dist. Kolhapur and Schedule property is bounded as East: Road, West: Property of Patil No. B-2, South: Row House Unit No. 1 on Plot No. B-1, North: Property of Plot No. 21

Mr. ANIL MOHITE (Borrower) and Mrs. RAJASHREE MOHITE, Mr. SANKET MOHITE (Co-borrower)	Rs. 12,93,646/- as on 01/09/2026	10/09/2026
MH/KLP/STRA/A000000056		01/09/2026

All that peace and parcel of land along with construction over it, Property bearing Grampanchayat Property No. 2422, Sr. No. 3298, having area measuring 95.1 Sq. Mtr., alongwith construction over it area measuring 93.68 Sq. Mtr., Situated at Mouje Nagthane, Tah. Dist. Saitara and Schedule property is bounded as East: Property of Mr Laxman Yashwant Salunkhne G Mr Avinash Jadhav, West: Property of Mr Gajanan Mohite G Mr Jaywant Mohite, South: Property of Mr Satish Salunkhne G Mr Shankar Mahadik, North: Road

You are hereby called upon to pay Hinduja Housing Finance Limited within the period of 60 days from the date of publication of this Notice the aforesaid amount with interest and cost falling which Hinduja Housing Finance Limited will take necessary action under the Provisions of the said Act against all or any one or more of the secured assets including taking possession of secured assets of the borrowers, mortgagors and the guarantors. The power available to the Hinduja Housing Finance Limited under the said act include (1) Power to take possession of the Secured assets of the borrowers/guarantors including the rights to transfer by way of lease, assignment of sale for releasing secured assets (2) Take over management of the secured assets including rights to transfer by way of lease, assignment or sale and release the secured assets and any transfer as of secured assets by Hinduja Housing Finance Limited shall vest in all the rights and relation to the secured assets transferred as the transfer has been made by you. terms of the Provision of the Section 13(13) of the said act, you are hereby prohibited from transferring, either by way of sale, lease or otherwise (in other than the normal course of your business), any of the secured assets as referred to above and hypothecated/mortgaged to the Hinduja Housing Finance Limited without prior consent of the Hinduja Housing Finance Limited.

Contact to : Mr. Rushikesh Ubbale - 9823244498, Mr. Ganesh Patil - 9372403099, Mr. Sagar Bagwade - 7420900201, Mrs. Nishigandha Suryawanshi - 774858918
Date: 12/10/2026, Place: Kolhapur

Hinduja Housing Finance Limited,
Authorized Officer

BAJAJ HOUSING FINANCE LIMITED
Corporate office: Cerebrum IT Park B2 Building 5th floor, Kalyani Nagar, Pune, Maharashtra 411014
Branch Address:- MSR Capital,Unit Nos. 8 & 9, Ground Floor, Sr. No. 38, CTS No. 5836,Near PCMC Building, Morwadi, Pimpri, Pune - 411018, Maharashtra

Demand Notice Under Section 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Undersigned being the Authorized officer of M/s Bajaj Housing Finance Limited, hereby gives the following notice to the Borrower(s)/Co-Borrower(s) who have failed to discharge their liability i.e. defaulted in the repayment of principal as well as the interest and other charges accrued there-on for Home loan(s)/Loan(s) against Property advanced to them by Bajaj Housing Finance Limited, and as a consequence the loan(s) have become Non Performing Assets. Accordingly, notices were issued to them under Section 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and rules there-to, on their last known addresses, however the same have been returned un-served/undelivered, as such the Borrower(s)/Co-Borrower(s) are hereby intimated/informed by way of this publication notice to clear their outstanding dues under the loan facilities availed by them from time to time.

Loan Account No./Name of the Borrower(s)/ Co-Borrower(s)/ Guarantor(s) & Addresses	Address of the Secured/ Mortgaged Immovable Asset/ Property to be enforced	Demand Notice Date & Amount
Branch : BARAMATI LAN:- H573HLD10703112 and H573HLT1092845 1. Samir Kasim Shaharwale (Borrower) At: Anandnagar, Jankshan Pune, Maharashtra-413114. 2. Dilshad Kasim Shaharwale (Co-Borrower) At: Anandghan Society Jankshan, Lasurna Pune, Maharashtra-413114 Both At: Flat No. 37, Alia, Gat No. 69/2, GP Milakat No. 802, At: Anandnagar (junction), Tal- Indapur, Dist- Pune - 413104	All That Piece And Parcel Of The Non-agricultural Property Described As: Plot No.37 Alia, Gat No. 69/2, GP Milakat No.802, At- Anandnagar (junction), Tal- Indapur, Dist- Pune - 413104 (East), Plot No. 37/ab North : Plot No. 43al, South : Internal Road	07th Oct 2026 & Rs. 14,57,400/- (Rupees Fourteen Lakh Fifty Seven Thousand Four Hundred Only)
Branch : PUNE LAN:- H402HHL1237338 and H402HLT1238667 1. Chaitanya Rambhau Deshmukh (Borrower) 2. Mayuri Chaitanya Deshmukh (Co-Borrower) Both At: Flat No. 402, Sr.no. 41/18/2/7 Ahilasha Heights, Havelli Dehu Road, Dehu Road (CB), Pune, Maharashtra-412101	All that piece and parcel of the Non-agricultural Property described as : Apartment No. 402, Fourth Floor in "Abhilasha Heights", Carpet Area 34.38 Sq. Mtrs i.e 369.96 Sq. Ft. Balcony Carpet Area About 2.40 Sq. Mtr i.e 25.83 Sq. Ft. Survey No. 41/18/2/7, Village Kihlase, Tal Havelli, Dist Pune. East : By Plot No 6, West : By Flat No 401, North : By 30 Ft Road, South : By Staircase	7th Oct 2026 & Rs. 33,59,569/- (Rupees Thirty Three Lakh Fifty Nine Thousand Five Hundred Sixty Nine Only)

This step is being taken for substituted service of notice. The above Borrowers and/or Co-Borrowers Guarantors are advised to make the payments of outstanding along with future interest within 60 days from the date of publication of this notice failing which (without prejudice to any other right remedy available with Bajaj Housing Finance Limited) further steps for taking possession of the Secured Assets/ mortgaged property will be initiated as per the provisions of Sec. 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The parties named above are also advised not to alienate, create third party interest in the above mentioned properties. On which Bajaj Housing Finance Limited has the charge.

Place: Pune Date: 12.10.2026

Sd/- Authorized Officer, Bajaj Housing Finance Limited

Home First Finance Company India Limited
CIN: L65990MH2010PLC240703, Website: homefirstindia.com
Phone No.: 180030008425 Email ID: loanfirst@homefirstindia.com

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 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 Co-Borrower (s) as per column (ii) that the below described immovable properties as per column (i) mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Home First Finance Company India Limited for realization of its dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(2) of the said Act proposes to realize dues by sale of the said properties and it will be sold on "As is where is", "As is what is", and "Whatever there is" as described hereunder. The auction will be conducted "On Line", for the recovery of amount due from Borrower (s) and Co-Borrower (s) as per column (i), due to Home First Finance Company India Limited.

Sr. No.	Name Borrower (s) and Co-Borrower (s)	PROPERTY ADDRESS	Date of Demand Notice	Demand Notice Amount	Date of Possession	Reserve Price	EMD Amount	Date and Time of Auction	Last Date & Time of Submission Of Emd & Documents	Number of Authorised officer
1.	Vijay Nandev Salunkhe, Jyoti vijay salunkhe	Flat-mahada hadapsar,Flat No. 102, Ground Floor, Building No. 37, BSUP Scheme, Sr. No. 89 Part, Behind New Mahada Building, Situated at Mouje Hadapsar, Taluka Havelli, District Pune,Pune,Maharashtra-411028. Bounded By : North by - Entrance/Staircase, South by - Open Space, East by - Open Space, Flat No. 103.	03-10-2025	6,20,846/-	22-06-2026	6,00,000/-	60,000/-	27-10-2026 (11am-6pm)	25-10-2026 (upto 5pm)	9773500909

E-Auction Service Provider
Company Name : e-Procurement Technologies Ltd. (Auction Tiger).
Help Line No :-079-35022160 / 149 / 182 Contact Person : Ram Sharma -8000023297
E-mail id : ramprasadd@auctiontiger.net and support@auctiontiger.net

E-Auction Website/For Details, Other terms & conditions
http://www.homefirstindia.com
https://homefirst.auctiontiger.net

A/c No: for depositing EMD/other amount
911020005835824- Home First Finance Company India Ltd
Axis Bank Ltd., Bangalore KT

Branch IFSC Code
UTIB0000009

Name of Beneficiary
Authorized Officer, Home First Finance Company India Limited

Bid Increment Amount – Rs. 10,000/-. The sale will be done by the undersigned through e-auction platform provided at the Web Portal (https://homefirst.auctiontiger.net). E-Auction Tender Document containing online e-auction bid form, declaration, General Terms & Conditions of online auction sale are available at Portal Site. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties/plot on auction and 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 Home First. The property is being sold with all the existing and future encumbrances whether known or unknown to Home First. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues. The sale shall be subject to rules/conditions prescribed under the securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. In case of any discrepancy English Version of the Notice will be treated as authentic.

STATUTORY 15 days Sale NOTICE UNDER THE SARFAESI ACT, 2002
The borrower/ guarantors are hereby notified to pay the sum as mentioned in the demand notice along with upto 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.
Date: 12-10-2026 Place: Pune
Signed by Authorized Officer, Home First Finance Company India Limited