

**JM Financial**

Corporate identity Number : U67190MH2007PLC74287

Registered Office Address : 7th Floor, Concorde, Appasaheb Marathe Marg, Prabhadevi,  
Mumbai 400025 | T: +91 22 6630 3030 | F: +911 22 6630 3223 | www.jmfinancialarc.com

**JM Financial Asset Reconstruction Company Limited**

**DEMAND NOTICE**

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002), The Piramal Capital and Housing Financie Ltd have assigned a pool of Loan (including below mentioned Loans) together with underlying security interest created therefor along with all the rights, title and interest there under in Section 5 (1) (b) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI ACT") vide an assignment agreement dated March 29, 2023 ("the Assignment Agreement") in favour of JMFCAR (JM) (herein referred as Assignee). The undersigned is the Authorised Officer of (JM) assignee. Under Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notices) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to JM, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice(s), from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to JM by the said Borrower(s) respectively.

| Name of the Borrower(s)/<br>Guarantor(s)                                                                                                                                                                            | Demand Notice Date and<br>Amount with NPA date                                                                                                          | Description of secured asset<br>(immovable property)                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| (LC No. 01719000602 of Akola Branch)<br>Gajanan Dnyaneshwari Solanke (Borrower)<br>Ssha Gajanan Solanke (Co Borrower 1)                                                                                             | Dt: 19-08-2026 / ₹ 117074.14/- (One lakh<br>Seventy One Thousand Seven Hundred Four Only<br>and Fourteen Paise) NPA/(10-07-2026)                        | Duplex No. A4, Shri Sanyam Complex, P.No.60,<br>Mangrampur Road, Beside Matoshri Residence,<br>Khadki BK, Akola-444004.                      |
| (LC No. 1090005143 of Thane - Ambemath<br>Branch) Pushpa Rupachand Ahir (Borrower)<br>Roopchand Hanibhai Chaw (Co Borrower 1)                                                                                       | Dt: 19-08-2026 / ₹ 3870587.5/- (Thirty Eight<br>Lakh Seventy Thousand Five Hundred Eighty<br>Seven Only and Fifty Paise) NPA/(30-09-2026)               | Flat No 204, 2nd Floor, Sai Gandh Apartment,<br>Village Bhopele, Taluka Karjat, Raigad -<br>410101                                           |
| (LC No. 0130000493 of Navi Mumbai - Belapur<br>CBD Branch) Rashi Shrinithi Chawan (Borrower)<br>Preety Rathi Chawan (Co Borrower 1)                                                                                 | Dt: 19-08-2026 / ₹ 2047036.09/- (Twenty lakh<br>Forty Seven Thousand Sixty Six Only and Nine<br>Paise) NPA/(11-05-2022)                                 | Flat No.- 705, 7th Floor, A Wing, Lotus Police<br>Post, Plot No-41, Sector- 1, E. Near Kalamandali Point<br>Station, Kolamb, Raigad - 410210 |
| (LC No. 05000119681 of Mumbai - Bandra<br>Branch) Ramesh Dada Wakle (Borrower)<br>Varsha Ramashada Wakle (Co Borrower 1)                                                                                            | Dt: 19-08-2026 / ₹ 2327909.76/- (Twenty Three<br>Lakh Twenty Seven Thousand Nine Hundred Nine<br>Only and Seventy Six Paise) NPA/(03-09-2019)           | Flat No. 206, 2nd Floor, Building No. B,<br>Shivdhara Chs. Ltd. Plot No. 24, Korpoli,<br>Panvel, Raigad - 410206                             |
| (LC No. 013000007709 of Navi Mumbai - Belapur<br>CBD Branch) Sushil Kumar Saroj (Borrower)<br>(LC No. 23100003116 of Pune Branch) Pavan<br>Yadavrao Kherde (Borrower) Yadavrao<br>Purusotham Kherde (Co Borrower 1) | Dt: 19-08-2026 / ₹ 3255219.9/- (Thirty Two Lakh<br>Fifty Five Thousand Two Hundred Nineteen Only<br>and Nine Paise) NPA/(01-11-2019)                    | Flat No. 204, 2nd Floor, Sai Shrushti, Village<br>Mandapur, Neral, Karjat, Raigad - 410201                                                   |
|                                                                                                                                                                                                                     | Dt: 19-08-2026 / ₹ 11579494.83/- (One Crore Eleven<br>Lakh Fifty Seven Thousand Nine Hundred Forty Six<br>Only and Eighty Three Paise) NPA/(04-01-2020) | Row House No.16,shrushti Regency, Gat No<br>226, Plot no. 1, Wadegaon, Mauje Wadebati,<br>Tal Haveli, Pune, Maharashtra, 411014              |

If the said Borrowers shall fail to make payment to JM as aforesaid, JM shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of JM, any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

**Date : 22.10.2026 | Place : Maharashtra**

**Sd/- (Authorised Officer) , JM Financial Asset Reconstruction Company Limited**

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**बैंक ऑफ बरौदा**  
**Bank of Baroda**

Bank of Baroda, Mumbai Metro East Region, 1st Floor, A-Wing,  
 Devdarshan Building, Station Road, Bhandup (W), Mumbai-400078, India.  
 Telephone : 022 6841 2509/ 2500/ 2501.  
 E-mail: recovery\_mmr@bankofbaroda.com; Web: www.bankofbaroda.com

**SALE NOTICE FOR SALE OF  
IMMOVABLE PROPERTIES**

| "APPENDIX-IV-A (See proviso to Rule 6 (2) & 8 (6))                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                              |                                  |                                                                                                                                                                                                         |                                                |                                                                                                            |
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| 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 6 (2) & 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 (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned accounts. The details of Borrower(s)/Mortgagor (s)/ Guarantor (s) Secured Assets/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below - |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                              |                                  |                                                                                                                                                                                                         |                                                |                                                                                                            |
| Sr./ Lot No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Name & Address of Borrowers /Guarantor/s /Mortgagor/s                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Detailed description of the immovable property with known encumbrances, if any                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Total Dues                                                                                                   | Date & Time of E-auction         | (1) Reserve Price & (2) EMD Amount of the Property (3) Bid Increase Amount                                                                                                                              | Status of possession (Constructive / Physical) | Property Inspection date and Time                                                                          |
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Borrowers:</b><br><b>M/s. A K Creations</b><br>C-16/5 Ashapura Compound Society-B, Subhash Nagar, JMM Road, Asafga, Ghatkopar West-400084<br><b>Partners:</b><br>1. Mr. Kalpesh Bhanushali<br>Flat No. 601/602, Alexandria Bldg, Sky Line Oasis Society Kird Road, Vidhyavihar, Mumbai 400084<br>2. Mr. Amjad Khan<br>A-36 Tardeo Chawl NSS Road, Shivpuri Hill No. 2, Narayan Nagar Near Hemedi Masjid, Ghatkopar West-400086<br>3. Mr. Kanji Kataria<br>B 202, 2nd floor Kahan Jash Residency, Old Maneklal Estate LBS Marg, Ghatkopar West, Mumbai-400086<br><b>Guarantors:</b><br>1. Mr. Kalpesh Bhanushali<br>Flat No. 601/602, Alexandria Bldg, Sky Line Oasis Society Kird Road, Vidhyavihar, Mumbai 400084<br>2. Mr. Amjad Khan<br>A-36 Tardeo Chawl NSS Road, Shivpuri Hill No. 2, Narayan Nagar Near Hemedi Masjid, Ghatkopar West-400086<br>3. Mr. Kanji Kataria<br>B 202, 2nd floor Kahan Jash Residency, Old Maneklal Estate LBS Marg, Ghatkopar West, Mumbai-400086<br>4. Mrs. Pravati Shankar/Kal Bhanushali<br>Flat No. 601/602, Alexandria Bldg Sky Line Oasis Society, Kird Road, Vidhyavihar, Mumbai-400084<br>5. Mrs. Pili S. Bhanushali<br>Flat No. 601/602, Alexandria Bldg Sky Line Oasis Society, Kird Road, Vidhyavihar, Mumbai-400084<br>6. Mrs. Rupal Hiren Bhanushali<br>Flat No. 602, 6th floor, Satyam Ornate Plot No. 117, Sector No. 8, Airdi, Navi Mumbai -400078<br>7. Mrs. Darshana Dinesh Kataria, Room No. 6, Caroline House, Ground Floor, Dsouza wadi, Wagale Estate, Thane -400604 | 1. Residential Flat No. 205, adm, 1065 sq. ft built up on 2nd floor, building no. 1, situated on survey no. 1/10, green area CHSL. In village vakadi, situated on survey no. 1/10, Vill-Vakadi, Taluka-Panvel, Dist- Raigad -410206<br>2. Residential Flat No. 103, admeasuring 680 sq. Ft built up on 1st floor, situated on survey 1/10 /Wing B, building No. 10, Green Area CHSL, in village vakadi, Taluka- Panvel, Dist. Raigad, PIN-410206.<br>3. Residential Flat No. 003, Wing D-4, admeasuring 720 Sq. Ft, built up on Ground Floor, situated on survey no. 26/1, Building Royal Meadows in Village koprol, Taluka- Panvel, Dist- Raigad -410206<br>Encumbrances Known to Bank -NIL                                                                                                                                                                                                  | Rs. 1,80,08,673.50/-<br>as on 31.03.2025 Plus unapplied Interest from date of NPA And other charges thereon, | 07.11.2026<br>2.00 pm to 6.00 pm | (1) Rs. 34,02,000/-<br>(2) Rs. 3,40,200/-<br>(3) Rs. 10,000/-<br><br>(1) Rs. 18,53,000/-<br>(2) Rs. 1,85,300/-<br>(3) Rs. 10,000/-<br><br>(1) Rs. 24,30,000/-<br>(2) Rs. 2,43,000/-<br>(3) Rs. 10,000/- | Physical                                       | 03.11.2026<br>2.00 Pm – 6.00 pm<br><br>Contact Person<br>Ms Kamble Priyanka P +91 98205 54336 (VJLOUJ)     |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Borrowers:</b><br><b>Mr. Mohankumar Kanakraj Rao Rangdale</b><br>B/302, Poonam Galaxy CHS, Mira Bhayander Road, Old Golden Nest Phase-3, Mira Road, Thane -401107<br>Mrs. Geethanjali Mohankumar Rangdale<br>B/302, Poonam Galaxy CHS, Mira Bhayander Road, Old Golden Nest Phase-3, Mira Road, Thane -401107                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Flat No. 103, 1st Floor Adm. carpet area 640 Sq. Feet in W-7, along with One Car Parking Space In Cluster 2 in The Project Known as "Codename Big Bang" Clariant Compound, Village-Balkum, Lying and Situated at land Bearing Survey No. 5 9 1 ( P ) , 6 0 ( P ) , 6 1 ( P ) , 62(P),63(1)(P),63(10A)(P),63(2)(P),63(3)(P),63(4)(P),63(5)(P),63(6)(P),63(7)(P),63(8)(P),63(9)(P),64(1)(P),64(2)(P),64(3)(P),64(4)(P),64(5)(P),64(6)(P),64(7)(P),64(8)(P),64(9)(P),65 1 ( P ) , 6 5 7 / 2 , 6 5 3 ( P ) , 6 5 1 4 ( P ) , 6 5 5 ( P ) , 6 6 ( P ) , 6 8 / 2 ( P ) , 6 9 1 ( P ) , 6 9 2 ( P ) , 6 9 3 ( P ) , 6 9 4 ( P ) , 6 9 5 ( P ) , 6 9 6 ( P ) , 7 0 1 ( P ) , 7 0 2 ( P ) , 7 0 3 ( P ) , 7 0 4 ( P ) , 7 0 6 ( P ) , 7 0 8 ( P ) , 7 0 9 ( P ) at Village Balkum, Kolshete Road, Thane West, Thane, District Thane, State- Maharashtra, Pin-400607<br>Encumbrances Known to Bank -NIL | Rs. 86,08,808/- as on 10.05.2024 Plus unapplied Interest from date of NPA and other charges thereon.         | 07.11.2026<br>2.00 pm to 6.00 pm | (1) Rs.1,06,11,259/-<br>(2) Rs.10,61,126/-<br>(3) Rs. 25000/-                                                                                                                                           | Physical                                       | 03.11.2026<br>2.00 Pm – 6.00 pm<br><br>Contact Person<br>Mr. Kale Kunal Arun +91 9930045339 (THALBS)       |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Borrowers:</b><br><b>A Subhash Tukaram Ghag</b><br>A 13, Sai Baba Housing Society Ganesh Nagar, Arerawadi Near Yogeshwar Mandir Sakinaka, SO Mumbai Maharashtra 400072.<br>Mrs. Poonam Subhash Ghag<br>A 13, Sai Baba Housing Society Ganesh Nagar, Arerawadi Near Yogeshwar Mandir Sakinaka, SO Mumbai Maharashtra -400072.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Flat No 503, 5th Floor, Adm. Carpet area 30.70 Sq. mtr in C Wing in Project Known as "Panvelkar Estate- Greenford" situated at Survey No. Gat No. 422, 42/3 of village Manikuli, MIDC Road Ambarnath East, Dist.-Thane, Maharashtra-421503.<br>Encumbrances Known to Bank -NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Rs. 12,89,032/- as on 16.04.2023 Plus unapplied Interest from date of NPA and other charges thereon.         | 07.11.2026<br>2.00 pm to 6.00 pm | (1) Rs.22,48,200/-<br>(2) Rs.2,24,820/-<br>(3) Rs. 10,000/-                                                                                                                                             | Physical                                       | 03.11.2026<br>2.00 Pm – 6.00 pm<br><br>Contact Person<br>Mr. Praveen Kumar Gadball +91 9359383305 (BADLAP) |
| 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Borrowers:</b><br><b>Mr. Arun Tukaram Mane,</b><br>R. No. 1 Matoshri Nagar Tuling, Road Vasai Near Trimbak Bangalw, Vasai, Mumbai-401209                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Residential Flat No.302, 3rd Floor, Adm. Built up area 718 Sq. ft. It is Building No.10, Wing F of the project known as Sai Moreshwar, Phase-II situated at Survey No. 15/2, Village - Vanjarpada, Taluka Karjat, Dist. Raigad, Maharashtra -410101.<br>Encumbrances Known to Bank -NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Rs. 27,85,832/- as on 08.12.2023 Plus unapplied Interest from date of NPA And other charges thereon.         | 07.11.2026<br>2.00 pm to 6.00 pm | (1) Rs.17,45,100/-<br>(2) Rs. 1,74,510/-<br>(3) Rs. 10,000/-                                                                                                                                            | Physical                                       | 03.11.2026<br>2.00 Pm – 6.00 pm<br><br>Contact Person<br>Mr. Rishi Deulgaonkar +91 7722092255 (VJDOMW)     |
| 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Borrowers:</b><br><b>Mr. Arun Tukaram Mane,</b><br>R.No. 1 Matoshri Nagar Tuling Road Vasai Near Trimbak Bangalw, Vasai, Mumbai-401209                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Residential Flat No.101, 1st Floor, Adm. Built up area 708 Sq. Feet in Building No. 10, Wing F of the project known as Sai Moreshwar Phase-II situated at Survey No. 15/2, Village - Vanjarpada, Taluka Karjat, Dist. Raigad, Maharashtra -410101.<br>Encumbrances Known to Bank -NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Rs. 28,11,949/- as on 08.12.2023 Plus unapplied Interest from date of NPA And other charges thereon.         | 07.11.2026<br>2.00 pm to 6.00 pm | (1) Rs.17,20,440/-<br>(2) Rs.21,72,044/-<br>(3) Rs.10,000/-                                                                                                                                             | Physical                                       | 03.11.2026<br>2.00 Pm – 6.00 pm<br><br>Contact Person<br>Mr. Rishi Deulgaonkar +91 7722092255 (VJDOMW)     |
| 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Borrowers:</b><br><b>Mr. Arun Tukaram Mane,</b><br>R.No. 1 Matoshri Nagar Tuling Road Vasai Near Trimbak Bangalw, Vasai, Mumbai-401209                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Residential Flat No. 401, 4th Floor, Adm. Built up area 508 Sq. feet in Building No. 10, Wing G of the project known as Sai Mo                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                              |                                  |                                                                                                                                                                                                         |                                                |                                                                                                            |

| Phoenix ARC Limited (Formerly known as 'Phoenix ARC Private Limited')                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |                                                                                                                                                                                                                                        |  |                                                                                                                   |                |                      |  |  |  |  |  |
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|  Regd. Office: 3rd Floor, Wallace Towers, 139/140B/1, Crossing of Sahar Road and Western Express Highway, Vile Parle East, Mumbai-400007. Tel: 022-6846 2450, Fax: 022- 67412313, CIN: U67190MH2007PLC168303, Email: info@phoenixarc.co.in & Website: www.phoenixarc.co.in                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |                                                                                                                                                                                                                                        |  |                                                                                                                   |                |                      |  |  |  |  |  |
| POSSESSION NOTICE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |                                                                                                                                                                                                                                        |  |                                                                                                                   |                |                      |  |  |  |  |  |
| <p>Whereas, IFL-HFL under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) ["said Act"] and in exercise of powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest Enforcement Rules, 2002 ("said Rules") has issued a public calling upon the borrower/guarantor(s)/mortgagor(s) to repay the amount, details of which are mentioned in the table below. And whereas, subsequently, IFL-HFL has vide Assignment Agreement dated 29-Dec-2025 assigned all its rights, title, interest and benefits in respect of the debts due and payable by the borrower/guarantor(s)/mortgagor(s) arising out of the facilities advanced by IFL-HFL, Bank to borrower/guarantor(s) along with the underlying Immovable Property to Phoenix Arcs Limited (Formerly known as 'Phoenix ARC Private Limited') acting in its capacity as Trustee of Phoenix Trust – FL 25-24 ("Phoenix") for the benefit of the holders of Security Receipts. Therefore, in view of the said assignment, Phoenix now stands substituted in the place of IFL-HFL and Phoenix shall be entitled to institute/continue all and any proceedings against the borrower/guarantor(s)/mortgagor(s) and to enforce the rights of the public in general that the undersigned being the Authorized Officer of Phoenix has taken possession of the said assets created and created by the borrower/guarantor(s)/mortgagor(s) for the financial facilities advanced by IFL-HFL, Bank. The borrower/guarantor(s)/mortgagor(s) having failed to repay the said amounts, notice is hereby given to the borrower/guarantor(s)/mortgagor(s) in particular and the public in general that the undersigned being the Authorized Officer of Phoenix has taken possession of the underlying Immovable Property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of the said Act with Rule 5 of the said Rules.</p> |  |                                                                                                                                                                                                                                        |  |                                                                                                                   |                |                      |  |  |  |  |  |
| Name of Borrower/s / Co-Borrower Name/s / Guarantor/s / LAN No.s                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  | Description of Secured Asset (Immovable Property)                                                                                                                                                                                      |  | Total Outstanding Dues (IN Rupees)                                                                                | Date of Demand | Period of Possession |  |  |  |  |  |
| Mrs. Sangita Sandip Abhang<br>Mr. Shrindeep Sandeep Abhang<br>Mr. Shrindeep Sandeep Abhang<br>(Prospect No 931766)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  | All the Piece and Parcel of Flat No 305/Flr No. 3,Vardhaman Splendore S.No/41, Plot No 13 and 14 Wadgaon (Ct), Maval Pune 412106 Area Admeasuring (IN Sq. Ft). Property Type: Saleable Area, Carpet Area Property Area: 518.00, 384.00 |  | Rs.15999282.85- Rupees<br>Fifteen Lakhs Ninety Nine Thousand Eight Hundred Twenty Five Only                       | 04-12-2025     | 16-10-2026           |  |  |  |  |  |
| <p>The borrower/guarantor(s)/mortgagor(s) in particular and the public in general are hereby cautioned that Phoenix is in the lawful possession of the said Immovable Property mentioned above under Section 13(12) of the SARFESI Act, 2002, the borrower/guarantor(s)/mortgagor(s) or any person whatsoever, shall after receipt of this notice not transfer by way of sale, lease or otherwise deal with/ alienate the Immovable Property, without prior written consent of Phoenix and any dealings with the Immovable Property will be subject to the charge of Phoenix for the amount as mentioned above along with future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges etc. The borrower/guarantor(s)/mortgagor(s) are hereby invited to settle the dues of the Sub-Section (8) of Section 13 of the said Act, in respect of time available to redeem the above-mentioned Immovable Property.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |                                                                                                                                                                                                                                        |  |                                                                                                                   |                |                      |  |  |  |  |  |
| Place: Pune Date: 22-10-2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  | Sd/- Authorised Officer, Phoenix ARC Limited (In capacity as Trustee)                                                                                                                                                                  |  |                                                                                                                   |                |                      |  |  |  |  |  |
| Possession Notice (For Immovable Property) Rule 8-1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                                                                                                                                                                                                                        |  |                                                                                                                   |                |                      |  |  |  |  |  |
| <p>Whereas, the undersigned being the Authorized Officer of IFLH Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IFLH-HFL) under the Securitisation and Reconstruction of Financial Assets and 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, a Demand Notice was issued by the Authorized Officer of the company to the Borrower/Co-Borrowers mentioned herein below to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Section 13(14) of the said Rules. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with any property will be subject to the charge of IFLH HFL for an amount as mentioned herein under with interest thereon. "The borrower's attention is invited to provide the full and complete satisfaction of the dues of the said property to the IFLH HFL together with the costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by "IFLH HFL" and no further step shall be taken by "IFLH HFL" for transfer or sale of the secured assets.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                                                                                                                                                                                                        |  |                                                                                                                   |                |                      |  |  |  |  |  |
| Name of the Borrower/s / Co-Borrowers)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  | Description of the Secured Asset                                                                                                                                                                                                       |  | Total Outstanding Dues (IN Rupees)                                                                                | Date of Demand | Period of Possession |  |  |  |  |  |
| Mr. Jitrotram Bhabha Marasokhe<br>Mrs. Manisha Jitrotram Marasokhe<br>Marasokhe (Prospect No IFL10680889)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  | H. No. 443, Situated At, Kurshipgar Panm Panchayat, Taluka Bhandara, Bhandara Maharashtra 441804<br>Property Type: Residential Property Area: 498                                                                                      |  | Rs. 252680 Rupees Two Lakhs Fifty Two Thousand Six Hundred Eighty Only                                            | 09-08-2025     | 15-10-2026           |  |  |  |  |  |
| Mr. Vaibhav Sanjay Khekar<br>Mr. Sanjay Narayanam Khekar<br>Mrs. Parvati Hanu Khekar<br>Mr. Parth Hanu Saloon<br>(Prospect No IFL1085322)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  | Gat No. 534/3, Lay Out Plot No. 11a, Village Kalambe Khand, Taluka Kalambe, Distint Yavatnagar, 44501 Area Admeasuring Property Area: 1291                                                                                             |  | Rs. 1398915.85- Rupees<br>Thirteen Lakhs Ninety One Thousand Five Hundred And Fifteen Only                        | 08-05-2026     | 16-10-2026           |  |  |  |  |  |
| Mr. Yograj Shivramkar Moharkar<br>Mrs. Vidhyaja Yegraj Moharkar<br>(Prospect No IFL1053951)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  | Plot No. 54, Sak. Taluka - Bida, Dist. -Baramhasr, Maharashtra, India. 441904 Area Admeasuring (IN Sq. Ft). Property Type: Area Admeasuring Property Area: 1500                                                                        |  | Rs. 1857858.18- Rupees<br>Eighteen Lakhs Fifty Eight Thousand Eight Hundred And Fifty Eight & Eighteen Paise Only | 09-06-2026     | 16-10-2026           |  |  |  |  |  |
| <p>For, further details please contact to Authorised Officer at Branch Office: IFLH Home, Sun Intotech Park Road No. 16V, Plot No.B-23 Thane Industrial Area, Vagle Estate, Thane - 400604 or Corporate Office: Plot No.38, Phase-IV, Udyog Vihar, Gurgaon, Haryana.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |                                                                                                                                                                                                                                        |  |                                                                                                                   |                |                      |  |  |  |  |  |
| Place: Maharashtra Date: 22-10-2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  | Sd/- Authorised Officer, For IFLH Home Finance Ltd.                                                                                                                                                                                    |  |                                                                                                                   |                |                      |  |  |  |  |  |

|                                                              |                                                                                                                                                                                      |
|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| NOT KNOWN                                                    | Annexure-13 FORM NO. 22<br>(See Regulation 37(1))<br>BY ALL PERMISSIBLE MODE                                                                                                         |
| Judge and disclosed pendently ing and/or take the e with the | <p>OFFICE OF THE RECOVERY OFFICER</p> <p><b>DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)</b></p> <p>1st Floor, MTNL Telephone Exchange Building, Sector-30 A Vashi Navi Mumbai- 400703</p> |

|  |  |                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                        |
|--|--|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
|  |  | <p>the Bid<br/>Exclusive of<br/>ance under<br/>gement of<br/>of 15 days<br/>and officer<br/>assistance<br/>Gadhani,</p> | <p>RP No. 314 OF 2019</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p>Date of Auction Sale 27/11/2026</p> |
|  |  |                                                                                                                         | <p><b>PROCLAMATION OF SALE: IMMovable PROPERTY</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                        |
|  |  |                                                                                                                         | <p><b>REDEMPTION OF SALE UNDER RULES 37, 38 AND 52 (1)(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS &amp; BANKRUPTCY ACT, 1993</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                        |
|  |  |                                                                                                                         | <p><b>Canara Bank                  Versus                  Sahebrao Pandharinath Ugale &amp; Ors.</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                        |
|  |  |                                                                                                                         | <p>To,<br/><b>CD-1. Sahebrao Pandharinath Ugale</b><br/>A/p. Umrale Khurd, Tal. Dindori Dist Nashik</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                        |
|  |  |                                                                                                                         | <p>I, <b>DEBTS Recovery Certificate No. RC NO. 314 OF 2017 in O.A. No. 462 of 2017</b> was drawn up by the Hon'ble Presiding Officer, <b>REBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)</b> for the recovery of the sum of <b>Rs. 16,57,095/- (Rupees Sixteen Lakhs Fifty - Seven Thousand and Ninety Five Only)</b> along with interest and the costs from the CD and you the CD ordered the sale of the Certificate Holder Bank(s)/Financial Institution(s) And whereas the undersigned has failed to satisfy the Mortgage/Attached properties of the Certificate Debtor as mentioned in the Schedule hereunder towards satisfaction of the said Recovery Certificate.</p>                                                          |                                        |
|  |  |                                                                                                                         | <p>2. Notice is hereby given that in absence of any order of postponement the said property(s) shall be sold on <b>27/11/2026 between 01:00: PM to 02: 00: PM</b> by auction and bidding shall take place through Online through the website:<a href="https://www.bankauction.com">https://www.bankauction.com</a>. The details of authorised contact person for service provider is Name Name C1 India Pvt Ltd. Mr. Bhavik Pandya, Mobile no. 8866682937, email-maharashtra@c1india.com Helpline Nos. 91-124-4302020 12/23/2524, Email: support@bankauctions.com.</p>                                                                                                                                                        |                                        |
|  |  |                                                                                                                         | <p>3. The details of authorised bank officer for auction service provider is. Name: Mahesh Maruti Bhujbal Mobile No. 9900113401, Email: maheshmaruti@canara.co.in, Contact Person Officer of Canara Bank.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                        |
|  |  |                                                                                                                         | <p>4. The sale will be of the property of defendants/ CDs above named, as mentioned in the schedule below &amp; the liabilities and claims attaching to the said properties, so far as they have been ascertained, are those specified in the schedule against each lot.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                        |
|  |  |                                                                                                                         | <p>5. The Property is being sold on "AS IS WHERE AS BASIS" AND "AS IS WHAT IS STATUS"</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                        |
|  |  |                                                                                                                         | <p>6. The property will be put up for sale in the lot specified in the schedule. If the amount to be realized is satisfied by the sale of portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if before any lot is knocked down the arrears mentioned in the said certificate + interest+ costs (including cost of sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs has been paid to the undersigned.</p>                                                                                                                                          |                                        |
|  |  |                                                                                                                         | <p>7. At the sale, the public generally are invited to bid either personally or by duly authorized agent, officer or other person, having any duty to perform in connection with this sale shall however either directly or indirectly, bid for, acquire or attempt to acquire any interest in the properties sold</p>                                                                                                                                                                                                                                                                                                                                                                                                        |                                        |
|  |  |                                                                                                                         | <p>8. The sale shall be subject to conditions prescribed in the second schedule to the Income Tax Act, 1961 and the rules made thereunder and to the following special conditions</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                        |
|  |  |                                                                                                                         | <p>9. The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error misstatement or omission in the proclamation.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                        |
|  |  |                                                                                                                         | <p>10. The Reserve Price below which the property shall not be sold is as mentioned in the schedule.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                        |
|  |  |                                                                                                                         | <p>11. The amount by which the bidding is to be increased. In the event of any dispute arising as to the amount bid or as to the bidder the lot shall at once be again put up for auction or may be cancelled.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                        |
|  |  |                                                                                                                         | <p>12. The highest bidder shall be declared to be the purchaser if any lot provided always that he/she/they are legally qualified to bid and provided further the amount bid by him/her/ them is not less than the reserve price. It shall be in the discretion of the undersigned to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.</p>                                                                                                                                                                                                                                                                                                      |                                        |
|  |  |                                                                                                                         | <p>13. Each intending bidders shall be required to pay Earnest Money Deposit (EMD) by way of DD/Pay order in favour of <b>RECOVERY OFFICER, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)</b> to be deposited with RO/Court Auctioneer, <b>DEBTS RECOVERY TRIBUNAL MUMBAI (DRT-IIII)</b> or by online through RTGS/NET/bid directly into the Account No <b>062711010000195 the name of UNION BANK OF INDIA of having IFSC Code NO.UFIN0806277</b> and upload bid form details of the property along with copy of PAN card, address proof and identity proof e-mail ID Mobile No and in case of the company or any other document confirming representation/attorney of the company and the receipt/counter foil of such deposit.</p> |                                        |
|  |  |                                                                                                                         | <p>14. The said DD/Pay order or original proof of payment through RTGS/NET, along with duly filled Auction Bid Form, self-attested copy of identity (Voter I-card/ driving licence / passport) which should contain the address for future telecommunication, self-attested copy of PAN card and cancelled cheque must reach to the Office of Recovery Officer, DRT III, latest by <b>25.11.2026 before 4.30 pm</b>. The EMD or original proof of EMD received thereafter shall not be considered.</p>                                                                                                                                                                                                                        |                                        |
|  |  |                                                                                                                         | <p>15. Prospective bidders are advised to exercise due diligence and satisfy themselves on title and encumbrances, if any, over the property.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                        |

**The Earnest Money Deposit(EMD), Reserve Price and Bid Increase, be fixed as follows:**

| Sr. No. | Details of property                                                                                                                                                          | EMD Amount (IN Rs.)          | Reserve Price (IN Rs)          | Bid Increase in the multiple of(IN Rs.) |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|--------------------------------|-----------------------------------------|
| 1.      | All that Piece and Parcel of Agriculture land at Village Umrale Khurd, Taluka-Dindori, District - Nashik. Gat No. 1) 92 (P) Area OH 31.5 R. Gat No. 2) 93 (B) Area 1 H, 00 R | 1,75,100/-<br><br>5,62,500/- | 17,51,000/-<br><br>56,25,000/- | 15,000<br>(In Both Cases)               |

16. EMD received after due date & time shall be rejected & the amount paid towards the EMD shall be returned to them by way of option given by them in the E-Auction Form. It is the sole responsibility of the bidder to have an active e-mail id and a computer terminal/system with internet connection to enable him/her to participate in the bidding. Any issue with regard to connectivity during the course of bidding online shall be the sole responsibility of the bidder and no claims in this regard shall be entertained.

17. If the bid is increased within the last 5 minutes of the given time of auction, the auction time is further extended by additional time of 5 minutes to enable the other bidders to increment their bids & the auction process comes to an end if no further increment(s) is/are made within the extended time of 5 minutes in case of movable/immovable property the price of each lot shall be paid at the time of sale or as soon after as the officer holding the sale directs, and in default of payment, the property shall forthwith be again put up for auction for resale.

18. The successful bidder shall have to pay **25%** of the sale proceeds after adjustment of EMD on being knocked down by next day in the said account/Demand draft/Banker Cheque/Pay order as per detail mentioned above if the next day is Holiday or Sunday then on next first office day

19. The purchaser shall deposit the balance 75% of the sale proceeds on or before 15th day from the date of sale of the property exclusive of such day, or if the 15th day be Sunday or other Holiday, then on the first office day after the 15th day by prescribed mode as stated above in addition to the above the purchaser shall also deposit Poundage fee with Recovery Officer: **DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3) @2% upto Rs.1,000/- and @1% of the excess of the said amount of Rs.1000/- through DD in favour of Registrar DEBTS RECOVERY TRIBUNAL MUMBAI (DRT-III)**

20. In case of default of payment within the prescribed period the deposit after defraying the expenses of the sale may if the undersigned thinks fit shall be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold. The property shall be resold, after the issue of fresh proclamation of sale.

21. Highest bidder shall not have any right/title over the property until the sale is confirmed by the Recovery Officer: **DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)**

22. The amount of EMD deposited by the unsuccessful bidders shall be refunded through online mode in case of EMD deposited through online. In case EMD is deposited in the form of DD/B/C/Pay order the same will be returned by hand. Original ID proof of the photocopy sent with the E-Auction EMD Form must be brought. No interest shall be paid on EMD amount

23. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the E-Auction EMD Form shall be entertained.

24. In case of more than one items of property brought for sale the sale of such properties will be as per the convenience and it is not obligatory to go serially as mentioned in the sale notice.

25. NRI Bidders must necessarily enclose a copy of photo page of their passport & return their bid duly endorsed by Indian Mission (Embassy). The movable/immovable property is being sold on "As is where and as is what basis and is subject to Publication charges revenue and other Encumbrances as per rules. The undersigned reserves the right to accept or reject any or all bids if found unreasonable or may postpone the auction at any time without assigning any reason.

**Details of this Proclamation of Sale Can be viewed at the website [www.drt.gov.in](http://www.drt.gov.in)**

| Schedule of Property: |                                                                                                                                                                              |                                                    |                                                             |                                                                                                                |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| Lot No.               | Description of the property to be sold                                                                                                                                       | Revenue assessed upon the property or part thereof | Details of any encumbrances to which the property is liable | Claims, if any which have been put forward to the property and any other known bearing on its nature and value |
| 1.                    | All that Piece and Parcel of Agriculture land at Village Umrale Khurd, Taluka-Dindori, District - Nashik. Gat No. 1) 92 (P) Area OH 31.5 R. Gat No. 2) 93 (B) Area 1 H, 00 R | NOT KNOWN                                          | NOT KNOWN                                                   | NOT KNOWN                                                                                                      |

**Note: As on Auction Date i.e. 27/11/2026 The total amount of Rs. 34,46,757/- (Rupees Thirty -Four Lakh Forty-Six Thousand And Seven Hundred Fifty - Seven Only) (Approx) is outstanding against Cds. Date of inspection of the properties as mentioned above has been fixed as 23/11/2026 between 11AM to 4PM. Last date of and bids been fixed as 25/11/2026 upto 4.30pm.**

Given under my hand and seal on this date : 17/10/2026

Sd/-  
**(MUKESH CHAND MEENA)**  
**RECOVERY OFFICER-I**  
**DEBTS RECOVERY TRIBUNAL MUMBAI DRT-3**



**भारतीय स्टेट बैंक**  
**State Bank of India**

**PALM BEACH ROAD NERUL Branch**  
 Neighbourhood Shopping Complex,  
 Sector-4, Nerul, Navi Mumbai-400706.

**SALE OF PLEDGED GOLD**

As the below mentioned borrowers have failed to repay their Gold Loan, **SBI PALM BEACH ROAD NERUL Branch** invites sealed bids for sale of **pledged gold** below on 'As is Where as basis'. The sealed bids are to be deposited at above branch address on or before **29-10-2026 up to 2.00 pm.**

| Borrower Name       | Ornaments                                                                    | Net Wt.                               | Reserve Price  |
|---------------------|------------------------------------------------------------------------------|---------------------------------------|----------------|
| <b>SAIBU SAYYED</b> | Chain + Mani Mala 2<br>Ear Batti + Jhumka - 4<br>Finger Ring - 1<br>22 Carat | 21.400 gms<br>10.400 gms<br>4.900 gms | Rs. 4,92,000/- |

**Contact No. : 8879640191/9437140276**

The Bids will be opened on **29-10-2026 at 3.00 p.m.** at above branch address in the presence of bidders and there will be inter-se bidding if more than one bid is received Where Bidder can increase Bid.

Any walk in bidder is also acceptable on the date of auction. The Bank reserves the right to accept/reject or cancel the bid at any stage.

**Date: 19.10.2026, Place: Navi Mumbai      Authorised Officer, State Bank of India**

**PUBLIC NOTICE**

Notice is hereby given to the public at large that our Client has been appointed as the Developer to carry out the redevelopment of the property and structure known as "Daginawala Chawl", Senapati Bapat Marg, Mahim (West), Mumbai - 400016 (Schedule of Property as detailed below).

Any and all persons having any objection(s) or claim(s) against or in respect of the said property or any part thereof either by way of sale, exchange, mortgage, charge, gift, trust, inheritance, possession, lease, bequest, encumbrance, tenancy, maintenance, easement, lien or otherwise howsoever are called upon submit their claims and objections in writing along with documentary proof to us at Office No. 202/2nd Floor, Elite Square, Perra Nirmalan Street, Fort, Mumbai - 400001 within 14 days from publication hereof, failing which, any of such claim(s) and/or objection(s) if any, of such persons shall be deemed to have been waived and/or abandoned.

**SCHEDULE OF THE SAID PROPERTY**

ALL. That two pieces and parcels of land situate, lying and being at Mahim in the City and Island and Registration Sub-district Bombay (now Mumbai) City and Bombay (now Mumbai) Suburban, containing by admeasurement 2376 sq. yards equivalent to 1980 sq. metres and 1326 sq. yards equivalent to 1528.04 sq. metres respectively, or thereabout, as registered in the books of the Collector of Land Revenue under New Survey No. 108 (part) and Cadastral Survey No. 1/1223, 2/1223, F.P. No. 546, T.P.S. III of Mahim Division, together with all the buildings and structures erected or standing thereon aggregating to 3513.13 sq. mtrs. as per the Survey Register of Mumbai City, and assessed by the Assessor and Collector of Municipal Rates and Taxes under 'G' Ward (North) Nos. 5787(1), DE 5787(1), DE 5787(1), DG 5787(1), DE 5784(1), GD 5787(1), CG 5787(1), CG 5787(1) and Street nos. 6, 36A and 36B, Tulsī Place Road and Nos. 2A, 2B, 2C and 2H of the area named Chhotani Road, and bounded as follows:

On or towards the East by : Tulsī Pipe Road;

On or towards the West by : partly by the property of Batholomew Quinsy and partly by the land belonging to the Municipal Corporation of Greater Mumbai;

On or towards the North by : 60 ft. Cross Road; and

On or towards the South by : Mahim Station Road.

**Sd/- Lawfort Advocates**

Place: Mumbai Office No.202, 2nd Floor, Elite Square,  
Date: 22/10/2026 Perin Nariman Street, Fort, Mumbai - 400001

EXH.-85

**REGD.A/D/ASTI/AFFIXATION/BEAT OF DRUM & PUBLICATION /**  
**NOTICE BOARD OF DRT**  
**SALE PROCLAMATION**

**OFFICE OF THE RECOVERY OFFICER DEBTS RECOVERY TRIBUNAL-II, MUMBAI**  
MTNL Bhavan, 3rd Floor, Colaba Market, Colaba, Mumbai.

DATED : 05.10.2026

**PROCLAMATION OF SALE UNDER RULES 38, 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS AND BANKRUPTCY ACT, 1993.**

**HDFC Bank Limited, Lower Panel Branch** ..... Certificate Holders  
V/s  
**Mr. Anil Kumar Jha** ..... Certificate Debtor

CD 1 - Shri Anil Kumar Jha, Flat No 106, 1<sup>st</sup> floor, A-11 Wing, Vinodhya Vasini Dharm, Naghar Road, Bhayander (East), Thane 401 105 and also at B.R.Enters, Flat No 202, 2<sup>nd</sup> floor, Rajahar Apartment, Opp Railway Station, Naghar Road, Bhayander (East), Thane 401 105, Maharashtra.

Whereas, on/bble Provisional Statement, Debts Recovery Tribunal No. II Mumbai has drawn up the Recovery Certificate in Original Application No 156/2013 for recovery of **Rs. 39,14,42,000 (upto 30.09.2026)** with interest from the Certificate Debtors and a sum of **Rs. 39,14,42,000 (upto 30.09.2026)** is recoverable together with further interest and charges as per the Recovery Certificate / Decree.

And whereas the undersigned has ordered the sale of property mentioned in the Schedule below in satisfaction of the said certificate.

And whereas a sum of **Rs. 13,52,168.00 along with pendent-leave and further interest @ 12% p.a from the date of filing of application i.e. 15.04.2013 till payment and/or realization from CDs.**

Notice is hereby given that in absence of any order of postponement, the property shall be sold on **27.11.2026 between 02:00 PM to 03:00 PM** (with auto extension clause in case of lot in last 5 minutes before closing, if required) **through open e-auction and bank/sale shall take place through "On line Electronic Bidding" open the website [www.bidsaleaction.com](http://www.bidsaleaction.com) of M/s. C-1 India Private Limited**, having address at Plot No 68, Sector 44, Gurugram - 122003, Haryana, India, Contact Person : Mr. Bhavik Pandya (Mobile +91 8866682937). Email address - [rahmehashtra@c1india.com](mailto:rahmehashtra@c1india.com) & [Gujarat@c1india.com](mailto:Gujarat@c1india.com). (Support help Desk No. +91 8866682937 / 01244302000) The intending bidders should register themselves on the website of the aforesaid e-auction agency well in advance and get user ID and Password for uploading of requisite documents and/or for participating in the open public e-auction.

For further details contact: Shri Ratnesh Mishra, Legal Manager/ Phone - 8976619063

The sale will be of the property of the C.D. above named as mentioned in the schedule below and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the schedule against each lot / property

The property will be put up for the sale in the lots specified in the schedule. If the amount to be realized is less than the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale also be stopped if, before any lot is knocked down, the area is mentioned in the said certificate, interest costs (including cost of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs have been paid to the undersigned.

No officer or other person, having any duty to perform in connection with sale, either directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold. The sale shall be subject to the conditions prescribed in Second Schedule of the Income Tax Act, 1961 and the rules made there under and to the further following conditions.

The particulars described in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, mis-statement or omission in this proclamation.

1. The reserve price below which the property shall not be sold is **Rs. 33,21,000/- (Rupees Thirty Three Lakhs Twenty One Thousand only)**
2. The amount by which the bid is to be increased shall be **Rs.35,000/- (Rupees Thirty Five Thousand only)**. However, the decision in this regard of the undersigned shall be final and binding on the parties concerned. In the event of any dispute arising as to the amount of bid, or as to the bidder, the lot shall at once be again put up to auction.
3. The highest bidder shall be declared to be the purchaser of that respective lot. It shall be in the discretion of the undersigned to declare in/accept the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to so or for reasons otherwise.
4. The public at large is hereby invited to bid in the said E-Auction. The online offers along with **EMD amount of Rs. 3,32,100/- (Rupees Three Lakhs Twenty One Thousand One Hundred only)**, payable by way of RTGS/NEFT at the Account No.: 502000069492171 (Current Account), IFSC Code No: HDFC000240 of HDFC Bank Limited, Sandoz, Mumbai.

The offered bid is a sealed envelope addressed to the Recovery Officer, DRT-II, Mumbai superseding **R.P.No.12 of 2015** only containing duly filled in and blue ink signed prescribed bid form giving complete details of the bidder(s) including e-mail ID, Mobile number etc., alongwith self attested copies of PAN / TAN Card, Address Proof, Photo Identity Proof of the bidder(s) and RTGS / NEFT details towards EMD Amount of **Rs. 3,32,100/- (Rupees Three Lakhs Twenty Two Thousand One Hundred only)** should be deposited with the undersigned not later than **by 4:00 P.M. on 23.11.2026** only.

5. The bidder (s) shall also declare if they are bidding on their own behalf or on behalf of their principals and sign declaration accordingly. In the latter case, they shall be required to deposit with the bid documents their original authority duly ink signed by their principal together with complete KYC of the said principal duly attested by the said principal together with complete KYC of the authorized person. In case of the company, authenticated copy of resolution passed by the board members of the company or any other authenticated documents confirming representation / complete of the company together with complete KYC of the said principal company / complete KYC of the authorized person shall also be submitted alongwith the bid documents. In case of failure, bid shall not be considered.
6. The bidder (s) shall also upload documents on the website of the aforesaid e-auction agency, after registering themselves on the website of the aforesaid e-auction agency, copy of the duly filled in prescribed bid form alongwith photocopies of the documents as stated in **para 4 & 5** here in above. The last date for submission of online bid is **23.11.2026 by 5:00 P.M. on 19.11.2026** at the property site. For further details contact: Shri Ratnesh Mishra, Legal Manager/ Phone - 8976619063
7. Once the bid is submitted it is mandatory for the bidder (s) to participate in the bidding process of the e-auction by logging in on the e-auction agency portal, failing which the EMD shall be forfeited to the Government. If the undersigned thinks fit,
8. The successful bidder shall have to deposit **25% of his final bid amount** after adjustment of EMD by next bank working day i.e. by 4:00 P.M., in the said account as **pdr details mentioned in para 4** above.
9. The successful highest bidder shall also deposit the balance **75% of final bid amount on or before 15<sup>th</sup> day** from the date of auction sale of the property. If the **15<sup>th</sup> day is Sunday or other Holiday**, then on the first bank working day after the **15<sup>th</sup> day is prescribed mode as stated in para 4** above.
10. In addition to the above, the successful highest bidder shall also deposit poundage fee with Recovery Officer-II, DRT-II @ 2% upto Rs. 1,000/- and @ 1% of the excess of said amount of Rs.1,000/- through DTD in favour of **Registrar, DTD-I, Mumbai**, within 15 days from the date of auction sale of the property.
11. In case of default of payment within the prescribed period, the deposit, after defraying the expenses of the sale, if the undersigned thinks fit, be forfeited to the Government and the defaulter successful, highest bidder shall forfeit all claims to the property or the amount deposited. The property shall be resold, after the issue of fresh proclamation or difference. Further, the purchaser shall also be liable to make good of any shortfall or difference between his final bid amount and the price for which it is subsequently sold.
12. The property is being sold on "**AS IS WHERE IS BASIS**" AND "**AS IS WHAT IS BASIS**".
13. The undersigned reserves the right to accept or reject any or all bids if found unreasonable or postpone the auction at any time without assigning any reason.

| SCHEDULE    |                                                                                                                                                   |                                                         |                                                              |                                                                                                                         |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| No. of lots | Description of the property to be sold with the names of the co-owners where the property belongs to defaulter and any other person as co-owners. | Revenue assessed upon the property or any part thereof. | Details of any other encumbrance to which property is liable | Claims, if any, which have been put forward to the property, and to which particulars bearing on its nature and value.  |
| 1.          | 2.                                                                                                                                                | 3.                                                      | 4.                                                           | 5.                                                                                                                      |
| 1.          | Flat No. 203, Sunder Niwas, Naghar Road, Bunder, Wadi, Bhayander (East), Thane 401 150, Maharashtra.                                              | Not available                                           | Identified                                                   | Property Tax Rs.12,04,74/- as per letter dtd 07.07.2025 received from Mira Bhayander Municipal Corporation (Exhibit 53) |

Given under my hand and seal on this 05<sup>th</sup> day of October, 2026.



Sd/-  
Chetan J Bhumbade

Recovery Officer, DRT-II, Mumbai