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CHANGE OF NAME

NOTE

Collect the full copy of Newspaper for the submission in passport office.

I, ARINA DHIREN JHAVERI, FORMERLY KNOWN AS ARUSHI DHIREN JHAVERI, DAUGHTER OF DHIREN NARENDRA JHAVERI, RESIDENT OF FLAT NO. 801, HARIBHAVAN, 8TH FLOOR, 5-TEJPAL ROAD, GAMDEVI MUMBAI 400007 HAVE CHANGED MY NAME FROM ARUSHI DHIREN JHAVERI TO ARINA DHIREN JHAVERI WITH EFFECT FROM 23.10.2026, VIDE AFFIDAVIT DATED 23.10.2026 SWORN BEFORE NOTARY PUBLIC, MUMBAI. ALL CONCERNED ARE HEREBY INFORMED THAT I SHALL HENCEFORTH BE KNOWN AS ARINA DHIREN JHAVERI FOR ALL PURPOSES. SD/- ARINA DHIREN JHAVERI, FLAT NO. 801, HARIBHAVAN, 8TH FLOOR, 5-TEJPAL ROAD, GAMDEVI, MUMBAI 400007 CL-252

I HAVE CHANGED MY NAME FROM ANUPAM ARUNKUMAR NARKHEDE TO ANUPAM ARUN NARKHEDE AS PER DOCUMENTS. CL-260

I, RAMHARKH BELDAR, R/O 1/14 SHROFF MARKET, GOKHALE ROAD, DADAR W, PRABHADEVI, MUMBAI 400025, CHANGED MY MINOR SON'S NAME FROM RAMBIHARI RAMHARKH BELDAR TO SHIVA RAMHARKH BELDAR VIDE AFFIDAVIT DATED 02/09/2026. CL-661

I HAVE CHANGE MY NAME FROM VISHWAS J YASHWANTE TO VISHWAS JINAPPA YASHWANTE AS PER GAZETTE NO. (M-26221740). CL-906

I HAVE CHANGED MY NAME FROM ANIL KUMAR SHARMA TO ANIL SHARMA AS PER DOCUMENTS. CL-908

I HAVE CHANGED MY NAME FROM KUSUMLATA ANILKUMAR SHARMA TO KUSUM SHARMA AS PER DOCUMENTS. CL-908 A

Form No. 3
(See Regulation-13 (1)(a))

DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)
1st Floor, MTNL Telephone Exchange Building, Sector-30 A, Vashi, Navi Mumbai- 400703

Case No.: OA/595/2026

Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993.

Exh. No.:09

UNION BANK OF INDIA
VS
SWAPNIL PAPER PRODUCT

To,
(1) SWAPNIL PAPER PRODUCT
A/19, 3RD FLOOR, KRUPALI APARTMENT, SV ROAD, OPP. SAI TEMPLE,SAI BABA NAGAR, BORIVALI WEST, MUMBAI ,MAHARASHTRA-400092
Also At.
B-20, BONANZA INDUSTRIAL ESTATE, ASHOK NAGAR, ASHOK CHAKRAVARTY ROAD, KANDIVALI EAST, MUMBAI - 400101, MAHARASHTRA
Also At.
SHOP NO, 8, TIWARI COMPOUND, MILIND NAGAR, JVLR, NEXT TO L& T,POWAI, ANDHERI EAST, MUMBAI – 400072, MAHARASHTRA
Also At.
D/209, KALPATARU BUILDING, SATYA NAGAR, MEAR BHAGWATI HOTEL, BORIVALI WEST - 400092, MUMBAI ,MAHARASHTRA
(2) MR. SWAPNIL KAUSHAL KUMBHANI
A/19, 3RD FLOOR, KRUPALI APARTMENT, SV ROAD, OPP. SAI TEMPLE, SAI BABA NAGAR, BORIVALI WEST, MUMBAI, MAHARASHTRA-400092
Also At.
B-20, BONANZA INDUSTRIAL ESTATE, ASHOK NAGAR, ASHOK CHAKRAVARTY ROAD, KANDIVALI EAST, MUMBAI – 400101, MAHARASHTRA
Also At.
SHOP NO. 8, TIWARI COMPOUND, MILIND NAGAR, JVLR, NEXT TO L & T,POWAI, ANDHERI EAST, MUMBAI - 400072, MAHARASHTRA
Also At.
D/209,KALPATARU BUILDING, SATYA NAGAR, MEAR BHAGWATI HOTEL, BORIVALI WEST - 400092, MUMBAI , MAHARASHTRA

SUMMONS

WHEREAS.,OA/595/2026 was listed before Hon'ble Presiding Oficer/Registrar on **14/07/2026.**

WHEREAS this Hon'ble Tribunal is pleased to issue summons/ notice on the said Application under section 194) of the Act, (0A) filed against you for recovery of debts of **Rs. 3572729.85/-** (application along with copies of documents etc. annexed).

In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under.:

(I) To show cause within thirty days of the service of Summons as to why relief prayed for should not be granted:

(ii) To disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the Original Application;

(iii) You are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;

(iv) You shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/ or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal:

(v) You shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before **Registrar** on **06/11/2026** at **10:30A.M.** failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this Tribunal on this date:30/09/2026.

Sd/-
Seal Signature of the Officer Authorised to issue summons.
(SANJAI JAISWAL)
REGISTAR
DRT-III, MUMBAI

Note :Strike out whichever is not applicable

नि:ष्पक्ष आणि निर्भिड दैनिक

www.navshakti.co.in

EAST CENTRAL RAILWAY

E-OPEN TENDER NOTICE

E-Tender Notice No. 30-MCW Centreexcel-26-27 Dhanbad, dated: 23/10/2026 E-Open Tender in Single Packet System is invited in IREPS Portal for execution of the following work by Sr. Divisional Mechanical Engineer (Co-ord.), East Central Railway, Dhanbad: **1.Name of Work:** Centre for excellence for welding & Training on Turnkey basis at freight depot PEH. **2.Contract Period:** 06 Months. **3.Location of Work:** PEH Depot **4.Advertised Tender Value:** Rs.1,54,73,395.46/- (Rupees One Crore Fifty-Four Lakh Seventy-Three Thousand Three Hundred Ninety-Five and Paise Forty-Six) only. **5.Cost of Tender Document:** 0.00 (Nil) **6. Earnest Money (As per NIT) to be deposited:** Rs. 3,09,500/- (Rupees Three Lakh Nine Thousand Five Hundred) only **7. Date & Time for submission of E-Tender:** From 30/10/2026 to 13/11/2026 up to 11:00 hrs. **8.Date & time of opening of E-Tender:** 13/11/2026 at 11:30 hrs. **9. Website particulars:** https://www.ireps.gov.in (No manual tender will be accepted against e-tendering.)

Sr. Div. Mech. Engineer (Co-ord), East Central Railway, Dhanbad

PR/1183/DHN/MECH/T/26-27/36

LOSS OF SHARE CERTIFICATE

Please take notice that Mr. Uday Balram Berde is the member of Saidham Co. Op. Housing Society Limited, Shop No.7A, Nanabhai Laxman Paralkar Marg, Parel village, Mumbai - 400012. The above named member has informed that he has Misplaced/Lost their original Share Certificate No. 77 consisting of total 5 share numbering 386 to 390, issued by the society with respect to Shop No. A/07A. Therefore to obtain duplicate share certificate the member has applied and has submitted copy of Police complaint No. 96488-2026 dated 16/07/26 also in this subject matter the directive dated 22/09/16 from Asst. Registrar co-op. societies F/S ward. In view of the said submitted documents the society has initiated the process for issuance of duplicate share certificate No. 77 of the 5 said shares to the member. Any person may be aggrieved and / or object to the supply of Duplicate Share Certificate to aforesaid member/s for any reason shall forward their written objections along with affidavit to the Society within 15 days from publication of this notice. Failing which the Society shall issue duplicate Share Certificate to the above named members as per law, which please note.

By Order of the Managing Committee,
Sd/- Hon. Secretary

PUBLIC NOTICE

NOTICE is hereby given that our client has instructed us to investigate the title of **MRS. SEEMA DIPESH JANANI** having her address at 801, 8th floor, Juhu Sheetal building, Samarth Ramdas Marg, JVPD Scheme, Near Juhu Shopping Centre, Juhu, Vile Parle (West), Mumbai – 400056, to the premises more particularly described in the **Schedule** written hereunder (**"said Premises"**).

All persons/entities having any right, title, claim, benefit, demand or interest in respect of the under mentioned premises or any part thereof by way of sale, transfer, exchange, let, lease, sub-lease, license, assignment, release, relinquishment, mortgage (equitable or otherwise), inheritance, bequest, succession, gift, lien, charge, maintenance, easement, trust, possession, family arrangement / settlement, decree or order of any court of law, caretaker basis, contracts / agreements, permanent alternate accommodation agreement, allotment, agreement for sale, booking form, reservation letter, development rights, development management, project management, agency, joint venture, joint development partnership, FSI consumption, TDR or encumbrance of otherwise of whatsoever nature, are hereby required to make the same known in writing, along with documentary evidence to the undersigned at the address / email ID mentioned below within **10 (ten) days** from the date of the publication of the public notice, failing which, such claim or claims and/or objections, if any, shall be deemed to have been waived and/or abandoned. All claims received in response to this notice must quote the number **S1565.**

THE SCHEDULE HEREIN ABOVE REFERRED TO:

Description of the said Premises

Flat No. 302 admeasuring 739.91 square feet (carpet area) on the 3rd floor of the building known as 'Juhu Sheetal' along with one parking space No. 33 on the stilt level of the said Building, situated on land bearing CTS No. 19(part) of village Vile Parle (West), taluka Andheri, Samarth Ramdas Marg, JVPD Scheme, Juhu, Mumbai – 400049 together with 10 (ten) fully paid up shares each of Rs. 50/- (Rupees Fifty Only) each of the aggregate value of Rs.500/- (Rupees Five Hundred only) bearing distinctive Nos. 91 to 100 (both inclusive) represented by Share Certificate No. 10 dated September 29, 2019 issued by The Juhu Sheetal Co-operative Housing Society Limited.

Dated this 26th day of October, 2026

Sajit Suvarna
Deputy Managing Partner
DSK Legal
Advocates and Solicitors
1701, One World Centre Tower 2B, Floor 17, 841, Senapati Bapat Marg
Elphinstone Road, Mumbai
Email : srs.publicnotice@dsklegal.com

KALYAN DOMBIVLI MUNICIPAL CORPORATION

PWD DEPT.

TENDER NOTICE NO. 56 (2026-27)

Tenders are invited by the Administrator, Kalyan Dombivli Municipal Corporation in B-1 format through E-tender for 8 works from the Registered Contractors with appropriate class.

The blank tender forms and detailed information will be available on the Maharashtra's website www.mahatenders.gov.in from 27/10/2026 to 3/11/2026 upto 3.00 p.m. The completed tender's are to be uploaded on or before 3/11/2026 upto 3.00 p.m. and the tenders will be opened on 4/11/2026 at 4.00 p.m. if possible.

Right to rejects any or all tenders without assigning any reason there of is reserved by the Administrator, and whose decision will be final and legally binding on all the tenderer.

For more details and information visit Maharashtra's website www.mahatenders.gov.in

Tip : I am the future of India, I am a voter now

Sd/-
(Dr. Shailesh Chandrakant Kulkarni)
City Engineer
Kalyan Dombivli Municipal Corporation Kalyan

KDMC/PRO/HQ/562
Dt. 23/10/2026

BRIHANMUMBAI MUNICIPAL CORPORATION

Department Hydraulic Engineer's Department

NO : E.E. (M)/3627/M.W. DT. 23/10/26

e-Tender Notice

The Commissioner of Brihanmumbai Municipal Corporation invites online tenders for the following works from the eligible bidders. The Bid start date and time and End Date and Time is specified in the detailed tender notice on B.M.C. website under Tender Section Mahatender Portal.

Sr. No.	Bid No.	Name of the Work
1	2026_MCGM_1346671_1	**SITC of Aeration System along with allied works at Azad Maidan Reservoir & Pumping Station under A.E.(M.)W.W.City-II section. (Date of issue & sale of tender 26.10.2026)**

The intending tenders shall visit the BMC website at http://portal.mcgm.gov.in and Mahatender portal website at http://mahatenders.gov.in for further details of the tender.

Sd/-
PRO/1763/ADV/2026-27 **E.E.(Maint.)M.W.**

Avoid Self Medication

PUBLIC NOTICE

This notice is hereby given to the general public that Shri K.R. Warade and others are the owners of flat No. B-2 at Gladhurst CHS Ltd., PherozeShah Mehta Road,Santacruz West, Mumbai-400054, bearing Share Certificate No. 41 and bearing distinctive Share No. 11 to 15 (five shares) and they want to sell this flat. Any person/s having any claim, rights, charge, lien in respect of this flat should submit their objections in writing together with documentary proof of such claim/s within period of 15 (fifteen) days from the date of publication of this notice at the address given below. If no objections with documentary evidence are received by the prescribed period, it will be taken for granted that no one have any right, title, interest, claim and whatever in respect of this flat and the present owners will be at liberty to proceed with the transaction of sale of this flat and thereafter no claim, rights, interest objections will be entertained thereafter.

Sd/-
K. R. Warade and Others
B-22, Troika Apt. CHS Ltd,
Lokhandwala Complex,
Andheri West, Mumbai – 400 053.
Mob. : 9870029386.

Place:Mumbai Date:26.10.2026

PUBLIC NOTICE

We are investigating the title of property on behalf of our client who intends to purchase property being Flat No. B/22, on the 3rd Floor, in Navyug Niwas Building of Navneet CHSL, on land bearing C.T S. No.262 Division Tardeo, at 167, Lamington Road, D B Marg, Mumbai 400007 along with Duplicate Share Certificate No.157 (dis. Nos.101 to 105). Mr Dwarkaprasad Khandelwal the owner of said flat and shares, Who died on 30/05/1986 & his legal heirs namely, Ms Radha Khandelwal died on 23/12/2007, Mr Vipin Ghiya died on 08/01/2010, Ms Sita Khandelwal died on 04/12/2009, Mrs. Rajuladevi Khandelwal died on 07/11/2010, Ms. Hasna Khandelwal expired on 09/09/2021, Mr Ghanshyam Khandelwal died on 10/08/2023 leaving behind them following legal heirs i.e. Mr. Tarachand Khandelwal, Mr Ajay Khandelwal, Ms Shashi Khandelwal, Mr Rishi Ghiya, Mrs Richa Khandelwal Alias Ms Timsi Ghiya, Ms Ritu Ghiya Mr. Deepak Gupta, Ms. Neha Gupta, Ms. Nidhi Gupta, Mr Sanjay Khandelwal, Mr Ashish Khandelwal, Mrs Suchita Khandelwal, Mrs. Veena Khandelwal, Mr Abhinay Khandelwal, Mr Vinay Khandelwal, Mr Parinay Khandelwal as their legal heirs. By Registered Release Deed dated 19/03/2025 (MBI-2-7149-2025) all legal heirs released their rights in favor of Mrs. Veena Khandelwal, Mr. Tarachand Khandelwal and Mr Ajay Khandelwal with respect to said flat and shares who are present owners.

The owners have confirmed that Original Share Certificate with respect to said flat has been lost / misplaced and not traceable and Missing document complaint for the same has been lodged at Dr D B Marg Police Station on 01/12/2025 and 14/10/2026.

Any person having claim, right, title or interest of any nature whatsoever in the above said property and with regard to aforesaid transfer by way of sale, gift, lease, inheritance, exchange, mortgage, charge, lien, trust, possession, easement, attachment or otherwise howsoever should intimate their objections, if any in writing within **15 days** from the publication of this notice to **M/S. JURISMETRICS** failing which, the claim of the such person/s, if any, will deemed to have been waived and/or abandoned for all intents and purpose.

M/s. JURISMETRICS ADVOCATES
604, Eco House, Vishweshwar Nagar,
Off Aarey Road, Goregaon (E), Mumbai–400 063.
Ph:91-7045876257 poonam@jurismetrics.com

Place: Mumbai **Date:** 26-10-2026

PUBLIC NOTICE

NOTICE IS HEREBY GIVEN TO THE PUBLIC AT LARGE that my clients are intending to purchase Flat No. B/303 admeasuring 805 sq. ft. area on third floor B Wing, Gopal Bhuvan Co-operative Housing Society Limited, situated at 28, Azad Road, Sir M V Road, Andheri East, Mumbai 400 069 Along with 5 fully paid up share of rs 50 each bearing distncitve shares nos from 76 to 80 as represented by the share certificate no. 16 From **MR. RAKESH KIRTIKUMAR SHAH.**

The following original title documents pertaining to the said Flat/Property have been reported to be **lost/ misplaced**:

a) Original Agreement/Title Document dated 29th October 1978, executed between Mr. Chandulal G. Soni ("Builder") and Shri Kishor D. Boda, HUF through its Karta Kishor D. Boda ("Flat Allottee");

b) Three Original Deeds of Gift dated 1st, 2nd, and 4th March 1992, executed by Mr. Harindra J. Dave ("Donor") in favour of Mr. Deepak Harindra Dave, Mr. Prakash Harindra Dave, and Mr. Rohit Harindra Dave ("Donees"), respectively.

It is further stated that a Police Complaint/Lost-Misplaced Report has been lodged with the Andheri Police Station in respect of the aforesaid original documents, bearing Lost/ Misplaced Report No. 110442/2026.

Any person or persons, firm, institution, company, financial institution, Government authority, or other entity having or claiming any right, title, interest, claim, demand, lien, charge, mortgage, encumbrance, possession, objection, or otherwise in respect of the aforesaid Flat/Property, Share Certificate, or the lost original title documents, are hereby required to make the same known in writing, together with supporting documentary evidence, to the undersigned at the address mentioned below, within 15 (fifteen) days from the date of publication of this Notice.

If no such claim or objection is received within this 15-day period, it shall be deemed waived or abandoned, and my client will proceed to complete the transaction presuming the property is free from all encumbrances.

Dated this 26th day of October 2026

Adv. Mitesh Shah
Advocate High Court

MUTHOOT HOUSING FINANCE COMPANY LIMITED

Registered Office: TC NO.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, **CIN NO:** U65922KL2010PLC025624. **Corporate Office:** 12/A 01, 13th floor, Parinee Crescenzo, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051 **TEL. NO:** 022-62728517, **Email Id:** authorised.officer@muthoot.com

APPENDIX -IV [Rule 8(1)] Possession Notice (For Immovable Property)

Whereas The undersigned being the Authorized Officer of the Muthoot Housing Finance Company Ltd., under the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (ACT NO.54 OF 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice to below mentioned Borrower/s / Guarantor/s. After completion of 60 days from date of receipt of the said notice, The Borrower/s / Guarantor/s having failed to repay the amount, notice is hereby given to the Borrower/s / Guarantor/s and the public in general that the undersigned has taken **Physical Possession** of the property described herein below in exercise of powers conferred on them under section 13(4) of the said Act read with Rule 8 of the said Rules on this.

Sr. No.	Name of Borrower / Co-Borrower/ Guarantor	Date of Demand Notice	Total O/s Amount (Rs.) Future Interest Applicable	Date of Possession
1.	LAN No. **MHFLRESBOI000005012851** 1. Samsher Mohammed Ibrahim Khan; 2. Jannat Unnisha Samsher Khan	12-August-2025	Rs.13,41,952.79/- as on 12-August-2025	22-October-2026
	Description of Secured Asset(s) /Immovable Property (ies): All That Piece And Parcel Of Flat No.103, Adm. 530 Sq. Ft. I.e. 49.25 Sq. Mtrs. Built Up / Carpet Area, On 1st Floor, Wing A, In The Building Known As Adarsh Apartment, Constructed On The Gavthan Land Bearing Gauthan House No.1570, Situated At Maan, Boisar (E), Taluka Palghar, Dist. Palghar.			

The Borrower/s / Guarantor/s in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Muthoot Housing Finance Company Limited, for an above mentioned demanded amount and further interest thereon.

Place: MAHARASHTRA; Date: 26 October, 2026 **Sd/- Authorised Officer, For Muthoot Housing Finance Company Limited**

बैंक ऑफ इंडिया Bank of India BOI

Specialised Asset Recovery Management Branch
Mezzanine Floor, 70/80 M. G. Road, Fort, Mumbai - 400 001, **Tel.** (022) 2267 3549
Contact Number :- 9819403549 / 7598149913 **E-mail :** SARM.MumbaiSouth@bankofindia.co.in

E-AUCTION FOR SALE OF MOVEABLE / IMMOVABLE PROPERTY/IES

E-AUCTION SALE NOTICE FOR SALE OF MOVABLE & IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

NOTICE is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged / charged to the Secured Creditor, the possession of which has been taken by the **Authorised Officer** of **Bank of India, SARM Branch,** will be sold on **"As is Where is"**, **"As is what is"** and **"Whatever there is"** basis on **13.11.2026**, for recovery of respective dues plus Interest and charges up to date due to the **Bank of India** from respective borrower. The reserve price and earnest money deposit amount shall be as mentioned below in the table. The sale will be done by the undersigned through e-auction platform provided at the web portal.

Sr. No.	Name of the Borrowers / Guarantor and Amount Outstanding	Description of the Properties / Vehicles	Reserve Price (Rs. In Lakhs)	EMD (Rs. In Lakhs)	Inspection Date / Time & Area
1	**M/S. VEMB RETAIL INDIA PRIVATE LIMITED** **Mr. Punit Agarwal Ms. Neetu Agarwal** **Amt. O/s. : Rs. 1432 Lakhs** + Interest + Expenses / Charges.	Commercial Premise, Unit No. 401, 4th Floor, Sunteck Grandeur, S. V Road, Andheri (W)-400 058 **(PHYSICAL POSSESSION)**	1045	104.5	**03.11.2026** **Timing :** Between 3.00 to 5.00 P. M.

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

1. The sale will be done on **"AS IS WHERE IS"**, **"AS IS WHAT IS"** and **"WHATEVER THERE IS"** basis and will be conducted **"On Line"**.
2. **Bidder will have to visit www.baanknet.com for registration and participation in E auction. EMD (Earnest Money Deposit) cut-off date and time will be 13.11.2026 till 04:00 P. M. Bidders are requested to complete all registration and EMD related formalities within the given time limit only.**
3. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the property/ies put on auction and the claims / rights / dues / affecting the property, prior to submitting their bid. The E-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale.
4. **The date of on-line E-auction for properties listed will be between 11.00 A. M. to 5.00 P. M. on 13.11.2026.**
5. To better facilitate the inspection, interested buyers are requested to **intimate the branch** through **e-mail at : sarm.mumbaisouth@bankofindia.co.in** and / or through **contact numbers** mentioned above and / or through **Bank of India, SARM BRANCH, Contact No.** 022-22673549 to better facilitate the inspection.
6. Bid shall be submitted through online procedure only.
7. The Bid price to be submitted shall be at least one increment over and above the Reserve price and bidders are to improve their offer in multiples of **Rs. 25,000/- (Rs. Twenty Five Thousand only)** for property listed at Serial No. 1.
8. Bidders are advised to go through the website for detailed terms & conditions of auction sale before submitting their bids and taking part in E-Auction sale proceedings.
9. Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them.
10. It shall be the responsibility of the interested bidders to inspect & satisfy themselves about the property before submission of the bid.
11. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded.
12. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price including EMD already paid, within next day of acceptance of bid price by the Authorised Officer and the balance of the sale price on or before **15th day** of sale. The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim / right in respect of property / amount.
13. Neither the Authorised Officer / Bank nor e-Auction service provider will be held responsible for any Internet Network problem / Power failure / any other technical lapses / failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event.
14. The Purchaser shall bear the applicable stamp duties / Registration fee / other charges, etc. and also all the statutory / non-statutory dues, taxes, assessment charges, etc. owing to anybody.
15. The Authorised Officer / Bank is not bound to accept the highest offer and has the absolute right & discretion to accept or reject any or all offer(s) or adjourn/ postpone / cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason thereof.
16. The Sale Certificate will be issued in the name of the purchaser(s) / applicant(s) only and will not be issued in any other name(s).
17. The sale shall be subject to rules / conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Further details / enquiries if any on the terms and conditions of sale can be obtained from the respective branches on the contact numbers given.

SALE NOTICE TO BORROWER / GUARANTORS

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

Sd/-
Date : 26.10.2026 **Bank of India**
Place : Mumbai Authorized Officer

Annexure-13
FORM NO. 22
[See Regulation 37(1)]
BY ALL PERMISSIBLE MODE

OFFICE OF THE RECOVERY OFFICER

DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)
1st Floor, MTNL Telephone Exchange Building, Sector-30 A, Vashi, Navi Mumbai- 400703
RP No. 130 OF 2023

Date of Auction Sale: **30/11/2026**

PROCLAMATION OF SALE: IMMOVABLE PROPERTY

PROCLAMATION 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 & BANKRUPTCY ACT, 1993

IDBI BANK
VS
MR. RAEES HUSAIN SAYED. & ANR

To,
CD-1. MR. RAEES HUSAIN SAYED
CD-2. MRS. REHANA RAEES SAYED
BOTH HAVING ADD. AT -
A-12, KHERANI MANSION, MUKUND PATIL LANE, ANDHERI (W), MUMBAI 400 058.
AND
FLAT NO. 131, A-WING, 13TH FLOOR, OSHIWARA SANDIPANI CHS LTD.
LINK ROAD, ANAND NAGAR, BHD - MEGA MALL, JOGESHWARI (W) - 400 102.

1. Whereas Recovery Certificate No. **RC NO. 130 OF 2023 in O.A NO. 1097 of 2021** was drawn up by the Hon'ble Presiding Officer, **DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)** for the recovery of the sum of **Rs 77,66,954/- (Rupees Seventy Seven Lakh Sixty Six Thousand Nine Hundred Fifty Four Only)** along with interest and costs from the CD, and you, the CD, failed to repay the dues of the Certificate Holder Bank(s)/Financial Institution(s). And whereas the undersigned has ordered the sale of the Mortgaged/Attached properties of the Certificate Debtor as mentioned in the Schedule hereunder towards satisfaction of the said Recovery Certificate.

2. Notice is hereby given that in absence of any order of postponement, the said property(s) shall be sold on **30/11/2026 between 1:00 PM to 2:00 PM** by auction and bidding shall take place through Online through the website: **https://www.bankeauctions.com.** The details of authorised contact person for auction service provider is, Name: **C1 India Pvt ltd. Mr. Bhavik Pandya, Mobile No.-8866682937 Email- maharashtra@c1india.com.**
Helpline Nos. 91-124-4302020 / 21 / 22 / 23 / 24, Email- support@bankeauctions.com

3. The details of authorised bank officer for auction service provider is, **Name: MR. Haresh M. Goheja, Mobile No. 9860304074 Email:- hm.goheja@idbi.co.in**

4. The sale will be of the properties of defendants/ CDs above named, as mentioned in the schedule below & 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.

5. The Property is being sold on **"AS IS WHERE IS BASIS" AND "AS IS WHAT IS BASIS"**

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.

7. At the sale, the public generally are invited to bid either personally or by duly authorized agent. No 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.

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 further conditions :-

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.

10. The Reserve Price below which the property shall not be sold is as mentioned in the schedule.

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.

12. The highest bidder shall be declared to be the purchaser of 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.

13. Each intending bidders shall be required to pay Earnest Money Deposit (EMD) by way of Demand Draft (DD)/Pay order in favour of THE RECOVERY OFFICER, **DEBTS RECOVERY TRIBUNAL (DRT-III), MUMBAI** to be deposited with R.O. **DEBTS RECOVERY TRIBUNAL MUMBAI (DRT-III)** or by Online through RTGS/NEFT/directly into the Account No. **062711010000195** the name of **UNION BANK OF INDIA** of having IFSC Code No. **UBIN0806277** 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.

14. The said DD/Pay order or original proof of payment through RTGS/NEET, along with duly filed Auction Bid Form, self-attested copy of identity (Voter I-card/ driving licence / passport) which should contain the address for future communication, self-attested copy of PAN card and cancelled cheque must reach to the office of Recovery Officer, DRT - III, latest by **27/11/2026 before 4.30 pm.** The EMD or original proof of EMD received thereafter Shall not be considered.

15. Prospective bidders are advised to exercise due diligence and satisfy themselves on title and encumbrances, if any, over the property.

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 THOSE PIECE AND PARCEL OF PROPERTY FLAT NO. 131, 13TH FLOOR ADM 350 SQFT AREA 'A' WING OSHIWARA SANDIPANI TEACHERS (SHISHAK) CO.OP HSG SOCIETY LTD. LINK ROAD, NEAR ANAND NAGAR BIT POLICE CHOWKI CTS NO. 1A (PART) OSHIWARA JOGESHWARI (W) MUMBAI.**	**7,13,100/-**	**71,31,000/-**	**25,000/-**

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. Once a bid is submitted, it is mandatory for the bidder to participate in the bidding process of the e-auction by logging in on the e-auction portal, failing which their EMD can be forfeited to the Government if the undersigned thinks it fit. 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.1,000/- through DD in favour of Registrar, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3).

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/BC/Pay order the same will be returned by hand. Original ID proof of the photocopy sent with the E-Auction EMD Form has to 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 & route 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.**

Schedule of Property:

Sr. 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 THOSE PIECE AND PARCEL OF PROPERTY FLAT NO. 131, 13TH FLOOR ADM. 350 SQFT AREA 'A' WING OSHIWARA SANDIPANI TEACHERS (SHISHAK) CO.OP HSG SOCIETY LTD. LINK ROAD, NEAR ANAND NAGAR BIT POLICE CHOWKI CTS NO. 1A (PART) OSHIWARA JOGESHWARI (W) MUMBAI.**	**NOT KNOWN**	**NOT KNOWN**	**NOT KNOWN**

Note: As on Auction Date i.e. 30.11.2026, the total amount of Rs.1,36,46,098.39 (APPROX.) (Rupees One Crore Thirty-Six Lakh Forty-Six Thousand Ninety-Eight and paise Thirty-Nine Only) is outstanding against the CDs. Date of inspection of the properties as mentioned above has been fixed as 25/11/2026 between 11 AM to 4 PM. Last date of receipt of bids has been fixed as 27/11/2026 up to 4:30 PM.

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

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