ONLINE E – AUCTION SALE OF ASSET

Phoenix ARC Limited

Regd Office: 3rd Floor, Wallace Tower (Earlier known as Shiv Building), 139/140/B, Crossing of Sahar Road & Western Express Highway, Vile Parle (East), Mumbai - 400 057, Tel : 022- 68492450, Fax : 022-67412313
CIN: U67190MH2007PTC168303; Email: **info@phoenixarc.co.in**
Website: **www.phoenixarc.co.in; https://phoenixarc.co.in?p=7699**

PUBLIC NOTICE FOR ONLINE E- AUCTION

In exercise of the powers under the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (in short referred to as SARFAESI Act) and Security Interest (Enforcement) Rules, 2002 (in short referred to as RULES)** and pursuant to the possession of the secured asset of the borrower mentioned hereunder vested with the Authorised Officer under the said SARFAESI Act and RULES for recovery of the secured debts, the Authorised Officer has decided to sell the secured asset by auction sale.

Notice is hereby given to the public in general and to the borrower, mortgagor and guarantors in particular, that the under mentioned secured asset mortgaged to Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited) acting in its capacity as Trustee of Phoenix Trust FY16-15 (Phoenix) (pursuant to assignment of debt by Karnataka Bank Limited in favour of Phoenix vide Assignment Agreement dated 28.12.2015) will be sold on : **AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"**, by way of "**online e-auction"** for recovery of dues and further interest, charges and costs etc. as detailed below **in terms of the provisions of SARFAESI Act read with Rules 6 & 7 of Security Interest (Enforcement) Rules, 2002)** through website **https://www.bankeauctions.com**.

Name of the Borrower	1. Dr. Jagtap Hospital Private Limited Represented by its Directors: - a. Dr. Tatyasaheb Shankarrao Jagtap b. Mrs. Sunanda Tatyasaheb Jagtap c. Mr. Satyajeet Tatyasaheb Jagtap d. Miss. Soniya Tatyasaheb Jagtap 2. Dr. Tatyasaheb Shankarrao Jagtap 3. Mrs. Sunanda Tatyasaheb Jagtap 4. Mr. Satyajeet Tatyasaheb Jagtap 5. Ms. Soniya Tatyasaheb Jagtap 6. Mr. Bhimashankar Arjun Nandargikar 7. Mr. Ganpat Nathu Marathe
Name of the Guarantors	1. Dr. Tatyasaheb Shankarrao Jagtap 2. Mrs. Sunanda Tatyasaheb Jagtap 3. Mr. Satyajeet Tatyasaheb Jagtap 4. Ms. Soniya Tatyasaheb Jagtap 5. Mr. Bhimashankar Arjun Nandargikar 6. Mr. Ganpat Nathu Marathe
Amount due	Rs.10,57,37,485/- (Rupees Ten Crores Fifty-Seven Lakhs Thirty-Seven Thousand Four Hundred Eighty-Five Only) as on 24.02.2015 with future interest at contractual rate together with incidental expenses, costs, charges etc as per the demand notice dated 25.02.2015 issued under section 13(2) of the SARFAESI Act, 2002.
Description of the Secured Asset being auctioned	Flat No. 405 admeasuring about 993 sq. ft. Built-Up Area i.e. about 92.25 sq. metres on the Fourth Floor of the Building known as Laxminarayan Towers situated at Survey No. 133/B/1, Final Plot No. 587/3, C.T.S No. 225 (Part) at Village: Parvati, Taluka: Haveli, District: Pune, belonging to Mr. Tatyasaheb Shankarrao Jagtap.
Possession taken under SARFAESI Act, 2002	Physical possession taken by the Authorised Officer of Phoenix on 21.05.2026 as per the order dated 04.02.2022 passed by the Hon'ble District Magistrate/Collector, Pune in Securitisation Application No.242/2022.
Reserve Price	**Rs.71,50,000/- (Rupees Seventy-One Lakhs Fifty Thousand Only)**
Date of Inspection	**24.10.2026 (Saturday) between 11.00 a.m. to 1.00 p.m.**
Earnest Money Deposit (EMD)	EMD Amount to be deposited by way of RTGS/NEFT/Demand draft/Cheque favouring **"PHOENIX TRUST FY16-15", Current Account: 4911649020, Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000631** **EMD amount: Rs. 7,15,000/- (Rupees Seven Lakhs Fifteen Thousand Only)**
Bid Increment	**Rs.1,00,000/- (Rupees One Lakh Only) & in such multiples**
Date of submission of Bid (E- Auction)	**03.11.2026 (Tuesday) before 4.30 p.m.**

Date of E-Auction	**04.11.2026 (Wednesday) between 11:00 a.m. to 12:00 noon**
Mode of Auction	**Online E-Auction**
Litigation status	Securitisation Application (Diary) no. 2024/2026 filed by Sangram Sunil Sapkal (Applicant) V/s Phoenix ARC Ltd (Defendants) before Debts Recovery Tribunal, Pune on 24.07.2026 wherein no interim relief/status quo has been granted to the Applicant till date.
Link for Tender documents	**https://phoenixarc.co.in?p=7699**

Terms and Conditions of E- Auction:

1. The auction sale is being conducted by the Authorised Officer under the provisions of SARFAESI Act with the aid and through e-auction mode. Auction/Bidding shall be only through "Online Electronic Mode" through the website **https://www.bankeauctions.com**. M/s C1 India Private Limited is the service provider to arrange platform for e-auction.
2. The E-auction is conducted as per the further **Terms and Conditions of the Bid document** and as per the procedure set out therein. Bidders may go through the website of Phoenix also at **https://phoenixarc.co.in?p=7699** and website of the service provider, **www.bankeauctions.com** for bid documents, the details of the secured asset put up for e-auction / obtaining the bid form.
3. The bidders may participate in the e-auction quoting/bidding from their own offices/place of their choice. Internet connectivity shall have to be arranged by each bidder himself/itself. The Authorised Officer/Phoenix/service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc.
4. For details, help, procedure and online training on e-auction, prospective bidders may contact Mr. Bhavik Pandya **of M/s C 1 India Private Limited, Contact Number: 91-124-4302020/2021/2022/2023/2024, 91-8866682937/07291981124/25/26, email id: support@bankeauctions.com / maharashtra@c1india.com**.
5. The intending purchasers/bidders may go through the website of Phoenix, as mentioned above, for verifying the details of the secured asset put up for e-auction/obtaining bid form.
6. The e-auction will be conducted on the date and time mentioned herein above, when the secured asset mentioned above will be sold on "**AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"** condition.
7. All the intending purchasers/bidders are required to register their name in the portal mentioned above as **https://www.bankeauctions.com** and get user ID and password free of cost to participate in the e-auction on the date and time aforesaid.
8. For participating in the e-auction, intending purchasers/bidders will have to submit the details of payment of refundable Earnest Money Deposit of 10% of the reserve price of the secured asset along with copies of the mentioned documents on or before or before **03.11.2026 (Tuesday) before 4.30 p.m.**

FOR INDIVIDUALS	**DOCUMENTS**
PROOF OF IDENTITY (one copy of any one of the following)	PAN Card / Passport / Driving License / Aadhaar Card / Voter's Identity Card / Job Card issued by NREGA duly signed by an officer of State Government / Letter issued by the National Population Register Certificate or permission from regulator for investment/remittance in India.
PROOF OF ADDRESS One copy of any one of the following containing addresses (if address not mentioned in identity proof)	Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill) / Aadhar Card / Property or Municipal Tax receipt / Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address / Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies / Leave and License agreements with such employers allotting official accommodation.
FOR COMPANY / PARTNERSHIP FIRM	**DOCUMENTS**
PROOF OF IDENTITY	PAN Card / Registered Partnership Deed
PROOF OF ADDRESS	Certificate of Incorporation / GST Certificate / Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill)
AUTHORISATION LETTER FOR PARTICPITAION	A resolution from the Board of Directors / Authority Letter / Power of Attorney granted to transact on behalf of Company / Partnership Fim

9. The successful purchaser/bidder shall deposit the 25% (inclusive of EMD) of his/her/its offer by way of RTGS/NEFT to the account respectively mentioned herein above, on the date of e-auction mentioned above or not later than the next working day before the closure of banking hours, which deposit will have to be confirmed by Phoenix, failing which the sale will be deemed to have been failed and the EMD of the said successful bidder shall be forfeited.
10. The EMD of all other bidders who did not succeed in the e-auction will be refunded by Phoenix within 72 hours of working days from the closure of the e-auction. The EMD will not carry any interest.
11. The balance amount of purchase consideration for the secured asset shall be payable by the successful purchaser/bidder **on or before the fifteenth day**, from the date of confirmation of sale of the said secured asset by the Authorised Officer/Secured Creditor

or such extended period as may be agreed upon in writing by the Authorised Officer at his/her discretion. In case of default, all amounts deposited till then shall be liable to be forfeited.

12. For inspection of secured asset/property or more information, the prospective bidders may contact Amit Masekar at the abovementioned address or at amit.masekar@phoenixarc.co.in (email) or fenil.sangoi@phoenixarc.co.in on 09769497286/ 8655130646 (Mob).
13. At any stage of the e-auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pone the e-auction as mentioned above, without assigning any reason thereof and without any prior notice.
14. The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, applicable GST etc. that is required to be paid in order to get the secured asset property conveyed/delivered in his/her/its favour as per the applicable law for the respective Item.
15. The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees, society dues etc. owing/payable to any authority/board/society etc during anytime, shall be the sole responsibility of the successful bidder only.
16. The successful purchaser/bidder shall be solely responsible for any cost / expenses / fees / charges / transfer premium etc. payable to Municipal Council/gram panchayat/corporation or any other authorities or board etc towards the transfer of the rights in its / his / her favour.
17. It shall be the sole responsibility of the intending purchasers/bidders to make their own independent enquiries, inspect, verify and satisfy themselves about the secured asset encumbrances, title of property put on e-auction and claims/rights/dues/litigations affecting the secured asset, including the statutory dues and specifications before submitting the bid.
18. The particulars specified in the e-auction sale notice published in the newspapers have been stated to the best of the information of the undersigned, however the undersigned shall not be responsible / liable for any error, misstatement or omission.
19. The prospective/intending bidder shall furnish an undertaking that he/she is not dis-qualified as per provisions of Sec.29 (A) of Insolvency and Bankruptcy Code,2016 and failure to furnish such undertaking along with the KYC documents, shall automatically disqualify or he/she bid will be rejected.
20. In the event, the e-auction as scheduled for the secured asset hereinabove fails for any reason whatsoever, Phoenix has the right to sell the secured asset by any methods under the provisions of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002 and SARFAESI Act, 2002.
21. The borrower/guarantors/owners/mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 (6) of the Security Interest (Enforcement) Rules, about the holding of above-mentioned auction sale.

Place : Pune

Date : 16.10.2026

Sd/-

Authorised Officer
Phoenix ARC Limited
(formerly known as Phoenix ARC Private Limited)
Phoenix Trust FY16-15

The Jammu & Kashmir Bank Limited

J&K Bank

Branch Office: M.G. Road, Pune
Radiant Raheja Millenium, M.G. Road, Camp Pune-411001
CIN: L65110JK1938SGC000048

Ref No.JKB/M.G Road/POONAH-2797 **Registered A.D.** Dated: 30.09.2026

Mr. Arun Gokul Kahar S/o Mr. Gokul Radhuji Kahar, R/o Gokul Villa, Datta Prasad Society, Survey No. 47, Ganesh Nagar, Hanuman Chowk, Wadgaonsheri, Pune-411014. ....Borrower

Mrs. Sarla Arun Kahar (before marriage name was Sarla Asaram Limbore) W/o Mr. Arun Gokul Kahar, R/o Gokul Villa, Datta Prasad Society, Survey No. 47, Ganesh Nagar, Hanuman Chowk, Wadgaonsheri, Pune-411014 ....Guarantor

Sh. Bhausaheb Sidu Dhayagude S/o Sh. Sidu Manaji Dhayagude, R/o Village Nimgaon Ghana, Post Bhalawani, Taluka Nagar, District Ahmednagar. ....Guarantor

DEMAND NOTICE UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT-2002.

Dear Sir/s,

This Demand Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "The Act") is issued by me Mr Aftab Ahmed Shalla on **30th day of September 2026 as Authorized Officer of Jammu and Kashmir Bank Ltd** duly empowered in accordance with the provisions of SARFAESI Act, 2002 for the reasons stated hereinafter:

Whereas, Branch Office M G Road Pune of Jammu and Kashmir Bank Ltd (hereinafter called Bank) sanctioned **credit facility** details whereof is:

Loan against Property of Rs.11,00,000/- (Rupees Eleven Lacs Only) Vide Ref.No.JKBP/ADV/2018-66 dated 20.06.2018 to you (herein after also referred to as borrower).

Whereas above said credit facility was secured by following securities:

Primary Security:

Equitable mortgage by deposit of title deeds of Row House No E-13, having built up area about 1115 sq ft parking area about 443 sq ft, Garden area about 184 sq ft thus total area about 1377 sq ft in Yashoda Nandan Co-operative Housing Society Ltd, constructed on the land bearing Plot No.27 carved out of Survey No.Joint Layout of 199,204,205,206/1 and 209/1 and also bearing CTS No.142, situated at Village Lohagaon (Viman Nagar), Taluka Haveli, District Pune-411014. And within the jurisdiction of sub-Registrar Haveli Pune & within the limits of Pune Municipal Corporation Pune.

Collateral Security: Third party guarantee of two persons namely:

i) Mrs. Sarla Arun Kahar (before marriage name was Sarla Asaram Limbore) W/o Mr. Arun Gokul Kahar R/o Gokul Villa, Datta Prasad Society, Survey No. 47, Ganesh Nagar, Hanuman Chowk, Wadgaonsheri, Pune-411014

ii) Sh. Bhausaheb Sidu Dhayagude S/o Sh. Sidu Manaji Dhayagude R/o Village Nimgaon Ghana, Post Bhalawani, Taluka Nagar, District Ahmednagar.

Whereas the above said credit facility was availed by you as borrower after creation of security interest in the above referred properties (secured Assets) in favor of the Bank,

Whereas, borrower has failed to maintain the credit facility as per terms and conditions of the above referred sanction letter and other terms and conditions laid down in the documents executed by borrower in favor of the Bank, consequently borrower loan account No.0293268000000014 has been classified by the Bank as Non-Performing Asset on **28.09.2026** in accordance with the directives and guidelines of the Reserve Bank of India. The details of loan account are as under:

Facility	Sanctioned Limit	Limit Availed	Date of NPA	Amount of NPA	Un-applied Interest from till 29/09/2026	Total outstanding as on 30/09/2026
Loan against Property	Rs.11.00 Lacs	Rs.11.00 Lacs	28.09.2026	Rs. 6,31,513.68	Rs. 17,398.00	Rs. 6,48,911.68

In addition to amount outstanding as on 30.09.2026, Bank, as secured creditor, reserves the right to claim amount which may become due on account of crystallization of BG's and/or devolvement of L C's (if any)

Total outstanding as on 30.09.2026 is Rs. 6,48,911.68

Whereas the above said amount is due and payable from you as borrower in the books of accounts of the Bank. Now since borrower has failed and neglected to make payment of dues in respect of the said Loan duly secured by the securities mentioned hereinabove, and classification of borrower's account as a Non-Performing Asset, I above named as Authorized Officer in exercise of the powers vested in me under the provisions of SARFAESI Act, 2002 and rules made there under hereby give borrower/guarantors notice under sub-section (2) of section 13 of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon borrower/guarantors to pay in full and discharge borrower liabilities aggregating to **Rs.6,48,911.68 (Rupees Six Lac fourty eight Thousand Nine Hundred Eleven and Sixty Eight Paise Only)** as stated herein above, together with interest at contractual rate thereon w. e. f. 30.09.2026 along with other charges and costs to be incurred by the Bank from time to time and thereby discharge in full all borrowers liabilities to the Bank within a period of 60 days from the date of this Notice failing which the Bank shall at borrowers costs and risk exercise its powers under the Act.

We further give borrower/guarantors notice that in case of failure to pay the above mentioned outstanding amount with interest and costs till the date of payment within the stipulated period of 60 days, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act and;

i) In the event of borrower's failure to pay amount as demanded, Bank is authorized under the Act to take possession, control and or management of the above mentioned secured asset together with the right to transfer by way of lease, assignment or sale, without the intervention of the court.

ii) All expenses incurred in the process shall be debited to borrower account and will be recovered from borrower. Moreover, in the event of sale of the secured asset borrower liability is not discharged in full, Bank shall have right to recover the remaining balance from borrower.

iii) This demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which Bank may have, including the right to make further demands in respect of sums owing to Bank.

iv) Section 13(13) of the Act restrains borrower/mortgagor after the date of this notice from transferring by way of sale, lease or otherwise any of secured assets referred to in this notice, without prior written consent of the Bank and breach of the said provision is an offence punishable under Section 29 of the Act.

v) This demand notice is recall of the loan amount and demand by the secured creditor of the outstanding amount without prejudice to the rights of the Bank to proceed as against the borrower / company / Directors / mortgagors / guarantors for initiating recovery proceedings under any other legal remedies.

vi) Borrower is also informed that he can redeem the secured asset within the time frame prescribed by section 13(8) of the Act.

Authorized Officer

PUBLIC NOTICE

Notice is hereby given that the property described in the Schedule below is owned and possessed by **Abhijit Baburao Auti and has been agreed to be sold by him to Prahlad Sarjerao Bhojane, Manisha Prahlad Bhojane and Ashish Prahlad Bhojane** under Registered Agreement for Sale bearing Document No. 8771/2026 dated 08/09/2026. The original documents relating to the said property, namely Registered Agreement No. 4906/2017 dated 25/09/2017 with Index-II and Registration Receipt; Registered Cancellation Deed No. 7132/2018 dated 17/11/2018 with Index-II and Registration Receipt; Registered Agreement No. 7133/2018 dated 19/11/2018 with Index-II and Registration Receipt and Registered Cancellation Deed No. 3396/2022 dated 20/05/2022 with Index-II and Registration Receipt, have been lost/misplaced. Abhijit Baburao Auti has lodged a written complaint at Shirur Police Station on obtained a certificate thereof. and Any person who has found any of the said original documents, or with whom the same are deposited/mortgaged including any Bank, Financial Institution, Credit/Society Institution or person against whom any loan/financial facility has been availed, is hereby called upon to submit a written objection within **8 (eight) days** from publication of this notice at the address below. If no objection/claim is received within the said period, the property shall be treated as free from all encumbrances, clear and marketable, and any right, title, interest or claim of any nature shall be deemed to have been knowingly relinquished. Our clients shall thereafter complete the purchase transaction and no subsequent claim/objection of any nature shall be considered.

SCHEDULE OF THE PROPERTY All that Non-Agricultural property situated at Village Shirur, within Shirur-Ghodnadi Municipal Council, Suraj Nagar area, within Sub-Registrar, Shirur, Taluka Shirur, District Pune, bearing City Survey No. 1025-B/56 (Plot No. 56), admeasuring 1107.24 sq. mtrs., on which "Sai Business Court" is constructed out of that Flat/Apartment No. 7 (107), First Floor, A-Wing, as per sanctioned layout plan,having saleable area 69.98 sq. mtrs. (753 sq. ft.), together with carpet area, area under walls, staircase, balcony, lift, passage, common two-wheeler parking, bathroom/toilet and proportionate/common passage saleable area, and one four-wheeler parking space in the common parking area at ground level, with all appurtenant rights and interests. Shirur Municipal Council House Property No. Shiru00008147

Place - Pune
Date - 16/10/2026

Adv Rahul Rameshlal Bora
1 Shree Prestige Bagwan Nagar Shirur
Dist Pune 412210 | Mob- 9011046459

कॅनरा बैंक Canara Bank

Regional Office Pune II
Mob : 8739018776 / 9595040782 / 7405217400
Mail id : ropne2rec@canarabank.com
3rd Floor, Sukhwani Business Hub, Near Nashik Phata Metro Station, Kasarwadi, Pune-411034.

POSSESSION NOTICE

Whereas the Authorised Officer of the **Canara Bank** under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as "the Act") 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 dated 03.08.2026** calling upon the **Borrowers NAVNATH KASHINATH KATKAR, YESHWANT PANDURANG KATKAR (Guarantor)** to repay the amount mentioned in the notice, being **Rs. 2,22,665.54 (Rupees Two Lakh Twenty-Two Thousand Six Hundred Sixty-Five Rupees and Fifty-Four Paise)** along with accrued interest within 60 days from the date of receipt of the said notice.

The Borrower having failed 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 below in exercise of powers conferred on him / her under section 13 (4) of the said Act, read with Rule 8 & 9 of the said Rule on this of the Security interest (Enforcement) Rules, 2002 **on this 15TH Day on October of the year 2026.**

The borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **Canara Bank Shendra Branch** for an amount of **Rs.2,22,665.54 (Rupees Two Lakh Twenty-Two Thousand Six Hundred Sixty-Five Rupees and Fifty-Four Paise)** as on 03.08.2026 and interest thereon.

The borrower's attention is invited to the provisions of Section 13 (8) of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property

All that parts and parcel of the **Grampanchayat Property no.295 of Village Vechale Tal. Satara, Dist. Satara and construction therein**. The said property is surrounded by: **On Or towards East** : Road, **On Or towards West** : Property of Londhe, **On Or towards South** : Property of Shankar Katkar, **On Or towards North** : Property of Shrirang Katkar

DATE: 15.10.2026 — AUTHORISED OFFICER
PLACE: Satara — CANARA BANK

Phoenix ARC Limited

Regd Office: 3rd Floor, Wallace Tower (Earlier known as Shiv Building), 139/140/B, Crossing of Sahar Road & Western Express Highway, Vile Parle (East), Mumbai - 400 057, Tel : 022- 68492450, Fax : 022-67412313 CIN: U67190MH2007PTC168303; Email: info@phoenixarc.co.in
Website: www.phoenixarc.co.in; https://phoenixarc.co.in?p=7405

PUBLIC NOTICE FOR ONLINE E- AUCTION

In exercise of the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (in short referred to as SARFAESI Act) and Security Interest (Enforcement) Rules, 2002 (in short referred to as RULES) and pursuant to the possession of the secured asset of the borrower mentioned hereunder vested with the Authorised Officer under the said SARFAESI Act and RULES for recovery of the secured debts, the Authorised Officer has decided to sell the secured asset by auction sale.

Notice is hereby given to the public in general and to the borrower, mortgagor and guarantors in particular, that the under mentioned secured asset mortgaged to Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited) acting in its capacity as Trustee of Phoenix Trust FY16-15 (Phoenix) (pursuant to assignment of debt by Karnataka Bank Limited in favour of Phoenix vide Assignment Agreement dated 28.12.2015) will be sold on **AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"**, by way of **"online e-auction"** for recovery of dues and further interest, charges and costs etc. **as detailed below in terms of the provisions of SARFAESI Act read with Rules 6 & 7 of Security Interest (Enforcement) Rules, 2002)** through website https://www.bankeauctions.com.

Name of the Borrower	**1. Dr. Jagtap Hospital Private Limited Represented by its Directors: -** a. Dr. Tatyasaheb Shankarrao Jagtap; b. Mrs. Sunanda Tatyasaheb Jagtap; c. Mr. Satyajeet Tatyasaheb Jagtap; d. Miss. Soniya Tatyasaheb Jagtap; 2. Dr. Tatyasaheb Shankarrao Jagtap; 3. Mrs. Sunanda Tatyasaheb Jagtap; 4. Mr. Satyajeet Tatyasaheb Jagtap; 5. Ms. Soniya Tatyasaheb Jagtap; 6. Mr. Bhimashankar Arjun Nandargikar; 7. Mr. Ganpat Nathu Marathe
Name of the Guarantors	1. Dr. Tatyasaheb Shankarrao Jagtap; 2. Mrs. Sunanda Tatyasaheb Jagtap; 3. Mr. Satyajeet Tatyasaheb Jagtap; 4. Ms. Soniya Tatyasaheb Jagtap; 5. Mr. Bhimashankar Arjun Nandargikar; 6. Mr. Ganpat Nathu Marathe
Amount due	Rs.10,57,37,485/- (Rupees Ten Crores Fifty-Seven Lakhs Thirty-Seven Thousand Four Hundred Eighty-Five Only) as on 24.02.2015 with future interest at contractual rate together with incidental expenses, costs, charges etc as per the demand notice dated 25.02.2015 issued under section 13(2) of the SARFAESI Act, 2002.
Description of the Secured Asset being auctioned	Flat No. 405 admeasuring about 993 sq. ft. Built-Up Area i.e. about 92.25 sq. metres on the Fourth Floor of the Building known as Laxminarayan Towers situated at Survey No. 133/B/1, Final Plot No. 587/3, C.T.S No. 225 (Part) at Village: Parvati, Taluka: Haveli, District: Pune, belonging to Mr. Tatyasaheb Shankarrao Jagtap.
Possession taken under SARFAESI Act, 2002	Physical possession taken by the Authorised Officer of Phoenix on 21.05.2026 as per the order dated 04.02.2022 passed by the Hon'ble District Magistrate/Collector, Pune in Securitisation Application No.242/2022.
Reserve Price	**Rs.71,50,000/- (Rupees Seventy-One Lakhs Fifty Thousand Only)**
Date of Inspection	**24.10.2026 (Saturday) between 11.00 a.m. to 1.00 p.m.**
Earnest Money Deposit (EMD)	EMD Amount to be deposited by way of RTGS/NEFT/Demand draft/Cheque favouring **"PHOENIX TRUST FY16-15", Current Account: 4911649020, Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000631** **EMD amount: Rs. 7,15,000/- (Rupees Seven Lakhs Fifteen Thousand Only)**
Bid Increment	**Rs.1,00,000/- (Rupees One Lakh Only) & in such multiples**
Date of submission of Bid (E- Auction)	**03.11.2026 (Tuesday) before 4.30 p.m.**
Date of E-Auction	**04.11.2026 (Wednesday) between 11:00 a.m. to 12:00 noon**
Mode of Auction	**Online E-Auction**
Litigation status	Securitisation Application (Diary) no. 2024/2026 filed by Sangram Sunil Sapkal (Applicant) V/s Phoenix ARC Ltd (Defendants) before Debts Recovery Tribunal, Pune on 24.07.2026 wherein no interim relief/status quo has been granted to the Applicant till date.
Link for Tender documents	**https://phoenixarc.co.in?p=7699**

TERMS AND CONDITIONS OF E- AUCTION:

1. The auction sale is being conducted by the Authorised Officer under the provisions of SARFAESI Act with the aid and through e-auction mode. Auction/Bidding shall be only through **"Online Electronic Mode"** through the website **https://www.bankeauctions.com. M/s C1 India Private Limited** is the service provider to arrange platform for e-auction. **2.** The E-auction is conducted as per the further **Terms and Conditions of the Bid document** and as per the procedure set out therein. Bidders may go through the website of Phoenix also at **https://phoenixarc.co.in?p=7699** and website of the service provider, **www.bankeauctions.com** for bid documents, the details of the secured asset put up for e-auction / obtaining the bid form. **3.** The bidders may participate in the e-auction quoting/bidding from their own offices/place of their choice. Internet connectivity shall have to be arranged by each bidder himself/itself. The Authorised Officer/Phoenix/service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc. **4. For details, help, procedure and online training on e-auction, prospective bidders may contact Mr. Bhavik Pandya of M/s C 1 India Private Limited, Contact Number: 91-124-4302020/2021/2022/2023/2024, 91-8866682937/07291981124/25/26, email id:** support@bankeauctions.com / maharashtra@c1india.com. **5.** The intending purchasers/bidders may go through the website of Phoenix, as mentioned above, for verifying the details of the secured asset put up for e-auction/obtaining bid form. **6.** The e-auction will be conducted on the date and time mentioned herein above, when the secured asset mentioned above will be sold on **"AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" condition. 7.** All the intending purchasers/bidders are required to register their name in the portal mentioned above as https://www.bankeauctions.com and get user ID and password free of cost to participate in the e-auction on the date and time aforesaid. **8.** For participating in the e-auction, intending purchasers/bidders will have to submit the details of payment of refundable Earnest Money Deposit of 10% of the reserve price of the secured asset along with copies of the mentioned documents **on or before or before 03.11.2026 (Tuesday) before 4.30 p.m.**

FOR INDIVIDUALS	DOCUMENTS
PROOF OF IDENTITY (One Copy Of Any One Of The Following)	PAN Card / Passport / Driving License / Aadhaar Card / Voter's Identity Card / Job Card issued by NREGA duly signed by an officer of State Government / Letter issued by the National Population Register Certificate or permission from regulator for investment/remittance in India.
PROOF OF ADDRESS One copy of any one of the following containing addresses (if address not mentioned in identity proof)	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill) / Aadhar Card / Property or Municipal Tax receipt / Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address / Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies / Leave and License agreements with such employers allotting official accommodation.
FOR COMPANY / PARTNERSHIP FIRM	DOCUMENTS
PROOF OF IDENTITY	PAN Card / Registered Partnership Deed
PROOF OF ADDRESS	Certificate of Incorporation / GST Certificate / Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill)
AUTHORISATION LETTER FOR PARTICPITAION	A resolution from the Board of Directors / Authority Letter / Power of Attorney granted to transact on behalf of Company / Partnership Fim

9. The successful purchaser/bidder shall deposit the 25% (inclusive of EMD) of his/her/its offer by way of RTGS/NEFT to the account respectively mentioned herein above, on the date of e-auction mentioned above or not later than the next working day before the closure of banking hours, which deposit will have to be confirmed by Phoenix, failing which the sale will be deemed to have been failed and the EMD of the said successful bidder shall be forfeited. **10.** The EMD of all other bidders who did not succeed in the e-auction will be refunded by Phoenix within 72 hours of working days from the closure of the e-auction. The EMD will not carry any interest. **11.** The balance amount of purchase consideration for the secured asset shall be payable by the successful purchaser/bidder on or before the fifteenth day, from the date of confirmation of sale of the said secured asset by the Authorised Officer/Secured Creditor or such extended period as may be agreed upon in writing by the Authorised Officer at his/her discretion. In case of default, all amounts deposited till then shall be liable to be forfeited. **12. For inspection of secured asset/property or more information, the prospective bidders may contact Amit Masekar at the abovementioned address or at amit.masekar@phoenixarc.co.in (email) or fenil.sangoi@phoenixarc.co.in on 09769497286/ 8655130646 (Mob). 13.** At any stage of the e-auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pone the e-auction as mentioned above, without assigning any reason thereof and without any prior notice. **14.** The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, applicable GST etc, that is required to be paid in order to get the secured asset property conveyed/delivered in his/her/its favour as per the applicable law for the respective Item. **15.** The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees, society dues etc. owing/payable to any authority/board/society etc during anytime, shall be the sole responsibility of the successful bidder only. **16.** The successful purchaser/bidder shall be solely responsible for any cost / expenses / fees / charges / transfer premium etc. payable to Municipal Council/gram panchayat/corporation or any other authorities or board etc towards the transfer of the rights in its / his / her favour. **17.** It shall be the sole responsibility of the intending purchasers/bidders to make their own independent enquiries, inspect, verify and satisfy themselves about the secured asset encumbrances, title of property put on e-auction and claims/rights/dues/litigations affecting the secured asset, including the statutory dues and specifications before submitting the bid. **18.** The particulars specified in the e-auction sale notice published in the newspapers have been stated to the best of the information of the undersigned, however the undersigned shall not be responsible / liable for any error, misstatement or omission. **19.** The prospective/intending bidder shall furnish an undertaking that he/she is not dis-qualified as per provisions of Sec.29 (A) of Insolvency and Bankruptcy Code,2016 and failure to furnish such undertaking along with the KYC documents, shall automatically disqualify or he/she bid will be rejected. **20.** In the event, the e-auction as scheduled for the secured asset hereinabove fails for any reason whatsoever, Phoenix has the right to sell the secured asset by any methods under the provisions of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002 and SARFAESI Act, 2002. **21.** The borrower/guarantors/owners/mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 (6) of the Security Interest (Enforcement) Rules, about the holding of above-mentioned auction sale.

Place: PUNE
Date: 16.10.2026

Sd/- Authorised Officer
Phoenix ARC Limited(Formerly known as Phoenix ARC Private Limited)
Phoenix Trust FY16-15

YES BANK LIMITED

YES BANK

Registered Office: Yes Bank House, Western Express Highway, Santacruz (E), Mumbai - 400 055
Branch Office: YES Bank Ltd., Plot No. 69/4, Mutha Symphony, Law College Road, Erandwane, Pune - 411004

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable properties are mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of **Yes Bank Ltd.** i.e. Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on below mentioned respective dates, for recovery of amount mentioned below in respective case due as per Sec. 13(2) notice subject to further interest and charges at contracted rate, due to the Secured Creditor from below mentioned borrowers, co-borrowers, mortgagors, guarantors in respective case. The reserve price, earnest money deposit & other details are as under.

Sr. No.	Loan No. / CUST ID	Name of Borrower/ Guarantor (s) / security provider(s)/ Mortgagor(s)	Description of Property	Date of Physical Possession	Date of Demand Notice / Amount Due as per 13(2) notice	Last Date for submission of BID	Date & Time of E-Auction	Reserve Price (Rs)	Earnest Money Deposit (Rs.)	Date of Inspection
1	AFH004301378590	Nita Himmat Pokar, Himmat Kantilal Pokar	Flat No. S-2, 2nd Flr, Parichay Enclave, R.S.No. 1038/2, A Ward, Kasaba Karveer, Kolhapur - 416006	24-04-2026	03-01-2025 Rs. 23,22,577.13	05-11-2026	06-11-2026 10.00 am to 11.00 am with extension of 5 minutes each	Rs. 21,97,193/-	Rs. 2,19,719.30	27-10-2026
2	AFH000800518761 / AFH000800226745	Shivaji B Bendale & Sujata Bendale	Flat No. 306, Third Floor, Building C Orion, Nakshatra Gat No. 590, Village- Koregaon Bhima, Taluka - Shirur, Pune- 412216	18-04-2026	08-04-2025 Rs.6,45,369.34 / 09-06-2025 Rs.10,32,111.22	05-11-2026	06-11-2026 10.00 am to 11.00 am with extension of 5 minutes each	Rs. 12,59,280/-	Rs. 1,25,928.00	27-10-2026
3	AFH000800467557	Navanath Bachate & Deepali Navnath Bachate	Flat No.105, First Floor, Krish Springs, Plot No. 15, C.T.S No. 7499, S. No. 386, Hissa No. 1, Village- Talegaon Dabhade, Taluka- Maval, Pune - 410507	09-06-2026	27-06-2025 Rs. 9,73,077.81	05-11-2026	06-11-2026 10.00 am to 11.00 am with extension of 5 minutes each	Rs. 10,16,449/-	Rs. 1,01,644.90	27-10-2026
4	AFH004301524054	Bhanudas Krishna Patil & Pooja Bhanudas Patil	Plot No. 3 Admeasuring Area About 57.70 Sq. Mtr., along with RCC construction Admeasuring 78.58 Sq. Mtr thereon R.S.No 30/1/7, Village- Pachgaon, Taluka- Karveer, District-Kolhapur - 416013	09-06-2026	16-06-2025 Rs. 31,31,370.22	05-11-2026	06-11-2026 10.00 am to 11.00 am with extension of 5 minutes each	Rs. 29,11,480/-	Rs. 2,91,148.00	27-10-2026
5	AFH000800346013	Parvin A Mirajkar & Ayub Mirajkar	Flat No. 708, Seventh Floor, Wing-C-4, Sangam Realty Playtor Paud C. S. No. 245, Village-Paud, Taluka-Mulshi, District-Pune - 412108	15-05-2026	22-08-2025 Rs. 10,94,231.32	05-11-2026	06-11-2026 10.00 am to 11.00 am with extension of 5 minutes each	Rs. 8,54,515/-	Rs. 85,451.50	27-10-2026

For detailed terms and conditions of the sale, please refer to the link provided in **https://sarfaesi.auctiontiger.net**, Secured Creditor's website i.e. **www.yesbank.in.**

In case of any difficulty in obtaining Tender Documents/ e-bidding catalogue or inspection of the Immovable Properties / Secured Assets and for Queries, Please Contact Concerned Officials of **YES BANK LTD., Mr. Abhijeet Aute on 9923195579/Ashok Gopale on 9763155455/Om Shinde on 7350724142 and Officials of M/s. e-Procurement Technologies Limited - Auction Tiger, Ahmedabad, Bidder Support Name & Numbers : Ram Sharma -9978591888, 9265562821/18, 079-68136880/68136837. Email : support@auctiontiger.net and ramprasad@auctiontiger.net.**

This is to bring to your attention that under Sec.13(8) of SARFAESI Act, where the amount of dues of the secured creditor together with all costs, charges and expenses incurred by secured creditor is tendered to the secured creditor at any time before the date of publication of notice for the public auction/ tender/ private treaty, the secured asset shall not be sold or transferred and no further steps shall be taken for transfer or sale of that secured asset.

SALE NOTICE TO BORROWER/GAURANTORS

The above shall be treated as Notice U/r. 9(1) read with 8(6) of Security Interest (Enforcement) Rules, 2002, to the Obligants to pay the same within **15 days** from the date of publication.

Date : 16/10/2026
Place : Pune/Kolhapur

Sd/-
Authorized Officer
For YES Bank Limited

ECL FINANCE LIMITED

Regd Office: Tower 3, Wing B, Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (W), Mumbai – 400070 Branch Office Address: - Office No. 407-410, 4th Floor, Kakade Bizz Icon, CTS 2687B, Ganeshkhind Road, Bhamburde, Shivaji Nagar, Pune, Maharashtra 411016

CORRIGENDUM

This following is in addition to the Auction Sale Notice of ECL Finance Limited in respect of borrowers, **NILESH TOPA PATIL (BORROWER) & SHITAL PATIL (Co-BORROWER)**, which was published on **07-10-2026** in the newspapers Financial Express (English and Loksatta (Marathi). Amount of Recovery to be read as **Rs. 10,73,749.04 /-(Rupees Ten Lakhs Seventy-Three Thousand Seven Hundred Forty-Nine and Four Paisa Only) as on 09-10-2026** + Further Interest thereon+ Legal Expenses for **LAN no. LPUNLAP0000003487 AND Rs. 42,60,891.47/- (Rupees Forty-Two Lakhs Sixty Thousand Eight Hundred Ninety-One and Forty-Seven Paisa Only) as on 09-10-2026 LAN no. LPUNLAP0000013495** + Further Interest thereon+ Legal Expenses for in Financial Express (English) and Loksatta (Marathi).

This Corrigendum to be read as part of the Auction Sale Notice Publish dated **07-10-2026.** The other details, terms, and conditions mentioned in the Public Notice published in Financial Express (English) and Loksatta (Marathi) shall remain unchanged.

Place: PUNE — **Sd/- Authorized Officer**
Date: 16.10.2026 — **ECL Finance Limited**

NIDO HOME FINANCE LIMITED

(formerly known as Edelweiss Housing Finance Limited)
Registered Office Situated At 5th Floor, Tower 3, Wing 'B', Kohinoor City Mall , Kohinoor City, Kirol Road, Kurla (West), Mumbai – 400 070

POSSESSION NOTICE (For immovable property) [Rule 8(1)]

Whereas, The undersigned being the authorized officer of the Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest [Act], 2002 (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 dated 12-03-2025** calling upon the Borrower **RAJENDRA MARUTI JADHAV (Borrower) and SHUBHANGI RAJENDR JADHAV (Co-Borrower)** to repay the amount mentioned in the notice being **Rs.8,59,907.82/- (Rupees Eight Lakh Fifty Nine Thousand Nine Hundred Seven And Eighty Two Paisa Only)** due and payable as un 12/03/2025 within 60 days from-the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that, the undersigned has taken **Physical Possession of the property through Advocate, appointed as Court Commissioner in execution of order dated 21-09-2026 passed by Chief Judicial Magistrate, Kolhapur, in Case Cri. M. A. No. 851/2025**, described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement) Rules, 2002 on this **14th Day of October of the year 2026.**

The borrower 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 Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited) for an amount **Rs.8,59,907.82/- (Rupees Eight Lakh Fifty Nine Thousand Nine Hundred Seven And Eighty Two Paisa Only)** due and payable as on 12/03/2025 and interest thereon.

The borrower's attention is invited to provisions of sub- section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

SCHEDULE OF THE PROPERTY:

All The Part And Parcel Bearing Grampanchayat Milkat No.252 Area Admeasuring 1740 Sq Ft Along With Entire Construction Thereon Situated At Village Majre Kasarwada Post Turambe Tal Radhanagri Dist Kolhapur. **The Said Flat Is Bounded As:** East: Milkat No. 253 Property Of Mahadev Jadhav, West: Milkat No. 251 Property Of Sakharam Toundkar, South: Sutar Galli Road, North: Road.

Date: 14/10/2026 — **Sd/- Authorized Officer**
Place: Kolhapur — **For Nido Home Finance Limited**
(Formerly known as Edelweiss Housing Finance Limited)

AGRIM Housing Finance Pvt Ltd.

Office no 3212, A wing, 32nd floor Marathon Futurex, NM Joshi marg, Lower Parel East, Mumbai 400013

DEMAND NOTICE

Notice U/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter called Act). It is bring to your notice that your loan account has been declared as NPA by **AGRIM Housing Finance Pvt. Ltd.(AHFC)** having its registered office at 3212, 32nd floor, Marathon Futurex, NM Joshi Marg, Lower Parel, Mumbai - 400012 (hereinafter called AHFC) and you are liable to pay total outstanding again your loan to AHFC. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc. Therefore we hereby call upon you to discharge in full your liabilities to AGRIM Housing Finance Pvt. Ltd. within 60 days from date of this notice failing which AHFC will be empowered to exercise the power under Section 13(4) of the ACT. The details of borrowers and secured assets are as under:-

Loan No/ Borrower(s) Name	Notice Amount (Rupees)
AHFC00022022230028 & HL2211022287 OF BRANCH Pune. 1. Jayshri Ramesh Dhumal (BORROWER) 2. Ramesh Tukaram Dhumal (CO-BORROWER)	Rs. 11,59,491/- as on 13-09-2026. Applicant Address : At Kumbhargaon Tal Indapur Dist Pune Kumbhargaon Zp School Pune Dalaj 413102

Schedule Of The Property: **DESCRIPTION OF MORTGAGED PROPERTY** - All that piece and parcel of the land bearing Plot No. 32 area admeasuring abaouT 1250 Sq. Feet along with standing structure area admeasuring about 2210 Sq. Feet thereon bearing Property No. 32Asituated at Village. Kumbhargaon Taluka: Inderpur, District: Pune within the limits of Grampanchayat Kumbhargoar and within the jurisdiction of Sub - Registrar, Inderpur, Pune PROPERTY OWNER NAME: Jayshri Ramesh Dhumal. Boundaries As Under: EAST: By Road WEST : By Property No 33 NORTH : By Road SOUTH : By Road

Loan No/ Borrower(s) Name	Notice Amount (Rupees)
AHFC000220232401600 & LAP2311001666 OF BRANCH PUNE 1. Ravindra Kare (BORROWER) 2. Savita Kare (CO-BORROWER)	Rs. 23,93,025/- as on 14.08.2026. Applicant Address : Dorlewadi Ward No.3, Dorlewadi,india. Maharashtra 413102

Schedule Of The Property: DESCRIPTION OF MORTGAGED PROPERTY - GRAMPANCHAYT MILKAT NO- 325/1 VILLAGE/MAUJEMOHITEWADI SUB REGISTRY + DISTRICT MAALSHIRAS. SOLAPUR LAND AREA ADMEASURING 3000SQ. FEETS. PROPERTY OWNER NAME: Mrs. Savita Ravindra Kare. Boundaries As Under: East : By Property Of Mr. Vishal Gaikwad West : By Property Of Mr. Amol Sonavane North : By Road South : By Road

Loan No/ Borrower(s) Name	Notice Amount (Rupees)
AHFC000220222300468 & HL2301022723 And AHFC000220252604400 & TU2512006372 OF BRANCH Pune. 1. Shanu Parshuram Kerudge S/o Parshuram Kerudge (BORROWER) 2. Parshuram Bhimrao Kerudage (CO-BORROWER)	Rs. 13,54,095/- as on 13-09-2026

Applicant ADDRESS 1: At-3rd Floor Flat No.5 Tejas Palace Bhigwan Road Baramati Shi Gold Point Pune 413133. ADDRESS 2 :Bhighvan Road Baramati, Bhighvan Road, Near DattaBekery, PUNE, MAHARASHTRA, India. 413102

Schedule Of The Property: DESCRIPTION OF MORTGAGED PROPERTY - All that piece and parcel of the Flat No. 5 on First floor, area admeasuring abaout 590.00 Sq. Feet in building called "Krushna Aangan" on the land bearing S No. 270A/1A, out of which plot No. 31, area admeasuring about 370.68 Sq. Meter bearing CSNO. 766/4/31situated at Village: Baramati Taluka: Baramati, District: Pune within the limits of Zilla Parishad baramati and within the jurisdiction of Sub Registrar, Baramati, Pune. (Herein after called as the said property) PROPERTY OWNER NAME: Mrs. Shanu Parashuram Kerudge and Mr. Parashuram Bhimrao Kerudge, Boundaries As Under: EAST: By 20 Feet Road WEST : By Plot No. 21,22 NORTH : By Plot No. 30 SOUTH : By Road between Railway and Layout Plan

Date : 16.10.2026 — Sd/- Authorised Officer
Place: Pune — AGRIM Housing Finance Pvt Ltd.

CFM ASSET RECONSTRUCTION PRIVATE LIMITED

REGISTERED OFFICE: Block No. A/1003, West Gate, Near YMCA Club, Sur No. 835/1+3, S. G. Highway, Makarba, Ahmedabad – 380051.
CORPORATE OFFICE: 1st Floor, Wakefield House, Sprott Road, Ballard Estate, Mumbai 400038.
www.cfmarc.in | info@cfmarc.in ; Contact: +91- 22 49703233
CIN: U67100GJ2015PTC083994

Notice u/s.13(8) of SARFAESI Act, 2002
By R.P.A.D. Or Hand Delivery
WITHOUT PREJUDICE

To: M/s Maitree Associates (Borrower), Office No. 3, Bizzbay Mall, Off. NIBM Road, Kondhwa, Pune - 411048 Mr. Ranjit Singh Juneja- (Since Deceased) Flat No. 201, 2nd Floor, Florendale, A-3, Building Nyati Grandeur, S. No. 13, Hissa No. 1, Undri, Pune- 411060.
Mr. Ranjit Singh Juneja (Since Deceased)- Borrower/Mortgagor/Guarantor, Flat No 204, 2nd Floor, Florendale, A-3 Building, Nyati Grandeur, S. No 13, Hissa No 1, Undri, Pune 411 060
Mr. Ranjit Singh Juneja (Since Deceased)- Borrower/Mortgagor/Guarantor, Office No 112, first floor "Runwal Diamond" Survey No 23, Hissa No 10, Mohmadwadi, Haveli, Pune 411060
Mrs. Jyoti Ranjit Juneja (Guarantor), Flat No. 201, 2nd Floor, Florendale, A-3, Building Nyati Grandeur, S. No. 13, Hissa No. 1, Undri, Pune- 411060.
Mrs. Jyoti Ranjit Juneja (Guarantor), Flat No 204, 2nd Floor, Florendale, A-3 Building, Nyati Grandeur, S. No 13, Hissa No 1, Undri, Pune 411 060.
Mrs. Jyoti Ranjit Juneja (Guarantor), Office No 112, first floor "Runwal Diamond" Survey No 23, Hissa No 10, Mohmadwadi, Undri Haveli, Pune 411060.
Hon Chairman/Secretary, Runwal Diamond Survey No 23, Hissa No 10, Mohammad wadi, Haveli, Undri, Pune 411 060.
Email: maitree.associates@hotmail.com ; jyotijuneja08@gmail.com

Dear Sir/Madam,

Sub:- Redemption of debt u/s.13(8) of the SARFAESI Act '2002.

Re : Loan Account No- Cash Credit 650014061397

The undersigned being an Authorised Officer of CFM Asset Reconstruction Pvt Ltd. exercises the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & The Security Interest (Enforcement) Rules, 2002 hereby gives you this notice as under IndusInd Bank Limited, the originator of the Loan, has assigned all its rights, title and interest of the entire outstanding debt of **M/s Maitree Associates (Borrower), Mr. Ranjit Singh Juneja (Since Deceased) (Guarantor) and Mrs. Jyoti Ranjit Juneja (Guarantor)** along with underlying securities in favour of CFM Asset Reconstruction Pvt. Ltd. hereinafter referred to as "CFMARC" acting in its capacity as Trustee of CFMARC Trust- 5 IndusInd Bank vide registered Assignment Agreement dated 01/10/2020 entered between IndusInd Bank Ltd and CFMARC under SARFAESI Act, 2002.

As all of you have committed default in payment of the outstanding dues aggregating **Rs.9,80,70,490.45 (Rupees Nine Crore Eighty Lakhs Seventy Thousand Four Hundred Ninety and paise Forty-Five only as on 10.09.2019** along with further interest, legal costs, and expenses payable as per contractual interest in respect of the advance granted by Assignor bank i.e., to above notice borrower & guarantors having not paid amount within the stipulated period of 60 days, as mentioned in the

Demand Notice dated 11.09.2019 under section 13(2) read with Security Interest (Enforcement) Rules, 2002, the Authorised Officer of the CFM ARC has taken physical possession of the below mentioned secured assets on 02.05.2022 and the said physical possession notice was also published in the newspaper dated 04.05.2022 in Financial Express and Loksatta, Pune edition), both having circulation at Pune, in compliance to Rule 8 of the Security Interest (Enforcement) Rules, 2002.

The undersigned hereby inform you by this notice that it shall put the remaining Immovable secured assets described herein below for sale by inviting tenders from the public and holding public E-Auction on the basis of **"As is where is", "As is what is", "whatever there is" and "Without Recourse"**, if you fail to pay amount mentioned hereinbelow within the period of 15 days from the date of receipt of this notice.

Kindly note that property(s) s/a:-

(1) All that piece and parcels of Showroom No 03, area admeasuring 849 Sq. Ft. i.e. 78.87 Sq. Mtrs Carpet + loft admeasuring 419 Sq. Ft. i.e. 38.92 Sq. Mtrs. ground floor, "Bizz-Bays Apartments" plus car park No 9,10,11 and 12, constructed on Survey No 29/1/1, 29/1/2, 29/1/3, 29/2, 29/3, 29/4, 29/5 and 29/6, Situated at Village: Kondhwa Khurd, Tal. Haveli, Dist. Pune has been sold successfully in public e-auction held on 11-02-2025.

(2) Flat No. 201 and 204 (Joint"), admsg each 1278 sq ft i.e., Total Carpet of 2556 Sq ft on 2nd Floor, Floren dale Wing A3, Nyati Grandeur CHS Ltd. Survey No. 13/1, (old survey No. 12), along with Car parking SP No-9 admsg 100 Sq ft, Undri, Pune – 411060 has been sold successfully in the public e-auction held on 24-09-2025.

Attention of the borrower/mortgagor & guarantors are invited to Section 13(8) of the SARFAESI Act 2002 in respect of time available to redeem the mortgage in respect of the secured asset by payment of the total outstanding dues. We hereby call upon you all Noticee jointly and severally to pay the outstanding dues **₹ 23,66,10,652.94 (Rupees Twenty-Three Crore Sixty-Six Lakhs Ten Thousand Six Hundred Fifty-Two and Ninety-Four Paise Only)** as on 31st July, 2026 with further interest at the contractual rate together with incidental expenses, costs, charges, etc. till the date of payment and/or realization thereof and discharge entire loan liability within the time mentioned above i.e. not later than 15 days from the date of receipt of this notice in the subject matter loan account.

DETAILS OF IMMOVABLE SECURED ASSET

Property: All that piece and parcels of Office No 112, area admeasuring BUA 1104 Sq. Ft. i.e. 849.23 Sq. Ft Carpet, on the first floor in the building known as "Runwal Diamond" constructed on Survey No 23, Hissa No 10, Situated at Village Mohmad wadi, Tal: Haveli, Dist. Pune.

Sd/- Authorised Officer,
For CFM Asset Reconstruction Pvt. Ltd.
Date: 16.10.2026 — Acting in its capacity as Trustee of CFMARC T-5 IndusInd Bank

निवास हाऊसिंग फायनान्स लिमिटेड

(पूर्वीचे निवास हाऊसिंग फायनान्स प्रायव्हेट लिमिटेड)
नोंद. पत्ता :- ए1. 6वा मजला, ट्रेड स्टार, अंधेरी कुर्ला रोड, जे बी नगर, अंधेरी (ई), मुंबई - 400059.

NIWAS HOUSING FINANCE

सिक्युरीटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनॅन्शिअल ॲसेट्स अँड एनफोर्समेन्ट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, 2002 च्या कलम 13(2) अंतर्गत सूचना.

एनएचएफएल यांनी खालील कर्जदारांना निवासी जागा तारण ठेवून गृह कर्ज / तारण कर्ज / बांधकाम कर्ज मंजूर केले आहे. या कर्जाच्या परतफेडित अनियमितता होतो आणि शेवटी हि खातो नॅशनल हाऊसिंग बँक / आरबीआयच्या निर्देशांनुसार आणि मार्गदर्शक तत्त्वांनुसार नॉन-परफॉर्मिंग ॲसेट म्हणून वर्गीकृत करण्यात आली आहेत.
त्यामुळे एनएचएफएल यांनी आपले अधिकार वापरले आहेत आणि सर्फेसी कायदा 2002 च्या कलम 13(2) अंतर्गत मागणी जारी केली आहे आणि संबंधित कर्जदारांच्या नमूद केलेल्या एकूण थकबाकीची मागणी सूचने च्या तारखेपासून 60 दिवसांच्या आत परतफेड करण्याचे आवाहन कर्जदारांना केले आहे. या प्रकाशनाद्वारे खालील कर्जदारांना त्यांच्या वरील नमूद केलेली एकूण देय रक्कम तसेच पुढील शुल्क आणि पेमेंट होईपर्यंत जमा असलेले व्याज या रकमेचा भरणा उक्त मागणी सूचनेच्या तारखेपासून 60 दिवसांच्या आत करण्याचे आवाहन करण्यात आले आहे. त्यात असफल झाल्यास एनएचएफएल मालमत्ता ताब्यात घेण्यासाठी, त्याची विल्हेवाट लावण्यासाठी / विक्री करण्यासाठी आणि थकबाकीमधील मिळणारी रक्कम समायोजित करण्यासाठी सर्व किंवा कोणत्याही कायदेशीर अधिकारांचा अवलंब केला.
कर्जदारांना मालमत्तेच्या मालकीपासून दूर राहण्यास सांगितले किंवा तृतीय पक्षाचे हितसंबंध निर्माण करण्यापासून देखील प्रतिबंधित केले जाते.

अ. क्र.	ठिकाण / कर्ज खाते क्रमांक	कर्जदार / सह-कर्जदार / जामीनदार यांचे नाव	एनपीए दिनांक	मागणी सूचनेनुसार दिनांक व रक्कम
1.	बारामती LNBARLAP-12230038824	अभिजीत पंढरीनाथ दमाले (कर्जदार), अश्विनी अभिजीत दमाले (सह-कर्जदार)	02-ऑक्टोबर-2026	09-ऑक्टोबर-2026 रु. 1222350/- दि. 08-ऑक्टोबर-2026 रोजी नुसार

मालमत्ता / सुरक्षित मत्तेचे वर्णन : - पुढील मालमत्तेचे सर्व खंड आणि तुकडे. गट क्र. 554/ए जमीन मोजमाप क्षेत्रफळ 0 हे. 10 आर आणि त्यावरील बांधकाम मोजमाप क्षेत्रफळ 101.17 चौ. मी. म्हणजे 1089.00 चौ. फू. संबंधित त्याची ग्रामपंचायत मिळकत क्र. 4697 गाव पाटस ता. दौंड जिल्हा पुणे गाव पाटस च्या हद्दीत. तालुका - दौंड, जिल्हा - पुणे आणि गाव पाटस च्या हद्दीत, आणि संयुक्त उप निबंधक केडगाव यांच्या अधिकारक्षेत्रात. तालुका - दौंड जिल्हा - पुणे आणि ज्याची चतुःसीमा पुढीलप्रमाणे - पूर्व किंवा त्या दिशेने :- गट क्र. 554/ए चे उर्वरित जमीन क्षेत्रफळ, दक्षिण किंवा त्या दिशेने :- गट क्र. 554/ए चे उर्वरित जमीन क्षेत्रफळ, पश्चिम किंवा त्या दिशेने :- अंतर्गत रस्ता. उत्तर किंवा त्या दिशेने :- पुणे - सोलापूर रस्ता.

अ. क्र.	ठिकाण / कर्ज खाते क्रमांक	कर्जदार / सह-कर्जदार / जामीनदार यांचे नाव	एनपीए दिनांक	मागणी सूचनेनुसार दिनांक व रक्कम
2.	बारामती LNBAROHL-01240039961	समीना अल्ताफ तांबोळी (कर्जदार), अल्ताफ कमरुद्दीन तांबोळी (सह-कर्जदार)	02-ऑक्टोबर-2026	09-ऑक्टोबर-2026 रु. 1232507/- दि. 08-ऑक्टोबर-2026 रोजी नुसार

मालमत्ता / सुरक्षित मत्तेचे वर्णन : - पुढील मालमत्तेचे सर्व खंड आणि तुकडे, 03 हे. 20 आर अविभाजित शेअर पैकी गट क्र. 891/4 जमीन मोजमाप क्षेत्रफळ 00 हे. 10 आर आणि आर.सी.सी. बांधकाम मोजमाप क्षेत्रफळ 1579.00 चौ. फू. अंतर्गत, गाव पाटस ता. - दौंड, जिल्हा - पुणे च्या हद्दीत आणि संयुक्त उप निबंधक केडगाव/दौंड यांच्या अधिकारक्षेत्रात, तालुका - दौंड, जिल्हा - पुणे आणि ज्याची चतुःसीमा पुढीलप्रमाणे : पूर्व किंवा त्या दिशेने :- गट क्र. 891/4 पैकी तांबोळी यांची मालमत्ता, दक्षिण किंवा त्या दिशेने :- बिचकुले यांची मालमत्ता, पश्चिम किंवा त्या दिशेने :- गट क्र. 891/4 पैकी तांबोळी यांची मालमत्ता, उत्तर किंवा त्या दिशेने :- अंतर्गत रस्ता.

दिनांक : 16.10.2026
ठिकाण : बारामती
स्वा./- प्राधिकृत अधिकारी
निवास हाऊसिंग फायनान्स लिमिटेड

आयडीएफसी फर्स्ट बँक लिमिटेड

IDFC FIRST Bank

(पूर्वीची कॅपिटल फर्स्ट लिमिटेड जी आयडीएफसी बँक लिमिटेड मध्ये विलीन होऊन आता आयडीएफसी फर्स्ट बँक लिमिटेड म्हणून ओळखण्यात येते) | CIN : L65110TN2014PLC097792
नोंदणीकृत कार्यालय : केआरएम टॉवर्स, आठवा मजला, हॅरिंग्टन रोड, चेटपेट, चेन्नई - 600031.
टेली : +91 44 4564 4000 | फॅक्स : +91 44 4564 4022

सिक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनॅन्शिअल ॲसेट्स अँड एनफोर्समेन्ट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, 2002 च्या अनुच्छेद 13(2) अंतर्गत सूचना.

खालील कर्जदार व सह-कर्जदारांनी आयडीएफसी फर्स्ट बँक लिमिटेड (पूर्वीची कॅपिटल फर्स्ट लिमिटेड जी आयडीएफसी बँक लिमिटेड मध्ये विलीन होऊन आता आयडीएफसी फर्स्ट बँक लिमिटेड म्हणून ओळखण्यात येते) कडून खाली नमूद सुरक्षित कर्जे घेतली होती. खाली नमूद कर्जदार व सह-कर्जदारांची कर्जे त्यांच्या संबंधित मालमत्तांचे तारण ठेवून सुरक्षित करण्यात आले होते. ते संबंधित कर्ज करारनील अटी व शर्तींचे पालन करण्यास असमर्थ ठरल्याने व ते अनियमित झाल्याने त्यांची कर्जे आरबीआय च्या मार्गदर्शक तत्त्वांनुसार अनुत्पादक मत्ता म्हणून वर्ग करण्यात आलेली आहेत. खालील नक्त्यात जारी करण्यात आलेल्या संबंधित सूचनांनुसार त्यांना आयडीएफसी फर्स्ट बँक लिमिटेड (पूर्वीची कॅपिटल फर्स्ट लिमिटेड जी आयडीएफसी बँक लिमिटेड मध्ये विलीन होऊन आता आयडीएफसी फर्स्ट बँक लिमिटेड म्हणून ओळखण्यात येते) यांना देय असणाऱ्या संबंधित रकमा देण्यात आलेल्या आहेत आणि त्यांवर पुढील व्याजही लागू असेल आणि हे व्याज त्यांच्या संबंधित दिनांकापासून करारातील दराने आकारण्यात येईल.

अ. क्र.	कर्ज खाते क्र.	कर्जाचा प्रकार	कर्जदार व सह-कर्जदाराचे नाव	अनुच्छेद 13(2) सूचना दिनांक	अनुच्छेद 13(2) सूचनेनुसार थकबाकी रक्कम
1	140073743	मालमत्तेवरील कर्ज	1. ललिता अशोक शेंडगे 2. अशोक दिनकर शेंडगे	02-सप्टेंबर-2026	रु. 7,04,223.42/-

मालमत्तेचा पत्ता: पुढील मालमत्तेचे सर्व खंड आणि तुकडे, मालमत्ता क्र. 220, खुली जागा क्षेत्रफळ 500 चौ. फूट, टॉयलेट क्षेत्रफळ 24 चौ. फूट (6*4), दुकान क्षेत्रफळ 100 चौ. फूट (10*10) आणि निवासी घर क्षेत्रफळ 465 चौ. फूट (31*15) = एकूण क्षेत्रफळ 1089 चौ. फूट आणि जमीन क्षेत्रफळ 1089 चौ. फूट. गाव : भांडगाव, तालुका : दौंड, जिल्हा : पुणे, महाराष्ट्र - 412214 येथे स्थित. (मालमत्ता सध्या सौ. ललिता अशोक शेंडगे यांच्या मालकीची आहे.) मालमत्तेच्या सामूहिक एकत्रित चतुःसीमा पुढीलप्रमाणे : पूर्व : रस्ता, पश्चिम : सुरेश दिनकर शेंडगे यांची खुली जागा, उत्तर : सुरेश दिनकर शेंडगे यांचे घर, दक्षिण : लालासो भंडाळकर यांचे घर.

याद्वारे आपणांस सदर सूचना प्रकाशित होण्याच्या दिनांकापासून 60 दिवसांचे आत वरील नक्त्यात दर्शविलेल्या तपशिलानुसार आयडीएफसी फर्स्ट बँक लिमिटेड (पूर्वीची कॅपिटल फर्स्ट लिमिटेड जी आयडीएफसी बँक लिमिटेड मध्ये विलीन होऊन आता आयडीएफसी फर्स्ट बँक लिमिटेड म्हणून ओळखण्यात येते) यांना आपणाकडून येणे असलेल्या रकमेचा त्यांच्या संबंधित दिनांकापासूनच्या करारातील दरावरील व्याजासह आणि इतर खर्च व शुल्कांसह भरणा करण्याचे आवाहन करण्यात येते, असे न केल्यास निम्नस्वाक्षरीकारांना आयडीएफसी फर्स्ट बँक लिमिटेड (पूर्वीची कॅपिटल फर्स्ट लिमिटेड जी आयडीएफसी बँक लिमिटेड मध्ये विलीन होऊन आता आयडीएफसी फर्स्ट बँक लिमिटेड म्हणून ओळखण्यात येते) यांना येणे असलेल्या रकमेच्या वसुलीसाठी वर नमूद तारण मालमत्तेविरुद्ध सर्फेसी अधिनियमाच्या अनुच्छेद 13(4) व अनुच्छेद 14 अंतर्गत नाईलाजाने पावले उचलावी लागतील. याशिवाय आपणांस सदर अधिनियमाच्या अनु. 13(13) अंतर्गत सदर अनामत मत्तेचे विक्री / भाडेपट्टी किंवा इतर कोणत्याही पद्धतीने हस्तांतरण करण्यास प्रतिबंध करण्यात येतो.

दिनांक : 16.10.2026
ठिकाण : पुणे, महाराष्ट्र
स्वा/- प्राधिकृत अधिकारी
आयडीएफसी फर्स्ट बँक लिमिटेड
(पूर्वीची कॅपिटल फर्स्ट लिमिटेड जी आयडीएफसी बँक लिमिटेड मध्ये विलीन होऊन आता आयडीएफसी फर्स्ट बँक लिमिटेड म्हणून ओळखण्यात येते)

STPL's CORRIGENDUM-II to NOTICE FOR INVITING TENDER No. N-11/2026-27

MAHAGENCO — एनटीपीसी NTPC

With reference to Tender Notice No. N-11 Dtd.17.09.2026 & Corrigendum Dtd. 10.10.2026, inviting offline bid offers from reputed and experienced bidders for participation in the competitive bidding process for the **Tender No. T-19 /2026-27 for Design, Engineering, Erection, commissioning for work of Revival/ revamping of CHP-1 of Nashik TPS Eklahare with capacity enhancement to 500 TPH for Coal Unloading & Transportation to Sinnar TPL excluding Wagon Tippler System**, it is hereby informed that the last date for sale of tender documents & submission of bids has been extended as follows:

SR. No.	Sale & Bid Submission Last Date & Time	Extended Sale & Bid Submission Last Date & Time
1	Up to 14.10.2026 at 17:30 Hrs & On 15.10.2026 at 15:00 Hrs	Up to 19.10.2026 at 17:30 Hrs & On 21.10.2026 at 15:00 Hrs

The bids will be opened on Date 21.10.2026 at 15:30 Hrs.
All other terms and conditions of the Tender Documents shall remain unchanged.
For any query Contact No.: 9960844829 / 9650992373
Email: cnmdept@sinnartpl.in / ceo@sinnartpl.in

Sd/-
Chief Executive Officer, STPL, Sinnar

जेएम फायनॅन्शिअल असेट रिकन्स्ट्रक्शन कंपनी लिमिटेड

JM FINANCIAL
CIN : U67190MH2007PLC174287
नोंद. कार्यालय : 7वा मजला, क्रिनजि, आप्पासाहेब मराठे मार्ग, प्रभादेवी, मुंबई - 400025.
ईमेल आयडी : queries.arc@jmfl.com; संपर्क क्र. 022-62241676, वेबसाईट : www.jmfinancialarc.com

स्थावर मालमत्तेच्या विक्रीसाठी विक्री सूचना

परिशिष्ट IV-A [नियम 8(6) मधील तरतुदी पहा], [सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रूल्स, 2002 च्या नियम 9(1) मधील तरतुदी]
सिक्युरिटी इंटरेस्ट (एनफोर्समेन्ट) रुल्स, 2002 ("अंमलबजावणी नियम") च्या नियम 9(1) मधील तरतुदी, नियम 8(6) मधील तरतुदींसह वाचलेल्या सिक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनॅन्शिअल ॲसेट्स अँड एनफोर्समेन्ट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, 2002 अंतर्गत स्थावर मालमत्तेच्या विक्रीसाठी ई-लिलाव विक्री सूचना. याद्वारे सर्वसाधारणपणे जनतेला आणि विशेषतः कर्जदार, सह-कर्जदार, गहाणदार आणि जामीनदार यांना सूचना देण्यात येते की, खाली वर्णन केलेली स्थावर मालमत्ता जेएम फायनान्शियल ॲसेट रिकन्स्ट्रक्शन कंपनी लिमिटेड (जेएमएफएआरसी), (इंडी रिटेल 2025 - ट्रस्ट चे विश्वस्त म्हणून त्यांच्या क्षमतेनुसार कार्यरत) ("सुरक्षित धनको") यांच्याकडे तारण / भारग्रस्त असून, या मालमत्तेचा इक्विटास स्मॉल फायनान्स बँक ("असाइनर"), (नंतर जेएमएफएआरसी ला नियुक्त केले) यांच्या प्राधिकृत अधिकाऱ्याने घेतला आहे, तसेच या मालमत्तेची विक्री खाली नमूद केलेल्या खात्यांमधील थकबाकी वसूल करण्यासाठी "जशी आहे जेथे आहे", "जशी आहे जे काही आहे" आणि "तेथे जे काही आहे" तत्त्वावर करण्यात येईल. कर्जदार, सह-कर्जदार, गहाणदार / जामीनदार, सुरक्षित मालमत्ता, देयके राखीव किंमत / ई-लिलावाची तारीख आणि वेळ आणि बोली वाढीची रक्कम यांचे तपशील खाली नमूद केले आहेत :

कर्जदार / सह-कर्जदार / गहाणदार यांचे नाव आणि पत्ता	स्थावर मालमत्तेचे वर्णन	राखीव किंमत आणि बयाणा किंमत आणि बोली वृद्धी किंमत	कर्ज / एकूण देय
1. मे. बालाजी एंटरप्रायझेस द्वारे त्याचे मालक सौ. कल्पना बालाजी वडगावे (कर्जदार) 2. सौ. कल्पना बालाजी वडगावे, श्री. बालाजी शंकरराव वडगावे यांची पत्नी (गहाणदार) 3. श्री. बालाजी शंकरराव वडगावे, श्री. शंकरराव महादेवराव वडगावे यांचा मुलगा (सह-अर्जदार / जामीनदार आणि गहाणदार) अ. क्र. 1 येथे पत्ता : दुकान क्र. 4, दुसरा मजला, भुजबळ कॉम्प्लेक्स प्लॉट क्र. जे12/5 इक्विटास बँके जवळ, इंद्रायणी नगर, भोसरी, पुणे, महाराष्ट्र - 411026. तसेच येथे : प्लॉट क्र. 12/5, जे ब्लॉक, इंद्रायणी नगर, भोसरी, पुणे, महाराष्ट्र - 411026 सर्वांचा येथे पत्ता : प्लॉट क्र. 80/14, फ्लॅट क्र. 6, तुळसी अपार्टमेंट, भक्ती पार्क जवळ, सेक्टर 7, इंद्रायणी नगर, भोसरी, भक्ती पार्क जवळ, पुणे, महाराष्ट्र - 411026.	पुढील मालमत्तेचे सर्व खंड आणि तुकडे, निवासी मालमत्ता फ्लॅट/युनिट क्र. 6 मोजमाप सुमारे 530 चौ. फू. म्हणजे 49.25 चौ. मी. (बिल्ट अप) सोबत टेरेस मोजमाप सुमारे 700 चौ. फू. म्हणजे 63.05 चौ. मी. म्हणजे निव्वळ विक्रीयोग्य क्षेत्रफळ 75.27 चौ. मी. "तुळसी" नावाच्या इमारतीमध्ये स्टिल्ट दुसऱ्या मजल्यावर स्थित, पीसीएनटीडीए च्या सेक्टर क्र. 7 पैकी प्लॉट क्र. 80 पैकी जे उप प्लॉट संबंधित क्र. 14 मोजमाप सुमारे 301.13 चौ. मी. यावर बांधलेले, गाव भोसरी, ता. हवेली, जिल्हा : पुणे येथे स्थित तसेच पिंपरी चिंचवड महानगरपालिकेच्या हद्दीत. मालमत्तेच्या चतुःसीमा - पूर्व : खुली जागा, पश्चिम : खुली जागा, उत्तर : खुली जागा, दक्षिण : संलग्न मालमत्ता.	रु. 37,20,000/- (रुपये सदतीस लाख वीस हजार फक्त) आणि रु. 3,72,000/- (रुपये तीन लाख बहात्तर हजार फक्त) आणि रु. 10,000/- (बोली प्रस्ताव सुधारण्यासाठी).	कर्ज खाते क्र. 20000 1199977 आणि 026TL 21211870003 सुरक्षित कर्जाची रक्कम - रु. 74,92,931/- (रुपये चौऱ्याहत्तर लाख ब्याण्णव हजार नऊशे एकतीस फक्त) दि. 11.10.2026 रोजी नुसार.

ई-लिलाव दिनांक आणि वेळ : 05.11.2026 रोजी सकाळी 11.00 ते दुपारी 01.00 वा.
तपासणीची दिनांक आणि वेळ :- 20.10.2026 ते 30.10.2026 - सकाळी 10.00 ते दुपारी 01.00 वा.
ईएमडीसह बोली साठी ऑनलाइन अर्ज सादर करण्याची शेवटची दिनांक : 04.11.2026.
ज्ञात असलेले बोजा, जर असेल तर : सुरक्षित धनकोस त्याच्या माहितीनुसार ज्ञात नाही.
खरेदी आणि विक्रीसंबंधी तपशील आणि प्रश्नांसाठी संपर्क साधा - (संपर्क क्रमांक : श्री. संजय चव्हाण) - मो. क्र. +91 96658 33177)
इच्छुक खरेदीदार / बोलीदाराने "इक्विटास स्मॉल फायनान्स बँक लिमिटेड" च्या खात्यात कोणत्याही राष्ट्रीयकृत किंवा अनुसूचित बँकेत काढलेल्या एनईएफटी / आरटीजीएस / डीडी द्वारे दि. 04.11.2026 रोजी किंवा त्यापूर्वी बयाणा रक्कम ठेव (ईएमडी) जमा करणे आवश्यक आहे. खाते क्र. - 200000807725 आणि आयएफएससी कोड - ESFB0000002, 769, फेज II, 4था मजला, स्पेन्सर प्लाझा, अण्णा सलाई, चेन्नई, तमिळनाडू, भारत- 600002.
विक्रीच्या तपशीलवार अटी आणि शर्तींसाठी, कृपया https://www.jmfinancialarc.com/Home/RetailAssets आणि https://www.bankeauctions.com मध्ये दिलेल्या लिंकचा संदर्भ घ्या.
दिनांक - 16.10.2026, ठिकाण - पुणे
प्राधिकृत अधिकारी, जेएम फायनान्शियल ॲसेट रिकन्स्ट्रक्शन कंपनी लिमिटेड

ज्ञानदीप को. ऑप. क्रेडिट सोसायटी लि., मुंबई

शाखा : इंदापुर
नमुना क्षेत्र (नियम १०७ पोट नियम ११३(१)

स्थावर मालमत्तेचा ताबा घेण्याबाबतची नोटीस

ज्या अर्थी खाली सही केलेले वसुली व विक्री अधिकारी, एम.डी. जाधव, ज्ञानदीप को-ऑप. क्रेडिट सोसायटी लि., मुंबई. शाखा इंदापुर, (महाराष्ट्र सहकारी संस्था कायदा १९६० कलम १५६ व नियम १९६१ चे नियम १०७ अन्वये) दिनांक १२/०३/२०२२ रोजी मागणीची नोटीस ऋणको श्री. संदीप प्रकाश गायकवाड व श्री. प्रकाश भिमराव गायकवाड यांना देऊन नोटीशीमध्ये नमूद केलेली रक्कम रु. ६,३७,६८८/- (अक्षरी रुपये सहा लाख सदोतीस हजार सहाशे अठ्ठ्याऐंशी मात्र) सदर नोटीस [illegible] दिनांक २३/०६/२०२३ रोजी स्थावर मालमत्ता जप्तीची नोटीस दिली असून [illegible]
[illegible] दिनांक २३/०६/२०२३ रोजी ताबा घेतला आहे.
विशेषतः ऋणकोस आणि सर्व नागरिकांना याव्दारे सावध करण्यात येत आहे की, मालमत्तेसंबंधी कोणताही व्यवहार करु नये आणि व्यवहार केल्यास श्री. संदीप प्रकाश गायकवाड व श्री. प्रकाश भिमराव गायकवाड यांच्या बोजाची आज रोजीची रक्कम रु. १०,२९,४५७/- आणि त्यावरील व्याज यास अधीन राहावे लागेल.

स्थावर मालमत्तेचे वर्णन
श्री. प्रकाश भिमराव गायकवाड यांचे नावावरील मौजे भरणेवाडी, ता. इंदापुर, जि. पुणे येथील गट क्र. ७५१, गट नं. ७५६, व गट नं. ७५८ मधील त्यांच्या हिस्याचे संपूर्ण क्षेत्र अशी मालमत्ता.

सही/-
एम. डी. जाधव
विशेष वसुली अधिकारी,
(महाराष्ट्र सहकारी संस्था कायदा, १९६० चे कलम १५६ व नियम १९६१ चे नियम १०७ अन्वये)
दिनांक : १५/१०/२०२६
ठिकाण : इंदापुर, ता. इंदापुर, जि. पुणे.

खुश हाऊसिंग फायनान्स प्रायव्हेट लिमिटेड

KHUSH HOUSING FINANCE
नोंद. कार्यालय पत्ता : 810, ऑरा बिप्लेक्स, एसव्ही रोड, बोरीवली (पश्चिम), मुंबई - 400092.
वेब. : www.khfl.co.in, ईमेल- legal@khfl.co.in. पुणे शाखेचा पत्ता : ऑफिस नं. 05, अमर साकेत बिल्डिंग, दुसरा मजला, नटराज हॉटेल जवळ, स्वारगेट चौक, स्वारगेट, पुणे - 411002.

अचल मालमत्तांची विक्री सूचना

सिक्युरिटी इंटरेस्ट (एनफोर्समेन्ट) रुल्स, 2002 च्या नियम 8(6) आणि 9(1) मधील तरतुदींसह वाचण्यात येणाऱ्या सिक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनॅन्शिअल ॲसेट्स अँड एनफोर्समेन्ट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, 2002 अंतर्गत अचल मत्तेच्या विक्रीसाठी विक्री सूचना.
याद्वारे स्तंभ क्र. ए मध्ये दर्शविलेले कर्जदार, जामीनदार आणि सर्व लोकांना सूचित करण्यात येते की खाली स्तंभ क्र. डी मध्ये वर्णन केलेल्या खुश हाऊसिंग फायनान्स प्रा. लि. (केएचएफएल) यांचेकडे तारण / भारग्रस्त असलेल्या अचल मालमत्तेचा सुरक्षित धनको केएचएफएल च्या प्राधिकृत अधिकाऱ्यांनी प्रत्यक्ष ताबा (स्तंभ सी मध्ये नमूद केल्यानुसार) घेतलेला असून त्यांची खाली नमूद तपशिलानुसार "जशी आहे जेथे आहे, जशी आहे जे काही आहे आणि तेथे जे काही आहे" तत्त्वावर स्तंभ 'बी' मध्ये नमूद केलेल्या केएचएफएल च्या एकूण थकबाकीच्या वसुलीसाठी दिनांक 02 नोव्हेंबर 2026 रोजी विक्री करण्यात येईल. कर्जदार आणि सह-कर्जदार यांना सिक्युरिटी इंटरेस्ट एनफोर्समेंट रुल्स, 2002 मधील नियम 8(6) व 9(1) अंतर्गत सूचना देण्यात येत आहे.

कर्ज क्र., कर्जदार / सह - कर्जदार / जामीनदार / कायदेशीर वारसाचे नाव (ए)	31/10/2026 रोजी नुसार एकूण थकबाकी (सुरक्षित कर्ज) (कायदेशीर आणि सर्व वसुली वगळून) (बी)	ताब्याचे स्वरूप (सी)	तारण मालमत्तांचे वर्णन (डी)	आरक्षित किंमत (आ. कि.) (रु.) (ई)	असल्यास, ज्ञात बोजे / न्यायालयीन खटला (के)
LXPUN01917-180002233 अस्लम शाह (कर्जदार) / अफ्रूज जहान अस्लम शाह (सह-कर्जदार)	रु. 5858531/-	प्रत्यक्ष	फ्लॅट क्र 4, मोजमाप क्षेत्रफळ 510 चौ. फू. बिल्ट अप, तळमजला, इमारत क्र. सी, सवेरा पार्क इमारत, सर्व्हे क्र. 42, हिस्सा क्र 1/8/19 आणि हिस्सा क्र. 1/1/3/5/7/9/11, गाव - कोंढवा खुर्द येथे, तालुका - हवेली, जिल्हा - पुणे - 411048, पुणे महानगरपालिकेच्या हद्दीत.	रु. 625000/-	ज्ञात नाही

दिनांक : 16/10/2026
ठिकाण : पुणे
स्वा/-
प्राधिकृत अधिकारी
खुश हाऊसिंग फायनान्स प्रा. लि.
प्रति, श्री. अस्लम शाह (कर्जदार) /
सौ. अफ्रूज जहान अस्लम शाह (सह-कर्जदार)

कमिन्स इंडिया लिमिटेड

Cummins
[illegible]
CIN : L29112PN1962PLC012276
वेबसाईट : www.cumminsindia.com
ई-मेल : cil.investors@cummins.com

सार्वजनिक सूचना ज्यांच्याशी संबंधित असेल त्यांच्यासाठी

सर्वसाधारण जनतेला माहिती देण्यात येत आहे की, कमिन्स इंडिया लिमिटेड, नोंदणीकृत कार्यालय कमिन्स इंडिया ऑफिस कॅम्पस, टॉवर ए, ५ वा मजला, सर्व्हे क्रमांक २१, बालेवाडी, पुणे ४११ ०४५ चे खालील शेअर प्रमाणपत्र (शेअर सर्टिफिकेट) जे खालील भागधारकांच्या नावावर नोंदणीकृत असून त्यांनी ते गमावले आहे.

फोलिओ क्रमांक	भागधारकाचे नाव	प्रमाणपत्र क्रमांक	विशिष्ट क्रमांक पासून	विशिष्ट क्रमांक पर्यंत	शेअर्सची संख्या (एफ. व्ही. प्रत्येकी २/- रुपये)
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
		[illegible]	[illegible]	[illegible]	[illegible]

[illegible]

कमिन्स इंडिया लिमिटेड करिता
विनया अ. जोशी
कंपनी सेक्रेटरी आणि कंप्लायन्स ऑफिसर
स्थळ: पुणे
दिनांक: १५ ऑक्टोबर, २०२६

बजाज हाऊसिंग फायनान्स लिमिटेड

कॉर्पोरेट कार्यालय : सेरब्रम आयटी पार्क बी2 बिल्डिंग, 5वा मजला, कल्याणी नगर, पुणे, महाराष्ट्र -411014.
शाखेचा पत्ता : एम एस.आर. कॅपिटल, युनिट क्र. 8 आणि 9, तळमजला, सर्व्हे क्र. 38, सीटीएस क्र. 5836, पीसीएमसी बिल्डिंग जवळ, मोरवाडी, पिंपरी, पुणे - 411018, महाराष्ट्र.

सिक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनॅन्शिअल ॲसेट्स अँड एनफोर्समेन्ट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, 2002 च्या अनुच्छेद 13(2) अंतर्गत मागणी सूचना.

मे. बजाज हाऊसिंग फायनान्स लिमिटेड चे प्राधिकृत अधिकारी म्हणून खालील स्वाक्षरीकार याद्वारे कर्जदार / सह-कर्जदार यांना सूचना देत आहेत ज्यांनी त्यांचे दायित्व पूर्ण करण्यात अयशस्वी ठरले आहेत, म्हणजे गृहकर्ज / मालमत्तेसाठी कर्ज यासाठी बजाज हाऊसिंग फायनान्स लिमिटेड ने त्यांना दिलेल्या कर्जापोटीचे मुद्दल तसेच त्यावरील झालेले व्याज आणि इतर शुल्क या रकमेची परतफेड करण्यात चूक केली आहे आणि परिणामी हि कर्जे नॉन परफॉर्मिंग ॲसेट्स बनली आहेत. त्यानुसार, त्यांना सिक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्शिअल ॲसेट्स अँड इनफोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, 2002 च्या कलम 13(2) अन्वये आणि त्यातील नियमान्वये त्यांच्या शेवटच्या ज्ञात पत्त्यांवर सूचना बजावण्यात आल्या आहेत, तथापि ते सेवा न करता / वितरीत न होता परत आले आहेत, जसे की कर्जदार / सह-कर्जदार यांना या प्रकाशन सूचनेद्वारे सूचित केले जाते / सुचविले जाते की त्यांनी वेळोवेळी घेतलेल्या कर्ज सुविधांअंतर्गत त्यांची थकबाकी भरावी.

कर्ज खाते क्र. / कर्जदार / सह-कर्जदार / जामीनदार यांचे नाव आणि पत्ते	लागू करावयाच्या सुरक्षित / तारण स्थावर मालमत्तेचा / मालमत्तांचा पत्ता	मागणी सूचना दिनांक आणि रक्कम
शाखा : पुणे कर्ज खाते क्र. :- H402HLT0611267 आणि H402HHL0573330 1. जावेदखा सलीमखा पठाण (कर्जदार) 2. आयशा जावेदखा पठाण (सह-कर्जदार) दोघेही येथे : फ्लॅट क्र. 602, ए -विंग, सहावा मजला, दत्ताल हाइट्स, सर्व्हे क्रमांक 31/2, रहाटणी, पुणे, महाराष्ट्र - 411017 तसेच दोघेही येथे : फ्लॅट क्र. 404, चौथा मजला, इमारत/विंग क्र. - ई, कोहिनूर सफायर-2, सर्व्हे क्र 9/2बी आणि 10/1, ताथवडे, पुणे, पिंपरी-चिंचवड - 411033	पुढील वर्णन केलेल्या बिगर कृषी मालमत्तेचे सर्व खंड आणि तुकडे : फ्लॅट क्र. 404, चौथा मजला, इमारत/विंग क्र. - ई, कोहिनूर सफायर -2, सर्व्हे क्र 9/2बी आणि 10/1, ताथवडे, पुणे, पिंपरी-चिंचवड - 411033.	13 ऑक्टोबर 2026 आणि रु. 36,96,131/- (रुपये छत्तीस लाख शहाण्णव हजार एकशे एकतीस फक्त)
शाखा : पुणे कर्ज खाते क्र. :- 402DHH73357919 आणि H402HLT0439679 1. प्रसाद पांडे (कर्जदार) 2. प्रतिमा नित्यानंद देशपांडे (सह-कर्जदार) दोघेही येथे : फ्लॅट क्र 104 1सीए, शुभश्री रेसिडेन्सी फेज 3, आकुर्डी, जयगणेश आयनॉक्स पुणे सिटी च्या मागे, पुणे, महाराष्ट्र - 411035	पुढील वर्णन केलेल्या बिगर कृषी मालमत्तेचे सर्व खंड आणि तुकडे : फ्लॅट क्र. 104, पहिला मजला, इमारत क्र. 1सी, विंग क्र. ए, शुभश्री निवासी फेज 3, सीटीएस क्र. 4487, सर्व्हे क्र. 171/ए/1, 171/बी, 172/2, गाव आकुर्डी, पीसीएमसी च्या हद्दीत, तालुका हवेली, जिल्हा पुणे.	10 ऑक्टोबर 2026 आणि रु. 54,94,714/- (रुपये चौपन्न लाख चौऱ्याण्णव हजार सातशे चौदा फक्त)
शाखा : पुणे कर्ज खाते क्र. :- H402HLD1383453 आणि H402HLT1385934 1. सॅम्युअल अग्नेलो वानखेडे (कर्जदार) येथे : फ्लॅट क्र. 103, पहिला मजला, श्री रेसिडेन्सी, प्लॉट क्र. 20 बी, सर्व्हे क्र. 295 हिस्सा क्र. 3/5 प्लॉट क्र. 21 आणि इतर, मौजा - लोहगाव महाराष्ट्र पुणे 411047 2. रमेश जनराव वानखेडे (सह-कर्जदार) दोघेही येथे : सर्व्हे क्र. 155/2 हिंगमग मोजे नगर दादावान मित्र मंडळ चौक पुणे येरवडा महाराष्ट्र - 411006	पुढील वर्णन केलेल्या बिगर कृषी मालमत्तेचे सर्व खंड आणि तुकडे : फ्लॅट क्र. 103, "श्री रेसिडेन्सी" मध्ये पहिला मजला प्लॉट क्र. 20ए, 20बी, 21, सर्व्हे क्र. 295 हिस्सा क्र. 3/5 यावर बांधलेले, मौजा लोहगाव तालुका हवेली जिल्हा पुणे येथे स्थित	10 ऑक्टोबर 2026 आणि रु. 24,74,852/- (रुपये चोवीस लाख चौऱ्याहत्तर हजार आठशे बावन्न फक्त)

सूचनेच्या बदली सेवेसाठी हे पाऊल उचलले जात आहे. वरील कर्जदार / सह-कर्जदार, जामीनदार यांना सल्ला देण्यात येत आहे कि त्यांनी ही सूचना प्रकाशित झाल्यापासून 60 दिवसांच्या आत भविष्यातील व्याजासह थकबाकीची देयके द्यावीत, असे न केल्यास (बजाज हाऊसिंग फायनान्स लिमिटेड कडे उपलब्ध इतर कोणत्याही योग्य उपायांना पूर्वग्रह न ठेवता) सिक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्शियल ॲसेट्स अँड इनफोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, 2002 च्या कलम 13(4) च्या तरतुदींनुसार सुरक्षित मालमत्ता / तारण मालमत्तेचा ताबा घेण्यासाठी पुढील कार्यवाही सुरु केली जाईल. उपरोक्त नाव असलेल्या पक्षांना देखील वर नमूद केलेल्या मालमत्तेमध्ये तृतीय पक्षाचे स्वारस्य निर्माण न करण्याचा सल्ला देण्यात आला आहे. जे बजाज हाऊसिंग फायनान्स लिमिटेड कडे भारग्रस्त आहे.

ठिकाण : पुणे दिनांक : 16.10.2026
स्वा./- प्राधिकृत अधिकारी, बजाज हाऊसिंग फायनान्स लिमिटेड

सीएफएम ॲसेट रिकन्स्ट्रक्शन प्रायव्हेट लिमिटेड

CFM
नोंदणीकृत कार्यालय: ब्लॉक क्र. ए/1003, पश्चिम दरवाजा, वायरलेस क्रॉसजवळ, एसयुआर क्र. 335/1-3, एम. जी. हायवे, मकरबा, अहमदाबाद - 380051.
कॉर्पोरेट कार्यालय: 1ला मजला, वेकफिल्ड हाऊस, स्प्रॉट रोड, बॅलार्ड इस्टेट, मुंबई - 400038.
CIN: U67100GJ2015PTC083994
www.cfmarc.in | info@cfmarc.in ; संपर्क: +91- 22 49703233

सरफेसी कायदा, 2002 च्या कलम 13(8) अन्वये सूचना
आरपीएडी किंवा प्रत्यक्ष सुपूर्दगी याद्वारे

[illegible]

स्वा/- अधिकृत अधिकारी,
सीएफएम ॲसेट रिकन्स्ट्रक्शन प्रा. लि.
दिनांक: 16.10.2026

एलआयसी हौसिंग फायनान्स लि.

LIC HFL — LIC HOUSING FINANCE LTD
बॅक ऑफिस : "जीवन श्री", ११०९, विद्यापीठ रोड, शिवाजीनगर, पुणे ४११०१६, महाराष्ट्र

ताबा नोटीस नियम- ८(१)

ज्याअर्थी, अधिकृत अधिकारी, एलआयसी हौसिंग फायनान्स लि., पुणे क्षेत्र शाखा, यांनी सिक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्शीयल ॲसेट्स अँड एनफोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट २००२ (या कायदा) व सिक्युरिटी इंटरेस्ट (एनफोर्समेंट) नियम २००२ च्या नियम ३ सह कलम १३(१२) नुसार, सदर कायद्याच्या कलम १३(२) अन्वये प्राप्त अधिकारात **रकाना नं. २ मध्ये दर्शविल्याप्रमाणे मागणी नोटीसी** पाठवून संबंधित कर्जदार व इतर यांना नोटीस तारखेपासून ६० दिवसांचे आत नोटीशीत नमूद केल्याप्रमाणे कर्जफेड करण्याची सूचना केली होती. [illegible] **प्रत्यक्ष ताबा** घेतला आहे. [illegible] **एलआयसी हौसिंग फायनान्स लि.** [illegible]
मिळकतीवरील बोजा कर्जफेड करून उतरवून घेण्यासाठी उपलब्ध वेळेबाबत कर्जदाराचे ध्यान सदर कायद्याच्या कलम १३ उपकलम ८ कडे आकर्षित करण्यात येते.

कर्जदाराचे नाव	मागणी नोटीस दिनांक	प्रत्यक्ष ताबा दिनांक	येणे रक्कम (रु)	अचल मिळकतीचा तपशिल
सौ. रुपाली श्रीरंग पवार कर्ज खाते क्र. ६२१५०००१६९४	१८.१०.२०२३	१२.१०.२०२६	८५,८१,९१५.२७	फ्लॅट नं ४०४, चवथा मजला, सी विंग, सुखवानी निकेतन, स. नं. ३१६/१, ३१६/२, ३१६/४, ३१६/३/२, पिंपरी वाघिरे, पुणे - ४११०१७.

[illegible]

दिनांक : १६.१०.२०२६
ठिकाण : पुणे
सही/-
अधिकृत अधिकारी
एलआयसी हौसिंग फायनान्स लि.

फिनिक्स एआरसी लिमिटेड

Phoenix ARC
नोंद. कार्यालय : तिसरा मजला, वॉलेस टॉवर्स (पूर्वी शिव बिल्डिंग म्हणून ओळखले जाणारे), 139/140/बी/1, सहार रोड आणि वेस्टर्न एक्सप्रेस हायवे क्रॉसिंग, विलेपार्ले पूर्व, मुंबई, महाराष्ट्र - 400057.
दूरध्वनी : 022- 68492450, फॅक्स : 022- 67412313 CIN : U67190MH2007PTC168303;
ईमेल : info@phoenixarc.co.in वेबसाइट : www.phoenixarc.co.in; https://phoenixarc.co.in?p=7405

ऑनलाइन ई-लिलाव करिता जाहीर सूचना

सिक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्शिअल ॲसेट्स अँड एनफोर्समेन्ट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, 2002 (थोडक्यात सरफेसी अधिनियम म्हणून संदर्भित) आणि सिक्युरिटी इंटरेस्ट (एनफोर्समेंट) रुल्स, 2002 (थोडक्यात नियम म्हणून संदर्भित) अंतर्गत बहाल करण्यात आलेल्या अधिकारांचा वापर करीत आणि सुरक्षित कर्जाच्या वसुलीसाठी सदर सरफेसी अधिनियम आणि नियमांतर्गत प्राधिकृत अधिकाऱ्यांनी खाली नमूद कर्जदार यांच्या अनामत मत्तेचा ताबा घेतल्यानंतर, प्राधिकृत अधिकाऱ्यांनी सदर अनामत मत्तेची लिलावाद्वारे विक्री करण्याचे ठरविले आहे.
याद्वारे कर्जदार / जामीनदार आणि सर्व लोकांना सूचित करण्यात येते की फिनिक्स ट्रस्ट एफवाय16-15 (फिनिक्स) चे विश्वस्त म्हणून फिनिक्स एआरसी लिमिटेड (पूर्वीचे फिनिक्स एआरसी प्रायव्हेट लिमिटेड म्हणून ओळखले जाणारे) यांचेकडे तारण असलेल्या कर्नाटक बँक लिमिटेड यांनी दि. 28.12.2015 रोजीच्या अभिहस्तांकन कराराच्ये फिनिक्स यांनी नावे कर्ज अभिहस्तांकित केल्याने खाली नमूद मालमत्तांची सिक्युरिटी इंटरेस्ट (एनफोर्समेंट) रुल्स, 2002 मधील नियम 6 व 7 सह वाचण्यात येणाऱ्या सरफेसी अधिनियमातील तरतुदींच्या अनुषंगाने थकबाकी अधिक खाली वर्णन केल्यानुसार व्याज, शुल्के व खर्च इ. च्या वसुलीसाठी https://www.bankeauctions.com या वेबसाईटच्या माध्यमातून "ऑनलाईन ई-लिलावा" द्वारे "जशी आहे जेथे आहे" "जशी आहे जे काही आहे" आणि "कोणत्याही आधाराशिवाय" तत्त्वावर खाली दिलेल्या तपशिलानुसार विक्री करण्यात येईल.

कर्जदाराचे नाव	1. डॉ. जगताप हॉस्पिटल प्रायव्हेट लिमिटेड, संचालकांमार्फत प्रतिनिधित्व :- अ. डॉ. तात्यासाहेब शंकरराव जगताप; ब. सौ. सुनंदा तात्यासाहेब जगताप; क. श्री. सत्यजीत तात्यासाहेब जगताप; ड. कु. सोनिया तात्यासाहेब जगताप; 2. डॉ. तात्यासाहेब शंकरराव जगताप; 3. सौ. सुनंदा तात्यासाहेब जगताप; 4. श्री. सत्यजीत तात्यासाहेब जगताप; 5. कु. सोनिया तात्यासाहेब जगताप; 6. श्री. भीमाशंकर अर्जुन नांदर्गीकर; 7. श्री. गणपत नथु मराठे
जामीनदार यांचे नाव	1. डॉ. तात्यासाहेब शंकरराव जगताप; 2. सौ. सुनंदा तात्यासाहेब जगताप; 3. श्री. सत्यजीत तात्यासाहेब जगताप; 4. कु. सोनिया तात्यासाहेब जगताप; 5. श्री. भीमाशंकर अर्जुन नांदर्गीकर; 6. श्री. गणपत नथु मराठे
देय रक्कम	रु. 10,57,37,485/- (रुपये दहा कोटी सत्तावन्न लाख सदतीस हजार चारशे पंच्याऐंशी फक्त) दि. 24.02.2015 रोजी नुसार सोबत करारानुसार दराने भविष्यातील व्याज, तसेच अनुषंगिक खर्च, शुल्क इ., सरफेसी कायदा, 2002 च्या कलम 13(2) अंतर्गत जारी केलेल्या मागणी सूचना दिनांक 25.02.2015 रोजी नुसार.
लिलावात असलेल्या सुरक्षित मालमत्तेचे वर्णन	फ्लॅट क्र. 405, मोजमाप सुमारे 993 चौ. फूट बांधकाम क्षेत्र म्हणजेच सुमारे 92.25 चौ. मीटर, लक्ष्मीनारायण टॉवर्स नावाने ओळखल्या जागाच्या इमारतीच्या चौथ्या मजल्यावर, सर्वे क्र. 133/बी/1, अंतिम प्लॉट क्र. 587/3, सी.टी.एस क्र. 225 (भाग) येथे स्थित, गाव: पर्वती, तालुका: हवेली, जिल्हा: पुणे. तात्यासाहेब शंकरराव जगताप यांच्या मालकीचे.
सरफेसी कायदा, 2002 अंतर्गत घेतलेला ताबा	माननीय जिल्हा दंडाधिकारी / जिल्हाधिकारी, पुणे यांनी सिक्युरिटायझेशन अर्ज क्र. 242/2022 मध्ये दिनांक 04.02.2022 रोजी दिलेल्या आदेशानुसार फिनिक्सच्या प्राधिकृत अधिकाऱ्याने दि. 21.05.2026 रोजी प्रत्यक्ष ताबा घेतला.
आरक्षित किंमत	रु. 71,50,000/- (रुपये एक्काहत्तर लाख पन्नास हजार फक्त)
पाहणीचा दिनांक	दि. 24.10.2026 (शनिवार) रोजी स. 11.00 ते दुपारी 1.00 वा. दरम्यान
बयाणा रक्कम ठेव (ईएमडी)	"फिनिक्स ट्रस्ट एफवाय16-15" च्या नावे आरटीजीएस / एनईएफटी / डिमांड ड्राफ्ट / चेकद्वारे जमा करावी. चालू खाते : 4911649020, कोटक महिंद्रा बँक लिमिटेड, शाखा : कलिना, मुंबई. आयएफएससी कोड : KKBK0000631. बयाणा रक्कम : रु. 7,15,000/- (रुपये सात लाख पंधरा हजार फक्त)
बोली वृद्धी	रु. 1,00,000/- (रुपये एक लाख फक्त) आणि त्या पटीत.
बोली (ई-लिलाव) सादर करण्याचा दिनांक	03.11.2026 (मंगळवार) दुपारी 4.30 वा. पूर्वी
ई-लिलाव दिनांक	04.11.2026 (बुधवार) सकाळी 11.00 ते दुपारी 12.00 दरम्यान
ई-लिलावाची पद्धत	ऑनलाइन - ई लिलाव
खटल्याची स्थिती	संग्राम सुनील सपकाळ (अर्जदार) यांनी फिनिक्स एआरसी लि. (प्रतिवादी) विरुद्ध कर्ज वसुली न्यायाधिकरण, पुणे यांच्यासमोर दि. 24.07.2026 रोजी सिक्युरिटायझेशन अर्ज (डायरी) क्र. 2024/2026 दाखल केलेला आहे, ज्यामध्ये अर्जदाराला आजपर्यंत कोणताही अंतरिम दिलासा / जैसे थे स्थिती मंजूर करण्यात आलेली नाही.
निविदा दस्तऐवजांसाठी लिंक	https://phoenixarc.co.in?p=7699

ई-लिलावाच्या अटी आणि शर्ती :
1. सदर लिलाव हा प्राधिकृत अधिकाऱ्यांद्वारे सर्फेसी अधिनियमाच्या तरतुदींतर्गत ई-लिलावाच्या रांगे घेण्यात येईल. लिलाव / बोली https://www.bankeauctions.com या वेबसाईटच्या माध्यमातून केवळ **"ऑनलाईन इलेक्ट्रॉनिक पद्धतीने"** घेण्यात येईल. ई-लिलावासाठी मंच उपलब्ध करून देण्यासाठी मे. सी 1 इंडिया प्रायव्हेट लिमिटेड हे सेवा पुरवठादार आहेत. 2. सदर ई-लिलाव हा येथे नमूद अटी व शर्ती आणि बोली प्रपत्रात नमूद अटी व शर्ती तसेच तेथे नमूद प्रक्रियेनुसार घेण्यात येईल. बोलीदार बोली प्रपत्र, लिलावात काढण्यात आलेल्या अनामत मत्तेचा तपशील / बोली प्रपत्र प्राप्त करणे इ. साठी फिनिक्सच्या वेबसाईटला https://phoenixarc.co.in?p=7699 आणि वर नमूद केलेल्या लिंकवर तसेच www.bankeauctions.com येथे सेवा पुरवठादाराच्या वेबसाईटला भेट देऊ शकतात. 3. बोलीदार आपल्या कार्यालयातून / आपल्याला हव्या त्या ठिकाणावरून सदर ई-लिलाव / बोलीत सहभागी होऊ शकतात. इंटरनेट जोडणीची व्यवस्था प्रत्येक बोलीदारास स्वतः करावी लागेल. इंटरनेट जोडणी, नेटवर्क नसणे, सिस्टिम कोसळणे, वीजपुरवठा खंडित होणे इ. सारख्या बाबींसाठी प्राधिकृत अधिकारी / फिनिक्स / सेवा पुरवठादार यांना जबाबदार धरता येणार नाही. 4. तपशील, साहाय्य, प्रक्रिया व ई-लिलावाच्या प्रशिक्षणासाठी संभाव्य बोलीदार मे. सी1 इंडिया प्रायव्हेट लिमिटेड चे श्री. भाविक पंड्या, संपर्क क्रमांक : +91-124-4302020 / 2021 / 2022 / 2023 / 2024, 91-8866682937 / 07291981124 / 25/ 26, ईमेल आयडी : support@bankeauctions.com / maharashtra@c1india.com येथे संपर्क साधू शकतात. 5. इच्छुक बोलीदार वर नमूद केल्याप्रमाणे ई लिलाव / बोली फॉर्म मिळवण्याकरीता सुरक्षित मालमत्तेची पडताळणी करण्यासाठी वर नमूद फिनिक्सच्या वेबसाईट वर जाऊ शकतात. 6. सदर ई-लिलाव हा वर नमूद दिनांक व वेळेत घेण्यात येईल आणि तेथे वर नमूद अनामत मत्तांची "जशी आहे जेथे आहे" आणि "जशी आहे जे काही आहे आणि कोणत्याही आधाराशिवाय" तत्त्वावर विक्री करण्यात येईल. 7. सर्व इच्छुक खरेदीदार / बोलीदारांना वर नमूद करण्यात आलेल्या https://www.bankeauctions.com या पोर्टलवर आपले नाव नोंदवावे लागेल आणि वर नमूद दिनांक व वेळेत घेण्यात येणाऱ्या ई-लिलावात सहभागी होण्यासाठी निःशुल्क युजर आयडी व पासवर्ड प्राप्त करावा लागेल. 8. सदर ई-लिलावात सहभागी होण्यासाठी इच्छुक खरेदीदार / बोलीदारांना नमूद केलेल्या कागदपत्रांच्या प्रतींसह अनामत मत्तेच्या आरक्षित किमतीच्या 10% एवढी परतावायोग्य बयाणा रक्कम भरल्याचे तपशील आणि पत्त्याचा पुरावा दि. 03.11.2026 (मंगळवार) दु. 4.30 वा. किंवा त्यापूर्वी सादर करावा लागेल.

वैयक्तिक करिता	दस्तऐवज
ओळखीचा पुरावा (खालीलपैकी कोणतीही एक प्रत)	पॅन कार्ड / पासपोर्ट / ड्रायव्हिंग लायसन्स / आधार कार्ड / मतदार ओळखपत्र / राज्य सरकारच्या अधिकाऱ्याने रीतसर स्वाक्षरी केलेले एनआरईजीए द्वारे जारी केलेले जॉब कार्ड / राष्ट्रीय लोकसंख्या नोंदणी प्रमाणपत्राद्वारे जारी केलेले पत्र किंवा भारतातील गुंतवणूक/रेमिटन्ससाठी नियामकाकडून परवानगी.
पत्त्याचा पुरावा खालीलपैकी कोणत्याही एका पत्त्याची प्रत (ओळख पुराव्यात पत्त्याचा उल्लेख नसल्यास)	कोणत्याही सेवा प्रदात्याचे दोन महिन्यांपेक्षा जुने नसलेले युटिलिटी बिल (वीज, टेलिफोन, पोस्टपेड मोबाईल फोन, पाइप्ड गॅस, पाण्याचे बिल) / आधार कार्ड / मालमत्ता किंवा महापालिका कर पावती / सरकारी विभाग किंवा सार्वजनिक क्षेत्रातील उपक्रमांद्वारे निवृत्त कर्मचाऱ्यांना जारी केलेले पेन्शन किंवा कौटुंबिक पेन्शन पेमेंट ऑर्डर (पीपीओ), जर त्यामध्ये राज्य किंवा केंद्र सरकारच्या विभाग, वैधानिक किंवा नियामक संस्था, सार्वजनिक क्षेत्रातील उपक्रम, अनुसूचित व्यावसायिक बँका, वित्तीय संस्था आणि सूचीबद्ध कंपन्या यांच्याकडून जारी केलेल्या नियोक्त्याकडून निवास वाटपाचे पत्र / पत्र / अधिकृत निवास वाटप करणाऱ्या अशा नियोक्त्यांसोबत रजा आणि परवाना करार.
कंपनी / पार्टनरशिप फर्मसाठी	दस्तऐवज
ओळखीचा पुरावा	पॅन कार्ड / नोंदणीकृत भागीदारी करार
पत्त्याचा पुरावा	कोणत्याही सेवा प्रदात्याचे दोन महिन्यांपेक्षा जुने नसलेले निगमन प्रमाणपत्र / जीएसटी प्रमाणपत्र / युटिलिटी बिल (वीज, टेलिफोन, पोस्टपेड मोबाइल फोन, पाइप्ड गॅस, पाण्याचे बिल)
सहभागासाठी अधिकृतता पत्र	कंपनी / भागीदारी संस्थेच्या वतीने व्यवहार करण्यासाठी संचालक मंडळाकडून ठराव / प्राधिकरण पत्र / मुखत्यारपत्र मंजूर

9. यशस्वी खरेदीदार / बोलीदारास वर नमूद केलेल्या ई लिलावाच्या तारखेला किंवा पुढील दिवसाच्या बँकींग तास बंद होण्याच्या नंतर नाही वर नमूद केलेल्या खात्यात प्रत्येक बाबीसाठी आरटीजीएस / एनईएफटी द्वारे आपल्या प्रस्तावाच्या 25% (बयाणा रक्कम समाविष्ट करून) रकमेचा भरणा करावा लागेल आणि ही रक्कम जमा झाल्याचे फिनिक्सद्वारे पुष्टी करण्यात यावी, अन्यथा विक्री अयशस्वी ठरली असे समजण्यात येईल आणि सदर खरेदीदार / यशस्वी बोलीदाराची बयाणा रक्कम जप्त करण्यात येईल. 10. सदर ई-लिलावात अयशस्वी ठरणाऱ्या इतर बोलीदारांची बयाणा रक्कम फिनिक्सद्वारे ई लिलाव संपल्यानंतर 72 तासांच्या आत परत करण्यात येईल. त्यावर कोणतेही व्याज देण्यात येणार नाही. 11. खरेदी रकमेपैकी उर्वरित रक्कम यशस्वी खरेदीदार / बोलीदारास प्राधिकृत अधिकारी / सुरक्षित धनकोने सदर अनामत मत्तेच्या विक्रीची निश्चिती करण्याच्या दिनांकापासून पंधरा (15) दिवसांचे आत किंवा प्राधिकृत अधिकारी लेखी ठरवून देतील त्या विस्तारित कालावधीत देय असेल. असे करण्यात कसूर केल्यास तोपर्यंत सादर करण्यात आलेल्या सर्व रकमा जप्त करण्यात येतील. 12. मालमत्तेची तपासणी करण्यासाठी किंवा अधिक माहितीसाठी, संभाव्य बोलीदार हे **अमित मसेकर / अजित केविन,** यांच्या वर नमूद केलेल्या पत्त्यावर किंवा **amit.masekar@phoenixarc.co.in** (ईमेल) किंवा **fenil.sangoi@phoenixarc.co.in - 09769497286 / 8655130646** (मोबाईल) यावर संपर्क करू शकतात. 13. लिलावाच्या कोणत्याही टप्प्यावर प्राधिकृत अधिकारी त्याने कोणतेही कारण न देता आणि कोणतीही पूर्वसूचना न देता बोली / ऑफर स्वीकार / नाकारू / सुधारू / रद्द करू शकतात किंवा लिलाव पुढे ढकलू शकतात. 14. लागू कायद्यानुसार मालमत्तेचे आपल्या नावे हस्तांतरण करून घेण्यासाठी देय असलेले वैधानिक देणे, कर, शुल्के, मुद्रांक शुल्क, नोंदणी शुल्क इ. ची जबाबदारी यशस्वी खरेदीदार / बोलीदाराची असेल. 15. कोणत्याही वेळी मालमत्तेशी संबंधित वैधानिक / बिगर- वैधानिक देणी, कर, दर, मूल्यांकन, शुल्के, सोसायटीचे शुल्क इ. चा भरणा करण्याची जबाबदारी सर्वस्वी यशस्वी बोलीदाराचीच असेल. 16. यशस्वी खरेदीदार / बोलीदार यांना महानगरपालिका / ग्रामपंचायत / कॉर्पोरेशन किंवा इतर कोणतेही प्राधिकरण किंवा मंडळ इ. त्याच्या/ त्याच्या / तिच्या बाजूने अधिकार हस्तांतरित करण्यासाठी असलेले देय असलेल्या कोणत्याही किंमती / खर्च / शुल्क / किंमत / हस्तांतरण प्रीमियम इत्यादीसाठी पूर्णपणे जबाबदार असेल. 17. इच्छुक बोलीदारांनी लिलावात ठेवलेली बोजा, सुरक्षित मालमत्तेचे शीर्षक आणि सुरक्षित मालमत्तेवर परिणाम करणारे दावे / हक्क / देय, वैधानिक देय, इत्यादी याबाबत त्यांची बोली सादर करण्यापूर्वी त्यांची स्वतःची स्वतंत्र चौकशी करावी. 18. वर्तमानपत्रात प्रकाशित होणाऱ्या लिलाव सूचनेमधील तपशील निम्नस्वाक्षरीकारांकडे असलेल्या माहितीनुसार रद्द असलेला तरीही यात काही चूक आल्यास, गाळण्यात आल्यास किंवा चुकीने विधान करण्यात आल्यास त्यासाठी निम्नस्वाक्षरीकार जबाबदार नसतील. 19. नादारी आणि दिवाळखोरी संहिता, 2016 च्या कलम 29 (ए) मधील तरतुदीनुसार संभाव्य / इच्छित बोलीदाराने तो / तो अपात्र नाही असे हमीपत्र सादर करावे आणि केवायसी दस्तऐवजांसह असे हमीपत्र सादर करण्यात अयशस्वी झाल्यास, आपोआप ते अपात्र होतील किंवा त्याची / तिची बोली नाकारली जाईल. 20. कुठल्याही कारणास्तव वर नमूद लिलाव अयशस्वी ठरल्यास सिक्युरिटी इंटरेस्ट (एनफोर्समेंट) रुल्स 2002 मधील नियम 8(5) मधील तरतुदीतर्गत आणि सरफेसी कायदा 2002 अंतर्गत इतर कोणत्याही पद्धतीने अनामत मत्तेची विक्री करण्याचा अधिकार फिनिक्स यांना असेल. 21. कर्जदार / जामीनदार / मालक / गहाणदार, जे या थकबाकीसाठी जबाबदार आहेत, त्यांनी या विक्री सूचनेला सुरक्षा हित (अंमलबजावणी) नियमांच्या नियम 9(6) अन्वये, वर नमूद केलेल्या लिलाव विक्रीच्या होल्डिंगबद्दलची सूचना समजण्यात यावी.

स्वा/- प्राधिकृत अधिकारी
स्थान : पुणे
दिनांक : 16.10.2026
फिनिक्स एआरसी लिमिटेड (पूर्वीचे फिनिक्स एआरसी प्रायव्हेट लिमिटेड म्हणून ओळखले जाणारे)
फिनिक्स ट्रस्ट एफवाय16-15

Phoenix ARC Limited

Regd Office: 3rd Floor, Wallace Tower (Earlier known as Shiv Building), 139/140/B, Crossing of Sahar Road & Western Express Highway, Vile Parle (East), Mumbai - 400 057
Tel : 022- 68492450, Fax : 022- 67412313
CIN: U67190MH2007PLC168303; Email: info@phoenixarc.co.in
Website: www.phoenixarc.co.in; https://phoenixarc.co.in?p=7699

ONLINE E- AUCTION SALE OF ASSETS

TENDER DOCUMENT FOR E AUCTION

Whereas Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited) ("**Phoenix**") acting through its Authorised Officer, in exercise of its powers under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI ACT, 2002) has decided to sell through **e-Auction** the secured asset mentioned in **ANNEXURE-I** for realization of the secured debts due to Phoenix amounting to Rs.10,57,37,485/- (Rupees Ten Crore Fifty-Seven Lakhs Thirty-Seven Thousand Four Hundred Eight-Five Only) as on 24.02.2015 with future interest, penal interest, incidental expenses, cost and charges etc. as per the Demand Notice dated 25.02.2015 issued under **section 13(2) of the SARFAESI Act, 2002** due and payable by the borrower i.e., Dr. Jagtap Hospital Pvt. Ltd. and the Guarantors under SARFAESI Act, 2002. The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

Auctioneer Name	**Phoenix ARC Limited** Phoenix Trust FY 16-15 3rd Floor, Wallace Tower (Earlier known as Shiv Building), 139/140/B, Crossing of Sahar Road & Western Express Highway, Vile Parle (East), Mumbai - 400 057
Auction held with the aid by	**M/s. C1 India Pvt. Ltd.**, ("**Service Provider**") Gulf Petro Chem, Building No.301,1st Floor, Udyog Vihar Phase-2, Gurgaon (Haryana)-122015 Help Line No: 0124-4302020/21/22/23/24 Help Line e-mail ID: support@bankeauctions.com
Auction Schedule	**Date of Auction:- As per Sale Notice (Mentioned in Annexure – I)** **Timings:- As per Sale Notice (Mentioned in Annexure – I)** **Auction Website :-** https://www.bankeauctions.com
Annexure	1) Soft Copy of Auction Notice published in newspapers (Annexure – I) 2) Terms & conditions of e-Auction 3) Details of Bidder (Annexure – II) 4) Declaration by Bidder (Annexure – III) 5) Confirmation by Bidder Regarding Receipt of Training (Annexure – IV) 6) Price Confirmation Letter by H1 Bidder (Annexure – V) 7) Declaration from Bidder / Buyer (Annexure – VI) 8) Undertaking (Annexure – VII)
Special Instructions	**Bidding in the last minutes and seconds should be avoided in the bidders own interest. Neither the Service Provider nor Phoenix will be responsible for any lapses / failure on the part of the bidder, in such cases.**

E-Auction bid Terms and Conditions

1. Computerized e-Auction shall be conducted by Service Provider on behalf of Phoenix, on pre-specified date, while the bidders shall be quoting from their own offices / place of their choice. Internet connectivity and other paraphernalia requirements shall have to be ensured by bidders themselves. Please note that failure of Internet connectivity (due to any reason whatsoever it may be) shall be the sole responsibility of bidders and neither Phoenix nor the Service Provider shall be responsible for these unforeseen circumstances. *In order to ward-off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives whatever required so that they are able to circumvent such situation and still be able to participate in the e-Auction successfully. However, the bidders are requested not to wait till the last moment to quote their bids to avoid any such complex situations.*

Phoenix ARC Limited

Regd Office: 3rd Floor, Wallace Tower (Earlier known as Shiv Building), 139/140/B, Crossing of Sahar Road & Western Express Highway, Vile Parle (East), Mumbai - 400 057
Tel : 022- 68492450, Fax : 022- 67412313
CIN: U67190MH2007PLC168303; Email: **info@phoenixarc.co.in**
Website: **www.phoenixarc.co.in; https://phoenixarc.co.in?p=7699**

ONLINE E- AUCTION SALE OF ASSETS

2. The Service Provider shall arrange to train the bidder(s), without any cost. The Service Provider shall acquaint bidder regarding the bidding process, functions and e-Auction rules. All the bidders are required to ensure that compliance regarding receipt of training before start of bid process.
3. **Material for Bid**: Sale of secured asset by Phoenix under SARFAESI Act, 2002.
4. **Type of Auction:** E-Auction.
5. **Bidding Currency & Unit of Measurement:** Bidding will be conducted in Indian Rupees (INR) Only.
6. **Starting (Opening) Price / Bid Increment:** The opening price of the auction and the bid Increment value shall be as per Sale Notice and available to the bidders on their bidding screen.
7. **Bid Price:** The bidder has to quote the total price for each of the item.
8. **For other terms and conditions, please see the e-auction notice published by Phoenix**

Procedure of e-Auctioning

i. **e-Form Submission**

All interested bidders need to fill online form available on e-Auction domain with necessary details.

ii. **Online e-Auction**:

- Phoenix will declare its **Opening Price** (**OP**), which shall be visible to all bidders during the start of the e-Auction. Please note that the Reserve price of an item in online e-Auction is open to all the participating bidders. Any bidder can start bidding, in the online e-Auction, from the above Reserve price. Hence, the first online bid that comes in the system during the online e-Auction shall be above the auction's Reserve price, by one increment and in multiples of increment specified in the sale notice. The second online bid and onwards will have to be higher than the H1 rate by one increment value, or higher than the H1 rate by multiples of the increment value. **In case of a sole bidder, the said bidder has to mandatorily increase one bid over and above the reserve price in compliance with Rule 9(2) of SARFAESI Act, 2002.**
- The **"Bid Increase Amount"** has been fixed in respect of the secured assets which the bidders can view on their bidding screen and the bidders will have to increase the bid amount in the multiple of **"Bid Increase Amount".**
- Online Auction shall be open for **1 hour**. If a bidder places a bid in the last 5 minutes of closing of the e-Auction and if that bid gets accepted, then the auction's duration shall automatically get extended for another 5 minutes, from the time that bid comes in. Please note that the auto-extension shall be **Unlimited** and will take place only if a valid bid comes in last 5 minutes of closing. If valid bid is not received, the auto-extension will not take place even if that bid might have come in the last 5 minutes. In case, there is no bid in the last 5 minutes of closing of e-Auction, the auction shall get closed automatically without any extension. *However, bidders are advised not to wait till the last minute or last few seconds to enter their bid during the auto-extension period to avoid complications related with internet connectivity, network problems, system crash down, power failure, etc.*

9. Successful Bidder shall be required to submit the final prices quoted during the e-Auction as per Annexure – V after the completion of e - Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction. During e-Auction, if no bid is received within the specified time, Phoenix at its discretion may decide to revise Opening price / scrap the e-Auction process / proceed with conventional mode of tendering.
10. The bid once submitted, cannot be cancelled / withdrawn and the bidder shall be bound to buy the secured asset(s) at the final bid price. **The failure on part of bidder to comply with any of the terms and conditions of the e-auction notice and Tender Document will result in forfeiture of the amount paid by the defaulting bidder.**
11. The bidders will be able to view the following on their screen along with the necessary fields in the E Auction:
    a. Leading Bid in the Auction (H1 – Highest Rate)
    b. Bid placed by bidder
    c. Opening Price & Minimum Increment Value.
    d. The bid rank of bidder in the auction.
12. The decision regarding declaration of successful bidder shall be finalized by the Authorised Officer of Phoenix.
13. At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pone the auction without assigning any reason thereof and without any prior notice.
14. Phoenix / Service Provider shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the cause.
15. The bidders are required to submit acceptance of the terms & conditions and modality of e-Auction given above before participating in the E-Auction.
16. **Successful bidder**: At the end of the E-Auction, the Authorised Officer of Phoenix will evaluate all the bids submitted and thereafter declare the highest bidder in the auction sale. The decision of the Authorised Officer shall be final & binding on all the bidders.

Phoenix ARC Limited

Regd Office: 3rd Floor, Wallace Tower (Earlier known as Shiv Building), 139/140/B, Crossing of Sahar Road & Western Express Highway, Vile Parle (East), Mumbai - 400 057
Tel : 022- 68492450, Fax : 022- 67412313
CIN: U67190MH2007PLC168303; Email: info@phoenixarc.co.in
Website: www.phoenixarc.co.in; https://phoenixarc.co.in?p=7699

ONLINE E- AUCTION SALE OF ASSETS

Terms & Conditions for Sale of Secured Assets:-

The E-Auction is being held on **AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"**.

i) To the best knowledge and information to the Authorised officer, the known encumbrance exists on the secured asset are property tax and other dues. However, the intending bidders should make their own independent enquiries regarding the other encumbrances, title of property/ies put on auction and claims/rights/dues affecting the secured assets, including the statutory dues, etc. prior to submitting their bid. The auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of Phoenix. The secured assets are being sold with all the existing and future encumbrances whether known or unknown to Phoenix. The Authorised Officer of Phoenix shall not be responsible in any way for any third-party claims/rights/dues.

ii) It shall be the responsibility of the bidders to inspect and satisfy themselves about the secured assets and specification before submitting the bid.

iii) The particulars specified in the auction notice published in the newspapers and annexed herein below as **ANNEXURE I**, have been stated to the best of the information of the undersigned; however, undersigned shall not be responsible / liable for any error, misstatement or omission.

iv) The inspection of secured asset put on auction will be permitted to interested bidders at sites on the day and time mentioned in the public notice annexed as **ANNEXURE-I**.

v) The EMD shall be payable through RTGS in the **Current Account: 4911649020; Kotak Mahindra Bank Limited, Kalina Branch; Name of the A/C.: Phoenix Trust FY16-15, IFSC Code: KKBK0000631.**
***Please note that the Cheques / Demand Draft shall not be accepted as EMD amount on or before the last date mentioned in the E-Auction advertisement released in the newspaper** which is annexed herewith as **ANNEXURE-I** and register their name at "https://www.bankeauctions.com" and get user ID and Password free of cost and get training on e-Auction from the Service Provider, by contacting on **Helpline No. 0124-4302020/21/22/23/24, +91-9594597555/07291981124 and e-mail ID: support@bankeauctions.com**. After deposit of EMD as mentioned in para (vi) above, the intending purchaser/ bidder is required to **get the copies of following documents uploaded** in the website **before last date of submission of the bid(s)** (as mentioned in the public auction notice published in the newspapers and copy of which is attached below as **ANNEXURE-I**) **(Kindly take note that minimum offer amount cannot be less than the reserve price mentioned in the public auction notice published in the newspapers and copy of which is attached below as ANNEXURE-I below.)**
    1. Copy of the RTGS challan;
    2. Copy of PAN card;
    3. Board Resolution
    4. Proof of identification (KYC) viz. attested copy of Voter ID Card/ Driving License/ Passport etc.
    5. Copy of proof of address, without which the bid is liable to be rejected.

vi) The E-Auction will take place through web portal "https://www.bankeauctions.com" on the time specified in the E- Auction notice published in the newspaper and as per **ANNEXURE-I** attached herewith.

vii) The bid/s shall be accompanied by an Earnest Money Deposit (EMD) equal to 10% of the Reserve Price, by RTGS. **The secured assets shall not be sold below the reserve price.**

viii) The conditional bids may be treated as invalid. **Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.**

ix) If the dues of Phoenix together with all costs, charges and expenses incurred by it or part thereof as may be acceptable to Phoenix are tendered by or on behalf of the borrower or guarantor/s at any time on or before the date fixed for sale, the sale of assets may be cancelled.

x) The auction is by way of inter-se bidding amongst the bidders and the bidders shall increase the bid amount for the item in the multiple of amount mentioned against the secured assets under column "**Bid Increment Amount**" in **ANNEXURE-I**. The inter-se bidding amongst the bidders shall commence online exactly on the date & time specified in the public notice annexed as **ANNEXURE-I.**

xi) The EMD of unsuccessful bidders will be refunded to their respective A/c No. shared in e-Auction Portal (https://www.bankeauctions.com) online within 72 hours of the completion of the auction. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

xii) The Authorised Officer of Phoenix is not bound to accept the highest offer and the Authorised Officer of Phoenix has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction, at any stage of auction, without assigning any reason thereof.

xiii) The successful bidder shall deposit 25% (inclusive of EMD) of its/his offer by way of RTGS to the account mentioned in public notice annexed as ANNEXURE – I, on or before 18.30 hours on the date mentioned in the Sale Notice, which deposit will be confirmed by Phoenix, failing which the sale would be deemed to have failed, and the EMD of the said successful bidder shall be forfeited. The balance amount of the purchase consideration is payable on or before 15th day from the date of confirmation of the sale of the secured asset or such extended period as may be agreed upon in writing by the Authorised Officer at his/her discretion. In case of failure to deposit the balance amount within prescribed period, the amount deposited by the defaulting bidder shall be forfeited and the defaulting bidder shall neither have claim on the secured asset nor on any part of the sum for which may it be subsequently sold.

xiv) The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law.

xv) The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody shall be the sole responsibility of successful bidder only.

xvi) In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, Authorised Officer of Phoenix shall in its sole discretion be entitled to call off the sale and put the secured assets to sale once again on any date and at such time.

xvii) The sale certificate shall be issued on the receipt of entire sale consideration. Sale Certificate shall be issued by Authorised Officer of Phoenix in the name of the successful bidder only. Addition/deletion of name of any persons / institution shall not be possible. Compliance of all formalities and payment of the required fees as desired by the Government for transfer/delivery of the secured asset/s sold will be completely borne by the successful Bidder.

Other Terms & Conditions for Sale of Secured Asset

- The bidder shall not involve himself or any of his representatives in price manipulation of any kind directly or indirectly by communicating with other bidders.
- The bidder shall not divulge either his bid or any other exclusive details of Phoenix or to any other party.
- The Service Provider / Phoenix shall not have any liability to the bidders for any interruption or delay in access to the site irrespective of the cause.
- The Service Provider / Phoenix are not responsible for any damages, including damages that result from, but are not limited to negligence. The Service Provider will not be held responsible for consequential damages, including but not limited to systems problems, inability to use the system, loss of electronic information etc.
-

Sd/-
Authorised Officer
Phoenix ARC Limited
(Formerly known as Phoenix ARC Private Limited)
Phoenix Trust FY16-15

N.B.: Bidder(s) will have to go through the ANNEXURES uploaded on the Web Portal (https://www.bankeauctions.com) and follow the following procedures:

- **Annexure – II:** All the Prospective Bidder(s) will have to –
  - get the printout
  - fill it up and sign
  - upload the scanned copy while submitting the bid
- **Annexure –III:** All the Prospective Bidder(s) will have to -
  - get the printout
  - fill it up and sign
  - upload the scanned copy while submitting the bid
- **Annexure – IV:** Just after receiving Training on e-Auction, Bidder(s) will have to –
  - get the printout
  - fill it up and sign
  - e-mail the scanned copy to the Authorised Officer (e-mail ID mentioned in Sale Notice) with a copy to support@bankeauctions.com
- **Annexure – V:** Just after the completion of e-Bidding Process, the H1 Bidder will have to –
  - get the printout
  - fill it up and sign
  - e-mail the scanned copy to the Authorised Officer (e-mail ID mentioned in the Sale Notice) with a copy to support@bankeauctions.com

ANNEXURE-II

DETAILS OF BIDDER

(Read carefully the terms and conditions of sale before filling-up and submitting the bid)

1.	Name(s) of Bidder (in Capital) (In case the bidder is an entity, constitution of such entity and representative capacity supported with authorization to be submitted)	:
2.	Father's/Husband's Name	:
3.	Postal Address of Bidder(s)	:
4.	Phone/Cell Number and E-mail ID	:
5.	Bank Account details to which EMD amount to be returned	
	i) Bank A/c. No.	:
	ii) IFSC Code No.	:
	iii) Branch Name	:
6.	Date of submission of bid	:
7.	PAN Number	:
8.	Property Item No.	:
9.	Whether EMD remitted	: Yes/No.
10.	EMD remittance details*	: Date of remittance _____ : Name of Bank _____ : Branch_____ : A/c. No._____ : IFSC Code No._____
12.	Bid Amount quoted	: _____(Rupees_____ _____ _____)

I/We declare that I/We have read and understood all the above terms and conditions of auction sale and the auction notice published in the daily newspaper and the tender document which are also available in the website **https://www.bankeauctions.com** and **https://phoenixarc.co.in?p=7699** shall abide by them. I/We also undertake to improve my/our bid by one bid incremental value notified in the sale notice if I/We am/are the sole successful-bidder.

.....

(Name & Signature of the Bidder)

***Mandatory: Bidders are advised to preserve the EMD Remittance Challan.**

Note: This document is required to be duly filled in and signed by the bidder and thereafter uploaded in the website https://www.bankeauctions.com during the time of submission of the bid.

ANNEXURE-III

DECLARATION BY BIDDER (S)

To: **Date:**

The Authorised Officer,

Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited),

Trustee of Phoenix Trust FY16-15 ("Phoenix"),

Mumbai – 400 057.

Dear Sir,

1. I/We, the bidder/s do hereby state that, I/We have read the entire terms and conditions of the sale and have understood them fully. I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Electronic Auction being fully aware that the Sale is on **"AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"** condition.
2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.
3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Authorised Officer and that the Authorised Officer will be at liberty to annul the offer made to me/us at any point of time.
4. I/We understand that in the event of me/us being declared as successful bidder by the Authorised Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorised Officer and thereafter if I/We fail to comply or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfil any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorised Officer.
5. I/We also agree that in the eventuality of forfeiture of the amount by Authorised Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
6. The EMD of all other bidders who did not succeed in the e- auction will be refunded by Phoenix within 72 hours of the closure of the e-auction. The EMD will not carry any interest. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
7. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.
8. The Bidder hereby undertakes that he/she/it are not disqualified as per provisions of Section 29(A) of Insolvency and Bankruptcy Code, 2016.

Signature:.....

Name:.....

Address:.....

E-mail id.....

Note: This document is required to be duly filled in and signed by the bidder and thereafter uploaded in the website https://www.bankeauctions.com during the time of submission of the bid.

Annexure – IV

Confirmation by Bidder Regarding Receipt of Training

To,
The Authorised Officer,
Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited),
As the Trustee of Phoenix Trust FY 16-15 ("Phoenix")
Mumbai – 400 057

Sub: Confirmation regarding receipt of e- Auction Training.

Dear Sir,

This has reference to the Terms & Conditions for the e-Auction mentioned in the Tender document and available on the website **https://www.bankeauctions.com** and **https://phoenixarc.co.in?p=7699**
I/We confirm that:

a. I/We have read and understood the Terms and Condition governing the e-Auction as mentioned in Tender Document available on the website **https://www.bankeauctions.com, https://phoenixarc.co.in?p=7699** and also e-Auction notice published by Phoenix ARC Limited in daily newspapers and unconditionally agree to them.
b. I/We also confirm that we have taken training on the on-line bidding/auction and confirm that we are fully conversant with the functionality and process.
c. I/We confirm that bank and **M/S. C1 India Pvt. Ltd.**, shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-Auction platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the auction event.
d. We, hereby confirm that we will honour the Bids placed by us during the e-Auction process.

With regards

Signature of the Bidder:

Name of Bidder:

Date:

Address of Bidder:

Copy to: M/S. C1 India Pvt. Ltd., Gulf Petro Chem, Building No.301, 1st Floor, Udyog Vihar Phase-2, Gurgaon (Haryana)-122015, Help Line No: 0124-4302020/21/22/23/24, Help Line e-mail ID: support@bankeauctions.com

Note: This document is required to be duly filled in and signed by the bidder and thereafter sent the scanned copy of that to the Authorised Officer, Phoenix ARC Limited, acting in its capacity of Trustee for Phoenix Trust FY16-15 mentioned in the Sale Notice just after availing training on e-Auction with a copy to support@bankeauctions.com

Annexure – V

Price Confirmation Letter by Bidder(s)

To,
The Authorised Officer,
Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited),
As the Trustee of Phoenix Trust FY 16-15,
Mumbai – 400 057.

Sub.: Auction Sale of Property of Dr. Jagtap Hospital Private Limited - Final bid quoted during e- Auction - Sale of Property by Phoenix ARC Limited.

Dear Sir,

We confirm that we have quoted the highest bid of Rs._____/- (In Words _____) for the purchase of the property mentioned in the Sale Notice in the subject Auction during e-Auction of the said property conducted by the Authorised Officer of Phoenix ARC Limited, through the website of M/S C1 India Pvt. Ltd. on _____.

Yours sincerely,

Signature:

Name of Bidder:

Date:

Copy to: M/s. C1 India Pvt. Ltd., Gulf Petro Chem, Building No.301, 1st Floor, Udyog Vihar Phase-2, Gurgaon (Haryana)-122015, Help Line No: 0124-4302020/21/22/23/24, Help Line e-mail ID: support@bankeauctions.com

Note: This document is required to be duly filled in and signed by the H1 bidder and thereafter e-mail scanned letter to the Authorised Officer, Phoenix ARC Limited mentioned in the Sale Notice & copy to support@bankeauctions.com, immediately on completion of the bidding.

Annexure VI

Declaration from Bidder / Buyer*

Date:

To,
Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited),
Trustee of Phoenix Trust-FY16-15.

Dear Sir/Madam,

Subject: Payment under e-auction sale notice dated 16.10.2026 for the secured asset for the e-auction held on 04.11.2026.

Ref: Deposit of Rs. _____ made by me on __/__/____ being highest bidder / buyer for auction of _____ held on _____ vide cash/cheque/DD/RTGS/NEFT no _____

I / We hereby declare:

- I have participated in the bidding process of _____ (property details) and have been declared highest bidder vide letter dated _____ / I am buying _____ (property details)
- The source of the amount being paid by me is _____
- My PAN is_____ (copy of which is attached) / I do not have a PAN hence I am attaching herewith Form 60 along with KYC documents. (Strike out whichever is not applicable)
- I am responsible for declaring the same in my Income tax return.
- I am not politically exposed person.
- I have not violated any provision of Foreign Exchange Management Act.
- I have not received notice from Directorate of Enforcement.
- I do not have any account in the name of individuals / entities (buyers of secured assets / vendors /security receipt investors) appearing in the lists of individuals and entities, suspected of having terrorist links, which are approved by and periodically circulated by the United Nations Security Council (UNSC). The details of the two lists are as under:
    - The "ISIL (Da'esh) & Al-Qaida Sanctions List", established and maintained pursuant to Security Council resolutions 1267/1989/2253, which includes names of individuals and entities associated with the Al-Qaida is available at (https://scsanctions.un.org/ohz5jen-alqaida.html)
    - The "Taliban Sanctions List", established and maintained pursuant to Security Council resolution 1988 (2011), which includes names of individuals and entities associated with the Taliban is available at (https://scsanctions.un.org/3ppp1en-taliban.htm)

Signature:

Name of the Bidder / Buyer / Depositor:

Annexure VII

UNDERTAKING

(TO BE EXECUTED ON RS.500 STAMP PAPER AND NOTARISED)

AFFIDAVIT REGARDING SECTION 29A OF THE INSOLVENCY AND BANKRUPTCY CODE, 2016

I, _____, aged ___ years, the Deponent, residing at _____, ("**Applicant**") do hereby solemnly affirm and irrevocably and unconditionally state, in relation to proposed purchase of immovable property being mortgaged in favour of Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited) (Trustee of Phoenix Trust FY16-15) (**"Phoenix"**) in the loan account of Dr. Jagtap Hospital Private Limited **("Borrower")**, as follows:

1. I hereby unconditionally state, submit and confirm that I/we are not disqualified from purchasing the immovable property owned by the Mortgagor by the Applicant, being mortgaged in favour of Phoenix in the loan account of Borrower, pursuant to the provisions Section 29A of The Insolvency and Bankruptcy Code, 2016 (**"IBC"**) and/or otherwise.

2. I hereby state, submit and declare that none of: (a) the Applicant, being the Proposed Investor; (b) any other person acting jointly or in concert with the Applicant:

   a) is an undischarged insolvent;

   b) is a willful defaulter in accordance with the guidelines of the Reserve Bank of India ("**RBI**") issued under the Banking Regulation Act, 1949 (the "**BR Act**");

   c) at the time of investing and subscribing to the security receipts, has an account or an account of the Borrower which is under management or control of such person(s) or of whom such person(s) is a promoter, classified as non-performing asset in accordance with the guidelines of the RBI issued under the BR Act or the guidelines of a financial sector regulator issued under any other law for the time being in force;

   d) has been convicted for any offence punishable with imprisonment:

      (i) for 2 (two) years or more under any Act specified under the Twelfth Schedule of the IBC; or

      (ii) for 7 (seven) years or more under any law for the time being in force.

   e) is disqualified to act as a director under the Companies Act, 2013;

   f) is prohibited by the Securities and Exchange Board of India ("**SEBI**") from trading in securities or accessing the securities markets;

   g) has been a promoter or in the management or control of a Borrower in which a preferential transaction, undervalued transaction, extortionate credit transaction or fraudulent transaction has taken place;

h) has executed a guarantee in favour of a creditor in respect of a Borrower against which an application for insolvency resolution made by such creditor has been admitted under the IBC and such guarantee has been invoked by the creditor and remains unpaid in full or part;

i) is subject to any disability, corresponding to abovementioned clauses (a) to (h) above, under any law in a jurisdiction outside India;

j) has a connected person not eligible under the abovementioned clauses (a) to (i). A list of all the connected persons is set out in **Schedule A** hereto.

3. I, hereby state and confirm that the Applicant and each of its Affiliates are not Related Parties (as defined in the Companies Act, 2013 (as amended from time to time) and any other applicable law for the time being in force) of the Borrower.

4. I hereby undertake and confirm that I shall immediately intimate Phoenix, and in no event more than 5 (five) days, in the event the Applicant or any of its Affiliates qualify to be Related Parties of the Borrower at any time.

5. I irrevocably and unconditionally submit to the Phoenix, that the list of the connected persons set out in Schedule A hereto is exhaustive in all respects and the names of all the connected persons have been set out thereunder without any omission whatsoever.

6. I submit to the Phoenix, that the Applicant unconditionally and irrevocably agrees and undertakes that it shall make full disclosure in respect of itself and all its connected persons.

7. I submit that, as and when any of the statements made hereunder are invalid, incorrect or misrepresented by us/ any other person acting in jointly or in concert with us, I agree that such an event shall be considered to be a breach of the terms and hold the Applicant ineligible.

8. I agree and acknowledge that Phoenix is entitled to rely on the statements and affirmations made in this Affidavit for the purposes of determining eligibility and assessing, agreeing and issuing the No Objection for sale in favour of the Applicant.

9. I, unconditionally and irrevocably undertake, that we shall provide all data, documents and information as may be required to verify the statements made under this Affidavit, to the satisfaction of Phoenix.

10. I agree that in the event any of the above statements are found to be untrue or incorrect, then the Applicant unconditionally agrees to indemnify and hold harmless the Phoenix against any

losses, claims or damages incurred by the Phoenix, as the case may be, on account of such ineligibility of the Applicant.

11. This Affidavit shall be governed in accordance with the laws of India and the courts of Mumbai shall have an exclusive jurisdiction over any dispute arising under this Affidavit.

12. I submit that, the contents of the Affidavit, as provided above are correct, true, valid and genuine.

13. I submit that, no information/details, have been concealed while signing the Affidavit and there are no further facts to be disclosed to determine eligibility of the Applicant, in terms of Section 29A of the IBC.

Solemnly, affirmed at _____ on _____ day of _____, 2026.

Before me,

Notary

Deponent

VERIFICATION

I, the Deponent hereinabove, do hereby verify and affirm that the contents of paragraph 1 to 13 of this Affidavit are true and correct to my knowledge and belief and no material facts have been concealed therefrom.

Verified at _____ on this _____ day of _____, 2026.

Deponent

Schedule A

LIST OF THE CONNECTED PERSONS