CSB Bank

Trusted Heritage Smart Future

The locker customers of the Bank with details as under have not paid the locker rent despite notices issued to them. This publication is to intimate the customers to immediately contact the Branch and pay the locker rent arrears within 90 days of this publication failing which the Bank will proceed to break open the locker and deal with the contents of the locker, without any further intimation/notice, as per the terms of the locker agreement and the customer/s will be liable for all costs and consequences thereof.

S. No.	Branch	Locker No	Customer Name	Locker rent arrears
1	BORIVILI WEST	36	JOEL SAVIO	16247.63

Place: MAHARASHTRA
Date : 17.11.2026

CSB Bank

CFM Asset Reconstruction Private Limited

thoughtful regeneration

Corporate Office: 1st Floor, Wakefield House, Sprott Road, Ballard East, Mumbai - 400038

POSSESSION NOTICE

APPENDIX IV **(For immovable property)** **READ WITH RULE 8 (1)**

WHEREAS, The undersigned being the Authorized Officer of CFM Asset Reconstruction Private Limited (Acting in its capacity as trustee of CFMARC TRUST - 243) 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), 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. Further, The Sarvagram Fincare Private Limited, has assigned all its rights, title and interest of the entire outstanding debt of above loan account along with underlying securities in favor of CFM Asset Reconstruction Private Limited vide a Registered Assignment Agreement dated 29.05.2026 entered between The Sarvagram Fincare Private Limited and CFM Asset Reconstruction Private Limited under the provisions of Section 5 of SARFAESI Act 2002.

The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken **Symbolic possession** of the property described herein above in exercise of powers conferred on him under Section 13 (4) of the said Act read with Rule 8 of the said rules on the date as mentioned above in "Date of Possession" Column. The Details of the Parties along with Mortgaged Property Possession taken by the Bank, is given below :-

Name of Customer (Borrower(s) / Co-Borrower(s) and Guarantor(s) / Partners / Mortgagor(s)	Demand Notice Date and Amount in Rs.	Date Of Possession
RAJENDRA UTTAM KOR (Borrower), **RATNA RAJENDRA KOR** (Co-Borrower), **Loan Account No. FLSEC00009750**	Demand Notice Date : **17-08-2026, Rs. 880756/-** (Rupees Eight Lakh Eighty Thousand Seven Hundred and Fifty Six only.) as on 27-07-2026	13-11-2026
MORTGAGED_PROPERTY : All that Piece and Parcel of Village Vitai Tal.Sakri,Dist.Dhule bearing Gat No.109/1/A admeasuring total area about H.1.34.00+0.16.00R.P.K which is bounded as under. Four boundaries:- On Or Towards East- Gat No.109/1/B, On Or Towards West- Gat No.131/1, On Or Towards South- Forest, On Or Towards North- Gat No.108/1		
VIJAY BAPUJI JOSHI (Borrower), **ASHWINI VIJAY JOSHI** (Co-Borrower), **Loan Account No. FLSEC00008169**	Demand Notice Date : **17-08-2026, Rs. 783486/-** (Rupees Seven Lakh Eighty Three Thousand Four Hundred and Eighty Six only.) as on 27-07-2026	13-11-2026
MORTGAGED_PROPERTY : All that Piece and Parcel of Grampanchayat property No.168 Village Vitai, Tal Sakri, Dist Dhule which is bounded as under. Four boundaries:- On Or Towards East- Road, On Or Towards West- Road, On Or Towards South- Property No 625 of Sharad Mahadev Joshi, On Or Towards North- Property No 223 of Ashok Sudam Khairnar		
NILESH VASANT KHAIRNAR (Borrower), **SARALA NILESH KHAIRNAR** (Co-Borrower), **Loan Account No. FLSEC00100603**	Demand Notice Date : **17-08-2026, Rs. 649980/-** (Rupees Six Lakh Forty Nine Thousand Nine Hundred and Eighty only.) as on 27-07-2026	13-11-2026
MORTGAGED_PROPERTY : All that Piece and Parcel of Property No.24/ B which is residential Gavthan Propery admeasuring total area about area 50 X 14 its Total 700.00sq.ft. which is bounded as under. Four boundaries:- On Or Towards East- Property of Pravin Vinayak Khairnar, On Or Towards West- roperty of Kavita Jitendra Khairnar, On Or Towards South- Road, On Or Towards North- Nampur Road		

The Borrowers mentioned herein above in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to charge of **CFM Asset Reconstruction Private Limited,** for an amount as mention in this notice, along with interest at contractual rate, incidental expenses, costs and charges, etc. due w.e.f. the very next date of the status of outstanding amount date showing in the above mention details, till the date of full repayment and / or realization. Further the borrower's attention invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets.

Please note description of properties is as mentioned above.

Date : 17.11.2026
Place : DHULE

Authorised Officer, CFM Asset Reconstruction Private Limited (Acting in its capacity as trustee of CFMARC TRUST - 243)

KOTAK MAHINDRA BANK LIMITED

Branch Office : Adamas Plaza 2nd Flr. 166/16, CST Road, Kolivery Vill. Kunchi Kurve Ngr., Santacurz (E), Mumbai-400 098, MH. **Corporate identity No. L65110MH1985PLC038137**

E-AUCTION CUM SALE NOTICE OF IMMOVABLE PROPERTY

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) & 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002. NOTICE is hereby given to the Public in general and in particular to the Borrower(s), Guarantor(s) and / or Mortgagor(s), that the below described immovable property mortgaged / charged to **KOTAK MAHINDRA BANK LIMITED** ("Secured Creditor"), the **PHYSICAL POSSESSION** of which has been taken by the Authorized Officer of the Secured Creditor on **18.05.2026,** will be sold through E-Auction on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS"** and **"NO RECOURSE BASIS"** on **24.12.2026,** for recovery of **Rs. 35,92,437/-** as on **29.09.2026** together with further interest and other charges thereon at the contractual rates upon the footing of compound interest until payment / realization due to **KOTAK MAHINDRA BANK LIMITED,** being the Secured Creditor, from the Borrower / Mortgagor/s / Guarantor/s namely **(1) Mrs. Chhaya Appasaheb Jadhav (Borrower / Mortgagor) & (2) Mr. Appasaheb Mukundrao Jadhav (Co-Borrower / Mortgagor) both having address at : 80, Jadhav Galli Waegaon, Phulmbri, Near Sugar Factory, Aurangabad-431 111; Also At :- Flat No. D-01, Still First Floor, Shri Ramrao Residency Apartment Phase 2, At Tuljapur, Aurangabad-431 008; Also At :- Flat No. D-02, First Floor, Shri Ramrao Residency Apartment Phase 2 At Tuljapur, Aurangabad-431 008,** in respect of loans granted to **Mrs. Chhaya Appasaheb Jadhav.** The details / description of Immovable Property put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:

Sr. No.	Name of the Mortgagor/s	Details Of Immovable Property put for E-Auction
1	**Mrs. Chhaya Appasaheb Jadhav & Mr. Appasaheb Mukundrao Jadhav**	★**FLAT NO. D-01 :** All that piece and parcel of Flat bearing No. **D-01, admeasuring** 37.84 Sq. Mtrs. **Carpet Area,** 6.09 Sq. Mtr. Open Balcony, on still First Floor, (1.1112% common area) in Shri Ramrao Residency Apartment Phase 2 as a unit cost constructed on the property bearing Gut No. 39, **Totally admeasuring** 00 Hector 83 Are, 02 Are Potkharab, Land Revenue Rs. 02.05 PS, situated at Tuljapur, Aurangabad & ➢**Bounded as under - • Towards East :** Flat No. D-03; **• Towards West :** 9.00 M. Wide Road; **• Towards North :** C 2 Building; **• Towards South :** Flat No. D-02. ★**FLAT NO. D-02 :** : All that piece and parcel of Flat bearing No. **D-02, admeasuring** 37.24 Sq. Mtrs. Carpet Area, 6.15 Sq. Mtr. Open Balcony, on First floor, (1.1112 % common area) in Shri Ramrao Residency Apartment Phase 2 as a unit cost constructed on the property bearing Gut No. 39, **Totally admeasuring** 00 Hector 83 Are, 02 Are Potkharab, Land Revenue Rs. 02.05 PS, situated at Tuljapur, Aurangabad & ➢**Bounded as under - • Towards East :** Flat No. D-04; **• Towards West :** 9.00 M. Wide Road; **• Towards North :** Flat No. 01; **• Towards South :** Gut No. 41.

Last date for submission of online bid	Date & Time of E-Auction	Reserve Price (INR)	Earnest Money Deposit (EMD) (INR)
23.12.2026 till 5.00 P. M.	24.12.2026 between 11.00 A. M. to 12:00 P. M.	FOR FLAT NO. D-01 : Rs. 21,96,000/- FOR FLAT NO. D-02 : Rs. 21,60,000/-	FOR FLAT NO. D-01 : Rs. 2,19,600/- FOR FLAT NO. D-02 : Rs. 2,16,000/-

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on **25.11.2026 between 01:00 p. m. to 02.00 p. m.** through his authorized representative / agent.

Important Terms and Conditions : 1) The E-Auction shall be conducted only through **"Online Electronic Bidding"** through website **https://www.eauctions.co.in** on **24.12.2026** from **11.00 A. M. to 12.00 P. M.** with unlimited extensions of 5 minutes duration each. **2)** For details about E-Auction, the intending bidders may contact **Linkstar tech Solutions Pvt. Ltd.** on **Mobile +91-98986 64651; E-mail ID : admin@eauctions.co.in 3)** The intending bidders may visit the Bank's official website - **https://www.kotak.com/en/bank-auctions.html** for auction details and for the terms and conditions of sale. **4)** For detailed terms and conditions of auction sale, the bidders are advised to go through the portal **https://www.eauctions.co.in** and the said terms and conditions shall be binding on the bidders who participate in the bidding process. **5)** It is requested that the interested Bidder/s are required to generate the login ID and password from the portal **https://www.eauctions.co.in** before uploading the bid and other documents. **6)** The bid form has to be filled in the prescribed form and is to be submitted / uploaded online only along with KYC documents of the Bidder/s on the portal **https://www.eauctions.co.in** on or before **23.12.2026** up to **05.00 p. m.** and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidder/s should be sent by mail to **ashok.motwani@kotak.com. 7)** Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from **Linkstar tech Solutions Pvt. Ltd.** on above mentioned Contact Numbers. **8)** Earnest Money Deposit (EMD) shall be deposited by way of Demand Draft in favour of **Kotak Mahindra Bank Ltd. on or before 23.12.2026 up to 05:00 p. m.** In case of delay in depositing the EMD and / or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorized Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bid/s received after the schedule cut-off time without giving any disclosure to any person. Any bid submitted without depositing the EMD amount shall stand automatically rejected. The EMD deposited by the proposed bidder shall not earn any interest. **9)** The bid price to be submitted shall be equal to and / or above the Reserve Price and during the bidding process, bidders who have submitted bids shall improve their further offers in multiples of INR **50,000.00 (Rs. Fifty Thousand Only). 10)** In case any bid is placed within last 5 minutes of the closing time of the e-auction proceeding, the closing time shall automatically and immediately get extended by another 5 minutes. **11)** The successful bidder has to deposit **25%** of the highest bid amount (including EMD already paid) immediately on closure of the e-auction sale proceedings or on the following working day in case business hours is closed on the day of E-Auction, in the mode stipulated as above. The balance **75%** of the highest bid amount shall have to be deposited within **15 (FIFTEEN)** days from the date on which the acceptance / confirmation of sale is conveyed to such successful bidder or such extended period which shall be at the sole discretion of the Authorized Officer and within the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002. **12)** The highest bidder will not have any right and title over the property until the Sale Certificate is issued in his favour subject to realisation of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E-Auction and confirmation by the Secured Creditor to that effect. **13)** If the successful bidder fails to deposit the entire bid / auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the property nor on the amounts deposited. The Authorized Officer shall be free to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction property. **14)** On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorized Officer shall issue the Sale Certificate, the sale shall be completed thereafter, and **Kotak Mahindra Bank Limited** shall not entertain any claims. **15)** The sale certificate shall be issued in the same name in which the Bid is submitted. No request for inclusion / substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained. **16)** The EMD amount, to the unsuccessful bidder/s, shall be returned by **Kotak Mahindra Bank Ltd.,** in their accounts by way of RTGS / NEFT / Funds Transfer, **within 10 (Ten) working** days and without any interest. **17)** The Authorized Officer has the absolute right to accept or reject a bid or postpone / cancel the notified E-Auction Sale without assigning any reason. In the event of postponement / cancellation of the E-Auction Sale after submission of the bids, EMD submitted by the bidders will be returned, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the property by private treaty. **18)** In an event of failure of the E-Auction Sale for the want of bids or otherwise or for any other reason, the Authorized Officer can enter into a private treaty for sale of the property, as a whole or any part thereof, with the proposed purchaser or any other party providing an offer to purchase the property. **19)** In the event where a bidder is declared as the successful bidder in the e-auction sale conducted and subsequently, if the auction proceedings gets stayed and / or set aside by any Court / Tribunal, at any stage even after issuance of the sale certificate or handing over the possession. then the Bank, at the request of bidder / auction purchaser shall initiate refund of the EMD / amount so deposited by him / her. The Bank at its sole discretion will process refund the money so deposited, without any interest, damages, claims etc. of whatsoever nature and no such communication shall be entertained at later stage. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation. **20)** Any other encumbrances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of property Auctioned. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc. **21)** All statutory dues / other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. **22)** All outgoings charges i. e. Municipal Taxes, Maintenance / Society charges, Electricity and Water charges and any other dues or taxes including transfer charges / fees in respect of the property put for Auction-cum-Sale under the present notice shall be paid by the successful Bidder / Purchaser solely. **23)** All other incidental charges (including but not limited to security charges or maintenance charges for preservation of the property under the present auction) will be borne solely by the highest bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However at the sole discretion of the Authorized Officer, any just and reasonable delay will be considered for exemption, without setting any precedent for future. **24)** As per Section 194-IA of the Income Tax Act, 1961, TDS @1% shall be applicable on the sale proceeds, if the sale consideration is **Rs. 50,00,000.00 (Rs. Fifty Lakhs Only)** and above, the Successful bidder / purchaser shall deduct and deposit 1% TDS, for the Property in the name of, **Mrs. Chhaya Appasaheb Jadhav (having PAN CGPPJ9377L) & Mr. Appasaheb Mukundrao Jadhav (having PAN BOZPJ6156E),** to be borne by him from the sale price of the respective property and deposit the same with Income Tax Department, Furthermore only 99% of the Sale price is to be remitted to the Bank. The Sale Certificate will be issued by the Bank, in favour of the Successful bidder/ purchaser, only upon the receipt of Form 16B, Form 26QB and the Challan evidencing the deposit of such TDS. **25)** Sale will strictly be on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS"** on the terms and conditions as mentioned herein, however the Authorized Officer shall have the absolute discretionary right to change or vary any of the terms and conditions. The bidders are advised to make their own independent inquiries regarding any encumbrances, Search in Sub-Registrar Office and Revenue Records and Municipal Records and any administrative Government records relating to the concerned Property and shall satisfy themselves regarding the nature and description of the property, condition, any encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Property. **26)** If the dues of the bank together with all costs, charges and expenses incurred by them or part thereof as may be acceptable to the bank are tendered by/on behalf of the Borrower/s / Guarantor/s / Mortgagor/s, at any time on or before the date fixed for sale, the auction / sale of asset may be cancelled. The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone / cancel / adjourn / discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. **27)** The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions. **28)** The bidders should ensure proper internet connectivity; power back up etc., The Bank shall not be liable for any disruption due to internet failure, power failure, or technical reasons or reasons / contingencies affecting the E-Auction proceedings. **29) Kotak Mahindra Bank Limited** or its employees will not be liable for any claims from any person in respect of the property/ies put for sale. **30)** The present notice is also uploaded on the Bank's official website i. e. **www.kotak.com** and interested parties can visit the same also. **31)** Intending Purchaser(s) is / are to make their own independent inquiries regarding the encumbrances on the property including but not limited to statutory liabilities, over-due maintenance, common charges, over-due electricity bills, Municipal Tax, Water Tax, other charges (if any). That the said immovable property will be sold with all encumbrances related to the pending Tax and Bills as mentioned in the preceding line and other Tax and Bill thereon. **32)** For inspection of the property or for any further details kindly contact : **Mr. Tushar Joshi** on **+91-9503371360 & / or Mr. Ashok Motwani on +91-9873737351.**

The Borrower(s) / Mortgager(s) / Guarantor(s) are hereby given **STATUTORY 30 DAYS NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SARFAESI Act, 2002.** In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

Place : Chhatrapati Sambhaji Nagar, Maharashtra
Date : 17.11.2026

For Kotak Mahindra Bank Ltd,
Sd/- Authorized Officer

SHIVALIK SMALL FINANCE BANK LTD.

Registered Office : 501, Salcon Aurum, Jasola District Centre, New Delhi - 110025
CIN : U65900DL2020PLC366027

AUCTION NOTICE

The following borrowers of Shivalik Small Finance Bank Ltd. are hereby informed that Gold Loan/s availed by them from the Bank have not been adjusted by them despite various demands and notices including individual notices issued by the Bank. All borrowers are hereby informed that it has been decided to auction the Gold ornaments kept as security with the Bank and accordingly has been fixed at **11:00 am** in the branch premises from where the loan was availed. All, including the borrowers, account holders and public at large can participate in this auction on as per the terms and conditions of auction.

Auction date is 26.11.2026 @ 11:00 am.

S. NO	Branch	Account No.	Actt Holder name
1	PUNE TILAK ROAD	104242515496	KUNAL N GAIKWAD
2	PUNE TILAK ROAD	104242514408	CHETAN A CHAUDHARI

The Bank reserves the right to delete any account from the auction or cancel the auction without any prior notice.

Authorised Officer, Shivalik Small Finance Bank Ltd.

UNITY SMALL FINANCE BANK LIMITED

Registered Office: Unit No.1201, 1202 & 1203, 12th Floor, Ansal Bhawan, 16, K. G. Marg, New Delhi-110001 **Corporate Office:** Centrum House, Vidyanagari Marg, Kalina, Santacruz (East), Mumbai – 400 098

AUCTION NOTICE FOR SALE OF PLEDGED GOLD ORNAMENTS

That the below-mentioned borrower/(s) had availed gold loan facility from Unity Small Finance Bank Ltd (**"Bank"**) against the security of the gold collateral. The borrower/(s) defaulted the repayment of Margin shortfall result of which loan account have become overdue. Despite repeated notices and reminders issued by the Bank, the borrower/(s) have failed to regularise/repay their outstanding dues thereby compelling the Bank to auction the pledged gold ornaments under applicable law.

Notice is hereby given to the borrower/(s) and the public in general that the Bank will conduct the auction of the pledged gold collaterals shall be strictly on "AS IS WHAT IS BASIS" on the date & time mentioned below:

Auction date: 25-11-2026 **Time: 11.00 am**

Loan Account No	Customer name	State	Location	Gross Weight(gm)
USFB232CONS00006 6206	Dayasagar Janardhan Shivaratri	Maharashtra	NANDED	7.00

Bidders shall be permitted to inspect and verify the pledged gold ornaments prior to the auction on **25-11-2026** at the specified venue during working hours, subject to prior appointment and compliance with the Bank's terms and conditions. The Bank does not guarantee the quality, purity or weight of the gold collaterals, and bidders are advised to satisfy themselves in this regard before participating in the auction. Bidders are required to submit bidder application form – duly filled & singed, GST Certificate, valid KYC documents including a copy of their Photo identity proof and address proof duly signed by the bidder along with the originals for verification and two recent photographs at Location.

Interested bidder / bidder's representative(s) should be personally present at the designated location to hand over the documents to the Bank.

The Bank reserves the absolute right, at its sole discretion, to cancel, postpone, modify or withdraw the auction, to change the venue/date/time of auction, to accept or reject any or all bids, and/or to revise the reserve price without assigning any reason/notice whatsoever to the bidders. The sale of pledged gold ornaments shall be conducted at the sole risk and cost of the borrower/(s), and no claim or objection of whatsoever nature shall be entertained thereafter.

All the costs and expenses relating to storage, valuation, notice issuance and auction process shall be recovered from the borrower/(s) and/or debited to the loan account of the borrower/(s). Bank reserves the right to recover the balance amount from the customer if the bid amount is insufficient to meet the payoff amount of the loan account.

For any further details/assistance/clarification regarding the terms and conditions of the auction, the bidders may contact Mr. Ramakant Mishra on 7977522960 and Mrs. Anagha Ghag on 9619850491.

This Publication shall supersede all prior communications issued by the Bank in this regard.

Date : 17-11-2026
Place : Nanded

Authorised Officer
Unity Small Finance Bank Limited

ADITYA BIRLA CAPITAL

LOANS INVESTMENTS INSURANCE PAYMENTS

ADITYA BIRLA CAPITAL LIMITED

Registered Office : Indian Rayon Compound, Veraval, Gujarat-362266.
Branch Office : 10th Floor, R-Tech Park, Nirlon Complex, Off Western Express Highway, Near Hub Mall, Goregaon East- 400063.

"APPENDIX- IV-A"
[See proviso to Rule 9(1) of Security Interest Enforcement Rules, 2002]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 9(1) of the Security Interest (Enforcement) Rules, 2002 (54 of 2002).

Notice is hereby given to the public in general and in particular to the Borrower, Co-Borrower (s) and Mortgagor (s) that the below described immovable asset(s) mortgaged to the Secured Creditor, the physical possession of which has been taken by the Authorized Officer of Aditya Birla Capital Limited ("ABCL") on **18.10.2026**, the mortgaged properties will be sold through E-Auction on **"As is where is", "As is what is", and "Whatever there is"** basis on **08.12.2026** for recovery of **Rs.11,63,95,970.89 (Rupees Eleven Crore Sixty-Three Lakh Ninety-Five Thousand Nine Hundred Seventy and Paise Eighty-Nine Only)** by way of outstanding principal, arrears, accrued late charges and interest due as on **17.04.2026** (This amount is exclusive of TDS Calculation and pre-payment charges, as applicable) and further interest and other expenses thereon till the date of realization due to the Secured Creditor from Borrowers, Co-Borrowers and Mortgagors namely **Kalpak Steels Private Limited (Through its Directors, Satish Manikrao Zende and Suhas Manikrao Zende), M/s. Kalpak Industries (a proprietorship concern, through its proprietor, Satish Manikrao Zende), Jyoti Suhas Zende, Suhas Manikrao Zende, Asha Satish Zende and Satish Manikrao Zende.**

The EMD amount along with the reserve price of the immovable asset(s)/ mortgaged properties is given below:

Details of the Immovable Asset/ Mortgaged Property	Earnest Money Deposit Amount (in Rs.)	Reserve Price (in Rs.)
Property – 1 - Leasehold rights in all that piece and parcel of land bearing Plot No C-127 adm. 16,000 sq. mtrs or thereabouts in Supa Parner Industrial Area, within the village limits of Hanga, Taluka and Sub-District- Parner, District Ahmednagar, 414301 and bounded as under : **On or towards North by :** MIDC Road r/w.20 mtr. and Plot No. C-128 & C-129 **On or towards South by :** 5 mtr. wide strip and thereafter Plot No. C-125, C-126 and Plot No. C-127/1 **On or towards East by :** Amenity-15/1 **On or towards West by :** 10 mtr. wide strip i.e. MIDC Pipe Line Strip and thereafter Plot No. D-95 and D-95/1	1,28,01,090/-	12,80,10,891/-
Property – 2 - Leasehold rights in all that piece and parcel of land bearing Plot No. 129/2 adm. 3253 sq. mtrs. in Supa Parner Industrial Area situated at Hanga, Taluka and Sub-District-Parner, Ahmednagar, 414301 and bounded as under: **On or towards North by :** MIDC Road r/w. 20 mtr. **On or towards South by :** Plot No. C-127 **On or towards East by :** Grampanchayat underground water Line **On or towards West by :** Plot No. C-128	20,08,669/-	2,00,86,690/-

For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's website i.e. **https://mortgagefinance.adityabirlacapital.com/Pages/Individual/Properties-for-Auction-under-SARFAESI-Act.aspx** or **https://sarfaesi.auctiontiger.net**

DATE : 17.11.2026,
PLACE : Ahilyanagar

Authorised Officer, (Aditya Birla Capital Limited)

EQUITAS SMALL FINANCE BANK LTD

equitas Small Finance Bank

{Formerly Known As Equitas Finance Ltd}
Registered Office: No.769, Spencer Plaza, 4th Floor, Phase-II, Anna Salai, Chennai, TN - 600 002.# 044-42995000, 044-42995050

APPENDIX IV-A [See proviso to Rule 8(6)] – Sale Notice for Sale of Immovable Properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest(Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor(s) and Guarantor (s) that the below described immovable property montaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Equitas small finance Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is basis for recovery of dues in below mentioned accounts. The details of Borrower'(s) Mortgagor(s)/ Guarantor(s)/ Secured Assets Dues Reserve Price/E-Auction date & time and Bid Increase Amount are mentioned below

Name & Address of Borrowers/Mortgagers/ Guarantors	Description of the Immovable Properties with known encumbrances, if any	Reserve Price EMD Price Bid Increase Price	Date & Time of E-Auction	Loan / Total Dues
Mr/Mrs Pathan Bhikan Rajjak C/O Mr/Mrs Bhikan Rajjak **Mr/Mrs Rubeenabegum Bhikankhan Pathan C/O Mr/Mrs Bhikankhan Pathan** (Both are residing at Plot No 28 Sahida Colony Jatwada Road, Fron Of Prime Star English School, Aurangabad H.O, Aurangabad, Maharashtra, 431001)	All That Piece And Parcel Of The Property Bearing Gat No. 102, Plot No. 5, Total Area Adm. 4132.50 Sq. Mtrs, On Which Constructed "Siddhi Square", B Type Building, A Wing, Second Floor, Flat No. 05, Carpet Area Adm. 38.402 Sq.Mtrs, Situated At Mauje Pisadevi, Tal & Dist-Aurangabad.	Rs.11,50,000 Rs.1,15,000 Rs.10,000	**07-12-2026 From 11.00 AM to 12.30 PM**	**Loan Account No:- EMFBJRNG0034396 / ELPBJRNG0034397** Claim Amount Due Rs.1589436/- as on 27.11.2025 with further interest from 28.11.2025 with monthly rest, charges and costs, etc., (Total Outstanding being Rs.1796826/- as on 09.11.2026).

For details and queries on purchase and sale contact no-
Sanjay Chavan 9860533177, Sambhaji Surwase 9890805601, Sagar Chavan 7972328475

The intending purchaser/ bidder is required to submit amount of Earnest Money Deposit (EMD) by way of NEFT/RTGS/DD in the account of "Equitas Small Finance Bank Ltd" Account No- 200000807725 and IFSC code- ESFB0001001 Bhaaggyam Galleria New No. 18 , Bazzulla Road, T-Nagar, Chennai-600 117, drawn on any nationalized or scheduled bank on or before date: **05-12-2026**

For details for terms & conditions of E-Auction sale please refer to the link provided in **www. Equitas. bank.in & https://BidDeal.in.**

Date: 17-11-2026
Place: Sambhajinagar

Sd/-Authorized Officer,
Equitas Small Finance Bank Ltd

UNITY SMALL FINANCE BANK LIMITED

Registered Office: Unit No.1201, 1202 & 1203, 12th Floor, Ansal Bhawan, 16, K. G. Marg, New Delhi-110001
Corporate Office: Centrum House, Vidyanagari Marg, Kalina, Santacruz (East), Mumbai – 400 098

AUCTION NOTICE FOR SALE OF PLEDGED GOLD ORNAMENTS

That the below-mentioned borrower/(s) had availed gold loan facility from Unity Small Finance Bank Ltd (**"Bank"**) against the security of the gold collateral. The borrower/(s) defaulted the repayment of Margin shortfall result of which loan account have become overdue. Despite repeated notices and reminders issued by the Bank, the borrower/(s) have failed to regularise/repay their outstanding dues thereby compelling the Bank to auction the pledged gold ornaments under applicable law.

Notice is hereby given to the borrower/(s) and the public in general that the Bank will conduct the auction of the pledged gold collaterals shall be strictly on "AS IS WHAT IS BASIS" on the date & time mentioned below:

Auction date: 25-11-2026 **Time: 11.00 am**

Loan Account No	Customer name	State	Location	Gross Weight (gm)
USFB253CONS000033097	Anil Arun Thakur	Maharashtra	Nashik - Shivaji Nagar	9.54
USFB253CONS000034352	Ashwin Suresh Bhosale	Maharashtra	Nashik - Shivaji Nagar	32.00
USFB253CONS000039689	Tushar Nivrutti Sangle	Maharashtra	Nashik - Shivaji Nagar	16.50
USFB253CONS000040243	Ashwini Nagarjun Ingle	Maharashtra	Nashik - Shivaji Nagar	9.20
USFB253INC0000040709	Sandesh Shantaram Sonawane	Maharashtra	Nashik - Shivaji Nagar	57.78
USFB253INC0000041781	Diwakar Mataprasad Shukla	Maharashtra	Nashik - Shivaji Nagar	40.74
USFB253INC0000041779	Shahina Tauseef Shaikh	Maharashtra	Nashik - Shivaji Nagar	57.61
USFB253INC0000042759	Inderpalsingh Kulwindersingh Gujral	Maharashtra	Nashik - Shivaji Nagar	12.69
USFB253CONS000043051	Nazmin Minhaj Shaikh	Maharashtra	Nashik - Shivaji Nagar	43.784
USFB253INC0000043713	Pratik Ravindra Pekhale	Maharashtra	Nashik - Shivaji Nagar	57.732
USFB253INC0000043793	Sandhya Nikesh Kulbhaje	Maharashtra	Nashik - Shivaji Nagar	83.93
USFB253INC0000043922	Nikesh Martand Kulbhaje	Maharashtra	Nashik - Shivaji Nagar	33.83
USFB253INC0000044067	Dipesh Vasant Wankhede	Maharashtra	Nashik - Shivaji Nagar	60.9
USFB253CONS000046148	Shweta Vaibhav Shinde	Maharashtra	Nashik - Shivaji Nagar	31.807
USFB253CONS000068544	Ujwala Nikhil Nikale	Maharashtra	Nashik - Shivaji Nagar	10.33
USFB253INC0000032203	Shashikant Baliram Kapadnis	Maharashtra	Nashik - Shivaji Nagar	47.36
USFB253INC0000032207	Manisha Shashikant Kapadnis	Maharashtra	Nashik - Shivaji Nagar	81.83
USFB253INC0000032628	Shashikant Baliram Kapadnis	Maharashtra	Nashik - Shivaji Nagar	34.56
USFB253INC0000032813	Neha Vinod Holani	Maharashtra	Nashik - Shivaji Nagar	65.577
USFB253INC0000032935	Nikhil Dinkar Salve	Maharashtra	Nashik - Shivaji Nagar	19.7
USFB253INC0000033517	Damini Purushottam Patil	Maharashtra	Nashik - Shivaji Nagar	94.9
USFB253INC0000034207	Amol Suryawanshi	Maharashtra	Nashik - Shivaji Nagar	43.3
USFB253INC0000034448	Anil Arun Thakur	Maharashtra	Nashik - Shivaji Nagar	26.8
USFB253INC0000037502	Bhaveshh Laxman Bhojwani	Maharashtra	Nashik - Shivaji Nagar	68.896
USFB253INC0000037769	Sumeet Deepak Tejwani	Maharashtra	Nashik - Shivaji Nagar	94.53
USFB253INC0000038582	Yagappan Thomaiyar	Maharashtra	Nashik - Shivaji Nagar	90.35
USFB253INC0000038893	Archana Sharon Medhe	Maharashtra	Nashik - Shivaji Nagar	95.96
USFB253INC0000039700	Sandeep Arvind Joshi	Maharashtra	Nashik - Shivaji Nagar	47.8
USFB253INC0000040079	Megha Dhiraj Dandgavhal	Maharashtra	Nashik - Shivaji Nagar	43.4
USFB253INC0000040958	Bhaveshh Laxman Bhojwani	Maharashtra	Nashik - Shivaji Nagar	20.695
USFB253INC0000041240	Diwakar Mataprasad Shukla	Maharashtra	Nashik - Shivaji Nagar	18.68
USFB253INC0000041951	Diwakar Mataprasad Shukla	Maharashtra	Nashik - Shivaji Nagar	12.16
USFB253INC0000042162	Subhash Shamlal Raisonijain	Maharashtra	Nashik - Shivaji Nagar	76.97
USFB253INC0000042446	Chhaya Suresh Khare	Maharashtra	Nashik - Shivaji Nagar	79.46
USFB253INC0000042433	Sonal Sudhir Khare	Maharashtra	Nashik - Shivaji Nagar	67.60
USFB253INC0000043642	Paramjeetkaur Devendrasingh Jaggi	Maharashtra	Nashik - Shivaji Nagar	48.91