SYMBOLIC POSSESSION NOTICE

ICICI Bank Branch Office : ICICI Bank Ltd Office Number 201-B, 2nd Floor, Road No. 1 Plot No-B3, WIFI IT Park, Wagle Industrial Estate, Thane (West)- 400604

The Authorised ICICI Bank Officer under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	Salauddin Jalauddin Shaikh & Aisha Salauddin Shaikh- TBPUN00006511461	Flat No. D-1-2078, 7th Floor, Sobha Carnation, S.No. 19, Hissa No. 1/1A/1A/1, 16, Village- Kondhwa, Budruk, Tal-Haveli, Pune- 411048 & Carpet Area About 2283.141 Sq.fts+324.083 Sq.fts Wall+Private Terrace 88.259 Sq.fts (Actual Terrace 264.777 Sq.fts)+528.028 Sq.fts of Proportionate Share In The Common Area & Amenities Along With 2 Car Parking No.2078 & 2078A In The Ground Level/ November 11,2026	August 25, 2026 Rs. 1,68,40,999.99/-	Pune
2.	Yusuf Jameel Shaikh & Aiman Shaikh- TBPUN00007144958	Apartment/Flat No. 1301, 13th Floor, Sheetal Square, Plot No. 1A+2, Pune Municipal Corporation No. Cc/0896/20, S.No. 40/1+40/5, Village- Kondhwa Khurd, Taluka-Haveli, Pune- 411048 & Carpet Area of 65.15 Sq.mtrs, Including Amalgamated Then Balcony As Per Sanctioned Plan With One Car Parking Space Adm. Area About 9 Sqmtrs/ November 11,2026	August 31, 2026 Rs. 43,57,699/-	Pune
3.	Mohammad Irfan Khatri & Noorjahan Khatri- LBPUN00006841366 & TBPUN00006797696	Flat No. 201, 2nd Floor, Building/Wing No.A, Jasmine Co-Operative Housing Society Ltd, Survey No. 46, Hissa No. 15/1, Survey No.62, Hissa No. 4, Survey No.46, Hissa No. 8, Village- Kondhwa Khurd, Taluka- Haveli, Pune- 411048 & Adm. About 79.36 Sq.mtrs (Carpet Area) Along With One Car Parking Space No. 201 Adm. About 100 Sq.fts I.e. 9.29 Sq.mtrs/ November 11, 2026	August 25, 2026 Rs. 34,67,098/-	Pune
4.	Atul Satish Shrivastava & Satish Kumar Shrivastava- LBPUN00006208223 & TBPKW00006157413 & TBPKW00006157414	Flat No. D-901, 9th Floor, Building No. 2 & Wing-D, The Leaf, Pune Municipal Corporation (Earlier In Zilla Parishad And Taluka Panchayat Samiti) Bearing S.Nos. 35/20,35/20A, 35/20/15A, 35/20/15B, 35/20/15/2, 35/20/15/3, 35/20/15/4, 35/20/15/5, 35/20/16A, 35/20/16B, 35/20/16C, 35/20/16/2, 35/20/16/3, 35/20/16/4, 35/20/16/5, 35/20/16/6, 35/20/16/7, 35/20/16/8, Mouje- Yewalewadi (Old Kondhwa Budruk), Taluka-Haveli, Pune 411048 & Adm Carpet Area 61.21 Sq.mtrs Along With Terrace Adjoining The Said D-901 Adm. 7.67 Sq.mtrs/ November 11, 2026	August 25, 2026 Rs. 30,91,980/-	Pune

The above-mentioned borrowers(s)/guarantors(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: November 17, 2026 Sincerely Authorised Officer,
Place: Pune For ICICI Bank Ltd.

IDBI BANK CIN: L65190MH2004GOI148838

Regd. Office: IDBI Bank, IDBI Tower, WTC Complex, Cuffe Parade, Mumbai-400005
Branch Office: IDBI Bank Ltd., Dosti Pinnacle, GF, Plot No. E-7,Road No. 22, Wagle Industrial Estate, MIDC, Thane (W), Mumbai, Pin-400604. M. No.: 9494181416/8544111711, Email: samir.malayaz@idbi.co.in & y.gompa@idbi.co.in, www.idbibank.in

PUBLIC NOTICE FOR SALE through E-Auction See Proviso to Rule 8(6) or 9(1)

SALE OF IMMOVABLE PROPERTY MORTGAGED AS SECURITY

E-auction Sale Notice 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) or 9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the Secured Creditor, the physical possession of which has been taken by Authorised Officer of IDBI Bank Ltd., Secured Creditor will be sold on "As is where is basis", "As is what is basis", Whatever there is basis", & "No Recourse Basis" **on December 19, 2026.**

Sr. No.	Borrower/ Mortgagor	Brief description of Property	Physical possession date	Reserve Price (Rs.lakh)	EMD (Rs. Lakhs)	Loan Outstanding
1	SANJAY DAYARAM KANTE & POONAM SANJAY KANTE	Flat No 606,6th Floor Summit Tower Phase 1, Joyville Virar Bolinj Virar West- 401303. Area: Carpet Area: 66.52 Sq.Mts & Dry Balcony Area:14.89 Sq. Mts (Total: 81.41 Sq.Mts) (As per Index II)	13.08.2026	84.00	8.40	As on 12.11.2026 Rs.73.05 lakh (plus expenses, charges and further interest thereon with effect from 13.11.2026)
3	DATE OF INSPECTION	07.12.2026 (11.00 am to 4.00 pm) [WITH PRIOR APPOINTMENT]				
4.	Last Date of Submission of Bids along with EMD	18.12.2026 till 4.00 PM				
5.	Date of E-Auction & Time	19.12.2026 From 11.30 AM to 12.00 PM				

Gist of the terms & conditions appearing in Bid Document:

1. The sale of Secured Assets is on **"as is where is basis", "as is what is basis", "whatever there is basis" and "no recourse basis"** for and on behalf of the Secured Creditors viz.: IDBI Bank Ltd.
2. The aforesaid properties shall not be sold below the reserve price mentioned above. Bid increase amount is Rs.10,000.00
3. The Earnest Money Deposit – (EMD) will not carry interest. AO may retain EMD of top three bidders upto 3 months from the date of opening of the bids. The AO may permit inter-se bidding among the top three bidders. The sale would be on e-auction platform at website https://www.bankeacutions.com and shall take place on **19.12.2026 at 11.30 am to 12.00 pm,** unlimited extension of 5 minutes each. Intending Bidders shall hold a valid e-mail address, please contact M/s C1 India Pvt. Ltd, Plot No.68, Sector 44, Gurugram – 122003, Haryana India. Contact person Bhavik Pandya, Mo - 8866682937, Email id :gujarat@c1india.com/ support@bankeauctions.com (For Technical and Bidding Process).
4. Bidders are advised to go through the website: https://www.bankeacutions.com for detailed terms and conditions of auction sale before submitting their bids for taking part in the e-auction sale proceedings.
5. Earnest Money deposit (EMD) shall be deposited through DD from any scheduled bank drawn in favour of IDBI Bank Ltd., Wagle Industrial Estate, MIDC, Thane(West), Payable at Mumbai or to be remitted to **Account No. 78334915010026, IFSC Code: IBKL0000783,** Branch Name : IDBI Bank Limited, Dosti Pinnacle, GF, Plot No. E-7,Road No. 22, Wagle Industrial Estate, Thane, by way of RTGS in favour of IDBI Bank Ltd and submit proof of payment along with KYC documents (photo identity and address proofs) like PAN Card (compulsory), Aadhaar Card, Passport, Voter ID card, Driving License etc. The amount of EMD paid by the interested bidders shall carry no interest. The EMD shall be forfeited if the bidder does not participate in the e-auction by placing the bid.
6. The successful bidder will be required to deposit 25% of the sale price (less the amount of EMD deposited) at the time of confirmation of sale. The balance amount of the sale price is to be paid within 15 days of the confirmation of the sale or such extended period as may be agreed to by the AO. In case of failure to deposit the balance amount within the prescribed period, the deposited amount shall be forfeited, including earnest money.
7. AO reserves the right to accept or reject any or all bids without assigning any reason(s). In case all the bids are rejected, the AO reserves the right to sell the assets by any of the modes as prescribed in the SARFAESI Act.
8. The Secured Assets mentioned in the Bid Document are based on the charges/mortgages created by the mortgagor/s in favour of Secured Creditors, the details whereof are given in the bid document. Interested parties are requested to verify the details of the Secured Assets and inspect the records relating to mortgaged assets available with AO on request.
9. Secured creditors do not take responsibility for any errors/omissions/discrepancy/ shortfall etc. in the secured Assets or for procuring any permissions etc. or for the dues of any authority established by law.
10. The Secured Assets are being sold free from charges and encumbrances of Secured Creditor only.
11. The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, expenses, tax liabilities, if any etc. for transfer of secured asset.
12. The Bid Document can be obtained from AO, IDBI Bank Ltd., At Branch Office - IDBI Bank Limited, Dosti Pinnacle, GF, Plot No. E-7, Road No. 22, Wagle Industrial Estate, MIDC, Thane(W), Maharashtra – 400604., on M. **No.: 9494181416/8544111711, Email : samir.malayaz@idbi.co.in** and can also be downloaded from **www.idbibank.in**
13. Contact the AO, IDBI Bank Limited, Wagle Industrial Estate, MIDC, Thane (W), on **M. No. 8544111711, Email: samir.malayaz@idbi.co.in** at the above address in person during November 26, 2026 to December 18, 2026 on any working day between 10:00 am and 04:00 pm to get the Bid Document which contains detailed terms and conditions of sale, bid forms etc,.
14. Borrowers/Guarantors are also hereby given notice under Rule 8(6) or 9(1) of the Rules of SARFAESI Act that the said immovable asset shall be sold after 30 or 15 days from the date of this notice by adopting any of the following methods mentioned in Rule 8 (5) of the Rules.

**Please note if there is any conflict or inconsistency between the regional version and the English version, the English shall be the governing and prevailing version.

Place: Thane Sd/-
Date: 16.11.2026 Authorized Officer, IDBI Bank Ltd

---

homefirst We'll take you home

Home First Finance Company India Limited

CIN: L65990MH2010PLC240703 Website: homefirstindia.com
Phone No.: 180030008425 Email ID: loanfirst@homefirstindia.com

POSSESSION NOTICE

REF: POSSESSION NOTICE UNDER SUB-RULE (1) OF RULE 8 OF THE SECURITY INTEREST (ENFORECEMENT) RULES, 2002

WHEREAS the undersigned being the Authorized Officer of HOME FIRST FINANCE COMPANY INDIA LIMITED, pursuant to demand notice issued on its respective dates as given below, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 calling upon you/Borrowers, the under named to pay outstanding dues as within 60 days from the date of receipt of respective notices. You/Borrowers all, however, have failed to pay the said outstanding dues within stipulated time, hence **HOME FIRST FINANCE COMPANY INDIA LIMITED** are in exercise and having right as conferred under the provision of sub section (4) of section 13 of SARFAESI ACT,2002 read with rules thereunder, taken **POSSESSION** of the secured assets as mentioned herein below:

Sr. No	Name of Borrowers/ Co-Borrowers/ Guarantors	Description of Mortgaged Property	Date of Demand Notice	Total O/s as on date of Demand Notice (in INR)	Date of possession
1.	**Late Ramdas Baburao Ugale (Deceased), Other Legal Representative of Late Ramdas Baburao Ugale (Deceased)**	**Flat No-005, Ground Floor, Wing RUBY, Laxmi Narayan Residency, Chaturvedi Estate, Survey No-53/3, 53/4, 53/1 Reti bunder road village kalher taluka bhiwandi dist thane, Thane, Maharashtra,421302 Bounded by East- Building, West-Internal Road, North- Emerald building, South- Coral Building.**	**10-09-2026**	**2,615,385**	**10-11-2026**

The borrower having failed to repay the amount, notice is hereby given to the borrower / Guarantor and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the said rule on the date mentioned above.

The **BORROWERS/ GUARANTORS** and the **PUBLIC IN GENERAL** are hereby cautioned not to deal with the above referred Properties/Secured Assets or any part thereof and any dealing with the said Properties/Secured Assets shall be subject to charge of HOME FIRST FINANCE COMPANY INDIA LIMITED for the amount mentioned hereinabove against Properties/Secured Assets which is **payable with the further interest thereon until payment in full.**

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

Place: Mumbai Date: 17-11-2026 Authorised Officer, Home First Finance Company India Limited

---

बैंक ऑफ़ बड़ौदा **Bank of Baroda**

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

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

"APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower, Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower(s)/Mortgagor (s)/ Guarantor (s) /Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below -

Sr./ Lot No.	Name & Address of Borrower/s /Guarantor/s /Mortgagor/s	Detailed description of the immovable property with known encumbrances, if any	Total Dues	Date & Time of E-auction	(1) Reserve Price & (2) EMD Amount of the Property (3) Bid Increase Amount	Status of possession (Constructive / Physical)	Property Inspection date and Time
1	**Borrower/s:** **Mr. Mohankumar Kanakrajrao Rangdale** B/302, Poonam Galaxy CHS, Mira Bhayander Road, Old Golden Nest Phase-3, Mira Road, Thane – 401107 Mrs. Geethanjali Mohankumar Rangdale B/302, Poonam Galaxy CHS, Mira Bhayander Road, Old Golden Nest Phase-3, Mira Road, Thane – 401107	Flat No. 103, 1st Floor Adm. carpet area 640 Sq. Feet in W-7 (Lodha Amara), along with One Car Parking Space In Cluster 2 in The Project Known as "Codename Big Bang" Clariant Compound, Village- Balkum, Lying and Situated at land Bearing Survey No. 59/1(P) ,60(P),61(P), 62(P),63/1(P),63/10A(P),63/2(P),63/3(P), 63/4(P),63/5(P),63/6(P),63/7(P),63/8(P),63/9(P),64/1(P),64/2(P),64/3(P),64/4(P),64/5(P),64/6(P),64/7(P),64/8(P),64/9(P),65/1(P),65/2,65/3(P),65/4(P), 65/5(P),66(P),68/2(P),69/1(P), 69/2(P),69/3(P),69/4A(P),69/5(P),69/6(P), 70/1(P),70/2(P),70/3(P),70/4(P),70/6(P),70/8(P),70/9(P) at Village Balkum, Kolshet Road, Thane West, Thane, District Thane, State - Maharashtra, Pin-400607 **Encumbrances Known to Bank - NIL**	Rs. 86,08,808/- as on 10.05.2024 Plus unapplied Interest from date of NPA and other charges thereon.	03.12.2026 2.00 pm to 6.00 pm	(1) Rs.95,50,133.10/- (2) Rs.9,55,013.31/- (3) Rs. 25000/-	Physical	30.11.2026 2.00 Pm – 6.00 pm Contact Person Mr. Kale Kunal Arun +91 9930043339 (THALBS)
2	**Borrower/s:** **Mr. Subhash Tukaram Ghag** A 13, Sai Baba Housing Society Ganesh Nagar, Arerawadi Near Yogeshwar Mandir Sakinaka, SO Mumbai Maharashtra – 400072. Mrs. Poonam Subhash Ghag A 13, Sai Baba Housing Society Ganesh Nagar, Arerawadi Near Yogeshwar Mandir Sakinaka, SO Mumbai Maharashtra – 400072.	Flat No 503, 5th Floor, Adm. Carpet area 30.70 Sq. mtr in C Wing in Project Known as "Panvelkar Estate- Greenford" situated at Survey No. Gat No. 42/2, 42/3 of village Mankivali, MIDC Road Ambernath East, Dist - Thane, Maharashtra – 421503. **Encumbrances Known to Bank - NIL**	Rs. 12,89,032/- as on 16.04.2023 Plus unapplied Interest from date of NPA and other charges thereon.	03.12.2026 2.00 pm to 6.00 pm	(1) Rs.20,23,380/- (2) Rs.2,02,338/- (3) Rs. 10,000/-	Physical	30.11.2026 2.00 Pm – 6.00 pm Contact Person Mr. Praveen Kumar Gadbail +91 9359383305 (BADLAP)

For detailed terms and conditions of sale, please refer/visit to the website link https://www.bankofbaroda.in/e-auction.htm and online auction portal Baanknet.com. Also, prospective bidders may contact the Authorised officer on Tel No. 022-68412509 & Mobile no. +91 7977062900.

Date: 13.11.2026 **Sd/- Authorized Officer**
Place: Mumbai **Bank of Baroda**

Possession Notice (For Immovable Property) Rule 8-(1)

Whereas, the undersigned being the Authorized Officer of **IIFL Home Finance Limited** (Formerly known as India Infoline Housing Finance Ltd.) **(IIFL-HFL)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, a Demand Notice was issued by the Authorised Officer of the company to the Borrower/Co-Borrowers mentioned herein below to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has **taken possession** of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Rules. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **IIFL HFL** for an amount as mentioned herein under with interest thereon. "The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, If the borrower clears the dues of the **"IIFL HFL"** together with all costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by **"IIFL HFL"** and no further step shall be taken by **"IIFL HFL"** for transfer or sale of the secured assets.

Name of the Borrower (s)/ Co-Borrower(s)	Description of the Secured Asset (Immovable Property)	Total Outstanding Dues (in Rs.)	Date of Demand Notice	Date of Possession
Mr. Suraj Dnyanoba Bule Mrs. Kanta Dnyanoba Bule **(Prospect No IL10196185)**	All that piece & parcel of Flat No. 708, Seventh Floor, Building A, Aakar Indigo, Constructed On Survey No. 39/4, 39/5, 40/1d, 40/1e, 40/3, Village Chovisawadi, Taluka Haveli, District Pune, Maharashtra, 412105 Area Admeasuring (In Sq. Ft.): Property Type: Carpet_Area Property Area: 271	**Rs. 1804409/-** Rupees Eighteen Lakh Four Thousand Four Hundred And Nine Rupees Only	14-10-2025	13-11-2026
Mr. Nilesh Narayan Bhosale Mrs. Sarita Pandurang Takawane **(Prospect No 848496)**	All that piece and parcel of Flat No 15, 1st Floor, Gat No 1373/2, A1 Bldg, Rambaug City, Behind Shirke Paper Mil, Rambaug City,Shirwal,Pune, Pune, 412801, Maharashtra, India Area Adm. (In Sq. Ft.): Property Type: Carpet_Area, Super_Built_Up_Area Property Area: 440.00, 573.00	**Rs. 683595/-** Rupees Six Lakh Eighty Three Thousand Five Hundred And Ninety Five Rupees Only	11-08-2026	13-11-2026

For, further details please contact to Authorised Officer at **Branch Office:** IIFL House, Sun Infotech Park Road No.16V, Plot No.B-23, Thane Industrial Area, Wagle Estate, Thane-400604 or **Corporate Office:** Plot No.98, Phase-IV, Udyog Vihar, Gurgaon, Haryana.

Place: Mahrashtra, Date: 17-11-2026 **Sd/- Authorised Officer, For IIFL Home Finance Ltd.**

Annexure -13
FORM NO. 22 [See Regulation 37(1)]
BY ALL PERMISSIBLE MODE
OFFICE OF THE RECOVERY OFFICER
DEBTS RECOVERY TRIBUNAL, MUMBAI (DRT 3)
1st Floor, MTNL Telephone Exchange Building, Sector-30 A, Vashi, Navi Mumbai- 400703
RP No. 53 of 2021
Date of Auction Sale: 17/12/2026
PROCLAMATION OF SALE: IMMOVABLE PROPERTY
PROCLAMATION OF SALE UNDER RULES 37, 38 AND 52 (1)(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993

ICICI BANK LTD.
VS.
GEETA SUNITKUMAR MALHOTRA. & ANR.

To,
CD-1. Geeta Sunitkumar Malhotra, at Plot No. 224, Sai Shraddha, Sector-29, Nerul, Navi Mumbai- 400706
Also at- Office No. 101, 1st Floor, Swastik High Point, Gloria Global Gallery, Near Hotel Vaibhav, OS-58/PNSY-105/2, Ovale, Ghodbunder Road, Thane (West), Thane- 400607.
CD2. Mr. Munish Sunitkumar Malhotra at- Plot No. 224, Sai Shraddha, Sector-29, Nerul, Navi Mumbai-400706
Also at- Office No. 101, 1st Floor, Swastik High Point, Gloria Global Gallery, Near Hotel Vaibhav, OS-58/PNSY-105/2, Ovale, Ghodbunder Road, Thane (West), Thane- 400607.
Also at- 702, 7th Floor, Lake Superior, Lake Homes, Off Adishankaracharya Marg, Powai, Mumbai- 400076.

1. Whereas Recovery Certificate No. RC No. 53 of 2021 in O.A No. 462 of 2018 was drawn up by the Hon'ble Presiding Officer, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3) for the recovery of the sum of Rs. 1,36,34,086.00 (Rupees One Crore Thirty Six Lakh Thirty Four Thousand Eighty Six Only) along with interest and the costs from the CD, and you, the CD, failed to repay the dues of the Certificate Holder Bank(s)/Financial Institution(s). And whereas the undersigned has ordered the sale of the Mortgaged/Attached properties of the Certificate Debtor as mentioned in the Schedule hereunder towards satisfaction of the said Recovery Certificate.
2. Notice is hereby given that in absence of any order of postponement, the said property(s) shall be sold on 17/12/2026 between 01:00 PM to 02:00 PM by auction and bidding shall take place through Online through the website: https://www.bankeauctions.com. The details of authorised contact person for auction service provider is, Name: C1 Bhavik Pandya C1 India Pvt ltd, Mobile No.- 8866682937 Email- support@bankeauctions.com.
3. The details of authorised bank officer for auction service provider is, Name: Mr. NANDADIP CHAVAN, Mobile No. 7304915594, Email:- nandadip.chavan@icicibank.in
4. The sale will be of the properties of defendants/ CDs above named, as mentioned in the schedule below & the liabilities and claims attaching to the said properties, so far as they have been ascertained, are those specified in the schedule against each lot.
5. The Property is being sold on "AS IS WHERE IS BASIS" AND " AS IS WHAT IS BASIS"
6. The property will be put up for sale in the lot specified in the schedule. If the amount to be realized is satisfied by the sale of portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down the arrears mentioned in the said certificate+ interest+costs (including cost of sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs has been paid to the undersigned.
7. At the sale, the public generally are invited to bid either personally or by duly authorized agent. No officer er or other person, having any duty to perform in connection with this sale shall, however, either directly or indirectly, bid for, acquire or attempt to acquire any interest in the properties sold.
8. The sale shall be subject to conditions prescribed in the second schedule to the Income Tax Act, 1961 and the rules made thereunder and to the following further conditions :-
9. The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in the proclamation.
10 The Reserve Price below which the property shall not be sold is as mentioned in the schedule.
11. The amount by which the bidding is to be increased. In the event of any dispute arising as to the amount bid or as to the bidder the lot shall at once be again put up for auction or may be cancelled.
12 The highest bidder shall be declared to be the purchaser of any lot provided always that he/she/they are legally qualified to bid and provided further the amount bid by him/her/them is not less than the reserve price. It shall be in the discretion of the undersigned to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.
13. Each intending bidders shall be required to pay Earnest Money Deposit (EMD) by way of Demand Draft (DD) /Pay order in favour of THE RECOVERY OFFICER, DEBTS RECOVERY TRIBUNAL (DRT- III), MUMBAI to be deposited with R.O. DEBTS RECOVERY TRIBUNAL MUMBAI (DRT-III) or by Online through RTGS/NEFT/directly into the Account No.062711010000195 the name of UNION BANK OF INDIA of having IFSC Code No. UBIN0806277 and upload bid form details of the property along with copy of PAN card, address proof and identity proof, e-mail ID, Mobile No. and in case of the company or any other document, confirming representation/attorney of the company and the receipt/counter foil of such deposit.
14. The said DD/Pay order or original proof of payment through RTGS/NEET, along with self-affected copy of identity (Voter I-card/ driving licence / passport) which should contain the address for future communication, and self-attested copy of PAN card must reach to the office of Recovery Officer, DRT - III, Mumbai. latest by 15.12.2026 before 4:30 pm. The EMD or original proof of EMD received thereafter Shall not be considered.
15. Prospective bidders are advised to exercise due diligence and satisfy themselves on title and encumbrances, if any, over the property.

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

Sr. No.	Details of property	EMD Amount (In Rs.)	Reserve Price (In Rs.)	Bid Increase in the multiple of (in Rs.)
1.	All that Piece and parcel of Premises being office No. 101 on First Floor, Adm 3796 Sq. Ft. Located in the Building on the Land Bearing old Survey No. 105/2, Revenue Village and City Survey Ovale, Taluka and Distt. Thane, Registration Distt. and Sub-Distt. Thane, within the limits of the Municipal Corporation of The City Thane.	Rs. 34,55, 500/	Rs. 3,45,55, 000/-	Rs. 1,00,000/-

16. EMD received after due date & time shall be rejected & the amount paid towards the EMD shall be returned to them by way of option given by them in the E-auction Form. One a bid is submitted, it is mandatory for the bidder to participate in the bidding process of the e-auction by logging in on the e- auction portal failing which their EMD can be forfeited to the Government if the undersigned thinks it fit It is the sole responsibility of the bidder to have an active e-mail id and a computer terminal/system with internet connection to enable him/her to participate in the bidding. Any issue with regard to connectivity during the course of bidding online shall be the sole responsibility of the bidder and no claims in this regard shall be entertained.
17. If the bid is increased within the last 5 minutes of the given time of auction, the auction time is further extended by additional time of 5 minutes to enable the other bidders to increment their bids & the auction process comes to an end if no further increment(s) is/are made within the extended time of 5 minutes. In case of movable/immovable property the price of each lot shall be paid at the time of sale or as soon after as the officer holding the sale directs, and in default of payment, the property shall forthwith be again put up for auction for resale.
18. The successful bidder shall have to pay 25% of the sale proceeds after adjustment of EMD on being knocked down by next day in the said account/Demand draft/Banker Cheque/Pay order as per detail mentioned above. If the next day is Holiday or Sunday, then on next first office day.
19. The purchaser shall deposit the balance 75% of the sale proceeds on or before 15th day from the date of sale of the property, exclusive of such day, or if the 15th day be Sunday or other Holiday, then on the first office day after the 15th day by prescribed mode as stated above. In addition to the above the purchaser shall also deposit Poundage fee with Recovery Officer, DEBTS RECOVERY TRIBUNAL, MUMBAI (DRT 3) @2% upto Rs. 1,000/- and @1% of the excess of the said amount of Rs. 1,000/- through DD in favour of Registrar, DEBTS RECOVERY TRIBUNAL, MUMBAI (DRT 3).
20. In case of default of payment within the prescribed period, the deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, shall be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold. The property shall be resold, after the issue of fresh proclamation of sale.
21. Highest bidder shall not have any right/title over the property until the sale is confirmed by the Recovery Officer, DEBTS RECOVERY TRIBUNAL, MUMBAI (DRT 3).
22. The amount of EMD deposited by the unsuccessful bidders shall be refunded through online mode in case of EMD deposited through online. In case EMD is deposited in the form of DD/BC/Pay order the same will be returned by hand. Original ID proof of the photocopy sent with the E-Auction EMD Form has to be brought. No interest shall be paid on EMD amount.
23. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the E-Auction EMD Form shall be entertained.
24. In case of more than one items of property brought for sale, the sale of such properties will be as per the convenience and it is not obligatory to go serially as mentioned in the sale notice.
25. NRI Bidders must necessarily enclose a copy of photo page of their passport & route their bid duly endorsed by Indian Mission (Embassy). The movable/immovable property is being sold on "As is where and as is what basis" and is subject to Publication charges, revenue and other Encumbrances as per rules. The undersigned reserves the right to accept or reject any or all bids, if found unreasonable or may postpone the auction at any time without assigning any reason.

Details of this Proclamation of sale can be viewed at the website www.drt.gov.in.

SCHEDULE OF PROPERTY

Lot No.	Description of the property to be sold	Revenue assessed upon the property or any part thereof	Details of any encum-brances to which property is liable	Claims, if any, which have been put forward to the property, and any other known bearing on its nature and value.
1.	All that piece and parcel of premises being office No. 101 on First Floor, Adm. 3796 Sq. Ft. Located in the Building on the Land Bearing Old Survey No. 105/2, Revenue Village and City Survey Ovale, Taluka and Distt. Thane, Registration Distt and Sub-Distt. Thane, Within The Limits of The Municipal Corporation of The City Thane.	Not known	Society Dues- 25,00,000/- Sale Tax- 20,93,37, 993/- Thane Municipal Corporation- 7,00,000/-	Not known

Note: As on Auction Date i.e. 17/12/2026. The total amount of Rs. 36,41,81,580/- (Approx) is outstanding against the CDs. Date of inspection of the properties as mention above has been fixed as 11/12/2026 between 11:00 AM to 04:00 PM. Last date of receipt of bids been fixed as 15/12/2026 up to 04:30 PM.
Given under my hand and seal on this date 31.10.2026.

(MUKESH CHAND MEENA)
RECOVERY OFFICER-I
DEBTS RECOVERY TRIBUNAL, MUMBAI (DRT 3)

U GRO CAPITAL

U GRO Capital Limited

Registered Office Address: B-17, Fourth Floor, Art Guild House, Phoenix Market City, Kurla (West), Mumbai- 400070

DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("THE ACT") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002, ("THE RULES")

The undersigned being the authorised officer of UGRO Capital Limited under the Act and in exercise of the powers conferred under Section 13(2) of the Act, read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that the borrower(s) are avoiding the service of the demand notice(s), therefore the service of the demand notice is being effected by affixation and publication as per the Rules. The contents of the demand notice(s) are extracted herein below:

Sl.No.	Name of the Borrower(s)	Demand Notice Date and Amount
1	1) PAWAR ENTERPRISES 2) MAHESH MAHADEV PAWAR 3) MAHADEV G PAWAR 4) MANISHA MAHADEO PAWAR LAN – UGVIRSS0000084905	**Demand Notice date: 29-Oct-2026 Notice Amount: 70,65,018.00 /-** (Rupees Seventy Lakh Sixty Five Thousand Eighteen Only) As on 30/10/2026

DESCRIPTION OF SECURED ASSET(S):- All That Piece And Parcel Of Flat Bearing No. 607 Admeasuring 575 Square Feet (Carpet Area), On The 6th Floor In The Rehab Building No.1, Wing 'C-1' Known As Rajgad Co-operative Housing Society Limited Constructed At Land Bearing C.T.S. No. 837 To 840 (Part) Corresponding To Survey Nos. 55 And 56 Situated At Village Poisar, Taluka Borivali, Mumbai Suburban District At Samta Nagar, Kandivali (East), Mumbai - 400101 Within The Limits Of Municipal Corporation Of Greater Mumbai And Within The Registration District Borivali, Mumbai Suburban.

The borrower(s) are hereby advised to comply with the demand notice(s) and pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, late payment penalty, bounce charges, cost and expenses etc. till the date of realization of the payment. The borrower(s) may note that UGRO Capital Limited is a Secured Creditor and the loan facility availed by the borrower(s) is a secured debt against the immovable property(ies) being the secured asset(s) mortgaged by the borrower(s) with UGRO Capital Limited.
In the event, the borrower(s) are failed to discharge their liabilities in full within the stipulated time, UGRO Capital Limited shall be entitled to exercise all the rights under Section 13(4) of the Act to take possession of the Secured Asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder in order to realize the dues in the loan account of the borrower(s). UGRO Capital Limited is also empowered to ATTACH AND/OR SEAL the Secured Asset(s) before enforcing the right to sale or transfer. Subsequent to the sale of the Secured Asset(s), UGRO Capital Limited also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the Secured Asset(s) is insufficient to cover the dues payable by the borrower(s) to UGRO Capital Limited. This remedy is in addition and independent of all other remedies available to UGRO Capital Limited under any other law.
The attention of the borrower(s) is invited to Section 13(8) of the Act in respect of time available, to redeem the Secured Asset(s) and further to Section 13(13) of the Act, whereby the borrower(s) are restrained/prohibited from disposing or dealing with the Secured Asset(s) or transferring the same by way of sale, lease or otherwise (other than in ordinary course of business) any of the Secured Asset(s) without prior written consent from UGRO Capital Limited and non-compliance of the above is an offence punishable under Section 29 of the Act. The copy of the demand notice(s) is available with the undersigned and the borrower(s) may, if they so desire, collect the same from the undersigned.

Date: 17/11/2026 **Sd/- (Authorized Officer)**
Place: MUMBAI **For UGRO Capital Limited, authorised.officer@ugrocapital.com**

COSMOS BANK COSMOS CO-OP. BANK LTD. (Multistate Scheduled Bank)

Recovery Department, Region-II
Correspondence Address : Horizon Building, 1st Floor, Ranade Road & Gokhale Road Junction, Gokhale Road (North), Dadar (West), Mumbai - 400 028. Phone No. 022- 69476012/57/58/28

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

E-Auction Sale Notice for Sale of Immovable Secured 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 & Mortgagor that the below described immovable property mortgaged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Cosmos Co-Op. Bank Ltd., will be sold on the basis of **"As is where is", "As is what is", "Whatever there is" and "Without Recourse"** for recovery of Bank dues as per the brief particulars given hereunder:

Name of Borrower & Mortgagor	Details of Secured Assets for Sale/Auction
Borrower/Mortgagor: Mrs. Priya Rahul Ausarmal	All the Piece and Parcel of property being Flat No.C-102, on First floor, admeasuring area 450 + 48 sq. ft. Built up area i.e. 41.81 + 4.46 Sq. mtr. (Terrace) Carpet area in Building known as "Balaji Platinum", Building Type D-2 constructed on land bearing Survey no. 860, Hissa No.1part, 4part, 5part, Survey no.875, lying being and situated at Village-Tembhi (Agashi), Virar (West), Taluka Vasai, District Palghar – 401 301 and Registration Sub-District Vasai-II, District and Registration.
Demand Notice Date & Amount	Demand Notice Date 10/08/2023 of ₹ 27,73,808.06 plus further interest & charges thereon
Possession Date & Type	25/02/2025 Physical
Reserve Sale Price	**₹ 17,25,000/- (Rupees Seventeen Lakhs Twenty Five Thousand Only)**
Earnest Money Deposit (E.M.D.)	₹1,72,500/- (Rupees One Lakhs Seventy Two Thousand Five Hundred Only)
Bid Incremental Value	₹ 10,000/- (Rupees Ten Thousand Only)
Date & Time of E-Auction	**21/12/2026 from 1.00 pm to 2.00 pm**
Date & Time of Inspection	05/12/2026 from 11.00 am to 2.00 pm

STATUTORY NOTICE: As per rule 8(6) & 9(1) of Security Interest (Enforcement) Rules, 2002.
This notice also be considered as a 30 days' notice to the Borrower & Mortgagor of the said loan to pay the dues in full before the date of sale, failing which the secured assets will be sold on above auction date.

Note: 1. EMD/BID forms are available with Authorised Officer, 2. Please contact for EMD payment & other details to Authorised Officer Mob.9960974848/9322480888/9819192192, 3. Last Date & Time of EMD and KYC Documents submission 19/12/2026 upto 4.30 p.m.
For detailed terms & conditions of the auction sale is available with the Bank Website i.e. Https://www.cosmos.bank.in/auction-notice.aspx AND Auctioneer Website i.e. https://cosmosbank.auctiontiger.net

Sd/-
Authorised Officer & Chief Manager
Date : 17/11/2026 **under SARFAESI Act, 2002**
Place : Mumbai **Cosmos Co-operative Bank Ltd.**

---

punjab national bank Together for the better

Asset Recovery Management Branch (ARMB), Thane
3rd Floor, PNB Pragati Tower, Plot C - 9, Bandra Kurla Complex, Bandra (E) Mumbai -400051
e-mail: cs8325@pnb.bank.in

WITHOUT PREJUDICE

Revised Annexure - 31 (Revised SI-4)

DEMAND NOTICE UNDER SECTION 13(2) OF THE SARFAESI ACT, 2002
Speed Post

Date: 07.11.2026

Ms. Rani Srikant Singh (Borrower) R N – 3/C/9, Sector 02, Gayatridham CHS, Near Ganpati Mandir Road, Titwala East, Ghotsai, Thane - 421605.	**Mr. Shrikant Kumar Singh (Borrower)** R N – 3/C/9, Sector 02, Gayatridham CHS, Near Ganpati Mandir Road, Titwala East, Ghotsai, Thane – 421605.
Ms. Rani Srikant Singh (Co-Borrower) Flat No. 207, 2nd Floor, "B" Wing, Building No. 1, known as "Gagangiri Hills", Village Khopoli, NearGrand Leela Resort, Khopoli, Taluka Khalapur, District Raigad – 410203	**Mr. Shrikant Kumar Singh (Co-Borrower)** Flat No. 207, 2nd Floor, "B" Wing, Building No. 1, known as "Gagangiri Hills", Village Khopoli, NearGrand Leela Resort, Khopoli, Taluka Khalapur, District Raigad – 410203.

Sub:Notice u/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter called "Act")

1. At your request, you have been granted by the Bank, through its **Dombivali (115020)** Branch from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favour of the Bank. The relevant particulars of the said credit facilities and the security agreement(s)/document(s) executed by you are stated in Schedule 'A' and 'B' respectively excluding pledge of movables. You have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s) / document(s).
2. You have also created mortgage by way of deposit of title deeds/ Registered mortgages creating security interest in favour of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.
3. The relevant particulars of the secured assets are specifically stated in Schedule 'C'.
4. You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance/credit facilities have become irregular and the debt has been classified as Non-Performing Assets on **25.10.2019** in accordance with the directives/ guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.
5. The said financial assistance is also secured by the personal guarantee of **Nil** in your case. Despite repeated requests, you have failed and neglected to repay the said dues / outstanding liabilities.
6. Therefore, the Bank hereby calls upon you u/s 13(2) of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Banks is the sum of **Rs. 47,69,223.50 (Rupees Forty - Seven Lakh Sixty-Nine Thousand Two Hundred Twenty-Three & Paise Fifty Only)** as on **31.10.2026** You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.
7. If you fail to repay to the Bank the aforesaid sum of **Rs. 47,69,223.50 (Rupees Forty-Seven Lakh Sixty-Nine Thousand Two Hundred Twenty-Three & Paise Fifty Only) as on 31.10.2026** with further interest and incidental expenses, costs as stated above in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under subsection (4) of Section 13 and under other applicable provisions of the said Act.
8. You are also put on notice that in terms of sub-Section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in Schedule 'C' of this notice without obtaining written consent of the Bank.
9. ***We invite your attention to the provisions of sub-section (8) of Section 13 of the SARFAESI Act which speaks about the time available to the borrower/guarantor to redeem the secured assets.***
10. Any previous notice issued u/s. 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 stands withdrawn.
11. The Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.
12. This notice is without prejudice to the Bank's right to initiate such other actions or legal proceedings as it deems necessary under any other applicable provisions of Law.

Yours faithfully,
For Punjab National Bank
Sd/-
Devakumara Y N,
Chief Manager
Authorised Officer

SCHEDULE 'A'
Name of Borrower: Ms. Rani Shrikanth Kumar Singh & Mr. Shrikanth Kumar Singh

(Amt. in Rs.)

S. No.	Nature of facility	Outstanding inclusive of interest as on date of NPA i.e. as on 25.10.2019	Un applied interest up to 31.10.2026	Un applied charges up to 31.10.2026	Recovery from 26.10.2019 up to 31.10.2026	Total Amount Payable as on 31.10.2026 plus further interest and charges
1	Home Loan A/c. No. 1550300003926	Rs. 28,86,212.00	Rs. 18,84,532.00	Rs. 295.00	Rs. 1,815.50	Rs. 47,69,223.50

SCHEDULE 'B'
List of Documents (Details of Security Documents including all supplementary documents & Documents evidencing creation of mortgage)

Sr. No.	Name of the Document	Nature of Security	Date of Execution	Amount Secured
1.	Agreement under United Housing Loan Scheme (Annexure - 18)	Equitable Mortgage of Immovable Property	20.12.2017	Rs.28,60,000.00
2.	Memorandum Evidencing Deposit of Title Deeds		18.12.2017	Rs. 28,60,000.00

SCHEDULE 'C'
Part – I (Hypothecation of Movable Properties)
Not Applicable
Part – II (Registered Mortgage of Immovable properties)
Equitable Mortgage of property situated at: Flat No. 207, 2nd Floor, Building No. 01, Wing No. B of the Building called "Gagangiri Hills" situated on plot bearing CTS No. 4289/1, S. No. 23, Hissa No. 2/2(A) at Khopoli, Taluka Khalapur, Dist. Raigad. Area admeasuring 52.97 sq. mtr carpet (570 sq. ft. carpet) and balcony area of 8.64 sq. mtr. (93 sq. ft.) in the name of Mrs. Rani Shrikant Kumar Singh.

Date: 07.11.2026 For Punjab National Bank
Place: Mumbai Secured Creditor
Sd/-
Devakumara Y N
Chief Manager
Authorised Offier