Motilal Oswal Home Finance Limited

Regd. Office: Motilal Oswal Tower, Rahimtullah Sayani Road,Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025, CS : 8291889898
Website: www.motilaloswalhf.com, **Email:** hfquery@motilaloswal.com

DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITISATION 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 authorized officer of Motilal Oswal Home Finance Limited (MOHFL) under the Act and in exercise of powers conferred under Section 13 (12) 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 borrower(s) is/are avoiding the service of the demand notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of demand notice(s) are extracted herein below:

Sr. No.	Loan Agreement No./Name of the Borrower(s)/Co-Borrower(s)/Co-Applicant Name/Guarantor Name	Date of Demand Notice and Outstanding	Description of the Immovable Property
1	LXMOWARDHA5523-240710066 Borrower: Kamlesh Rameshrao Urkude / Co-Borrower: Ramesh Laxmanrao Urkude / Shobha Rameshrao Urkude	11-11-2026 / Rs.9,28,450/- (Rupees Nine Lac Twenty Eight Thousand Four Hundred Fifty Only)	House/Property No 339 Having R.s 608 New Plot No 142 Having Its Length And Width As Under Lengthy-East-West Side 52fwwt And Width North-South Side 30feet Having Total Area 145.08sq Mtrs I.e 1560sq Feet Gram Panchayat Badner Having Ward No 3 Mauja Vadner Mauja No 153 P.h No 27 Ta Hinganghat And Dist Wardha East- Layout Road West- Compound Of Krushi Uthpanna Bajar Samiti North- Plot No 141 South- Plot No 143
2	LXAMR00116-170041071 Borrower: Anurag Mahadevrao Wakode / Co-Borrower: Mahadev Bapuravji Vakode	11-11-2026 / Rs.6,93,997/- (Rupees Six Lac Ninety Three Thousand Nine Hundred Ninety Seven Only)	Mauje Kathora Gandhi Grampanchayat Kathora Gandhi Pragane Nandgaon Peth Tq & Dist Amravati,S.n 165 Ward No 2,House No 165 Open Land Size 26*17=442sq Feet,14*30=420sq Feet Contruction Size 26*33=338sq Feet With Construction Tq & Dist Amravati East- House Of Shri Ajay Jawanjal West- House Of Shri Gautam Ingole North- House Ofshri Wankhade South- Road
3	LXBUL00316-170049165 / LXMOHOF720-210553243 / LXMOHOF221-220612616 Borrower: Bhagwan Kashinath Kelkar Co-Borrower: Geeta Bhagwan Kelkar	12-11-2026 / Rs.28,48,663/- (Rupees Twenty Eight Lac Forty Eight Thousand Six Hundred Sixty Three Only)	Property Sitauted At Mauje Sindhkhed-Raja Tq Sindkhed Raja,Dist Buldana Within The Village Village Panchayat Sindkhed Raja Bearing Gat No 4-1-1 Area Adm 0h 04 R East- Field Of Kashinath Kelkar West- Field Of Kashinath Kelkar North- Govt Road South- Field Of Kashinath Kelkar

The borrower(s) are hereby advised to comply with the demand notice(s) and to pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that MOHFL is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property/properties being the secured asset(s) mortgaged by the borrower(s).

In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, MOHFL 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 and realize payment. MOHFL 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), MOHFL also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the MOHFL. This remedy is in addition and independent of all the other remedies available to MOHFL 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 assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained/prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of MOHFL and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the demand notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Place: Maharashtra
Date : 21.11.2026

Sd/-
Authorized Officer,
(Motilal Oswal Home Finance Limited)

सेन्ट्रल बैंक ऑफ इंडिया Central Bank Of India

Shri Ayurved College Branch
Dhanwantari Marg, Nagpur, Maharashtra-440024 Contact-7507774102

APPENDIX IV - POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being the Authorised Officer of Central Bank of India under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under Section 13 (2) and 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002 issued a demand notice dated mentioned on below column calling upon the Borrower/Guarantor to repay the amount mentioned in the Notice being and interest thereon and other charges within 60 days from the date of receipt of the said Notice.

The Borrower/Guarantor having failed to repay the amount, notice is hereby given to the Borrower/Guarantor and the public in general that the undersigned has taken **Physical Possession** of the property described herein below in exercise of power conferred on him under section 13(4) of the said Act read with Rule 8 of the said rules.

The Borrower/Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property/ies will be subject to charge of the Central Bank of India, for the amount mentioned below and Interest thereon and charges/cost etc.

The Borrowers 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.

Sr. No.	Name of Borrower's	Description of Immovable Property	Date of Demand Notice	Amount (Rs.)	Date of Possession
1.	M/S. Outfit Collection Prop. Pankaj Janardhan Bonde and Mrs. Lata Divakar Zade, Branch Name : Shri Ayurved College Branch	All that piece and parcel of land or ground situated at Mouja Wagdara lying and being at Plot No.68,69 Khasra No. 58/B/3 District Nagpur within village limits of Hingna Taluka and Registration Sub District Nagpur and Registration District Nagpur in the state of Maharashtra admeasuring total area of 234.75 Sq. Meter, having total length width towards North-South 15.00 Meter and towards East -West 15.65 Meter, property owned by Mr. Praful Diwakarrao Zade and bounded as under: Boundaries : East : Plot No. 70. West : Plot No. 67. North : Khasra No. 56. South : 7.50 Meter wide road.	16/04/2025	Rs.6,09,107.40 (which represents the principal plus interest due on 16/4/2025), plus interest and other charges from 17/04/2025.	19/11/2026 Type of Possession Physical Possession

Place : Nagpur
Date : 19/11/2026

(Authorized Officer),
Central bank of India

State Bank of India

BRANCH - HOME LOAN CENTRE-I, NAGPUR
1st Floor,Sardar Vallabhbhai Patel Marg, Nagpur - 440001

APPENDIX IV [RULE 8 (1)]

SYMBOLIC POSSESSION NOTICE

(For Immovable Properties)

Where as The undersigned being the authorized officer of **State Bank of India, HLC- I, Nagpur** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Act, 2002 and in exercise of the power conferred under section 13(12) read the rule 9 of the security Interest (Enforcement) Rules 2002 issued a **Demand Notice Dated 01/09/2026** calling upon the **borrower Ms. Ayushree Mahadeo Tagde** to repay the amount mentioned in the notice of being **Rs. 50,49,467.00 + Int. (Rs. Fifty Lakh Forty Nine Thousand Four Hundred & Sixty Seven Only + Accrual Interest)** within 60 days from the date of the receipt of the said notice

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 **Symbolic Possession** of the property described herein below in the exercise of the power conferred him under section 13(4) of the said Act read with Rule 8 of the said rule of this **18th Day of November 2026.**

The borrower/guarantor 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 **State Bank of India HLC- I, Nagpur** for an amount **Rs. 50,49,467.00 + Int. (Rs. Fifty Lakh Forty Nine Thousand Four Hundred & Sixty Seven Only + Accrual Interest) as on 01.09.2026.**

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.

DETAILS OF PROPERTY

(Equitable Mortgage of Immovable Properties)

PARTICULARS OF PROPERTY: – FIRST SCHEDULE

ALL THAT Piece and Parcel of land bearing Plot No. 08 containing by admeasurement 4277.200 Sq. Mtrs, being a part or portion of the entire land bearing Kh. Nos. 78, 166, 167 & 168 of MOUZA-JAITALA, P.S.K. 44, bearing City Survey Nos. 489 & 648 and Sheet Nos. 37 (571) & 44(572), situated at Jaitala, Nagpur, within the limits of the Nagpur Municipal Corporation Ward No. 74 in Tahsil and District – NAGPUR and bounded as under:-

ON THE EAST – BY PLOT No. 7, ON THE WEST – BY KH. Nos. 165 & 169,
ON THE NORTH – BY PLOT NO. 2, ON THE SOUTH – BY 12.00 MTRS. WIDE ROAD.

Authorized Officer
State Bank of India
HLC- I, Nagpur.

Date : 18/11/2026
Place : Nagpur

IN THE DEBTS RECOVERY TRIBUNAL AT C.G.O. COMPLEX, BLOCK B, 2nd FLOOR, SEMINARY HILLS, NAGPUR.

O.A. No.: 117/2024 **F.F. 14/01/2027**

BANK OF MAHARASHTRA -V/S - MR SWAPNIL NILKANTHA PATURKAR

TO,
Defendants
D-1) Mr. Swapnil Nilkantha Paturkar,
At Ward No. 1, Behind Wandhre Krushi Seva Kendra, Post Karanbhad, Taluka Parshivani - 441105

SUMMONS / PAPER PUBLICATION

1. WHEREAS the above named applicant / appellant has filed the above referred application /appeal in this Tribunal.
2. WHEREAS the service of Summons / Notice could not be effected in the ordinary manner and whereas the application for substituted service has been allowed by this Tribunal.
3. You are directed to appear before this Tribunal in person or through an Advocate and file Written Statement / Reply Say on **14/01/2027 at 10.30 am** and show cause as to why reliefs prayed for should not be granted.
4. Take notice that in case of default, the Application / Appeal shall be heard and decided in your absence.

Given under my hand and the seal of the Tribunal on this 03rd day of November 2026, at Nagpur.

Seal

REGISTRAR
DEBTS RECOVERY TRIBUNAL, NAGPUR



INDIA SHELTER FINANCE CORPORATION LTD

HEAD OFFICE:- PLOT-15,6TH FLOOR, SEC-44, INSTITUTIONAL AREA, GURUGRAM, HARYANA-122002

REGD: OFFICE :- Plot No 210,1st Floor Above Sadhana Sahakari Housing Society,Tiranga Chowk,Nandanwan,Nagpur -440009

POSSESSION NOTICE FOR IMMOVABLE PROPERTY

Whereas, The Undersigned Being The Authorised Officer Of The India Shelter Finance And Corporation Ltd, Under The Securitisation And Reconstruction Of Financial Assests And Enforcement (security) Interest Act,2002 And In Exercise Of Power Conferred Under Section 13(12) Read With Rule 3 Of The Security Interest (enforcement) Rules,2002,issued A Demand Notice On The Date Noted Against The Account As Mentioned Hereinafter, Calling Upon The Borrower And Also The Owner Of The Property/surety To Repay The Amount Within 60 Days From The Date Of The Said Notice. Whereas The Owner Of The Property And The Other Having Failed To Repay The Amount, Notice Is Hereby Given To The Under Noted Borrowers And The Public In General That The Undersigned Has Taken Possession Of The Property/ies Described Herein Below In Exercise Of The Powers Conferred On Him/her Under Section 13(4) Of The Said Act Read With Rules 8 & 9 Of The Said Rules On The Dates Mentioned Against Each Account. The Borrower 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. Now, The Borrower In Particular And The Public In General Is Hereby Cautioned Not To Deal With The Property/ies And Any Dealing With The Property/ies Will Be Subject To The Charge Of India Shelter Finance Corporation Ltd For An Amount Mentioned As Below And Interest Thereon, Costs, Etc.

Sr NO.	Name Of The Borrower/ Guarantor (owner Of The Property) & Loan Account No.	Description Of The Charged /mortgaged Property(all The Part & Parcel Of The Property Consisting Of)	Dt. Of Demand Notice,amount Due As On Date Of Demand Notice / Date Of Possession:
1.	LEGAL HEIRS OF MINADEVI NANDKISHOR JAISWAL, MR. ANIRUDHA NANDKISHOR JAISWAL both RESIDE AT: Near Z.P. School, Mu. Po. Kanheri, Tq. Barshitakli, Dist. Akola, Maharashtra - 444001 LOAN ACCOUNT NO. LA44VLLONS000005080059	All Piece And parcel Of Plot No. 23B, Vaishnavi Vihar, Shet Survey No. 128/1, Mouje Rahatgaon, Prg. Nandgaon Peth, Amravati, Maharashtra – 444603 BOUNDARY:- East-plot No No 16/A,west: Road, North : plot No No 23/A, South-Plot No 24/A,	Demand Notice 22.07.2025 Rs. 7704563/- (Rupees Seventy seven Lakh Four Thousand Five Hundred Sixty Three Only) Due As On 10.07.2025 Together With Interest Applicable From 11.07.2025 And Other Charges And Cost Till The Date Of The Payment. 19/11/2026 Symbolic
2.	MRS. NIRMALA UMARE, MR. HIRACHAND UMARE Both RESIDE AT: Shanti Nagar-2, Near Ajay Mangal Karyalay, Amravati, Maharashtra - 444606 LOAN ACCOUNT NO. HIA4HLLONS000005033099 & HI2100000207	All that piece and parcel Of the land bearing Mouza -Jevad, Pragane- Badnera, Tq and Dist-Amravati, Survey no. 39/ I-A, Plot NO 1-A and 1-B, area admeasuring 3881.77 Sq ft, Known as bhandakar residence, Flat no 101 On first floor, which is situated west side of the building On first floor, Build up area 51.33 sq.mtr, super built up area 62.328 and having 14.228 % undivided share in thc land. BOUNDARY:- East Ganu Layout, West: •Plot no-2-A . North-Road, South;-PIOt in the layout Of another	DEMAND NOTICE 20.07.2023 Rs. 889964.75/- (Rupees Eight Lakh Eighty Nine Thousand Nine Hundred Sixty Four Paise Seventy Five Only) due as on 10.07.2023 TOGETHER WITH INTEREST APPLICABLE FROM 11.07.2023 AND COST TILL THE DATE OF THE PAYMENT. 19/11/2026 Symbolic
3.	Prajakta Ulhas Bharne & Ulhas Gajanan Bharne All RESIDE AT: Property No. 57, City Survey Sheet No. 1, Plot No. 93, situated at Mouza Sonora (Dhok), Taluka Deoli, District Wardha, Maharashtra, PIN — 442306. LOAN ACCOUNT NO. HL44SVLONS000005167990	All Piece And Parcel Property No.57,Nazul Sheet No.1, Plot No.93, having area 49.60 Sq Mtr as per property card & Adm Area 59.57 Sq Mtr as per assessment Situated At Mouza Sonora (Dhok), Tah Deoli,Dist-Wardha MH 4 4 2306 Maharashtra BOUNDARY:-East- Road, West- House Of Mr. Bhimrao Mirge, North-House Of Mr. Charandas Tikhade South-House Of Mr. Wankhede	DEMAND NOTICE 12.03.2023 Rs. 609500/- (Rupees Six Lakh Nine Thousand five Hundred Only) due as on 10.03.2023 TOGETHER WITH INTEREST APPLICABLE FROM 11.03.2023 AND OTHER CHARGES AND COST TILL THE DATE OF THE PAYMENT. 19/11/2026 Symbolic

Place: Nagpur, Date: 21/11/2026 **For India Shelter Finance Corporation Ltd, (authorized Officer)**

FOR ANY QUERY PLEASE CONTACT MR. TUSHAR HURDE (+91 7350002453)

OMKARA ASSETS RECONSTRUCTION PRIVATE LIMITED

CIN: U67100TZ2016PTC030363
Corporate Office: Kohinoor Square, 47th Floor, N.C. Kelkar Marg, R.G. Gadkari Chowk, Dadar (West), Mumbai – 400028. Tel.: 022-69231111

[Appendix - IV-A] [See proviso to Rule 8 (6) with Rule 9(1)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Asset under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) read with Rule 9(1) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the below mentioned Borrower that the below described immovable property mortgaged/charged to the Secured Creditor Khamgaon Urban Co-Operative Bank Limited ("KUCBL") in exercise of the powers conferred under the SARFAESI Act and Security Interest (Enforcement) Rules, 2002. ("KUCBL") had issued a Demand Notice dated 24.05.2021 under Section 13(2) of SARFAESI Act thereby calling upon Borrower/Mortgagor/Guarantor i.e. **M/s. Saikrupa Agro Processors, Mr. Rajesh Radhemanyan Rathi, Mr. Santosh Radhemanyan Rathi, Mr. Bhagwandas Narayandas Rathi** for repayment of outstanding amount aggregating to **Rs. 4,14,68,000/- (Rupees Four Crore Fourteen Lakh Sixty Eight Thousand)** as on 01.05.2021 plus accrued interest/unrealized interest thereon, at the contractual rate(s) together with incidental expenses, costs, charges, etc. till the date of payment within 60 days from the date of the notice. Subsequently loan account was assigned to Omkara Asset Reconstruction Pvt. Ltd. ("OARPL") acting in its capacity as Trustee of Omkara PS 25/2021-22 Trust Vide assignment agreement dated 28.12.2021. Accordingly, OARPL has stepped into the shoes of the assignor and is empowered to recover the dues and enforce the security. The Authorized Officer of OARPL has taken the physical possession of secured assets i.e. Residential Flat on 13.06.2024 and Industrial Unit on 14.06.2024.

NOW THEREFORE, the Authorized Officer of OARPL hereby intends to sell the below-mentioned secured property for the recovery of dues. The property shall be sold in exercise of the rights and powers under the provisions of Sections 13 (2) and (4) of SARFAESI Act, on **"As is where is", "As is what is", and "Whatever there is" and "without recourse basis" on 09/12/2026 at 11:30 am (last date and time for submission of bids is 08/12/2026 by 5:00 pm).**

The description of the Immovable Properties, reserve price and the Earnest Money Deposit (EMD) are as under:

Description of immovable property	Reserve Price	EMD	Bid Increment Amount
Lot No. 1 Industrial Land Unit : That the non-agricultural property located at village Dedni Tq. Akot Dist. Akola bearing Gut No.162 out of its portion admeasuring 1H.41R. i.e. 14190 sq.mtrs, which is converted for industrial purpose. **Bounded as under :-** On or towards the East: Land of Shri. Pravin Gaikwad, On or towards the West: Land of Rama Pandav & Damodar Wamkhede, On or towards the North: Remaining Land out of Gut No. 162, On or towards the South: Akot- Shegaon Road.	2,00,00,000/-	20,00,000/-	5,00,000/-
Lot No. 2 – Residential Property situated at Vidyanagar, Flat No. 203 on second Floor, located at Mouje Umri Unsurshed, Tq. & Dist. Akola bearing field survey no. 35/2, Nazul Plot No.3/6, Nazul Sheet No.81 out of it layout plot no.5 and out of it portion admeasuring East/West 23.77 mtrs. North- South 20.12 mtrs. Total admeasuring 478.26 sq.mtrs **bounded as :** On or towards the East – Road, On or towards the West – Road, On or towards the North – Plot No.4, On or towards the South – Road. On the said plot a building is constructed consisting of basement, ground floor, first floor and second floor. Out of said building the area between roof of first floor and second floor. Out of the said building the areas between roof of first floor till roof of second floor, by north- south division, half portion falling on the western side and by further making East-West division of half portion falling on western side, entire falling on southern side of the second floor, which is admeasuring North-South – 14 ft. 2 inch, East-West – 41 ft.6 inch, total admeasuring 587.64 sq.ft having a constructed flat which is **bounded as:** On or towards the East : Flat sold to Mr. Bhagwandas Rathi, On or towards the West : Road, On or towards the North : Flat sold to Mr. Anilkumar Rathi, On or towards the South : Road.	23,50,000/-	2,35,000/-	50,000/-
Date of E- Auction	**Lot 1 :- 09/12/2026 at 11.00 am ; Lot 2 :- 09/12/2026 at 12.00 pm**		
Last date and time for submission of bid letter of participation/KYC Document/Proof of EMD:	08/12/2026 by 5.00 pm		
Date of inspection	04/12/2026 3.00 pm to 5.00 pm		
Known Encumbrance Details	Not Known		

For detailed terms and conditions of the sale please refer to the link provided in secured creditor website i.e. https://omkaraarc.com/auction.php Bidder may also visit the website https://www.bankeauction.com

The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact e-Auction Service Provider 'M/s. C1 India Pvt. Ltd', Tel. Helpline: +91-7291981124/25/26, Helpline E-mail ID: support@bankeauctions.com, Mr. Bharat Panjiya, Mobile: 9898882937, E-mail maharashtra@c1india.com and for any property related query contact the Authorised Officer, Mr. Satish Naidu, Mobile: +91 8879545079, Mail: satish.naidu@omkaraarc.com. At the time of submission of the bid, bidder should submit affidavit in the spirit of Section 29A of Insolvency and Bankruptcy code, 2016.

Date: 21.11.2026
Place: Akola

Sd/- Authorized Officer,
Omkara Assets Reconstruction Pvt Ltd.
(Acting in its capacity as a Trustee of Omkara PS 25/2021-22 Trust)

ESAF SMALL FINANCE BANK

Regd Office: ESAF Bhavan Mannuthy, Thrissur - 680 651, Kerala

POSSESSION NOTICE (Rule 8(1))

Whereas the undersigned being the Authorised Officer of ESAF SMALL FINANCE BANK LTD., appointed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act' 2002, and in exercise of powers conferred under Section 13(12) of the said Act, read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice u/s 13(2) on the date mentioned against each of the respective borrower/s, mortgagor/s guarantor/s to repay the amounts as mentioned against each accounts within 60 days from the date of receipt of the said notices.

The Borrowers/Mortgagors/Guarantors, having failed to repay the amount, notice is hereby given to the Borrowers/Mortgagors/ Guarantors and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on me under Section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned in each account. The Borrowers/Mortgagors/Guarantors in particular and the public in general, is hereby cautioned not to deal with the property/ies and any dealings with the property/ies will be subject to the charge of the ESAF Small Finance Bank Ltd. The Borrowers'/Mortgagors'/Guarantors' 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.

LOAN ACCOUNT NO & BRANCH : **68180000001390 - Andheri East**

NAME AND ADDRESS OF THE BORROWER / CO-BORROWER(S) / GUARANTOR(S):
(1) Rekha Liladhar Bobade, P.No.24/2, Ward No.23, Deotale Lay out, Parsodi, B/H Janta Kirana, Nagpur- 441203. **(2) Liladhar Natthuji Bobade,** P.No.24/2, Ward No.23, Deotale Lay out, Parsodi, B/H Janta Kirana, Nagpur- 441203 **(3) Praful Liladhar Bobade**, P.No.24/2, Ward No.23, Deotale Lay out, Parsodi, B/H Janta Kirana, Nagpur- 441203 **(4) Rahul Liladhar Bobade**, P.No.24/2, Ward No.23, Deotale Lay out, Parsodi, B/H Janta Kirana, Nagpur- 441203.

DATE OF DEMAND NOTICE: **02.09.2026** | POSSESSION TAKEN DATE: **19.11.2026**

OUTSTANDING AMOUNT: **Rs. 2,57,344.74 (Rupees Two Lakhs Fifty-Seven Thousand Three Hundred Fourty-Four and Seventy-Four only)** as on 01/09/2026 and Interest accrued, future interest & other charges.

DESCRIPTION OF SECURED ASSETS / IMMOVABLE PROPERTY(S): All the piece and parcel of land bearing Plot No.24, out of non-agricultural, i.e., residential lay out located in Survey No.15, PH 45 of Mouza Parsodi, within the limit of Municipal Council, Umred, Ward No.23, situated at Parsodi Umred, bearing Property No.12156 (new property No. W23D1012094), Umred Tah, Dist Nagpur, area 69.44 Sq Mts OUT OF TOTAL admeasuring area 139.29 Sq mts and present RCC construction area 32.97 Sq. Mts thereon. **On North:** Layout Road, **On South**: Plot No.5, **On East**: Remaining portion of Plot No.24 in the name of Kesav Nuthuji Bobade, **On West**: Plot No.25.

Date: 19.11.2026
Place: Andheri East

Authorized Officer
ESAF SMALL FINANCE BANK LTD.



HDB FINANCIAL SERVICES Limited

Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009
Regional /Branch Office: HDB Financial Services Ltd., 2nd Floor, Plot No 11 Central Excise Colony, Wardha Road Chatrapati Chowk Nagpur (maharashtra)- 440015.

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

[See proviso to Rule 8(6)]

LAST DATE TIME OF SUBMISSION OF EMD AND DOCUMENTS 23/12/2026 up to 05.00 pm

Sale of immovable property mortgaged to **HDB FINANCIAL SERVICES LIMITED** under Securitization and Reconstruction of Financial assets and Enforcement of Security Interest (SARFAESI) Act, 2002 (No.54 of 2002)

Whereas, the Authorized Officer of **HDB FINANCIAL SERVICES LIMITED** had taken Symbolic possession of the following property/ies pursuant to the notice issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 in the following loan accounts with our Branch with a right to sell the same on **"AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS"** for realization of HDB FINANCIAL SERVICES LIMITED dues. The sale will be done by the undersigned through e-auction platform provided at the website: **https://www.bankeauctions.com**

DESCRIPTION OF IMMOVABLE / MOVABLE PROPERTIES-I

Lot No.	Name of The Branch, Loan Account Number & Namer Of The Customer	Mortgage Property Description, Which Is Under Auction Sale & Possession Status	Demand Notice Date / Outstanding Amount (Secured debt)	Authorized Officer's Details	EMD Submission Account Details	Reserve Price / EMD Amount / Bid Increase Amount	Date/Time of E-Auction & Last Date of EMD Submission
1.	**HDB FINANCIAL SERVICES LIMITED,** 2nd Floor, Plot No.11 Central Excise Colony Wardha Road Chatrapati Chowk Nagpur - 440015. **Loan account No. 29839448.** **1. Rakesh Kirana Stores,** Plot No 22, Mahendra Nagar Teka Near Water Tank Nagpur Nagpur-440026 Maharashtra **2. Rama Pramanan Waghmare,** Plot No 22 Mahendra Nagar Teka Uppalwadi Near Water Tank Nagpur-440026 Maharashtra **3. Rakesh Parmanand Waghmare,** Plot No 22 Mahendra Nagar Teka Uppalwadi Near Water Tank Nagpur Nagpur-440026 Maharashtra **4. Shipra Rakesh Waghmare,** Plot No 22 Mahendra Nagar Teka Uppalwadi Near Water Tank Nagpur Nagpur-440026 Maharashtra.	"All that piece and parcel of land bearing NIT Leasehold Plot No. 22 admeasuring 67.290 Sq. MT., in the Wanjari Housing Accommodation Scheme, being a portion of entire land bearing Kh. No. 7/3 of Mouza - Binaki, bearing its City Survey No. 42, Sheet No. 6, having its Municipal Corporation House No. 1559/JS/22, situated in Ward No. 43, within the limits of Nagpur Improvement Trust, Nagpur and Nagpur Municipal Corporation, Nagpur in Tahsil and District Nagpur -440026 and **Bounded:** East: Plot No.1, West:- Road, North:-Road, South:-Plot No.21 **Possession Status- Symbolic Possession**	**20.07.2026 Rs.19,26,775.67/-** (Rupees Nineteen Lakhs Twenty Six Thousand Seven Hundred Seventy Five and Paise Sixty Seven Only) as of 14.07.2026 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.	**Mr. Onkar Shrikant Joshi; Mobile No:- 7020954765, Email Id: lo.bajajnagar @hdbfs.com**	**A/c. No. 00210310002748 A/c NameHDBFS GENERAL receipts , IFSC Code- HDFC0000021 Bank- HDFC BANK LTD Branch- HYDERABAD-LAKDIKAPUL MICR CODE- 500240002.**	**Rs. 37,64,800/-** (Rupees Thirty Seven Lakhs Sixty Four Thousand Eight Hundred Only) **EMD RS.3,76,480/-** (Rupees Three Lakhs Seventy Six Thousand Four Hundred Eighty Only) **Rs. 15,000.00**	**24-12-2026 At. 11.00 am to 05.00pm** With Unlimited Extensions Of 5 Minutes After Highest Bid Open Bidding Given By The Participants. **LAST DATE OF EMD SUBMISSION 23-12-2026 11am to 5 pm.**

TERMS & CONDITIONS: 1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the HDB FINANCIAL SERVICES LIMITED. The property is being sold with all the existing and future encumbrances whether known or unknown to the HDB FINANCIAL SERVICES LIMITED. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. **2.** The e-Auction is being held on " AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS" after taking symbolic possession of the properties. Successful bidder/s shall have to get physical possession of the properties at his/ their cost,risk & responsibility. Though the bank will facilitate in taking possession by obtaining orders from the competent authority. **3.** It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders on **16.12.2026 to 17.12.2026** (During Office Hours). **4.** The interested bidders shall submit their EMD through Web Portal: https://www.bankeauctions.com (the user ID & Password can be obtained free of cost by registering name with https://www.bankeauctions.com) through Login ID & Password. The EMD shall be payable through NEFT in the account mentioned above. After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: https//www.bankeauctions.com) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact C1 INDIA PRIVATE LIMITED, Plot no-68, 3rd Floor, Sec-44, Gurgaon, Haryana-122003, E-mail ID : support@bankeauctions.com, Support Helpline Numbers : 91-7291981124/25/26, Sales Enquiries : support@bankeauctions.com, 7291981124 and for any property related query may contact Authorised Officer: MR. Onkar Shrikant Joshi, Mobile No: - 7020954765, Email Id:- lo.bajajnagar@hdbfs.com during the working hours from Monday to Saturday. **5.** The interested bidder has to submit their Bid Documents [EMD (not below the Reserve Price) and required documents (mentioned in Point No.4)] on/ before **23/12/2026 upto 5.00 pm** and after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating the e-Auction Process, subject to due verification (of the documents) and/ or approval of the Authorised Officer. **6.** During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorised Officer/ Secured Creditor, after required verification **7.** The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount. **8.** The prospective qualified bidders may avail online training on e-Auction from M/s. C1 India Pvt. Ltd. prior to the date of e-Auction. Neither the Authorised Officer/ HDB FINANCIAL SERVICES LIMITED nor M/s. C1 India Pvt. Ltd. shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event. **9.** The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody. **10.** The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof. **11.** The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of **M/s. C1 India Pvt. Ltd., https://www.bankeauctions.com** before submitting their bids and taking part in the e-Auction. **12.** The publication is subject to the force major clause. **Special Instructions:13.** Bidding in the last moment should be avoided in the bidders own interest as neither the HDB FINANCIAL SERVICES LIMITED nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent