

GRIHUM HOUSING FINANCE LIMITED
(FORMERLY KNOWN AS POONAWALLA HOUSING FINANCE LTD)

Registered Office: 6th floor, **B Building**, Ganga trueno, Lohegaon, Pune, Maharashtra 411014. Branch Off Unit:2nd floor, Pushpa Heights, Satara Road, 2/B, Swami Vivekanand Rd Maharshi Nagar Pune-

E-AUCTION - SALE NOTICE
Sale of secured immovable asset under SARFAESI Act

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/ Mortgageor (s)/Guarantor(s) that the below described immovable properties mortgaged to Grihuh Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited as the name Poonawalla Housing Finance Limited changed to Grihuh Housing Finance Limited with effect from 17 Nov 2023 (Previously known as Magma Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Unlited Company) (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 05/05/2025 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: <https://www.bankauctions.com>. For detailed T&Cs of sale, please refer to link provided in GHFL's/Secured Creditor's website i.e. www.grihumhousing.com

Sl. No.	Proposal No. Customer Name (A)	Demand Notice Date and Outstanding Amount (B)	Nature of Possession (C)	Description of Property (D)	Reserve Price (E)	EMD (10% of RP) (F)	EMD Submission date (G)	Incremental Bid (H)	Property Inspection Date & Time (I)	Date and time of Auction (J)	Known encumbrances/ Court cases if any (K)
1	Loan No. HF0115H21100077 SONALI DAGDU SHINDE, NITIN PANDURANG NIGHOT	Notice date: 07/02/2024 Total Dues:Rs.239622/- (Rupees TwentyThree Lakh NinetyThree Thousand Six Hundred TwentyOne Paise NinetyFive Only) as on 07/02/2024 with future interest @ 14% p.a. till the realization.	Physical	All That Pice & Parcel Of Flat No F Top 2 4th Floor Wing F Siddhi Vinayak Township Sr No 5 4 Old Sr No 656 5 Gp Milkat No2777 Warulewadi Narayanganal Tal Junnar Dist Pune Adm. 89.88 Sq.Mtrs. Grp Sabnis High School Pin Code- 410504 Bounded By:- East:- Open Space Phase 2, West:- Flat No F Top 1, North:- E Wing Open Space, South:- Society Kuber Open Space.	Rs. 16,00,000/- (Rupees Sixteen Lakh Only)	Rs. 1,60,000/- (Rupees One Lakh Sixty Thousand Only)	29/04/2025 Before 5 PM	10,000/-	25/04/2025 (11AM – 4PM)	05/05/2025 (11 AM -2PM)	NIL

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider) C1 India PVT LTD. Address- Plot No-63 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email Id – Support@bankauctions.com. Contact Person –Dharni P, Email id- dharni.p@c1india.com Contact No- 9948182222.. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of by way of NEFT/RTGS /DD in the account of "Grihuh Housing Finance Ltd.", Bank-ICICI BANK LTD. Account No-00065100046 and IFSC Code- ICIC0000006, 20, R. N. Mukherjee Road- Kolkata-70001 drawn on any nationalized or scheduled Bank on or before 29/04/2025 and register their name at <https://www.bankauctions.com> and get user ID and password free of cost and get training on e-Auction from the service provider. After their registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address: 2nd floor, Pushpa Heights, Satara Road, 2/B, Swami Vivekanand Rd Maharshi Nagar Pune-411037 Mobile no. +91 9657443073 e-mail ID rohan.savala@grihumhousing.com For further details on terms and conditions please visit <https://www.bankauctions.com> & www.grihumhousing.com to take part in e-auction. This notice should also be considered as 15 days' notice to Borrower / Co-Borrower/ Mortgageor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002. Date: 18.04.2025 Place: PUNE Sd/- Authorised Officer, Grihuh Housing Finance Limited (Formerly Known as Poonawalla Housing finance Ltd)



Bank of India
Relationship beyond banking

Asset Recovery Department
1162/6 Ganesh Khind-University Road,
Next to Hardikar Hospital, Shivajinagar Pune 411005
Email : ARD.Pune@bankofindia.co.in, Ph. No. 020-25521528

E-Auction and 15 Days Sales
Notice Date 09-05-2025 for
Sale of movable / immovable
properties

Date : 03.04.2025
Place : Pune

Sd/-
Authorised Officer, Bank of India



MANAPPURAM HOME FINANCE LIMITED
FORMERLY MANAPPURAM HOME FINANCE PVT LTD
CIN : U65923KL2010PLC039179
Unit 301-315, 3rd Floor, A wing, Kanakia Wall Street, Andheri-Kurla Road, Andheri East, Mumbai – 400093.
Contact No. : 022-68194000/022-66211000.


POSSESSION NOTICE (For Immovable Property)

Whereas, the undersigned being the authorised officer of Manappuram Home Finance Ltd ("MAHOFIN") under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest ("Act") 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 9 of the security interest (Enforcement) Rules, 2002 issued a Demand Notice calling upon the borrowers and co-borrowers to repay the amount mentioned in the notice and Interest thereon within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Actual 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 9 of the said rules. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Manappuram Home Finance Ltd as mentioned below for each of the respective properties:

Sr. No.	Name of Borrower and Co-borrower/Loan Account Number/Branch	Description of Secured Asset in respect of which Interest has been created	Date of Demand Notice Sent & Outstanding amount	Date of Actual possession
1	TANAJI BALABHIM KALAGATE, SWATI TANAJI KALAGATE & TUKARAM SHANKAR MORE / CO-BORROWERS 000005010424/ SATARA	Grampanchayat Mikat No. 977/1, At Post Palshi, Tal Pandharpur, Dist Solapur, P.O & Bhalwani, Maharashtra, Pin: 413310	17-10-2022 & Rs.5.87,747/-	16-04-2025 & Rs.5.87,747/-

Date: 18- April-2025
Place: SATARA

Sd/- Authorised Officer
Manappuram Home Finance Ltd



BAJAJ FINANCE LIMITED
Registered office at Bajaj Finance Limited, C/o Bajaj Auto Limited Complex Mumbai Pune Road Akurdi Pune-411035
Branch office at 1St Floor Lokhande Heights Ram Gali Near Sakhi Matching Nagar Pune Road Tal Shirur Dist Pune 412210

Demand Notice Under Section 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Undersigned being the Authorized officer of M/s Bajaj Finance Limited, hereby gives the following notice to the Borrower(s)/Co-Borrower(s) who have failed to discharge their liability i.e. defaulted in the repayment of principal as well as the interest and other charges accrued there-on for Home (Loan)/Loan(s) against the property mortgaged to them by Bajaj Finance Limited as a consequence of the non-payment of the dues of the said Loan(s) (N.P.A's). Accordingly, notices were issued to them under Section 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and rules there-to, on their last known addresses, however the same have been returned un-served/un-delivered, as such the Borrower(s)/Co-Borrower(s) are hereby intimated/informed by way of this publication notice to clear their outstanding dues under the loan facilities availed by them from time to time.

Loan Account No./Name of the Borrower(s)/ Co-Borrower(s)/Guarantor(s) & Addresses	Address of the Secured/ Mortgaged Immovable Asset / Property to be enforced	Demand Notice Date and Amount
Branch :Shirur, Loan Agreement Number 421BLSF05050759 1. Vaishali Fakkardao Shinde R/o. Mikat No 01/478 Anusaya Park Bhadale Wasti Wagholi Pune Maharashtra 412207 Contact:9623471487 Email id: vaishali@gmail.com Also at, Grampanchayat Property No. 1/0478 Gat No. 1323/2 Part Wagholi Tal. Haveli Dist. Pune 412207/along with proportionate share in common areas/Area: Only on 2000 Sq.Ft.) 2. Swati Mahesh Shinde R/o. New Bhadale Wasti Anusaya Park Near Ganesh Mandir Wagholi Pune Maharashtra 412207 Contact:9623471487 Email id: vaishali@gmail.com 3. Fakkad Vitthalrao Shinde R/o. Ganesh Niwas Mikat No 01/478 Anusaya Park Bhadale Wasti Wagholi Pune Maharashtra 412207 Contact:9623471487 Email id: vaishali@gmail.com	All the piece and parcel of Gram panchayat Property No. 1/0478 Gat No. 1323/2 Part Wagholi Tal. Haveli Dist. Pune 412207/along with proportionate share in common areas/Area: Only on 2000 Sq.Ft.) Boundaries: On East-Property of Mr.Sunil Dinbar; On West- Property of Mr. Ashok Kabhade; On North-15 Ft Road; On South-Property of Mr. Kadus	10.03.2025 Rs.210105/- (Rupees Twenty One Lakhs One Thousand Fifty One Only on 10.03.2025

This step is being taken for substituted service of notice. The above Borrowers and/or Co-Borrowers Guarantors are advised to make the payments of outstanding dues of the said Loan(s) within 60 days from the date of publication of this notice (without prejudice to any other right remedy available with Bajaj Finance Limited) further steps for taking possession of the Secured Assets/ mortgaged property will be initiated as per the provisions of Sec. 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002. The parties named above are also advised not to alienate, create third party interest in the above mentioned properties. On which Bajaj Finance Limited has the charge.

Date: 18.04.2025, Place :Maharashtra For M/s Bajaj Finance Limited, Authorized Officer



KOTAK MAHINDRA BANK LIMITED
Registered Office:- 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai -400 051.
Corporate identity No. L65110MH1985PLC038137). Branch Office at, Admas Plaza 4th Floor 166/16, C57 Road Kolivry Village Kunchi Kurve Nagar, Near Hotel Hare Krishna Santacruz East Mumbai-400098.

E - AUCTION CUM SALE NOTICE OF IMMMOVABLE 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 Mortgageor (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 10th December 2024, will be sold through auction on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS" on 09-05-2025, for recovery of Rs.98,20,794.50/- (Rupees Ninety Eight Lakhs Twenty Thousand Seven Hundred Ninety Four and Fifty Paise Only) as on 25.03.2025 together with further interest and other charges thereon at the contractual rates from the footing of compound interest until payment/realization due to Kotak Mahindra Bank Limited, being the Secured Creditor, upon the borrowing of Mortgageor's / Guarantor's, namely Mrs. Puspahnjali Anil Chavan (Borrower) & Mr. Prasad Mahadev Avghade (Co- Borrower) having Loan Account no. HF38638182. The details / description of Immovable Property put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:

Name of the Mortgageor	Details Of Immovable Property put for E – Auction	Last date for submission of online bid upto 05:00 p.m. of Date & Time of E-Auction	Reserve Price (INR)	Earnest Money Deposit (EMD) (INR)
Mrs. Puspahnjali Anil Chavan (Borrower) Mr. Prasad Mahadev Avghade (Co- Borrower)	Property :- All that piece and parcel of Flat No.202, admeasuring 973 Sq.ft (Built up area), on second floor, along with car parking (Mechanical), in project known as "Sa Samann Apartment Condominium", along with 6.65% of its undivided share, constructed on land bearing S.No. 668/1/ C1, bearing No.2077A, Situated At Bopodi, Taluka Haveli, District: Pune.	08-05-2025 upto 05:00 p.m. of Date & Time of E-Auction 09-05-2025 between 11.00 a.m. to 12.00 p.m.	INR Rs. 91,17,000/- (Rupees Ninety One Lakhs Seventeen Thousand Only)	INR Rs. 9,11,700/- (Rupees Nine Lakhs Eleven Thousand Seven Hundred Only)

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on 02-05-2025 between 01:00 am to 04:00 pm 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.bankauctions.com/> on 09-05-2025 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 M/s. C1 India Pvt. Ltd through P.Dharani Krishna, through Tel. No.: +91 7291971124,25,26, Mobile No.: 9948182222 & E-mail ID: delhi@c1india.com, andhra@c1india.com & support@bankauctions.com. 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.bankauctions.com/> 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.bankauctions.com/> 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 and the documents and KYCs of the Bidder/s should be sent to the authorized officer at the branch office/regional office as provided herein above. 7) Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from M/s. C1 India Pvt Ltd, <https://www.bankauctions.com> on above mentioned contact numbers. 8) Earnest Money Deposit (EMD) shall be deposited by way of Demand Draft in favour of "Kotak Mahindra Bank Limited" payable at Pune, along with self-attested copies of the PAN Card, Aadhaar Card, Residence Address Proof, Board Resolutions in case of company and Address Proof as specified above along with the requisite bid/tender form in this regard on or before 08-05-2025 up to 05:00 p.m. In case of delay in submission of the bid, the bidder shall be responsible for the prescribed time limits due to any technical or administrative reasons. 9) 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 cutoff 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 1,00,000.00 (Rupees One Lakh 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 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 realization 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 any bid submitted by the bidder/s. The sale will be subject to the terms and conditions of the sale, including but not limited to 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 and the bidder fails to complete the payment of the entire bid amount within the stipulated period, the Authorized Officer shall be responsible 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. The e-Auction advertisement does not constitute any commitment or any representation of KMBL. The property is being sold with all the existing and future encumbrances whether known or unknown to KMBL. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues; 22) All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser; 23) 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. 24) 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 higher bidder/ bidder who is successful bidder in the 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 reasonable and reasonable delay will be considered for exemption, without setting any precedent for future. 25) As per Section 194-1A 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 (Rupees Fifty Lakhs Only) and above, the Successful bidder/purchaser shall deduct and deposit 1% TDS, for the Property in the name of Mrs. Puspahnjali Anil Chavan (having PAN No.AGWPC28261) & Mr. Prasad Mahadev Avghade (having PAN No.BCWPA6689Q), to be borne by him/her from the sale price of the respective property and deposit the same with Income Tax Department. Furthermore 90% 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. 26) Sale will strictly be on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" & "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, including but not limited to encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Property. 27) 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/Mortgageor/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. 28) 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. 29) 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.