Manappuram Home Finance Ltd

## **FINANCIAL EXPRESS**

**GRIHUM HOUSING FINANCE LIMITED** 

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 for Sale of Immovable Assets under the Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Poonawalla Housing Finance Limited as the name Poonawalla Housing Finance Limited changed to Grihum 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 Unlimited 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.

Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/ Mortgagor (s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (formerly known as

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.bankeauctions.com. For detailed T&Cs of sale, please refer to link provided in GHFL's/Secured Creditor's website i.e. www.grihumhousing.com

SI. No.	Proposal No. Customer Name {A}	Demand Notice Date and Outstanding Amount {B}	Nature of Possession {C}	Secondarion (16bon) (2)	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.2393622/- (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.		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 Narayangaon Tal Junnar Dist Pune Adm. 89.68.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.	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/herself/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-68 3rd floor Gurgaor Haryana-122003. Helpline Number- 7291981124,25,26 Support Email id - Support@bankeauctions.com. Contact Person - Dharni P, Email id- dharani.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 NEFT/RTGS /DD in the account of "Grihum Housing Finance Ltd", Bank-ICICI BANK LTD. Account No-000651000460 and IFSC Code- ICIC00000006, 20. R. N. Mukheriee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before 29/04/2025 and register their name at https://www.bankeauctions.com and get user ID and password free of cost and get training on e-Auction from the service provider. 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.bankeauctions.com & www.grihumhousing.com to take part in e-auction.

This notice should also be considered as 15 days' notice to Borrower / Co-Borrower / Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002 Date: 18.04.2025 Place: PUNE Sd/- Authorised Officer, Grihum Housing Finance Limited (Formerly Known as Poonawalla Housing finance Ltd)



**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

E-auction sale notice for sale of immovable/ movable assets under the securitization and reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable/ movable property mortagaged/ charged to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of Bank of India Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" basis on the below mentioned date for recovery of the sum due to the secured creditor from the Borrower(s) and Guarantor(s) as mentioned below..

S.	Name of Branch and Name Address of Borrowers /		Reserve Price	Date of Demand Notice	E-mail Id / Contact	
N.	Guarantors and Outstanding Amount	Brief Description of Property	EMD (Rs. in lakhs)	Date & type of Possession	No. of Authorised Officer	
1.	Branch: Pashan Road Branch Name of the A/c.:- M/s Kavach Engineers Industrial Gala /Shop No C-6, Ground Floor, Plot No T-204,at Pavna Industrial Premises Co Op society Ltd, MIDC, Pimpri Near D Y Patil Medical College Bhosari O/s. Rs. 244.42 Lakhs + interest + expenses w.e.f. 31-12- 2024	EQM of Bunglow No 29, Tukai Surya Park, Sector No 16, Plot No 139, Chikhli, Pimpri Chinchwad, Pune in the name of Sriprasad Pramod Taharabadkar (Proprietor) Admeasuring area: - Built up area Ground Floor 643 Sq Ft & first floor 625 Sq Ft Total built Up area 1268 Sq Ft Boundaries:- North - By Building No.13, South – By Ishan paradise society & Open space, East – By Row House/Sub Plot No 28, West – By Row House/ sub plot No.30	75.45  7.54	16.05.2024  27.09.2024 (Symbolic)	Pashanroad.Pune@ bankofindia.co.in	
2.	Branch: Uttamnagar Name of the A/c.:- Mr Venkat Laxman Rathod Flat No 2 (As per index I), Flat No 402 (As per site visit),on 4th floor, Wing B, Bldg "Jay Sevalal Vikas Co Op Housing Society" bearing old S No 417/1+2+3+4A, New S No 417/1A ear Zilla Parishad Primary School, NDA Road, Kondhwe Dhawade, Tal Haveli Dist Pune 411023 O/s. Rs. 6.72 Lakhs + interest + expenses w.e.f. 30.06.2017	EQM of Flat No 2 (As per index I), Flat No 402 (As per site visit), on 4th floor, Wing B, Bldg "Jay Sevalal Vikas Co Op Housing Society" bearing old S No 417/1+2+3+4A, New S No 417/1A ear Zilla Parishad Primary School, NDA Road, Kondhwe Dhawade, Tal Haveli Dist Pune 411023. Area: Built up area: 40.18 Sq Mtr  Boundaries:- East — By Flat No 1 Dilip Sambhaji Jagtap, West —By Open Area, North — By Flat No 3 Dilip Sambhaji Jagtap, South — By A Wing	13.60  1.36	09.05.2017  14.02.2020 (Symbolic)	Uttamnagar.Pune@ bankofindia.co.in	
3.	Branch: Rasta Peth Name of the A/c.:M/S SHREE ASSOCIATES & Mr SUJEET SURYAKANT PATIL Flat No. 205,2nd Floor,Bldg "SAI DATTA VIHAR" S No 216, Hissa No.1C/1, CTS No 4378, Near Sai Seva Hospital, Bhosari Pune Tal Haveli Dist Pune 411026 (Amount Outstanding: Rs. 114.69 Lakhs + interest + expenses w.e.f. 28-07-2024)	EQM of Flat No. 205,2nd Floor,Bldg "SAI DATTA VIHAR" S No 216, Hissa No.1C/1, CTS No 4378, Near Sai Seva Hospital, Bhosari Pune Tal Haveli Dist Pune 411026 Admeasuring Area: 38.215 Sq Mt i.e 412Sft, Adjecant terrace: 3.219 Sq Mtr i.e 34.65 S ft Total Carpet Area: 446.65 Sq Ft, Built Up area: 581 Sq Ft, Boundaries: North: By Side Margin area South: By Passage East: By Duct West: By Entrance & Flat No 203	29.63  2.96	05.11.2024  07.01.2025 (Symbolic)	Rastapeth.Pune@ bankofindia.co.in	
		EQM of Flat No. 205,2nd Floor, Bldg "SAHIL OM PARK" Gat No 272, Hissa No ½, Old Gat No 1390/1, Borhadewadi, Tal Haveli, Dist Pune 412105. <b>Admeasuring Area:</b> Flat area including balcony 59.29 Sq Mt i.e 638 Sft, Adjecant terrace: 5.06 Sq Mtr i.e 54.50 S ft Total Carpet Area: 692.50 Sq Ft. Built Up area: 900 Sq Ft. <b>Boundaries: North:</b> By Open Space <b>South:</b> By Duct <b>East:</b> By Side Margin <b>West:</b> By Entrance	40.37  4.05	05.11.2024  07.01.2025 (Symbolic)	Rastapeth.Pune@ bankofindia.co.in	
		EQM of Flat No. 207, 2nd Floor ,Bldg "SAHIL OM PARK" Gat No 272, Hissa No ½, Old Gat No 1390/1, Borhadewadi, Tal Haveli, Dist Pune 412105. <b>Admeasuring Area:</b> Flat area including balcony 38.01 Sq Mt i.e 409 Sft, Adjecant terrace: 7.38 Sq Mtr i.e 79.50 S ft Total Carpet Area: 488.50 Sq Ft. Built Up area: 635 Sq Ft. <b>Boundaries: North</b> : By Flat No 206 <b>South:</b> By Side Margin <b>East:</b> By Side Margin <b>West:</b> By Entrance	29.11  2.95	05.11.2024  07.01.2025 (Symbolic)	Rastapeth.Pune@ bankofindia.co.in	
4.	Branch: Rasta Peth Name of the A/c.: - Ms Priyanka Yadnesh Dani Flat No. 7, 3rd Floor, bldg. "NARHARI SMRUTI" S No 34 Hissa No 2/1, Sinhgad Road, Manikbaug, Vadgaon Bk, Tal Havei Dist Pune 411041 (Amount Outstanding: Rs. 26.06 Lakhs + interest + expenses w.e.f. 29-07-2024)	EQM of Flat No. 7, 3rd Floor, bldg. "NARHARI SMRUTI" S No 34 Hissa No 2/1, Sinhgad Road, Manikbaug, Vadgaon Bk, Tal Havei Dist Pune 411041. <b>Admeasuring Area:</b> As per Index II Super Built Up area 84.10Sq Mtr i.e 905 Sq Ft <b>Boundaries:</b> East: By property of Mr Lale, West: By Pune Sinhgad Road, South: By Entrance & Flat No.8, North: By internal Road	42.30  4.25	03.08.2024  19.10.2024 (Symbolic)	Rastapeth.Pune@ bankofindia.co.in	
5.	Branch: Karve Road Name of the A/c.: Mr. Gopal Kumar Ray (deceased), Flat no. E/604, Dream Sankalp Society, Near BJS College, Old Gat No 863, Plot no. 1 to 5, Wagholi Avhalwadi, Pune 412 207. (Amount Outstanding: . 16.80 Lakhs + interest + expenses w.e.f. 31.01.2022)	EQM of Flat No. E/604, Dream Sankalp Society, Near BJS College, Old Gat No. 863, Plot No. 1 to 5, Wagholi Avhalwadi, Pune 412 207, Admeasuring Area - 43.35 Sq mts i.e. 467 sq fts.  Boundaries :- East: Flat No. E/603, West: Open, North: Passage, Lift Staircase & thereafter Flat No. E/601, South: Flat No. D/601	16.50  1.65	01.02.2022  29.03.2022 (Physical)	KarveRoad.Pune @bankofindia.co.in	
6.	Branch: Karve Road Name of the A/c.:- Mr Rohit Mahadev Dudhal EQM of Flat no. 15, 4 th Floor,CTS No 1128/B "LAXMI PRASAD APARTMENT" Sadashiv Peth,Tal Haveli, Dist Pune 411 030. O/s. Rs. 80.15 Lakhs + interest + expenses w.e.f. 31.05.2021	EQM of Flat no. 15, 4 th Floor,CTS No 1128/B "LAXMI PRASAD APARTMENT" Sadashiv Peth,Tal Haveli, Dist Pune 411 030. Admeasuring area – 980 sq fts i.e. 91.08 Sq mtrs  Boundaries:- East – By Nimbalkar Talim & property of Shelke,  West – CTSNo 1129 Sadashiv peth North – Passage & flat no 14,  South – Open Road Side	91.27  9.12	13.04.2022  25.02.2025 (Physical)	KarveRoad.Pune @bankofindia.co.in	

Terms & Conditions: (1) E-Auction is being held on AS IS WHERE IS, AS IS WHAT IT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS with all the known and not known encumberances and the Bank is not responsible for title, condition or any other fact affecting the asset. The details shown above are as per records available with the Bank. The auction bidder should satisfy himself about actual measuring and position of assets. The actual measures and position of asset may differ and authorized officer may not be held responsible for that. Auction sale / bidding would be only through "Online" Electronic Bidding" process through the website https://baanknet.com/ (2) EMD Amount be directly paid to PSB Alliance E-Auction Portal vide generated challan & payment gateway, EMD E wallet should reflect the EMD Amount before start of E-Auctrion process in order to participate in bidding. (3) Date and time of Auction on 09-05-2025 between 11.00 AM to 5.00 PM.(IST). Unlimited extension of 10 Minutes each. (4) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 10,000/- (5) The intending bidders should hold a valid e-mail id and register their names at portal https://baanknet.com/ and get their User ID and password free of cost from PSB Alliance E-Auction Portal whereupon they would be allowed to participate in online e-auction. (6) Prospective bidders may avail online help on E-Auction through email support.baanknet@psballiance.com & call center no. +91 82912 20220. (7) Earnest Money Deposit (EMD) 10% of reserve price shall be payable through RTGS/NEFT/Fund Transfer to credit the same to PSB Alliance E-Auction Portal vide generated challan. (8) The BID Forms should be uploaded online along with acceptance of terms and conditions of this notice and EMD remittance details (UTR No.), the copy of PAN card issued by Income Tax Department and bidders identity proof and proof of residence such as copy of the passport, election commission card, ration card, driving license etc. on or before last date of submission. (9) EMD amount shall be adjusted in case of the highest / successful bidder, otherwise refunded to E wallet on of finalization of sale. The EMD shall not carry any interest. (10) Interested parties can inspect the assets at site tentatively on 04-05-2025 between 11.00 AM to 5.00 PM. For inspection of assets please contact Respective Branch. (11) The highest / successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, immediately/latest by the next working day to concerned branch mentioned against the property of the acceptance of the bid price by the officer and the balance 75% of the sale price to be deposited on or before 15th day of the sale or within such an 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 bidder shall be liable be forfeited and assets shall be put to re-auction and the defaulting bidder shall have no claim right in respect of asset/amount. (12) The highest bidder shall be declared to be the successful bidder / purchaser of the assets mentioned herein provided otherwise he is legally qualified to bid. (13) Nothing in this notice constitutes or will be deemed to constitute any commitment or representation on the part of the Bank to sell the above asset/s. Bank / Authorized Officer reserves the right to cancel the sale for any reason it may deem fit or even without assigning any reason and such cancellation shall not be called in question by the bidders. (14) The purchaser shall bear the applicable stamp duties/additional stamp duty / transfer charges, fee etc. and also all the statutory / non statutory dues, taxes, assessment charges, fees etc. owing to anybody. (15) The intending bidders should make their own independent inquiries regarding the encumbrances, title of the asset/s put on auction and claims / rights / dues / effecting the asset, before submitting bid. The asset is being sold with all the existing and future encumbrances whether known or unknown to bank. The authorized officer / Secured creditor shall not be responsible in any way for any third party claims / right / dues. (16) Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194-1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount (If not applicable then please delete it). (17) Any dispute/ differences arising out of sale of the asset offered for sale shall be subjects to the exclusive jurisdiction of the Courts/ Tribunals at Pune only. (18) Bidders should visit https://baanknet.com/ for registration and bidding guidelines. (19) In the event of inconsistency or discrepancy between English version and Marathi version of the notice the English version shall prevail.

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

The borrower / guarantors/ mortgagors are hereby notified to pay the sum as mentioned above along with interest, other charges and ancillary expenses before the date of e-Auction, failing which the asset will be auctioned / sold and balance dues, if any, will be recovered with interest and cost.

Special Instruction / Caution

Bidding in the last minutes / seconds should be avoided by the bidders in their own interest. Neither Bank of India nor the Service provider will be responsible for any lapses / failure (Internet failure, Power failure, etc.) on the part of the vendor, in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Date: 03.04.2025 **Authorised Officer, Bank of India** Place: Pune

HOME FINANCE LTD. **MANAPPURAM** 

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 o 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

ir. Name of Borrower and		Description of Secured Asset	Date of Demand	Date of	
ic. Co-borrower/Loan		in respect of which Interest	Notice Sent & Out-	Actual	
Account Number/Branch		has been created	standing Amount	possession	
	TANAJI BALABHIM KALAGATE, SWATI TANAJI KALAGATE & TUKARAM SHANKAR MORE/ CO90COLONS000005010424/ SATARA	Grampanchayat Milkat No. 977/1, At Post Palshi, Tal Pandharpur, Dist Solapur, P.O Bhalwani, Maharashtra, Pin: 413310		16-04-2025	

В

Place: SATARA

**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 Galli 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 ailed 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 oan(s)/Loan(s) against Property advanced to them by Bajaj Finance Limited and as a consequence the loan(s) have become Non Performing Assets (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/undelivered, 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.

Address of the Secured/ Mortgaged Immovable Asset / Property to be enforced	Demand Notice Date and Amount
All the piece and parcel of Gram panchayat Property No. 1/0478 Gat No. 1323/2 Part Wagholi Tal. Haveli Dist. Pune 412207along with proportionate share in common areas(Area adm. 2000 Sq.Ft.) Boundaries: On East-Property of Mr Sunil Dhibar; On West- Property of Mr. Ashok Kathavale; On North-15 Ft Road; On South-Property of Mr. Kadus	10.03.2025 Rs.2101051/- (Rupees Twenty One Lakhs One Thousand Fifty One Only as on 10.03.2025
	Immovable Asset / Property to be enforced  All the piece and parcel of Gram panchayat Property No. 1/0478 Gat No. 1323/2 Part Wagholi Tal. Haveli Dist. Pune 412207along with proportionate share in common areas(Area adm. 2000 Sq.Ft.)  Boundaries: On East-Property of Mr Sunil Dhibar; On West- Property of Mr. Ashok Kathavale; On North-15 Ft Road;

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 along with future interest within 60 days from the date of publication of this notice failing which (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 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,CST

## Road Kolivery Village Kunchi Kurve Nagar, Near Hotel Hare Krishna Santacurz East Mumbai-400098. E - AUCTION CUM SALE NOTICE OF IMMOVABLE PROPERTY

-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,

Notice is hereby given to the Public in general and in particular to the Borrower (s), Guarantor (s) and / or Mortgagor (s), that the below described immovable property mortgaged / charged to Kotak Mahindra Bank Limited ("Secured Creditor"), the Physical Possession of which has been taken by the Authorized Officer of the Secured Creditor on 10th December 2024, will be sold through E-Auction on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS" on 09-052025, for recovery of Rs.98,20,794.50/- (Rupees Ninety Eight Lakhs Twenty Thousand Seven Hundred Ninety Four and Fifty Paisa
Only) as on 25.03.2025 together with further interest and other charges thereon at the contractual rates upon the footing of
compound interest until payment/realization due to Kotak Mahindra Bank Limited, being the Secured Creditor, from the Borrower /
Mortgagor/s / Guarantor/s namely Mrs. Pushpanjali 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 chedule are mentioned below

**Details Of Immovable** Name of the Price (INR) Property put for E - Auction Mortgagor/s INR Rs.91,17,000/- (Rupees Ninety Property: All that piece and parcel of Flat No.202, admeasuring 973 Sq.ft (Built up area), 08-05-2025 Mrs. Pushpanjali up to 05:00 p.m. One Lakhs Seventeen Thousand Only on second floor, along with car parking (Mechanized), in project known as "Sai Sumann Apartment Condominium", along (Borrower) Date & Time **Earnest Money** Mr. Prasad of E-Auction Deposit (EMD) (INR) Mahadev Avghade with 6.65% of its undivided share, constructed (Co- Borrower) 09-05-2025 INR Rs.9,11,700/- (Rupees Nine Lakhs on land bearing S.No. 6681/ C1, bearing between 11.00 a.m. Eleven Thousand Seven Hundred No.2077A, Situated At Bopodi, Taluka Haveli,

to 12:00 p.m. 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 011:00 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.bankeauctions.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@clindia.com, andhra@clindia.com & support@bankeauctions.com. 3) The intending bidders may visit the Bank's official website - https://www.kotak.com/en/bankauctions.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.bankeauctions.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.bankeauctions.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 on the portal https://www.bankeauctions.com/ on or before 08-05-2025 up to 05.00 p.m. and the Bid form of the duly filled and signed bid 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.bankeauctions.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 depositing the EMD and/or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorized Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bid/s received after the schedule 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 suction 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 nclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained. 16) The EMD amount, to the unsuccessful bidder/s, shall be returned by Kotak Mahindra Bank Ltd, in their accounts by way of RTGS NEFT / Funds Transfer, within 10 (Ten) working days and without any interest. 17) The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E - Auction Sale without assigning any reason. In the event of postponement/cancellation of the E - Auction Sale after submission of the bids, EMD submitted by the bidders will be returned. vithout 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 eason, the Authorised 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 he successful bidder in the e-auction sale conducted and subsequent to that, if the auction proceedings are stayed by any Court Tribunal, at any stage till the stage of issuance of the sale certificate and handing over the possession, including but not limited to estraining the bank from further proceedings, then the bidder shall not have any right to claim the refund of the EMD/amount so eposited by him /her or any interest on the amount so deposited towards the sale of the property. The Bank at its sole discretion vill refund the money so deposited, without any interest and/or damages and/or claims and no communication will be entertained whatsoever in this regard. 20) The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation. 21) 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 nent 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 Authorised 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 highest bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However at the sole discretion of the Authorized Officer, any just and reasonable delay will be considered for exemption, without setting any precedent for future. 25) As per Section 194-IA of the Income Tax Act, 1961, TDS @1% shall be applicable on the sale proceeds, if the sale consideration is Rs. 50,00,000.00 (Rupees Fifty Lakhs only) and above, the Successful bidder/purchaser shall deduct and deposit 1% TDS, for the Property in the name of Mrs. Pushpanjali Anii Chavan (having PAN No.AGWPC2826J) & 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 only 99% of the Sale price is to be remitted to the Bank. The Sale Certificate will be issued by the Bank, in favour of the Successful bidder/purchaser, only upon the receipt of Form 16B, Form 26QB and the Challan evidencing the deposit of such TDS. 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, condition, any 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/Mortgagor/s, at any time on or before the date fixed for sale, the auction / sale of asset may be cancelled. The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. 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. 30) Kotak Mahindra Bank Limited or its employees will not be liable for any claims from any participate in respect of the property put for sale, 31) The present notice is also uploaded on the Bank's official website i.e. www.kotak.com and interested parties can visit the same also. 32)For inspection of the property or for any further details kindly contact Mr. Ashok Motwani (Authorized officer) @ 9873737351, Email ID: ashok.motwani@kotak.com &/or Mr.Ravindra Dwivedi (Authorized officer) @ 9764443818, Email ID: ravindra.dwivedi@kotak.com.

The Borrower (s) / Mortgager(s) / Guarantor(s) are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SARFAESI Act, 2002. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus

Special Instruction: e-Auction shall be conducted by our Service Provider, M/s. C1 India Pvt Ltd on behalf of Kotak Mahindra Bank Limited (KMBL), on pre-specified date, while the bidders shall be quoting from their own home/ offices/ place of their Bid as per their choice above the Reserve Price. Internet connectivity and other paraphernalia requirements shall have to be ensured by bidders themselves. Please note that failure of Internet connectivity (due to any reason whatsoever it may be) shall be sole responsibility of bidders and neither KMBL nor C1 India Pvt Ltd shall be responsible for these unforeseen circumstances. In order to ward-off such contingent situation, bidders are requested to make all the necessary arrangements/ alternatives whatever required so that they are able to circumvent such situation and still be able to participate in the e-Auction successfully. However, it is requested to the Bidder(s) not to wait till the last moment to quote/improve his/ her Bid to avoid any such complex situations.

Place: Pune, Maharashtra ,Date: 19/04/2025



Sd/- Kotak Mahindra bank Ltd., Authorized Officer

Pune