

SMFG India Home Finance Co. Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)
Corporate Office: 503 & 504, 5th Floor, G-BLOCK, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
Regional Office: 3rd Floor, Old No. 307, New No. 165, Poonamalee High Road, Madhavraj, Chennai - 600 095.

POSSESSION NOTICE FOR IMMOVABLE PROPERTY [(Appendix IV) Rule 8(1)]

WHEREAS the undersigned being the Authorized Officer of SMFG India Home Finance Co. Ltd. (Formerly Fullerton India Home Finance Co. Ltd.) a Housing Finance Company [duly registered with National Housing Bank (Fully Owned by RBI)] (hereinafter referred to as "SMHFC") under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002); and in exercise of the powers conferred under Section 13(12) read with Rule 5 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has **Taken Possession** of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of "SMHFC" for an amount as mentioned herein under and interest thereon.

Sr. No.	Name of the Borrower(s) / Guarantor(s) LAN	Description of Secured Assets (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1.	LAN - 601939211546730 1. Parmeshwar Nagathar Patole 2. Anita Parmeshwar Patole	All That Peace & Parcel Flat No. 401 On 4 th Floor Area Admeasuring 403 Sq. Fts. Carpet Area: 1. 544 Sq. Ft. Built Up: 1. 50.55 Sq. Mtrs. Along With Adjoining Terrace 95 Sq. Ft. Carpet i.e. 128 Sq. Ft. Built Up i.e. 11.89 Sq. Mtrs. Total 672 Sq. Fts. Salable Built Up i.e. 62.42 Sq. Mtrs. in Building No. A In Project Known As Sri Sadhguru Krupa Constructed on Property Bearing Survey No. 48/3C/2, Situated At Village: Katraj, Tal. Haveli, Dist. Pune Property > Bounded as - East -> By Property Of Chavan; -West : By Adja; -North : By Property Of Khabiya; -South : By Property of Nande.	10.06.2024 Rs. 29,01,772/- (Rs. Twenty Nine Lakhs One Thousand Seven Hundred Seventy Two Only) as on 03/06/2024	28.08.2024.

Sd/-
Authorized Officer,
SMFG INDIA HOME FINANCE CO. LTD.
(Formerly Fullerton India Home Finance Co. Ltd.)
Place: Pune, Maharashtra
Date: 28.08.2024

pnb Housing Finance Limited
Regd. Office- 9th Floor, Antriksh Bhavan, 22, K G Marg, New Delhi-110001.
Phones:- 011-23357171, 23357172, 23705414, Website: www.pnbhousing.com

Kondhwa Branch - 560, Fifth Floor, Marvel Vista, S.No 599A-598-593A, Sahney Sujan Park, Lulla Nagar, Pune, Maharashtra - 411004
Pune Branch - 5, S.B.C.D. Fifth Floor, Sherrang House, Opp. Jangl Maharaj Temple, JJI Road, Shivaji Nagar, Pune, Maharashtra - 411005

NOTICE UNDER SECTION 13(2) OF CHAPTER III OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002, READ WITH RULE 8(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 AMENDED AS ON DATE

We, the PNB Housing Finance Limited (hereinafter referred to as "PNBHFL") has issued Demand Notice U/s 13(2) of Chapter III of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The said Demand Notice was issued through our Authorized Officer to all below mentioned Borrowers/Co-Borrowers/Guarantors whose accounts have been classified as Non-Performing (NPA) Assets as per the Reserve Bank of India National Housing Bank guidelines due to non-payment of instalments/interest. The contents of the same are the defaults committed by you in the payment of instalments of principal, interest, etc. Further, with reasons, we believe that you are evading the service of Demands/Notices hence we are issuing this Publication of Demand Notice which is also required U/s 13(2) of the said Act. You are hereby called upon to pay the PNBHF, within a period of 60 days from the date of publication of this demand notice the amount due along with up-to-date interest and charges, failing which PNBHF will take necessary action/measures under all or any of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors. Your kind attention is invited to provisions of sub-section (5) of Section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 where under you can tender/pay the entire amount of outstanding dues together with all costs, charges and expenses incurred by the PNB HF. Only till the date of publication of the notice for sale of the secured assets by public auction, by invoking quotations, tender from public or by private treaty. If under the Act, you are prohibited U/s 13(13) of the said Act from transferring either by way of sale, lease or in any other way the secured assets.

Sr. No.	Name of the Borrower(s) / Guarantor(s)	Name/ Address of Borrower and Co-Borrower(s)	Hypothecation No.	Property (ies) Mortgaged	Date of Demand Notice	Amount Due as on date Demand Notice
1.	HOU/KND/0322/977031 B.O.: Kondhwa	Borrower Mr./Ms. Ashwin Bhausaheb Bhande & Co-Borrower Mr./Ms. Jyoti Ashwin Bhande - SR No 6 Alandi Road Yashwant Nagari Anand Nivas Kalas, Pune, Maharashtra 411015 & Flat No. 1513 B, 6 th Floor, Alankapuram Phase I, Vadmukhadi, Pune, Maharashtra. 412105 Also at - Ashwin Puc Center, Yashwant Nagari Anand, Nivas Sr No 6 Dighi, Pune, Maharashtra, India 411015.	NA	Flat No.602, Sr.No 1513, B, 6 th Floor, Alankapuram Phase I, Vadmukhadi, Pune, Maharashtra, 412105	08/08/2024	Rs. 3329989.03/- (Rupees Thirty Three Lakh Twenty Nine Thousand Nine Hundred Eighty Nine and Three Paise Only)
2.	HOU/PUN/021/92205 B.O.: Pune	Borrower Mr./Ms. Prakash Arun Thorat & Co-Borrower Mr./Ms. Kanchan Prakash Thorat - Flat No B 11 Omkar 3, Park, Nr Sancheti School Belthikanagar, Thergaon Pune, MH, India 411033, & S O Arun Thorat Survey No 6 I Kailash Nagar Thergaon, Chhatrapati Shivaji Maharaj City, MH, India 411033, & Wing A, 4th Floor, Flat No. A-401, My Home Kvale, Project At S. No. 81 (P), Village Kvale, Taluka Haveli, Dist. Pune - 412101, Pune, Maharashtra-412101. In addition to - National Institute of Construction Management And Research, 25 I Balewadi N I A Post Office, Pune, MH India 411045.	NA	Wing A, 4 th Floor, Flat No. A-401, My Home Kvale Project At S. No. 81 (P), Village Kvale, Taluka Haveli, Dist. Pune - 412101, Pune, Maharashtra-412101, India	08/08/2024	Rs. 3010975.84/- (Rupees Thirty Lakh Ten Thousand Nine Hundred Seventy Five and Eighty Four Paise Only)

Sd/-
Authorized Officer, (M/s PNB Housing Finance Ltd.)
Place: Pune, Date: 31-08-2024

KOTAK MAHINDRA BANK LIMITED
Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051.
Corporate identity No. 1655110MH1985PLC0381371, Branch Office: at Admas Plaza 4th Floor 166/16, CST Road, Kothari Village Kunchi Kurve Nagar, Near Hotel Hare Krishna Santacruz East, Mumbai-400098.

PUBLIC NOTICE FOR E-AUCTION CUM SALE

Notice is hereby given to the public in general and in particular to the Borrower/Co-Borrower/Guarantor/Mortgagor that the below described immovable property mortgaged to Kotak Mahindra Bank Ltd. and the Physical Possession of which has been taken over by the Authorized Officer of Kotak Mahindra Bank Ltd. and the possession of which is expressed to be taken over by an intended purchaser at the amount mentioned as Reserve Price and therefore further offers are invited by the undersigned in sealed covers for purchase of immovable property described herein under, which will be sold on "AS IS WHERE IS" AND "AS IS WHAT IS" basis. Offers are invited to take part in e-auction through the Web Portal of our e-Auction Service Provider, M/s. CI India Pvt. Ltd. (www.ciindia.com) i.e. <https://www.bankauctions.com> by the undersigned for sale of the immovable property of which particulars are given below:-

Sr No	Name of the Borrower(s) / Guarantor(s) / Mortgagor(s)	Demand Notice Date and Amount	Description of the Immovable properties	Reserve Price	Date/ time of Auction
1.	1. Swati Ravindran Chavan (Borrower), 2. Mr. Ravindran Sudhakar Chavan (Co-Borrower) Loan Account No. ILAP41560, ILAP41478	03.11.2020 Rs. 83,08,840.95/- (Rupees Eighty Three Lakh Eight Thousand Eight Hundred Forty And Ninety Five Paise Only) as on 03.11.2020	All that part and parcel of the Properties bearing - Property - Flat No.401, 4th Floor, Nirmal Sankul, Phase - 1, (Adm. 590. Sq. Fts. And Above Terrace Adm. 54.81 Sq. Mts. Equivalent 590. Sq.Fts) Aundh Jakat Naka, Pune Maharashtra - 411007, (Registered in registered Agreement No.12706/2013 Dated 21/11/2013)	Rs. 49,58,100/- (Rupees Forty Nine Lakh Fifty Eight Thousand One Hundred Only)	Date of Inspection of Immovable property 10th September 2024 11:00 hrs. - 12:00 hrs. Last Date for Submission of Offers / EMD 23.09.2024 till 5:00 pm. Date/ time of Auction 24.09.2024 11:00 hrs. -12:00 hrs.

Important Terms & Conditions of Sale:

- The Auction is conducted as per the further Terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may go through the website of our E-Auction Service Provider, M/s. CI India Pvt. Ltd. <https://www.bankauctions.com>, for bid documents, the details of the secured asset put up for e-Auction and the Bid Form which will be submitted to the authorized officer at the branch office/regional office as provided herein above;
- All the intending purchasers/bidders are required to register their name in the Web Portal mentioned above as <https://www.bankauctions.com> and generate their User ID and Password in free of cost of their own to participate in the e-Auction on the date and time aforesaid;
- For any enquiry, information, support, procedure and online training on e-Auction, the prospective bidders may contact the M/s CI India Pvt Ltd Department of our e-auction Service Provider M/s. Vinod Chauhan, through Tel. No.: +91 791971124, 75,76, Mobile No.: 9813887931 & E-mail ID: delhi@ciindia.com & support@bankauctions.com;
- At the best of the information of the Authorized officer, there is no encumbrance in the property/ies. However, the intending bidders may inspect the property and its documents as mentioned above or any other date & time with prior appointment and they should make their own independent inquiries regarding the encumbrance, title of the property/ies put on e-Auction and claims/rights/dues/affecting the property prior to submitting their bid. The e-Auction advertisement does not constitute any confirmation 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;
- For participating in the e-Auction, intending purchasers/bidders will have to submit/upload in the Web Portal (<https://www.bankauctions.com>) the details of payment of interest-free refundable Earnest Money Deposit (EMD) of the secured asset as mentioned above 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 alongwith the requisite bid/tender form in this regard;
- The EMD of all other bidders who did not succeed in the e-Auction will be refunded by KMBL within 72 working hours of the closure of the e-Auction. The EMD will not carry any interest;
- The balance amount of purchase consideration shall be payable by the Successful Purchaser/ Bidder on or before the fifteenth (15th) day from the date of 'Confirmation of Sale' of the said secured asset by the Authorized Officer/ Secured Creditor or such extended period as may be agreed upon in writing by the Authorized Officer at his/ her discretion. In case of default, all amounts deposited till then shall be liable to be forfeited;
- For inspection of property or more information, the prospective bidders may contact the Authorized Representative, Mr. Ashok Motwani (Mobile No.: +91 9873737351, E-mail ID: Ashok.motwani@kotak.com) or Mr. Ismail Deshmukh (9324906979 Email ID: ismail.Deshmukh@kotak.com)
- At any stage of the e-Auction, the Authorized Officer may accept/reject/modify/cancel the bid/offer or postpone the e-Auction without assigning any reason thereof and without any prior notice. In case any bid is rejected, Authorized Officer can negotiate with any of the rendered or intending bidders or other parties for sale of property by Private Treaty;
- Sale is subject to the confirmation by the Authorized Officer. The Successful Purchaser/ Bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law;
- The sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, as amended from time to time; it shall solely be the responsibility of the Successful Bidder/Purchaser to get the sale registered, all expenses relating to the stamp duty, registration charges, transfer charges and any other expenses and charges in respect of the registration of the sale for the above referred property shall be borne by the Successful Bidder/ Purchaser. The sale has to be registered at the earliest else the purchaser has to give the request letter to KMBL mentioning the reason of delaying the registration;
- No person other than the intending bidder/ offer themselves, or their duly authorised representative shall be allowed to participate in the e-Auction/sale proceedings. Such Authorising Letter is required to submit along with the Bid Documents;
- The bid price shall be above the Reserve Price during e-auction and improve their offer in multiple of **Rs.1,00,000/ for Property bearing Flat No.401, 4th Floor, Nirmal Sankul, Phase - 1, Aundh Jakat Naka, Pune Maharashtra - 411007**, property will not be sold below the Reserve Price set by the Authorized Officer.
- The successful bidder is required to deposit 25% of the sale price (Inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Kotak Mahindra Bank Ltd., payable at Pune and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by the Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be, shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default.
- On Compliance of terms of sale, Authorized Officer shall issue "Sale Certificate" in favour of highest bidder. All the expenses related to stamp duty, registration charges, Conveyance, VAT, TDS etc. to be borne by the bidder/purchaser.
- Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e. outstanding water/electric dues, property tax or other charges if any.
- The successful bidder shall bear all expenses including pending dues of any Development Authority if any/taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the "Sale Certificate".
- The Successful Bidder is required to deposit equal to the TDS 1% of the total auction amount in the name of the mortgagor/s, if the sale amount is Rs.49,58,100/- (Rupees Forty Nine Lakh Fifty Eight Thousand One Hundred Only) for Property bearing Flat No.401, 4th Floor, Nirmal Sankul, Phase - 1, Aundh Jakat Naka, Pune Maharashtra - 411007.
- The Authorized Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice.
- To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation with regard to the fitness/title of the aforesaid property, for any other information, the Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid property.
- Further interest will be charged as applicable, as per the loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is to be due and payable till its realization.
- The notice is hereby given to the Borrower (s) / Mortgagor(s) / Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.
- The immovable property will be sold to the highest bidder basis inter se bidding process.
- Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.
- The terms in case of the above said mortgaged property shall be sold to the intended offerer/purchaser at the offered price of Rs.49,58,100/- (Rupees Forty Nine Lakh Fifty Eight Thousand One Hundred Only) for Property bearing Flat No.401, 4th Floor, Nirmal Sankul, Phase - 1, Aundh Jakat Naka, Pune Maharashtra - 411007. The Borrower (s) / Mortgagor(s) / Guarantor(s) are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SARFAESI ACT to discharge the liability in full and pay the dues as mentioned above along with upto date interest and expenses with in fifteen days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pay the amount due to Bank, in full before the date of sale, auction is liable to be stopped.

For detailed terms and conditions of the sale, contact the Officer Mr. Ashok Motwani at 9873737351, Email ID: Ashok.motwani@kotak.com or Mr. Ismail Deshmukh at 9324906979 Email ID: ismail.Deshmukh@kotak.com or Mr. Kamaysham Gupta @ 9369156909, Email ID: kamaysham.Gupta@kotak.com at above mentioned Branch office of the Bank. Special Instruction: e-Auction shall be conducted by our Service Provider, M/s. CI 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 CI 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
Date: 01/09/2024

Kotak Mahindra bank
Authorized Officer

Indian Overseas Bank
915/2, Aryabhushan Bhavan, 1st Floor, F. C Road, Deccan Gymkhana, Pune-411-004.
Phone No. 020-25660134, 020-25660210 Email - job2584@iob.in

Public Notice For Mega E-Auction For Sale of Immovable Properties

Sale of Immovable Properties Mortgaged to the Bank Under the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. (No.54 Of 2002)

Whereas, the Authorized Officer of Indian Overseas Bank has taken possession of the following property/ies pursuant to the notice issued under Section 13(2) of the Security Interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS", for realization of Bank's dues plus interest & costs as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act proposes to realize the Bank's dues by sale of the said property/ies. The sale will be done by the undersigned through e-auction platform provided at the Web Portal <https://ebkray.in/eauction-psb/bidder-registration>, <https://ebkray.in>

Sl. No.	Name of the Branch and Name of Account / Promoters / Directors / Guarantors	NPA Date/ Date of Demand Notice and Amount/Date of Possession Symbolic (S)/Physical (P) and Amount U/s 13(2)	Description of the Property & Owner of the Property	Reserve Price EMD Bid Increase
1.	Branch - Asset Recovery Management Account - Mr Raju Babulal Inamdar	NPA Date- 30.06.2018 Demand Notice - 04.07.2018 Rs. 15,86,974/- Plus further interest and costs Physical Possession Date : 20.06.2024 Rs.25,80,619.69 Plus further interest and costs	Residential Flat No 7 area admeasuring 1015.44 sq ft (Built up) on second floor of Tirupati Towers Constructed upon Plot no 8&9 Total area admeasuring 468.25 sq Mtrs out of Survey no 215 Situated at Village Indapur, Taluka-Indapur, Dist-Pune 413106. Bounded by: Boundaries as : East : Flat no 8 & 9, North : Remaining area in Survey No. 215. West : Remaining area in Survey No. 215. South : Flat no 11 & 12.	Rs. 13,53,800/- Rs. 1,35,380/- Rs. 50,000/-

Collection Account Number : 25840113035001
IFSC Code - IOBA0002584
Acc. Name & Branch: SARFAESI Sale Parking Account, Branch - ARM Branch, Pune

Name of the Nodal Officer & Contact No. for inspection of property:
Mr. Priya Ranjan Prakash, Mob No. 9724705538, Mr. Nitin Narayan Ghanekar, Mob No. 9423007552

"This may also be treated as a Notice under Rule 8(6)/Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about holding of e-auction on the above mentioned date."

PSB Alliance (Ebkray) having Registered office at Unit 1, 3rd Floor, VIOS Commercial Tower, Near wadala Truck Terminal, Wadala East, Mumbai - 400037 (contact Phone & E mail id : 8291220220 and support.ebkray@psballiance.com).
The intending Bidders / Purchasers are required to participate in the e-auction process at e-auction Service Provider's website <https://ebkray.in/eauction-psb/bidder-registration>

Commencement of e-Auction	Submission of online application for bid with EMD	Last date for submission of online application for BID With EMD	Inspection of the Property
Date - 18.09.2024 Time - 11:00 AM to 3:00 PM	From 12.09.2024 Onwards	17.09.2024 before 4:00 PM	09.09.2024 to 13.09.2024 from 11:00 AM to 3:00 PM

Date : 29/08/2024
Place : Pune

For detailed terms and conditions please visit - <https://ebkray.in/eauction-psb/bidder-registration>, <https://www.iob.in>

Authorized Officer,
Indian Overseas Bank

पंजाब नैशनल बैंक Punjab National Bank
...भरसे का प्रतीक! ...the name you can BANK upon!

Circle Sastra Pune : Ground Floor, Aurora Towers, 9, Moledina Road, Pune- 411001, Ph. No : 020-26133926, E mail: cs8762@pnb.co.in

Sale Notice for Sale of Immovable Properties

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) 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 property mortgaged/charged to the Secured Creditor, the constructive / physical / symbolic possession of which has been taken by the Authorized Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Lot No.	Name of the Branch Name of the Account Name & Addresses of the Borrower / Guarantors Account	Description of the Immovable Properties Mortgaged / Owner's Name (Mortgagors of property(ies)) & Details of the encumbrances known to the secured creditors	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding Amount as on 31.07.2024 C) Possession Date u/s 13(4) of SARFESI ACT 2002 D) Nature of Possession Symbolic / Physical / Constructive	Reserve Price EMD Bid Increase Amount	Date / Time of E-Auction
1	Branch : Chakan, Pune Mr. Dinesh Yashwant Desale Mr. Dinesh Yashwant Desale, Flat No. 13, 3rd Floor, E-1 Wing, Gat No.1752, Sai Baba Paradise, Ambethan Road, Chakan, Pune - 410501 ALSO: Flat No.13, B-3, Balkrishna Nagar, Ambethan Road, Chakan, Taluka-Khed, Pune - 410501	All that piece and parcel of Flat No.13, 3rd Floor, E-1 Wing, Gat No.1752, Sai Baba Paradise, Ambethan Road, Chakan, Pune - 410501 Encumbrance - Nil.	A) Dt. 01/10/2016 B) Rs. 36,45,306/- as on 31.07.2024 + Future Interest and other recovery Charge C) Dt. 14/12/2020 (Physical Possession) D) Physical Possession	Rs. 12.38 Lac Rs. 1.24 Lac Rs. 21,000	Dt. 19/09/2024 11:00 Hrs to 15:00 Hrs (with extension of 10 minutes if necessary)
2	Branch : Wagholi, Pune M/s Shree Om Ceramics M/s. Shree Om Ceramics, Gat No.395, Awhalwadi Wagholi Road, Near Shree Dutt Enterprises, Awhalwadi, Taluka Haveli, Pune - 412207 Also: Mr. Sanjay Shashikant Guthe, Gat No. 0823, Vitthalwadi, A/P, Wagholi, Pune - 412207 Also: Mr. Maruti Baban Pasalkar, Flat No. B-502, Shiram Residency, Kesnand Road, Wagholi, Pune - 412207 Also: Mr. Sanjay Shashikant Guthe, S.No.9, Tukaram Nagar, Near New Saibaba Mandir, Kharadi Road, Chandannagar, Pune - 411014 Also : Mrs. Savita Maruti Pasalkar, Flat No. B-502, Shiram Residency, Kesnand Road, Wagholi, Pune - 412207	1) Flat No. 103, Gat No.11, 12, 1st Floor, Nandini Orchid, D-Wing, Hadapsar -Saswad Road, Wadki, Taluka Haveli, Pune - 412308 Encumbrance - Nil. 2) Flat No. 203, Gat No.11, 12, 2nd Floor, Nandini Orchid, D-Wing, Hadapsar-Saswad Road, Wadki, Taluka Haveli, Pune-412308 Encumbrance - Nil.	A) Dt. 03/10/2019 B) Rs. 88,27,027/- as on 31.07.2024 + Future Interest and other recovery Charge C) Dt. 07/01/2020 D) Symbolic Possession A) Dt. 03/10/2019 B) Rs. 88,27,027/- as on 31.07.2024 + Future Interest and other recovery Charge C) Dt. 07/01/2020 D) Symbolic Possession	Rs. 22.99 Lac Rs. 2.30 Lac Rs. 21,000 Rs. 22.99 Lac Rs. 2.30 Lac Rs. 21,000	Dt. 19/09/2024 11:00 Hrs to 15:00 Hrs (with extension of 10 minutes if necessary)
3	Branch : Aundh, Pune Mr. Vitthal Ramchandra Pavale Mrs. Vitthal Ramchandra Pavale, ALSO: Mrs. Jayshree Vitthal Pavale, Both at : Commercial Warehouse Godown Premises, Ground floor, Gat no 12 Near Jategaon phata Jategaon, Shikrapur Chakan Road, Shirur, area 4000 Sq Mtr (Owned by Mr. Ramchandra Pavale . The Property is bounded as under East: Gat no 11 and property of Vilas Kautkar South Gat no 17 & 19 and Property of Kawate West: Gat no 18 and Property of Mr. Prabhru Darekar and North Gat no 12 (part) and Property of Jayshree Vitthal Pavale Encumbrance - Nil.	Registered Mortgage land including Commercial Warehouse Godown Premises, Ground floor, Gat no 12 Near Jategaon phata Jategaon, Shikrapur Chakan Road, Shirur, area 4000 Sq Mtr (Owned by Mr. Ramchandra Pavale . The Property is bounded as under East: Gat no 11 and property of Vilas Kautkar South Gat no 17 & 19 and Property of Kawate West: Gat no 18 and Property of Mr. Prabhru Darekar and North Gat no 12 (part) and Property of Jayshree Vitthal Pavale Encumbrance - Nil.	A) Dt. 24/10/2018 B) Rs. 85,15,832/- as on 31.07.2024 + Future Interest and other recovery Charge C) Dt. 21/05/2019 D) Symbolic Possession	Rs. 71.53 Lac Rs. 7.16 Lac Rs. 21,000	Dt. 19/09/2024 11:00 Hrs to 15:00 Hrs (with extension of 10 minutes if necessary)
4	Branch : Aundh, Pune Mrs. Jayshree Vitthal Pavale Mrs. Jayshree Vitthal Pavale, Mr. Vitthal Ram Chandra Pavale, Both at : Gat No. 12, at Village and Post Jategaon, Tehsil, Shirur, Pune 412208	Registered Mortgage land including Warehouse/Godown Premises, Ground Floor, Gat No.12, Near Jategaon Phata, Jategaon-Shikrapur - Chakan Road, Village- Jategaon Tal-Shirur, Dist. Pune Area 4000 Sq MTR (Owned by Mrs. Jayshree Vitthal Pavale). The property is bounded as under: East : Gat No.11 and property of Mr. Vilas Kautkar, South : Gat No.12 (part) and property of Mr, Vitthal Pavale, West: Gat no.18 and property of Mr. Prabhru Darekar and North: Gat no.12 (part) and property of Mrs. Pratibha Packaging Company Limited Encumbrance - Nil.	A) Dt. 24/10/2018 B) Rs. 85,64,012/- as on 31.07.2024 + Future Interest and other recovery Charge C) Dt. 21/05/2019 D) Symbolic Possession	Rs. 71.53 Lac Rs. 7.16 Lac Rs. 21,000	Dt. 19/09/2024 11:00 Hrs to 15:00 Hrs (with extension of 10 minutes if necessary)
5	Branch : Chakan Mr. Banwarli Goverdhan Mali Mr. Banwarli Goverdhan Mali, S.No 73, Shiv Nagari Road, Near Mamta Sweet Mart, Near Shree Sai Silk House, Dighi, Pune - 411015 ALSO : Flat No. 401, 'NISARG APARTMENT' B-Wing, 3rd Floor, Dhadge Mala, in front of GOKUL Complex, Chakan, Pune - 410501	All that part and parcel of Flat No. 401, 'NISARG' B-Wing, 3rd Floor, Chakan, Pune - 410501 Encumbrance - Nil.	A) Dt. 03/11/2016 B) Rs. 55,64,391/- as on 31.07.2024 + Future Interest and other recovery Charge C) Dt. 16/01/2021 (Physical Possession) D) Physical Possession	Rs. 18.86 Lac Rs. 1.89 Lac Rs. 21,000	Dt. 19/09/2024 11:00 Hrs to 15:00 Hrs (with extension of 10 minutes if necessary)
6	Branch : Wagholi, Pune Mr. Basavraj Parappa Jumanlal & Ms. Meenakshi Basavraj Jumanlal, Mr. Basavraj Parappa Jumanlal, Mrs. Meenakshi Basavraj Jumanlal, Both at : S. No. 5/2, Maruti Nagar, Road No.03, Behind Nishant Wajir Kata, Vadegaonsheeri, Pune - 411014, Also at : Flat No. 402, Sky View, Vrundavan Garden, Gat No.861 & 862, Bakori Road, Wagholi, Pune	All that part and parcel of Flat No. 402, 4th Floor, "Sky View", Gat No. 861, 862, Old Gat No. 863, Vrundavan Garden, Plot No. 78, 79, Situated at Wagholi, Haveli, Pune Encumbrance - Nil.	A) Dt. 03/10/2019 B) Rs. 23,53,778/- as on 31.07.2024 + Future Interest and other recovery Charge C) Dt. 01/12/2022 (Physical Possession) D) Physical Possession	Rs. 23.91 Lac Rs. 2.40 Lac Rs. 21,000	Dt. 19/09/2024 11:00 Hrs to 15:00 Hrs (with extension of 10 minutes if necessary)
7	Branch : Pashan Road Mrs. Jaya Nitin Dhiwar & Mr. Nitin D. Dhiwar Ms. Jaya Nitin Dhiwar, Flat No C-5, Saiprasad complex, Bhujbal, Chakan, Pune 410501 Mr. Nitin Dadu Dhiwar, Flat No 406, 4th Floor, Sahil Kohinoor, S.No. 58, Kondhwa, Pune 411048	Flat No. C-5, Wing C, 1st Floor, Sai Prasad, Gat No 1253, Taluka Khed Dist Pune Encumbrance - Nil.	A) Dt. 05/07/2017 B) Rs. 42,60,274.97 as on 31.07.2024 + Future Interest and other recovery Charge C) Dt. 18/01/2018 D) Physical Possession	Rs. 11.34 Lac Rs. 1.14 Lac Rs. 21,000	Dt. 19/09/2024 11:00 Hrs to 15:00 Hrs (with extension of 10 minutes if necessary)

TERMS & CONDITIONS : The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions : 1) The property/ies are being held on "AS IS WHERE IS", "AS IS WHAT IS BASIS" "WHATEVER THERE IS BASIS" . 2) The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation, 3) The Sale will be done by the undersigned through e-auction platform provided at the Website <https://ebkray.in> on 19/09/2024 at 11:00 AM, 4) For detailed term and conditions of the sale, please refer "<https://ebkray.in>" & [www.pnbindia](http://www.pnbindia.in)