

GRIHUM HOUSING FINANCE LIMITED

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014. Branch Off Unit: 402 4th Floor, opposite Heaven Pizza, 3rd lane, Dominos Road, Kolhapur - 416001

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/ Mortgagee(s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (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 27-07-2026 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. HL0124H19100053 Vinod Nandani (Borrower) Prachi Vinod Khubchandani (Co Borrower) Deena Shoes	Notice date: 09-03-2026 Total Dues: Rs. 2641426/- (Rupees Twenty Six Lakh Forty One Thousand Four Hundred Twenty Six Only) payable as on 09-03-2026 along with interest @14.85% p.a. till the realization.	Physical	All That Piece And Parcel Of The Property Bearing Flat No. 401 Having Area 70.63 Sq. Mtrs. (Super Built Up Area) Situated On Fourth Floor Of The Apartment Building Known As "Sundar Plaza" Which Is Constructed On City Survey No. 1998 (Before Amalgamation Its City Survey No. 1998, 1999, 2000 & 2001) Having Total Area 241.4 Sq. Mtrs. Out Of Which Area Admeasuring 187.25 Sq. Mtrs. Situated At Valivade Paiki Gandhinagar, Tal. Karver, Dist. Kolhapur, Bounded By - East - Lift & Staircase, West - City Survey No. 1997, South - Flat No. 402, North - Passage. Including Constructed Building & Fixtures, With All Rights	Rs. 2859500/- (Rupees Twenty Eight Lacs Fifty Nine Thousand Five Hundred Only)	Rs. 285950.00/- (Rupees Two Lacs Eighty Five Thousand Nine Hundred Fifty Only)	25-07-2026 Before 5 PM	10,000/-	14-07-2026 (11AM - 4PM)	27-07-2026 (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 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 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 "GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C", Bank-ICICI BANK LTD. Account No-091551000028 and IFSC Code- ICIC0000915, ICICI Bank Ltd, Panchshil Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014 drawn on any nationalized or scheduled Bank on or before 25-07-2027, 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: 402 4th Floor, opposite Heaven Pizza, 3rd lane, Dominos Road, Kolhapur - 416001 Mobile no. +91 828138143 e-mail ID p.adith@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 30 DAYS (Thirty) notice to Borrower/ Co-Borrower/ Mortgagee(s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in Financial Express shall be prevail

Date: 25.06.2026 Place: PUNE

Sd/- Authorised Officer, Grihum Housing Finance Limited

PUBLIC NOTICE

Public at large hereby informed that, Mr. Deepak Manohar Gupta and Mr. Mayur Manohar Gupta are owners of the said Flat No. 16 on 4th Floor in the society Known as "Vaivaswat Residency Co-op Hsg Society Ltd" at Narhe Taluka Haveli District Pune by virtue of Sale deed registered in Sub-Registrar Haveli 16 at S. No. 11303/2017 Dt. 22/09/2017.

That, my Client Represents that, Original Agreement To sale which is registered at Sub-registrar Haveli No. 13 Sr. No. 6795/2011 Dt. 09/08/2011 is misplaced/ Lost. Further if any person this document found or having any type of charge on the said property by virtue of the said document should approach within 8 days of this notice and further, not to deal with the said property or with the said documents in any manner or entertain transactions of any nature pertaining to said documents without express consent of my client. And any person dealing with the same and not adhering to this notice has done so at his own risk and my client shall not be responsible for the same.

Pune, Date: 24/06/2026

ADV. SWATI DHOBALE
Office : Office No. 14, 1st Floor, Shri Sai Tower, 273 Narayan Peth, Kelkar Road, Pune - 411030.
Ph. 020-24430176 / Email : adv.swatidhobale@gmail.com

Indiabulls ASSET RECONSTRUCTION COMPANY LIMITED.

CIN: U67110MH2006PLC305312

Corporate Office: One International Centre, Tower-1, 4th Floor, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400013
Email: deepak.dawari@indiabulls.com Authorised Officer M No: +91 937 193 3015

[Appendix - IV-A] [See proviso to rule 8 (6) r/w 9(1)]

PUBLIC NOTICE FOR E-AUCTION SALE OF IMMOVABLE 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 ("SARFAESI Act") read with proviso to Rule 8 (6) r/w 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) and Guarantor(s) that the below described immovable property mortgaged/ charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Indiabulls Asset Reconstruction Co. Ltd. The Authorized Officer of Indiabulls Asset Reconstruction Co. Ltd. hereby intends to sell the below mentioned secured property for recovery of dues and hence the tenders/bids are invited in sealed cover for the purchase of the secured property. The properties shall be sold in exercise of rights and powers under the provisions of sections 13 (2) and (4) of SARFAESI Act, on "As is where is", "As is what is", and "Whatever there is" and "Without recourse Basis" for recovery of amount shown below in respective column due to Indiabulls Asset Reconstruction Co. Ltd. as Secured Creditor from respective Borrower and Guarantors & Mortgagees shown below. Details of the Borrower(s)/Guarantor(s)/Mortgagees, Securities, Owner, Outstanding Dues, Date of Demand Notice sent under Section 13(2), Possession Date, Reserve Price, Bid Increment Amount, Earnest Money Deposit (EMD), Date & Time of Inspection is given as under:

Sr. No.	Name of Borrower(s)/ Guarantors/ Mortgagees	Details of the Secured Asset	Owner of the property	Outstanding Dues as on 17.06.2026 (IN INR)	Demand Notice Date	Possession Date	Reserve Price (IN INR)	Bid Increment Amount (IN INR)	EMD (IN INR)	Date & Time of Inspection
1.	M/s. Snapstar Tours Pvt. Ltd. / M/s. Snapstar Tours Mr. Tushar Mhetre / Mrs. Shraddha Mhetre / Mr. Arun Mhetre / Mrs. Smita Mhetre	All that piece and parcel of land bearing Plot no. 36-B, admeasuring 2700 Sq.ft., which is out of S No. 725/1 having corresponding Sub No. 999/A, along with Bungalow constructed thereon in Phalokhang Co-op. Hsg. Soc. Ltd. situated at Navi Peth, Taluka Haveli District Pune	Mr. Arun Mhetre	Rs. 481.88 lakhs	20.01.2020	26.12.2022	Rs. 226.00 Lakhs	Rs. 1 lakhs	Rs. 22.60 Lakhs	10.07.2026 between 1pm to 2 pm (As per prior appointment)

Account No.:201003788869, Name of the Beneficiary: INDIABULLS ARC-IX TRUST, Bank Name: IndusInd Bank Ltd, Branch: Opera House Branch, IndusInd House, 425, Dadasaheb Bhadkamkar Marg, Mumbai-400 004, IFSC Code:INDB0000001

Date of E-Auction & Time:- 14.07.2026 from 2pm to 3 pm Last date and time for submission of bid letter of participation/KYC Document/Proof of EMD:- 13.07.2026 till 4 pm

The auction will be conducted online through Indiabulls ARC's approved the auctioneer portal <http://www.bankauction.com> and for detailed terms and conditions of the sale, please refer to the link provided on auctioneer's website - <http://www.bankauction.com>.

P.S: To the best of knowledge and information, Kolhar Bhagwatipuri Vyapari Gramin Bigarsheti Sahkari Patsanstha Maryadit has claimed encumbrance on the property for a credit facility sanctioned by them on September 2018. However, the present auction is conducted based on charge recorded by IndusInd Bank [our assignor] in CERSAI portal in February 2017 i.e. prior to alleged encumbrance; and the physical possession of the property lies with Indiabulls Asset Reconstruction Co. Ltd.

For detailed terms and conditions of sale, please refer to the link provided on the website of the Secured Creditor i.e. www.indiabullsrc.com; Contact No: 0124-6910910, +91 9371933015 Email id: deepak.dawari@indiabulls.com. For bidding, log on to www.auctionfocus.in

STATUTORY NOTICE FOR SALE UNDER Rule 8(6) r/w 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

This notice is also a mandatory notice of not less than 15 (Fifteen) days to the Borrower(s) of the above loan account under Rule 8(6) r/w 9(1), of Security Interest (Enforcement) Rule, 2002 and provisions of Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, informing them about holding of auction/sale through e-auction on the above referred date and time.

Date: 25.06.2026 Place: Pune

Sd/- Authorised Officer, Indiabulls Assets Reconstruction Company Limited. (acting in its capacity as a Trustee of Indiabulls ARC -IX Trust)

ADVERTORIAL

LIEBHERR CMctec India Private Limited inaugurates new Corporate office

Pune, 24 June 2026: Liebherr CMctec India Private Limited, a Liebherr Group company, has inaugurated its new corporate office in Pune, marking a key milestone in its growth journey and commitment to India. The modern workplace will strengthen the company's operational presence and support business expansion, strategic planning, customer engagement and cross-functional collaboration.

The inauguration ceremony was attended by senior management, employees, and invited guests.

A key highlight of the expansion is the ramp-up of the Liebherr Group's first Global Capability Centre (GCC) in Pune, positioning the city as an important hub for talent, technology and global business support. The Pune setup will support both manufacturing and GCC operations, contributing to Liebherr's global footprint while focusing on opportunities in both local and export markets.

The company is also expanding its Make in India footprint with a wider product portfolio, including gearboxes for wind turbines, construction and mining applications, along with new crane models for domestic and export markets. With this expansion, Liebherr CMctec India is well positioned to support global operations and drive growth in India and international markets.

THE FACE & THE FORCE

"Homes are not products. They are life decisions."

From Bengaluru to the world

S. P. Dayanand arrived in Bengaluru in October 2004 with just ₹800 in his pocket, no job offer, and no clear direction, but he had a clear ambition. And that was to make it big in life. To him, English was a hard nut to crack, he had limited exposure beyond his village, and carried a physical disability that many employers used as a reason to turn him away. What he did have was a decision already made: he would not return home unsuccessful.

Today, as Executive Director of DS-MAX Properties Pvt. Ltd., Dayanand leads one of Karnataka's strongest affordable housing brands, delivering homes to middle-class families across Bengaluru, Hyderabad, Chennai and Visakhapatnam. His company has directly and indirectly created livelihoods for thousands. His personal journey - from job seeker to large-scale housing developer - unfolded step by step, shaped by hardship, learning, and persistence.

S. P. Dayanand
Executive Director,
DS-MAX Properties Pvt. Ltd.
Affordable Housing | Real Estate

process through site visits, approvals, and coordination work.

"Real estate is not about scale alone. It is about trust."

In 2007, they founded DS-MAX. Their first construction project, on a 50x80 site in Dinnur, RT Nagar, was completed in 2009. The focus was clear from the beginning: affordable apartments for middle-class families, strict quality control, and realistic pricing.

As the company's presence grew, the name DS-MAX began to attract attention and interpretation. Many assumed it was derived from the founders' names. Dayanand clarifies that this was never the intent. The name was chosen to reflect a working philosophy rather than personal branding.

"DS-MAX? Dayanand-Satish Maximum DS-MAX = Develop, Sell Maximum value"

TURNING ADVERSITY INTO OPPORTUNITY

While still working in marketing, Dayanand and Satish explored other ways to earn a stable livelihood. Bengaluru was expanding rapidly, and housing demand was growing. Their first real opportunity came when an apartment owner in Hebbal failed to sell 20 completed flats.

Dayanand and Satish took responsibility for selling the units. Within three months, all 20 flats were sold. This experience proved decisive. Dayanand left direct marketing and entered real estate full-time. He began taking up sales contracts while simultaneously learning the construction

LOSS, RESPONSIBILITY, AND THE ROAD AHEAD

THE COVID-19 pandemic marked a deeply personal turning point. During the crisis, Dayanand received countless calls seeking hospital beds - requests he could not fulfil. He lost eight to ten senior employees to the pandemic. The experience left a lasting impact.

He decided that his organisation must contribute beyond housing. DS-MAX is now developing affordable super-specialty hospitals - one with 100 beds in Kengeri and another with 250 beds in Hoskote. These facilities will offer quality treatment at accessible prices. DS-MAX customers will be issued smart cards to access healthcare benefits in a phased manner.

"As profits increase, responsibility must increase."

At the centre of his personal and professional life remains his mother. He has installed her statue in a park in his hometown, which he maintains personally. Before starting any major project, he visits her memorial.

"If you honour your parents, life honours you back."

For young entrepreneurs, Dayanand's advice is practical: set clear goals, prepare a roadmap, work relentlessly, and remain ethical.

"Ninety percent hard work invites the remaining ten percent of luck."

From selling batteries door to door to building tens of thousands of homes, S. P. Dayanand turned adversity into opportunity—step by step, without shortcuts.

ADVERTORIAL

ORIGINS & EARLY STRUGGLE

DAYANAND was born in Aski village of Sindagi taluk in Vijayapura district to Sanganna and Susheela, both illiterate. There were no birth records maintained for him or his siblings. Poverty was a constant. A childhood injury that went untreated left him physically challenged, but his parents never treated it as an excuse.

Though he showed interest in studies, financial constraints repeatedly disrupted his education. English remained a major challenge, even as Kannada became his strength. He developed a habit of reading newspapers and magazines, closely following stories of achievers. These stories planted the idea that success was possible beyond circumstance.

His father opened a small shop for him in the village, but mounting loans made it unsustainable. Dayanand handed over the responsibility to his elder brother. His mother supported this decision and left him with a simple instruction that stayed with him for life.

"Never cheat anyone. Never make anyone suffer. You will grow."

With little opportunity left in the village, he decided to try his luck in Bengaluru for the first time in 2004.

DS-MAX
ISO 9001:2015 COMPANY

SCALE, PEOPLE, AND IMPACT

FROM a five-member team, DS-MAX has grown into an organisation with over 4,500 employees and supports nearly 10,000 daily-wage workers and indirect staff. The company has delivered over 15,000 apartment homes in the Rs. 25–60 lakh segment and has thousands of units under construction across South India.

Employee retention is a defining feature. Several staff members who joined in the early years continue with the company and have been rewarded with apartments and long-term financial security. Client trust is reflected in strong advance bookings—often 35 percent or more on the day of project launch.

"Limited margins, uncompromising quality—that is our discipline."

Dayanand's contribution has been recognised with several honours, including an honorary doctorate in 2016, the Kempegowda Award, Best Developer Award, and Great Son of Karnataka Award.

BENGALURU: FAILURE, WORK, AND LEARNING

BENGALURU did not offer easy entry. Wherever Dayanand went seeking work, fluent English was mandatory. Many employers openly cited his disability as a reason for rejection. A brief job in a closed bottling factory in the Peenya Industrial Area ended within days. One by one, the four friends who had travelled with him returned home.

Even his maternal uncles, despite genuine efforts, advised him to leave the city and return to the village. At the Majestic bus stand, preparing to leave, Dayanand noticed a newspaper advertisement offering a Rs. 12,000 salary with food and accommodation.

He followed the advertisement and joined a direct marketing organisation. The reality was harsh. He went door to door selling daily-use products - batteries, electronics, books, incense sticks and other household items - often pretending to be an MBA graduate as instructed by the company. Abuse, rejection and humiliation were routine.

"Returning defeated was never an option."

Despite his physical condition, he continued. During this period, he met Dr. K.V. Satish, then working in a senior role in a similar organisation. Recognising Dayanand's sincerity, Satish moved him into the inventory department, reducing physical strain. This association would later change the course of his life.