

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

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014 Branch Off Unit: 2nd Floor, Poonam Chambers, Above Pnb, Navipeth, Jalgaon, Maharashtra-425001

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/ Mortgage (s)/Guarantor(s) that the below described immovable properties mortgaged to Grihnum Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited) as the name Poonawalla Housing Finance Limited changed to Grihnum 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.


The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 16/06/2025 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: <https://www.bankauctions.com>. For detailed T&Cs of sale, please refer to link provided in GHFL's Secured Creditor's website i.e. www.grihnumhousing.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. LAP011720000005 006359 Sanju Umarsing Patil (Borrower) Bharatibhai Sanjay Patil (Co Borrower)	Notice date: 09/12/2024 Total Dues: Rs 675662/- (Rupees Six Lakh SeventyFive Thousand Six Hundred SixtyTwo Only) payable as on 09/12/2024 along with interest @16.00% p.a. till the realization.	Physical	All That Piece And Parcel Of Cts No. 405 Adm. 68.20 Sqr. Mtr. Having Gph No. 267 Situated At Nagawalwadi, Tal. Chopada & Dist. Jalgaon. East Road, West: Cts No. 367 Vithal Vasant Koli. North: Cts No. 404 Dagdu Kalu Patil, South: Cts No. 406 Padamsing Dagdu Patil.	Rs. 9,35,550/- (Rupees Nine Lakh Thirty Five Thousand Five Hundred Fifty Only)	Rs. 93,555/- (Rupees Ninety Three Thousand Five Hundred Fifty Five Only)	30/05/2025 Before 5 PM	10,000/-	26/05/2025 (11AM - 4PM)	16/06/2025 (11AM- 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 Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email Id – Support@bankauctions.com. Contact Person –Dharni P, Email id- dharni.p@ctindia.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 "Grihnum Housing Finance Ltd", Bank-ICICI BANK LTD, Account No-000651000460 and IFSC Code- ICICI0000006, 20, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before 30/05/2025 and register their name at <https://www.bankauctions.com> and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at 2nd Floor, Poonam Chambers, Above Pnb, Navipeth, Jalgaon, Maharashtra-425001 Mobile no. +91 9657443073 e-mail ID rohan.savalia@grihnumhousing.com for further details on terms and conditions please visit <https://www.bankauctions.com> & www.grihnumhousing.com to take part in e-auction.

This notice should also be considered as 30 days' notice to Borrower / Co-Borrower/ Mortgage (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

Date: 16.05.2025 Place: AURANGABAD Sd/- Authorised Officer, Grihnum Housing Finance Limited (Formerly Known as Poonawalla Housing Finance Ltd)

**बैंक ऑफ़ बड़ौदा**
Bank of Baroda

NOTICE TO BORROWER

Bank Of Baroda, Main Branch
Tulsivihar Building, Manik Chowk,
Ahmednagar 414001 (MH)
Phone: 0241-2325406
Mailid: ahmedn@bankofbaroda.com

(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

To, Mr. Sanjay Mantajee Palve and Mrs. Jyoti Sanjay Palve
Bungalow No. 02, Plot No. 107, Nirmal Nagar, Savedi, Ahmednagar-414003
Proprietor : Mrs. Sunayana Rajendra Mote, At post- Vadala Bahiroba, Tal- Newasa, Dist- Ahmednagar 414602.
Guarantor : 1) Mr. Pralhad Pandharinath Chavan, At- Barhanpur post-Kangoni, Tal- Newasa, Dist- Ahmednagar, 414607.
2) Mrs. Rajendra Nirvutti Mote, At post- Vadala Bahiroba, Tal- Newasa, Dist- Ahmednagar, 414602.

Dear Sir/Madam,

Re: Credit facilities with our Branch.

1. We refer to our letter No. Retail-00000362084-LMS Dated 19.09.2020 and Retail-00000457824- LMS Dated 12.11.2020 conveying sanction of Credit facilities and the terms of sanction of Term loan –Baroda Home Loan (PMAY loan) and Baroda Home Loan-Top Up Loan respectively. Pursuant to the above sanction you have availed and started utilizing the credit facility after providing security for the same, as hereinafter stated. The present outstanding in loan credit facilities and the security interests created for such liability are as under:

Nature & Type of Facility	Limit (Rs.)	Rate of Interest (%)	O/s. as on 06.05.2025 (inclusive of Interest upto 05.05.2025) (amt In Rs.)	Security Agreement with brief description of securities
Baroda Home Loan (04550600002842)	Rs. 23,38,000.00	9.25 present	Rs 21,31,710.96 + Other Expenses	Equitable Mortgage dated 20.09.2020 of all that piece and parcel of Row Bungalow No.02 Adm. Plot area 83.62 SQM., Built Up Area 120 SQM. Constructed on Plot No.107 Total Adm. 288 SQM. out of Survey No. 59/2B/60/61 located at Nirmal Nagar, Savedi, Ahmednagar in the name of Mr Sanjay Mantajee Palve & amp; Mrs. Jyoti Sanjay Palve-bounded as under- East- Row Bungalow No.03, West- Row Bungalow No.01, North- 9.00 Mtr Road, South- Plot No.120.
Baroda Home Loan-Top Up Loan (04550600002887)	Rs.6,55,000.00	10.15 At present	Rs.6,76,116.50 + Other Expenses	Extension of Equitable Mortgage dated 13.11.2020 of all that piece and parcel of Row Bungalow No.02 Adm. Plot area 83.62 SQM., Built Up Area 120 SQM. Constructed on Plot No.107 Total Adm. 288 SQM. out of Survey No. 59/2B/60/61 located at NirmalNagar, Savedi, Ahmednagar in the name of Mr. Sanjay Mantajee Palve & amp; Mrs. Jyoti Sanjay Palve. Bounded by- East- Row Bungalow No. 03, West- Row Bungalow No. 01, North- 9.00 Mtr Road, South- Plot No.120.
	29,93,000.00		Rs 28,07,827.46 + Other Expenses	

2. In the letter of acknowledgement of debt / Loan Documents, you have acknowledged your liability to the Bank to the tune of **Rs. 23,38,000.00 (Rs. Twenty Three Lakh Thirty Eight Thousand only) and Rs. 6,55,000/- (Rupees Six Lakh Fifty Five Thousand only) respectively** The outstanding stated above is subjected to further drawing and interest thereon and other charges debited to the account are as per norms.

3. As you are aware, you have committed defaults in payment of principle and interest on above loans/outstanding for the date ended 25.10.2024

4. Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on 23.01.2025 in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.

5. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating **Rs 28,07,827.46 + Interest from 06.05.2025 + Other exp and other charges (Rupees Twenty Eight Lakh Seven Thousand Eight Hundred twenty Seven and paise Forty Six + Interest from 06.05.2025 + Other exp and other charges)** as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.

6. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.

7. We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act.

8. We further invite your attention to sub section (8) of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/ tender /private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.

9. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Date: 06.05.2025
Place: Main Branch, Ahmednagar.

Sd/-
Authorized Officer

**THE VAIDYANATH URBAN CO-OP BANK LTD**
H.O. : Parli-Vainath | Branch : Kaij
Notice for Sale-Cum-Auction/Tender

Sale of Immovable property i.e. mortgaged to bank under Securitization and Reconstruction of Financial Assets and Enforcement of security Interest Act, 2002 Whereas, the Authorized Officer of The Vaidyanath Urban Co-operative Bank Ltd. had taken Physical Possession of the following properties pursuant to the notice issued under Sec. 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of security Interest Act 2002 in the following loan account with right to sell the same on "AS IS WHERE IS BASIS" & "AS IS WHAT IS BASIS" for realization of bank's dues plus interest, expenses and other charges 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 bids/auction.

Sr. No.	Name of Borrower / Mortgagee the	Name of Branch	Total Outstanding + Further interest, expenses & Other Charges	Reserve Price (Rs)	Description of Properties with Boundaries
1	BORROWER 1. M/s. Vishwa Foods Industries Porp. Shri. Vijay Dilip Apet C/o. Shambhu Mahadev Shugar Allied & Industries, At. Post. Hawargaon, Tq. Kalamb, Dist. Osmanabad. GUARANTOR 2. Shri. Dilip Shankarrao Apet C/o. Shambhu Mahadev Shugar Allied & Industries, At.Post. Hawargaon, Tq. Kalamb, Dist. Osmanabad. GUARANTOR 3. Shri. Abhijeet Diliprao Apet C/o. Shambhu Mahadev Shugar Allied & Industries, At. Post. Hawargaon, Tq. Kalamb, Dist. Osmanabad. GUARANTOR 4. The Chairman/Managing Director C/o. Shambhu Mahadev Shugar Allied & Industries, At.Post. Hawargaon, Tq. Kalamb, Dist. Osmanabad.	Kaij A/c.No. 31/457	Rs.79,55,503.00 as on 30/04/2025 & Interest & Expenses there on from 01/05/2025	Rs.12,00,000/- (In word Rs.Twelve Lacs and only)	Plant & Mechneary

Terms / Conditions :

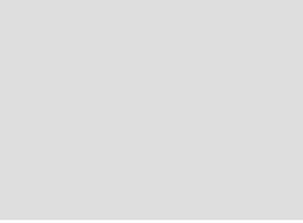
- Earnest Money Deposit (EMD) for an amount equivalent to 10% reserve price of the property is required to be deposited in a closed cover along with the identity proof of the intending participants.
- EMD amount shall be paid through Banker's Cheque/Demand Draft issued by Scheduled/Nationalize/Commercial Bank drawn in favour of, "The Authorized Officer, The Vaidyanath Urban Co-operative Bank Ltd" payable at Parli-V. The EMD is refundable, if the bid is not successful. Payment by any other mode such as cash/cheques will not be accepted for the aforesaid purpose. Bidders, not depositing the earnest money, will not be allowed to participate in the auction.
- For the purpose of participating in the auction, the bidder must have identity proof such as pan card, driving license, voter id etc.
- During the auction the bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount (Minimum Increment Value) Must be of Rs.25,000/- to last higher bidders.Ten minutes time will be allowed to the bidders to quote successive higher bid and if no higher bid is offered by any bidder within ten minutes to the las highest bid, the auction shall be closed.
- Intending bidders are advised to properly read the Sale Notice, Terms & Conditions of auction and follow them strictly. In case of any difficulty or assistance is required before or during Auction process they may contact Authorized Officer, Mr. B.C.Jadhav Mob. : 8411003582.
- The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, immediately and the remaining amount shall be paid within 15 days from the date of auction. In case of failure to deposit the amount within the time as stipulated, the amount deposited by successful bidder will be forfeited by the Authorized Officer and the Authorized Officer shall have the liberty to cancel the auction and conduct a fresh Sale.
- The balance payments are required to be made in the form of Bankers' Cheque / Demand Draft issued by Scheduled/Nationalized/ Commercial Bank drawn in favour of "The Authorized Officer, The Vaidyanath Urban Co-operative Bank Ltd" payable at Parli-V. On receipt of the entire sale consideration, the Authorized Officer, Shall issue the Sale Certificate for immovable property along with the possession in favour of the purchaser as per the rules under SARFESI Act.
- All expenses relating to stamp duty and registration of the Sale Certificate if any shall have to be borne by the successful bidder.
- Furniture and Fixtures attached to the property is a part of auction.
- The Authorized Officer will not be held responsible for any charges. Lien, encumbrances, property tax or any other dues to The Government or any body in respect of the property under sale.
- The intending bidder has to make due diligence & physical verification of properties with regard to title, areas, dues etc. No claim subsequent to bid shall be entertained by the bank.
- The Bids will be opened on 23/05/2025 in between 12.00 noon to 1.00 pm in the presence of bidders and they will be given an opportunity for inter-se bidding to improve the offer. The bids will be opened at "The Vaidyanath Urban Co-poerative Bank Ltd., Head Office Parli-V." at 12.00 am. The bids along with the EMD should reach on or before 11.00 a.m.on 22/05/2025 at The Vaidyanath Urban Co-operative Bank Ltd.,Head Office, Mondha, Parli-V. Tq.Parli-V. Dist.Beed.
- Authorized Officer has the absolute right to accept or reject any bid or adjourn/postpone/cancel the sale without assigning any reason there of. It may be noted that nothing in this notice constitute or deemed to constitute any commitment or representation on the part of the bank to sell the property.
- For inspection of the property/ies the intending bidders may contact Branch Manager Shri. D.N.Bardale Branch Kaij Mo. No. 9422931235 During banking office hours till 21/05/2025.
- Bidder can submit the bid for the both mentioned property or any one of them.
Note : This is also a notice to the borrower/guarantors/mortgagors of the above said loan about holding of this sale on Sd/- the above mentioned date and the other details.
Date : 15/05/2025.
Place : Parli-V.

Sd/-
General Manager & Authorized Officer
The Vaidyanath Urban Co-op. Bank Ltd.
Head Office Parli-V.

WESTERN RAILWAY
COACH TOILET UP-GRADATION OF AC ICF COACHES

Chief Workshop Manager, Carriage Repair Workshop, Western Railway, N.M. Joshi Marg, Lower Panel, Mumbai-13, invites Tender Notice No: WR-PL-ME-EST-633542 Date: 13.05.2025. Name of work with its location: "Coach Toilet Up-gradation of AC ICF Coaches." Approx. Estimated Cost: ₹ 8,13,11,249.40. EMD : ₹ 5,56,600/- Last date & Time for online submission of e-bids: Till 10.06.2025, 11:00 hours. & Opening of e-Tenders: on 10.06.2025 at 11:30 hours. The bids forms and other details like corrigendum can be obtained from the website: www.ireps.gov.in 0148

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WESTERN RAILWAY TO RUN SUPERFAST SPECIAL TRAIN BETWEEN BANDRA TERMINUS ⇄ PALITANA

TRAIN NO.	ORIGINATING STATION & DESTINATION	DATE OF SERVICE	DEPARTURE	ARRIVAL
09009	BANDRA TERMINUS - PALITANA	18.05.2025	19:25 hrs (Sunday)	09:25 hrs (Next Day)
09010	PALITANA - BANDRA TERMINUS	19.05.2025	20:30 hrs (Monday)	10:45 hrs (Next Day)

Halts: Borivli, Palghar, Vapi, Valsad, Navsari, Surat, Vadodara, Anand, Ahmedabad, Botad, Dhola, Songadh and Sior Gujarati station in both directions.

Composition: AC 3-Tier (Economy) and AC Chair Car Coaches.

For detailed information regarding timings, halts and composition, passengers may please visit www.enquiry.indianrail.gov.in

The Booking for Train No. 09009 & 09010 will open from 16.05.2025 at all PRS Counters and on IRCTC website. The above train will run as Special Train on Special Fare.



WESTERN RAILWAY
www.indianrailways.gov.in
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Follow us on: [X.com/WesternRly](https://www.x.com/WesternRly)
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PLEASE CARRY ORIGINAL ID PROOF FOR ALL RESERVATION TICKETS

**भारतीय अंतरिक्ष विज्ञान एवं प्रौद्योगिकी संस्थान**
Indian Institute of Space Science and Technology
(वि. अ. आयोग अधिनियम 1956 की धारा 3 के अधीन मानित विश्वविद्यालय घोषित)
(Declared as Deemed to be University under Section 3 of the UGC Act, 1956)
भारत सरकार, अंतरिक्ष विभाग के तहत स्वायत्त संस्थान
(An Autonomous Institute under Department of Space, Govt. of India)
विलियमल, तिरुवनंतपुरम 695 547, केरल / Valiamala, Thiruvananthapuram 695 547, Kerala

शैक्षिक वर्ष 2025 - 2026 के लिए स्नातकोत्तर कार्यक्रमों में प्रवेश

ADMISSION TO PG PROGRAMMES FOR THE ACADEMIC YEAR 2025 - 26

केवल ऑनलाइन आवेदन ही स्वीकार किया जाएगा
Online Application only will be accepted

स्कैन करें / Scan Here

आईआईएसटी में स्नातकोत्तर कार्यक्रमों में प्रवेश दो तरीकों से होगा
Admission to PG programmes in IIST will be through two modes
(क) मशीन लर्निंग एवं कंप्यूटिंग में एम.टेक: आईआईएसटी वेब पोर्टल के द्वारा
(A) M.Tech in Machine Learning and Computing: through IIST webportal <https://admission.iist.ac.in/>
आवेदन भरने की अंतिम तिथि / Last date to apply: 12th June 2025
(ख) सभी अन्य शाखाएं : सी सी एम टी - 2025 के द्वारा
(B) All other branches: through CCMT - 2025.
कृपया वेबसाइट देखिए / Please visit <https://ccmt.admissions.nic.in/>
जानकारी के लिए / For Queries: ✉ admissions@iist.ac.in
संपर्क सूत्र / Contact 0471- 2568477/ 618 (on working days 0900 - 1700 hrs)

डीन (शैक्षिक) / Dean (Academical)

**AU SMALL FINANCE BANK LIMITED**
(A SCHEDULED COMMERCIAL BANK)
Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001, Rajasthan, (India). (CIN:L36911RJ1996PLC011381)

APPENDIX-IV-A- [See proviso to rule 8(6)] 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)/ Co-Borrower (s)/Mortgagor (s) and Guarantor (s) that the below described immovable properties mortgaged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of AU Small Finance Bank Limited (A Scheduled Commercial Bank), the same shall be referred herein after as AUSFB. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction for recovery of amount mentioned in the table below along with further interest, cost, charges and expenses being due to AUSFB viz. Secured Creditor.

It is hereby informed you that we are going to conduct public E-Auction through website <https://sarfaesi.auctiontiger.net>


Loan A/C No./ Name of Borrowers/Co Borrowers/ Mortgagees/Guarantor	Date & Amount of 13(2) Demand Notice	Date Of Possession	Description of Property	Reserve Price For Property	Earnest Money For Property	Date & Time Of E-Auction	Date of Bid Submission	E-Auction Place of Tender Submission	Contact Person and Property Visit Date
(Loan A/C No.) L9001060718446408 & L9001061124301057, Kalpataru Jewellers (Borrower), Ashok Gotu Sonar S/O Gotu Ramdas Sonar (Co-Borrower), Gotu Ramdas Sonar S/O Ramdas Ananda Sonar (Co-Borrower) Rakesh Gotu Sonar S/O Gotu Ramdas Sonar (Co-Borrower)	11-Aug-23 Rs. 31,67,026/- Rs. Thirty-One Lac Sixty-Seven Thousand Twenty-Six Only and Rs. 2,47,412/- Rs. Two Lac Forty-Seven Thousand Four Hundred Twelve Only as on 10-Aug-23	28-Jan-25	Property Situated At Cts No 2786 , At Kasoda , Tal - Erandol , Dist - Jalgaon , Maharashtra Admeasuring 106.3 Sq.Mtr.	Rs. 29,00,000/- Rs. Twenty-Nine Lakh Only.	Rs. 2,90,000/- Rs. Two Lakh Ninety Thousand Only.	09-Jul-25 2.00 PM to 4.00 PM with unlimited extension of 5 minutes	On or Before 07-Jul-25	AU Small Finance Bank Ltd., Branch Address : - Plot No, Radhakrishna Complex, Shop No 1, 1st, 34, Chalisgaon Road, Pandharpur, Dhule, Jalgaon, Maharashtra 413304	Ravindra Devare / Deepak Jain 7039052930 9773358234 auctions@aubank.in 04-Jul-25
(Loan A/C No.) L9001070134250090, Arun Muralidhar Chikane (Borrower) , Smt. Deepmala Arun Chikane (Co-Borrower), Shubham Jagannath Bawche (Guarantor)	13-Mar-24 Rs. 9,21,042/- Rs. Nine Lac Twenty-One Thousand Forty-Two Only as on 11-Mar-24	11-Mar-25	Property Situated At- Survey No 188/2, Row House No 132, Jeevan Ravi Block No F, Dist- Aurangabad, Maharashtra Admeasuring 44.23 Sq.Mtr	Rs. 10,00,000/- Rs. Ten Lakh Only.	Rs. 1,00,000/- Rs. One Lakh Only.	16-Jul-25 2.00 PM to 4.00 PM with unlimited extension of 5 minutes	On or Before 14-Jul-25	AU Small Finance Bank Ltd., Branch Address : - P-1/3, Sms Arcade, Vidhya/Vijay Nagar, Seven Hills, Jalna Road, Aurangabad - 431001, Maharashtra	Ravindra Devare / Deepak Jain 7039052930 9773358234 auctions@aubank.in 11-Jul-25

The terms and conditions of e-auction sale:-

- The E-Auction sale of Secured Asset is on "as is where is" , "as is what is" , "whatever there is" and "no recourse" basis for and on behalf of the Secured Creditor viz. AUSFB and there is no known encumbrance which exists on the said property.
- For participating in online e-auction sale, Bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof are required to be submitted along with EMD, which is payable by way of RTGS/NEFT/DD in the name of MSME AUCTION POOL ACCOUNT OF AU Small Finance Bank Limited, Current account No.1921201121711599 AU SMALL FINANCE BANK LIMITED Fifth and Sixth Floor Sunny Big Junction STC Khasra No. 64 to 67, Gram Sukhapura New Atish Market Jaipur 302020, IFSC Code: AUBL0002011, Once an Online Bid is submitted, same cannot be withdrawn. Further any EMD submitted by bidder will be required to send the UTR/Ref no./DD no. of the RTGS/NEFT/DD with a copy of cancelled cheque on the following email IDs i.e. auctions@aubank.in
- All Interested participants / bidders are requested to visit the website <https://sarfaesi.auctiontiger.net> & <https://www.aubank.in/bank-auction> for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact e-mail of auctions@aubank.in

Please Note: This is also a 30 days notice Under Rule 8(6) read with Rule 9(1) to the Borrowers/Co Borrowers/Mortgagors of the above said loan account about sale through tender / inter se bidding on the above-mentioned date. The property will be sold, if their outstanding dues are not repaid in full by the borrower in the given notice period.

Date : 15/05/2025 Place : Aurangabad Authorised Officer AU Small Finance Bank Limited

**बैंक ऑफ़ बड़ौदा**
Bank of Baroda

NOTICE TO BORROWER

Bank Of Baroda, Main Branch
Tulsivihar Building, Manik Chowk,
Ahmednagar 414001 (MH)
Phone: 0241-2325406
Mailid: ahmedn@bankofbaroda.com

(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

To, M/s Rakshita Indane Durgam Khsetrya Vitarak, Prop Mrs. Suman Machindra Kale W/o Machindra Kale At/ Post Dahigaon-Ne, Tal. Shevgaon, Dist. Ahmednagar, PIN-414502

Dear Sir/Madam,

Re: Credit facilities with our Branch.

1. We refer to our sanction letter dated 19.12.2018 conveying sanction of Credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilizing the credit facility after providing security for the same, as hereinafter stated. The present outstanding in loan credit facilities and the security interests created for such liability are as under:

Nature & Type of Facility	Limit (Rs.)	Rate of Interest (%)	O/s. as on 06.05.2024 (inclusive of Interest upto 05.05.2025) (amt in Rs.)	Security Agreement with brief description of securities
Term Loan (045506/2376)	7.87 Lacs	11.50	82,881.84 + Other Expenses	1. Exclusive First Charge by way of Hypothecation of entire stock of goods and other chargeable current assets of the firm, both present and future
Term Loan (045506/2349)	30.80 Lacs	9.25	6,960,62.99 + Other Expenses	2. Hypothecation of entire machineries, electrical installations, furniture and fixtures, office equipment's and other movable fixed assets of Firm
Cash Credit (045505/186)	10.00 Lacs	11.75	11,04,839.24 + Other Expenses	3. Registered Mortgage of all that part and parcel of plot of land owned by Mrs. Suman Machindra Kale, Proprietor of firm, admeasuring 20R out of Gut No. 40, A/p Dahigaon-Ne, Tal.-Shevgaon, Dist. Ahmednagar having converted into NA (Commercial) category. Boundaries - East- G.No.41, West- Road, North- G.No.39, South- Road.
	48.67 Lacs		18,83,784.07 + Other exp.	

1. In the letter of acknowledgement of debt dated 04.09.2024 - you have acknowledged your liability to the Bank to the tune of Rs 26,38,271.51 as on 04.09.2023. The outstanding stated above is subjected to further drawing and interest thereon and other charges debited to the account are as per norms.

2. As you are aware, you have committed defaults in payment of principle and interest on above loans/outstanding for the date ended 27.09.2024

3. Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on 12.12.2024 in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.

4. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating **Rs 18,83,784.07 + Interest from 06.05.2025 + Other exp and other charges (Rupees Eighteen Lakh Eighty Three Thousand Seven Hundred Eighty Four and paise Seven + Interest from 06.05.2025 + Other Exp and other charges)** as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.

5. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.

6. We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act.

7. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/ tender /private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.

8. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Date: 07.05.2025
Place: Main Branch, Ahmednagar.

Sd/-
Authorized Officer