SBI — Rule-4(1)] POSSESSION NOTICE (For Movable Property)

Branch: State Bank of India, Morshi (00278). Address: In Front of Dhole Hospital, Warud Road, Morshi, DIST: AMRAVATI, 444905 (M.S.)

Whereas, The undersigned being the Authorized Officer of the State bank of India under Securitization and Reconstruction of Financial Assets and Enforcement Security interest Act 2002, and in exercise of power conferred under Section **13(12)** read with Rule **3** of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated **21.07.2026** calling upon the the below borrower to repay the amount mentioned in the notice Plus accrued interest & Charges as applicable as on **21.07.2026** cost, etc. within 60 days, from the date of receipt of the said notice. The borrower and guarantors having failed to repay the amount, notice is hereby given to the borrower/guarantors and the public in general that the undersigned has taken possession of the **Assets/Veh.** described herein below in exercise of powers conferred on him/her under section **13(4)** of the said Act read with Rule **4** and **6** of the said Rule. The borrower/guarantors in particular and the public in general are hereby cautioned not to deal with the **Assets/Veh.** and any dealings with the **Assets** will be subject to the charge of the **State Bank of India** Plus accrued interest & Charges as applicable as on **21.07.2026** with interest, cost and incidental charges thereon.

S	Name of Borrower	DESCRIPTION OF SECURITY:-	Demand Notice Date	Date of Possesion	Amount Details
1	MR. SHAIKH BASHIR SHAIKH SHABBIR.	HYPOTHECATION OF VEHICLE MODEL- SIGNA 3530.TK-TIPPER BSVI, MAKE BY TATA MOTORS. REGISTRATION NUMBER - MH27DT1013 CHASIS NO - MAT569002R3J24025 ENGINE NO-7B62300D03142J64406054.	21.07.2026.	28.09.2026	Rs. 43,46,646.00 (Rs. Forty Three Lakh Forty Six Thousand Six Hundred Forty Six Only) Plus accrued interest & Charges as applicable as on 21.07.2026.

Date: 28.09.2026 **Place: Morshi** **(AUTHORISED OFFICER)**

HDFC BANK — HDFC BANK LIMITED

We understand your world

Registered Office : HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower parel (West),Mumbai - 400013

Branch Office: HDFC BANK LTD, Near Manek Talkies, Tilak Road Akola-444001 Maharastra

POSSESSION NOTICE

(As per U/s.13 (4) of Act read with rule 8 of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the **HDFC Bank Ltd.,** rep by its Authorized Officer having office at HDFC Bank Ltd., Rural Banking Group, 2nd Floor, Zenith House, Keshavrao Khyade Marg, Mahalakshmi, Mumbai - 400034 under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(2) read with rule 9 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated **10/02/2026** calling upon the borrower/Co-borrowers/Guarantors **1) ARUN KASHIRAM LOKHANDKAR, 2) GAJANAN KASHIRAM LOKHANDKAR and 3) RAMBHAU DAMODAR LOKHANDKAR, Having Loan A/c No. 50200073399780, 50200073388071, 50200073406641 and 50200073383833, 88745527** to repay the amount mentioned in the notice being of **Rs.83,40,716.55/-(Rupees Eighty Three Lakh Forty Thousand Seven Hundred Sixteen Rupees & Fifty Five paise Only)** with future interest, default charges, costs etc. within 60 days from the receiving date of the said notice.

The borrower having failed to repay the said amount, demanded hence notice is hereby given to the borrower and the public in general that the undersigned has taken **Symbolic Possession** of the property on **Dt. 28-09-2026** described herein below in exercise of powers conferred on him/her under Sec.13 (4) of the said Act read with rule 8 of the said Rules.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the M/s **HDFC BANK Ltd.,** for an amount of **Rs.83,40,716.55/-(Rupees Eighty Three Lakh Forty Thousand Seven Hundred Sixteen Rupees & Fifty Five paise Only).** Applicable future interest, default charges, costs thereon.

Schedule of Immovable Property

Security: All that the piece and parcel of Property situated at N.A. Plot and Construction Office situated at mouje All that the piece and parcel of Property situated at "Property No.122, At Lokhanda Tq. Khamgaon, Dist. Buldhana- 444303 & Land Area: 188.20 Sq.M. Built up Area: 188.20 Sq.M. **In which there is having following four boundaries as per document as well as actual -** East - Road, West - Road, North - Plot Owned by Pawar, South - Road

Name of Owner	Type/ Nature	Address of property	Area
ARUN KASHIRAM LOKHANDKAR	COMMERCIAL GODOWN	Property No.122, at Lokhanda Tq. Khamgaon, Dist. Buldhana - 444303	Land Area: 188.20 SQ.M Built up Area: 188.20SQ.M

Together with all trees, crops, standing and lying therein and buildings constructed or be constructed thereon

Yours Faithfully
For HDFC Bank Ltd.
Authorized Officer

Date: 28/09/2026
Place: BULDHANA- Maharashtra **Prashant Gajanan Deotalu Mob.No.9420707885.**

HINDUJA HOUSING FINANCE LIMITED

Corporate office - No. 167-170,2nd Floor, Anna Salai Guindgee, Chennai – 600 015 & Branch Office - "Yamunayatan" Joshi, 2nd floor,225-B, W High Court Road ,Gokulpeth, Nagpur, Maharashtra-440010 E-mail ID: auction@hindujahousingfinance.com

APPENDIX IV [See rule 8 (1)] POSSESSION NOTICE (For immovable property)

Whereas the undersigned being the Authorized Officer of Hinduja Housing Finance Ltd, under the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (said Act) & in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 (said Rules) issued Notices to mentioned below under Section 13 (2) of the said Act, calling upon the concerned Borrower & Co-Borrower, as per details given below to repay the amount mentioned in the respective Notice within 60 days from the date of the respective Notices. The concerned Borrowers /Property Holders having failed to repay the respective due amounts. That the undersigned has taken **Actual/Physical Possession** of the property described herein below in exercise of powers conferred on him under sub section (4) of section 13 of the SARFAESI Act read with Rule 8 of the Security Interest Enforcement Rules, 2002 pursuant to The Concerned Borrowers /Property Holders in particular and the public in general are hereby cautioned not to deal with the concerned properties and any dealing with the said properties will be subject to the charge of Hinduja Housing Finance for amount mentioned below.

Name of the Borrower (s) Guarantor(s)	Demand Notice Amount	Date of Possession
1. MR. SATISH KAMBLE (Borrower) and 2. MS.RANI ITKAR, (Co-borrower) MH/CPU/CHAN/A000000119	11/10/2025 For is Rs. 17,42,290/- (Rupees Seventeen Lacs Forty Two Thousand Two Hundred Ninety Only) as on 08/10/2025	28-09-2026 O.M.C.A. No.117/2026, 3/07/2026, CJM court Chandrapur,Court Bailliff

All that piece and parcel of the land along with construction over it Flat no. C-2 on Third Floor of in the building named 6 styled As 'Nasa Plaza' having built up area Toal Area admeasuring 88.81 Sq.Mtr,of 1/3th Undivided share of land arca 26.91 Sq.Mtr. out of total area 870.00 Sq.Mtr. of Plot no. 34 and 35 out of survcy no. 325A and 325B, 15 No 11, situated at Mouza Urajanagar, Tah. & Dist. Chandrapur. Within the Jurisdiction of Sub Registrar Chandrapur and within the limits of Gram panchayat Urajanagar, and schedule property is bounded as Towards ON THE EAST: Lay Out Plot No 36,ON THE WEST: Stair Case and Flat No C-1/C-4, ON THE NORTH: Flat No D-2 / D10, ON THE SOUTH: Lay Out Road.

1. MR. RAJU PIDURKAR (Borrower) and 2. MS. RANJANA PIDURKAR, (Co-borrower) MH/CPU/CHAN/A000000059	08/09/2025 For is Rs. 7,75,858/- (Rupees Seven Lacs Seventy Five Thousand Eight Hundred Fifty Eight Only) as on 08/09/2025	30-09-2026 Other Cri. M.A. No. 123/2026, 24/04/2026, Additional CJM court Chandrapur, Court Bailliff

All that piece and parcel of the land along with construction over it Gavthan old Property No. 296, New Property No. 276, House No 294,Toal Area admeasuring 1015 sq.ft. (94.33 sq.mtr.), and Toal Builtup 388 sq.ft.(36.05 sq.mtr.),Mouza-Vendali, Tah & Dist. Chandrapur. and schedule property is bounded as Towards ON THE EAST: Road, ON THE WEST: Abadi Land, ON THE NORTH: House of Mahadeo Dewalkar, ON THE SOUTH: House of Maroti Zade.

Further, please take Notice that in case you fail to pay the outstanding dues of the Hinduja Housing Finance Ltd positively within 30 days from the date of this Notice, Hinduja Housing Finance Ltd will proceed to sell the Secured Assets in question at the Reserve Price fixed by the undersigned as the Authorized Officer, as provided under the above Act / Rules, without any further intimation/ Notice to you.

1)Ganesh Patil(RBH)-9372403099, 2)Rushikesh Ubhale (ALM)-9823244498, 3)Rahul Nikure (CLM)-9405473208, 4)Nithilesh Dehariya(CRM)-8226009399

Place: Nagpur **Hinduja Housing Finance Limited,**
Date: 02.10.2026 **Authorized Officer**

ICICI Bank

Branch Office: ICICI Bank Limited, 3rd Floor, Satpal Chambers, Dhand Complex Behind Raj Bhawan, Gaurav Path, Raipur, Chhattisgarh- 492001.

PUBLIC NOTICE-TENDER CUM E-AUCTION FOR SALE OF SECURED ASSET

[See proviso to Rule 8(6)]
Notice for sale of immovable asset(s)

E-Auction Sale Notice for the sale of immovable asset(s) 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.

This 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 Physical possession of which has been taken by the Authorised Officer of ICICI Bank Limited will be sold on 'As is where is', 'As is what is' and 'Whatever there is' as per the brief particulars given hereunder;

Sr. No.	Name of Borrower(s)/ Co-Borrowers/ Guarantors/ Loan Account No.	Details of the Secured asset(s) with known encumbrances, if any	Amount Outstanding	Reserve Price, Earnest Money Deposit	Date and Time of Property Inspection	Date & Time of E-Auction
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1.	Mr. Dilip Solanki Nikita Solanki, Manda Solanki (Co-Borrower) LBRPR00003141141, LBRPR00005200668, LBRPR00006264114	Plot No. 67, Sanskar City Ph No. 69/12 Village Dhansul, Ric Mandir Hasaud, S No. 259/1 259/2 262/1 263 306, Raipur 492001. Admeasuring An Area of Admeasuring An Area of 1200 Sq.ft.	Rs. 19,56, 706.86/- As on September 10, 2026.	Rs. 12,00, 000/- Rs. 1,20, 000/-	October 15, 2026 From 11:00 A.M. To 01:00 P.M	October 26, 2026 From 10:30 A.M. Onwards.

The online auction will take place on the website (URL Link-https://BidDeal.in) of e-auction agency ValueTrust Capital Services Private Limited. The Mortgagors/ Noticee are given a last chance to pay the total dues with further interest till October 23, 2026 before 05:00 P.M failing which, the secured assets will be sold as per schedule

The Prospective Bidder(s) must submit the Earnest Money Deposit (EMD) Demand Draft (DD) (Refer Column E) at ICICI Bank Limited, 3rd Floor, Satpal Chambers, Dhand Complex, Behind Raj Bhawan, Gaurav Path, Raipur, Chhattisgarh- 492001 on or before October 23, 2026 before 05:00 P.M. and thereafter they have to submit their offer through the above mentioned website only on or before October 23, 2026 before 05:00 P.M. along with scan image of Bank acknowledged DD towards proof of payment of EMD. Kindly note, in case prospective bidder(s) are unable to submit their offer through the website then signed copy of tender documents may be submitted at ICICI Bank Limited, 3rd Floor, Satpal Chambers, Dhand Complex, Behind Raj Bhawan, Gaurav Path, Raipur, Chhattisgarh- 492001 on or before October 23, 2026 before 05:00 P.M. Earnest Money Deposit DD/PO should be from a Nationalised/ Scheduled Bank in favour of "ICICI Bank Limited" payable at "Raipur".

For any further clarifications with regards to inspection, terms and conditions of the auction or submission of tenders, kindly contact ICICI Bank Limited on 9279032967, 9406427947.

The Authorised Officer reserves the right to reject any or all the bids without furnishing any further reasons.

For detailed terms and conditions of the sale, please visit www.icicibank.com/n4p4s.

Date: October 02, 2026 Authorized Officer,
Place: Nagpur ICICI Bank Limited.

HERO HOUSING FINANCE LIMITED

Regd. Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057 Phone: 011 49267000, Toll Free Number: 1800 212 8800, Email: customercare@herohfl.com Website: www.herohousingfinance.com | CIN: U65192DL2016PLC301748, Contact Address:A-6, Third Floor, Sector-4, Noida - 201301.

DEMAND NOTICE

Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Whereas the undersigned being the Authorised Officer of Hero Housing Finance Limited (HHFL) under the Act and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Rules already issued detailed Demand Notices dated below under Section 13(2) of the Act, calling upon the Borrower(s)/Co-Borrower(s)/Guarantor(s) (all singularly or together referred to as "Obligors")/Legal Heir(s)/Legal Representative(s) listed hereunder, to pay the amounts mentioned in the respective Demand Notice(s), within 60 days from the date of the respective Notice/s, as per details given below. Copies of the said Notices are served by Registered Post A.D. and are available with the undersigned, and the said Obligor(s)/Legal Heir(s)/Legal Representative(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours.

In connection with the above, Notice is hereby given, once again, to the said Obligor(s) /Legal Heir(s)/Legal Representative(s) to pay to HHFL, within 60 days from the date of the respective Notice/s, the amounts indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in column (d) till the date of payment and / or realisation, read with the loan agreement and other documents/writings, if any, executed by the said Obligor(s). As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to HHFL by the said Obligor(s) respectively.

Loan Account No.	Name of Obligor(s)/ Legal Heir(s)/Legal Representative(s)	Total Outstanding Dues (Rs.) as on below date*	Date of Demand Notice
HHFNAGHOU25000068863, HHFNAGPL25000068065	Legal Representative of Late Sheikh Arbaz Sheikh Latif, Sanwari Begam Sheikh Latif	Rs.35,46,047/- due as on 28-09-2026	28-09-2026 07-06-2026

Description of The Secured Assets/immovable Properties/ Mortgaged Properties: All Piece And Parcel of Land Bearing Na Plot No. 48, Admeasuring 98.84 Sq. Mtrs i.e. 1064.00 Sq.ft., Onupon 1330 Sq. Ft Construction Being The Portion of Land Bearing Khasra No. 40/21, of Mouza Garbi, Pargana Pch. No. 35, Situated Within The Limits of Bahadura Tahsil Nagpur (Rural) And District **Nagpur** And The Said Plot Are Bounded As Under: East- 25 Ft Wide Road, West- Plot No. 25, North- Plot No. 49, South- Plot No. 47

With further interest, additional Interest at the rate as more particularly stated in the Demand Notice date mentioned above, incidental expenses, costs, charges etc incurred till the date of payment and/or realization. If the said Obligor(s) shall fail to make payment to HHFL as aforesaid, then HHFL shall proceed against the above Secured Asset(s)/immovable Property(ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Obligor(s)/Legal Heir(s)/Legal Representative(s) as to the costs and consequences.

The said Obligor(s)/Legal Heir(s)/Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s)/Immovable Property, whether by way of sale, lease or otherwise without the prior written consent of HHFL. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

Date: 02-10-2026 Sd/- Authorised Officer,
Place: Nagpur For Hero Housing Finance Limited

ADITYA BIRLA CAPITAL — HOME LOANS

Regd Office: Indian Rayon Compound, Veraval, Gujarat - 362 266 | (T) +91 2243567100 | (Toll free) 1800 270 7000 | CIN: U65922GJ2009PLC083779 | homefinance.adityabirlacapital.com

Branch Office- Aditya Birla Housing Finance Limited, 6Th Floor, Genesis Square, Inspire P–72, Whc Road, Shankar Nagar, Nagpur–440010.

APPENDIX IV
[See Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002]
POSSESSION NOTICE (for Immovable Property)

Whereas, The undersigned being the authorized officer of **Aditya Birla Housing Finance Limited** under the Securitization 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 3 of the Security Interest (Enforcement) Rules, 2002 had issued a **demand notice dated 14.07.2026 calling upon the borrowers RUHINA TABASSUM & SHAHNAZ BEGUM mentioned in the notice being of Rs. 13,75,555/- (Rupees Thirteen Lacs Seventy Five Thousand Five Hundred Fifty Five Only)** within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers and to the public in general that the undersigned has taken possession of the property described herein below in exercise of the powers conferred on him/her under Section 13(4) of the said Act. read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 **on this 29th day of September of the year, 2026.**

The borrowers 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 **Aditya Birla Housing Finance Limited** for an amount of **Rs. 13,75,555/- (Rupees Thirteen Lacs Seventy Five Thousand Five Hundred Fifty Five Only)** interest thereon. Borrowers attention is invited to the provisions of Sub-section 8 of Section 13 of the Act., in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All That Piece And Parcel Of Plot No. 138, Admeasuring 139.40 Sq. Mtrs., Kh No. 25, P.H. No. 18, Situated At Near Sunny Masjid Sayyad Nagar, Old Kamptee Road, Mauza Ranala, Tehsil Kamptee And District Nagpur, Maharashtra. 440034 And **Bounded As:** East: Plot No. 137, West: Plot No. 139, North: 20 Ft. Road, South: Plot No. 151

Date: 29/09/2026 **Authorised Officer**
Place: NAGPUR **Aditya Birla Housing Finance Limited**

Motilal Oswal Home Financial Limited

Regd. Office: Motilal Oswal Tower, Rahimtullah Sayani Road,Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025, CS : 8291889898 **Website**: www.motilaloswalhf.com, **Email**: hfquery@motilaloswal.com

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY/IES)

(UNDER RULE 8 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

Whereas the undersigned being the authorized officer of Motilal Oswal Home Finance Limited, (Formally known as Aspire Home Finance Corporation Ltd), under 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 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned hereunder calling upon the following borrowers to repay the amount mentioned in the notice being also mentioned hereunder within 60 days from the date of receipt of the said notice. The following borrowers having failed to repay the amount, notice is hereby given to the following borrowers and to the public in general that undersigned has taken possession of the properties described herein below in exercise of powers conferred on him under sub section (4) of section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on the date mentioned hereunder.

Sr No	Loan Agreement No. / Name Of The Borrower / Co Borrower/Guarantor	Date of Demand Notice & Outstanding	Date Of Possession Taken	Description Of The Immovable Property : All That Part And Parcel Of Property Consiting Of Property Address
1	LXMOYAVATM124- 250782680 Borrower: Ravi Sanjay Patre Co-Borrower : Sanjay Sadashiv Patre / Vanita Sanjay Patre / Pooja Ravi Patre	10-04-2026 For Rs. 392760/-	30-Sep-26	Property No 127, Area Adm 2250sq Feet,Grmapanchayat Deurwadi(Bu),Tq Arni And Dist Yavatmal East- 20feet Road West- House Of Arjun Giri North- House Of Narayan Borchate South- House Of Amol Giri

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Motilal Oswal Home Finance Limited for an amount mentioned herein above and interest thereon. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Date : 02.10.2026 / Place : Maharashtra **Sd/-.Authorized Officer (Motilal Oswal Home Finance Limited)**

KOTAK MAHINDRA BANK LIMITED

Registered Office: - 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai -400 051. Corporate identity No. L65110MH1985PLC038137).

E - AUCTION CUM SALE NOTICE 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 read with proviso to Rule 8 (6) & 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the Public in general and in particular to the Borrower (s), Guarantor (s) and / or 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 **16-06-2025**, 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 **26-10-2026,** for recovery of **Rs.4,16,91,635/- as on 04-09-2026** together with further interest and other charges thereon at the contractual rates on 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 **(1) M/s. Ram Creation (Borrower), 2) Mr. Sunny Hardasmal Mandhan (Co-Borrower), 3) Mrs. Kanchan Sunny Mandhan(Co-Borrower), 4)Mr. Kishan Hardasmal Mandhan (Co-Borrower) & 5) M/s. Riya Creation (Co-Borrower)** in respect of loans granted to **M/s. Ram Creation.** The details / description of Immovable Property put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:

Name of the Mortgagor/s	Details Of Immovable Property put for E – Auction	Last date for submission of online bid	Date & Time of E-Auction	Reserve Price (INR)	Earnest Money Deposit (EMD)
Mr. Sunny Hardasmal Mandhan	1) Plot No. 5 Survey No. 14/1 and 14/1A Shree Govind Industrial Park Amravati Old bypass Road Badnera Road Amravati -444606.	24-10-2026 till 5.00 P.M.	26-10-2026 between 11.00 A.M. to 12:00 P.M.	Rs. 1,75,00,000/-	17,50,000/-

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on **12-10-2026 between 01:00 pm to 02:00 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.eauctions.co.in on 26-10-2026 between 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 **Linkstar tech Solutions Pvt. Ltd. on - Mobile +91-98986 64651,** email id - **admin@eauctions.co.in 3)** The intending bidders may visit the Bank's official website - https://www.kotak.com/en/bank-auctions.html for auction details and for the terms and conditions of sale. **4)** For detailed terms and conditions of auction sale, the bidders are advised to go through the portal **https://www.eauctions.co.in** 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.eauctions.co.in** before uploading the bid and other documents. **6)** The bid amount shall be in Indian Rupees and is to be submitted / uploaded online only along with KYC documents of the Bidder/s on the portal **https://www.eauctions.co.in on or before 24-10-2026 up to 05.00 p.m.** and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidder/s should be sent by mail to **ashok.motwani@kotak.com. 7)** Prospective bidders may contact, for generating Login ID and password and for online bidding process etc., from **Linkstar tech Solutions Pvt. Ltd.** on above-mentioned contact numbers. **8)** Earnest Money Deposit (EMD) shall be deposited by way of Demand Draft in favour of **Kotak Mahindra Bank Ltd.** on or before **24-10-2026 up to 05:00 p.m.** In case of delay in depositing the EMD on and/or submission of Bid documents within the prescribed time limits due to any reason, 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 automatically rejected. The EMD deposited by the unsuccessful bidder/s 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 Lac Only). **10)** In case any bid is received 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 days and without any interest. **12)** The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the 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, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the property by private treaty. **13)** In an event of failure of the E – Auction Sale for the want of bids or otherwise or for any other reason, the Authorized Officer can enter into a private treaty for sale of the property, as a whole or any part thereof, with the proposed purchaser or any other party providing an offer to purchase the property in the interest of the Secured Creditor. **14)** The Bid is submitted. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained. **15)** 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. **16)** 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, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the property by private treaty. **17)** In an event of failure of the E – Auction Sale for the want of bids or otherwise or for any other reason, the Authorized Officer can enter into a private treaty for sale of the property, as a whole or any part thereof, with the proposed purchaser or any other party providing an offer to purchase the property in the interest of the Secured Creditor. **18)** In an event where a bidder is declared as the successful bidder after e-auction sale conducted and subsequently, if the auction proceedings gets stayed and/or set aside by any Court /Tribunal, at any stage even after issuance of the sale certificate or handing over the possession. then the Bank, at the request of bidder/auction purchaser shall initiate refund of the EMD/amount so deposited by him /her. The Bank at its sole discretion will process refund the money so deposited, without any interest, damages, claims etc of whatsoever nature and no such communication shall be entertained at later stage. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation. **20)** Any other encumbrances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of the property. 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. **21)** All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. **22)** All outgoings including arrears of Water charges, Electricity and Water charges, Electricity and Water charges and 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. **23)** All other incidental charges (including but not limited to security charges or maintenance charges for pre-auction and post-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. **24)** 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, **Mr. Sunny Hardasmal Mandhan (having PAN AMIPM2656C),** to be borne by him from the respective property and deposit the same with Income Tax Department, whereupon 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. **25)** Sale shall 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. **26)** 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/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. **27)** 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. **28)** The bidders should ensure proper internet connectivity; power back up etc., The Bank shall not be liable for any disruption due to internet failure, or technical reasons or reasons / contingencies affecting the E-Auction proceedings. **29)** Kotak Mahindra Bank Limited or its employees will not be liable for any claims from any person in respect of the property put for sale. **30)** 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. **31)** That a Securitization Application being SA No.163/2022 is sub-judice before the DRT, Nagpur. However, there is no stay or injunction against the above-referred property. **32)** Intending Purchaser(s) is/are to make their own independent inquiries regarding the encumbrances on the property including but not limited to statutory liabilities, over-due maintenance, common charges, over-due electricity bills, Municipal Tax, Water Tax, other charges (if any). That the said immovable property will be sold with all encumbrances related to the pending Tax and Bills as mentioned in the preceding line and other Tax and Bill thereon. **33)** For inspection of property; power back up etc., The Bank shall not be liable for any disruption due to internet failure, or technical reasons or reasons / contingencies affecting the E-Auction proceedings. **29)** Kotak Mahindra Bank Limited or its employees will not be liable for any claims from any person in respect of the property put for sale. **30)** 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. **31)** That a Securitization Application being SA No.163/2022 is sub-judice before the DRT, Nagpur. 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The Borrower (s) / Mortgagee(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 removing the ambiguity.

Place: Amravati, Date: 02/10/2026 **Sd/- Kotak Mahindra bank Ltd., Authorized Officer**

GRIHUM HOUSING FINANCE LIMITED

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014 Branch Off Unit: Office no. 305, 3rd floor, Yamuna Plaza, Murtijapur Highway, Near Ramlata Business Centre, Akola-444001

E-AUCTION - SALE NOTICE
Sale of secured immovable assets 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.

Noticeisherebygiventothepublicingeneralandinparticularothe Borrower/Co-Borrower/Mortgagor(s)/Guarantor(s)thatthebelowdescribedimmovablepropertiesmortgagedto 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**"Asiswhereis","Asiswhatis",and"Whatevertherelse"basis on 19-10-2026** throughE-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**

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. LAP06912000000505963712 & LAP06912000000505985 SANTOSH NARAYANRAO GOULWADE (BORROWER) SAPANA SANTOSH GAULAWADE (CO BORROWER)	Notice date: 09-01-2026 Total D