



PNB Housing Finance Limited

REGD. OFFICE: 9th Floor, Antihill Bhanan, 22, K.G. Marg, New Delhi-110001, PH: 011-2357177, 2357172, 22050414, Website: www.pnbhousing.com

BRANCH ADDRESS: Office No.24, Third Floor, Swami Tibh Building No.3, Shehar Park, Near Khadapada Circle, Andheri (West), Maharashtra-421301

POSSESSION NOTICE FOR IMMovable PROPERTY

Whereas the undersigned being the Authorised Officer of the PNB Housing Finance Ltd, under the Securitisation and Reconstruction of Financial Assets & in compliance of Rule 8(1) of Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notices on the date mentioned against each account calling upon the respective borrowers to repay the amount as mentioned against each account within 60 days from the date of notice(s) date of receipt of the said notices.


The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned against each account.

The borrower/s in particular and the public in general is hereby cautioned not to deal with the properties and any dealing with the properties will be subject to the charge of PNB Housing Finance Ltd, for the amount and interest thereon as per loan agreement. **The borrowers' 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.**

Loan Account No.	Name of the Borrower/Guarantor	Demand Date	Amount Outstanding	Date of Possession Taken	Description Of The Property Mortgaged
H01U/ KLN/ 0120/ 69520 B.O.: Kalyan	Kapurchand K Rathod	13-11-2024	Rs. 21,90,332.70 (Rupees Twenty one Lakhs Ninety Thousand Three Hundred Thirty Two & Seventy Paise Only) as on 13-11-2024	11.09.2025 (Physical)	Flat No.702, 7th Floor, Building No. 2, A-Wing, Shree Krishna Residency, Valivali, Badapur West, Maharashtra -421503.
H03U/ KLN/ 03/06/1287 B.O.: Kalyan	Abhijeet Balaso Gade	01-09-2024	Rs. 25,66,218.66 (Rupees Twenty Five Lakhs Sixty Six Thousand Two Hundred Eighteen And Sixty Six Paise Only) as on 16-07-2024	11.09.2025 (Physical)	Wing D, 2, 206, Patmak Residency, Land Bearing Survey No. 32, lying being Situated At Village Shirgaon, Kulgaon Badapur Municipal Corporation, Near Marathi Nagar, Thane, M.H. - 421505

PLACE:- KALYAN, DATE:- 16-09-2025

AUTHORIZED OFFICER, PNB HOUSING FINANCE LTD.



State Bank of India

Branch-SARB Thane (11697) : 1st Floor, Kerom Building, Plot No.112, Wagle Industrial Estate, Circle No.22, Thane (West) 400 604. **e-mail ID of Branch:** sbi.11697@sbi.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Appendix - IV-A [See Proviso to rule 8(6)]

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 PROVISIO 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 Physical possession of which has been taken by the Authorised Officer of State Bank of India, the Secured Creditor, will be sold on "As is Where is," As is What is" and Whatever there is" basis on **30.09.2025**, for recovery of **Rs. 25,73,082.00/- (Rs. Twenty Five Lakhs Seventy Three Thousand Eighty Two Only)** as on **29.07.2021** with further interest including expenses and costs there on due to the secured creditor from **Shri Deepak Ramchandra Kalavakatte & Smt Shubhangi Deepak Kalavakatte (Borrowers)**

The reserve price will be **Rs. 27,78,650.00/ (Rupees Twenty Seven Lakh Seventy Eight Thousand Six Hundred Fifty Only)** the earnest money deposit will be **Rs. 2,77,865.00 (Rupees Two Lakh Seventy Seven Thousand Eight Hundred Sixty Five Only)**.

The intending bidders should make their own independent inquiries regarding encumbrances, title of property put on auction and claims / rights / society / builders does affecting the property prior to submitting their bid. In this regards, e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank.

The Bidders should get themselves registered on (<https://baanknet.com>) by providing requisite KYC documents and registration fee as per the practice followed by M/s PSB Alliance Private Limited well before the auction date.


Date & Time of public E-Auction 30. 09. 2025 from 1.00PM to 3.00 PM with unlimited extensions clause of 10 minutes each.

Detail of Property/Property ID No	Reserve Price (In Rs)	Earnest Money Deposits (Rs.)	Bid Increase Amount (Rs.)	Date & time of inspection
Flat No. 703, B wing, Ambar Star CHS, Khambal Pada, near RBT college, Village Kanchangaon, Tal Kalyan, Thane 421201, Area 43.40 sq Mtrs (467 sq ft). Property ID No SBIN200011495815	Rs. 27,78,650/-	Rs. 2,77,865/-	Rs. 10,000/-	22.09.2025 11.00 AM to 13.00PM

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India the Secured Creditor' Website www.sbi.co.in , <https://baanknet.com>, <https://sbi.co.in/web/sbi-in-the-news-auction-notices/sarfaesi-and-others> and <https://baanknet.com>, or contact to **MR. Sunny Agarwal, CLO Mob. No. 8269901247 & MR. Rajesh Kumar, CO Mob. No. 8108164975**

Sd/-
Date:- 15.09.2025
Place:- Thane

Sunny Agarwal,
Chief Manager & Authorised Officer, State Bank of India



KOTAK MAHINDRA BANK LIMITED

Registered office: 27BK6, C-27, G Block, Bandra Kuria Complex, Bandra (E), Mumbai - 400051, MH.

Branch Office: Kotak Infinity, 5th Floor, Zone IV, Building No. 21, Infinity IT Park, off Western Express Highway, General A K Vaidya Marg, Malad (East), Mumbai - 400097

Corporate identity No. L65110MH1985PLC038137, www.kotak.com

E - AUCTION CUM SALE NOTICE 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) & 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 Mortgage (s), that the below described immovable properties 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 09.11.2025, 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 14.10.2025, for recovery **Rs.109,31,45,056.75 (Rupees One Hundred Nine Crore Thirty One Lakhs Forty Five Thousand Fifty Six and Paise Seventy Five Only)** as on 01.08.2025 together with further interest and other charges thereon at the contractual rates upon the footing of compound interest until payment/realization due to **Kotak Mahindra Bank Limited**, being the Secured Creditor, from the Borrower / Mortgage (s) / Guarantor/s **Ptraans Logistics (India) Private Limited, Mr. Praveen Jain, Ms. Kalpana Jain & Praveen Kumar Jain HUF** in respect of loans granted to **Ptraans Logistics (India) Private Limited**. The details / description of Immovable Properties put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below.


Sr. No.	Name of the Mortgage/s	Details Of Immovable Properties put for E – Auction	Last date for submission of online bid	Date & Time of E-Auction	Reserve Price (INR)	Earnest Money Deposit (EMD) (INR)
1	Praveen Kumar Jain (HUF)	All that piece and parcel of property being land and Office Premises No. S-13, 14 & 15, Skip Floor (Second Floor), Chandralok Hsg. Complex, Survey No. 276/P of Village Chanod, Near Cine Park Theatre and Bank of Baroda, Vapi – Silvassa Road, Vapi (East), Taluka Pardi, District Valsad, Gujarat, together with all the present and future superstructures thereon and which is bounded as under: Towards East : By Office No. 12; Towards West : By Office No. 16; Towards South : Stair Case and lift portion of the building for residence; Towards North: 11th Feet Wide Main passage.	13.10.2025 up to 04:00 p.m.	14.10.2025 between 01.00 p.m. to 02:00 p.m.	INR 51,84,000.00 (Rupees Fifty One Lakhs Eighty Four Thousand Only)	INR 5,18,400.00 (Rupees Five Lakhs Eighteen Thousand Four Hundred Only)

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said properties on **30.09.2025 between 12:00 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.bankauctions.com/> on **14.10.2025 from 01.00 p.m. to 02.00 p.m.** with unlimited extensions of 5 minutes duration each. 2) For details about E-Auction, the intending bidders may contact M/s. C1 India Pvt. Ltd through Mr. Dharani Krishna - Mobile +91-9949182222; email id - andhra@c1india.com. 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.bankauctions.com/> and the said terms and conditions shall be binding on the bidders who participate in the bidding process. 5) It is requested that the interested Bidders/are required to generate the login ID and password from the portal <https://www.bankauctions.com/> before uploading the bid and other documents. 6) The bid form has to be filled in the prescribed form and is to be submitted / uploaded online only along with KYC documents of the Bidders/ on the portal <https://www.bankauctions.com/> on or before **13.10.2025 up to 04.00 pm**, and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidders/ shall be sent by mail to pranay.bharucha@kotak.com / or shivani.paste@kotak.com / or nihikl.sakpal@kotak.com. The Bidder shall write the subject of the email "For purchase of Properties in the matter of **Praveen Kumar Jain (HUF)**" 7) Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from M/s. C1 India Pvt. Ltd. on above mentioned contact numbers. 8) Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/FUND TRANSFER to the credit of Account No. 06410125272001, **Kotak Mahindra Bank Ltd., Nariman Point Branch, Mumbai, IFSC Code: KKBK0000958**, on or before **13.10.2025 up to 04:00 p.m.** The NEFT/RTGS/FUND TRANSFER shall only be done from the account/s of the intending bidder/s only. In case of delay in depositing the EMD and/or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorized Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bid/s received after the schedule cutoff time without giving any disclosure to any person. Any bid submitted without depositing the EMD amount shall stand automatically rejected. The EMD deposited by the proposed bidder shall not earn any interest. 9) The bid price to be submitted shall be equal to and / or above the Reserve Price and during the bidding process, bidders who have submitted bids shall improve their further offers in multiples of INR 1,00,000.00 (Rupees One Lakh Only). 10) In case any bid is placed within last 5 minutes of the closing time of the e-auction proceeding, the closing time shall automatically and immediately get extended by another 5 minutes. 11) The successful bidder has to deposit 25% of the highest bid amount (including EMD already paid) immediately on closure of the e-auction sale proceedings or on the following working day in case business hours is closed on the day of E - Auction, in the mode stipulated above. The balance 75% of the highest bid amount shall have to be deposited within 15 days from the date on which the acceptance / confirmation of sale is conveyed to such successful bidder or such extended period which shall be at the sole discretion of the Authorized Officer and within the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002. 12) The highest bidder will not have any right and title over the properties until the Sale Certificate is issued in his favour subject to realization of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E - Auction and confirmation by the Secured Creditor to that effect. 13) If the successful bidder fails to deposit the entire bid / auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the properties nor on the amounts deposited. The Authorized Officer shall be free to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction properties. 14) On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorized Officer shall issue the Sale Certificate, the sale shall be completed thereafter, and Kotak Mahindra Bank Limited shall not entertain any claims. 15) The sale certificate shall be issued in the same name in which the Bid is submitted. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained. 16) The EMD amount, to the unsuccessful bidder/s, shall be returned by Kotak Mahindra Bank Ltd., in their accounts by way of RTGS / NEFT / Funds Transfer, within 10 (Ten) working days and without any interest. 17) The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E – Auction Sale without assigning any reason. In the event of postponement/cancellation of the E – Auction Sale after submission of the bids, EMD submitted by the bidders will be returned, 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 properties by private treaty. 18) In an event of failure of the E – Auction Sale for the want of bids or otherwise or for any other reason, the Authorised Officer can enter into a private treaty for sale of the properties, as a whole or any part thereof, with the proposed purchaser or any other party providing an offer to purchase the properties. 19) In the event where a bidder is declared as the successful bidder in the e-auction sale conducted and subsequent to that, if the auction proceedings are stayed by any Court/Tribunal, at any stage till the stage of issuance of the sale certificate and handing over the possession, including but not limited to restraining the bank from further proceedings, then the bidder shall not have any right to claim the refund of the EMD/amount so deposited by him/her or any interest on the amount so deposited towards the sale of the properties. The Bank at its sole discretion will refund the money so deposited, without any interest and/or damages and/or claims and no communication will be entertained whatsoever in this regard. 20) The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation. 21) Any other encumbrances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties Auctioned. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the properties including statutory liabilities, arrears of property tax, electricity dues etc. 22) All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. 23) All outgoings charges i.e. Municipal Taxes, Maintenance/Society charges, Electricity and Water charges and any other dues or taxes including transfer charges / fees in respect of the properties put for Auction-Sale under the present notice shall be paid by the successful Bidder/Purchaser solely. 24) All other incidental charges (including but not limited to security charges or maintenance charges for preservation of the properties under the present auction) will be borne solely by the highest bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However at the sole discretion of the Authorized Officer, any just and reasonable delay will be considered for exemption, without setting any precedent for future. 25) As per Section 194-A 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 Properties in the name of Praveen Kumar Jain (HUF) (having PAN AAAHP2032D), to be borne by him from the sale price of the respective properties and deposit the same with Income Tax Department. Furthermore only 99% of the sale price is to be remitted to the Bank. The Sale Certificate will be issued by the Bank, in favour of the Successful bidder/purchaser, only upon the receipt of Form 16B, Form 26Q and the Challan evidencing the deposit of such TDS. 26) Sale will strictly be on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" & "NO RECOURSE BASIS" on the terms and conditions as mentioned herein, however the Authorized Officer shall have the absolute discretionary right to change or vary any of the terms and conditions. The bidders are advised to make their own independent inquiries regarding any encumbrances, Search in Sub-Registrar Office and Revenue Records and Municipal Records and any administrative Government records relating to the concerned Properties and shall satisfy themselves regarding the nature and description of the properties, condition, any encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Properties. 27) The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/ adjourn/ discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. 28) The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions. 29) The bidders should ensure proper internet connectivity, power back up etc., The Bank shall not be liable for any disruption due to internet failure, power failure, or technical reasons or reasons / contingencies affecting the E-Auction proceedings. 30) Kotak Mahindra Bank Limited or its employees will not be liable for any claims from any person in respect of the properties put for sale. 31) The present notice is also uploaded on the Bank's official website i.e. www.kotak.com and interested parties can visit the same also. 32) For inspection of the properties or for any further details kindly contact Mr. Nikhil Sakpal (Mobile No. +91-739778972444), Authorized Officer Mrs. Shivani Paste (Mobile No. +91-9699534399) or Mr. Pranay Bharucha (Mobile no. +91-7045928097). 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.

Sd/-
Date : 17.09.2025

For Kotak Mahindra Bank Ltd
Authorized Officer,



PHYSICAL POSSESSION NOTICE

Branch Office : ICICI Bank Ltd, Office Number 201-B, 2nd Floor, Road No. 1 Plot No. B3, WIFIT PARK, Wagle Industrial Estate, Thane (West)- 400604.

The Authorised ICICI Bank Officer under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.


Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken possession of the property described below, by exercising powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Physical Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	Chavan Santosh D & Varsharani Santosh Chavan/ LBSLI00006147955	Plot No. 6B, Amba Chowk Ramkrushna Nagar Sangli Kuppawdowr Glasss No 238/1, Kupwada 2, Taluka Miraj, Sangli Maharashtra Sangli-41614/ 12-September-2025	May 22, 2023/ Rs. 1165249.00/-	Sangli

The above-mentioned borrower(s)/guarantor(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: September 17, 2025
Place: Maharashtra

Sincerely Authorised Officer,
For ICICI Bank Ltd.



PIRAMAL FINANCE LIMITED

(Formerly Piramal Capital and Housing Finance Ltd)

Registered Office: Unit No-401, 6th Floor, Piramal Amiti Building, Piramal Agasya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai- 400070
T +91 22 3802 4000.

Branch Office: 4th Floor unit No. 4A-03 to 08, Lake City Mall, Sector No. 05, Village Majivade, Kapurbavdi Junction, Thane (West), Pin code- 400607.

POSSESSION NOTICE

For Immovable Property as per Rule 8(4) of the Security Interest (Enforcement) Rules, 2002 and Appendix- IV

Whereas, the undersigned being the Authorized Officer of PIRAMAL FINANCE LIMITED, (Formerly Piramal Capital and Housing Finance Ltd) herein after referred to as PFL/ Secured Creditor) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorized Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. 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. 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 Piramal Finance Ltd, (Formerly Piramal Capital & Housing Finance Ltd) (herein after referred to as PFL/ Secured Creditor) for an amount as mentioned herein under with interest thereon.

Sr. No.	Name of the Borrower(s)/ Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date and Amount	Date of Possession
1.	(Loan Code No. 23700000061/ Navi Mumbai- Pen Branch), Pradeep Kumar Sharma (Borrower) Monika P Sharma (Co-Borrower)	All the Part & Parcel of Property- Flat No. 105 Asha Enclave Plot No 06 S R No. 42 K Dhondvinayak Nagar Plai Nr Pali Barmali Road Raighar (MH) Maharashtra- 402107	04/11/2022 for Rs. 9,72,997/- Rupees Nine Lakh Seventy Two Thousand Nine Hundred Ninety Seven Only	15/09/ 2025
2.	(Loan Code No. BLSA00005174/ Thane- Kalyan Branch), Renu Krishan Mahto (Borrower) Krishna Mohan Mahato (Co-Borrower)	All the Part & Parcel of Property- Gram Panchayat House No.438, Sateit Bunglow, Old Gut No.64, New Gut No.50, Near Gram Panchayat Office, Pedhambe Gaon, Near Prathamik Arogya Kendra, Alibag, Raighar Maharashtra - 402209	22/05/2025 for Rs. 23,33,558/- Rupees Twenty Three Lakh Thirty Three Thousand Five Hundred Fifty Eight Only	11/09/ 2025
3.	(Loan Code No. M0085277/ Mumbai- Vasa East Branch), Renu Krishan Mahto (Borrower) Krishna Mohan Mahato (Co-Borrower)	All the Part & Parcel of Property- Gram Panchayat House No.438, Sateit Bunglow, Old Gut No.64, New Gut No.50, Near Gram Panchayat Office, Pedhambe Gaon, Near Prathamik Arogya Kendra, Alibag, Raighar Maharashtra - 402209	22/05/2025 for Rs. 41,07,146/- Rupees Forty one Lakh Seven Thousand One Hundred Forty Six Only	11/09/ 2025
4.	(Loan Code No. HLSA000330C2/ Navi Mumbai- Pen Branch), Suraj Kashinath Shekar (Borrower) Vajjayanti Kashinath Shekar (Co-Borrower)	All the Part & Parcel of Property- Flat No. 7 2nd Floor Shantivan Bldg Alibag 402201	18/11/2024 for Rs. 14,18,135,12/- Rupees Fourteen Lakh Eighteen Thousand One Hundred Thirty Five and Paise Twelve Only	13/09/ 2025
5.	(Loan Code No. HLSA000069D4/ Navi Mumbai- Kharghar Branch), Smita Baboo Tapadar (Borrower) Baboo Gurudas Tapadar (Co-Borrower)	All the Part & Parcel of Property- Flat No.403, 4th Floor, R. N. Heights Plot No. 20, Sector 25 A, Village Pushpak, Near Vitthal Rukhmani Mandir, Ulwe, Navi Mumbai, Maharashtra- 410206	22/05/2025 for Rs. 24,78,115/- Rupees Twenty Four Lakh Seventy Eight Thousand One Hundred Fifteen Only	11/09/ 2025
6.	(Loan Code No. 04500004297/ Thane - Naupada Branch), Sudhir Yashwant Pawar (Borrower) Sandhya Sudhir Pawar (Co-Borrower)	All the Part & Parcel of Property- Flat No. 501, 5th Floor Savitri Heights Anand Nagar Near Mukund Company Nr Mukund Compnay yerunakr on 26 02 2013 Mumbai Maharashtra- 400705	27/10/2023 for Rs. 9,87,706/- Rupees Nine Lakh Eighty Seven Thousand Seven Hundred Six Only	11/09/ 2025

Date : September 17, 2025
Place: Maharashtra

Sd/- (Authorised Officer)
PIRAMAL FINANCE LIMITED



INDIAN OVERSEAS BANK

Asset Recovery Management Branch

Maker Tower E, 5th Floor, Cuffe Parade, Mumbai-400005

PHONE : 022-35119451, E-Mail : lob11998@lob.in

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

Sale of immovable properties mortgaged to Banks under Securitization 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 properties as described in the **SCHEDULE OF PROPERTIES** pursuant to the notice issued under Section 13(2) of the Security Interest (Enforcement) Rules 2002 with right to sell the same on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" 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 properties. The sale will be done by the undersigned through e-auction platform provided at the Web Portal <https://baanknet.com/eauction-psb/bidder-registration>.

Name & address of the Borrower :

M/s. Kadam & Kadam Gold Refinery Pvt. Ltd.
Reg Office : Ground Floor of P & S Corporate House, Plot A-56, Near Tunga International, M I D C, Andheri (East), Mumbai-400093 (hereinafter referred as 'Borrower')

Name and address of the Guarantor/Mortgagors :

Mr. Bala Saheb Kadam 2203 Sovereign, Hiranandani Gardens Powai, Mumbai-400076	Mrs. Sulabha Bala sahib Kadam 2203 Sovereign, Hiranandani Gardens Powai, Mumbai-400076
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Also At,
Flat No. 804, Solitaire B Wing, Hiranandani Estate, Ghodbunder Road, Thane-400607

Also At,
Flat No. 804, Solitaire B Wing, Hiranandani Estate, Ghodbunder Road, Thane-400607

M/s Chintamani Carino Casa Development Pvt. Ltd. (Corporate Guarantor)
904, The capital G Block, BKC, Bandra (E), Mumbai-4000051

S. No.	Name of the Secured Creditor	Date of Demand Notice	Amount Recalled in the Demand Notice (In Rs.)	Total Dues* As on
1.	Indian Overseas Bank	30.05.2016	Rs. 22,32,25,480/-	30.05.2016

Whereas, the borrowers and guarantors having failed to pay the amount due to the Bank as called for in the said demand notice, the Bank has taken **Physical Possession** of the secured asset more fully described in the schedule hereunder on 08.03.2017 under Section 13(4) of the Act.

DETAILS OF AUCTION : SCHEDULE OF PROPERTY

LOT-1	All that piece and parcel of the Non Agricultural Land 87 Bungalov Plots Bearing Nos. 546, 567, 548, 549, 550, 551, 552, 553, 567, 568, 570, 571, 573, 574, 96, 102, 103, 104, 105, 106, 116, 117, 118, 119, 120, 132, 133, 134, 135, 143, 144, 145, 146, 159, 160, 161, 165, 166, 167, 168, 169, 277, 278, 279, 288, 289, 290, 303, 304, 305, 306, 315, 316, 317, 318, 330, 331, 332, 341, 342, 343, 344, 354, 355, 356, 368, 369, 370, 396, 397, 398, 399, 400, 409, 410, 411, 412, 413, 423, 424, 425, 426, 427, 428, 429, 430, 431 in the complex known as "Carino Casa" situated at Gut No. 119 to 145 total admeasuring 26,396.68 Sq. Mtrs. Village Khapri, Near Tokawade Naka Malshaj Murbad Road, Taluka Murbad Dist. Thane-412402 In the name of Chinmay Agriculture and Housing Private Ltd. **
LOT-2	All that piece and parcel of the Non Agricultural land 33 Bungalov Plots bearing Nos. 27, 28, 33, 34, 35, 52, 53, 65, 66, 67, 84, 88, 89, 90, 91, 92, 107, 108, 109, 110, 111, 112, 113, 114, 115, 136, 137, 138, 139, 140, 141, 142 & 163 Admeasuring total area 9144.53 Sq.Mtrs. In the complex known as "Carino Casa" situated at Village Khapri, Near Tokawade Naka Malshaj Murbad Road, Taluka Murbad Dist. Thane-412402 In the name of Chinmay Agriculture and Housing Private Ltd. **

DETAILS OF AUCTION :

Particulars	LOT-1	LOT-2
Date and time of e-auction	03.10.2025, 11.00 AM to 1.00 PM	
Reserve Price	Rs. 7,52,40,000/-	Rs. 2,67,90,000/-
Earnest Money Deposit (EMD)	Rs. 75,24,000/-	Rs. 26,79,000/-
EMD Remittance	As mentioned in point no. 2&3 of terms & condition	
Bid Multiplier	Rs. 1,00,000/-	
Inspection of property	On prior appointment	
Submission of online application for bid with EMD	19.09.2025 Onwards	
Last date for submission of online application for BID with EMD	Prior to E-auction	
Known Encumbrance if any	Detailed as below**	
*Outstanding dues of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc.)	Not known	

*** TDS to be borne by the successful purchaser**

***Bank's dues have priority over the Statutory dues.**

**** A suit of land dispute was filed by Mr. Ajay Jaywant Raut and Mr. Amol Jayment Raut with suit No. 6/2009 in the court of civil judge junior Division at Murbad and Hon'ble court has passed decree in the suit in favor of applicants. The Court inter alia declared that the Plaintiffs the sue Mr. Ajay Jaywant Raut and Mr. Amol Jaywant Raut who were entitled for 1/9th share in the property bearing Gut No. 123 and 124 in Khapri Village (mortgaged to Bank), this was not disclosed by the borrower at the time of mortgaging the property to us. Borrower has preferred an appeal in the court of District judge Kalyan. Land dispute still going on vide RCA No. 88/2018 at Add District Session Court Kalyan and Civil MA no. 26/2024 at Civil Court Murbad**

For terms and conditions Please visit :

(1) <https://baanknet.com/eauction-psb/bidder-registration>
(2) www.lob.in

Kanaga Prathap Singh
Chief Manager
Authorized Officer
Indian Overseas Bank