



MUTHOOT HOUSING FINANCE COMPANY LIMITED
Registered Office: TC NO.14/2074/7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, CIN NO - U65922KL2010PLC025624, Corporate Office: 12A/01, 13th floor, Parinnee Crescendo, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051 TEL. NO: 022-62728517, Email id: authorised.officer@muthoot.com

APPENDIX -IV[Rule 8(1)] Possession Notice (For Immovable Property)
Whereas The undersigned being the Authorized Officer of the Muthoot Housing Finance Company Ltd., under the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (ACT NO.54 OF 2002) and in exercise of powers conferred under section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice to below mentioned Borrowers/ Guarantor/s. After completion of 60 days from date of receipt of the said notice, The Borrower/s / Guarantor/s 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 Symbolic Possession of the property described herein below in exercise of powers conferred on them under section 13(4) of the said Act read with Rule 8 of the said Rules on this.

Sr. No.	LAN / Name of Borrower / Co-Borrower/ Guarantor	Date of Demand notice	Total O/s Amount (Rs.) Future Interest Applicable	Date of Possession
1	LAN No. 14100078299 1. Santosh Dhananjay Nalawade Alias Santosh Dhananjay Nalawade 2. Bharati Santosh Nalawade	24-October-2025	Rs.24,14,129.46/- as on 24-October-2025	09-February-2026

Description of Secured Asset(s) /Immovable Property (ies): ALL THAT PIECE AND PARCEL OF PROPERTY BEARING FLAT NO.502, ADM. 525.15 SQ. FT. SALEABLE IE. 48.80 SQ. MTRS. SALEABLE WITH COMMON PARKING, ON 5TH FLOOR, GRAMPANCHAYAT MILKAT NO.7382, IN THE SOCIETY KNOWN AS VARADVINAYAK PLAZA CO-OPERATIVE SOCIETY LTD., CONSTRUCTED ON LAND BEARING S. NO.178(OLD S. NO.100) HISSANO.182, PLOT NO.182, SITUATED AT MAUE PHURSUNGJI, TAL. HAVELI, DIST. PUNE.

The Borrower/s / Guarantor/s 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 Muthoot Housing Finance Company Limited, for an above mentioned demanded amount and further interest thereon.

Place: MAHARASHTRA, Date: 12 February, 2026 Sd/- Authorised Officer, For Muthoot Housing Finance Company Limited

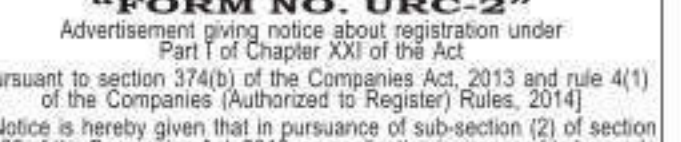


AAVAS FINANCIERS LIMITED
(CIN:L65922RJ2011PLC034297) Regd. & Corp. Office: 201-202, 2nd Floor, South End Street, Mansarovar Industrial Area, Jaipur, 302020

Demand Notice Under Section 13(2) of Securitisation Act of 2002
As the Loan Account Became NPA therefore The Authorised Officer (AO) Under Section 13 (2) Of Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act 2002 had issued 60 day demand notice to the borrower as given in the table. According to the Notice if the Borrower does not deposit the Amount within 60 days, the amount will be recovered from Auction of the security as given below. As the Demand Notice send to the borrower/ guarantor has not been served, copy of demand notice has also been affixed on the secured assets as given below. Therefore you the borrower is informed to deposit the loan amount along with future interest and recovery expenses within 60 days, otherwise under the provisions of section 13(4) and 14 of the said act, the AO is free to take possession of the Security as given below.

Name of the Borrower	Demand Notice Date and Amount	Description of Mortgaged property
Mahadev Waghmare, Sunita Waghmare Guarantor : Dattatray Waghmare (A/C No.) 1151201200198599	10 Feb 26 Rs. 585207/- 9 Feb 26	Sn 58, Hissa No. 2/11 Situates At Village Kondhwa, Bk.Tal. Haveli, Dist. Pune, Maharashtra (India)- 411048 Admeasuring 75 Sq. Mtrs.
Sanjay Ekmath Dhangar, Asha Sanjay Dhangar, Vasudev Sanjay Dhangar (A/C No.) 231216703401871 & 241216703452408	10 Feb 26 Rs. 1688491/- & Rs. 499027/- 9 Feb 26	Flat No. 706, 7th Floor Building B, Tanish Bhakti, Gat No. 444 & 445, At: Charholi Khurd, Tal. Khand, Dist. Pune - 412105. Admeasuring 310.76 Sq Ft.

Place : Maharashtra Date : 12.02.2026 Authorised Officer Aavas Financiers Limited



"FORM NO. URC-2"
Advertisement giving notice about registration under Part I of Chapter XXI of the Act.
(Pursuant to section 37A(b) of the Companies Act, 2013 and rule 4(1) of the Companies (Authorized to Register) Rules, 2014)

1. Notice is hereby given that in pursuance of sub-section (2) of section 366 of the Companies Act, 2013, an application is proposed to be made after fifteen days hereof but before the expiry of thirty days hereinafter to the Registrar of Companies at Pune/ Central Registration Centre (Central Institute of Corporate Affairs (CICA) as the case may be, for the registration of the proposed company as a LLP may be registered under Part I of Chapter XXI of the Companies Act, 2013, as a Company Limited by Shares.

2. The principal objects of the proposed company are as follows:-

a. To deal in all types of purchase and sale of agricultural or any other type land, land development including residential, commercial, industrial plotting and its development in India and elsewhere.

b. To erect and construct houses, building, do civil construction work of all types, infrastructure work of all types and to purchase-lease on lease, or otherwise, own, construct, effect, alter, develop, decorate, furnish, equip with all infrastructure, pull down, improve, repair, renovate, build, plan, layout, set, transfer, charge, assign, let out, sublet all types of plots, lands, buildings, bungalows, quarters, offices, flats, shaws, warehouses, colonies, godowns, shops, showrooms, multiplexes, hotels, restaurants, banquet halls, houses, structures, constructions, tenements, roads, bridges, flyovers, underpasses, railway lines, dams, all kinds of agriculture infrastructure and infrastructure for waste land, refineries of all kinds, airports, seaports, telecom infrastructures, power houses, mines, lands, estates, immovable properties of all types

c. To carry on the business as owners, builders, colonizers, developers, promoters, proprietors and contractors, maintainers of residential, commercial and industrial buildings, colonies, mills and factory's buildings, workshop's building, cinema's houses and den, in all kinds of immovable properties whether belonging to the Company or otherwise

d. To act as consultants for real estates, immovable properties and all types

e. To carry on the business of town planners, Group Housing Developers, Township projects and other building requirements.

f. To develop and cultivate the land for agricultural purposes.

3. A copy of the draft memorandum and articles of association of the proposed company may be inspected at the Registered Office situated at Shop No. 37, S. No. 587, Vastushree Complex, Market Yard, Pune, 411037.

4. Notice is hereby given that any person objecting to this application may communicate their objection in writing to the Registrar at Central Registration Centre (C.R.C.), Indian Institute of Corporate Affairs (IICA) Plot No. 8/7 Sector 5, IIT Marolli, District Gurgaon (Haryana), PIN Code-122050 within twenty-one days from the date of publication of this notice, with a copy to the proposed company at its Registered Office.

FOR NIRMANN PC PANDHARI DEVELOPMENTS LLP
Sd/-
Vijay Ishwar Sable Rahul Hemant Mehta Prakash Balasahab Chavan
Designated Partner Designated Partner Designated Partner
(DIN 10001347) (DIN 0665583) (DIN 01377471)
Dated : 12.02.2026



India SME Asset Reconstruction Co. Limited
Regi. Off. : The Ruby 11th Floor, North – West Wing, Plot No 29, Senapati Bapat Marg, Dadar (West) Mumbai – 400028.

DEMAND NOTICE
DEMAND NOTICE (under Rule 3 (1) of Security Interest (Enforcement) Rules. 2002)
Substituted Service Of Notice U/S.13 (2) Of Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002.

The borrowers/co-borrowers/guarantors/mortgagors mentioned hereunder had availed the financial assistance from Fedbank Financial Services Limited ("Original Lender"). The said loan, together with all underlying security interest and all rights, titles and interests of the Original Lender therein, was assigned by the Original Lender under the provisions of the SARFAESI Act, 2002, in favour of India SME Asset Reconstruction Company Limited ("ISARC"), acting in its capacity as trustee of Securitisation Trust, vide Assignment Agreement dated 26th September, 2025. ~ Notice is hereby given to the borrowers as mentioned below that since they have defaulted in repayment of the said loan availed by them from Original Lender, their loan accounts have been classified as Non-Performing Assets in the books of the Original Lender/ISARC as per RBI guidelines thereto. Thereafter, ISARC has issued demand notices under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on the last known addresses of the said borrowers thereby calling upon and demanding from them to repay the entire outstanding amount together with further interest at the contractual rate on the aforesaid amount and incidental expenses, cost, charges etc. as stated in the said demand notices. However, the demand notice have returned un-served and as such they are hereby informed by way of public notice, as per Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules)

S. No.	Loan Agreement/Loan No. / Name Of The Borrower / Address No.	Co-Borrower And Guarantor Name Director Name	Npa Date	Date Of Demand Notice	Demand Notice Amount (In Rs.)	Loan Amount (Amt In Rs.)	Description Of The Mortgage Property
1	FEDSOLST.0508315/ RATNAKAR BHARAT SHINDE Ap Nandeshwar Tal Mangalwedha Dist Solapurpurnar Indra Nagar Solapur Maharashtra 413222	SONALI RATNAKAR SHINDE	04.08.2024	28.01.2026	Rs. 13,50,706.00 (Rupees) Thirteen Lakh Fifty Thousand Seven Hundred Six Only	Rs. 10,00,000 (Rupees) Ten Lakh Only	All The Piece And Parcel Of The Property Bearing Grampanchayat House No1438/ Having Area Admeasuring 202.34 Sq Mt Situated At Nandeshwar Tal Mangalwedha Dist Solapur Within Limits Of Nandeshwar Grampanchayat Nandeshwar East - Road West- Property Of Bharat Shinde NorthPort Of Sudhakr Shinde South - Property Of Ram Bharat Shinde

We hereby call upon the borrower stated herein to pay us within 60 days from the date of this notice, the outstanding amount (s) together with further interest thereon plus cost, charges, expenses, etc. thereto failing which we shall be at liberty to enforce the security interest including but not limited to taking possession of and selling the secured asset entirely at your risk as to the cost and consequences.

Please note that as per sub-section (8) of section 13 of the Act, if it does of ISARC together with all costs, charges and expenses incurred by ISARC are tendered to ISARC at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by ISARC, and no further step shall be taken by ISARC or transfer or sale of that secured asset.

Dated : 12.02.2026 / Place: Maharashtra Authorized Officer, India SME Asset Reconstruction Company Limited



AUTHUM INVESTMENT & INFRASTRUCTURE LIMITED
Regi. Off. : 707, Raheja Centre, Free Press Journal Road, Nariman Point, Mumbai-400 021. Ph.: (022) 6747 2117 Fax: (022) 6747 2118 E-Mail: info@authum.com

DEMAND NOTICE
Whereas the borrowers/co-borrowers/guarantors/mortgagors mentioned hereunder had availed the financial assistance from Authum Investment & Infrastructure Limited ("AIL") (Resulting Company pursuant to the demerger of lending business from Reliance Commercial Finance Limited ("RCFL") to AAIL vide NCLT order dated 10.05.2024) We state that despite having availed the financial assistance, the borrowers/ guarantors/ mortgagors have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non Performing Asset on the respective dates mentioned hereunder. In the interests of AAIL, in accordance with the directives relating to asset classification issued by the National Housing Bank, consequent to the Authorized Officer of AAIL under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under Section 13(2) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notices on respective dates mentioned herein below under Section 13(2) of SARFAESI Act, 2002 calling upon the following borrowers/guarantors/mortgagors to repay the amount mentioned in the notices together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc until the date of payment within 60 days from the date of receipt of notices. The notices issued to them on their last known addresses have returned un-served and as such they are hereby informed by way of public notice.

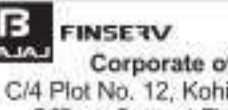
Sr. No.	Loan No. / Name Of The Borrower / Address	Co-Borrower And Guarantor Name Director Name	NPA DATE	Date Of Demand Notice	Outstanding Amount	Loan Amount
1.	RLHLPU000145660& RLPPUN00145696 / BHADRESH CHANDRAKANT SHAH, At : Building, Kalkade Park, Chinchwad Pune, Pune, Maharashtra – 411019 Also At : Flat No. 40-D, Ronak Residency B - Building, Opp. Maldhakia Stilt Floor Chinchwad, Pune-411033 Also At : Flat No. 40-C, Ronak Residency B - Building, Opp. Maldhakia Stilt Floor Chinchwad, Pune-411033	CHANDRAKANT BHAGCHAND SHAH, DEVEDRA CHANDRAKANT SHAHA	31.12.2021	06-02-2026	Rs. 52,43,954.00/- (Rupees) Fifty Two Lakh Thirty Thousand Nine Hundred Fifty Four Paise And Zero Paisa Only	Rs. 36,95,000/- (Rupees) Thirty Six Lakh Ninety Five Thousand Only

Description Of The Mortgage Property:- Property : All That Piece And Parcel Of Property I.e. Flat No. 40 C & Flat No. 40 D Stilt Floor Building No. B, Ronak Residency, Cts No. 4530, 4531/1 To 29, Chinchwad, Pune – 411019 Situated At All That Piece And Parcel Of Property Bearing Survey No. 244 A, Hissa No. 6 Corresponding To C.T.S. No. 4530, 4531, 4531/1 To 4531/29 Admeasuring About 2552.60 Sq. Mtrs. Situated At Revenue Village Chinchwad Being And Lying Within The Limits Of Pimpri Chinchwad Municipal Corporation And Within The Registration Limit Of Sub-Registrar Haveli V, Taluka, Haveli, Dist: Pune 411019. Bounded As Follows:- East C.Ts. No. 4532, - West - C.T.s. No. 4545, 4529/2, 4529/1, 4529/- South - C.T.s. No. 4545/2 & Road North - C.T.S. No. 4545.

In the circumstances as aforesaid, the notice is hereby given to the above borrowers, co-borrowers and/ or their guarantors (where ever applicable) to pay the outstanding dues as mentioned above along with future interest and applicable charges within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice against the secured assets including taking possession of the secured assets of the borrowers and the mortgagors under Section 13(4) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act. 2002 and the applicable rules there under.

Please note that under Section 13 (13) of the said Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.

Dated : 12.02.2026 / Place: Pune Authorized Officer



BAJAJ HOUSING FINANCE LIMITED
Corporate office: Cerebrum IT Park B2 Building 5th floor, Kalyani Nagar, Pune, Maharashtra 411014 Branch Office: C/4 Plot No. 12, Kohinor Estate Hsg. Soc. Mula Road, Near Kamal Nayan Bajaj Garden, Wakdevwadi, Pune - 411003 Branch Office: Ground Floor, Unity Arcade, Plot No. 149/2A/3/2, Hotaji Road, Opp. Sanchar Press, Majewadi, Solapur - 413003

POSSESSION NOTICE
Under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act), 2002 and in exercise of powers conferred under Section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued Demand Notice(s) to Borrower(s) Co-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(s) Co-Borrower(s) Guarantor(s) having failed to repay the amount, notice is hereby given to the Borrower(s) Co-Borrower(s) Guarantor(s) and the public in general that the undersigned on behalf of M/s Bajaj Housing Finance Limited, has taken over the possession of the property described herein below in exercise of the powers conferred on him under Section 13(4) of the said Act read with Rule 8-1(1) of the said Rules. The Borrower(s) Co-Borrower(s) Guarantor(s) in particular and the public in general are hereby cautioned not to deal with the below said property and any dealings with the said property will be subject to the first charge of BHFPL for the amount(s) as mentioned herein under with future interest thereon.

Name of the Borrower(s)/Guarantor(s) (LAN No, Name of Branch)	Description of the immovable property	Demand Notice Date & Amount	Date of Possession (Constructive / Physical)
Branch : PUNE LAN No. H402HH1.0410181 & H402HLT.0438800 1. Natraj Bhimrao Bhosure (Borrower) 2. Seema Natraj Bhosure (Co borrower) Both at: H No Gat No 258 Saste Nagar, Dehu Road Opp Modern Collage, Moshi Pune, Pune, Maharashtra-412105	All that piece and parcel of the Non-agricultural Property described as: Row-house No. B-30 Admeasuring 73.43 Sq.Mt. Plot Area and the Built-up Area On the Said Plot B-30 Admeasuring 67.41 Sq.Mt. Out of Which 38.00 Sq.Mt. Ground Floor & 29.41 Sq.Mt On First Floor as Unit Consisting 2 BHK Rooms and WC, Bath On in "Siddhanti Part B" Constructed On Above Property, Bounded By: East : 9.00 Mt. Wide	26th Nov 2025 & Rs. 24,18,829/- (Rupees) Twenty Four Lakh Eighteen Thousand Eight Hundred Twenty Nine Only	06.02.2026
Branch : SANGOLA LAN No. H4N5RMS94558943 1. Samir Babu Inamdar (Borrower) 2. Shamshadji Babu Inamdar (Through legal heir since deceased) (Co-Borrower) 1 & 2 at: C.S.No. 1772 House No. 1392 Kazi Galli, Tal Mangalwedha, Dist. Solapur Pandharpur, Maharashtra-413305 3. Sameer Inamdar (Legal heir) 4. Sameer Inamdar (Legal heir) 5. Tanveer Inamdar (Legal heir) 6. Samina Muktar Khatib (Legal heir) 7. Hasina Shah Nawaz Qazi (Legal heir) All from 3 to 7 at At: C.S.No. 1772 House No. 1392 Kazi Galli, Tal Mangalwedha, Dist. Solapur Pandharpur, Maharashtra-413305	All that piece and parcel of Property Bearing C.T.S No 1772 Total Area 54.55 Sq Meters Out of 79.9 Sq Meters Situated at Mangalwedha Tal. Mangalwedha Dist. Solapur-413305. East - Ctc No 1771, West - Ctc No 1773, North - Ctc No 1807, South - Road	25.11.2025 & Rs. 7,40,005/- (Rupees) Seven Lakh Forty Thousand Five Only	09.02.2026

Place: PUNE/SOLAPUR Date: 12.02.2026 Sd/- Authorized Officer, Bajaj Housing Finance Limited



HDB Financial Services Limited
Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009 Regional Office: 1st Floor, Wilson House, Old Nagardas Marg, Andheri (E) Mumbai-400069 Branch Office: 4th Floor, Geetai Sankul, Above Reliance Digital, Ideal Colony, Paud Road, Kothrud Pune, Maharashtra 411038.

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES
LAST DATE TIME OF SUBMISSION OF EMD AND DOCUMENTS 04/03/2026 up to 05.00 PM

Sale of immovable property mortgaged to HDB FINANCIAL SERVICES LIMITED under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 (No. 54 of 2002)

Whereas, the Authorized Officer of HDB FINANCIAL SERVICES LIMITED had taken 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 (SARFAESI) Act, 2002 in the following loan accounts with our Branch with a right to sell the same on "AS IS WHERE IS", "AS IS WHAT IS" AND "WHATSOEVER THERE IS" basis for realization of HDB FINANCIAL SERVICES LIMITED. Due subject to outcome of S.A.No 566/2025 pending before the DRT Pune and CIVIL M.A. 1216/2025 District and sessions court Pune. The sale will be done by the undersigned through e-auction platform provided at the website: www.vehicledujnya.com

Lot No.	Name of The Branch, Loan Account Number & Name of The Customer	Mortgage Property Description, Which Is Under Auction Sale & Possession Status	Demand Notice Date Outstanding Amount (Secured debt)	Authorized Officer's Details	EMD Submission Account Details		Reserve Price EMD Amount Bid Increase Amount	Date/Time of E-Auction & Last Date of E-Auction
					A/c No.	A/c Name HDBFS GENERAL receipts, IFSC Code: HDFC0000021 Bank: HDFC BANK LTD Branch: HYDERABAD-LAKDIKAPUL MICR Code: 500240002		
1.	HDB FINANCIAL SERVICES LIMITED, 4th Floor, Geetai Sankul, Above Reliance Digital, Ideal Colony, Paud Road, Kothrud Pune, Maharashtra 411038. Loan account No.218291	All the piece and parcel of the Property Bearing Office No.313, 314, 315, 316 Total Admeasuring Area 1080 Sq.ft. (Carpet Area), 3rd Floor, Along With Parking No.18 and 19 With Admeasuring Area 9 Sq. Mtrs in Building Knowns as "Mahalaxmi Market" Situated at Plot No E-40 to E-43 Corresponding Cts No. 3201, Krishn Upanna Bazar Samiti, Market Yard, Bibewadi, Opp Panan Mandal, Taluka Haveli, Pune-411037. East: By Road, West: By Plot No E-44, North: By Road, South: By Property Belonging To Vastu Nagar Co-Op Society	15.06.2020 Rs. 1,51,69,116.52/- (Rupees) One Crore Fifty One Lakh Sixty Nine Thousand One Hundred Sixteen and Fifty Two Paise Only) pertaining to loan Account No.218291 as of 12-June-2020 and future contractual interest till actual realization together with incidental expenses, cost and charges etc	Mr. Kedar Patil Mobile No:- 9860118039 E mail id: lm.kothrud@hdbfs.com	A/c No. 00210310002731 A/c Name HDBFS GENERAL receipts, IFSC Code: HDFC0000021 Bank: HDFC BANK LTD Branch: HYDERABAD-LAKDIKAPUL MICR Code: 500240002	Rs. 80,14,899/- (Rupees) Eighty Lakh Fourteen Thousand Eight Hundred Ninety Nine Only) Rs. 81,49,00/- (Rupees) Eighty Lakh One Thousand Four Hundred Ninety Nine Only)	05.03.2026 AT 11 AM TO 5 PM WITH UNLIMITED EXTENSIONS OF 5 MINUTES AFTER HIGHEST BID OPEN BIDDING GIVEN BY THE PARTICIPANTS. LAST DATE OF EMD SUBMISSION 04.03.2026 11 AM TO 5 PM	

TERMS & CONDITIONS : The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" and "WHATSOEVER THERE IS" basis. 1. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the HDB FINANCIAL SERVICES LIMITED. The property is being sold with all the existing and future encumbrances whether known or unknown to the HDB FINANCIAL SERVICES LIMITED. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. 2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders on 26.02.2026 (During Office Hours). The interested bidders shall submit their EMD through RFC VEHICLE DUNIYA PVT. LTD. www.vehicledujnya.com (the user ID & Password can be obtained free of cost by registering name with www.vehicledujnya.com through Login ID & Password. The EMD shall be payable through Demand Draft in the account mentioned above. After Registration (One Time) by the bidder in the Web Portal, the intending bidder/purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc. without which the Bid is liable to be rejected. UPLOADED/SCANNED COPY OF ANNEXURE-I & II (can be downloaded from the Web Portal: www.vehicledujnya.com AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/Demonstration on Online Inter-se Bidding etc., may contact RFC VEHICLE DUNIYA PVT.LTD. 1st floor, SARASWATI CHAVHA DEENDAYAL CHOWIK VIJAYNAGAR, JABALPUR 482002. Contact and E-mail id: Mr. YOGESH KUMAR, email id:- auction@vehicledujnya.com/yogesh@vehicledujnya.com; ph.no-9199890799 and for any property related query may contact Area Manager, Mr. Chetan Dhangar. Mobile No:-9657387759. Email id: chetan.dhangar@hdbfs.com and Authorized Officer: MR.Kedar Patil, Mobile No:-9860118039 E mail id: lm.kothrud@hdbfs.com during the working hours from Monday to Saturday. 3. The interested bidder has to submit their Bid Documents (EMD (not below the Reserve Price) and required documents (mentioned in Point No.4)) on or before 04/03/2026 up to 5.00 pm and after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating in the e-Auction Process, subject to due verification (of the documents) and/ or approval of the Authorized Officer. 4. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the "Bid Increase Amount" (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification 5. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, including the EMD already paid, within 24 hours of the acceptance of bid price by the Authorized Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount. 6. The prospective qualified bidders may avail online training on e-Auction from RFC VEHICLE DUNIYA PVT. LTD. prior to the date of e-Auction. Neither the Authorized Officer/ HDB FINANCIAL SERVICES LIMITED nor RFC VEHICLE DUNIYA PVT.LTD shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event. 7. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody. 8. The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason therefor. 9. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of RFC VEHICLE DUNIYA PVT. LTD. www.vehicledujnya.com before submitting their bids and taking part in the e-Auction. 10. Pursuant to pending S.A.No 566/2025 pending before the DRT Pune and CIVIL M.A. 1216/2025 District and sessions court Pune, this sale consideration shall be outcome of the said S.A and CIVIL M.A. Special instructions 11. Bidding in the last moment should be avoided in the bidders own interest as neither the HDB FINANCIAL SERVICES LIMITED nor Service provider will be responsible for any lapse/failure/Internet failure/power failure etc.), in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc. so that they are able to circumvent such situation and are able to participate in the auction successfully.

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

The borrower/guarantors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

Date: 12-02-2026 Place: Pune Sd/- Authorised Officer HDB Financial Services Limited



PNB HOUSING FINANCE LIMITED
E-AUCTION FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

APPENDIX -IV- E-AUCTION-PUBLIC SALE NOTICE OF IMMOVABLE PROPERTIES
8.0.PUNE: Unit No. 601, 602, 603, 604, 605, 606, 607, Behind Pride Hotel Conclave, Shivajinagar, Maharashtra – 411005, B.0.KOLHAPUR: 4th Floor, Matoshni Plaza, No. 401/402, Kolhapur Station Road, Near Venus Corner, Shahupuri, Kolhapur, Maharashtra – 416001, B.0.VIRAR: 302, Third Floor, Riddhi Arcade, 100th Narangji Bypass Road, Near Big Bazar, Virar (West) Maharashtra – 401303.

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A below that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of M/s PNB Housing Finance Limited/Secured Creditor, will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATSOEVER THERE IS BASIS" as per the details mentioned below. Notice is hereby given to borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrowers/ mortgagor(s)(since deceased) as the same may be indicated in Column no-A under Rule 8(6) & 9 of the Security Interest (Enforcement) Rules, 2002 announced on date. For detailed terms and conditions of the sale, please refer to the link provided in M/s PNB Housing Finance Limited/Secured Creditor's website i.e. www.pnbhousing.com.

Loan No. Name of the Borrower/ Co-Borrower/Guarantor/Legal heirs(A)	Demand Notice Date (B)	Nature of the Physical Property (C)	Description of the property mortgaged (D)	Reserve Price (RP) (E)	EMD (F)	Last Date of Submission of Bid (G)	Bid Increment Rate (H)	Date of Auction & Time (I)	Date of Auction & Time (J)	Know/Sign (K)
HOU/PUN/0816/538749 & HOU/PUN/0716/532488 Santosh Hari Adhav / Panam Sanchay Adhav B.O. : PUNE	Rs. 15,11,456.97 & 17-08-2022	Physical Possession	C-9, 5th Floor, 507, Sora City C-8, C-9, C-10, C-11, Survey No. Old 2647 – New 137, (Old 2648) New-138, New-150, (Old 267), (Talegaon Chakan Road, Kharabadi, Village Chakan, Pune, Maharashtra-410501, Pune, India	Rs. 14,13,000	Rs. 1,41,300	26/02/2026	10,000	16-02-2026 12:00PM to 04:00PM	27-02-2026 2PM to 03:00PM	NOT KNOWN
HOU/KOP/0622/1007422 Aditya Hamesh Kore / Swapnil Aditya Kore B.O. : KOLHAPUR	Rs. 27,08,261.19 & 09-05-2024	Physical Possession	M/S No 884/885, Plot No A 72, Unit No B, Mohite Mahila Residential Area, Near Kalamia Jail Devkar, Panand, Kolhapur, Maharashtra-416012, Kolhapur, India.	Rs. 26,36,000	Rs. 2,63,600	26/02/2026	10,000	19-02-2026 12:00PM to 04:00PM	27-02-2026 2PM to 03:00PM	NOT KNOWN
HOU/VHR/0917/430431 Rachana N Chotaiya / Titus Barrow B.O. : VIRAR	Rs. 29,07,162.15 & 16-08-2018	Physical Possession	Building A, 4th Floor, 404, Silver Arch, SR.No. 49/2/21, Tapodham Colony, Behind HDFC Bank, Talegaon Dadhadi, New-150, (Old 267), (Talegaon Chakan Road, Kharabadi, Village Chakan, Pune, Maharashtra-410501, Pune, India	Rs. 23,46,000	Rs. 2,34,600	26/02/2026	10,000	26-02-2026 12:00PM to 04:00PM	27-02-2026 2PM to 03:00PM	NOT KNOWN

** Together with the further interest @18% p.a. as applicable, incidental expenses, cost charges etc. incurred up to the date of payment and/ or realization thereat. ** To the best knowledge and information of the Authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/ claims in respect of above mentioned immovable/ secured assets except what is disclosed in the Column no-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. (1) As on date, there is no order restraining and/ or court injunction or BHFPL the authorized Officer of PNBHFL from selling, alienating and/ or disposing of the above immovable property/ secured assets and status is mentioned in column no-K. (2) The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining there available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making offer(s). The bidder(s) is to sign the terms and conditions of this auction along with the Bid Form. (3) Please note that in terms of Rule 9(5) of the Security Interest (Enforcement) Rules, 2002, the bidder(s) the purchaser is legally bound to deposit 25% of the amount of sale price, inclusive of earnest money on the same day or not later than next working day. The sale may be confirmed in favour of (bidder/s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the sale price consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/ secured asset shall be resold as per the provisions of Section 13(4) of the Act and the proceeds of the sale shall be used for the assisting the Authorized officer in conducting sale through an e-Auction having its Corporate office at Plot No. 68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website - www.bankauctions.com For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Ganesh Ankush/ Nilakshi Patil, Anwar Mulani, Toll Free No - 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.

PLACE : PUNE DATE : 12.02.2026 Sd/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED



NIVARA HOME FINANCE LIMITED
Register office address - NO 22.23,24,25/10/13, 2nd Floor, BNR Complex, Opp RBI Layout, J P Nagar 7TH Phase, Bengaluru, Karnataka 560078

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
Whereas the Authorized Officer of Nivara Home Finance Pvt. Ltd. under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (in short "SARFAESI Act") and in