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**CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**  
 Corporate office: Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate,  
 Guindy, Chennai-600 032

**E-AUCTION SALE NOTICE (SALE THROUGH E-BIDDING ONLY)**

**E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.**

Notice is hereby given to the PUBLIC IN GENERAL and in particular to the Borrower(s) and Guarantor(s) indicated in COLUMN (A) that the below described immovable property(ies) described in COLUMN (C) Mortgaged / Charged to the secured creditor the CONSTRUCTIVE / PHYSICAL POSSESSION of which has been taken as described in COLUMN (D) by the Authorized Officer of Housing **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** Secured Creditor, will be sold on "As is Where is", "As is what is" and "Whatever there is" as per details mentioned below:-

Notice is hereby given to Borrower / Mortgageor(s) / legal heir, legal representatives (Whether Known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective Borrower(s) / Mortgageor(s) (Since deceased), as the case may be indicated in COLUMN (A) under Rule 8(6) of the Security Interest (Enforcement) Rules 2002.

For detailed terms & conditions of the sale, please refer to the link provided in **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** secured Creditor's website i.e. <https://www.cholamandalam.com> & [www.auctionfocus.in](http://www.auctionfocus.in)

| SR. NO. | [A]<br>LOAN ACCOUNT NO.<br>NAMES OF<br>BORROWER(S)<br>/ MORTGAGOR(S) /<br>GAURANTOR(S)                                                                                                                                                                                                                                                                                                                                                                                | [B]<br>O/s. DUE<br>TO BE<br>RECOVERED<br>(SECURED<br>DEBTS)                                                                  | [C]<br>DESCRIPTION OF THE<br>IMMOVABLE PROPERTY/<br>SECURED ASSET                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | [D]<br>TYPE OF<br>POSSESSION | [E & F]<br>RESERVE<br>PRICE (IN ₹)<br><br>EARNST<br>MONEY<br>DEPOSIT (IN ₹)                                                              | [G]<br>DATE OF<br>AUCTION<br>& TIME                                                                                                   |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| 1.      | <b>Loan A/c. No(s) :</b><br><b>HL24DHR000085841</b><br><br><b>1. Mr/Mrs. Navin Waghe</b><br><b>2. Mr/Mrs. Priyanka Waghe</b><br><br><b>Both at :</b> 262 Pichhali Gali Ward No 10,behind Chungru Palace Dhamnod, Main Road, Dhar, Madhya Pradesh - 454552<br><br><b>Also At:</b> Part of Land S.No.26/1, 27/1 And more, Plot No.97, Shyam Vatika, Inside of Old Ab Road, Muktanand Parishar, Near Suman Hospital, Dhamnod, Dharampuri, Khargone, Madhyapradesh 454552 | <b>Rs.25,87,330/-</b><br>(Rupees Twenty- Five Lakhs Eight Seven Thousand Three Hundred and Thirty Only) due as on 10-06-2025 | As per site :-Part of land survey No.26/1,27/1 AND more/ Plot No.97 shyam Vatika, Inside of old AB road Muktanand Parishar Dhamnod Dharampuri Khargone MP 452552 As per documents :- Muktanand Parishar dhamnod dhara, muktanand parishar dhamnod dhara,NA main road o,dhar, MP 452552 Boundaries As per plan/ded/layout :- East- Road, West :- Plot of Patidar, South :- Plot of mandoli, North:- Plot of Sri Kanhaiyalai. As per Actual site :- East- Road, West :- Other House, South :- House of Kamla bai W/o Sardarsingh Mandoli, North- House of Kanhaiya Sikhawat. | CONSTRUCTIVE POSSESSION      | Rs. 19,20,000/-<br>(Rupees Nineteen Lakhs Twenty Thousand Only)<br><br><br>Rs. 1,92,000/-<br>(Rupees One Lakhs Ninety-Two Thousand Only) | <b>16-07-2025 from 02.00 P.M. to 04.00 P.M.</b><br><br>(with automated extensions of 5 minutes each in terms of the Tender Document), |

**1. INSPECTION DATE & TIME : 14-07-2025.**

**2. MINIMUM BID INCREMENT AMOUNT : ₹ 10,000/-**

**3. EMD AMOUNT SUBMISSION ON OR BEFORE : 15-07-2025 till 5 PM.**

**\* Together with further interest as applicable in terms of loan agreement with, incidental expenses, costs, charges etc. Incurred up to the date of payment and /or realisation thereof.**

For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with **Mr. Vinay Sankhre Contact Number 9737317135** and Email - [vinaysb@chola.murugappa.com](mailto:vinaysb@chola.murugappa.com) /**Mr.Mohd Abdul Gawi** on 7305990872, official of **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** to the best of Knowledge and information of the Authorized Officer of **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** there are no encumbrances in respect of the above immovable properties /secured Assets.

Date: 11-06-2025

Place: Dhar

SD/- AUTHORIZED OFFICER

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

|                                                                                            |                                                                                          |                                                |
|--------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|------------------------------------------------|
|         | <p><b>सेन्ट बैंक होम फायनेन्स लिमिटेड</b><br/> <b>Cent Bank Home Finance Limited</b></p> | <p><b>OFFICE<br/>PREMISES<br/>REQUIRED</b></p> |
| <p><b>सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी      Subsidiary of Central Bank of India</b></p> |                                                                                          |                                                |

Cent Bank Home Finance Limited requires Premises on rent for its **Ambala, Bhopal, Kalyan, Rohtak, Akurdi, Chennai, Vasai, Ujjain, Panchkula and Jabalpur** Branch admeasuring approx **700 - 1000 sq ft** carpet area in ready possession or shall be fully furnished within one month. It shall be preferably situated on Ground, 1<sup>st</sup> floor or 2<sup>nd</sup> Floor with adequate parking space. Preference will be given to separate toilet for Gents/ Ladies if premises found suitable. Premises should be Commercial and preferred nearby Bank, HFC etc. Details Preferable Area are given on Website. Approachable road must be atleast 15 ft wide. Initially the Rent Agreement will be for 5 years. Quoted Rent should be inclusive of all taxes and maintenance charges. Electric Sub Meter shall be provided by landlord.

For detailed terms and conditions, and to download the formats please visit "**Tender**" section on our website **www.cbhfl.com**

**Note:** Last date of submission of tender is **23/06/2025 by 5:00 pm** through Regd. Post/Courier to Cent Bank Home Finance Ltd, Central Bank of India MMO Building, 6<sup>th</sup> Floor, Fort, Mumbai – 400023. 022 - 69519315

*Further, addendum and corrigendum, if any, will be published on the website only and not in any newspaper.*



**CHOLA**  
Enter a New Day

**CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

Corporate Office: " CHOLA CREST " C 54 & 55, Super B – 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600032

Branch Office: 1st floor Mahavir Pura, A.B Road, Near Vandana convent School, Guna (M.P) 473001 - 473001

Contact No: Mr.Manish Pawar 8770351801 , Mob. No. Narendra Singh Chouhan 9399457123

## E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

**E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.**

Notice is hereby given to the public in general and in particular to the Borrower / Co-Borrower/ Mortgagee (s) that the below described immovable properties mortgaged to the Secured Creditor, the **Physical possession** of which has been taken by the Authorised Officer of **Cholamandalam investment and Finance Company Limited** the same shall be referred herein after as **Cholamandalam investment and Finance Company Limited** . The Secured Assets will be sold on "**As is where is**", "**As is what is**", and "**Whatever there is**" basis through E-Auction. It is hereby informed to General public that we are going to conduct public E-Auction through website: [www.auctionfocus.in/chola-lap](http://www.auctionfocus.in/chola-lap)

| Account No. and Name of borrower/co-borrower,                                                                                                                                                    | Date & Amount as per Demand Notice U/s 13(2) | Descriptions of the property                                                                                                                                                                                                                                                              | Reserve Price                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| <b>LAN:HE01U0Z00000035758</b>                                                                                                                                                                    |                                              | <b>Property at H. No.04,Registered Serial No.96,Patwari Halka No.38,Ab Road,Gram Panchayat Penchi, Tehsil Chachoda,Dist Guna (Mp),Total Area Is - 427.9 Sq.Ft</b> Schedule Of The property - East-House Of Mukesh Lodha, West-House Of Ashok Kumar, North-Common Road, South-Common Road. | <b>Earliest Money Deposit Bid Increment Amount</b> |
| <b>1.Vishal Shivhare (Applicant)2.Manish Shivhare (Co_Applicant) 3.Pushpa Bai (Co_Applicant):</b> All are at: 96,Gram Penchi Post, Penchi Narayana Pura Road, Pechi Guna, Madhya Pradesh 473115. | <b>16/07/2024, Rs.</b>                       |                                                                                                                                                                                                                                                                                           | <b>Rs.32,31,000/-</b>                              |
| <b>4.Shivhare General Stores And Boot House (Co_Applicant) Shop No.1,Man Market Penchi Market Gali, Penchi, Guna, Madhya Pradesh 473115</b>                                                      | <b>21,93,729/- as on 04/07/2024</b>          |                                                                                                                                                                                                                                                                                           | <b>RS.3,23,100/-</b>                               |
|                                                                                                                                                                                                  |                                              |                                                                                                                                                                                                                                                                                           | <b>Rs.50,000/-</b>                                 |

**ENCUMBRANCES/LIABILITIES KNOWN TO CIFCL: NOT KNOWN: NOTICE PERIOD/POSSESSION TYPE: 15Days/ Physical Possession**

**E-Auction Date and Time EMD : 02.07.2025 at 11:00 am to 1:00 PM (with unlimited extension of 3 min each)**

**EMD Submission Last date: 01.07.2025 (Up to 5.30 P.M) Inspection Date:25.06.2025 .**

1.All Interested participants/bidders are requested to visit the website [www.auctionfocus.in/chola-lap](http://www.auctionfocus.in/chola-lap) or [www.cholamandalam.com/news/auctionappas](http://www.cholamandalam.com/news/auctionappas). For details and support, prospective bidders may contact - **Mr. Muhammed Rahees 8124000030 /6374845616**, Email id: [CholaAuction.LAP@chola.murugappa.com](mailto:CholaAuction.LAP@chola.murugappa.com). For eAuction training alone, contact **M/s. Auction Focus; Prachi Trivedi - 9016641848**. 2.For further details on terms and conditions please visit [www.auctionfocus.in/chola-lap](http://www.auctionfocus.in/chola-lap) & [www.cholamandalam.com/news/auction-notice](http://www.cholamandalam.com/news/auction-notice) to take part in e-auction.

**THIS IS ALSO A STATUTORY 15 DAYS SALE NOTICE UNDER RULE 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES,2002**

Date :12.06.2025

Place:Bhopal

Sd/- Authorised Officer,

M/s. Cholamandalam Investment and Finance Company Limited



**homefirst**  
*We'll take you home*

**Home First Finance Company India Limited**  
**CIN: L65990MH2010PLC240703**  
**Website: homefirstindia.com**  
**Phone No.: 180030008425    Email ID: loanfirst@homefirstindia.com**

**POSSESSION NOTICE**

**REF: POSSESSION NOTICE UNDER SUB-RULE (1) OF RULE 8 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002**

WHEREAS the undersigned being the Authorized Officer of HOME FIRST FINANCE COMPANY INDIA LIMITED, pursuant to demand notice issued on its respective dates as given below, under the Securitization 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 calling upon you/Borrowers, the under named to pay outstanding dues as within 60 days from the date of receipt of respective notices. You/Borrowers all, however, have failed to pay the said outstanding dues within stipulated time, hence **HOME FIRST FINANCE COMPANY INDIA LIMITED** are in exercise and having right as conferred under the provision of sub section (4) of section 13 of SARFAESI ACT, 2002 read with rules thereunder, taken **POSSESSION** of the secured assets as mentioned herein below:

| Sr. No | Name of Borrowers/<br>Co-Borrowers/<br>Guarantors                                                   | Description of Mortgaged Property                                                                                                                                                                                                                                                          | Date of Demand Notice | Total O/s as on date of Demand Notice (in INR) | Date of possession |
|--------|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------------------------------------------------|--------------------|
| 1.     | Mukesh Punamchandra, Sangita Mukesh                                                                 | House-487, Ward No. 11, Pithampur, Tehsil Pithampur Dist. Dhar, Pithampur-454775. Bounded By : East by - House of Dharmendra, West by - House of Ravi S/o Radheshyam, North by - Road, South by - Plot of Harisingh.                                                                       | 05-04-2025            | 20,84,236                                      | 09-06-2025         |
| 2.     | Wasif Mirza, Ruksar Mirza                                                                           | House- House survey no. 697 paiki, Bherugarh, Dewas Senior, Bherugad Dewas, Tehsil & Dist. Dewas, Dewas-455001. Bounded By : East by - House of Habib Khan, West By - House No. 28 of Ekkalal Husen, North By - Road, South By - Nali.                                                     | 05-04-2025            | 18,25,432                                      | 09-06-2025         |
| 3.     | Jitendra, Seema Bai, Ahilya Bai                                                                     | House No. 413, Ward No 07, P.H. No 56/110, Village Sejwani, Tehsil & District Dhar, Dhar, Madhya Pradesh-454773. Bounded By : East by - House of Mahendra, West By - House of Umrav, North By - Kacha Rasta, South By - 15 Ft Self Land Then Land of Babulal.                              | 05-04-2025            | 10,70,483                                      | 09-06-2025         |
| 4.     | Sanjay Gaud, Pooja Sanjay                                                                           | House-house No. 68 Situated At S. No.90, P.h.no.30, Gram Jhiranya, Tehsil Ghattiya Dist. Ujjain (M.P.), Ujjain, Madhya Pradesh-456003. Bounded By : East By - Own Land & House of Gabbar, West By - House of Bhanwar Singh, North By - Land of Shyamla, South By - House of Rahul.         | 05-04-2025            | 5,82,154                                       | 09-06-2025         |
| 5.     | Rohit Chawda, Motesingh ., Vishnubai .                                                              | House-House No. 24, Ward No. 02, P.H. No. 36/64, Village Dattigara, Tehsil Badnawar, District Dhar, Dhar, Madhya Pradesh-454001. Bounded By : East by - Self Land, West By - Pradhanmantri Road, North By - Self Mud House, South By - House of Bharat Singh.                              | 05-04-2025            | 14,01,710                                      | 09-06-2025         |
| 6.     | Hemlata., Late Kunal Sharma (Deceased), Other Legal Representatives of Late Kunal Sharma (Deceased) | Plot-North Part of Plot No. 50 and North Part of Plot No. 85, survey No. 35/6/2, P.h. No. 37, Gram Kalibillod, The. Depalpur, Dist. Indore., Indore-454775. Bounded By : North By - Other's Land, South By - Remaining Part of Plot No. 50 & 85, East By - Aam Rasta, West By - Aam Rasta. | 05-04-2025            | 20,09,234                                      | 09-06-2025         |

The borrower having failed to repay the amount, notice is hereby given to the borrower / Guarantor and the public in general that the undersigned has taken Possession of the property 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 rule on the date mentioned above.

**The BORROWERS/ GUARANTORS and the PUBLIC IN GENERAL** are hereby cautioned not to deal with the above referred Properties/Secured Assets or any part thereof and any dealing with the said Properties/Secured Assets shall be subject to charge of HOME FIRST FINANCE COMPANY INDIA LIMITED for the amount mentioned hereinabove against Properties/Secured Assets which is **payable with the further interest thereon until payment in full.**

**The borrower's attention is invited to the provisions of subsection (8) of Section 13 of the Act, in respect of time available to redeem the secured asset.**

Place: Madhya Pradesh    Date: 12-06-2025

Authorised Officer, Home First Finance Company India Limited