MITHI RIVER DESILTING SCAM

# Prima facie no material against accused Joshi, says bail order

EXPRESS NEWS SERVICE
MUMBAI, JUNE 11

IN THE detailed order granting bail to Jay Joshi, who was arrested in connection with the alleged multi-crore Mithi river desilting scam, a special court in Mumbai has said there is no material showing he compelled contractors to hire machines on rent and caused loss to the Brihanmumbai Municipal Corporation (BMC).

Joshi was granted bail on June 5, and the detailed order was made available Wednesday. The sessions court granted bail to Joshi with conditions, including that he will go to the office of the Mumbai Police Economic Offences Wing (EOW) and cooperate in the investigation.

Joshi, the owner of Virgo Specialties, was arrested last month by the Mumbai police, which claimed that he and co-accused Ketan Kadam were middlemen who used their influence to interfere with the tender process, compelling the contractors to hire machines on rent from a firm linked to them for desilting work. The court said the documents before it showed that Kadam was appointed as CEO of Virgo and the signatory on its behalf to sign agreements for the hiring of the machines. It said that the statement of contractors also showed that Kadam was dealing with them regarding the hiring of the machines at a high rent.

"Thus, the material on record shows that instead of the applicant (Joshi), Ketan Kadam dealt with the transactions on behalf of M/s. Virgo Specialties Pvt. Ltd. Hence, prima facie it appears that there is no material showing that the applicant had compelled contractors/bidders to hire the machines on rent and caused wrongful loss to BMC," the court said, adding that there is no material to show his involvement in forgery as alleged.

'CAN'T GIVE BLANKET ORDER TO TRAVEL WITHOUT BREAK'

# CBI case: Court rejects plea for nod to travel to 23 countries for six months

EXPRESS NEWS SERVICE
MUMBAI, JUNE 11

STATING THAT an accused cannot be given a blanket order to travel around the world as per his wish without a break, a special court in Mumbai rejected the travel plea of a man booked by the CBI in a case of cheating a public bank. The man had sought permission to travel to at least 23 countries from June to December for business purposes.

Pareen Sanghvi, the director of Sanghvi Bullion Private Limited and OPUS refinery, engaged in the business of gold refineries, is named by the CBI in a case of cheating, forgery and criminal conspiracy on a complaint by the Union Bank of India in 2019, alleging diversion of funds and defaulting on payments. He had cited previous orders when he was permitted to travel for business after he submitted that he need to visit the countries to import and export gold and other raw ornaments, and to visit new companies for future tie-ups.

"Considering the totality of the circumstances, particularly the indefinite and widespread nature of the proposed travel, the absence of specific business engagements, and the potential impact on the progress of the trial, I am of the considered opinion that the applicant has not provided sufficient and reasonable grounds to be permitted to travel abroad for such a long period to various countries on the pretext of a general business purpose," special judge B Y Phad said in the order on Tuesday.

"Granting a blanket order to travel around the world as per the applicant's wish consecutively without any break, in the absence of specific cause, is not warranted at this stage," the order said.

Sanghvi was granted bail by a court in 2021, which directed him not to leave the country without the court's permission. While seeking permission this time, Sanghvi cited previous orders from 2022 to 2024 when he was permitted to visit various countries for business, including a previous order allowing him to travel from December 2024 to June 2025.

He submitted that short duration permission would "not suffice", as he is required to travel on clients' requests and filing fresh applications each time would be time-consuming and tedious. He said that he was ready to give an undertaking that he will inform the investigation officer of his visits, and cited that he has adhered to all bail conditions.

The CBI opposed his plea stating that he may not return for the trial if allowed to leave for such a duration. The court observed that the previous order allowing him to travel is also till June and overlaps with his current plea, which it said "indicates a pattern of seeking continuous, long-duration permissions.

"The task of tracing and extraditing an accused from such a wide array of countries would indeed be onerous and time-consuming, potentially causing significant delay to the trial," the court said.

Sanghvi has sought permission to travel to UAE, Qatar, Singapore, United Kingdom, USA, Turkey, Italy, France, Switzerland, Spain, other parts of Europe, Sri Lanka, Maldives, South Africa, Thailand, China, Russia, Japan, South Korea, Hong Kong, Philippines, Georgia, Kuwait, Australia, and other countries in Asia.

# FDA rules call for segregation of veg & non-veg, clueless eateries stack them one above other

HEENA KHANDELWAL
MUMBAI, JUNE 11

AFTER A recent consumer court ruling, questions about food safety regulations in India, particularly those governing the segregation of vegetarian and non-vegetarian food, have resurfaced.

The Consumer Disputes Redressal Commission in Mumbai had dismissed a complaint from a couple who sought compensation regarding the delivery of chicken momos.

The couple claimed they had ordered the vegetarian version of the snack, but the Commission noted that if they were "strictly vegetarian", they should not have ordered food from a restaurant that also served non-vegetarian meals.

A closer look into the rules mandated by the Food and Drug Administration (FDA) and their implementation and awareness among the restaurants and food vendors, reveals a huge gap.

Consider this: Schedule 4 of the Food Safety and Standards (Licensing and Registration of Food Businesses) Regulations, 2011, states that street food vendors and other non-manufacturing food units must strictly segregate vegetarian and non-vegetarian items.

Specifically, the regulations state, "The preparation, processing, and cooking of vegetarian and non-vegetarian products should be segregated."

To further prevent cross-contamination, the rules mandate the use of a "separate fridge for raw meat/poultry" and require that staff be trained in proper food handling, with clear instructions to avoid cross-contamination.

However, when The Indian Express checked the fridge of a roadside eatery in Nariman Point, which serves both vegetarian and non-vegetarian food, it was found that chicken was stored in a bowl placed on top of another bowl containing pre-prepared vegetables.

When asked about following any separate preparation or cooking protocols, the owner said he was unaware of any such regulation.

Owners of several other restaurants and roadside eateries also said they were unaware of these guidelines.

The FDA has also put several other key requirements for handling non-vegetarian foods in its guidelines, which state, "Raw and processed meat should be separated from other foods, items, and surfaces; separate items, including cutting boards, dishes, knives, and preparation areas must be used for raw meats, poultry, and marine products to avoid cross-contamination."

A former senior Food Safety and Standards Authority of India (FSSAI) officer said regular training sessions are conducted across states to raise awareness among food vendors and hawkers and to bring about behavioural change. But on the ground, the reality is starkly different.

A senior FDA official noted that failing to comply with these guidelines can attract a penalty of up to Rs 5 lakh for licensed establishments and Rs 25,000 for registered ones.

On inspections, the official added that each food safety officer is required to inspect 10 establishments per month.

However, the officer said, "The problem is that we have five food safety officers against the capacity of 49 from the past three years. We will get 40 new officers this month," he said.

## No inspection, lack of awareness

Restaurants and eateries, however, claim that no such inspection has taken place in decades. A prominent Mumbai-based restaurateur admitted that while their restaurant follows strict processes to minimise errors, this is largely because they adhere to international standards, not because regulatory bodies like the FSSAI mandate such practices.

"If you look at small eateries, hawkers, or roadside vendors, do you think they follow any protocol? Even the water they use is highly questionable," the restaurateur said.

## Some follow the norms

Sagar Daryani, president of the National Restaurant Association of India (NRAI) and CEO of Wow! Momo said that guidelines are in place by the FSSAI and FDA, and that every established operator adheres to them.

"There are clear FSSAI guidelines, and we are inspected when we apply for licenses, and then there are annual inspections as well. Any good operator would segregate vegetarian from non-vegetarian and have different equipment, refrigerators and storage areas," he added.

# Thane-Borivali tunnel set to be extended

*Thane:* The Maharashtra government has decided to alter the Thane-Borivali tunnel project, extending its exit point to reduce traffic congestion, officials said on Wednesday.

Several residents of housing societies at Mulla Baug in Manpada area here had cited problems related to safety, planning and environment safeguards. The 11.8 kilometre tunnel, estimated to cost Rs 16,600 crore, will reduce the distance between Borivali, on the northern tip of Mumbai, and Thane by 12 kms.

The foundation stone for the project was laid by Prime Minister Narendra Modi on July 13 last year. "The decision will provide relief to local residents from traffic congestion," a release from Deputy Chief Minister Eknath Shinde's office said referring to a discussion held over the issue on Tuesday. **PTI**


**MANAPPURAM HOME FINANCE LIMITED**
FORMERLY MANAPPURAM HOME FINANCE PVT LTD
CIN : U65923KL2010PLC039179

**Regd Office:** IV/470A (OLD) W/638A (NEW) Manappuram House Valapad Thrissur, Kerala 680567
**Corp Office:** Manappuram Home Finance Limited, Third Floor, Unit No. 301 to 315, A Wing, 'Kanakia Wall Street', Andheri-Kurla Road, Andheri East, Mumbai-400093, Maharashtra. **Phone No.:** 022-66211000, **Website:** www.manappuramhomefin.com

**POSSESSION NOTICE** (For Immovable Property)

Whereas, the undersigned being the authorised officer of **Manappuram Home Finance Ltd ("MAHOFIN")** under the 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 9 of the security interest (Enforcement) Rules, 2002 issued a **Demand Notice** calling upon the borrowers and co-borrowers to repay the amount mentioned in the notice and Interest thereon 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 and the public in general that the undersigned has taken **Symbolic** 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 9 of the said rules. The borrower 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 Manappuram Home Finance Ltd as mentioned below for each of the respective properties:

| Sr. No. | Name of Borrower and Co-borrower/ Loan account number/ Branch | Description Of Secured Asset In Respect Of Which Interest Has Been Created | Date of Demand Notice sent & Outstanding Amount | Date of Possession |
|---|---|---|---|---|
| 1 | Pranita Govind Mane Govind Kishanrao Mane /MHL00600015204/ Nanded | Land Area 600.73Sqft, Bullt Up 400 Sqft, G.PH No. 72, At Pimpalgaon, Post Naigaon, Tq Naigaon, Dist Nanded, Near Maroti Mandir, Naigaon (Khairgaon), PO. Naigaon, Nanded, Maharashtra, Pin: 431709. East-Balaji Mane, West-Padminbai Mane, South-Hanmant Mane, North-Road | 18-03-2025 & Rs.349564/- | 07-06-2025 |
| 2 | Nandabai Pandurang Jadhav, Pandurang Gangaram Jadhav /MHL00600026397/ Nanded | Gph No. 382/1, Total Adm Area 660 Sqft, Situated At Post Bitnal, Tq Umri, Dist Nanded, Near Maroti Mandir, Umri, PO. Bitnal, Nanded, Maharashtra, Pin: 431807. East-G.P Road, West-Property Of Santosh Gangaram, South-Property Of Gopal Jadhav, North-Common Lane | 18-03-2025 & Rs.424480/- | 07-06-2025 |

**Date: 12th June 2025 | Place: MAHARASHTRA** **Sd/- Authorised Officer Manappuram Home Finance Ltd**



**यूनियन बैंक ऑफ इंडिया Union Bank of India** भारत सरकार का उपक्रम A Government of India Undertaking

**POSSESSION NOTICE** [Rule - 8 (1)]

Asset Recovery Branch, Chhatrapati Sambhajinagar - Plot no 03, First Floor, Sahakar Bank Colony, Shahnoorwadi, Darga Road,Chhatrapati Sambhajinagar-431005

Whereas,
The undersigned being the Authorized officer of Union Bank of India, Asset Recovery Branch, Plot No.3, First Floor, Sahakar Bank Colony, Shahnoorwadi, Darga Road, Chhtrapati Sambhajinagar - 431005 under the Securitization and Reconstruction of Financial Assets and Enforcement Security Interest Act, 2002 (Act No. 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 a demand notice dated **12.12.2024** calling upon the borrowers/ guarantors/ mortgagors: **M/s. Shree Mahalaxmi Metals Prop: Mrs. Sulochana Sudam Bhavar and Mr. Sudam Limbaji Bhawar (Guarantor).** to repay the amount mentioned in the Demand Notice dated **12.12.2024** being **Rs.1,03,10,381.59 (Rupees One Crore Three Lakhs Ten Thousand Three Hundred Eighty-One and Paisa Fifty-Nine Only)** as on **11.12.2024** and further interest thereon 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 borrower and the public in general that the undersigned has taken **Physical 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 rules on this **06 June 2025**.
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 Asset Recovery Branch, Union Bank of India, Chhatrapati Sambhajinagar for an amount **Rs.1,03,10,381.59** and further 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 the borrowers to redeem the secured assets.
**Description of Immovable Property**: All the piece and parcel of Property of N.A Land Adm. Area 40 R (3471 Sq. Meters) Out of 61 R Land from Gut No. 83 situated at Nagapur (Shendurwada) Tq. Gangapur Dist. Chh. Sambhajinagar and having within the Limit of within the group Grampanchayat Talpimpri. & Sub – Registrar office, Gangapur Chh. Sambhajinagar Maharashtra. Area of The Property:- Gut No.83, Admeasuring NA Land Area 40R (3471Sq.Meters) **Bounded as under**:- **East**: Remaining Land of Gut No.83 Of Mr. Harun Shakur Khatik. **West**: Land of Ujwala Pathare, **South**- Nagapur- Aurangpur- Harsuli Road, **North**: Land of Mr. Datta Mogal.
Date: 06.06.2025 STAMP **Authorised Officer**
Place: Chhatrapati Sambhajinagar **Union Bank of India**



**यूनियन बैंक ऑफ इंडिया Union Bank of India** भारत सरकार का उपक्रम A Government of India Undertaking

**Asset Recovery Branch:** Chhatrapati Sambhajinagar, Plot No. 3, 1st Floor, Sahakar Bank Colony, Shahnoormiya Darga Road, Chhatrapati Sambhajinagar -431001.

**Withdrawal of SARFAESIA Action**

**To,**
**Mr. Abdul Aamer Malik (Borrower/Mortgagor)**
**Add1**- House No 24-54/1,Beside Modern Kirana, Khokadpura, Aurangabad - 431001 (Maharashtra )
**Add2**- Flat No 203, Stilt 2nd Floor "Adroit Nest"Jalan Nagar, Plot No 43/1, CTS No 19048/1/43/1, Near Railways Station, Paithan Road, Aurangabad - 431001 (Maharashtra)
**Mrs. Saima Ifat Abdul Aamer (Co-Borrower)**
**Add1**- House No 24-54/1,Beside Modern Kirana, Khokadpura, Aurangabad - 431001 (Maharashtra)
**Add2**-Flat No 203, Stilt 2nd Floor "Adroit Nest"Jalan Nagar, Plot No 43/1, CTS No 19048/1/43/1, Near Railways Station, Paithan Road, Aurangabad-431001 (Maharashtra)
We are withdrawing our SARFAESIA action intiated earliers due to some technical reason. We reserve our right to proceed further to recover bank's dues as per SARFAESIA ACT 2002. We will issue fresh demand notice in due course.
Place : Chh. Sambhajinagar **Chief Manager/Authorized Officer**
Date: 26.05.2025 **For Union Bank of India**



**KERALA WATER AUTHORITY e-Tender Notice**

**Tender No :** E-Tender No. 05/2025-26/SE/PHC/CHN
Jal Jeevan Mission- WSS to udayamperoor GP- providing additional length of 450mm DI pipeline for clear water pumping main due to change in alignment - LSGD road restoration-General Civil work. **EMD :** Rs. 200000 **Tender fee :** Rs. 13010 **Last Date for submitting Tender :** 27-06-2025 03:00:pm **Phone :** 0484-2360645 Website : **www.kwa.kerala.gov.in**, **www.etenders.kerala.gov.in**

**Superintending Engineer**
**KWA-JB-GL-6-133-2025-26** **PH Circle Kochi**



**DCB Bank Limited,**
302, Cello Platina, F. C. Road, Shivajinagar, Pune-411005 **DCB BANK**

**DEMAND NOTICE**
**UNDER SECTION 13 (2) OF THE SARFAESI ACT, 2002**

You the below mentioned borrower(s), co-borrower(s) have availed loan/s facility(ies) from DCB Bank Limited by mortgaging your immovable properties (securities). Consequent to your defaults your loans were classified as non-performing assets. DCB Bank Limited For the recovery of the outstanding dues, issued demand notice under Section 13(2) of The Securitization And Reconstruction Of Financial Asset And Enforcement Of Security Interest Act, 2002 (the Act), the contents of which are being published herewith as per Section 13(2) of the Act read with rule 3(1) of the Security Interest (Enforcement) Rules, 2002 as and by way of service upon you. Details of the borrowers, co-borrowers, properties mortgaged, outstanding dues, demand notice sent under Section 13(2) and amount claimed there under are given as under:

| Sl No. | Name and address of the borrower, co-borrower/ guarantor, loan account no.,loan amount | Secured property address | 1) Demand notice date 2) Outstanding dues 3) NPA Date |
|---|---|---|---|
| 1. | **1. Mr. Javed Raju Pathan**, **2. Mrs. Jabina Rajukhan Pathan**. **All Address At-** Amar Complex, Dargadayara Road, Mukundnagar Ahmadnagar 414001 **Loan Account Number-** DAHLAHE00613350 **Loan Amount Sanctioned:** Rs.15,70,000/- | All Piece And Parcel Of Property Bearing Row House No.- 4,area Admeasuring 36.20 Sq.mtr With Ground Floor Construction Area Admeasuring 25.20 Sq.mtr + First Floor Construction Area Admeasuring 22.40 Sq.mtrs It's Total Construction Area 47.60 Sq.mtrs Out Of Area Adm.0h.04r(400 Sq.mtr) Out Of Survey No.-232/3b/2/1,its Total Area Adm.2h.12r+kharaba 0h.05r I.e Total Area Adm.2h 17 R Situated At Nagardeole Within The Limits Of Zp Ahmednagar Tal.nagar Dist. Ahmednagar.bounded By East-row House No.3, South-out Of Survey No West-row House No.5, North-out Of Survey No (the Secured Assets) | 1) 24-05-2025 2) Rs.15,91,250/- (Rupees Fifteen Lakh Ninety One Thousand Two Hundred Fifty Only) as on 24th May 2025 3) NPA Date - 04-04-2025 |

You the borrower/s and co-borrowers/guarantors are therefore called upon to make payment of the above mentioned demanded amount with further interest as mentioned hereinabove in full within 60 days of this notice failing which the undersigned shall be constrained to take action under the act to enforce the above-mentioned securities. **Your attention is invited to provisions of sub-section (8) of section 13 of the act by virtue of which you are at liberty to redeem the secured asset** within period stipulated in the aforesaid provision. Please note that as per section 13(13) of the said act, you are restrained from transferring the above-referred securities by way of sale, lease or otherwise without our consent.

**Place: Ahmednagar.** **Sd/-Authorized Officer**
**Date: 12/06/2025** **DCB Bank Ltd,**



**Chola** Enter a better life **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**
**Corporate Office :** Chola Crest, C54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai- 600 032, T. N.

**E-AUCTION SALE NOTICE (Sale Through e-bidding Only)**

**SALE NOTICE OF IMMOVABLE SECURED ASSETS ISSUED UNDER RULE 8(6) AND 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) 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 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 / Mortgagor(s) / legal heir, legal representatives **(Whether Known or unknown),** executor(s), administrator(s), successor(s) & assign(s) of the respective Borrower(s) / Mortgagor(s) (Since deceased) as the case may be indicated in **COLUMN (A)** U/s. **9(1)** 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 Creditior's website i.e. **https://www.cholamandalam.com & www.auctionfocus.in**

| [A] Loan Account No. / Names Of Borrower(s) / Mortgager(s) / Gaurantor(s) | [B] O/S. Dues to be recovered (Secured Debts) | [C] Description of the Immovable Property / Secured Asset | [D] Type of Possession | [E & F] Reserve Price (In Rs.) / Earnest Money Deposit (In Rs.) | [G] Date of Auction & Time |
|---|---|---|---|---|---|
| **Loan A/c. No(s). : X0HLANK00001847439 1. Mr/Mrs. Snehal Naresh Nalawade 2. Mr/Mrs. Naresh Prakash Nalawade Add For Sr. No. 1 & 2 :-** Plot No 04 Upasana Gitanjali Colony Indira Nagar Nashik, Null, Null, Nashik, 422001. **Also at :** Flat No 09 Buld No 02 B Wimg Patilpura Hog Soc Indira Nagari Kamatwada Nasik Nr Matale Mangalmkarayalay Nashik 422008 | **Rs. 23,32,334/- (Rupees Twenty-Three Lakhs Thirty-Two Thousand Three Hundred And Thirty Four Only) due as on 10-06-2025** | All piece and parcels of the Property situated at village Kamatwade nagar, Tal & Dist. Nahik and within the local limit of Nashik Municipal Corporation, Nashik having Plot No 56 to 59 having total are 838.25 Sq. Mtr. out of S.No 5/1 to 16 Which was bounded as under-**East :**-7.5 Mtr wide road **South :**-Plot No 60 **West :**- Plot No 66 To 69. **North :-** Plot No 55 Schedule B (Property Plot Area) On the above mentioned property the property i.e. Flat No.9 situated on Second Floor, admeasuring area 44.14 Sq.Mtr.(475 Sq.Ft), having municipal House Number 424/1822/2B/9 Index no 42401849 in B wing in Building No. 2, by name Patliputra Co. Op. Hsg. Society Ltd., Nashik and which is Bounded as per approved. | CONSTRUCTIVE POSSESSION | **Rs. 11,97,000/- (Rupees Eleven Lakhs Ninety-Seven Thousand Only)** / **Rs. 1,19,700/- (Rupees One Lakhs Nineteen Thousand Seven Hundred Only)** | **30-06-2025 from 02.00 P.M. to 04.00 P.M. (with automated extensions of 5 minutes each in terms of the Tender Document),** |
| **INSPECTION DATE & TIME : 27.06.2025 BETWEEN 11.00 a. m. to 4.00 p. m.** | | **MINIMUM BID INCREMENT AMOUNT : Rs. 10,000/-** | | | |
| **LAST DT. OF SUBMISSION OF BID / EMD / REQUEST LETTER FOR PARTICIPATION : 28.06.2025 before 05.00 p. m.** | | | | | |

*** 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 Hari Damu Sanap on his Mobile No. 98238594914,E-mail ID : haridamu@chola.murugappa.com / Mr. Mohd Abdul Qawi on M. No. 7305990872** official of **CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED** to the best of Knowledge and information of the Authorized Officer of **CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED** there are no encumbrances in respect of the above immovable properties / secured Assets.

Sd/-
**Date : 11.06.2025** **AUTHORIZED OFFICER,**
**Place : Nashik, Maharashtra** For **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 (ENFORECEMENT) 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/ Co-Borrowers/ Guarantors | Description of Mortgaged Property | Date of Demand Notice | Total O/s as on date of Demand Notice (in INR) | Date of possession |
|---|---|---|---|---|---|
| 1. | Shiwaji Jadhav-, Devika Shivaji jadhav | Flat-G2, Shree Ashtvinayak Vasahat Phase 1, Girjatmak, Shree Ashtavinayak Vasahat, Gut No- 5 & 6, Ballaleshwar, Gangapur(JA.), Tal-, Dist Aurangabad, Aurangabad, Maharashtra-431001. Bounded By : East by - Girijatmak Flat No. G-3, West by - Girijatmak Flat No. G-1, North by - Internal Road, South by - Compound wall. | 05-04-2025 | 5,92,960 | 09-06-2025 |
| 2. | Nirmal kishor Saitwal, Partishwar Kishor Saitwal, Asha Kishor Saitwal, Manisha Prateshwar Saitwal | Row House-Block No.4, Plot Mo 35 Gat No 48/1 Savkheda Shivar Saitwal, Plot Mo 35 Gat No 48/1 Savkheda Shivar Saitwal, Jalgaon, Maharashtra-425001. Bounded By : East by - Block No. 4 in Plot No. 36, West by - Plot No. 34, North by - Block No. 1 to 3, South by - Plot No. 29 & 30. | 05-04-2025 | 12,32,727 | 09-06-2025 |
| 3. | Deepak B Kalamkar, Varsha Deepak Kalamkar, Baban Tukaram Kalamkar | Plot-Plot No.62, CTS No- 343/F62, Shahar Jalna, S No.111/B, Madhil, Sambhaji Nagar, Manik Nagar, Jalna, Tq.& Dist. Jalna, Jalna, Maharashtra-431203. Bounded By : East by - Part of Plot No.62 & thereafter 09 Mt Road, West by - Plot No. 61 & 60, North by - 09 Mt Road, South by - Plot No.63. | 05-04-2025 | 25,87,637 | 09-06-2025 |
| 4. | Sopan Lahu Koli-, Anita Sopan Koli, Lahu Nago Koli | Row House-Plot no 6, Block no B, Plot No. 47 to 52/6, Shet Gat No. 121/A/3 Nimkhedi Kh., Plot No. 47 to 52/6, Shet Gat No. 121/A/3 Nimkhedi Kh, Jalgaon, Maharashtra, 425001. Bounded By - East : Plot No. 47 to 52/7, West : Block No. 'A' in same P. No. 47 to 52/6, North : Colony Road, South : Plot No. 41 to 46. | 03-10-2024 | 5,45,292 | 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: Aurangabad, Jalgaon, Jalna Date: 12-06-2025 Authorised Officer, Home First Finance Company India Limited



**pnb Housing Finance Limited** Ghar Ki Baat

**APPENDIX -IV-A - E-AUCTION-PUBLIC SALE NOTICE of IMMOVABLE PROPERTY/IES**
**E-AUCTION-SALE NOTICE FOR SALE OF IMMOVEABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT ) RULES, 2002 )**
**Reg. Off:- 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones:-011-23357171, 23357172, 23705414, Web:-www.pnbhousing.com**
**BRANCH OFFICE : 407&408, 4thFLOOR, PADMAVISHWALANDMARK, NEARTANISHQSHOWROOM, ABOVEAXISBANK, RACCACOLONY, SHARANPURROAD, NASHIK422002.**

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A 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 WHATEVER 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 case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as 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) | Demanded Amount & Date (B) | Nature of possession (C) | Description of the Properties mortgaged (D) | Reserve Price (RP) (E) | EMD (10% of RP) (F) | Last Date of Submlsion of Bid (G) | Bid Incremental Rate (H) | Inspection Date & Time (I) | Date of Auction & Time (J) | Known Encumbrances/Court Case If any (K) |
|---|---|---|---|---|---|---|---|---|---|---|
| **HOU/NSK/1116/331230 & HOU/NSK/1116/332145 Sunil Pramod Bhavsar / Pallavi Kamlakar Jogi B.O.: NASHIK** | **RS.1980086. 65 & 31-03-2021** | PhysicaL Possession | Residential Single Building 7,703 Gajanan Darshan Plot No 15 Sr No-323/1/1/B, Near Atul Sweets Pathardi Phata Pathardi Nashik MAHARASHTRA-422001,India. (built Up Area.659 ) | **RS.** 1422000 | **RS.** 142200 | 26-06-25 | **RS.** 10,000 | 23-06-2025 12:00pm to 04:00pm | 27-06-2025 2PM to 03:00PM | NOT KNOWN |

***Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto the date of payment and/or realization thereof. ** 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 PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/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 thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form. **(3.)** Please note that in terms of Rule 9(3) 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 s sale 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 Sarfaesi Act. **(4.) M/s C1 India Private Limited would be assisting the Authorised 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.bankeauctions.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 VIVEK LODHA, Toll Free No. - 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.**

**PLACE : NASHIK DATE :- 12.06.2025** **SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE 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 (ENFORECEMENT) 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/ Co-Borrowers/ Guarantors | Description of Mortgaged Property | Date of Demand Notice | Total O/s as on date of Demand Notice (in INR) | Date of possession |
|---|---|---|---|---|---|
| 1. | Husen Jabbar Khatik, Najma Jabbar Khatik | S No-17/1 & 17/2,Weston City Phase 2, S No-17/1 & 17/2, CTS. No. 2127 (P), Plot No. 76/1 To 76/21 & Plot No.94 To 101, Survey No.17/1 And 17/2, Bearing C. T. S. No. 2127 (Part), Sanction Layout Plots No.76 To 83 & Plot No.94 To 101, Weston City, At Shrirampur Tal - Shrirampur Dist - Ahmadnagar, Shrirampur, Maharashtra, 413709 Bounded by East-6 M. Wide Road, South-Plot No Row-Bungalow No-2 of 94/2, North-12 M.Wide Road, West-Plot No-Row-Bungalow No.1 in 76/1 | 05-04-2025 | 14,97,599 | 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