E-AUCTION SALE NOTICE

EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED

CIN: U67100MH2007PLC174759

Retail Central & Regd. Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE SECURED ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8 (6) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("RULES")

That **Edelweiss Housing Finance Limited** (hereinafter referred as EHFL/Original Lender) has assigned the financial assets to **Edelweiss Asset Reconstruction Company Limited** on its own/acting in its capacity as trustee of EARC-TRUST-SC-451 (hereinafter referred as "EARC") pursuant to the Assignment Agreement dated 25-01-2022 under Sec.5 of SARFAESI Act, 2002. EARC has stepped into the shoes of the Original Lender and all the rights, title and interests of Original Lender with respect to the financial assets along with underlying security interests, guarantees, pledges have vested in EARC in respect of the financial assistance availed by the Borrower(s) and EARC exercises all its rights as the secured creditor. The earlier auction conducted in the month of March 2025 & August 2025 failed for want of bidders.

Notice of **15 days** is hereby given to the public in general and in particular to the Borrower(s) and Guarantor (s) that the below described immovable secured assets mortgaged in favor of the Secured Creditor, the physical possession of which has been taken by the Authorised Officer (AO) will be sold on **"As is where is", "As is what is", and "Whatever there is"** basis, for recovery of the amounts mentioned herein below due to EARC together with further interest and other expenses/costs thereon deducted for any money received by EARC from Borrower(s) and Guarantor(s). The Reserve Price and the Earnest Money Deposit are mentioned below for the property.

DETAILS OF SECURED ASSET PUT FOR AUCTION:

Sl. No	Loan Account No/Name of the Selling Institution	Name of Borrower/ Co Borrower	Trust name	Total Outstanding Dues in INR as on 06-10-2025	Reserve Price (In Rs)	Earnest Money Deposit (EMD) In Rs	Date & Time Of Auction	Type of Possession
1.	LPUNSTH0000059534 & LPUNSTT0000060583/ Edelweiss Housing Finance Limited	1. ANKIT SHIVSHANKAR AGARWAL ("Borrower") 2. MEENA SHIVSHANKAR AGARWAL (Co-Borrower) 3. SANDEEP SHIVSHANKAR AGARWAL (Co-Borrower)	EARC-TRUST SC 451	₹ 21,23,215.87	₹ 12,00,000/- (Rupees Twelve Lakhs Only)	₹ 01,20,000/- (Rupees One Lakh Twenty Thousand Only)	30-10-2025 & 01.30 PM	Physical

PROPERTY DESCRIPTION: All That Consisting Of Flat No. 401, Admeasuring 630 Sq. Ft. I.E. 58.55 Sq. Mtrs. Built-Up, On Fourth Floor, In The Complex Known As "Aditya Plaza", Constructed On Land Bearing S. No. 95, Hissa No. 4a/2a/1a/2, Situated At Manjari (Ward No. 02), Taluka Haveli, District Pune. **Bounded By: East By:** Passage. **West By:** Building Space. **North By:** Staircase. **South By:** Building Space.

Important Information regarding Auction Process:

1	All Demand Drafts (DD) shall be drawn in favor of "Edelweiss Asset Reconstruction Company Limited-EMD Account" and payable at Mumbai.	
2	EMD Payments made through RTGS shall be to: **Name of the Account No.:** EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED - EMD ACCOUNT" **Account No:** 000405158602 **Name of the Bank:** ICICI BANK **IFSC Code:** IFSC ICIC0000004	
3	Last Date of Submission of EMD	Received 1 day prior to the date of auction
4	Place for Submission of Bids	1st Floor, Edelweiss House, off CST Road, Kalina, Mumbai-400098
5	Place of Auction (Web Site for Auction)	**E-Auction (https://auction.edelweissarc.in)**
6	Contact details	**Toll free no – 18002666540 Website - https://auction.edelweissarc.in/**
7	Date & Time of Inspection of the Property	As per prior appointment

For detailed terms and conditions of the sale, please refer to the link provided in EARC's website i.e. **https://auction.edelweissarc.in**

Place: PUNE
Date: 15.10.2025

Sd/- Authorized Officer
For Edelweiss Asset Reconstruction Company Limited

Edelweiss Asset Reconstruction

PUBLIC ANNOUNCEMENT

[Regulation 31(3) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016]

FOR THE ATTENTION OF THE STAKEHOLDERS OF UB ENGINEERING LIMITED, MUMBAI (IN LIQUIDATION)

NOTICE is hereby given that the undersigned has prepared an updated list of stakeholders, category-wise on the basis of proofs of claims submitted and accepted. The said list is filed with the Hon'ble NCLT, Mumbai Bench / IBBI in terms of Regulation 31(3) of the Insolvency and Bankruptcy Board of India (Liquidation Process), 2016 ("Liquidation Regulations") on 13.10.2025. A copy of the said list is displayed on the website of the company viz. **https://ubengineering.org/**. A copy of the said list is available for inspection by the persons set out in Reg. 31(5) of the Liquidation Regulations.

For **UB Engineering Limited (In Liquidation)**

Sd/-

Sanjeev Maheshwari-Liquidator

IBBI/IPA.001/IP. P00279/2017-18/10523

AFA Valid Up to 30.06.2026

B Wing, 3rd Floor, Vaastu Darshan, Azad Road, Andheri (East), Mumbai-400 069

Email ID : ub.liquidator@gmail.com

Place : Mumbai

Date : 13.10.2025

For Advertising in

TENDER PAGES

Contact

JITENDRA PATIL

Mobile No.: 9029012015

Landline No.: 67440215

APPENDIX -IV-A - E-AUCTION-PUBLIC SALE NOTICE of IMMOVABLE PROPERTY/IES

pnb Housing Finance Limited — Ghar Ki Baat

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

B.O.PUNE:5A,B,C,D,Fifth Floor,Sheerang House,Opp.Jangli Maharaj Temple,JM Road,Shivaji Nagar,Pune,Maharashtra-411005

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 Submision of Bid (G)	Bid Incremental Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances/Court Case if any (K)
NHL/PUN/0318/510900 Expat Projects And Development Private Limited / Expat Properties India Limited / Mysore Ramamurthy Diwakar / Santosh Balakrishna Shetty / Wilfred Augustin Dsilva / Arvind Javare Gowda / Anjali Dharma Das / Nenumal Amardinomal Bhatia / Rakesh Nelson Gaekwad, B.O. : PUNE	**Rs. 31123432. 85 & 03-05-2024**	Physical Possession	Unit No.611,6th Floor, Kohinoor Citi Mall Kirol Road,CTS no. 637,Off LBS Road,Kurla West Mumbai, Opposite Don Bosco, Mumbai, MAHARASHTRA-400070, India.	**Rs. 79037000**	**Rs. 7903700**	19-11-25	**Rs. 500000**	28-10-25 12:00pm to 04:00pm	20-11-25 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 Ganesh Ankush/ Nilakshi Patil 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 :- 15.10.2025

SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

HINDUJA HOUSING FINANCE LIMITED

Hinduja Housing Finance Limited

Corporate Office at 167-169, 2ND Floor, Little Mount, Saidapet, Chennai – 600015. (Tamil Nadu) E-mail ID: auction@hindujahousingfinance.com

[See proviso to rule 8 (6)] Public Notice For E-Auction Cum Sale (Appendix – IV A) (Rule 8(6))

Sale of immovable property mortgaged to Hinduja Housing Finance Limited (HHF) **Corporate Office at 167-169, 2ND Floor, Little Mount, Saidapet, Chennai – 600015. (Tamil Nadu) and Branch Office at: - Hinduja Housing Fianance Limited, Gemstone Building, 3rd Floor, Near CBS Stand, New Shahapuri, Kolhapur 416001, Maharashtra,** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorized Officer ("AO") of HHFL had taken the **Symbolic possession** of the following property/i.e pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts dues, The Sale will be done by the undersigned through e-auction platform provided at the website: www.bankeauctions.com.

Date of Inspection of property	EMD Last Date	Date/ Time of E-Auction
07.11.2025	12.11.2025 till 5 pm.	15.11.2025 1100 hrs-1300 hrs.

Sr. No.	Borrower(s) /Co-Borrower(s)/ Guarantor(s) / Loan Account Number	Demand Notice Date and Amount	Description of the Immovable property / Secured Asset	Date of Symbolic Possession	Reserve Price (RP)
1.	**1.Mr. ASLAM ISMAIL SHAIKH (Borrower) 2.Mrs. FARZANA ASLAM SHAIKH (Co Borrower) 3.Mr. ALTAMASH ASLAM SHAIKH (Co-borrower) 4.Mr.TALHA ASLAM SHAIKH (Co-borrower) 5.Mr. SAJID NOORMAHAMAD NADAF (Gurantoor) Loan Account No. Loan Account No. MH/KLP/KLPRR/A000000629**	**13.06.2025 Rs. 1846506/- as on 11.06.2025** Bid Increase Amount Rs. 10,000/- (Rupees Ten Thousand Only)	All that piece and parcel of the property bearing R. S. No.68/7, having total area adm. 0 H. 29.00 R it is 282.00 Sq.mtr. and Row House Unit No. B it's admeasuring area 660 Sq.ft. (super built-up) constructed upon 6133 Sq. mtr. situated at - Morewadi, Tal. - Karveer, Dist- Kolhapur and Schedule property is bounded as:East by: Unit No. A,West by Unit No. C,North by 20 ft. wide Road South by: Property of Shri. Pujari	**05.09.2025 Total Outstanding as on Rs.1908579- up to 11.10.2025**	**Rs. 2200800/- EMD Rs. 220080/-**
2.	**Mr. MOHASIN BALECHAND KHATIK (Borrower) 2. Mrs. BISMILLA MOHASIN KHATIK (Co-borrower) Loan Account No. MH/KLP/SNGL/A000000277**	**05.06.205 Rs. 22,73,545/- as on 04.06.2025** Bid Increase Amount Rs.10,000/-(Rupees Ten Thousand Only)	All that piece & parcel of the property along with construction bearing old R. S. No. 410/2 its new R. S. No. 339/2 in that Plot No. 41 A its open area admeasuring 0 H 00.88 R,i.e. 88.28 Sq. Mtrs. & thereon RCC building area admeasuring 206.55 Sq. Mtrs. out of total area admeasuring 0 H 76.52 R situated at Miraj, Tal. Miraj, District Sangali, and Schedule property is bounded as: East: -Road, West: -Property of Fazal Mulla, South: -Property of Harunshaikh Inamdar, North: -Road. All that piece & parcel of the property along with construction bearing Plot no 41A. S.No.339, Milkat No. 1215 having area Plot area 950 Sq.ft along with Resi. Building GF+1 Floor Total Buildup area 1300 Sq.ft on it, at Miraj, Tal. Miraj, District Sangali, and Schedule property is bounded as: East: -Road, West: -Property of Fazal Mulla, South: -Property of Harunshaikh Inamdar, North: -Road.	**03.09.2025 Total Outstanding as On Date Rs.2313933/- up to 11.10.2025**	**Rs. 3032000/- EMD Rs. 303200/-**
3.	**1.Mr. SHEKHAR CHANDRAKANT BARTAKKE (Borrower) 2. Mr. MAYURI SHEKHAR BARTAKKE (Co-borrower) Loan Account No. MH/KLP/KLPR/A000000139 & MH/KLP/KLPR/A000000989**	**13.06.2025 Rs. 36,68,733/- as on 12.06.2025** Bid Increase Amount Rs.10,000/-(Rupees Ten Thousand Only)	All that piece and parcel of property bearing C.S.No.2838 B/28, total admeasuring area 95.07 Sq.mtr in that RCC construction residential house its admenasuring area 62.91 Sq.mtr situated at B Ward, Laxmi Vasahat, Jawahar Nagar, Kolhapur, Tal. Karveer, Dist. Kolhapur and Schedule property is bounded as: East: Property of Shri Anant Vasant Bartakke, West: Property of Shri. Aashok Bartakke, South: Property of Shri. Saudagar, North: Main Road	**03.09.2025 Total Outstanding as On Date Rs.3701579/- up to 11.10.2025**	**Rs. 4084500/- EMD Rs. 408450/-**
4.	**1. Mr. SUDHIR KERBA YADAV (Borrower) 2. Mr. CHHAYA SUDHIR YADAV (Co-borrower) Loan Account No. MH/KLP/KLPR/A000000616**	**05.06.2025 Rs. 8,59,938/- as on 04.06.2025** Bid Increase Amount Rs.10,000/-(Rupees Ten Thousand Only)	All that piece and parcel of property along with construction Property bearing R. S. No. 232/7 out of which area admeasuring 65.51 sq. mtrs. along with building on it situated at 'E' ward, K. Karveer, Tal. Karveer, Dist. Kolhapur. and Schedule property is bounded as: East: -Property of Suvammala Powar, West: -Property of Shri. Ankush Pawar, South: -Road, North: -Property of Shri. Amrut Nalawade	**03.09.2025 Total Outstanding as On Date Rs.913327/- up to 11.10.2025**	**Rs. 1748400/- EMD Rs. 174840/-**
5.	**1.Mr. VINAYAK GAJANAN JADHAV (Borrower) 2. Mrs. ROHINI GAJANAN JADHAV (Co-borrower) Loan Account No. MH/KLP/STRA/A000000057**	**13.06.2025 Rs. 18,59,419/- as on 11.06.2025** Bid Increase Amount Rs.10,000/-(Rupees Ten Thousand Only)	All that piece and parcel of property along with construction Property bearing Serial no 508 Milkat No. 510 RCC type House Bandhkam lambi 23*17 roondi Tal majla Bho Mapan No. 1/1/1 Plot no 80 RCC Imarat 23*17 and 16*29 and 7*10 total area 925 sq foot RCC bandhkam Lambi 16* Roondi 29 First Floor First Floor, RCC House Bandhkam lambi 7* roondi 10 second Floor Four. situated at Mouje Jadhavawadi, Tal Phaltan, Dist-Satara and Schedule property is bounded as: EAST: Road, WEST: plot no 91, SOUTH: plot no 81, NORTH: - plot no 79.	**12.09.2025 Total Outstanding as On Date Rs.1852838/- up to 11.10.2025**	**Rs. 3670000/- EMD Rs. 367000/-**
6.	**1.Mr. RESHMA GANESH BHISE (Borrower) 2. Mr. GANESH LAXMAN BHISE (Co-borrower) Loan Account No. MH/KLP/KLPR/A000001314**	**13.06.2025 Rs.20,08,599/- as on 11.06.2025** Bid Increase Amount Rs.10,000/-(Rupees Ten Thousand Only)	All that piece and parcel of property along with construction bearing R. S. No. 5/2A having area H0.23R out of which plot no. 22 having area 50.76 sq. mtrs. including RCC construction 75.06 sq. mtrs. on it situated at Mudshingi, Tal. Karveer, Dist. Kolhapur and Schedule property is bounded as: East: Colony Road, West: R. S. No. 5/1, Property of Mr. Shirish Karambe, South: Plot No. 21, North: Plot No. 23	**04.09.2025 Total Outstanding as On Date Rs. 2046409/- up to 11.10.2025**	**Rs. 2358600/- EMD Rs. 235860/-**

Mode Of Payment: - **All payment shall be made by demand draft in favour of "HINDUJA HOUSING FINANCE LIMITED" payable at KOLHAPUR**

through RTGS/NEFT The accounts details are as follows: -

Customer Name	Name of the account	Name of The Bank	Account Number	IFSC Code
Mr. ASLAM ISMAIL SHAIKH and Other 4	Hinduja Housing Finance Limited	HDFC	HHFLTDMHKLPKLPR629	HDFC0004989
Mr. MOHASIN BALECHAND KHATIK and Other 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHKLPSNGL277	HDFC0004989
Mr. SHEKHAR CHANDRAKANT BARTAKKE and Other 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHKLPKLPR139	HDFC0004989
Mr. SUDHIR KERBA YADAV and Another 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHKLPKLPR616	HDFC0004989
Mr. VINAYAK GAJANAN JADHAV and Other 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHKLPSTRA57	HDFC0004989
Mr. RESHMA GANESH BHISE and Other 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHKLPKLPR1314	HDFC0004989

TERMS & CONDITIONS OF ONLINE E- AUCTION SALE:-

1. The Property is being sold on **"As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', condition with all the existing and future encumbrances if any, whether known or unknown"** & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties & indemnities.
2. Particulars of the property / assts (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Secured Creditor and Secured Creditor shall not be answerable for any error, misstatement or omission. Actual extant & dimensions may differ.
3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or nay representation on the part of the Secured Creditor. Interested bidders are advised to peruse the copies of title deeds with the Secured Creditor and to conduct own independent enquiries /due diligence about the title & present condition of the property / assets and claims / dues affecting the property before submission of bid/s.
4. Auction/bidding shall only be through "online electronic mode" through the website **https://sarfaesi.auctiontiger.net** Or Auction provided by the service provider **M/s e-Procurement Technologies Pvt. Ltd,** who shall arrange & coordinate the entire process of auction through the e-auction platform.
5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /service provider shall not be held responsible for the internet connectivity, network problems, system crash own, power failure etc.
6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service **M/s e-Procurement Technologies Pvt. Ltd. (Auction Tiger) B-705, Wall Street II, Opp. Orient Club, Near Gujarat College, Ellis Bridge, Ahmedabad – 380 006, Gujarat (India) (Contact no. 91-8000023297, 9265562819 / 9265562821)** Support Email - **support@auctiontiger.net,ramprasad@auctiontiger.net , Email: support@bankeauctions.com**
7. For participating in the e-auction sale the intending bidders should register their name at **https://sarfaesi.auctiontiger.net** well in advance and shall get the user Id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.
8. For participating in e-auction, intending bidders have to deposit a refundable EMD of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favor of " Hinduja Housing Finance Limited " on or before **12.11.2025.**
9. The intending bidders should submit the duly filled in Bid Form (format available on https://sarfaesi.auctiontiger.net) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer HHFL **Regional Office** 1st Floor, DIP Bangla Chowk, Towards Senapati Bapat Road, Pune Maharashtra- 411016 having at **Branch Office Hinduja Housing Fianance Limited, Gemstone Building, 3rd Floor, Near CBS Stand, New Shahapuri, Kolhapur 416001 latest by 03:00 PM on 12.11. 2025.** The sealed cover should be super scribed with "Bid for participating in E-Auction Sale-- in the Respective Loan Account No and Name of customers for respective property (as mentioned above)
10. After expiry of the last date of submission of bids with EMD, Authorised Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider M/S C1 India Pvt Ltd to enable them to allow only those bidders to participate in the online inter-se bidding /auction proceedings at the date and time mentioned in E-Auction Sale Notice.
11. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e- auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension.
12. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone.
13. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him BY E-Mail both to the Authorised Officer, Hinduja Housing Finance Limited, Regional Office 1st Floor, DIP Bangla Chowk, Towards Senapati Bapat Road, Pune Maharashtra- 411016 having at **Branch Office Hinduja Housing Fianance Limited, Gemstone Building, 3rd Floor, Near CBS Stand, New Shahapuri, Kolhapur 416001, Maharashtra** under the Securitization and Reconstruction of Financial Assets and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings.
14. The successful bidder shall deposit 25% of the bid amount (including EMD) on the same day of the sale, being knocked down in his favour and balance 75% of bid amount within 15 days from the date of sale by DD/Pay order/NEFT/RTGS/Chq favoring Hinduja Housing Finance Limited.
15. In case of default in payment of above stipulated amounts by the successful bidder / auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale.
16. At the request of the successful bidder, the Authorized Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount.
17. The Successful Bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) and submit TDS certificate to the Authorized officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within 15 working days of the acceptance of the offer by the authorized officer, or within such other extended time as deemed fit by the Authorized Officer, falling which the earnest deposit will be forfeited.
18. Municipal / Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property.
19. Sale Certificate will be issued by the Authorized Officer in favor of the successful bidder only upon deposit of entire purchase price / bid amount and furnishing the necessary proof in respect of payment of all taxes / charges.
20. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser.
21. The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 30 days from the scheduled date of sale, it will be displayed on the website of the service provider.
22. The decision of the Authorized Officer is final, binding and unquestionable.
23. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.
24. **For further details and queries, contact Authorized Officer, Hinduja Housing Finance Limited: Harish Kachi.8657697069, RUSHIKESH UBHALE-9823244498, SAGAR BAGAWADE-7420900201, NISHIGANDHA SURYAVANSHI-9008931551.**
25. This publication is also 30 (Thirty) days' notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(6) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above-mentioned date / place.

Place: Kolhapur, Date: 15.10.2025

Authorized Officer, Hinduja Housing Finance Ltd.

Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Hinduja Housing Finance Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक

Asset Recovery Branch : 2nd Floor, Agarkar High School Bldg., Somwar Peth, Pune - 411011. Phone : 7030924078, E-mail: brmgr1453@mahabank.co.in

Sale Notice for Sale of Immovable Properties

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) 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 and Guarantors that the below described immovable properties mortgaged/charged to the Secured Creditor i.e. Bank of Maharashtra, the **Possession** of which has been taken by the Authorized Officer of Bank of Maharashtra, will be sold on **"As is where is", "As is what is", and "Whatever there is"** for recovery of the balance due to the Bank of Maharashtra (Secured Creditor) from the Borrower and Guarantors, as mentioned in the table. Details of the Borrower and Guarantors, amount due, Short Description of the immovable property and encumbrances known thereon, possession type, reserve price and earnest money deposit & increment are also given as under:

Sr. No.	Name of Borrowers / Guarantors	Amount Due (Rs.)	Short description of the immovable property and Type of Possession	Reserve Price / EMD Amt. / Bid Increment Amt.
1	**Borrower: - Mr. Nilesh Balkrishna Pate Guarantor: - NA**	Rs. 1,21,93,762.00/ Rupees One Crore twenty one lakhs ninty three thousand seven hundred sixty two only) Plus intrest thereon at applicable rate wef.12.01.2022 apart from cost and expenses, minus Recovery if any.	**Property Lot No.1:** Flat No. 1006 in the "B" Building admeasuring carpet area of 554 Sq. ft. i.e. 51.47 Sq. Mtrs. situated on the 10th Floor of the Building styled as "FIESTA" along with terrace adjoining to Flat No. 1006 admeasuring 113 Sq. ft. i.e. 10.50 Sq. Mtrs. and one covered car parking admeasuring 100 Sq. ft. i.e. 9.30 Sq. Mtrs., being constructed upon all that piece and parcel of the land and ground situated within the registration Sub District Taluka Haveli, Dist Pune 411045 and situated within the limits of Pune Municipal Corporation bearing S. No. 35/2/1/2, Mouje Baner, Pune admeasuring an area of 6000 Sq. Mtrs.. i.e. 60 Are out of total area of 68.7 Are. **Encumbrances: Not Known Possession: Physical**	**Reserve Price: Rs.44,15,000.00/- (Rupees Fourty four lakhs fifteen thousand Only) EMD: Rs.4,41,500.00/- (Rupees Four lakhs forty-one thousands five hundred Only) Bid Increment amount: Rs. 25,000.00/** (Rupees Twenty Five Thousand Only)
			Property Lot No. 2 : Flat No. 1206 in the "B" Building admeasuring carpet area of 554 Sq. ft. i.e. 51.47 Sq. Mtrs. situated on the 12th Floor of the Building styled as "FIESTA" along with terrace adjoining to Flat No. 1206 admeasuring 113 Sq. ft. i.e. 10.50 Sq. Mtrs. and along with overhead terrace of Flat No. 1206 admeasuring 502 Sq. ft. i.e. 46.64 Sq. Mtrs and one covered car parking admeasuring 100 Sq. ft. i.e. 9.30 Sq. Mtrs., being constructed upon all that piece and parcel of the land and ground situated within the registration Sub District Taluka Haveli, Dist Pune 411045 and situated within the limits of Pune Municipal Corporation bearing S. No. 35/2/1/2, Mouje Baner, Pune admeasuring an area of 6000 Sq. Mtrs. i.e. 60 Are out of total area of 68.7 Are. **Encumbrances: Not Known Possession: Physical**	**Reserve Price: Rs. 55,31,000.00/- (Rupees Fifty-five lakhs thirty one thousand Only) EMD: Rs. 5,53,100.00/- (Rupees Five lakhs fifty-three thousands one hundred Only) Bid Increment amount: Rs. 25,000.00/ (Rupees Twenty Five Thousand Only)**
			Property Lot No. 3 : Flat No. 1106 in the "B" Building admeasuring carpet area of 548 Sq. ft. i.e. 50.91 Sq. Mtrs. situated on the 11th Floor of the Building styled as "FIESTA" and one covered car parking admeasuring 100 Sq. ft. i.e. 9.30 Sq. Mtrs., being constructed upon all that piece and parcel of the land and ground situated within the registration Sub District Taluka Haveli, Dist Pune 411045 and situated within the limits of Pune Municipal Corporation bearing S. No. 35/2/1/2, Mouje Baner, Pune admeasuring an area of 6000 Sq. Mtrs. i.e. 60 Are out of total area of 68.7 Are. **Encumbrances: Not Known Possession: Physical**	**Reserve Price: Rs. 36,27,000.00/- (Rupees Thirty six lakhs Twenty seven thousand Only) EMD: Rs.3,62,700.00/- (Rupees Three lakhs sixty two thousand seven hundred Only) Bid Increment amount: Rs. 25,000.00/- (Rupees Twenty Five Thousand Only)**
			****Note**- For lot no. 1-3 society dues around 4 lakhs per flat pending, alongwith property tax dues around 1 lakh also pending. Flats are in unfinished condition with interior work pending.**	
2	**Borrower: - Mrs. Dipika Pradosh Mishra. Co-Borrower: - Mr. Pradosh Kumar Mishra.**	Rs. 34,57,059.00 (Rupees Thirty Four Lakhs Fifty Seven Thousand Fifty Nine Only) plus applicable interest thereon w.e.f. 27.03.2023 apart from cost, expenses and charges minus recovery if any.	**Property Lot No.4** ; The 2BHK Flat No. A4-506 in the project "Arihant Aloki Phase I" admeasuring 55.82 Sq. Mtrs. Carpet Area situated on land bearing Survey No.52, Hissa No. 33A, 33B,33C situated at Village: Bhisegaon, Taluka: Karjat, District: Raigad within the jurisdiction of Sub Registrar: Karjat and within the limits of Gram Panchayat: Bhisegaon, Panchayat Samiti: Karjat and Zilla Parishad: Raigad. **Encumbrances: Not Known Possession: Physical**	**Reserve Price: Rs. 35,15,000.00/- (Rupees Thirty five Lakhs fivteen Thousand Only) EMD: Rs. 3,51,500.00/- (Rupees Three Lakhs fifty one thousand five hundred Only) Bid Increment amount: Rs. 25,000.00/ (Rupees Twenty Five Thousand Only)**
3	**Borrower: - M/s Schematic Aircon & Automation Private Limited. Directors 1.Sandeep Shankar Awari 2.Pradeep Shankar Awari Guarantor: - 1.Sandeep Shankar Awari 2.Pradeep Shankar Awari 3.Vimal Shankar Awari**	Rs. 4,38,10,290 (Rupees Four Crore Thirty Eight Lakhs Ten Thousand Two Hundred Ninety Only)) plus interest thereon @Contractual Rate p.a WEF 09.02.2023 apart from cost, expenses and charges minus recovery if any.	**Property Lot No. 5 :** All the Piece & Parcels of Shop No 101 Ground Floor Building G Mega Center on S No 153/A/1 to 4/1, 153A/1 to 4/2, 153A/a to 5 Nearby Noble Hospital, Solapur Road, Magarpatta, Hadapsar Taluka Haveli Pune 411028 **Bounded** as below: **North:** Shop No G 102, **South:** Lift, **East:** Open Space, **West:** Open Passage **Encumbrances: Not Known Possession: Physical**	**Reserve Price: Rs.37,50,000.00/- (Rupees Thirty Seven Lakhs fifty Thousand Only) EMD: Rs.3,75,000.00/- (Rupees Three Lakhs Seventy five Thousand Only) Bid Increment amount: Rs. 25,000.00/ (Rupees Twenty Five Thousand Only)**
			Property Lot No. 6: All the Piece & Parcels of Office No 303 & 304 3rd Floor Building G Mega Center on S No 153/A/1 to 4/1, 153A/1 to 4/2, 153A/a to 5 Nearby Noble Hospital, Solapur Road, Magarpatta, Hadapsar Taluka Haveli Pune 411028 **Bounded** as below : **North:** Office No 302**South:** Office No 305, **East:** Entrance, **West :** Open SpaceTogether with fixtures & furniture's thereon **Encumbrances: Not Known Possession: Physical**	**Reserve Price: Rs.60,90,000.00/- (Rupees Sixty Lakhs ninty Thousand Only) EMD: Rs.6,09,000.00/- (Rupees Six Lakhs nine Thousand Only) Bid Increment amount: Rs. 25,000.00/ (Rupees Twenty Five Thousand Only)**
4	**1) Mr. Dadasaheb Baban Kalbhor (borrower), 2) Mrs. Varsha Dadasaheb Kalbhor (Gurantor) Both at :** Raiwadi, Loni Kalbhor, Near Old Canal Raywadi, Tal. Haveli, Dist. Pune 412201	Rs. 2,16,86,599 (Rupees Two Crore sixteen Lakhs eighty-six Thousand five Hundred Ninety nine Only)) plus interest thereon @ Contractual Rate p.a WEF 04.12.2018 apart from cost, expenses and charges minus recovery if any.	**Property Lot No. 7 :** Flat No.204 & 205, 2nd floor admeasuring carpet area 123.91 Sq. Mtr. collectively along with adjectent enclosed balcony area admeasuring 16.08 Sq. Mtr. collectively along with adjecent terrace area admeasuring 24.06 Sq. Mtr. collectively and adjectent dry balcony area admeasuring 7.51 Sq. Mtr. collectively and exclusive right to use two covered car parking in the project known as "Polaris" constructed on the land bearing S Nos. 40/1C/1, 40/1C/2 & 40/1C/4 admeasuring area 00H 40R, 00H 20R & 00H 40R respectively lying and situated at Mundhwa, Tal. Haveli, Dist. Pune. **Encumbrances: Not Known Possession: Symbolic**	**Reserve Price: Rs.1,28,00,000.00/- (Rupees one crore twenty eight lakhs Only) EMD: Rs.12,80,000.00/- (Rupees Twelve Lakhs eighty Thousand Only) Bid Increment amount: Rs. 50,000.00/- (Rupees Fifty Thousand Only**
			Property Lot No. 8 : Flat No.207, 2nd floor admeasuring carpet area 56.66 Sq. Mtr. along with adjacent enclosed balcony area admeasuring 8.34 Sq. Mtr. along with adjacent terrace area admeasuring 9.55 Sq. Mtr. and adjacent dry balcony area admeasuring 4.10 Sq. Mtr. and exclusive right to use one covered car parking in the project known as "Polaris" constructed on the land bearing S Nos. 40/1C/1, 40/1C/2 & 40/1C/4 admeasuring area 00H 40R, 00H 20R & 00H 40R respectively lying and situated at Mundhwa, Tal. Haveli, Dist. Pune. **Encumbrances: Not Known Possession: Symbolic**	**Reserve Price: Rs.59,00,000.00/- (Rupees Fifty nine Lakhs Only) EMD: Rs. 5,90,000.00/- (Rupees Five Lakhs ninty Thousand Only) Bid Increment amount: Rs. 50,000.00/- (Rupees Fifty Thousand Only**

Contact Details: Mr. Sudhir Kulkarni, Assistant General Manager & Branch Head, Asset Recovery Branch Pune. Mob. No. 7030924078.

Sr. No.	Particulars		Date & Time
1.	Date and time of E- Auction	For Lot No. 1 to 8	15/11/2025 between 11.00 a.m. and 4.00 p.m.
2.	Last Date of Submission of Bid with EMD		15/11/2025 up to 3 p.m.
3.	Inspection Date & Time	For Lot No. 1 to 8	06/11/2025 between 10:00 am. to 5 :00 pm

Important information: There may be some dues of respective society claiming maintenance charges etc. Bidders are therefore advised to confirm any dues from respective society for property put on auction or any Govt. due from Govt. Authorities or any unpaid dues of the builder. Charges if any due on the respective property shall be borne by the bidder.

Note:

1. **Bank has Possession with No any known encumbrance.** However, there can be some dues by respective societies, Government/local authority/ies claiming maintenance charges etc. Bidders are therefore advised to confirm the dues/charges/encumbrances from respective society/authority/ies/builder. Dues/Charges/ encumbrances, if any due on the respective property, shall be borne by the bidder.
2. E-auction shall be conducted through the E-Bikray. Bidders have to log in on the website – **"https://baanknet.com/"** and have to register themselves. In this regard, please note that verification of KYC documents takes 2-3 days' time. Hence, bidders are advised to register and upload KYC documents well in advance to avoid last minute anxiety / rush. For Registration related queries, the contact number is 8291220220 and E mail id is "support.baanknet@psballiance.com".

For detailed terms and conditions of the sale, please refer to the link **"https://www.bankofmaharashtra.in/properties_for_sale.asp"** provided in the Bank's website.

Date: 13/10/2025
Place: Pune

This notice is also being published in vernacular. The English version shall be final if any question of interpretation arises.

Asst. Gen. Manager & Authorised Officer, Bank of Maharashtra