

HINDUJA HOUSING FINANCE LIMITED
Corporate Office: M-167-169, 2nd Floor, Anna salai, Little Mount, Saidapet, Chennai - 600 015, Tamil Nadu.
Email ID: auction@hindujahousingfinance.com

Branch Office: Hinduja Housing Finance Limited, Gemstone Building, 3rd Floor, Near CBS Stand, New Shahapuri, Kolhapur 416001.

APPENDIX IV POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the Authorized Officer of Hinduja Housing Finance Limited (HHFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorized Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) and the public in general that the undersigned has taken **Symbolic possession** of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the section 13 of the said Act read with Rule 8 of the Security Interest Enforcement Rules, 2002. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject of the charge of HHFL for an amount as mentioned herein under with interest thereon.

Name of the Borrower (s) / Guarantor(s)	Demand Notice Date and Amount	Date of Possession
Mrs. RUKANASA SHAFIK JAMADAR (Borrower), Mr. DASTIGIR JAMADAR (Co-Borrower), MH/KLP/ALPR/A000000641	07.11.2025 Rs. 85964/- (Rupees Eight Lakh Fifty Six Thousand Nine Hundred Sixty Four Only) up to 06.11.2025	21.01.2026

All that piece and parcel of the property bearing R. S. No.122/11/A, having total area adm. 0.14.50.00 R out of 1 Plot No. 16 adm. 0.14.00.67 R (i.e. 8700 Sq.Mtr) along with R.C.C. two storey house adm. 72.28 Sq.ft. constructed upon it having Nagar Parishad Assessment list Property No. FC2001622 situated at: Kagal, Tal. -Kagal, Dist- Kolhapur, and Schedule property is bounded as: East: Property of Mrunalini Ghatage, West: Road, North: By Plot No. 15, South: by Plot No.17

Mr. MUKESH CHHAGANBHAI PATEL (Borrower), Mrs. DIPIKA MUKESH PATEL (co-borrower), MH/KLP/ALPR/A000001819	07.11.2025 Rs. 457029/- (Rupees Forty Five Lakh Twenty Thousand Two Hundred Nineteen Only) up to 06.11.2025	21.01.2026
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All that piece and parcel of property along with construction bearing R.S.No. 163 NA plot No. 18, Grampanchayat Milkat No. 264 as per 1/2 Ex tract 14002 Sq.Mtr on constructed residential building as Grampanchayat assessment measuring area 220.72 Sq.Mtr.Situated At.Kanerwadi, Tal. Kanver,Dist.Kolhapur, and Schedule property is bounded as: East: Property of Plot No.17, West:Road, South: Milkat of Mahadev Appa Patil in Plot No. 18, North: Road

STATUTORY NOTICE TO BORROWERS/CO-BORROWERS/GUARANTORS
Borrower(s)/Guarantors are hereby put to caution that the property may be sold at any time hereinafter by way of public auction/tenders and as such this may also be treated as a notice under Rule 6 & 9 of Security (Interest) Enforcement Rules, 2002. The detailed inventory and Panchnama could not be recorded due to obstructions as such the property has been photographed.

Mrs.Nishigandha Suryavanshi.9008931551, Sagar Bagavade.7420900201, Rushikesh Ubhale.9822444989
Date: 24.01.2026, Place: Kolhapur Hinduja Housing Finance Limited, Authorized Officer

HERO HOUSING FINANCE LIMITED
Registered Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057.
Branch Office: Office No. Unit No 302, Third Floor, Revenue Village - Jalochi, Taluka - Baramati, Dist Pune, Maharashtra, Pin Code- 413102.

PUBLIC NOTICE (E- AUCTION FOR SALE OF IMMOVABLE PROPERTY)
[UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002]
NOTICE FOR SALE OF IMMOVABLE PROPERTY MORTGAGED WITH HERO HOUSING FINANCE LIMITED (SECURED CREDITOR) UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

Loan Account No.	Name of Borrower(s) / Co-Borrower(s) / Guarantor(s) / Legal Heir(s) / Legal Rep.	Date of Demand Notice Amount as on date	Type of Possession (Under Constructive / Physical)	Reserve Price Earnest Money
HHFERMH022000028 379/HHFERMPLP 20020436/HHFERMLAP2 000043613	Kailash Prakash Bansode, Dhruvpradip Prakash Bansode	06/02/2025, Rs. 12,72,351/- as on 23/01/2026	Physical	Rs. 10,00,000/-

Description of property: All that piece and parcel of Residential Plot No.15, 15's Area Measuring 37.18 sq. mtrs. i.e. 400.00 sq. ft. (built-up) in its carpet area 29.99 sq. mtrs, situated on Fourth Floor in the Building Namely Chavan ECO Park Wing-01 in 'C' Type building being constructed upon N.A. area measuring 8700.00 sq. mtrs out of Gat No. 17/3 of Village- Jalochi, Tal. Baramati, Dist. Pune within the limits of Baramati Municipal Council and within the limits of Sub-register of Baramati, Tal. Baramati, Dist. Maharashtra, Bounded as Under: East - Marginal Side, South - Flat No-C1-16, West - Duct and Then After Flat No-C1-14, North - Flat No-C-02-16

HHFERMLAP 23000036709	Sohel Usman Shaikh, Shaikh Wahida Usman, Shaikh Usman, Pune Automobiles	10/03/2025 Rs. 10,01,406/- as on 22/01/2026	Physical	Rs. 9,50,000/-
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Description of property: All piece and parcel of Flat No.205, On 2nd Floor, Measuring 661 Sq. Ft. Built Up Area, Indraprastha Apartment, Constructed On Land Bearing Survey No. 131A/1A/1/1+ 12A, 131A/1A/1/1+11+2B, at Village- Daund, Taluka and Dist- Pune, Maharashtra- 413801.

Terms and condition: The E-auction will take place through portal <https://bankauctions.com> on 27-February-2026 (E-Auction Date) After 11:00 AM onwards with limited extension of 10 minutes each. The Intending Purchaser's/Bidders are required to deposit EMD amount either through RTGS/NEFT or by way of Demand Draft/RTGS/NEFT favouring the "HERO HOUSING FINANCE LTD." The EMD amount will be returned to the unsuccessful bidders after conclusion of the E-auction.

Terms and Conditions of the E-Auction: 1. E-Auction is being held on "As is where is Basis" & "As is what is Basis" & "Whatever there is Basis" & "Without recourse Basis" and will be conducted "online". 2. Bid increment amount shall be Rs.15,000/- (Rupees Fifteen Thousand Only). 3. The E-Auction will be conducted through M/s. C-1 India Pvt Ltd through Mr. Dharam Krishna- 9948182222 (Helpline No(s): Support Landline no+91 124 4302020 /2021/2022/2023/2024 / Support Mobile No.s : +917291981124 /25 /26 and E-mail on support@bankauctions.com / andhra@c1india.com) at their web portal <https://bankauctions.com> 4. There is no encumbrance on the property which is in the knowledge of Secured Creditors. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of property put on auction and claims/rights/dues affecting the property, prior to submitting their bids. In this regard, the E-auction advertisement does not constitute and will not be deemed to constitute an commitment or any representation of Hero Housing Finance Limited. 5. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues. The sale shall be subject to rules/norms/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The other terms and conditions of the E-Auction are published in the following website: www.herohousingfinance.com. 6. For property details and visit to property contact: Mr. Amar Satpute / 8668739110 / amar.satpute@herohfi.com and Shrikanth Singh / 9711522215 / shrikanth.singh@herohfi.com. 7. The prospective bidders can inspect the property on 21-February- between 11.00 AM to 2.00 PM with prior appointment.

30 DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/MORTGAGOR
The above-mentioned Borrower/Mortgagor/guarantors are hereby notified to pay the sum as mentioned in Demand Notice under section 13(2) with as on date interest and expenses before the date of Auction failing which the property shall be auctioned and balance dues, if any, will be recovered with interest and cost from you.

For detailed terms and conditions of the sale, please refer to the link provided in https://uat.herohomefinance.in/hero_housing/offer-notice on Hero Housing Finance Limited (Secured Creditor's) website i.e. www.herohousingfinance.com

Date: 24.01.2026 Place: Baramati/ ROM For Hero Housing Finance Ltd. Authorized officer Mr. Amar Satpute, Mob-9669799100 Email: amar.satpute@herohfi.com

FEDBACK FINANCIAL SERVICES LTD.
Registered Office: Unit No. 1101, 11th Floor, Cignus, Plot No. 71 A, Powai, Pascoli, Mumbai - 400087

DEMAND NOTICE

The below mentioned Borrower and Co - Borrower/s (collectively referred as "Borrowers") mortgaged their immovable property (securities) to Feedback Financial Services Limited (hereinafter referred to as "Fedfina") and avail the Loan. The said Loan is classified as Non - performing Asset because the Borrowers have failed to repay the Loan amount. In this connection Fedfina had issued a Demand Notice respectively as mentioned below under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 to the addressee. The details are published here as an alternative service under Section 13(2) and Rule 3(1) of the Security Interest (Enforcement) Rules, 2002. You are requested to repay the amount mentioned in the Demand Notice and the accompanying interest within 60 days of the publication of this notice. In case of failure to do so, the signatory shall take such appropriate action under Section 13(4) and 14 of the Act on the said property to safeguard the interest of the Fedfina. Details of Loan Number, Borrowers, Demand Notice sent under Section 13(2), amount requested and details of immovable property are given below.

Sl. No.	Name of the Borrower / Co-Borrowers Property Holders as the case may be	Description of Secured Assets / Mortgage Property	Dt. of Demand Notice U/s. 13(2) & Total O/s.
1	Loan Account No. : FEDSOLHL0503071 1. SAGAR KESHAV TORAMKAR (Borrower) 2. SUREKHA KESHAV TORAMKAR (Co - Borrower)	ALL PIECE AND PARCEL OF MORTGAGED PROPERTY BEARING MILKAT NO 17 ADMG 1386 SQ FT, AT MASALE CHOWDHARI, MOHOL, SOLAPUR-413213, MAHARASHTRA. BOUNDED BY: EAST: Property of Nirvutti Toramkar; WEST: Property of Kakasabheb Bhosale; NORTH: Road; SOUTH: Property of Venkatesh Deshpande	Date of Demand Notice: 23/12/2025 Rs. 2019968/- (Rupees Twenty Lakh Nineteen Thousand Nine Hundred Fifty Eight Only) as on 23/12/2025 NPA Date: 4/6/2025
2	Loan Account No. : FEDSOLSTL0519839 1. KUMAR NIRVUTTI YELPALE (Borrower) 2. SUREKHA KUMAR YELPALE (Co - Borrower)	ALL PIECE AND PARCEL OF MORTGAGED PROPERTY BEARING MILKAT NO 590/2, ADMG 202.41 SQ MTR YALMAR MANGEWADI, DIST SONGOLA, SOLAPUR-413307, MAHARASHTRA. BOUNDED BY: EAST: PROPERTY OF BANDU YELPALE; WEST: PROPERTY OF TATYA YELPALE; NORTH: PROPERTY OF VENDANA YELPALE; SOUTH: ROAD	Date of Demand Notice: 24/12/2025 Rs. 2026657/- (Rupees Twenty Lakh Twenty Six Thousand Six Hundred Fifty Seven Only) as on 24/12/2025 NPA Date: 4/10/2024

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the demand amount mentioned therein and herein above within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that Fedfina is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, Fedfina shall be entitled to exercise all the rights under section 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. Fedfina is also empowered to ATTACH AND / OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), Fedfina also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the Fedfina. This remedy is in addition and independent of all the other remedies available to Fedfina under any other law. The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of Fedfina and noncompliance with the above is an offence punishable under Section 29 of the said Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Place: Pune, Date: 24.01.2026 **Sd/- Authorised Officer, Feedback Financial Services Ltd**

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

DEMAND NOTICE

Under Section 13 (2) of The Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002

Whereas the undersigned is the Authorised officer of Muthoot Housing Finance Company Ltd. ("MHFL") under Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002, issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower(s), Co-Borrower(s), Guarantor(s) to discharge in full their liability to the Company by making payment of entire outstanding including up to date interest, cost and charges within 60 days from the date of respective Notices issued and the publication of the Notice as given below as and way of alternate service upon you. As security for due repayment of the loan, the following Secured Asset (s) have been mortgaged to MHFL by the said Borrower(s), Co-Borrower(s), Guarantor(s) respectively.

Sr. No.	Name of Borrower / Co-Borrower/ Guarantor	Date of NPA	Date of Demand Notice	Total O/s Amount (Rs.) Future Interest Applicable
1.	Loan Account No. MHFLCONSOL00005025188 1.Dada Dattu Mane 2.Shital Dada Mane	08-Jan-2026	20-Jan-2026	Rs.7,31,683.42/- (Rupees Seven Lakhs Thirty One Thousand Six Hundred Eighty Three And Paise Forty Two Only) As on 13-Jan-2026

Description of Secured Asset(s) /Immovable Property (ies): ALL THAT PIECE AND PARCEL OF PROPERTY BEARING R.C.C. GRAMPANCHAYAT MILKAT NO. 186, ADM. 1260 SQ. FT. AND OPEN SPACE ADM. 350 SQ. FT., TOTAL AREA ADM. 1610 SQ. FT. SITUATED AT VILLAGE GALANDWADI, TAL. MOHOL, DIST. SOLAPUR, WITHIN THE REGISTRATION DISTRICT SOLAPUR AND SUB-REGISTRATION DISTRICT MOHOL, AND WITHIN THE LIMITS OF GRAMPANCHAYAT GALANDWADI, BOUNDED BY : EAST – ROAD, WEST - PROPERTY OF DATTU MANE, SOUTH – PROPERTY OF RAMLING GORE, NORTH – PROPERTY OF DATTU MANE.

If the said Borrower, Co-Borrower(s) & Guarantor(s) fails to make payment to MHFL as aforesaid, MHFL shall be entitled to take possession of the secured asset mentioned above and shall take such other actions as is available to the Company in law, entirely at the risks, cost and consequences of the borrowers. The said Borrower(s), Co-Borrower(s) & Guarantor(s) are prohibited under the provision of sub section (13) of section 13 of SARFAESI Act to transfer the aforesaid Secured Asset(s), whether by way of sale, lease or otherwise referred to in the notice without prior consent of MHFL.

Place: Pune; Date: 24 January, 2026 **Sd/- Authorised Officer, For Muthoot Housing Finance Company Limited**

Phoenix ARC Private Limited
Regd Office: 3rd Floor, Wallace Tower (Earlier known as Shiv Building), 139/A/40/18, Crossing of Sahar Road & Western Express Highway, Vile Parle (E), Mumbai - 400 057, Tel: 022- 68492450, Fax: 022- 67412313 CIN: U67190MH2007PTC168303; Email: info@phoenixarc.co.in
Website: www.phoenixarc.co.in; <https://phoenixarc.co.in?p=6476>

ONLINE E-AUCTION SALE OF ASSET

In exercise of the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) & of Security Interest (Enforcement) Rules, 2002 (RULES) and pursuant to the possession of the secured assets of the borrower/guarantors/mortgagors mentioned hereunder vested with the Authorised Officer under the said SARFAESI Act and RULES for recovery of the secured debts, the Authorised Officer has decided to sell the secured assets by auction sale. Notice is hereby given to the public in general and to the borrower/guarantors/mortgagors in particular, that the under mentioned properties mortgaged/hypothecated to **Phoenix ARC Private Limited** in capacity as Trustee of the respective trusts mentioned below (Phoenix) (pursuant to assignment of debt by Janata Sahakar Bank Ltd, Pune (Assignor Bank) in favour of Phoenix vide Assignment Agreement more particularly mentioned below) shall be sold on "AS IS WHERE IS, AS IS AS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" condition, by way of "online e-auction" for recovery of dues and further interest, charges and costs etc. as detailed below in terms of the provisions of SARFAESI Act read with Rules 6, 7, 8 & 9 of Security Interest (Enforcement) Rules, 2002) through website <https://www.bankauctions.com> as per the details given below:

Name of the Borrower	Sumedha Infra Projects
Co-Obligor/ Guarantor(s)/Mortgagors	Umesh Raghunath More and Payal Umesh More

Details of Assignment: Assignor Bank- Janata Sahakari Bank; Trust - Phoenix Trust FY 19-21; Date of Assignment - 30.03.2019

Demand Notice: Rs.6,32,09,237.58/- (Rupees Six Crores Thirty Two Lakhs Nine Thousand Two Hundred Thirty-Seven and Fifty-Eight Paise Only) as on 31.08.2018 along with future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc. as per the demand notice dated 07.09.2017 issued under section 13(2) of the SARFAESI Act, 2002

Description of Immovable Property: All that piece and parcel of the property bearing Plot No. 1 to 37 measuring 26,822.38 sq. mtrs., out of Gat No. 930 total measuring about 3H 29R+ Pot Kharaba 1H 01R, i.e. 43000 sq. mtrs, Village Shendurjana, Taluka Wai, District Satara, and also within the local jurisdiction of Sub Registration Taluka Wai, District: Satara. Together with all the hereditaments, appurtenances, and easementary rights attached thereto.

Possession details	Physical possession taken by the Authorised Officer of Phoenix on 18.08.2021
Date and time of inspection of secured asset	On request
Reserve Price	Rs.5,56,20,000/- (Rupees Five Crores Fifty-Six Lakhs Twenty Thousand Only)
Earnest Money Deposit (EMD)	Rs. 55,62,000/- (Rupees Fifty-Five Lakhs Sixty-Two Thousand Only) EMD Remittance Details: Bank Account:- PHOENIX TRUST FY 19-21 Branch:- Kotak Mahindra Bank Limited Current Account:- 3711968614 Branch:- Kalina, Mumbai IFSC Code:- KKBK0000631
Incremental Value	Rs. 5,00,000/- (Rupees Five Lakhs Only) & in such multiples
Last date for submission of EMD	12.02.2026 (Thursday) before 4.30 p.m.
Date & Time of E-Auction	13.02.2026 (Friday) between 11.00 am. to 12.00 noon

Link for Tender documents: <https://phoenixarc.co.in?p=6793>

Term & Condition:

1. The Auction Sale is being conducted by the Authorised Officer under the provisions of SARFAESI Act with the aid and through e-auction. Auction/ Bidding shall be only through "Online Electronic Mode" through the website <https://www.bankauctions.com>. M/s. C-1 India Private Limited is the service provider to arrange platform for e-auction. 2. The E-auction is conducted as per the further Terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may go through the website of Phoenix also at www.phoenixarc.co.in?p=6793 and website of the service provider, www.bankauctions.com for bid documents, the details of the secured asset put up for e-auction / obtaining the bid form. 3. The bidders may participate in the e-auction quoting/ bidding from their own offices/ place of their choice. Internet connectivity shall have to be arranged by each bidder himself/itself. The authorised Officer/ Phoenix/ service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc. 4. For details, helpline, procedure and online training on e-auction, prospective bidders may contact Mr. Shivak Pandya of M/s C-1 India Private Limited, Contact Number: +91-124-4302020/2021/2022/2023/2024, +91-866682398/25/26, Email ID: support@bankauctions.com / maharashtra@c1india.com. 5. The intending purchasers/bidders may go through the website of Phoenix, www.phoenixarc.co.in for verifying the details of the secured asset put up for e-auction/ obtaining the bid form. 6. The e-auction will be conducted on the date and time mentioned herein above, when the secured asset mentioned above will be sold on "AS IS WHERE IS, AS IS AS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" condition. 7. All the intending purchasers/ bidders are required to register their name in the portal mentioned above as <https://www.bankauctions.com> and get user ID and password free of cost to participate in the e-auction on the date and time as mentioned aforesaid. 8. For participating in the e-auction, intending purchasers/bidders will have to submit the details of payment of refundable Earnest Money Deposit of 10% of the reserve price of the secured asset along with copies of the mentioned documents on or before or before 12.02.2026 (Thursday) before 4.30 P.M.

FOR INDIVIDUALS	DOCUMENTS
PROOF OF IDENTITY (one copy of any one of the following)	PAN Card / Passport / Driving License / Aadhaar Card / Voter's Identity Card / Job Card issued by NREGA duly signed by an officer of State Government / Letter issued by the National Population Register Certificate or permission from regulator for investment/tenure in India.
PROOF OF ADDRESS One copy of any one of the following containing addresses (if address not mentioned in identity proof)	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill) / Aadhaar Card / Property or Municipal Tax receipt / Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address / Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies / Leave and License agreements with such employers allowing official accommodation.

FOR COMPANY / PARTNERSHIP FIRM	DOCUMENTS
PROOF OF IDENTITY	PAN Card / Registered Partnership Deed
PROOF OF ADDRESS	Certificate of Incorporation / GST Certificate / Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill)
AUTHORISATION LETTER FOR PARTICIPATION	A resolution from the Board of Directors / Authority Letter / Power of Attorney granted to transact on behalf of Company / Partnership Firm

9. The successful purchaser/bidder shall deposit the 25% (inclusive of EMD) of his/her offer by way of RTGS/NEFT to the account respectively mentioned herein above on the date of e-auction mentioned above or not later than the next working day before the closing of banks hours, which deposit will have to be confirmed by Phoenix, failing which the sale will be deemed to have been failed and the EMD of the said successful bidder shall be forfeited. 10. The EMD of all other bidders who did not succeed in the e-auction will be refunded by Phoenix within 72 hours of working days from the closure of e-auction. The EMD shall not carry any interest. 11. The balance amount of purchase consideration shall be payable by the successful purchaser/bidder on or before the fifteenth (15) day of confirmation of sale of the said secured asset or such extended period as may be agreed upon in writing. In case of default, all amounts deposited will then shall be liable to be forfeited. 12. For inspection of the properties or for more information, the prospective bidders may contact Mr. Amit Masekar at above mentioned address or amit.masekar@phoenixarc.co.in (email) or on 9769497286 (mobile). 13. At any stage of the auction, the Authorised Officer may accept/reject/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice. 14. The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset conveyed/delivered in his/her favour as per the applicable law. 15. The payment of all statutory/non statutory dues, taxes, rates, assessments, charges, municipal council/gram panchayat/society dues, fees etc. owing to the secured asset during any time, shall be the sole responsibility of the successful bidder only. 16. The successful purchaser/bidder shall be solely responsible for any cost / expenses / fees / charges etc. payable to the municipal council/gram panchayat/society/any other authority towards the transfer of the rights in its / his / her favour. 17. The Borrower/ Guarantors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 & 9 of the Security Interest (Enforcement) Rules, 2002. The bidder(s) of the secured asset is legally bound to deposit 25% of the amount of sale price, inclusive of earned money on the same day or not later than next working day, the balance amount has to be deposited by the bidder/s on the date of acknowledgement of sale confirmation letter and is, 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, 2002. 14. M/s C-1 India Private Limited would be assisting the Authorised Officer in conducting the e-auction through an e-auction house at Plot No. 68, 3rd Floor, Centurion Business Park, Near Dwarika Hotel, 100ft Narang Bypass Road, Pune, Maharashtra-411024, India.

Place: Wai **Sd/- Authorised Officer**
Date : 24.01.2026 **Phoenix ARC Private Limited, Phoenix Trust FY 19-21**

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
Corporate office address: Chola Crest, Super B, C54 & C55A, Thiru Vi Ka Industrial Estate, Guindy, Chennai - 600 032

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

E-Auction sale notice of 30 days for sale of immovable assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) 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 / Mortgagor(s) / legal heir, legal representatives (Whether Known or unknown), executor(s), administrator (s), successor(s) and assign(s) of the respective Borrower(s) / Mortgagor(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

No	LOAN ACCOUNT NO./ NAMES OF BORROWER(S) / MORTGAGOR(S) / GUARANTOR(S)	Q/s. DUES TO BE RECOVERED (SECURED DEBTS)	DESCRIPTION OF THE IMMOVABLE PROPERTY / SECURED ASSET	TYPE OF POSSESSION	RESERVE PRICE (IN ₹) EARNEST MONEY DEPOSIT IN ₹	DATE OF AUCTION & TIME
1	Loan Agreement No.- H033AG0000506192 Mr/Mrs. RAMCHANDRA VASANT SHINDE Mr/Mrs. MANISHA SHINDE Both are Rio, at GULMOHAR COLONY/MIDC MIRAJ KUPWAD ROAD,KUPWAD ROAD, Miraj, MAHARASHTRA - 416410 Also at New S.No. 259A/1/2A, (old S.No. 943A/1/2A) / Plot No. 2 of 2 miraj road "Agarwal God", Ground Floor, Flat No. "G" - 1 At Miraj Miraj Sangli 416410 Maharashtra Godrej Factory Miraj Miraj 416410 Mr/Mrs. TUSHAR RAMCHANDRA alais TUSHAR RAMCHANDRA SHINDE GULMOHAR COLONY/MIDC MIRAJ KUPWAD ROAD,KUPWAD ROAD, Miraj, MAHARASHTRA - 416410	Rs. 28,24,515/- (Rupees Twenty Eight Lakhs Twenty Four Thousand Five Hundred and Fifteen Only) DUE AS ON 14-10-2025 ALONG WITH FURTHER INTEREST AND OTHER EXPENSES THEREON TILL DATE OF REALIZATION.	All the piece and parcel of land bearing Flat No. G-1 on Ground floor area measuring 89.77 Sq.Mtrs in an Apartment Agarwal God constructed over Plot No. 2 an area measuring 287.21 Sq.Mtrs out of new survey No. 259A/1/2A (old survey No. 943A/1/2A) situated at Shivraj Nagar Miraj, within the limits of Sangli, Miraj, kupwad Municipal Corporation, which is bounded as follows: East-Rear margin West- Parking and Flat No.G2 South - Side Margin North - Side Margin Above -Flat No. F-1 Below -NO	Constructive	Rs.30.91,200/- (Rupees Thirty Lakhs Ninety One Thousand and Two Hundred Only) EMD Rs.3,09,120/- (Rupees Three Lakhs Nine Thousand One Hundred Twenty Only)	24.02.2026 from 02.00 P.M. to 04.00 P.M. with automated extensions of 5 minutes each

1. INSPECTION DATE : 21.02.2026.
2. MINIMUM BID INCREMENT AMOUNT : 10,000/-
3. LAST DATE OF SUBMISSION OF BID / EMD / REQUEST LETTER FOR PARTICIPATION IS : 23-02-2026, before 5 p.m

For detailed terms and conditions of the sale, please refer to the link provided on the website of the Secured Creditor i.e. <https://www.cholamandalam.com> & www.auctionfocus.in.
*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 call in touch with contact Mr. Jay