AAVAS FINANCIERS LIMITED

(CIN:L65922RJ2011PLCO34297) **Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020**

Aavas FINANCIERS LTD — SAPNE AAPKE, SAATH HAMAARA

APPENDIX-IV-A [See proviso to rule 8(6)] Sale notice for sale of immovable properties

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 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)/ Co-Borrower (s)/Mortgagor (s) and Guarantor (s) that the below described immovable properties mortgaged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of **AAVAS FINANCIERS LIMITED**, the same shall be referred herein after as **AFL**. The Secured Assets will be sold on **"As is where is", "As is what is", and "Whatever there is"** basis through E-Auction for recovery of amount mentioned in the table below along with further interest, cost, charges and expenses being due to **AFL** viz. Secured Creditor.

It is hereby informed you that we are going to conduct public E-Auction through website **https://sarfaesi.auctiontiger.net**

Loan A/c Number / Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Dues As on	Date & Amount of 13(2) Demand Notice	Date of Posse-ssion	Description of Property	Reserve Price For Property	Earnest Money For Property	Date & Time of E-Auction	Date of Bid Sub-mission	E-Auction Place of Tender Submission	Contact Person, Property Visit Date & Time
(AC NO.) 231204403221178 Ramesh Laxman Rathod, Nirmala Ramesh Rathod	Rs. 1738845/- Dues As On 16 Sep 26	05 Jun 26 Rs. 1671932/- Dues As On 04 Jun 26	13 Aug 26	Flat No 610, 6th Floor, Building No. Ambrosia 14, Land Bearing On S No 831/19/B At Village Mahim Tal - Palghar, Dist.- Thane Maharashtra 401404 **Admeasuring 270.35 Sq. Ft.**	Rs. 2025000/-	Rs. 202500/-	11.00 Am To 01.00 Pm 21 Oct 26	On Or Before 20 Oct 26	Shop No. 236b,259b & B237,B258, 2nd Floor, Ostwal Empire, Arihant E-Type, Tal-Dist-Palghar-Boisar-401501, Maharashtra-India	Ugarsen Rinwa – 9875895867, Property Visit Date 19 Oct 26 9:00 am TO 5:00 pm

The terms and conditions of e-auction sale:-

(1.) The E-Auction sale of Secured Asset is on "as is where is" , "as is what is" , "whatever there is" and "no recourse" basis for and on behalf of the Secured Creditor viz. AUSFB and there is no known encumbrance which exists on the said property. **(2.)** For participating in online e-auction sale, Bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof are required to be submitted along with EMD, which is payable by way of **RTGS/NEFT/DD in the name of AAVAS FINANCIERS LIMITED, Current account No.00548470000107** AAVAS FINANCIERS LIMITED, Regd. & Corp Office : 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur 302020 **IFSC Code: HDFC0000054,** Once an Online Bid is submitted, same cannot be withdrawn. Further any EMD submitted by bidder will be required to send the **UTR/Ref no/DD No of the RTGS/NEFT/DD** with a copy of cancelled cheque on the following **email IDs i.e. auction@aavas.in (3.)** All Interested participants / bidders are requested to visit the **website https://sarfaesi.auctiontiger.net & https://aavas.in/sarfaesi-sale-notices** for further details help procedure & online training on E-Auction prospective bidder may contact including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact **e-mail of auction@aavas.in & ramprasad@auctiontiger.net, Contact No. 8000023297 (Aavas Contact Person : Ugarsen Rinwa - 9875895867, Mohd. Kalim - 7849821425)**

Please Note: - This is also a 30 days notice Under Rule 8(6) read with Rule 9(1) to the Borrowers/Co Borrowers/Mortgagors of the above said loan account about sale through tender / inter se bidding on the above-mentioned date. The property will be sold, if their outstanding dues are not repaid in full by the borrower in the given notice period.

Place : Maharashtra Date : 18-09-2026

Authorised Officer Aavas Financiers Limited

बैंक ऑफ इंडिया BOI Bank of India

Relationship beyond banking

Recovery Department, Mumbai North Zone

Address: Bank of India Building, 2nd Floor, Opp. Natraj Market, S V Road, Malad (West), Mumbai - 400 064. **Contact No.:** 7899764282

Email: Assetrecovery.MNZ@bankofindia.bank.in

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

Notice is hereby given to the public in general and in particular to the following Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to Bank of India (Secured Creditor), the constructive/physical possession of which has been taken by the Authorized Officers of Bank of India, will be held on "as is Where is" "as is what is", and "whatever there is", for recovery of respective dues as mentioned herein below against the respective property mortgaged/charged to Bank of India from respective borrowers and guarantors. The reserve price and earnest money deposit is shown there against each secured asset. The sale will be done by the undersigned through E-Auction platform provided hereunder.

E-AUCTION SALE NOTICE UNDER SARFAESI ACT2002 CUM NOTICE TO BORROWER / GUARANTOR (Rs. In Lakhs)

(E-Auction Date: 09-10-2026)

Sr. No.	Branch Name / Names of the Account / Borrower / Guarantor	Description of the Properties	Reserve Price / EMD Amount	Minimum Bid Increment	O/s Dues (Excluding Int, Penal Int & Exp)	Date / Time of on-site inspection of property	Contact No.
1	**Branch:** Andheri West **Account:** Mr. Bijendra Rampyare Yadav & Mrs. Uma Bijendra Yadav	Flat No. 306, Anuvishwa Apartment, Ravi Kiran Society Road, Near Krishna Pride, Dombivli (East), Nandiwali Tarf Pachanand, Thane-421203 Carpet Area 328.52 Sq Ft **(Physical Possession with Bank)**	16.75/1.68	0.10	18.61	On 03.10.2026 4.00 PM TO 5:00 PM	7019474966 / 7899764282
2	**Branch:** Bhayandar **Account:** Mr. Mohd. Israr	Flat No.- 405, Buid. No.-D-3, Shree Dhanlaxmi D3 CHSL, M. M. R. D Colony, R. C. Marg, Chembur (E), Bharat Nagar, Anik, Chembur (E), Mumbai - 400074. Carpet Area-225.00 Sq Ft. **(Symbolic Possession with Bank)**	24.90/2.50	0.10	34.09	Since Property is in Symbolic Possession, Physical inspection is subject to co-operation from borrowers	7002176968 / 7899764282
3	**Branch:** Tamtalao **Account:** Mr. Ravijit Keshavrao Deshmukh & Mr. Keshaorao Narayanrao Deshmukh	Flat No 203, B Wing Laxmi Dhule Complex, Near Achole, Talao Gate no 2, Ambawadi, Nalasopara E, Achole, Palghar - 401209 Adm 732.27 sq ft.(build up area) **(Symbolic Possession with Bank)**	47.35/4.74	0.10	27.51	Since Property is in Symbolic Possession, Physical inspection is subject to co-operation from borrowers	9321999835 / 7899764282
4	**Branch:** Vile Parle W **Account:** Mr. Pawan Ramadhar Maurya	Flat No.201,Type D, Building No 26, Mangalmurti Nagar, Sativali Village, Vasai, Palghar 401208 Adm 466.80 sq ft.(Carpet area) **(Symbolic Possession with Bank)**	20.65/2.07	0.10	14.36	Since Property is in Symbolic Possession, Physical inspection is subject to co-operation from borrowers	9702261766 / 7899764282
5	**Branch:** Mira Road **Account:** Mr. Dinesh Prajapati & Mrs Nirmala Dinesh Prajapati	Flat No.402,4th floor, C wing , Building No 2, "United Regency" Vrindavan Nagari Navapur Road, Pamtebi, Boisar West, The and Dist- Palghar Pin - 401504. Adm 351 sq ft.(build up area) **(Symbolic Possession with Bank)**	10.50/1.05	0.10	11.39	Since Property is in Symbolic Possession, Physical inspection is subject to co-operation from borrowers	9726356511 / 7899764282
6	**Branch:** Virar E **Account:** Mr. Shahnawaz Mehmood Khan	Flat No 15, Ground Floor, B wing, Building No. 10, Kety Nagar, Village malyan, Dahanu West, Tal-Dahanu, Dist-Palghar-401602 admeasuring Built up area 615.00 Sq Ft **(Symbolic Possession with Bank)**	19.10/1.91	0.10	13.12	Since Property is in Symbolic Possession, Physical inspection is subject to co-operation from borrowers	9782161628 / 7899764282

Terms and Conditions of the E-auction are as under:

E-Auction is being held on "AS IS WHERE IS" basis, "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" and will be conducted "Online".

The auction sale will be "online E-auction / Bidding through website - URL: https://BAANKNET.com on (E-Auction Date- 09.10.2026) (between 11:00 AM and 05:00 PM with unlimited extensions of 5 minutes each)

E-auction bid form Declaration, General Terms and Conditions of online auction sale are available in websites - https://www..bankofindia.co.in

Bidder may visit URL: https://BAANKNET.com, where "Guidelines" for Bidders are available with educational videos. Bidders have to complete following formalities well in advance:-

- **Step 1** : Bidder / Purchaser Registration: Bidder to Register on e-Auction portal URL: https://BAANKNET.com using his mobile no. and E-mail ID. (PDF(Buyer Manual) describing the step by step process for registration is available for download in the home page under Help option at the bottom of the page.)
- **Step 2** : KYC Verification: Bidder to upload requisite KYC documents. KYC documents shall be verified by e-auction service provider (may take 2 working days).
- **Step 3** : Transfer of EMD amount to his global EMD wallet: Online /Off-line transfer of funds using NEFT / Transfer, using challan generated on E-auction portal.
- **Step 1 to Step 3** should be completed by bidder well in advance, before e-auction date. Bidder may also visit : https://BAANKNET.com for registration and bidding guidelines
- **Helpline Details / Contact Person Details of: BAANKNET**

Name	Team	Number	E-Mail
Helpdesk Number	PSB Alliance	8291220220	support.ebkray@psballiance.com support.ebkray@procure247.com

1. Intending bidders shall hold a valid e-mail address, for further details and query please contact BAANKN Helpdesk Number 8291220220 Helpline e-mail ID **support.BAANKNET@psballiance.com** and **support.ebkray@procure247.com**
2. To the best of knowledge and information of the authorized officer there is no encumbrances on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the property/ies put on auction and claims/rights/dues effecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The authorized officer/secured creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale.
3. Earnest money deposit (EMD) shall be deposited through RTGS/NEFT/Fund Transfer to the bank account as guided and mentioned in: https://BAANKNET.com portal before participating in the bid online.
4. The KYC documents are 1.Proof of Identification (KYC) viz. Voter ID Card/Driving License/Passport 2. Current Address Proof for communication 3. PAN Card of the bidder 4. Valid e-mail ID/contact number of the bidder etc.
5. Date of inspection will be as mentioned in the table above with prior appointment with above mentioned contact numbers.
6. Prospective bidders may avail online training on e-auction from: https://BAANKNET.com portal.
7. Bids shall be submitted through online procedure only in the prescribed formats with relevant details.
8. Bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
9. The bid price to be submitted shall be above the reserve price and bidders shall improve their further offers in multiples of Rs. 10,000/- (Rupees Ten Thousand) for Reserve Price up to Rs.50.00 lakhs / Rs. 25,000/- (Rupees Twenty Five Thousand) For Reserve Price above Rs 50.00 lakhs - up to Rs 100.00 lakhs / Rs.50,000/- (Rupees Fifty thousand) For Reserve Price above Rs 100.00 lakhs.
10. The earnest money deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidder will be returned on the closure of the e-auction sale proceedings.
11. The earnest money deposit shall not bear any interest the successful bidder shall have to pay 25% of the purchased amount (including earnest money already paid immediately on acceptance of bid price by authorized officer on the same day or maximum by next day and the balance of the sale price on or before 15th day of sale. The auction sale is subject to confirmation by the bank. Default in deposit of the amount by the successful bidder at any stage would entail forfeiture of the whole money already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of the property/amount.
12. The prospective qualified bidders may avail online training on e-auction from: https://BAANKNET.com portal prior to the date of e-auction neither the authorized officer nor the bank will be held responsible for any internet network problem power failure, any other technical lapse/failure etc. in order to ward off such contingent situation the interested are requested to ensure that they are technically well equipped with adequate power backup etc. for successfully participating in the e-auction event.
13. Purchaser shall bear the stamp duties charges including those of sale certificate / registration/ charges including all statutory dues payable to the government, taxes and rates and outgoing both existing and future relating to the property.
14. Buyer shall bear the TDS wherever applicable including other statutory dues, registration charges, stamp duty etc.
15. The authorized officer/ bank is not bound to accept the highest offer and has absolute right and discretion to accept or reject any or all offers or adjourn /postpone/cancel the e-auction or withdraw any property or portion there-of from the auction proceeding at any stage without assigning any reason there for.
16. The sale certificate will be issued in the name of the purchaser(s)/applicant(s) only and will not be issued in any other name(s).
17. The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002. Further details inquiries if any on the terms and conditions of sale can be obtained from the contact numbers given.
18. If any participant deposits the EMD after registering himself and afterwards opt to not to bid, can reverse the bid amount through system as specified in: https://BAANKNET.com portal.
19. GST, wherever applicable, to be borne by successful bidder.

SALE NOTICE TO BORROWER/ GUARANTORS

The undersigned being the Authorized Officers of Bank of India are having full powers to issue this notice of sale and exercise all powers of sale under securitization and reconstruction of financial assets and Enforcement of Security Interest Act, 2002 and the rules framed there under. You have committed default in payment of the dues with interest, cost and charges etc. in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notices to all of you under section 13(2) to pay the amount mentioned there on within 60 days. You have failed to pay the amount even after the expiry of 60 days. Therefore, the Authorized Officers in exercise of the powers conferred under section 13(4), took possession of the secured assets more particularly described in the schedule mentioned above. Notice is hereby given to you to pay the sum as mentioned above before the date fixed for sale, failing which the property will be sold and balance due if any will be recovered with interest and cost from you. Please note that all expenses pertaining to demand notice, taking possession, valuation and sale of assets etc. shall be first deducted from the sale proceeds which may be realized by the undersigned and the balance of the sale proceeds will be appropriated towards your liability as aforesaid. You are at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.

Date: 18.09.2026
Place: Mumbai

Authorized Officer
Bank of India

ICICI Bank

Branch Office: ICICI Bank Ltd., Ground Floor, Ackruti Centre, MIDC, Near Telephone Exchange, Opp Ackruti Star, Andheri East, Mumbai- 400093.

PUBLIC NOTICE-TENDER CUM E-AUCTION FOR SALE OF SECURED ASSET

[See proviso to Rule 8(6)]
Notice for sale of immovable asset(s)

E-Auction Sale Notice for the sale of immovable asset(s) 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.

This notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of ICICI Bank Limited will be sold on 'As is where is', 'As is what is' and 'Whatever there is' as per the brief particulars given hereunder;

Sr. No.	Name of Borrower(s)/ Co-Borrowers/ Guarantors/ Loan Account No.	Details of the Secured asset(s) with known encumbrances, if any	Amount Outstanding	Reserve Price Earnest Money Deposit	Date and Time of Property Inspection	Date & Time of E-Auction
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1.	Mrs. Preeti Ritesh Tiwari (Borrower) Mr. Ritesh Ravindra Tiwari (Co-Borrowers) Loan Account No- LBTNE00005176808	Flat No-1006, 10th Floor, Wing C2 , Building Name- Treetops, Survey No. 55/14 (Part), 26 (Part), 57 (Part), 58 (Part), Upper Thane, Near- Lodha Dham, Bhwandi, Kanjur Phata Thane- 421301. Admeasuring an area of 444 Sq. Ft. Carpet Area I.e 41.25 Sq Mtr, 42 Sq. Ft. i.e. 3.90 Sq Mtr Ebvt Area and Total Net Area 486 Sq Feet I.e. 45.15 Sq Mtr, Carparking Space Allotted 1 Nos. Encumbrances of Builder Dues.	Rs. 67,90,913/- As on September 07 , 2026	Rs. 24,50, 000/- Rs. 2,45, 000/-	September 24, 2026 From 11:00 AM to 02:00 PM	October 09, 2026 From 11:00 AM Onward
2.	Mrs. Anjum Hameed (Borrower) Mr. Syed Haroon Rasheed (Co-Borrowers) Loan Account No- LBMUM00002434206	Flat No. G-0306, 3rd Floor, Wing G, Morgana, Casa Rio Gold, Survey No. 102/7, 235/2, 102/7, 101/1, 235/2, 101/1, 235/5, 85/2Pt, Village Nilje Ghesar, Kalyan Shil Road, Dombivali East, Thane- 421301., Admeasuring an area of Admeasuring About 495 Sq Ft Equivalent To 46.00 Sq Mtr.+ One Four Wheeler Open Parking. Encumbrances of Society Dues.	Rs. 35,91,983/- As on September 07, 2026	Rs. 22,50, 000/- Rs. 2,25, 000/-	September 24, 2026 From 02:00 PM to 05:00 PM	October 09, 2026 From 11:00 AM Onward

The online auction will take place on the website (URL Link-https://BidDeal.in) of e-auction agency ValueTrust Capital Services Private Limited. The Mortgagors/ noticee are given a last chance to pay the total dues with further interest till October 08, 2026 before 05:00 PM failing which, these secured assets will be sold as per schedule. The Prospective Bidder(s) must submit the Earnest Money Deposit (EMD) Demand Draft (DD) (Refer Column E) at ICICI Bank Limited, Level 3-5, 74 Techno Park, Opp SEEPZ Gate No. 02, Marol MIDC, Andheri East, Mumbai- 400093 on or before October 08, 2026 before 04:00 PM and thereafter they need to submit their offer through the above mentioned website only on or before October 08, 2026 before 05:00 PM along with scan image of Bank acknowledged DD towards proof of payment of EMD. Kindly note, in case prospective bidder(s) are unable to submit their offer through the website then signed copy of tender documents may be submitted at ICICI Bank Limited, Level 3-5, 74 Techno Park, Opp SEEPZ Gate No. 02, Marol MIDC, Andheri East, Mumbai- 400093 on or before October 08, 2026 before 05:00 PM. Earnest Money Deposit DD/PO should be from a Nationalised/ Scheduled Bank in favour of "ICICI Bank Limited" payable at Mumbai.

For any further clarifications with regards to inspection, terms and conditions of the e-auction or submission of tenders, kindly contact ICICI Bank Limited on 8087215742/9004392416.

The Authorised Officer reserves the right to reject any or all the bids without furnishing any further reasons.

For detailed terms and conditions of the sale, please visit www.icicibank.com/n4p4s

Date : September 18, 2026
Place: Mumbai

Authorized Officer
ICICI Bank Limited

IDBI BANK

CIN : L65190MH2004GOI148838
www.idbibank.in

CORRIGENDUM

With reference to the advertisement published in this Newspaper The Free Press Journal dated 10.09.2026 regarding "PUBLIC NOTICE FOR SALE THROUGH E-AUCTION see Provison to Rule 8(6) or 9(1) Page no 10 auction property address Office no 302, 3rd floor, A wing, Raikar Chambers Premises Coop Hsg Soc Ltd, Plot Survey no 17, Hissa No 1, S No. 18, Village Deonar, Govandi Station Road, Mumbai ", in it please read the Outstanding Balance as Rs 2340.91 lakh instead of Rs.145.3 Lakh As On 10.08.2026.

Also please read Inspection Date as 25.09.2026 instead of 26.09.2026.

All other details shall remain the same.

Sd/-
Authorized officer

CORRIGENDUM / CORRECTION TO PUBLIC NOTICE

This Corrigendum is issued with reference to the Public Notice dated 10.09.2026, published in the newspaper concerning the proposed redevelopment of the property of CHANDRAPURI CO-OPERATIVE HOUSING SOCIETY LIMITED by VIRICONIC DEVELOPERS PRIVATE LIMITED.

It is hereby clarified that, due to an inadvertent typographical/printing error, at the foot of the said Public Notice, the words:

"Advocate for Vinayanand CHSL" were incorrectly printed.

The same shall be read as: "Advocate for Viriconic Developers Private Limited"

The aforesaid error is purely inadvertent and clerical in nature. All other contents, terms, particulars and statements contained in the Public Notice dated 10.09.2026 shall remain unchanged and continue to have full effect.

This Corrigendum shall be read as an integral part of the aforesaid Public Notice.

JAWAHAR PRAJAPATI
Advocate, High Court
J P Law Associates
Advocates & Legal Consultants
Santacruz (West), Mumbai-400054.
Mobile No. +91 9892209531.
Email id: info@jplawassociates.in
Place: Mumbai Date : 18.09.2026

पंजाब नैशनल बैंक punjab national bank

ARMB, MUMBAI CITY
6th Floor, United Bank Of India Tower,Sir P M Road, Fort, Mumbai-400 001 E-mail: cs6041@pnb.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Movable 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) that the below described Movable property mortgaged/charged to the Secured Creditor, the constructive/SYMBOLIC/ PHYSICAL possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on As is where is, As is what is, and Whatever there is on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Sr No	Name of Borrower, (Firm / Co.) Co- borrower / Proprietor / Partners / Directors / Guarantor(s) / Mortgagor(s)	Details of Immovable Properties Mortgaged / Owner's Name (Mortgagers of properties)	A). Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Balance Outstanding Amount as per 13(2) + Intt. & Charges C) Possession Date u/s 13(4) of Sarfesi Act 2002 D) Nature of Possession Symbolic/ Physical/ Constructive	A). Reserve Price B) EMD (last Date of EMD Deposit) C)Bid Increase Amount	Date Time of E-Auction	Details of the encumbrances known to the secured creditors	Property ID QR CODE
1	**ARMB, Mumbai City M/s Foil & Home Products Pvt Ltd (Borrower) Sh. Rajesh Satyanarayan Sharma (Director) Smt. Nisha Rajesh Sharma (Director)**	Machineries located at 1,2 & 4, Shree Shyam Estate, National Highway No 08, Village- Bapane, Taluka Vasai, Dist Palghar, Maharashtra 410208	**A).** 10/02/2021 **B)** Rs.7,38,03,130.55 as on 30/11/2021 + intt & other charges w.e.f. 01/12/2021 **C)** 02/03/2022 **D)**Physical	**A Rs.29,22,000.00 B) Rs. 2,92,200.00 06/10/2026 (Upto 11.00 AM) C) 25000**	**06/10/2026 11.00 AM to 4.00 PM**	Not Known	
2	**ARMB Mumbai City M/s Kaprisa International Pvt Ltd Satish N. Mehta , Mrs Sweta Mehta, Mr Mitul Mehta M/s Fine Facets (I) P L**	All that piece and parcel of the Industrial Gala admeasuring at or above 6779 Sq. ft. situated at Unit No GJ-15, SDF VII, Seepz, Andheri (East), Mumbai 400096.	**A).** 30.03.2016 **B)** Rs.6,25,96,000.00 as on 28.03.2016 + further intt & other charges **C)** 21.06.2016 **D)**Physical	**A) Rs.5,33,47,000.00 B) 53,34,700.00 06/10/2026 (Upto 11.00 AM) C) 25000**	**06/10/2026 11.00 AM to 4.00 PM**	1. Electricity bill due for Rs.2,65,539.18 as per letter dated 24.06.2026 from Adani Electricity. 2. BMC property tax of Rs.1,21,47,435.00 as per letter dated 17.08.2026 conveyed vide letter AA&C/KS/ GEN39/2026-27	
3	**ARMB Mumbai City, Mr. Prakash Pravin Padhar (Borrower) Mrs. Manisha Pankja Chauhan (Gaurantor)**	All that piece & parcel of the Flat No 1102, I Wing, Bharat Ercade, Building No.2 Sector Village Chikal Dongre, Taluka Vasai, Dist Palghar-401202(642 Sq Ft)	**A)** 20/10/2018 **B)** Rs.28,20,059.00 as on 20/10/2018 + intt & other charges w.e.f. 01/10/2018 **C)**16/10/2021 **D)** Physical	**A) Rs.28,72,000.00 B) Rs.2,87,200.00 06/10/2026 (Upto 11.00 AM) C) Rs. 25,000.00**	**06/10/2026 11.00 AM to 4.00 PM**	Not Known	

TERMS AND CONDITIONS OF E-AUCTION SALE

1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
2. The properties are being sold on AS IS WHERE IS BASIS and AS ISWHAT IS BASIS and WHATEVER THERE IS BASIS
3. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer, butthe Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.
4. The Sale will be done by the undersigned through e-auction platform provided at the **Website https://baanknet.com** as per above..
5. For detailed term and conditions of the sale, please refer **www.baanknet.com, www.pnbindia.in,**
6. Contact Person **Mr. Sushil Kumar - 8420194674, Mr. Pavan Gudadhe - Mob 9423743110,**

The bidder bidding for any of the above IP has to bid by adding minimum incremental amount over and above the Fixed Reserve Price.

Note-Further any statutory dues of Central Govt/State Govt/Any statutory body shall be paid by the Purchaser of IP. Bank will not bear any type of dues Past/Present/Future.

15 DAYS STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT ,2002

Date :18.09.2026
Place : Mumbai

Sd/-
Authorized Officer, Punjab National Bank

Arcil

Asset Reconstruction Company (India) Ltd. (Arcil)

Acting in its capacity as Trustee of various Arcil Trusts
Arcil office : The Ruby, 10th floor, 29, Senapati Bapat Marg, Dadar (West), Mumbai - 400 028.
Website : https://auction.arcil.co.in; **CIN - U65999MH2002PLC134884**

PUBLIC NOTICE FOR SALE THROUGH ONLINE E-AUCTION IN EXERCISE OF THE POWERS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT) READ WITH RULES 6, 8 & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and to the Borrower (s) / Guarantor (s) / Mortgagor (s), in particular, that the below described immovable property/ies mortgaged / charged to the Asset Reconstruction Company (India) Limited, acting in its capacity as Trustee of various Arcil Trusts **("ARCIL")** (pursuant to the assignment of financial asset vide registered Assignment Agreements), will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse basis" by way of online e - auction, for recovery of outstanding dues of together with further interest, charges and costs etc., as detailed below in terms of the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rules 6, 8 and 9 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Name of the Borrower / Co - Borrower/s / Guarantor/s / Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding Amount as per SARFAESI Notice Dated 20.11.2021 and 23.11.2021 Respectively	Possession Type and Date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
Borrower: 1. RAMLAL D. DEVASHI 2. KAMALADEVI RAMLAL DEVASI	Loan Account Nos. HHLPNV00442257 and HHEPNV00458394 Sammaan Capital Limited ("SCL") [formerly known as Indiabulls Housing Finance Limited]	Arcil - Trust - 2025-015	Rs. 18,18,674.05/- (Rupees Eighteen Lakh Eighteen Thousand Six Hundred Seventy Four and Paise Five only) as on 18.11.2021 + further Interest thereon + Legal Expenses and Rs. 1,92,229.78/- (Rupees One Lakh Ninety Two Thousand Two Hundred Twenty Nine and Paise Seventy Eight only) as on 20.11.2021 + further Interest thereon + Legal Expenses	Physical possession on 18.06.2024	Will be arranged on request	Free Hold - 480 sq. ft. (super built - up area)	Rs. 1,22,400/- (Rupees One Lakh Twenty Two Thousand Four Hundred only)	Rs. 12,24,000/- (Rupees Twelve Lakh Twenty Four Thousand only)	On 19.10.2026 at 05:00 P.M.

Description of the Secured Asset being auctioned : FLAT NO. 407, 4TH FLOOR, SHRI SAMARTH DARSHAN, NERAL SAI MANDIR, OPP. NAGESHWAR TEMPLE, DHAMOTE, NERAL EAST, RAIGAD, MAHARASHTRA - 410101.

Pending Litigations known to ARCIL	Nil	Encumbrances / Dues known to ARCIL	Nil
Last Date for submission of Bid	Same day 2 hours before Auction	Bid Increment amount :	As mentioned in the BID document
Demand Draft to be made in name of :	ARCIL - TRUST - 2025-015	Payable at par	
RTGS details	ARCIL - TRUST - 2025-015, Trust Account No. – 57500001702225, HDFC Bank Limited, Branch : Kamla Mill, Mumbai, IFSC Code : HDFC0000542		
Name of Contact person & number	Santosh Khopade – 0124-6910910; +91 70654 51024 (auctionhelpline@sammaancapital.com).		

Terms and Conditions :

1. The Auction Sale is being conducted through e-auction through the website https://auction.arcil.co.in and as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein.
2. The Authorised Officer ("AO") / ARCIL shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc.
3. At any stage of the auction, the "AO" may accept / reject / modify / cancel the bid / offer or post - pone the Auction without assigning any reason thereof and without any prior notice.
4. 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 / its favour as per the applicable law.
5. The intending bidders should make their own independent enquiries / due diligence regarding encumbrances, title of secured asset and claims / rights / dues affecting the secured assets, including statutory dues, etc., prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of ARCIL. The Authorized Officer of ARCIL shall not be responsible in any way for any third - party claims / rights / dues.
6. The particulars specified in the auction notice published in the newspaper have been stated to the best of the information of the undersigned; however undersigned shall not be responsible / liable for any error, misstatement or omission.
7. The Borrower / Guarantors / Mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rules 8 and 9 of the Security Interest (Enforcement) Rules, about the holding of the above mentioned auction sale.
8. In the event, the auction scheduled hereinabove fails for any reason whatsoever, ARCIL has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Rules and the Act.

Place : RAIGAD
Date : 09.09.2026

Sd/-
Authorized Officer
Asset Reconstruction Company (India) Ltd.
(Trustee of Arcil - Trust - 2025-015)