



Kotak Mahindra Bank

Registered/Speed Post

Dated: 27.08.2026

1. Mr. Sanyam Chandra Shekar (Borrower)
S/o Mr. Sanyam Prabhakar

2. Mrs. Apoorva Sanyam (Co-Borrower)
W/o Mr. Sanyam Chandra Shekar
Both At:
H.No.10-3-45, Girmajipet,
Warangal, Telangana-506002

Both Also At:
House No.7-9, Janpaka Village, Narsampet Road,
Warangal, Telangana-506002

Both Also At:
Survey No.324 New, Excise Colony,
Waddepally V. Komitipally, Hanamkonda,
Near Andhra Bank, Warangal, Telangana-506001

Dear Sir/Madam,

Sub: Notice for Sale of the Mortgaged Property

1. We refer to Demand Notice dated **19.09.2025** issued by Kotak Mahindra Bank Limited (hereinafter referred to as "The Bank/KMBL") under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "**SARFAESI Act**"), related to Loan Account No. 16800001199 wherein we had called upon you to pay the dues of **Rs.58,45,121.22/- (Rupees Fifty Eight Lakh Forty Five Thousand One Hundred Twenty One and Twenty Two Paise Only)** due and payable as on **09.09.2025** along with future interest applicable from **10.09.2025** until payment in full (hereinafter referred as the "**Outstanding Amount**") and payable by you under the facilities granted by Dewan Housing Finance Limited subsequently acquired over by Piramal Capital & Housing Finance Limited (hereinafter referred to as "PCHFL/original Lender") within 60 days from the date of the said notice. You are since then failed and neglected to pay the amount as demanded.
2. PCHFL has vide an assignment agreement dated **27.12.2024 ("Assignment Agreement")** has assigned the debts due and payable by you in favour of the Bank along with all the rights, title, security interests, benefits, financial documents, in the facility(ies) granted by the DHFL with other incidental right thereto including the assignment of the said facility along with the underlying securities. As per the said assignment agreement, KMBL has become full and absolute owner and as such is legally entitled to receive the repayment of the financial facility or any part thereof including the right to file suits, institute such other proceedings in its own name and to take such other action as may be required for the purpose of the recovery of the said financial facility. KMBL has become the absolute owner of the said account(s) and all rights, title and interest in respect of outstanding amount pertaining to above said account(s) is now vested with Bank.
3. It is pertinent to note that despite the service of the above mentioned notice you have failed to liquidate the outstanding dues and as such the Authorized officer of KMBL has

Kotak Mahindra Bank Ltd.
CIN: L65110MH1985PLC038137
22, Camac Street, Pantaloon
Building, 5th Floor, Block-B,
Kolkata - 700 016.

www.kotak.com

Registered Office:
27 BKC, C 27, G Block,
Bandra Kurla Complex,
Bandra (E), Mumbai 400051,
Maharashtra, India.



taken possession of the property described herein below in **Annexure "A"** (and referred hereinafter as **"Secured Asset"**) on 05.08.2026 in exercise of the powers conferred on him under Section 13(4) of the said Act read with Rule 8 & 9.

4. After taking possession of the secured asset, Inspection was carried out by Approved Valuer in compliance of Rule 8(5) of The Security Interest (Enforcement) Rule, 2002 and on the basis of the report of the valuer, the Reserve Price of the secured asset is fixed at Rs.67,50,000/- (Rupees Sixty Seven Lakh Fifty Thousand only).
5. This is to inform you all that all the requisitions under the provisions of SARFAESI Act and The Security Interest (Enforcement) Rules, 2002 have been complied with and the Bank now proposes to sell the secured asset by public auction and/or any other methods as prescribed under the provisions of Rule 8(5) of Security Interest (Enforcement) Rules, 2002 after a period of 30 (thirty) days from the date of this notice along with the existing encumbrances if any on 'as is where is basis & As is what is basis & whatever there is basis', unless the bank receives the entire outstanding amount i.e., **Rs.62,14,935/- (Rupees Sixty Two Lakh Fourteen Thousand Nine Hundred Thirty Five Only)** outstanding as on **27.08.2026** with further interest applicable from **28.08.2026** until payment in full and other charges as demanded in the said demand notice, within the statutory period of 30 (thirty) days from the date of the present notice. Please note that if in case auction scheduled herein fails for any reason whatsoever then the Bank may again enforce the security interest by putting the said secured asset on sale through public auction or private treaty as per its discretion. Please also note that you are further liable to make good the loss incurred after sale of the secured asset, if any.
6. The sale of the secured asset will be through an Online E-Auction at the reserve price more particularly detailed in "Annexure A" as per the below schedule:-

S.NO.	PARTICULARS	DETAILS
1	DATE OF AUCTION	29.09.2026
2	TIME OF AUCTION	12:00 p.m. to 01:00 p.m. with unlimited extension of 5 minutes
3	LAST DATE OF SUBMISSION OF EMD WITH KYC IS	28.09.2026 UP TO 6:00 P.M (IST)
4	PLACE OF SUBMISSION OF DOCUMENTS	Kotak Mahindra Bank Ltd #6-3-1109/1, 4 th Floor, West Wing, Jewel Pawani Towers, Raj Bhavan Road, Somajiguda, Hyderabad, Telangana-500082
5	MODE OF AUCTION	E-auction through website :- https://www.bankeauctions.com

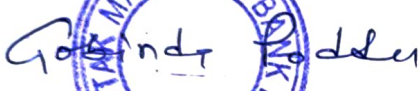
7. Please treat this notice as notice under Rule 8 Clause (5) read with proviso to Rule 8 Clause (6) of the Security Interest (Enforcement) Rules, 2002 providing the addressee, a notice of 30 (thirty) days for sale of the secured asset.



Kotak Mahindra Bank

8. Post the expiration of the said 30 (thirty) days, the Bank shall be entitled to sell the said secured asset by any of the methods as provided under Rule 8 clause (5) of the Security Interest (Enforcement) Rules, 2002, as the case may be.
9. The Borrower's attention is invited to the provisions of the Subsection 8 of Section 13 of the Act, in respect of the time available to redeem the secured asset.
10. Should you have any representation to be made in response to this notice, please mark the same to Mr. Md Arif (Mob No. +919052322555) at 7th Floor, Plot No. 7, Sector-125, Noida, Uttar Pradesh - 201313, E-mail ID- rard.customercare@kotak.com only, in order to enable us to respond in time. Please note that we shall not be responsible for not responding to any of your representations made in response to this notice if the same is addressed to any other person or place.

For Kotak Mahindra Bank Limited


Authorized Officer



Kotak Mahindra Bank

ANNEXURE – “A”

Name of the Borrowers & Loan Account No.	
Name of the borrowers	1. Mr. Sanyam Chandra Shekar 2. Mrs. Apoorva Sanyam
Loan account no.	16800001199
Amount outstanding	
Rs.62,14,935/- (Rupees Sixty Two Lakh Fourteen Thousand Nine Hundred Thirty Five Only) outstanding as on 27.08.2026 with further interest applicable from 28.08.2026 along with all cost, charges & expenses until payment in full.	
Description of the Mortgaged property	
All that piece and parcel of property bearing open plot to an extent of 300sq.yards or 250.80 sq.mtrs., in Survey No.324 (New) of Waddepally Revenue Village, Hanamkonda Mandal, Warangal City & Urban District, within the limits of Municipal Corporation Warangal, Within the limits of Registration District Warangal and within the Jurisdiction of the Joint Sub-Registrar Warangal Urban. Property bounded as: North: H.No.2-8-689/1 of Ramadevi South: H.No.2-8-688 West: H.No.2-8-692/2/8 East: 40'-0" wide road	
Name of the Mortgagor: Mr. Sanyam Chandra Shekar	
Reserve Price (in INR) & EMD (in INR)	
Reserve price:	Rs.67,50,000/- (Rupees Sixty Seven Lakh Fifty Thousand only)
EMD:	Rs.6,75,000/- (Rupees Six Lakh Seventy Five Thousand only)
List of Encumbrance (if any): Nil	





INLAND SPEED POST DOCUMENT



EY524993980IN

Dely Office & Pincode:Warangal H.O.(506002)

Booking Office: Park Street HO (700016)
Counter No. 2, 27-08-2026 15:57:54
GSTNo.19AAAGP0731J1ZB BkgRefID: 3336000927082606616
ChargedWeight(gms):35 Phy.Wt(gms):35 Vol.Wt(gms) NA(L:NA B:NA H:NA)
AmountPaid:55.00(Base Tariff-Rs.47 Tax-Rs.8) (CGST:4.00 SGST:4.00)
ModeofPayment:ONLINE PaymentTransactionID:

Sender	Receiver
GOBINDA PODDAR 22 CAMAC S Mobile No.9073697729 KM BANK LTD KOLKATA WEST BENGAL-700022	MRS APOORVA SANYAM Mobile No.1234567890 NARSAMPET ROAD WARANGAL URBAN TELANGANA-506002

Track on www.indiapost.gov.in OR Dial 18002666868 : IVR NO : 693952493389

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EY524995455IN

Dely Office & Pincode:Hanamkonda H.O.(506001)

Booking Office: Park Street HO (700016)
Counter No. 2, 27-08-2026 15:57:54
GSTNo.19AAAGP0731J1ZB BkgRefID: 3336000927082606616
ChargedWeight(gms):45 Phy.Wt(gms):45 Vol.Wt(gms) NA(L:NA B:NA H:NA)
AmountPaid:55.00(Base Tariff-Rs.47 Tax-Rs.8) (CGST:4.00 SGST:4.00)
ModeofPayment:ONLINE PaymentTransactionID:

Sender	Receiver
GOBINDA PODDAR 22 CAMAC S Mobile No.9073697729 KM BANK LTD KOLKATA WEST BENGAL-700022	MR SANYAM CHANDRA SHEKAR Mobile No.1234567890 WADDEPALLY V KOMITI IP HANAMKONDA WARANGAL URBAN TELANGANA-506001

Track on www.indiapost.gov.in OR Dial 18002666868 : IVR NO : 6939524935455

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EY524996734IN

Dely Office & Pincode:Warangal H.O.(506002)

Booking Office: Park Street HO (700016)
Counter No. 2, 27-08-2026 15:57:54
GSTNo.19AAAGP0731J1ZB BkgRefID: 3336000927082606616
ChargedWeight(gms):45 Phy.Wt(gms):45 Vol.Wt(gms) NA(L:NA B:NA H:NA)
AmountPaid:55.00(Base Tariff-Rs.47 Tax-Rs.8) (CGST:4.00 SGST:4.00)
ModeofPayment:ONLINE PaymentTransactionID:

Sender	Receiver
GOBINDA PODDAR 22 CAMAC S Mobile No.9073697729 KM BANK LTD KOLKATA WEST BENGAL-700022	MR SANYAM CHANDRA SEKHAR Mobile No.1234567890 JANPAKA VILLAGE NARSAMPET ROAD WARANGAL URBAN TELANGANA-506002

Track on www.indiapost.gov.in OR Dial 18002666868 : IVR NO : 6939524936734

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Dely Office & Pincode:Warangal H.O.(506002)

Booking Office: Park Street HO (700016)
Counter No. 2, 27-08-2026 15:57:54
GSTNo.19AAAGP0731J1ZB BkgRefID: 3336000927082606616
ChargedWeight(gms):45 Phy.Wt(gms):45 Vol.Wt(gms) NA(L:NA B:NA H:NA)
AmountPaid:55.00(Base Tariff-Rs.47 Tax-Rs.8) (CGST:4.00 SGST:4.00)
ModeofPayment:ONLINE PaymentTransactionID:

Sender	Receiver
GOBINDA PODDAR 22 CAMAC S Mobile No.9073697729 KM BANK LTD KOLKATA WEST BENGAL-700022	MRS APOORVA SANYAM Mobile No.1234567890 GIRMAJIPET WARANGAL URBAN TELANGANA-506002

Track on www.indiapost.gov.in OR Dial 18002666868 : IVR NO : 6939524937536

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KOLKATA
WEST BENGAL-700022GOBINDA PODDAR 22 CAMAC S
Mobile No.9073697729
KM BANK LTDWARANGAL URBAN
TELANGANA-506001

Sender

Receiver

Booking Office: Park Street HO (700016)
Counter No. 2, 27-08-2026 15:57:54
GSTNo.19AAAGP0731J1ZB BkgRefID: 3336000927082606616
ChargedWeight(gms):45 Phy.Wt(gms):45 Vol.Wt(gms) NA(L:NA B:NA H:NA)
AmountPaid:55.00(Base Tariff-Rs.47 Tax-Rs.8) (CGST:4.00 SGST:4.00)
ModeofPayment:ONLINE PaymentTransactionID:

Dely Office & Pincode:Hanamkonda H.O.(506001)



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