

FINANCIAL EXPRESS



SMFG India Home Finance Co. Ltd.

Corporate Off.: 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.Regd. Off.: Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116, TN

POSSESSION NOTICE FOR IMMOVABLE PROPERTY [(Appendix IV) Rule 8(1)]
 WHEREAS the undersigned being the Authorized Officer of SMFG India Home Finance Co. Ltd., a Housing Finance Company [duly registered with National Housing Bank (Fully Owned by RBI)] (hereinafter referred to as "SMHFC") under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has **Taken Possession** of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of "SMHFC" for an amount as mentioned herein under and interest thereon.

Sl. No.	Name of the Borrower(s) / Guarantor(s) LAN	Description of Secured Assets (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1.	Rajendra Ananda Kumbhar Pooja Rajendra Kumbhar	All that piece and parcel of Flat No. 403 On Fourth Floor, Area Admeasuring 42.84 Sq Mtrs In Project Known As 24 Carat Gold, Out Of 1 - Na Plot No. 34 Area Admeasuring 283.75 2 - No Plot No. 33 Area Admeasuring 290.63 Sq. Mtrs Survey No 106/1, Situated At Village - Vadgaon, Tal - Maval, Dist - Pune. East: 30 Ft Colony Road, West: Survey No. 99, North: Plot No. 32, South: Plot No. 35.	Rs. 24,30,143.81/- (Rs. Twenty-Four Lakh Thirty Thousand Four Hundred Forty-Three & Paise Eighty-One Only) as on 06.10.2025	10.10.2025

Place : Pune, Maharashtra
Date : 12.01.2026

Authorized Officer,
SMFG INDIA HOME FINANCE CO. LTD.

Sd/-

Place : Pune, Maharashtra
Date : 12.01.2026

RBL BANK LTD.

Administrative Office: 1st Lane, Shahpur, Kolhapur-416001.

Branch Office at: 9th Floor, Techniplex-I, Off Veer Savarkar Flyover, Goregaon (West) Mumbai-400 062

Securitisation Notice under S. 13(2) of SARFAESI Act, 2002.

We, RBL Bank Limited the secured creditor of Applicant & Co-Applicant mentioned in below mentioned columns, do hereby inform you that all your account has been classified as Non-Performing Account (NPA) in pursuant to the defaults in making payment / repayment of principal and interest and the amount mentioned in the below mentioned columns is now due and payable by you as on the date of the notice, together with further interest thereon to RBL Bank Ltd. In spite of our repeated demands, you have failed and neglected to make payment / amount(s) outstanding in your account(s) and you have not discharged your liabilities.

We, therefore, issued notice under section 13(2) of Chapter III of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, demanding payment of the amounts together with further interest applicable at the contracted rates, costs, charges, other moneys to discharge your liabilities in full within 60 days from the date of the notice.

Loan Account Nos., Name of the Borrowers, 13(2) Notice details and Symbolic Possession Date

Mortgaged Property Details

1) Mr. Pralhad Jabaji Mandage (Applicant & Mortgagor)		Description of Property
2) Mrs. Suman Pralhad Mandage (Co-Applicant & Mortgagor)		Property owned by Mr. Pralhad Jabaji Mandage & Mrs. Suman Pralhad Mandage
3) Mr. Mahesh Pralhad Mandage (Co-Applicant)		Address for Correspondence
1) Office No.204, 2nd Floor, The Melange, S. No. 391/1 and 391/2, CTS. No. 2258, Village- Bhosari, Taluka Haveli, District Pune 411034.		All that piece and parcel of Commercial Property bearing Office No.204, 2nd Floor (admeasuring about 952 sq. ft., + terrace admeasuring about 172 sq. ft. + Stack Car Parking Slot no.45), The Melange, The Melange Commercial Premises Co-operative Society Limited, Survey No. 391/1 and 391/2, City Survey No. 2258, Village- Bhosari, Taluka Pimpri Chinchwad, District Pune 411034, which is bounded and surrounded by On or towards East-Office No.205, On or towards South-Terrace Old Mumbai Pune Highway, On or towards West-Office No.203, On or towards North-Society Passage.
2) Flat No.203, 2nd Floor, Vasant Apartment, Lane No.30/1B, Survey No.13/1, Ganesh Nagar, Dhayari, Pune 411041.		
Loan Account Number : 809008020474		
Loan Amount : Rs. 91,00,000/-		
NPA Date: : 03/01/2026		
13(2) Notice dated : 09/01/2026		
13(2) Notice amount : Rs.91,43,182/-		

Now the authorized officer of RBL Bank Ltd. do hereby publish the contents of the above demand notice as provided under the Rules for discharge your liabilities in full, failing which, we shall, without any further reference, be constrained to enforce the above-mentioned security created by you in our favour by exercising any or all the rights given under the said Act.

Please note that this publication is made without prejudice to such rights and remedies as are available to RBL Bank against the borrower and the guarantors of the said financial under law. You are further requested to note that as per section 13(13) of the said Act, you are restrained/prohibited from disposing of or dealing with the above security or transferring by way of sale, lease or otherwise of above secured asset, without our prior written consent.

Sd/-
Place : Pune
Date : 12/01/2026

RBL Bank Ltd.
Authorized Officer

APPENDIX IV POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

The undersigned being the authorized officer of Altum Credo Home Finance Pvt. Ltd. (ACHFL), Under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act, 2002") and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("Enforcement Rules"), Demand Notice(s) issued by the Authorized Officer of the company to the Borrower(s) / Co-Borrower(s) and Guarantor(s) (collectively referred to as the "Borrowers") mention herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to Borrowers and the public in general that the under signed has taken possession of the property described herein below in supersize of powers conferred upon him under Sub-section(4) of Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement Rules, 2002. The borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in receipt of time available, to redeem the secured assets. The borrowers in particular and the public in general are hereby caution not to deal with the property and any dealings with the property will be subject to the charge of ACHFL for an amount mentioned herein under with the interest thereon.

Name of Borrower(s) / Co-Borrower(s) and Guarantor(s) Loan A/c No.

1. Aniket Anil Koli (Applicant), 2. Anil Shivaji Koli (Co-applicant), LAN- 10820432300077

Description of Secured Asset

All that piece and parcel of property bearing Ward No. 2, Grampanchayat Malmatta Milkat No. 1493/7, admeasuring total area 92.93 Sq. Mtrs., situated at Budhgaon, Taluka Miraj, District Sangli, within the limits of Grampanchayat Budhgaon and bounded as follows: East: Adjacent Malmatta Milkat No. 1493/6, West: Property of Adjacent Malmatta Milkat No. 1493/8, South: Property of Pruthviraj Shankar Shinde, North: Adjacent Road.

Date of Demand Notice and Amount

10-10-2025 / Rs. 2,11,905/- (Rupees Two Lakh Eleven Thousand Nine Hundred Five Only)

NPA Date - 28-09-2025 Date of Possession : 08-01-2026

STATUTORY NOTICE TO BORROWERS/ CO-BORROWERS AND GUARANTORS
 Borrower(s) / Co-Borrower(s) and Guarantor(s) 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, 8 & 9 of Security (Interest) Enforcement Rules, 2002.

Place : Sangli, Maharashtra
Date : 13.01.2026
Sd/-
Authorized Officer
Altum Credo Home Finance Pvt. Ltd. (ACHFL)

Place : MAHARASHTRA Date : 13-01-2026

Place : MAHARASHTRA Date : 13-01-2026