

**SMFG India Home Finance Co. Ltd.**Corporate Off.: 503 & 504, 5<sup>th</sup> Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.Regd. Off.: Commerzone IT Park, Tower B, 1<sup>st</sup> 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/-

ALTUM CREDO HOME FINANCE PRIVATE LTD

Regd. Office: Floor No. 7, Kalpataru Infina, Wakadwadi, Shivajinagar, Pune - 411005. Maharashtra (India)

**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- 1082043230077
<b>Description of Secured Asset</b>	

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

**SHUBHAM HOUSING DEVELOPMENT FINANCE CO. LTD.**Corporate Office : 425, Udyog Vihar Phase IV, Gurugram-122015 (Haryana)  
Ph.: 0124-4212530/31/32, E-Mail : [customercare@shubham.co](mailto:customercare@shubham.co) Website : [www.shubham.co](http://www.shubham.co)**PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTY(IES)**

Sale Notice for sale of immovable properties as per proviso to Rule 8(6), 9(1) and Appendix-IV-A)

(Under Securitisation &amp; Reconstruction of Financial Assets &amp; Enforcement of Security Interest Act, 2002)

Whereas the undersigned being one of the Authorized Officer of the Shubham Housing Development Finance Company Limited (hereinafter called the Company) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (The Act) and in exercise of powers conferred under Section 13(2) read with rule 9 of the Security Interest (Enforcement) Rules, 2002 (The Rules) issued demand notices calling upon the borrowers, whose names have been indicated in column (C) below on dates specified in column (D) written against each of them, calling upon them to repay the outstanding amount indicated in column (E) below 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 the borrowers and the public in general that the undersigned has taken voluntary surrendered/possession of the property mortgaged with the company, described column (F) herein below, to recover the said outstanding amount, in exercise of powers conferred on me under section 13(4) of the Act read with Rule 9 of the Rules on the date mentioned in column (H).

The Borrower In particular and the public in general be hereby cautioned not to deal with the properties mentioned in column (F) below and any dealings with these properties will be subject to the charge of the Shubham Housing Development Finance Company Limited for an amount mentioned in column (G)

Now, the borrower and the public in general is hereby also informed that the said properties would be sold by public auction on date, time and venue as specified in column (K) against each of the property by inviting bids in the sealed envelopes as per the procedure and terms and conditions stated below:

S. No.	Application Number	Name & Address of Applicant	Date of Notice u/ssec13(2)	Demand Notice Amount	Property detail	Current due Amt (As on 05-01-2026)	Date of Possession/ Status	Reserve Price	EMD (Rs.) (10% of RP)	Date, Time & Place of Auction	
A	B	C	D	E	F	G	H	I	J	K	
1	OSAT2112 00000504 1801	Bablu Sampat Vaydande, Alka Bablu Vaydande, Plot No.1 Pawar Colony Shahupuri VTC Satara Po Satara City Dist Satara Atata Maharashtra -415002	22-03-2024	₹ 10,85,574/-	Milkat No. 2405, Gat No.-185/6B/2, Village- Konde Tal. & Dist. Satara Maharashtra-415001	₹ 15,55,817/-	30-10-2025 (Physical Possession)	₹ 15,97,480/-	₹ 1,59,748/-	13-02-2026, 10:00 AM to 4:00 PM Office No.301, 3rd Floor, Mangalmurti Complex, Shukrawar Peth, Pune 411002	
2	OKVN2312 00000507 4269	Vishal Altman Tupe, Sunita Altman Tupepole No 4 Galli No.9 Near Ganesh Mandir Janta Vasahat Parvat Pune Maharashtra -411009	10-06-2025	₹ 12,12,140/-	Fiat No. 401, 4th Floor, Sangharsh Apartment Near Datta Mandir Katraj Nagar Off Gujurati Road Survey No 38 Hiss No 1/88, Katraj, Pune. M.H. - 411046 / Area 300 Sq Ft / Boundary: East - By Staircase, West - By Entrance & Passage, North- By Road, South - By Flat No.402)	₹ 13,67,017/-	30-08-2025 (Physical Possession)	₹ 11,82,560/-	₹ 1,18,256/-		

Note: To the knowledge of the company, there is no encumbrance on the above property.

Terms and conditions of auction sale notice

**PROCEDURE AND TERMS & CONDITIONS OF PUBLIC AUCTION BY INVITING BIDS:**

1. The property can be inspected on 11-02-2026, 10:00 AM to 4:00 PM.

2. Sale is subject to the conditions prescribed in SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder as also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.

3. The bids shall be submitted in a sealed envelope to the office of undersigned along with a Demand Draft/Pay Order towards the Earnest Money Deposit favouring Shubham Housing Development Finance Company Limited, payable locally. The Earnest money deposit shall not carry any Interest. Along with Bid form the proposed bidder shall also attach his/her identity proof/ KYC norms and proof of residence such as copy of the passport, Aadhar Card, election commission card, ration card, driving license etc, and a copy of the PAN card issued by the Income tax department.

4. Last date to submit the bid along with Earnest Money Deposit is on or before 12-02-2026, 10 AM to 4 PM.

5. In no eventually the property would be sold below the reserve price indicated against each of the property.

6. On the date of sale all the bids so received would be opened and the bid of the highest bidder, provided it is above the reserve price, may be accepted by the company. However the bidders personally present at the auction site shall have the right to further enhance their bid price, subject to a minimum of Rs. 5,000/- (Rupees Five Thousand Only) and in the event of higher bid being offered the company shall have the right to accept the same. Thereafter, the Purchaser will be required to pay deposit of 25% (Twenty-Five percent) of the sale price, after adjusting the earnest money deposit, immediately at the fall of hammer with the undersigned upon receipt of said amount the Purchaser will confirm the acceptance of the bid. The request for extension of time may be allowed by the Authorised officer at his sole discretion subject to such terms and conditions as may be deemed fit and proper by him. In the event the highest bidder fails to tender 25% of the bid amount immediately at the fall of hammer then the earnest money deposited by the highest bidder will be forfeited and the property would be offered to the second highest bidder. The balance amount of the purchase price shall be paid by the Purchaser to the undersigned on or before the fifteenth day of confirmation of the sale of the said property or such extended period as maybe agreed upon in writing by the parties. In default of payment &amp; within the time as mentioned above, the company shall be at liberty to forfeit the Earnest Money Deposit and/or any other deposit made by the purchaser and proceed with re-auction of the Property. That defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which may be subsequently sold.

7. All the payments shall be made by the purchaser by means of the Demand Draft/Pay Order favouring Shubham Housing Development Finance Company Limited.

8. On receipt of the sale in full, the company shall be issuing a Sale Certificate in favour of the Purchaser and would hand-over the possession of the property to the Purchaser.

9. The said Immovable Property described in the Schedule shall remain and be at the sole risk of the Purchaser in all respects including loss or damage by fire or theft or other accidents, and other risk from the date of the Confirmation of the sale by the undersigned authorised officer. The Purchaser shall not be entitled to annul the sale on any ground whatsoever.

10. The Demand Draft/Pay Order deposited towards the earnest money shall be returned to the unsuccessful bidders.

11. For all the purposes sale of these Properties is strictly on 'AS IS WHERE IS BASIS' and 'AS IS BASIS WITHOUT ANY RE COURSE BASIS'. The company is not aware of any encumbrances of any nature whatsoever on the aforesaid properties.

12. All expenses relating to Stamp Duty, Registration Charges, Transfer Charges, Mutation charges and any other charges in respect of the above referred property shall be borne by the Purchaser only.

13. The Authorised officer is not bound to accept the highest offer or any or all offers/bid(s) and the company reserves its right to reject any or all bid(s) without assignment any reasons thereof.

14. No person other than the bidders themselves or their duly authorised representative shall be allowed to participate in the sale proceedings on presentation of authority letter.

15. In case all the dues together with all cost charges and expenses incurred by the company are tendered or settled by the above named borrowers at any time before the date fixed for sale for the property, under Sec13(8) of the Act, then the property will not be sold and all the bids received from the prospective bidders shall be returned to them without any liability/claim against the company.

16. This notice is also a notice to above said Borrowers under Rule 8(6) and APPENDIX IV A of the security Interest Enforcement Rules 2002 to the Customer at their respective address as mentioned in column "C" &amp; "F".

17. For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's website i.e. [www.shubham.co](http://www.shubham.co).

18. For further information, clarity or any assistance, same can be approached to Authorised Officer- D S Chavan at Mob. No. 9689661964.

Date : 12-01-2026  
Place: Gurgaon**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**

**Description of Property**

**Property owned by Mr. Pralhad Jabaji Mandage & Mrs. Suman Pralhad Mandage**

**Address for Correspondence**

1) Office No.204, 2nd Floor, The Melange, S. No. 391/1 and 391/2, CTS. No. 2258, Village- Bhosari, Taluka Havelli, District Pune 411034.

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**