

JANA SMALL FINANCE BANK

(A Scheduled Commercial Bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.

NOTICE OF SALE THROUGH PRIVATE TREATY

SALE OF IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002. (SARFAESI ACT)

The undersigned as Authorized Officer of Jana Small Finance Bank Limited has taken over Physical Possession of the schedule property under the SARFAESI Act. The Authorized Officer of Jana Small Finance Bank Limited, had already conducted multiple public auctions for selling the property, but they turned out to be unsuccessful as no bids were received. Hence please be informed that if the total outstanding dues in the aforesaid loan account are not paid within **Fifteen (15) Days** from the date of this publication of this notice, then the Authorized officer will proceed for sale via private treaty of the property as stated below.

Public at large is informed that the secured property as mentioned in the Schedule are available for sale through Private Treaty, as per the terms agreeable to the Bank for realization of Bank's dues.

Standard terms & conditions for sale of property through Private Treaty are as under:

1. Sale through Private Treaty will be on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".

2. The purchaser will be required to deposit 100% of the sale consideration on the expiry of publication of this notice.

3. In case of non-acceptance of offer of purchase by the Bank, the amount if any paid along with the application will be refunded without any interest with in the stipulated time.

4. The purchaser should conduct due diligence on all aspects related to the property (under sale through private treaty) to his satisfaction. The purchaser shall not be entitled to make any claim against the Authorized Officer / Secured Creditor in this regard at a later date.

5. The Bank reserves the right to reject any offer of purchase without assigning any reason.

6. The purchaser has to bear all stamp duty, registration fee, and other expenses, taxes, duties, society dues in respect of purchase of the property.

7. Sale shall be in accordance with the provisions of SARFAESI Act / Rules.

Sr. No.

Loan Account Number

Name of Borrower/ Co-Borrowers

Amount as per 13(2) Demand Notice under SARFAESI Act.

Reserve Price for Private Treaty

1

47599420000192

1) Mr. N Shunmuga Sundaram,
2) Mr. N Mariappan, 3) Mr. C Makkali Swamy

Rs.24,10,338/- (Rupees Twenty Four Lakhs Ten Thousand Three Hundred and Thirty Eight Only) as of 07/09/2021

Rs.6,00,000/- (Rupee Six Lacs Only)

Details of Secured Assets:

All that piece and parcel of flat bearing No.306, Admeasuring 970 Square feet i.e. 90.14 Square Meters Super Built up Area (which is Inclusive of the Area of Balconies) on Third Floor in the Building known as Satyabhama Apartment Constructed on N.A. Land bearing Gat No.76 (Old Survey No.728/1A 1A, 1A, A2) situated at Village Kelva Road Taluka and District Palghar.

The aforesaid Borrower/s/ Co-borrower/s attention is invited to provisions of section 13(8) of SARFAESI Act for redemption of secured assets mentioned hereinabove by tendering the aforementioned outstanding dues together with all costs, charges and expenses incurred by the bank before the sale of secured assets.

Correspondence Address: Mr. Ranjan Naik (Mob. No.6362951653), email: ranjan.naik@janabank.com. Jana Small Finance Bank Limited, (formerly known as M/s. Janalakshmi Financial Services Pvt. Ltd.), having office at Jana Small Finance Bank Limited, Branch Office: Shop No.4 & 5, Ground Floor, Indiabulls Mint Glads Alvares Road, Hiranandani Meadows, Pokhran Road, Thane West-400610.

Date: 26.11.2025, Place: Thane

Sd/- Authorized Officer, Jana Small Finance Bank Limited

SB State Bank of India

Stressed Assets Recovery Branch, Mumbai (05168):- 6th Floor, "The International", 16, Maharsi Karve Road, Churchgate, Mumbai-400 020. Phone : 022 - 22053163 / 22053164 / 22053165, E-mail : sbi.05168@sbi.co.in

E-AUCTION 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) and Guarantor(s) that the below described immovable properties mortgaged/ charged to the Secured Creditor, the Physical Possession of which has been taken by the Authorised Officer of State Bank of India, the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on **12.12.2025 in between 11.00 am to 04.00 pm** for the recovery of respective amount, due to the State Bank of India (Secured Creditor) from the respective Borrower(s) and the Guarantor(s) as specified here under

Sr No	Name of Borrowers	Outstanding Dues for Recovery of which Property/ies is/are being sold	Description of the immovable properties	Reserve Price (In Rs.)	Earnest Money Deposit (EMD)(In Rs.)	Date & time of inspection
1	Mr. Vickaash Agarwal & Mrs. Jyoti Agarwal	Rs.2,01,09,098/- + intnt. & charges w.e.f. 26.04.2021 Demand Notice Date : 26.04.2021	Property ID: SBIN200059151183A Residential Attached Villa bearing No.21, with 2705 sq ft of saleable area, comprising of ground plus two upper floors and with undivided share, right, title interest and ownership in the land admeasuring 2000 sq ft out of schedule "A"- Block No.II, in the projects named THE VILLAGE, 106, Near SSN Engineering College, O.M.R. Road, Village Kalavakkam, Thiruporur, Dist. Kancheepuram, Tamilnadu 603 110	Rs. 1,12,00,000/- (Rupees One Crore Twelve Lakhs Only)	Rs.11,20,000/- (Rupees Eleven Lakhs Twenty Thousand Only)	02.12.2025 11.00 am to 2.00 pm
2	Mr. Vickaash Agarwal & Mrs. Jyoti Agarwal	Rs.1,99,13,449/- + intnt. & charges w.e.f. 26.04.2021 Demand Notice Date : 26.04.2021	Property ID: SBIN200059151222A Residential Attached Villa bearing No.23, with 2705 sq ft of saleable area, comprising of ground plus Two upper floors and with undivided share, right, title interest and ownership in the land admeasuring 2000 sq ft out of schedule "A"- Block No.II, in the projects named THE VILLAGE, 106, Near SSN Engineering College, O.M.R. Road, Village Kalavakkam, Thiruporur, Dist. Kancheepuram, Tamilnadu 603 110	Rs. 1,12,00,000/- (Rupees One Crore Twelve Lakhs Only)	Rs.11,20,000/- (Rupees Eleven Lakhs Twenty Thousand Only)	02.12.2025 11.00 am to 2.00 pm

"(Schedule 'A'" All that land measuring Acres 35.7483 Cents comprising Survey Nos. 225/3B, 226/1C, 227, 229/1A, 241/2B38, 247/6A, 247/7B, 247/8, 247/10, 248/1, 248/2, 248/3, 248/4, 248/5, 248/6, 248/7, 248/8, Old Survey No.8 new 8/8 and old survey no.8 new Survey no.8/9 (part), old Survey no.8, new survey no.8/10(part) and new survey no.258/4(part) and 199/2(part) new survey no.258/3, New Survey No.258/13, Old Survey no.199/2 new Survey 258/14 of Kalavakkam village, Chengalpattu Taluk, Kancheepuram District, Tamilnadu).

The e-auction will be conducted through Bank's e-Auction service provider M/s PSB Alliance Private Limited at their web portal https://baanknet.com. The interested bidders shall ensure that they get themselves registered on the e-auction website and deposit earnest money in the virtual wallet created by service provider as per guidelines provided on https://baanknet.com

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid documents, Training/Demonstration, Terms & conditions on online Inter-se Bidding etc., may visit the website https://baanknet.com

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India the Secured Creditor Website www.sbi.co.in , https://bank.sbi, https://sbi.co.in/web/sbi-in-the-news/auction-notices/sarfaesi-and-others and https://baanknet.com

Statutory Notice under Rule 8(6) of the SARFAESI Act: This is also a notice to the Borrower/Guarantor of the above loan under Rule 8(6) of the SARFAESI Act 2002 about holding of Auction for the sale of secured assets on above mentioned date.

Enquiry: Shri Mahesh Choudhari, Authorised Officer, Mobile No.7875044195, Mrs. Kasturi Murthy, City Case Officer, Mobile No.9820594238

Date:26.11.2025

Place: Mumbai

AUTHORISED OFFICER
STATE BANK OF INDIA

HDFC BANK

Branch Address : HDFC House, Sharanpur Link Road, Nasik-422005
CIN L65920MH1994PLC080618 Website: www.hdfcbank.com

DEMAND NOTICE

[Under Section 13 (2) of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002]

Whereas the undersigned being the Authorised Officer of **HDFC Bank Limited** (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai wide order dated 17th March 2023) (**HDFC**) under Securitisation and Reconstruction of Financial Assets and Enforcement Of Security Interest Act, 2002 and in exercise of powers conferred under Section13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued Demand Notices under Section 13 (2) of the said Act, calling upon the Borrower(s) / Legal Heir(s) / Legal Representative(s) listed hereunder, to pay the amounts mentioned in the respective Demand Notice/s, within 60 days from the date of the respective Notice/s, as per details given below. The undersigned have, caused these Notices to be pasted on the premises of the last known respective addresses of the said Borrower(s) / Legal Heir(s) / Legal Representative(s). Copies of the said Notices are available with the undersigned, and the said Borrower(s) / Legal Heir(s) / Legal Representative(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours.

In connection with the above, Notice is hereby given, once again, to the said Borrower(s) / Legal Heir(s) / Legal Representative(s) to pay to **HDFC**, within 60 days from the date of publication of this Notice, the amounts indicated hereinbelow in their respective names, together with further interest @ 18% p.a. as detailed in the said Demand Notices from the respective dates mentioned below in column (c) till the date of payment and / or realisation, read with the loan agreement and other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to **HDFC** by the said Borrower (s) respectively.

Borrower(s) / Legal Heir(s) / Legal Representative(s) attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured asset/s.

Sr. No.	Name of Borrower(s) / Legal Heir(s) / Legal Representative(s)	Total Outstanding dues*	Date of Demand Notice	Description of Secured Asset(s) / Immovable Property(ies)
1.	Mr.Patil Jagdish Narayan (Borrower) Mrs.Patil Bhagyashri Jagdish (Co Borrower)	Rs.28,15,777/- as on 31/10/2025*	12/11/2025	House on West Part, Gat No.121/A/2, Plot No.51, Colony Aahuja Nagar Street, Vrundavan Apartment, Post Ninkhedi Shiwar, Jalgaon-425001.
2.	Mr.Manojkumar Laxman Moule (Borrower) Mrs.Wagh Ujjwala Dattatray (Co Borrower)	Rs.23,07,702.40 as on 31/10/2025*	12/11/2025	Flat No.1-Wing-B, Floor-1, Shyam Vastu Apt.A & B, Plot 2 + 3, S.No.5/2/1/2, Nr.Talathi Office, Makhamalabad Road, Panchavati, Nashik 422003.
3.	Mr.Shrishrimal Shubham Sharad (Borrower) Mr.Shrishrimal Ritesh Sharad (Co Borrower)	Rs.41,89,184.27 as on 31/10/2025*	12/11/2025	Flat-201,202,203, Floor-1, Geeta Aradhana, Plot 16 to 20, S.No.CTS-2090(P), Sangamner Road, Near Jawar Karkhana, CTS No.2090, Ahmednagar-413709.
4.	Mr.Fegade Nikhil Pandit (Borrower) Mrs.Narkhede Harsha Bhagavan (Co Borrower)	Rs.26,25,644.45 as on 31/10/2025*	12/11/2025	Flat No.25, Floor-5, Anand Vastu, Plot No.3+4, S.No.24/1 to 5A, Kamatwade Shiwar, Near Vikhe Patil School, Nashik-422008.
5.	Mr.Rane Nilesh Rasraj (Borrower) Mrs.Rane Aasha Nilesh (Co Borrower)	Rs.28,20,764.81 as on 31/10/2025*	12/11/2025	Flat-A-115, Floor-4th, Shree Krishna Nest-A, Plot No.2 to 10, S.No.314/3/2/2 to 10, Pathardi Phata, Near Narhari Lawns, Pathardi Shiwar, Nr.Sale Tax Office,Nashik-422010.
6.	Mr.Shaikh Ashpak Jauddin (Borrower) Mrs.Shaikh Afrin Ashpak (Co Borrower)	Rs.30,80,018.82 as on 31/10/2025*	12/11/2025	Flat No.F-203, Floor-2nd, Sitara Apartment, Plot No.51 to 53, S.No.5/2, Wadala Shiwar, Khode Nagar, Nr.Vitthal-Rukmini Mandir, Indira Nagar, Na shik-422009.
7.	Mr.Wankhede Ravi Bhagwan (Borrower) Mrs.Wankhede Amrapali Ravi (Co Borrower)	Rs.34,30,183.73 as on 31/10/2025*	12/11/2025	Flat-7, Floor-2, Arpan Housing-Bld B (A,B,C Wing), S.No.79/6/1,2/1/2/2/79/71 to 7, Vadner-Vitnigaon Road, Opp, Vitnigaon Talathi Off., Nashik Road, Nashik-422101.
8.	Mr.Patil Pramod Ramesh (Borrower) Mrs.Patil Malti Pramod (Co Borrower)	Rs.22,40,356/- as on 31/10/2025*	12/11/2025	House on Plot No.54, S.No.4482, Taluka Amalner, Gut No.2000, Shradha Pandhari Colony, Tambeपुरa, Amalner, Jalgaon-425401.
9.	Mr.Bachhav Bharat Ashok (Borrower) Mrs.Bachhav Pranali Bharat (Co Borrower)	Rs.36,85,703.01 as on 31/10/2025*	12/11/2025	House on Plot No.12 (North Part), S.No.88/10, Colony Samrudhi Nagar, Street Nakane Road, Nr.Prayag Appt., Dhule-424001.
10.	Mr.Dhongade Govinda D. (Borrower) Mrs.Dhongade Sanjana Govinda (Co Borrower)	Rs.21,02,555.52 as on 31/10/2025*	12/11/2025	Flat-C-403, Floor-Fourth, Shree Moraya Park-Parag-A,B,C Wings , S.No.259/3/2, Kharij Nagar, Chehadi Shiwar, Nashik Road, Nashik-422101.
11.	Mr.Vaishali M.Salave (Borrower) Mrs.Salave Manoj Harsharaj (Co Borrower)	Rs.22,98,699.58 as on 31/10/2025*	12/11/2025	House on Plot No.14, Flat No.584, Mouza Mohide, Taluka Shahada, District Nandurbar-425409.
12.	Mr.Bade Devidas Bhimarav (Borrower) Mrs.Bade Jayashri Devidas (Co Borrower)	Rs.12,22,161/- as on 31/10/2025*	11/11/2025	Flat No.4, Floor-Stilt-Ground Floor, Rupali Heights, Plot No. 161, S.No.59/2B+60+61, Sambhaji Chowk, Nirmal Nagar, Mauje Savedi, Tal. & Dist.Ahmednagar-414003. (Admeasuring Total Built Up Area 32.64 Sq.Mtrs+ Uncounted Area 9.79 Sq.Mtrs, Stilt Ground Floor Total Saleable Area 42.43 Sq. Mtrs)

*with further interest @ 18% p.a. as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realization.

If the said Borrowers shall fail to make payment to **HDFC** as aforesaid, then **HDFC** shall proceed against the above Secured Asset(s) / Immovable Property (ies) under Section 13 (4) of the said Act and the applicable Rules entirely at the risk of the said Borrower(s) / Legal Heir(s) / Legal Representative(s) as to the costs and consequences.

The said Borrower (s) / Legal Heir(s) / Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset (s) / Immovable Property (ies), whether by way of sale, lease or otherwise without the prior written consent of **HDFC**. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

For **HDFC Bank Ltd.**
Sd/-
Place : Nashik/Jalgaon/Dhule/Nandurbar/Ahiyanagar
Date : 26/11/2025

Regd. Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai- 400020
Authorised Officer

SBFC Finance Limited

Registered Office:- Unit No. 103, First Floor, C&B Square, Sangam Complex, Village Chakala, Andheri- Kurla Road, Andheri (East), Mumbai-400059.

Branch Address: SBFC Finance Limited, 1st Floor, Kripa Chamber, Katemanivali Chowk, Kalyan (E) Maharashtra 421306.

PUBLIC NOTICE FOR AUCTION CUM SALE

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of **SBFC Finance Limited** (Erstwhile **SBFC Finance Pvt. Ltd.**) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") for the recovery of amount due from below borrower/s, offer/Bids are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in the possession of the secured creditor, on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "AS IS WHATEVER THERE IS BASIS", Particulars of which are given below:-

Address of Borrower(s) / Co-Borrower(s)	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)	Total Loan Outstanding as on 23rd November 2025
1) Aliv Global Solutions OPC Private Limited, 2) Anand Uttam Suryavanshi, 3) Uttam Krishna Suryavanshi, 4) Manisha Uttam Suryavanshi, Add: A001, Building No. 01, Hari Om Valley, Ganesh Mandir Road, Titwala Manda, Thane, Maharashtra- 421605.	Rs. 23,72,592/- (Rupees Twenty-Three Lakh(s) Seventy-Two Thousand Five Hundred Ninety-Two Only) as on 20th December 2023 Demand Notice Date: 22nd December 2023	All that piece and parcel of the Property bearing Flat No. 001 on Ground Floor admeasuring 545 sq. ft. built up in the building No.1, known as "Hari Om Valley Phase-1" Building No.1 & 2 Co. Op. Housing Society Limited constructed on land bearing Survey No. 108, 78/9 situated at village Mande, Taluka Kalyan within the limits of the Kalyan Dombivli Municipal Corporation.	Rs. 22,23,397/- (Rupees Twenty-Two Lac Twenty-Three Thousand Three Hundred and Ninety-Seven Only)	Rs. 2,22,339/- (Rupees Two Lac Twenty-Two Thousand Three Hundred and Ninety-Three Only)	Rs. 29,99,893/- (Rupees Twenty-Nine Lakh Ninety-Nine Thousand Eight Hundred Ninety-Three Only)

1. Last Date of Submission of Sealed Bid/Offer in the prescribed tender/Bid forms along with EMD and KYC (Self-attested) is **15/12/2025 on or before 11:00 AM** at the Head/Branch Office address mentioned herein above. Tenders/Bids that are not filled up or tenders received beyond last date will be considered as invalid and shall accordingly be rejected. 2. EMD amount should be paid by way of Demand Draft/Pay order payable at **Kalyan (E) Maharashtra** in favour of "SBFC Finance Limited" which is refundable without interest to unsuccessful bidders. 3. Date of inspection of the Property is on **08/12/2025 between 11.00 AM to 4.30 PM**. 4. Date of Opening of the Bid/Offer (Auction Date) for Property is **15/12/2025 at the above-mentioned branch office address at 12:30 PM**. The tender/Bid will be opened in presence of the Authorized Officer along with all bidders. 5. Name of Authorized officer and contact number: **Alok Kumar Sharma +91 9826597104**. 6. Property will be sold to bidder quoting the highest bid amount. Inter-se bidding will be at sole discretion of Authorized Officer. However, the Authorized Officer has the absolute power and right to accept or reject any tender/bid or adjourn/postpone the sale without assigning any reason whatsoever thereof. The property will not be sold below Reserve Price. 7. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. 8. The detail terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available at the above-mentioned Head/Branch office. 9. Any fees, charges, taxes including but not limited to transfer/conveyance charges, unpaid electricity charges, Municipal/local taxes, Stamp duty & registration charges shall have to be borne by the purchaser only. 10. All dues/arrears/unpaid taxes including but not limited including sales tax, property tax, etc. or any other dues, statutory or otherwise on the secured property shall be borne by the purchaser separately. 11. Encumbrances known to the secured creditor: NIL. 12. The successful bidder shall deposit 25% of bid amount (after adjusting EMD) immediately and balance 75% amount must be payable within 15 days. On failure to pay the sale price as stated all deposits including EMD shall be forfeited without further notice. However, extension of further reasonable time to make the balance 75% payment in exceptional situations shall be at sole discretion of authorized officer. 13. The particulars given by the Authorized officer are stated to the best of his knowledge, belief and records. Authorized officer shall not be responsible for any error, mis-statement or omission etc. 14. The bid is not transferable. 15. The Banker's Cheque or Demand Draft should be made in favor of "M/s. **SBFC Finance LIMITED**" payable at Kalyan (E) Maharashtra Only. 16. The Borrower/ Co-Borrower are hereby given **15 DAYS STATUTORY SALE NOTICE UNDER THE SARFAESI ACT, 2002** to pay the sum mentioned as above before the date of Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrower pays the amount due to **SBFC Finance Limited** (Erstwhile **SBFC Finance Pvt. Ltd.**) in full before the date of sale, auction is liable to be stopped. 17. The notice is hereby given to the Borrower, Co-Borrower to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.

Place: Kalyan (E) Maharashtra, Date: 26th November 2025

Sd/- Authorised Officer, M/s. SBFC FINANCE LIMITED

यूनियन बैंक ऑफ इंडिया

भारत सरकार का उपक्रम A Government of India Undertaking

Assets Recovery Management Branch :

21, Veena Chambers, Mezzanine Floor, Dalal Street, Near Bombay Stock Exchange, Fort, Mumbai - 400001.

Union Bank of India

E-AUCTION SALE NOTICE (UNDER SARFAESI ACT)

30 DAYS 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 PROVISION TO RULE 8 (6) & RULE 9 (1) 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 immovable property mortgaged / charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Union Bank of India (Secured Creditor) will be sold on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" and "WITHOUT RECOURSE BASIS" on **30.12.2025 in between 12.00 PM to 5.00 PM**, for recovery of respective amounts, due to the Union Bank of India (Secured Creditor) from the respective Borrower(s) and Guarantor(s) as mentioned below. The Reserve Price and Earnest Money Deposit will be as mentioned below. For detailed terms and conditions of the sale, please refer to the link provided in Union Bank of India (Secured Creditor) website i.e. www.unionbankofindia.co.in. Bidder may also visit the website <https://baanknet.com>. The under mentioned properties will be sold by Online E-Auction through website <https://baanknet.com> on 30.12.2025 for recovery of respective amounts plus interest and other expenses in the respective Borrowers accounts.

Online E-Auction through website <https://baanknet.com>

Date & Time of Auction : 30.12.2025 at 12.00 P.M to 05.00 P.M.

Lot No.	a) Name of the Borrower b) Name of the Branch c) Description of Property d) Name of the Owner/s	a) Reserve Price in Rupees b) Earnest Money Deposit (EMD) in Rupees	Debt Due Contact Person and Mobile No.	Encumbrance Possession: Symbolic / Physical
1	a) M/s. Nikunj Sales Corporation Prop. b) Asset Recovery Management Branch c) Description of immovable secured assets to be Sold All that piece and parcel of the Flat No 209, 2nd Floor, C Wing, Building No. 2, Indraprastha CHSL, Near Rahaja Township Plot No 1 Jitendra Road Malad East Mumbai – 400097 adm. 823 sq.ft. Built up area. d) Proprietor Nikunj Kothari	a) Rs. 1,65,00,000/- b) Rs. 16,50,000/- c) Rs. 1,00,000/-	Rs. 2,19,50,330.73 (Rupees Two Crores Nineteen lakhs Fifty Thousand Three Hundred and Thirty and seventy three Paise only) as on 31.03.2025 plus further interest, cost & Expenses. Mr. Vikas Kumar Upadhyay - Mobile No. 7572002323 Mr. Nilesh Sharma -Mobie No. 7303299319	Not Known to Authorised Officer Symbolic Possession
2	a) M/s. Silver Spoon INC b) Asset Recovery Management Branch c) Description of immovable secured assets to be Sold All that piece and parcel of the Shop No. 07 and 08, Ground Floor, Bldg. No A1, Viva City, Bolinj - Agashi Road, Near J P Nagar, Bolinj, Vasai (West), Palghar, Mumbai. 401303. adm. 161.60 sq.ft & 156.60 Sq Ft. Built up area. d) Proprietor Ms. Bhanushree Lohia	a) Rs.48,70,000/- b) Rs.4,87,000/- c) Rs.48,700/-	Rs. 58,09,850.40 (Rupees Fifty-Eight Lacs Nine Thousand Eight Hundred Fifty Paise Forty Only) as on 30.04.2025 plus further interest there on w.e.f. 01.05.2025 at applicable rate of interest, cost and excluding legal and other charges till date. Mr. Vijay H Bhagwatkar -Mobie No. 8689822227 Kishor Chandra Kumar - Mobile No. 7992466930	Not Known to Authorised Officer Symbolic Possession

Bidders are requested to visit the Bank's website www.unionbankofindia.co.in for detailed terms & conditions of E-Auction and other details before submitting their Bids for taking part in the E-Auction. Bidder may also visit the website <https://baanknet.com> Portal.

The intending bidders must have valid e-mail ID to participate in on-line Auction. The terms and conditions of sale shall be strictly as per the provisions of The Security Interest (Enforcement) Rules, 2002.

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8 (6) / RULE 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002

This may also be treated as notice under Rule 8 (6) / Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about the holding of E-Auction Sale on the above mentioned date. For detailed terms and condition of the sale, please refer to the link provided i.e www.unionbankofindia.co.in or <https://baanknet.com>

Date : 26.11.2025

Place: Mumbai

Sd/-
Authorised Officer, Union Bank of India

Aavas FINANCIERS LIMITED

(CIN:L65922RJ2011PLC034297) Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020

SAJNE AAKRE SAATH HAMAARI

AUCTION NOTICE

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) 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 **AAVAS FINANCIERS LIMITED** Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis. The details of the cases are as under.

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortagors	Dues As on	Date & Amount of 13(2) Demand Notice	Date of Possession	Description of Property	Reserve Price For Property	Earnest Money For Property	Date & Time of Auction	Place of Tender Submission, Tender Open & Auction at Aavas Financiers Ltd.
VILAS JAGANNATH KADAM, MRS. PRANJAL KADAM (AC NO.) LNRAT01818-190074622 & LNRAT01816-170035207 & LNRAT02116-170034356	Rs. 1372394/- & Rs. 1001469/- & Rs. 293286/- DUES AS ON 21 NOV 2025	24 NOV 21 Rs. 1263419 /- & Rs. 886797.41/- & Rs. 227645.41/- DUES AS ON 19 NOV 21	19 APR 25	SURVEY NO 11, HISSA NO 1A/3, HOUSE NO 804, SITUATED AT KASOP AT PHANSOP, RATNAGIRI, MAHARASHTRA ADMEASURING 1061 SQ. FT.	Rs. 1782480/-	Rs. 178248/-	11.00 AM TO 01.00 PM 27 DEC 2025	106, 1ST FLOOR, ARIHANT SPACE CENTER, MARUTI MANDIR CIRCLE, NEAR LOTLIKAR HOSPITAL RATNAGIRI-415612, MAHARAS HTRA-INDIA
ASHISH SHASHIKANT TALEKAR, JYASHREE DEVDAS RANE GUARANTOR: VILAS S GAIKWAD (AC NO.) LNBOR02222-230284525	Rs. 4470464/- DUES AS ON 21 NOV 2025	8 NOV 24 Rs. 3844581/- DUES AS ON 4 NOV 24	14 JUN 25	FLAT NO. 106, ON 1ST FLOOR, IN THE BUILDING KNOWN AS ABOLI CO. OP. HSG. SOCIETY LTD. SITUATED AT PLOT NO. 154, SECTOR NO. 02, SITUATED AT ULWE, TALUKA PANVEL, DIST. RAIGAD, NAVI/ MUMBAI MAHARASHTRA 410206 ADMEASURING 38.86 SQ. METERS	Rs. 4624650/-	Rs. 462465/-	11.00 AM TO 01.00 PM 27 DEC 2025	612-B-WING, HARMES ATRIUM, SECTOR-11,CBD BELAPUR, NAVI MUMBAI-400614, MAHARAS HTRA-INDIA
PARESH PARSHURAM RANE, SANGEETA G THIKRUR GUARANTOR: SANDEEP BABURAO MORE (AC NO.) LNBOR00314-150012978	Rs. 867728/- DUES AS ON 21 NOV 2025	13 MAR 25 Rs. 732535/- DUES AS ON 12 MAR 25	30 JUN 25	FLAT NO 102 FLOOR 1 WING A "SHREE SAIRAJ APARTMENT" VILLAGE NARANGI TALUKA VASAI DIST PALGHAR ADMEASURING 28.57 SQ.MTR.	Rs. 556780/-	Rs. 55678/-	11.00 AM TO 01.00 PM 27 DEC 2025	SHOP NO. 236B, 259B & B237,B25B, 2ND FLOOR, OSTWAL EMPIRE, ARIHANT E-TYPE, TAL-DIST- PALGHAR-BOISAR-410501, MAHARAS HTRA-INDIA
AMOL ASHOK DHOTRE, APLITA SANDESH PATANE, SAGAR SOMNATH DADAR (AC NO.) LNTNH00319-200134754	Rs. 1044561/- DUES AS ON 21 NOV 2025	9 DEC 23 Rs. 707238/- DUES AS ON 6 DEC 23	19 JUN 25	FLAT NO 304 SITUATED ON THE 3RD FLOOR IN WING D BUILDING KNOWN "SHREEARAJ HEIGHTS" SURVEY NO.68 HISSA NO.2 AT VILLAGE SHELU TALUKA KARIAT DIST.RAIGAD PIN- 402107 ADMEASURING 42.85 SQ. FT.	Rs. 682880/-	Rs. 68288/-	11.00 AM TO 01.00 PM 27 DEC 2025	MHATRE BHUVAN,2ND FLOOR, OFFICE NO.4, CHINCHPADA ROAD, NEAR URDHU SCHOOL, OPP. TRIMURTI HOUSE, BEHIND WOOD MANG, LBS MARG, THANE (W)-400601, MAHARASHTRA-INDIA
ATULA ARUN RAUL, ADITI ARUN RAUL, ARUN NARAYAN RAUL (AC NO.) LNVIR17523-240329981	Rs. 2677378/- DUES AS ON 21 NOV 2025	8 NOV 24 Rs. 2367221/- DUES AS ON 4 NOV 24	27 JUN 25	FLAT BEARING NO. 1302, ON 13TH FLOOR- IN THE BUILDING/PROJECT KNOWN AS "BODREJI NIRVAAN TOWER 4 S. NO. 45, H. NO. 1, 3P/1, 3P/2, 2P/1(P), 2P/2, 4(P), 5, 6, 9 (P), 12, S. NO. 40, H. NO. 3(P), 4(P), 7(P), 8(P), 14(P), 17(P), 19, 20(P), 21(P), 83/4(P), 7(P), VILL. BHADWAD, S. NO. 128/3(P) VILL. TEMGHAR, THANE BHIWANDI, BHIWANDI. MAHARASHTRA 421302 ADMEASURING 42.85 SQ.MTRS	Rs. 2288404/-	Rs. 228840/-	11.00 AM TO 01.00 PM 27 DEC 2025	1ST FLOOR, A.D.J.RESIDENCE, ROYAL HOUSE, BEHIND WOOD MANG, LBS MARG, THANE (W)-400601, MAHARASHTRA-INDIA

Terms & Conditions: 1). The person, taking part in the tender, will have to deposit his offer in the tender form provided by the AFL which is to be collected from the above branch offices during working hours of any working day, super scribing "Tender Offer for name of the property" on the sealed envelope along with the Cheque/DD/pay order of 10% of the Reserve Price as Earnest Money Deposit (EMD) in favour of AAVAS FINANCIERS LIMITED payable at Jaipur on/before time of auction during office hours at the above mentioned offices. The sealed envelopes will be opened in the presence of the available interested parties at above mentioned office of AAVAS FINANCIERS LIMITED The inter-se bidding, if necessary will also take place among the available bidders. The EMD is refundable if the bid is not successful. 2). The successful bidder will deposit 25% of the bidding amount adjusting the EMD