



RELIANCE HOME FINANCE LIMITED

RELIANCE HOME FINANCE LIMITED
Corporate & Registered Office: Reliance Home Finance Ltd., The Ruby, 11 th Floor, North West Wing, Plot No. 29, Dadar West, Mumbai – 400028
Branch Office: 87, Sawarkar Nagar, Near NIT Garden, Chhatrapati Square, Nagpur, Maharashtra – 440015

SALE CUM AUCTION NOTICE
The undersigned being the Authorized Officer (AO) of the Reliance Home Finance Ltd. (RHF), invites tenders/Quotations for purchase of the properties specified below of the below mentioned Borrowers, under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, read with the Security Interest (Enforcement) Rules, 2002, for recovery of secured debts as per below mentioned details. The Properties/ies are proposed to be sold on "As is Where is" and "As is Whatever there is basis" and on without recourse basis.

1. Name of Borrower/ Guarantor	1)Subhashrao Sadashio Kapase, and 2) Malu subhash Kapse				
Total O/S as on date	Rs.39298080/- as on 05-12-2022				
Property/Security Interest Details	All the Piece & Parcel of Residential property bearing Plot No. 48, Khasra No.51/1, on the 2 floor, Manuja Bhawan, together with 25.39% undivided share & interest, containing by total admeasuring 256.88 Sq. mtr. (2765. Sq. ft.) In CRS section III, scheme of NIT. Corporation House No. 717/A, Sheet no. 170, City Survey No.198, situated at Ward No. 35, Central Avenue, Tehsil & Dist Nagpur, MZ Nagpur, CA Road.				
Reserve Price (Rs.)	Earnest Money Deposit (EMD)	Last Date & Place of submitting sealed quotations/bids	Date & Venue of Auction/ opening quotations / bids	Time of opening quotations/bids	
Rs. 2,56,00,000/-	Rs. 64,00,000/-	20th January, 2023 Time: 5:00 P.M., Bids to be addressed to: To the Authorised Officer, Reliance Home Finance Ltd., 87, Sawarkar Nagar, Near NIT Garden, Chhatrapati Square, Nagpur, Maharashtra - 440015	23rd January, 2023 Reliance Home Finance Ltd., 87, Sawarkar Nagar, Near NIT Garden, Chhatrapati Square, Nagpur, Maharashtra – 440015	11:30:00 AM	
2. Name of Borrower/ Guarantor	1)Suresh Kakuram Keshwani 2) Asha Sureshkumar Keshwani 3) Mohit sureshkumar Keshwani and 4) Jitendra sureshkumar Keshwani				
Total O/S as on date	Rs.39837388/- as on 02-12-2022				
Property/Security Interest Details	Bidders/ interested parties may inspect the properties/site between 11.30 a.m. to 4.30 p.m., on 16th January, 2023. The interest- ested parties may contact Mr.Prashant Burman at his mobile No.9073990702, or Mr-Ratan Raul 7350885674 at his mobile no. - Reliance Home Finance Ltd. 87, Sawarkar Nagar, Near NIT Garden, Chhatrapati Square, Nagpur, Maharashtra – 440015.				
Reserve Price (Rs.)	Earnest Money Deposit (EMD)	Last Date & Place of submitting sealed quotations/bids	Date & Venue of Auction/ opening quotations / bids	Time of opening quotations/bids	
Rs. 1,96,00,000/-	Rs. 49,00,000/-	20th January, 2023 Time: 5:00 P.M., Bids to be addressed to: To the Authorised Officer, Reliance Home Finance Ltd., 87, Sawarkar Nagar, Near NIT Garden, Chhatrapati Square, Nagpur, Maharashtra - 440015	23rd January, 2023 Reliance Home Finance Ltd., 87, Sawarkar Nagar, Near NIT Garden, Chhatrapati Square, Nagpur, Maharashtra – 440015	11:30:00 AM	
Note: The AO may at his/her discretion permit inter-se bidding amongst the bidders.					
Inspection Properties	Bidders/ interested parties may inspect the properties/site between 11.30 a.m. to 4.30 p.m., on 16th January, 2023. The interested parties may contact Mr.Prashant Burman at his mobile No.9073990702, or Mr-Ratan Raul 7350885674 at his mobile no. - Reliance Home Finance Ltd. 87, Sawarkar Nagar, Near NIT Garden, Chhatrapati Square, Nagpur, Maharashtra – 440015.				
Terms and Conditions: The Interested parties may send/submit their quotation/bid in sealed covers superscripting on the envelope as "Quotation for Purchase of Properties" - (Plot No. 48, Khasra No.51 / 1 , on the 2 floor, Manuja Bhawan, Corporation House No. 717/A , Sheet no. 170, City Survey No.198 , situated at Ward No. 35 , Central Avenue , Tehsil & Dist Nagpur, MZ Nagpur, CA Road. Nagpur maharashtra-440018) and All the Piece & Parcel of Plot No. 27, Survey No. 712, 25/2 of Mouje Rajapeth, Pragane Badnera, Amravati, admeasuring 4011 sq. ft. Along with two storied building of build up area1954 sq. ft. Morgaged Property Boundries :East- Road, West- Plot No. 28, North – Service Lane, South – Road.along with Earnest Money Deposit (EMD) by way of Pay Order/DD, drawn in favour of "Reliance Home Finance Ltd.", payable at Nagpur. 1) The EMD shall bear no interest, be adjusted in case of successful parties and shall be forfeited in case of default by such party. 2) Tenders/bids incomplete in any respect or unsigned or not accompanied by DD/PO for the requisite EMD are liable to be summarily rejected at the sole discretion of AO. 3) The aforesaid Property/ies shall not be sold below the reserve price mentioned above. 4) Successful party shall deposit 25% of the quoted amount, which amount shall include the EMD deposited, immediately on the same day by way of Pay Order / DD drawn in favour of "Reliance Home Finance Ltd.", payable at Nagpur, and remaining 75% shall be deposited within 15 days of date of the confirmation of sale or within the extended period as allowed by the undersigned in writing. The AO may at his/her sole discretion extend in writing the time for making the payments. In case of failure to make the required payments by the stipulated dates, the EMD and all amounts paid till then, shall stand forfeited without any notice and the property/ies shall be resold. 5) All such Payments to be made only in the form of Pay Order or Demand Draft drawn in favour of the Reliance Home Finance Ltd., payable at Nagpur. 6) The Successful party would bear the charges/fees payable for sale/conveyance such as stamp duty, registration fees, taxes, levies, etc. as applicable as per law and also the miscellaneous expenses. 7) The AO will not be responsible for any charge, lien, encumbrance, property tax or any other dues to the Govt. or anybody in respect of the property/ies under sale. 8) The AO reserves its right to negotiate with the highest bidder for improvement in the offer and has the absolute right to accept or reject any quotation or adjourn/postpone/cancel the auction/sale without assigning any reason therefore. 9) The sale is subject to confirmation by the RHF. 10) If the Borrower pays the amount due to the RHF in full before the date of auction/confirmation of sale, the auction/sale is liable to be stopped. 11) To the best of knowledge and information of the AO, no other encumbrance exists on the above mentioned property/ies. 12) The bid is not transferable. 13) This publication is also a notice of 30 days to the Borrower and Guarantor/s of the intention of holding of sale on above mentioned date if the dues are not repaid in full. If the borrower has any such proposal of selling of the property/ies to any person by private sale or by getting quotation, the same may be communicated to the undersigned within 7 days. STATUTORY 30 DAYS SALE NOTICE UNDER SARFAESI ACT, 2002 The Borrower/Guarantor are hereby notified to pay the total outstanding dues before the date of opening of bid failing which the secured assets will be auctioned and balance, if any, will be recovered with interest, cost and charges thereon from you.					
Place: Nagpur Date: 21.12.2022			[Authorised Officer], Name: Prashant Burman Reliance Home Finance Ltd.		



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Circle SASTRA Center, PNB House, Kingsway, Nagpur - 440001 Phone no. 0712-6603753, 6630484,
Email: CS6795@pnb.co.in

To Borrower/ Guarantor

SI-4/SI-4A
Date: 11.10.2022

1. (Name of the Borrower along with Address) M/s G.S. Mirchandani (Prop. Shri. Gulshan S/o Santdas Mirchandani) (Borrower) Add: Plot No. 201, Khamla Road, Opposite Mahesh Flour Mil, Pandey Layout, Khamla, Nagpur-440025	2. (Name of the Borrower along with Address) Shri. Gulshan S/o Santdas Mirchandani (Borrower/ Mortgagor) Add: Plot No. 201, Khamla Road, Opposite Mahesh Flour Mil, Pandey Layout, Khamla, Nagpur-440025
3. (Guarantor/Mortgagor) Smt. Veena Gulshan Mirchandani Add: Plot No. 201, Khamla Road, Opposite Mahesh Flour MI, Pandey Layout, Khamla, Nagpur-440025	

(In Suppression of all the previous Notices)
NOTICE U/S 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI)
Reg: Account No- 1472009300017532 Credit facilities availed M/s G.S. Mirchandani, BO: Khamla, Nagpur.

Dear Sir/Madam,
You M/s G.S. Mirchandani (Prop. Shri. Gulshan S/o Santdas Mirchandani) have availed the following credit facilities:

Sr. No.	Facilities	Limit	Rate of Interest	Balance O/S as on date of NPA i.e. (Principal + Interest)	Interest (w.e.f Date of NPA to 30.09.2022 and other charges	Recovery/Credit amount w.e.f Date of NPA to 30.09.2022	Total outstanding as on 30.09.2022
1.	ODIP	70.00 lakh	11.20 %	32,77,511.91	31,209.00	1,03,000.00	32,05,720.91
				TOTAL	32,77,511.91	31,209.00	32,05,720.91 + further interest & Other Charges W.e.f 01.10.2022

*The rate of interest mentioned/charged/chargeable shall be subject to changes in interest rate made by RBI/Bank from time to time.
Due to non-payment of installment/ interest/ principal debt, the account/s has/have been classified as Non-Performing Asset (NPA) as on **29.09.2022** as per Reserve Bank of India guidelines. We have demanded/recalled the entire outstanding together with interest and other charges due under the above facilities.
The amount due to the Bank as on **30.09.2022** is of **Rs. 32,05,720.91 (Rs. Thirty Two Lacs Five Thousand Seven Hundred twenty and Paise Ninety One Only)** with further interest until payment in full (hereinafter referred to as "secured debt")
To secure the outstanding under the abovesaid facilities, you have, inter alia, created security interest in respect of the following properties/assets:

Sr. No.	Facility	Security (Give Details)
1	ODIP	1. All that piece and parcel of 23.64 % of Undivided share and interest Plot No. 201, admeasuring 185.80 Sq. Mtr, City Survey No. 2048 from Khamla Plot Holder Co-Operative Housing Society, Pandey Layout, Nagpur Kasara No. 73, Mouza- Khamla, Ward No. 96, Tahsil and Dist. Nagpur within the limits of Nagpur Municipal Corporation and Nagpur Improvement Trust, Tahsil and Dist. Nagpur in the Name in the Name of Mr. Gulshan Mirchandani Boundaries: East- Plot No. 202, West- 9 Mtr Road, North-Plot No. 182, South- Plot No. 200 2. All that piece and parcel of 23.64 % of Undivided share and interest Plot No. 201, admeasuring 185.80 Sq. Mtr, City Survey No. 2048 from Khamla Plot Holder Co-Operative Housing Society, Pandey Layout, Nagpur Kasara No. 73, Mouza- Khamla, Ward No. 96, Tahsil and Dist. Nagpur within the limits of Nagpur Municipal Corporation and Nagpur Improvement Trust, Tahsil and Dist. Nagpur in the Name in the Name of Smt. Veena Mirchandani Boundaries: East- Plot No. 202, West- 9 Mtr Road, North- Plot No. 182, South- Plot No. 200

We hereby call upon you to pay the amount of **Rs. 32,05,720.91 (Rs. Thirty Two Lacs Five Thousand Seven Hundred twenty and Paise Ninety One Only)** with further interest at the contracted rate until payment in full within 60 Days (sixty days) from the date of this notice. In default, besides exercising other rights of the Bank as available under Law, the Bank is intending to exercise any or all of the powers as provided under section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act"). The details of the secured asset/s intended to be enforced by the Bank, in the event of non-payment of secured debt by you are as under:

1. All that piece and parcel of 23.64 % of Undivided share and interest Plot No. 201, admeasuring 185.80 Sq. Mtr, City Survey No. 2048 from Khamla Plot Holder Co-Operative Housing Society, Pandey Layout, Nagpur Kasara No. 73, Mouza- Khamla, Ward No. 96, Tahsil and Dist. Nagpur within the limits of Nagpur Municipal Corporation and Nagpur Improvement Trust, Tahsil and Dist. Nagpur in the Name in the Name of Mr. Gulshan Mirchandani **Boundaries:** East- Plot No. 202, West- 9 Mtr Road, North- Plot No. 182, South- Plot No. 200
2. All that piece and parcel of 23.64 % of Undivided share and interest Plot No. 201, admeasuring 185.80 Sq. Mtr, City Survey No. 2048 from Khamla Plot Holder Co-Operative Housing Society, Pandey Layout, Nagpur Kasara No. 73, Mouza- Khamla, Ward No. 96, Tahsil and Dist. Nagpur within the limits of Nagpur Municipal Corporation and Nagpur Improvement Trust, Tahsil and Dist. Nagpur in the Name in the Name of Smt. Veena Mirchandani . **Boundaries:** East- Plot No. 202, West- 9 Mtr Road, North- Plot No. 182, South- Plot No. 200

Your attention is hereby drawn invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to you redeem the secured assets.
Please take notice that in terms of section 13(13) of the said Act, you shall not, after receipt of this notice, transfer by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured assets above referred to, without prior written consent of the Bank.
You are also put on notice that any contravention of this statutory injunction/restraint, as provided under the said Act, is an offence.
If for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realised shall be deposited/remitted with/to the Bank. You will have to render proper account of such realization/income.
*We reserve our rights to enforce other secured assets.
Please comply with this demand under this notice and avoid all unpleasantness. In case of non-compliance, further needful action will be resorted to, holding you liable for all costs and consequences.
*This notice is issued without prejudice to the bank taking legal action before DRT/Court, as the case may be.
*This notice is issued without prejudice to the bank's rights in the suit/litigation pending before DRT/Court.
*Delete, if inapplicable.

Yours faithfully
Punjab National Bank

R K Pradhan
Chief Manager
AUTHORISED OFFICER

POSSESSION NOTICE (for Immovable Properties)
Whereas the Authorised Officer of Asset Reconstruction Company (India) Limited under Securitization 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 following borrowers to repay the amounts mentioned against their respective name together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of publication of the said Notice, alongwith further interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realization.

Sr. No.	Borrower Name / Co-Borrower Name/ Loan Account No. / Selling Bank	Total Outstanding (In Rs.)/ Due date	Date & Type of Possession
1	Mr. Rajesh Kumar Jhawar / 406LAP29345844 / 406HFP71335952 / 406PFR43074407 / 406PRF26964519 / Bajaj Finance Limited (BFL)	Rs.97.61,326/- as on 01-Jan-2022	15-Dec-22 & Symbolic Possession
Description of Property: All that part and parcel of the property of Mr. RAJESH KUMAR JHAWAR, consisting of land & building, structure, fitting, fixtures, erection, installation, etc. situated Plot No.141, Duplex No.141, Nest Kh No - 46 & 47/1 & 47/2 Lok Vihar Orange City Park, Ph. No.16, Kamptee Road, Mouza: Yerkheda, Tahsil Kamptee, Dist Nagpur, Maharashtra, City: Nagpur, State: MH, Pincode: 440001. Bounded: On the North by: Nest Duplex No. 142, On the South by: Nest Duplex No.140, On the East by: 7.50 Mtrs Road, On the West by: Nest Duplex No.130.			
2	Mr. Vikas Kishaorao Chatse / Mrs. Kirti Manikrao Mahajan / 417HSO55078354 / 417HOP55076850 / Bajaj Housing Finance Limited (BHFL)	Rs.50.49,768/- as on 02-May-2022	15-Dec-22 & Symbolic Possession
Description of Property: All that part and parcel of the property of Mr. VIKAS KISHAORAO CHATSE, Mrs. KIRTI MANIKRAO MAHAJAN, consisting of land & building, structure, fitting, fixtures, erection, installation, etc. situated Row House No.B 12, Block No.2 B, J.P. Nakshatra, J.P.Park T.P.S. Survey No.147 & 148, Mouze Sukli (Gup), P.S.K. No.45 Tahsil, Hingna District Nagpur Maharashtra, City: Nagpur, State: MH, Pincode: 441110. Bounded: On the North by: Lay Out Road, On the South by: PU SPACE, On the East by: Row House No.B. 17 of 3 B, On the West by: Row House No.B-11 of 3 B.			

The borrowers mentioned herein above having failed to repay the amounts, notice is hereby given to the borrowers and to the public in general that the Authorized Officer of Arcil has taken Symbolic Possession of the properties/ Secured Assets described herein above in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above. The borrowers in particular and the public in general is hereby cautioned not to deal with the aforesaid properties/Secured Assets and any dealings with the said properties/Secured Assets will be subject to the charge of Arcil and interest thereon. The borrowers/mortgagors/guarantors attention is invited to provisions of sub section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Place: Nagpur
Date: 21-12-2022

Sd/- Authorised Officer
Asset Reconstruction Company (India) Ltd.

**ASSET RECONSTRUCTION COMPANY (INDIA) LTD.**
Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai-400028. Tel: +91 2266581300. www.arcil.co.in
Branch Office: No 511, Fifth Floor, Siddharth Tower No.1, Karve Road, Kolhrud, Pune-411038, Tel No. (+91-20) 46037111. CIN-U65999MH2002PLC134884



MUTHOOT HOUSING FINANCE

MUTHOOT HOUSING FINANCE COMPANY LIMITED
Registered Office: TC NO.14/20747, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, CIN No – U65922KL2010PLC025624. Corporate Office: 12/A 01, 13th floor, Parinee Crescenzo, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051 TEL. No: 022-62728517, Authorised Officer Email Id: authorised.officer@muthoot.com, Contact Person - Amit Shahane - 9764823779 - Pritam Waghmare - 9373211978.

PUBLIC NOTICE – AUCTION CUM SALE OF PROPERTY
Sale Of Immovable Assets Under Securitization And Reconstruction Of Financial Assets & Enforcement Of Security Interest Act, 2002
In exercise of powers contained in the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, the Authorized Officer of the Muthoot Housing Finance Company Ltd., (hereinafter referred to as the "Company") has taken the possession of under mentioned properties (hereinafter referred to as "Secured Asset") and held as security in respect of HOUSING Loan facilities granted to below mentioned customers (hereinafter referred to as "Borrowers") and further It has been decided to sell the Secured Asset on "as is where is", "as is what is", "whatever there is" and "no recourse" basis/conditions by inviting sealed tenders from public in respect of the secured debt amounting to amount in below with further interest and expenses thereon till final payment of the overdue from Borrowers.

Sr. No.	Name of Borrower/s & LAN	Description of property	Possession Type & Date	Total O/s Amount (Rs.) Future Interest Applicable	Reserve Price (Rs.)	E.M.D. (Rs.)
1	LAN No.: 19100068395 Manorama Govindrao Dongare Vinod Govindrao Dongare	Ph No 53, Plot No 60, Kh No 150 2 151 1, Mouza Chankapur, Tah Saoner, Raj Nagar Khaparakheda Road, Maharashtra, Nagpur, 441107, India	Constructive Possession - 11-Jan-2022	14,37,366/- as on 20-Dec-2022	23,00,000/-	2,30,000/-

Inspection Date & Time : 05-January-2023 & 06-January-2023 at 10.00 AM to 05.00 PM
Auction Date: 24-January-2023 10.00 AM to 03.00 PM & Last date for Submission of Bid: 23-January-2023
Place of Sale Nagpur Branch: 1st Floor Pratrara, Besides Airtel, Opp Haldiram, Untkhana Road, Medical Square, Nagpur, Maharashtra - 440009

Intending bidders may inspect the properties on the date and time as mentioned above. Terms & Conditions of public auction:-
1) Sale is strictly subject to the terms and conditions mentioned hereunder as per extant guidelines under SARFAESI Act, 2002 & also the terms and condition mentioned in the offer/ tender document to be submitted by the intending bidders. 2) The property will be sold on "As is where is" and "As is what is" "whatever there is" and "no recourse" condition, including encumbrances, if any. 3) The properties under auction can be inspected on the date & time specified above. For any queries with regards to inspection of properties or submission of tenders, kindly establish contact to The Authorised Officers at respective locations on above mention contact numbers. The interested buyers may send their offers for the above property in a sealed cover along with Demand Draft Payable at Mumbai favouring "Muthoot Housing Finance Company Limited", towards earnest money deposit (EMD) 10% of Reserve Price. 4) Along with offer documents, the intending bidder shall also attach a copy of the PAN card issued by the Income Tax department AND bidder's identity proof and the proof of residence such as copy of the Passport, Election Commission Card, Ration Card, Driving license etc. 5) In no eventuality the property would be sold below the reserve price. 6) The bidders present in the auction would be allowed to increase their offer multiples of Rs. 10000/- in addition to Reserve Price fixed. 7) All dues and outgoings, i.e., Municipal Taxes, Maintenance / Society Charges, Electricity and water taxes or any other dues including Stamp Duty, Registration Charges, Transfer Charges and any other expenses and charges in respect of the registration of the Sale Certificate in respect of the said properties shall be paid by the successful bidder/purchaser. 8) The successful bidder/purchaser shall have to pay 25% of the final bid amount (after adjusting 10% of the E.M.D. already paid) within next working days from the acceptance of the offer by the Authorized Officer in respect of the sale, failing which, the earnest money deposit will be forfeited. 9) The balance 75% of the Sale price shall have to be paid within 15 days of conveying the confirmation of the sale to the successful Purchaser by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized officer. 10) The Authorized officer reserves his right to vary any of the terms and condition of this notice for sale, without prior notice, at his discretion. 11) In case, all the dues together with all cost, charges and expenses incurred by the Secured Creditor are tendered by the above name borrower / co-borrower till one working day prior to the date of Auction 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 M/s Muthoot Housing Finance Company Ltd.
The borrower/guarantor/mortgagee of are hereby given STATUTORY 30 DAYS NOTICE UNDER RULE 8(6) & 9 of The Security Interest (Enforcement) Rules of SARFAESI ACT to discharge the liability in full and pay the dues as mentioned above along with upto date interest and expenses within above mentioned days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. Borrower/s are also requested to remove their uncharged belongings from the property within 30 days' time else it will be removed from property on their risk and cost.

Place : Nagpur
Date: 21-December-2022

Sd/- Authorised Officer
For Muthoot Housing Finance Company Limited



पंजाब नैशनल बैंक
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Circle SASTRA Center, PNB House, Kingsway, Nagpur - 440001 Phone no. 0712-6603753, 6630484,
Email: CS6795@pnb.co.in

To Borrower/ Guarantor

SI-4/SI-4A
Date: 11.10.2022

1. (Name of the Borrower along with Address) M/s G.S. Mirchandani (Prop. Shri. Gulshan S/o Santdas Mirchandani) (Borrower) Add: Plot No. 201, Khamla Road, Opposite Mahesh Flour Mil, Pandey Layout, Khamla, Nagpur-440025	2. (Name of the Borrower along with Address) Shri. Gulshan S/o Santdas Mirchandani (Borrower/ Mortgagor) Add: Plot No. 201, Khamla Road, Opposite Mahesh Flour Mil, Pandey Layout, Khamla, Nagpur-440025
3. (Guarantor/Mortgagor) Smt. Veena Gulshan Mirchandani Add: Plot No. 201, Khamla Road, Opposite Mahesh Flour MI, Pandey Layout, Khamla, Nagpur-440025	

(In Suppression of all the previous Notices)
NOTICE U/S 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI)
Reg: Account No- 1472009300017532 Credit facilities availed M/s G.S. Mirchandani, BO: Khamla, Nagpur.

Dear Sir/Madam,
You M/s G.S. Mirchandani (Prop. Shri. Gulshan S/o Santdas Mirchandani) have availed the following credit facilities:

Sr. No.	Facilities	Limit	Rate of Interest	Balance O/S as on date of NPA i.e. (Principal + Interest)	Interest (w.e.f Date of NPA to 30.09.2022 and other charges	Recovery/Credit amount w.e.f Date of NPA to 30.09.2022	Total outstanding as on 30.09.2022
1.	ODIP	70.00 lakh	11.20 %	32,77,511.91	31,209.00	1,03,000.00	32,05,720.91
				TOTAL	32,77,511.91	31,209.00	32,05,720.91 + further interest & Other Charges W.e.f 01.10.2022

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The amount due to the Bank as on **30.09.2022** is of **Rs. 32,05,720.91 (Rs. Thirty Two Lacs Five Thousand Seven Hundred twenty and Paise Ninety One Only)** with further interest until payment in full (hereinafter referred to as "secured debt")
To secure the outstanding under the abovesaid facilities, you have, inter alia, created security interest in respect of the following properties/assets:

Sr. No.	Facility	Security (Give Details)
1	ODIP	1. All that piece and parcel of 23.64 % of Undivided share and interest Plot No. 201, admeasuring 185.80 Sq. Mtr, City Survey No. 2048 from Khamla Plot Holder Co-Operative Housing Society, Pandey Layout, Nagpur Kasara No. 73, Mouza- Khamla, Ward No. 96, Tahsil and Dist. Nagpur within the limits of Nagpur Municipal Corporation and Nagpur Improvement Trust, Tahsil and Dist. Nagpur in the Name in the Name of Mr. Gulshan Mirchandani Boundaries: East- Plot No. 202, West- 9 Mtr Road, North-Plot No. 182, South- Plot No. 200 2. All that piece and parcel of 23.64 % of Undivided share and interest Plot No. 201, admeasuring 185.80 Sq. Mtr, City Survey No. 2048 from Khamla Plot Holder Co-Operative Housing Society, Pandey Layout, Nagpur Kasara No. 73, Mouza- Khamla, Ward No. 96, Tahsil and Dist. Nagpur within the limits of Nagpur Municipal Corporation and Nagpur Improvement Trust, Tahsil and Dist. Nagpur in the Name in the Name of Smt. Veena Mirchandani Boundaries: East- Plot No. 202, West- 9 Mtr Road, North- Plot No. 182, South- Plot No. 200

We hereby call upon you to pay the amount of **Rs. 32,05,720.91 (Rs. Thirty Two Lacs Five Thousand Seven Hundred twenty and Paise Ninety One Only)** with further interest at the contracted rate until payment in full within 60 Days (sixty days) from the date of this notice. In default, besides exercising other rights of the Bank as available under Law, the Bank is intending to exercise any or all of the powers as provided under section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act"). The details of the secured asset/s intended to be enforced by the Bank, in the event of non-payment of secured debt by you are as under:

1. All that piece and parcel of 23.64 % of Undivided share and interest Plot No. 201, admeasuring 185.80 Sq. Mtr, City Survey No. 2048 from Khamla Plot Holder Co-Operative Housing Society, Pandey Layout, Nagpur Kasara No. 73, Mouza- Khamla, Ward No. 96, Tahsil and Dist. Nagpur within the limits of Nagpur Municipal Corporation and Nagpur Improvement Trust, Tahsil and Dist. Nagpur in the Name in the Name of Mr. Gulshan Mirchandani **Boundaries:** East- Plot No. 202, West- 9 Mtr Road, North- Plot No. 182, South- Plot No. 200
2. All that piece and parcel of 23.64 % of Undivided share and interest Plot No. 201, admeasuring 185.80 Sq. Mtr, City Survey No. 2048 from Khamla Plot Holder Co-Operative Housing Society, Pandey Layout, Nagpur Kasara No. 73, Mouza- Khamla, Ward No. 96, Tahsil and Dist. Nagpur within the limits of Nagpur Municipal Corporation and Nagpur Improvement Trust, Tahsil and Dist. Nagpur in the Name in the Name of Smt. Veena Mirchandani . **Boundaries:** East- Plot No. 202, West- 9 Mtr Road, North- Plot No. 182, South- Plot No. 200

Your attention is hereby drawn invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to you redeem the secured assets.
Please take notice that in terms of section 13(13) of the said Act, you shall not, after receipt of this notice, transfer by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured assets above referred to, without prior written consent of the Bank.
You are also put on notice that any contravention of this statutory injunction/restraint, as provided under the said Act, is an offence.
If for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realised shall be deposited/remitted with/to the Bank. You will have to render proper account of such realization/income.
*We reserve our rights to enforce other secured assets.
Please comply with this demand under this notice and avoid all unpleasantness. In case of non-compliance, further needful action will be resorted to, holding you liable for all costs and consequences.
*This notice is issued without prejudice to the bank taking legal action before DRT/Court, as the case may be.
*This notice is issued without prejudice to the bank's rights in the suit/litigation pending before DRT/Court.
*Delete, if inapplicable.

Yours faithfully
Punjab National Bank

R K Pradhan
Chief Manager
AUTHORISED OFFICER

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I arrive at a conclusion not an assumption.

Inform your opinion detailed analysis.



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केनरा बैंक
कनरा बैंक

Canara Bank
A Government of India Undertaking

Branch : Amravati-1
Patel Market, Opposite City Kotwali, Amravati - 442401
Phone : 9175221601; Email : cb1083@canarabank.com

POSSESSION NOTICE [Section 13(4)] (for Immovable property)*
Whereas, the undersigned being the AuhORIZED Officer of the Canara bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice mentioned below calling upon the borrower & owner of the property as mentioned below to repay the amount mentioned in the notice as below together with further interest and incidental expenses and costs within 60 days from the date of receipt of the said notice.
The borrower as mentioned below having failed to repay the amount mentioned in the notice, the notice is hereby given to the borrower / Guarantor and the public in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under Section 13 (4) of the said Act, read with rule 8 and 9 of the said Rules, 2002
The borrower in particular and the public in general are hereby cautioned not to deal the property as mentioned herein below and any dealings with the property will be subject to the charge of the Canara Bank, Amravati-I Branch for an amount of as mentioned herein below together with further interest and incidental expenses and costs. The borrowers attention is invited to the provisions of section 13(8) of the act, in respect of time available, to redeem the secured assets

Sr. No.	Name and Address of Borrower's	Date of Demand Notice	Amount O/s. (Rs.)	Date of Possession	Description of Immovable Properties
1	Borrower - Mr. Sunny Thakurdas Sewani And Mr. Thakurdas Khatannal Sewani (Deceased), Legal Heir Of Mr. Thakurdas Khatannal Sewani, Mrs. Sumitra Thakurdas Sewani, Mr. Nitin Thakurdas Sewani, Mr. Sunny Thakurdas Sewani And Mr. Gaurav Thakurdas Sewani	05.07.2022	Rs. 6,89,441.29 (Rs. Six lakh Eighty Nine Thousand Four Hundred Forty One and Twenty Nine Paise only)	16.12.2022	Plot No. 20-A, out of survey No. 9, Land admeasuring total 1500 sq.feet. along with house constructed thereon Mouje-Rajapeth, Amravati, Tq. & Dist. Amravati - 444601, North – Plot No.21, South – Plot No.20-B, East - Service Lane, West- Road. Owner Of Property- Mr. Sunny Thakurdas Sewani And Mr. Thakurdas Khatannal Sewani (Deceased), Legal Heir Of Mr. Thakurdas Khatannal Sewani, Mrs. Sumitra Thakurdas Sewani, Mr. Nitin Thakurdas Sewani, Mr. Sunny Thakurdas Sewani And Mr. Gaurav Thakurdas Sewani
2	Borrower - M/s Jai Ambe Plywood And Paints Proprietor : Mr. Gaurav Thakurdas Sewani Mortgagor : Mr. Sunny Thakurdas Sewani And Mr. Thakurdas Khatannal Sewani (Deceased), Legal Heir Of Mr. Thakurdas Khatannal Sewani, Mrs. Sumitra Thakurdas Sewani, Mr. Nitin Thakurdas Sewani, Mr. Sunny Thakurdas Sewani And Mr. Gaurav Thakurdas Sewani	05.07.2022	Rs. 18,11,664.10 (Rs. Eighteen lakh Eleven Thousand Six Hundred Sixty Four and Ten Paise only)	16.12.2022	Plot No. 20-A, out of survey No. 9, Land admeasuring total 1500 Sq.feet. along with house constructed thereon Mouje - Rajapeth, Amravati, Tq. & Dist. Amravati - 444601 : North - Plot No.21, South - Plot No.20-B, East - Service Lane, West- Road. Owners Of Property- Mr. Sunny Thakurdas Sewani And Mr. Thakurdas Khatannal Sewani (Deceased), Legal Heir Of Mr. Thakurdas Khatannal Sewani, Mrs. Sumitra Thak