

**RELIANCE** **Reliance Asset Reconstruction Company Ltd.**  
Registered Office: 11th Floor North Side, R-Tech Park, Nirlon  
Knowledge Park, Off Western Express Highway, Goregaon East,  
Mumbai-400063

**DEMAND NOTICE UNDER SECTION 13 (2) OF THE SARFAESI ACT, 2002**

The below mentioned borrowers availed various credit facilities from Indian Bank. As borrowers have failed to maintain the financial discipline, the loan account has been classified as non-performing assets (NPA) by Indian Bank on 17-06-2015 in accordance with the guidelines issued by Reserve Bank of India. Indian Bank vide Assignment Agreement dated 28-09-2018 assigned the financial assets of following borrowers along with all its right, title and interest together with all underlying security interests in favor of Reliance Asset Reconstruction Company Limited trustee of RARC 052 (IB RETAIL) Trust.

Pursuant to said assignment the undersigned authorized officer in exercise of powers conferred u/s 13(2) of the said Act r/w Rule 3 of the Security Interest (Enforcement) Rules, 2002 had sent the demand notices dated 28/12/2022 through registered post, thereby calling upon the borrowers to repay the entire outstanding mentioned in said notices with further interest thereon within a period of 60 days from the date of Notice. However, as demand notices could not be served some of the parties mentioned below, the same is hereby served upon the borrowers by way of alternative mode of service.

**Details are as follows: -**

Name & Add of Borrower/ Guarantors/ Mortgagees etc.
<b>Mr. Vazir Pasha Amin Shaikh (Borrower/Mortgagor)</b> At: 700, Garibi Hatao No. 2, Vijapur Road, North Solapur, Solapur-413004. <b>Also at:</b> M/s Saibaba Jewellers, At & Post Aurad, Taluka: South Solapur-413008 <b>Mrs. Mehrunisa Amin Sheikh W/o Amin Imam Sheikh (Guarantor)</b> At: 700, Garibi Hatao No. 2, Vijapur Road, North Solapur, Solapur-413004. <b>Mrs. Laila Amin Pasha W/o Mr. Vazir Pasha Amin Shaikh (Guarantor)</b> At: 700, Garibi Hatao No. 2, Vijapur Road, North Solapur, Solapur-413004

**Outstanding Amount (In Rs.)** Rs 19,40,329.39/- (In words Rupees Nineteen Lakh Forty Thousand Three Hundred Twenty Nine and Thirty Nine paise only) outstanding as on 30-11-2022 with future interest at the rate of 14.45% p.a. thereon till the date of realization, within a period of sixty (60) days from the date of this notice.

**Details of Secured Movables/Immovable Properties: - Primary Security**  
Equitable Mortgage of Open Plot Survey No.65, New Survey No. 15111, Sub Plot No.33, Niyogil Biji Co-Operative Society, Soregaon, Solapur, Admeasuring 1249.45 Square Feet, **Bounded on:- East: By Road, South: Land Out Of Survey No 15111, West: Plot No 25, North: Plot No 34, Owned by Mr. Vazir Pasha Amin Shaikh**  
**Collateral Security**  
Hypothecation of stocks/movables at Stocks of Gold & Silver Ornaments at Saibaba Jewellers, At & Post Aurad, Taluka: - South Solapur.

In case of failure to repay the aforesaid entire outstanding amount within a period of 60 days, the undersigned shall be constrained to enforce the above secured assets under the provisions of SARFAESI Act.

Please note that as per Section 13 (13) of the said Act, you are restrained from dealing with or transferring any of the secured assets referred to herewith, whether by way of sale, lease or otherwise. Any contravention of this provision is an offence and punishable under SARFAESI Act.

**Place :- Solapur**  
**Date :- 31.03.2023**

**Sd/-**  
**Authorised Officer**

**FORM A**  
**PUBLIC ANNOUNCEMENT**  
(Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017)  
**FOR THE ATTENTION OF THE STAKEHOLDERS OF CEES INVESTMENTS AND CONSULTANTS PRIVATE LIMITED**

1. NAME OF CORPORATE PERSON	CEES INVESTMENTS AND CONSULTANTS PRIVATE LIMITED
2. DATE OF INCORPORATION OF CORPORATE PERSON	21/05/1983
3. AUTHORITY UNDER WHICH CORPORATE PERSON IS INCORPORATED / REGISTERED	REGISTRAR OF COMPANIES, PUNE
4. CORPORATE IDENTITY NUMBER / LIMITED LIABILITY IDENTITY NUMBER OF CORPORATE PERSON	U65993MH1983PTC030031
5. ADDRESS OF THE REGISTERED OFFICE AND PRINCIPAL OFFICE (IF ANY) OF CORPORATE PERSON	FLAT NO 204 2ND FLOOR SUCCESS SQUARE SR NO 157/1/2 KARVE ROAD, KOTHRUD, PUNE MH 411038 IN
6. LIQUIDATION COMMENCEMENT DATE OF CORPORATE PERSON	28th March 2023
7. NAME, ADDRESS, EMAIL ADDRESS, TELEPHONE NUMBER AND THE REGISTRATION NUMBER OF THE LIQUIDATOR	<b>NAME : SANDEEP JAYANT KULKARNI</b> <b>ADDRESS : 27/2, GUJARAT COLONY, NEAR HOTEL SAMARTH, PAUD ROAD, VANAZ CORNER, KOTHRUD PUNE, MAHARASHTRA, 411038</b> <b>EMAIL ID :</b> kulkarni.sandeep@rediffmail.com <b>TELEPHONE NO : 9673000045</b> <b>REGISTRATION NO : IBB/IIIPA-002/IP-N01080/2021-2022/13714</b>
8. LAST DATE FOR SUBMISSION OF CLAIM	27th April, 2023

Notice is hereby given that the CEES Investments And Consultants Private Limited has commenced voluntary liquidation on 28th March 2023. The stakeholders of CEES Investments And Consultants Private Limited are hereby called upon to submit a proof of their claims, on or before 27th April, 2023, to the liquidator at the address mentioned against item 7. The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means.

Submission of false or misleading proofs of claim shall attract penalties.

**Sd/-**  
Sandeep Jayant Kulkarni  
**Date:** 31st March 2023  
**Place:** Pune  
**Reg. No. IBB/IIIPA-002/IP-N01080/2021-2022/13714**  
**Liquidator**

**RELIANCE** **Reliance Asset Reconstruction Company Ltd.**  
Registered Office: 11th Floor North Side, R-Tech Park, Nirlon  
Knowledge Park, Off Western Express Highway, Goregaon East,  
Mumbai-400063

**DEMAND NOTICE UNDER SECTION 13 (2) OF THE SARFAESI ACT, 2002**

The below mentioned borrowers availed various credit facilities from Indian Bank. As borrowers have failed to maintain the financial discipline, the loan account has been classified as non-performing assets (NPA) by Indian Bank on 28-12-2013 in accordance with the guidelines issued by Reserve Bank of India. Indian Bank vide Assignment Agreement dated 30.12.2013 assigned the financial assets of following borrowers along with all its right, title and interest together with all underlying security interests in favor of Reliance Asset Reconstruction Company Limited trustee of Reliance ARC - INB Retail Portfolio Trust (2013).

Pursuant to said assignment the undersigned authorized officer in exercise of powers conferred u/s 13(2) of the said Act r/w Rule 3 of the Security Interest (Enforcement) Rules, 2002 had sent the demand notices dated 13/03/2023 through registered post, thereby calling upon the borrowers to repay the entire outstanding mentioned in said notices with further interest thereon within a period of 60 days from the date of Notice. However, as demand notices could not be served some of the parties mentioned below, the same is hereby served upon the borrowers by way of alternative mode of service.

**Details are as follows: -**

Name & Add of Borrower/ Guarantors/ Mortgagees etc.
<b>M/s. V.M.Chafekar Engineers and Contractors (Borrower)-At:</b> Plot 13604/41, Plot No 41, Vijayashree residency, Saraswati nagar, Vishrambhau Sangli. Near guest House Mirag Road, Tal:-Miraj, Dis - Sangli, Pin code 416416. <b>2. Mrs. Vidya Vijay Chafekar (Guarantor and Legal heir):-At:</b> Plot 13604/41, Plot No 41, Vijayashree residency, Saraswati nagar, Vishrambhau Sangli. Near guest House Mirag Road, Tal:-Miraj, Dis - Sangli, Pin code 416416. <b>3. Mr.Sanjay Mahadev Chafekar (Guarantor &amp; Legal heir):-At:</b> 69/A Ratan Apartment North, Sijivaji Nagar Sangli 416416. <b>4. Ms. Shreyya Vijay Chafekar (Legal heir):-At:</b> Plot 13604/41, Plot No 41, Vijayashree residency, Saraswati nagar, Vishrambhau Sangli. Near guest House Mirag Road, Tal:-Miraj, Dis - Sangli, Pin code 416416. <b>5. Mrs Shruti Vijay Chafekar, (Legal heir):-At:</b> Plot 13604/41, Plot No 41, Vijayashree residency, Saraswati nagar, Vishrambhau Sangli. Near guest House Mirag Road, Tal:-Miraj, Dis - Sangli, Pin code 416416. <b>6. Mrs. Sudha Mahadev Chafekar, (Legal heir):-At:</b> Plot 13604/41, Plot No 41, Vijayashree residency, Saraswati nagar, Vishrambhau Sangli. Near guest House Mirag Road, Tal:-Miraj, Dis - Sangli, Pin code 416416.

**Outstanding Amount (In Rs):-** Rs 13,46,833.86/- (In words Rupees Thirteen lakh Forty-Six Thousand Eight Hundred Thirty-Three and Eighty-six Paise Only) outstanding as on 28-02-2023 with future interest at the rate of 8% p.a. thereon till the date of realization, within a period of sixty (60) days from the date of this notice.

**Details of Secured Movables/Immovable Properties: - Primary Security:-**  
Hypothecation of Stock of raw materials, finished and semi-finished goods and book debts of M/s V.M.Chafekar Engineers and Contractors at Plot 13604/41, Plot No 41, Vijayashree residency, Saraswati nagar, Vishrambhau Sangli. Near guest House Mirag Road, Tal:-Miraj, Dis - Sangli, Pin code 416416.  
**Collateral Security:-** House property at C S NO- 13604/41, Saraswati nagar, Sangli Miraj Road, Near Ambassador Hotel, Vishrambhau Sangli, pin-416416, owned by the legal heirs of Mr.Vijay Mahadev Chafekar. **Plot Boundaries -East: Road. West - C. S. No. 13604/29, North - C. S. No. 13604/38, South - C. S. No. 13604/42. Build-up Area - Parking Floor- 46.48 Sq. Mtr., Ground Floor -46.48 Sq. Mt. Balcony - 8.28 Sq. Mt. Total - 54.76 Sq. Mt. First Floor - 46.48 Sq. Mt. Balcony - 8.28 Sq. Mt. Total - 54.76 Sq. Mt. Total Area : 93.10 Sq. Mt. Constructed Area : 132.76 Sq. Mt.**

In case of failure to repay the aforesaid entire outstanding amount within a period of 60 days, the undersigned shall be constrained to enforce the above secured assets under the provisions of SARFAESI Act.

Please note that as per Section 13 (13) of the said Act, you are restrained from dealing with or transferring any of the secured assets referred to herewith, whether by way of sale, lease or otherwise. Any contravention of this provision is an offence and punishable under SARFAESI Act.

**Place :- Sangli**  
**Date :- 31.03.2023**

**Sd/-**  
**Authorised Officer**

**AAVAS FINANCIERS LIMITED**  
(Formerly known as Au HOUSING FINANCE LIMITED) (CIN:L65922RJ2011PLC034297)  
Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020

POSSESSION NOTICE

Whereas, The undersigned being the Authorised Officer of AAVAS FINANCIERS LIMITED (Formerly known as "AU HOUSING FINANCE LIMITED") under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred upon me under section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice calling upon the borrowers mentioned herein below to repay the amount mentioned in the respective notice within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, undersigned has taken possession of the properties described herein below in exercise of powers conferred on me under Section 13(4) of the said Act read with Rule 9 of the said rules on the dates mentioned as below.

The borrower and Guarantor in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the property will be subject to the charge of the AAVAS FINANCIERS LIMITED (Formerly known as "AU HOUSING FINANCE LIMITED") for an amount mentioned as below and further interest thereon.

Name of the Borrower	Date & Amount of Demand Notice	Description of Property	Date & Type of Possession
SUHAS JAYPRAKASH TOTALE, Mrs. HIRAL TOTALE, Mrs. MAHDOMALTI TOTALE (A/c No.) LNPMP02119-200139452	5 Sep 22 ₹ 5450299/- Dues as 3 Sep 22	PROPERTY SITUATED AT 1 TO 4 FLOOR, MAULI KRUPA, C S NO. 598 AND 598/1, CHINCHWAD GAON, TAL. HAVELI, DIST. PUNE, MAHARASHTRA Admeasuring 400 Sq. Ft. Each Floor	Physical Possession Taken on 27 Mar 23
AMIT BABASAHEB MORE, Mr. BABASAHEB DURYODHAN MORE, Mr. SUMIT BABASAHEB MORE, Mrs. SANGITA BABASAHEB MORE (A/c No.) LNPIM02216-170037811	10 Nov 21 ₹ 1360793.41/- Dues as 8 Nov 21	SHIV KRUPA, PLOT NO.01, SR NO 51, HISSA NO. 1B/5, WAGHMARE WASTI, LOHAGAON, NR KALBHOR, PUNE, MAHARASHTRA Admeasuring 714 Sq. Ft.	Physical Possession Taken on 28 Mar 23
Place : Jaipur		Date: 31-03-2023	
		Authorised Officer Aavas Financiers Limited	

**CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**  
Corporate Office: 1<sup>st</sup> Floor, 'Dare House', 2, N. S. C. Bose Road, Chennai-600 001, Tamil Nadu.  
Branch Office : Vastu-Elite Bldg., 2<sup>nd</sup> Flr., Opp. of Maharashtra State Warehousing Corporation, Beed Bypass Road, Aurangabad-431 010. (MH.). •Contact No. Abhay Bhaurao Wakale-97644 62000.

**E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**  
15 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 proviso to 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 / Co-Borrower / Mortgagor(s) that the below described immovable properties mortgaged to the Secured Creditor, the SYMBOLIC POSSESSION of which has been taken by the Authorised Officer of M/s. Cholamandalam Investment & Finance Company Ltd., the same shall be referred herein after as M/s. Cholamandalam Investment & Finance Company Ltd. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction. It is hereby informed to General public that we are going to conduct public E-Auction through website <https://www.auctionfocus.in/chola-lap>

Sr. No.	Account No. and Name of Borrower, Co-borrower, Mortgagees	Date of Demand Notice & O/s. Amount	Descriptions of the property /Properties	Reserve Price (In ₹)	E-Auction Date and Time
				Earnest Money Deposit (In ₹)	Submission Last Date
1.	Loan A/c. No(s). : HE01LTU00000007981 <b>Borrower &amp; Co-Borrowers :-</b> 1. Vikas Wamanrao Shinde 2. Wamanrao Ramrao Shinde 3. Sneha Vikas Shinde 4. Vajantimala Wamanrao Shinde All are R/o. :- Vishal Kunji, Plot No. 7, Moti Nagar, Survey No. 3274, Nr. Vishwa Vidyalay, Omshanti Apartment, Latur-413 512, MH. 5. Prathiba Imitation & Jewellery Address :- Ganji Golai, Shop No. 58, 59, Ganji Golai, Latur-413 512, MH.	10.06.2022 & ₹ 29,27,241/- (Rs. Twenty Nine Lakh Twenty Seven Thousand Two Hundred And Forty One Only) as on 28.03.2023.	All that piece and parcel of the Non Agricultural Residential House Constructed over western portion of Plot No. 7, Vishal Kunji, bearing MC House No. R-7/753-Old and 84/2027-New adm. Total adm. 1225 sq. ft. (113.84 Sq. Mtrs.) and built-up area 65.81 Sq. meter, out of CTS No. 3274/H4 of Latur Situated within local limit of Grampanchayat, Near Vishwa Vidyalay, Motilal Nagar, Tq. Latur. Which is bounded by towards ★ East : Remaining Part of Plot No. 7; ★ West : Road; ★ South : Plot of Shankar Hande; ★ North : Road.	54,00,000/-	20.04.2023 at 11:00 a. m. to 01:00 p. m. (with unlimited extension of 5 min each),
				5,40,000/-	19.04.2023 (Up to 5.30 p. m.)
				1,00,000/-	10.04.2023 (11.00 a. m. to 2.00 p. m.)
				21,06,000/-	20.04.2023 at 11:00 a. m. to 01:00 p. m. (with unlimited extension of 5 min each),
				2,10,600/-	19.04.2023 (Up to 5.30 p. m.)
2.	Loan A/c. No(s). : XHOELTU00003397862 & HE02LTU00000004702 <b>Borrower &amp; Co-Borrowers :-</b> 1. Vitthal Kisanrao Dhakade 2. Vidya Vitthal Dhakade Both are R/o. :- Janvhi Apartment, Plot No. 13, Katpur Road, Basveshwar Chowk, Latur-413 512, Maharashtra. 3. Aditya Kirana Genral & Milk Center, Address :- Kava Road, Jindal Tower, Latur-413 512, Maharashtra.	28.01.2022 & ₹ 24,81,553/- (Rs. Twenty Four Lakh Eighty One Thousand Five Hundred Fifty Three Only) as on 28.03.2023.	All that proportionate undivided right, share and interest in the common area and facilities of the building known as "JANHAVI APARTMENT" constructed over Plot No. 05 & 06 bearing Municipal House No. R-9/760/19-A total admeasuring 418 Sq. mtr. out of Sy. No. 177/1 of Latur, Tq. Latur Together With Plot No. 13 on the Third Floor bearing M. C. House No. R-9/760/419A-10 admeasuring Carpet Area of 60.09 Sq. Mtrs., situated within limits of Latur City Municipal Corporation, Latur & Katpur Road, Latur-413 512 which is bounded by towards ★ East : Passage & Flat No. 19, ★ West : Marginal Space and 06 Meter wide Road; ★ South : Flat No. 23; ★ North : Marginal Space & then Plot of Sidram Dhaigude.	50,000/-	10.04.2023 (11.00 a. m. to 2.00 p. m.)

1. All Interested participants / bidders are requested to visit the website <https://auctionfocus.in/chola-lap> & <https://www.cholamandalam.com/auction-notices>. For details, help, procedure and online training on e-auction, prospective bidders may contact Auction Focus Private Limited (Contact Person : Prachi Trivedi Cell No.9016641848, Email:- support@auctionfocus.in).  
2. For further details on terms and conditions please visit <https://auctionfocus.in/chola-lap&https://www.cholamandalam.com/auction-notices> to take part in e-auction.

**THIS IS ALSO A STATUTORY 15 DAYS SALE NOTICE UNDER RULE 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002**

**Sd/-**  
Authorized Officer  
For Cholamandalam Investment and Finance Company Limited

**Place :** Latur, Maharashtra  
**Date :** 31.03.2023

**THE COSMOS CO-OP. BANK LTD.**  
(Multi-Unit Scheme Bank)  
Registered Office : 'Cosmos Tower', Plot No. 6, ICS Colony, University Road, Ganeshkhind, Shivajinagar, Pune - 411 007. Phone : 020 - 6708 5308 / 6708 5311

**Sale Notice For Sale of Movable Property [Under rule 6(2) of SARFAESI Act, 2002]**

The, Authorised Officer of The Cosmos Co-Operative Bank Ltd., has decided to sale the possessed Movable property to recover Bank dues of the following defaulted Borrower as mentioned herein below under the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 on "as is where is basis" by Inviting Tenders from intending buyers.

Name of the Borrower, Co-borrower, Guarantors, Mortgagor & Branch		13(2) Demand Notice Details		Possession Date	Sale/Auction	
		Date	Amount	Date	Date	Time
1.	Mr. Rishiraj Vijaysinh Naik Nimbalkar					
2.	Mrs. Rashmi Rishiraj Naik Nimbalkar. Both Residing at - 405, Nimbalkar Wada, Ravivar Peth, Tal. Phaltan, Dist. Satara-415523	26.11.2019	Rs. 82,42,540.89 + Further Interest, Charges, etc.	18.11.2022	19.04.2023	12:30 PM
3.	Late Mangaladevi Pratapsinh Jadhavrao, (Since deceased through her legal heirs)	Movable Properties put for Sale / Auction:				
		Sr. No.	Name of the Equipment's	RTO Regd. No.	Chassis No.	
3a.	Mr. Ranjeet Pratapsinh Jadhavrao, Add.- A/P Malegaon Budruk, Tal. Baramati, Dist. Pune 413115.	1	New Holland Sugarcane Harvester CASE IH4000	MH 11 CG 8041	PNEY4000 PJ2AA0201	
3b.	Mrs. Rashmi Rishiraj Naik Nimbalkar Add.-405, Naiknimbalkar Wada, Ravivar Peth, Tal. Phaltan, Dist. Satara 415523.	2	New Holland Agriculture Tractors	MH 11 CG 6881	NHN36000 ZHJ400195	
		3	3600, Super 50 HP.	MH 11 CG 6882	NHN36000 ZHJ400196	
3c.	Mr. Shailendra Pratapsinh Jadhavrao Add.- A/P Malegaon Budruk, Tal. Baramati, Dist. Pune 413115.	4	Trans-Mech. System Bharat - Self unloading Semi Trailers having 4 Ton Capacity - Qty.2			
		Reserve Price		Earnest Money Deposit (EMD)		
4.	Mr. Sunil Gangadhar Jangam, Add.- Shiv Bunglow, Bhadakamkar Nagar, Tal. Phaltan, Dist. Satara-415 523.	₹ 41.86 Lakhs (Including GST as applicable Rate) (₹ Forty One Lakhs Eighty Six Thousand Only)		₹ 4.20 Lakhs (₹ Four Lakhs Twenty Thousand Only)		
5.	Mrs. Archana Narendra Taware, Add.- Suryakunj, Laxminagar, Tal. Phaltan, Dist. Satara-415 523.					
Branch - Phaltan.						
Auction / Sale Venue: - The Cosmos Co-Operative Bank Ltd., Cosmos Tower, Recovery Section, 1st Floor, Plot No.6 ICS Colony, University Road, Ganeshkhind, Pune - 411 007. (Phone Number - 020-67085308).						

**Terms and Conditions:** 1. The Sale / Auction of the above property is "As is where is, As is what is and Whatever there is basis". 2. Entire movable properties will be sold in lot. 3. Before submitting the tenders the tenderer should satisfy themselves from the undersigned about the rights, title, interest & dues payable by them in respect of the property in question and later on no objection of any kind shall be entertained in this regard. (Tender forms are available at office of The Cosmos Co-Operative Bank Ltd., Cosmos Tower, First Floor, Plot No. 6, Ganeshkhind Road, ICS Colony, Shivajinagar, Pune 411007. (Phone Number - 020-67085308) 4. Tender should reach at above address on or before 18.04.2023 before Sale / Auction Time, with earnest money by way of P.O./D.D. in favour of "The Cosmos Co-Operative Bank Ltd." Or by way of NEFT/RTGS in favor of "The Cosmos Co-operative Bank Ltd." A/c No.090370171, IFSC code - COSB0000090, Branch University Road, Pune. 5. No offers/Bids/Tenders below reserve price shall be entertained. Interested parties may send/submit their Tender for purchasing the said properties in a sealed cover super scribed as "Tender for Purchase of Property of Mr. Rishiraj Vijaysinh Naik Nimbalkar" along with earnest money deposit which is refundable, if the offer is not successful. The EMD shall not carry any interest. 6. Applicable duty/additional duty/ transportation, Loading, Unloading Expenses pertaining to Movable properties, etc. have to be borne by the buyer only. 7. All statutory/non statutory dues, taxes, TCS, rates, assessments, charges, fee, claims etc. owing to anybody will be the responsibility of the buyer only. 8. The Tenderers may be given an opportunity to enhance their offer amount, after opening the tenders. 9. The successful purchaser shall deposit 25% of the offer amount [Including EMD paid before bid] immediately within next working day after Sale/Auction by demand draft favoring The Cosmos Co-Operative Bank Ltd.' If the successful purchaser fails to pay 25% amount within the time prescribed herein above, the EMD shall be forfeited without giving any notice. 10. After deposit of 25% and thereafter confirming the Sale/Auction by the Authorised Officer, the purchaser shall have to pay remaining amount i.e. 75% of the offer amount on or before 15 working days by way of PO/DD/RTGS/NEFT from the receipt of the confirmation letter. If the remaining amount is not paid within the time prescribed in the confirmation letter, the amount of 25% would be forfeited without giving any notice and the said movable property shall be resold. 11. For an inspection the subject properties will be opened on 17.04.2023 at 11:00 a.m. to 1:00 p.m. 12. There are no any encumbrances known to secured creditors in respect of the above mentioned property put for sale. 13. The Authorized Officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. 14. The Detail Terms & Conditions of the sale will be read at the time & place of the sale. 15. This sale notice is also uploaded in the Bank's web site i.e. [www.cosmosbank.com](http://www.cosmosbank.com).  
**Note:-** This also be considered as a 15 days' notice to the Borrower/Co-borrower/Mortgagors/Guarantors under rule 6(2) of the security interest (Enforcement) Rule, 2002.

**Rajesh Shah,**  
**Asst. General Manager & Authorized Officer,**  
**The Cosmos Co-Operative Bank Ltd.**

**Date :** 31.03.2023  
**Place :** Pune

**MUTHOOT HOUSING FINANCE COMPANY LIMITED**  
Registered Office: TC No.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, CIN No. - U65922KL2010PLC025624, (Corporate Office: 12/A 01, 13th floor, Parinsee Crescendo, 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.

**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 conferred 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.: 14100001855 Sunita Pandit Thorat Pandit Bhagwan Thorat	Flat No 304, 3 <sup>rd</sup> Rd Floor, Samarth Srushti, S. No - 669, Moshi(Alandi), Pune 412105 Bounded by North: Soc Space, East: Road, South: Lobby, West: Soc Space	Physical Possession - 25-March-2023	Rs.20,46,084/- as on 25-March-2023	20,52,000/-	2,05,200/-

**Inspection Date & Time: 05-April-2023 & 06-April-2023 at 10:00 AM to 05:00 PM**  
**Auction Date: 18-April-2023 10:00 AM to 03:00 PM & Last date for Submission of Bid: 17-April-2023**  
**Place of Sale Pune Branch: First floor, Shivaji Housing Society, Senapati Bapat Road, CTS No. 3187, Final Plot No. 401, Bhamburda Shivajinagar, Pune, Maharashtra - 411016**

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 favoring "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.10,000/- 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/mortgagor are hereby given STATUTORY 15 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. Borrowers/ are also requested to remove their uncharged belongings from the property within 15 days' time else it will be removed from property on their risk and cost.

**Place :** Pune, Date: 31-March-2023 **Sd/-** Authorised Officer, For Muthoot Housing Finance Company Limited

**SHUBHAM HOUSING DEVELOPMENT FINANCE CO. LTD.**  
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