

KOTAK MAHINDRA BANK LIMITED
 Registered Office: - 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai -400 051.
 Corporate Identity No. L65110MH1985PLC038137.
 Branch Office at, Admas Plaza, 2nd Floor, 166/16, CST Road, Kolivry Village, Kunchi Kurve Nagar,
 Near Hotel Hare Krishna, Santacruz East, Mumbai - 400098.

E - AUCTION COM SALE NOTICE OF IMMOVABLE PROPERTY
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) & 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), Guarantor (s) and / or Mortgagor (s), that the below described immovable property mortgaged / charged to **Kotak Mahindra Bank Limited** ("Secured Creditor"), the Physical Possession of which has been taken by the Authorized Officer of the Secured Creditor on **22nd of August of the year 2024**, will be sold through E-Auction on **"AS IS WHERE IS BASIS"**, **"AS IS WHAT IS BASIS"**, **"WHATEVER THERE IS BASIS"** and **"NO RECOURSE BASIS"** on **07-10-2025**, for recovery of **Rs. 2,43,94,300/- (Rupees Two Crore Forty Three Lakhs Ninety Four Thousand Three Hundred Only)** as on **15th July, 2025** together with further interest and other charges thereon at the contractual rates upon the footing of compound interest until payment/realization due to Kotak Mahindra Bank Limited, being the Secured Creditor, from the Borrower/ Mortgagor/s / Guarantor/s namely **Mrs. Chetna Rambhia (Borrower) & Mr. Ketan Babubhai Rambhia (Co-Borrower)** having Loan Account No. HF37597674.
 The details / description of Immovable Property put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:

Sr. No.	Name of the Mortgagor/s	Details Of Immovable Property put for E – Auction	Last date for submission of online bid	Date & Time of E-Auction	Reserve Price (INR)	Earnest Money Deposit (EMD) (INR)
1.	Mrs. Chetna Rambhia	Flat No. 222, Kalpatru Radiance Next To Prabodhan Krida Bhavan, Off Post Office Road, Siddharth Nagar, Goregaon West, Mumbai -400104	06-10-2025 up to 05:00 p.m.	07-10-2025 between 11.00 a.m. to 12:00 p.m.	Rs.24,00,000/- (Rupees Two Crore Forty Lakhs Only) (+) Builder Dues are Rs. 1,00,82,669/- (Rupees One Crore Eighty Two Thousand Six Hundred Sixty Nine Only)	Rs. 24,00,000/- (Rupees Twenty Lakhs Forty Thousand Only)
2.	Mr. Ketan Babubhai Rambhia					

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on **23-09-2025 between 09:00 am to 04:00 pm** through his authorized representative/agent.

Important Terms & Conditions of Sale: 1) The E - Auction shall be conducted only through "Online Electronic Bidding" through website <https://www.bankauctions.com/> on **07-10-2025 from 11.00 a.m. to 12.00 p.m.** with unlimited extensions of 5 minutes during each. 2) For details about E-Auction, the intending bidders may contact M/s. C1 India Pvt. Ltd. through P. Dharaani Krishna, through Tel. No. +917291917124, 25, 26, Mobile No. 9948182222 & E-mail id: delhi@c1india.com, andhra@c1india.com & support@bankauctions.com. 3) The intending bidders may visit the Bank's official website - <https://www.kotak.com/en/bank-auctions.html> for auction details and for the terms and conditions of sale. 4) For detailed terms and conditions of auction sale, the bidders are advised to go through the portal <https://www.bankauctions.com/> and the said terms and conditions shall be binding on the bidders who participate in the bidding process. 5) It is requested that the interested Bidders are required to generate the login ID and password from the portal <https://www.bankauctions.com/> before uploading the bid and other documents. 6) The bid form has to be filled in the prescribed form and is to be submitted / uploaded online only along with KYC documents of the Bidders on the portal <https://www.bankauctions.com/> on or before **06.10.2025 up to 05.00 p.m.** and the Bid form of the duly filled and signed bid documents and KYCs of the Bidders should be sent to the authorized officer at the branch office/regional office as provided herein above. 7) Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from M/s. C1 India Pvt Ltd, <https://www.bankauctions.com/> on above mentioned contact numbers. 8) Earnest Money Deposit (EMD) shall be deposited by way of Demand Draft in favour of 'Kotak Mahindra Bank Limited' payable at Mumbai, along with self-attested copies of the PAN Card, Aadhaar Card, Residence Address Proof, Board Resolutions in case of company and Address Proof as specified above along with the requisite bid/offer form in this regard on or before 06-10-2025 up to 05:00 p.m. In case of delay in depositing the EMD and/or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorized Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bids received after the schedule cutoff time without giving any disclosure to any person. Any bid submitted without depositing the EMD amount shall stand automatically rejected. The EMD deposited by the proposed bidder shall not earn any interest. 9) The bid price to be submitted shall be equal to and / or above the Reserve Price and during the bidding process, bidders who have submitted bids shall improve their further offers in multiples of INR 1,00,000/- (Rupees One Lakh Only). 10) In case any bid is placed within last 5 minutes of the closing time of the e-auction proceeding, the closing time shall automatically and immediately get extended by another 5 minutes. 11) The successful bidder has to deposit 25% of the highest bid amount (including EMD already paid) immediately on closure of the e-auction sale proceedings or on the following working day in case business hours is closed on the day of E - Auction, in the mode stipulated as above. The balance 75% of the highest bid amount shall have to be deposited within 15 days from the date on which the acceptance /confirmation of sale is conveyed to such successful bidder or such extended period which shall be at the sole discretion of the Authorized Officer and within the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002. 12) The highest bidder will not have any right and title over the property until the Sale Certificate is issued in his favour subject to realization of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E - Auction and confirmation by the Secured Creditor to that effect. 13) If the successful bidder fails to deposit the entire bid / auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the property nor on the amounts deposited. The Authorized Officer shall be free to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction property. 14) On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorized Officer shall issue the Sale Certificate, the sale shall be completed thereafter, and **Kotak Mahindra Bank Limited** shall not entertain any claims. 15) The sale certificate shall be issued in the same name in which the Bid is submitted. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained. 16) The EMD amount, to the unsuccessful bidders, shall be returned by Kotak Mahindra Bank Ltd. in their accounts by way of RTGS / NEFT / Funds Transfer, within 10 (Ten) working days and without any interest. 17) The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E - Auction Sale without assigning any reason. In the event of postponement/cancellation of the E - Auction Sale after submission of the bids, EMD submitted by the bidders will be returned, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the property by private treaty. 18) In an event of failure of the E - Auction Sale for the want of bids or otherwise or for any other reason, the Authorized Officer can enter into a private treaty for sale of the property, as a whole or any part thereof, with the proposed purchaser or any other party providing an offer to purchase the property. 19) In the event where a bidder is declared as the successful bidder in the e-auction sale conducted and subsequent to that, if the auction proceedings are stayed by any Court/Tribunal, at any stage till the stage of issuance of the sale certificate and handing over the possession, including but not limited to restraining the bank from further proceedings, then the bidder shall not have any right to claim the refund of the EMD/amount so deposited by him/her or any interest on the amount so deposited towards the sale of the property. The Bank at its sole discretion will refund the money so deposited, without any interest and/or damages and/or claims and no communication will be entertained whatsoever in this regard. 20) The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation. 21) Any other encumbrances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of property Auctioned. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc. The E-Auction advertisement does not constitute any commitment or any representation of KMBL. The property is being sold with all the existing and future encumbrances whether known or unknown to KMBL. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues; 22) All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. 23) All outgoing charges i.e. Municipal Taxes, Maintenance/Society charges, Electricity and Water charges and any other dues or taxes including transfer charges / fees in respect of the property put for Auction-cum-Sale under the present notice shall be paid by the successful Bidder/ Purchaser solely. 24) All other incidental charges (including but not limited to limited to security charges or maintenance charges for preservation of the property under the present auction) will be borne solely by the highest bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However at the sole discretion of the Authorized Officer, any just and reasonable delay will be considered for exemption, without setting any precedent for future. 25) As per Section 194-IA of the Income Tax Act, 1961, TDS @1% shall be applicable on the sale proceeds, if the sale consideration is **Rs.50,00,000/- (Rupees Fifty Lakhs only)** and above, the Successful bidder/purchaser shall deduct and deposit 1% TDS, for the Property in the name of Mrs. Chetna Rambhia (having PAN No. AFJPR7857J) & Mr. Ketan Babubhai Rambhia (having PAN No. AEGPR3107R), to be borne by him/her from the sale price of the respective property and deposit the same with Income Tax Department, Furthermore only 99% of the Sale price is to be remitted to the Bank. The Sale Certificate will be issued by the Bank, in favour of the Successful bidder/purchaser, only upon the receipt of Form 16B, Form 280B and the Chalan evidencing the deposit of such TDS. 26) Sale will strictly be on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" & "NO RECOURSE BASIS" on the terms and conditions as mentioned herein, however the Authorized Officer shall have the absolute discretionary right to change or vary any of the terms and conditions. The bidders are advised to make their own independent inquiries regarding any encumbrances, Search in Sub-Registrar Office and Revenue Records and Municipal Records and any administrative Government records relating to the concerned Property and shall satisfy themselves regarding the nature and description of the property, condition, any encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Property. 27) If the dues of the bank together with all costs, charges and expenses incurred by them or part thereof as may be acceptable to the bank are tendered by/benefit of the Borrowers/Guarantor/s/Mortgagor/s, at any time on or before the date fixed for sale, the auction / sale of asset may be cancelled. The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel / adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. 28) The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions. 29) The bidders should ensure proper internet connectivity; power back up etc., The Bank shall not be liable for any disruption due to internet failure, power failure, or technical reasons or reasons / contingencies affecting the E-Auction proceedings. 30) Kotak Mahindra Bank Limited or its employees will not be liable for any claims from any participant in respect of the property put for sale. 31) The present notice is also uploaded on the Bank's official website i.e. www.kotak.com and interested parties can visit the same also. 32) For inspection of the property or for any further details kindly contact **Mr. Ashok Motwani (Authorized officer) @ 9873737351, Email ID: ashok.motwani@kotak.com &/or Mr. Ismail Deshmukh @ 9324906979 Email ID: ismail.Deshmukh@kotak.com**

The Borrower (s) / Mortgagor(s) / Guarantor(s) are hereby given **STATUTORY 15 DAYS NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SARFAESI ACT** to discharge the liability in full and pay the dues as mentioned above with up to date interest and charges with in Fifteen days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.
SPECIAL INSTRUCTION: e-Auction shall be conducted by our Service Provider, M/s. C1 India Pvt. Ltd. on behalf of Kotak Mahindra Bank Limited (KMBL), on pre-specified date, while the bidders shall be quoting from their own home/offices/ place of their Bid as per their choice above the Reserve Price. Internet connectivity and other paraphernalia requirements shall have to be ensured by bidders themselves. Please note that failure of Internet connectivity (due to any reason whatsoever it may be) shall be sole responsibility of bidders and neither KMBL nor C1 India Pvt. Ltd. shall be responsible for these unforeseen circumstances. In order to ward-off such contingent situation, bidders are requested to make all the necessary arrangements/ alternatives whatever required so that they are able to circumvent such situation and still be able to participate in the e-Auction successfully. However, it is requested to the Bidder(s) not to wait till the last moment to quote/improve his/ her Bid to avoid any such complex situations.

Date: 16.09.2025
 Place: Mumbai, Maharashtra
 Sd/-
 Authorised Officer
 Kotak Mahindra Bank Ltd.

INDIAN OVERSEAS BANK
 Juhu Branch [0199]
 Indian Overseas Bank Juhu Branch
 (A Govt. of India Undertaking)
 28, Ashok Nagar Society, JVPD Scheme, Vile Parle West, Near Jamnabai school, Mumbai-400049
 Br. Code : 0199 IFSC : IOBA0000199, E-mail : io0199@ioib.in
E Auction on 29.09.2025

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES
SALE OF IMMOVABLE PROPERTIES MORTGAGED TO THE BANK UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

Whereas, the Authorised Officer of Indian Overseas Bank has taken constructive possession of the following property/ies under section 13(4) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002. (hereinafter referred as "Act") pursuant to the notices issued under Sec 13(2) of the Act under in the following loan accounts for the dues as mentioned in the notices (under section 13(2)) to the respective borrowers with the right to sell the same on **"AS IS WHERE IS BASIS"**, **"AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS BASIS"** for realization of the Bank's Dues plus interest as detailed hereunder and whereas, consequent upon failure of the borrowers concerned to repay the dues, the undersigned, in exercise of powers conferred under section 13(4) of the Act, hereby propose to realize the Bank's dues by sale of the said property/ies. The sale will be done by the undersigned through e-auction platform provided at website.

Name of account	Details of the Property	Possession	Book O/s* (In Lakhs)	Reserve Price EMD
M/s. SAPPHIRE OVERSEAS (Prop : SANJIV K THAWANI)	Amalgamated Offices No. 605 & 606, 6th Floor, Midas Chambers Co-op. Premises Soc. Ltd. Plot No. a-11 oppo. Laxmi Industrial Estate, off Link Road, Village Oshiwara, Andheri W, Mumbai-400053 On the North by : SVG Fashion On the South by : Fun Republic Road On the East by : By Kailash Parbat On the West by : Bajaj Telefilms Studio	Symbolic	1,89,25,827 (Rupees One Crore eighty nine lacs twenty five Thousand eight hundred twenty seven Only)	Reserve Price - Rs. 2,43,19,350/- (Rupees Two crores forty-three lacs nineteen thousand and three hundred fifty Only) Bid amount Rs. 24,31,935/- (Twenty four lacs thirty one thousand nine hundred thirty five Only) Bid increase amount - Rs. 100000/- [one lakh]

*with further interest to contractual rates and rests along with costs, charges etc. till date of repayment, after reckoning repayments, if any
 The publication is also a 15 days' notice to the borrower/mortgagor & Guarantor of the above loans under Rule 9(1) of Security Interest (enforcement) rules 2002, under SARFAESI Act 2002 about holding of the e-auction sale by inviting tenders from the PUBLIC in General for sale of secured assets.

Date & Time of e-auction : 30.09.2025 at 11.00 AM to 03.00 PM with auto extension of 10 minutes

For Details of E-auction Notice Please refer our website www.ioib.in and the service provider website's <https://baanknet.com/eaction-psb/bidder-registration>. Earnest Money Deposit (EMD) shall be paid online through NEFT/RTGS mode.

The EMD amount can be deposited up to **30.09.2025 up to 03:00 PM**

Contact Person :

Branch	Name	Contact no.	Email ID
Juhu Branch	Nibedita Shetty Ankhee Dutta	9920623308 9082899530	io0199@ioib.in

Place - Mumbai

Date - 15.09.2025

VASAI BRANCH
 Shop No. 1, Vishwakarma Estate Phase-II,
 Divanman, 100th Road, Vasai (West)-401202

POSSESSION NOTICE [For Immovable Property][See Rule 8(1)]

Whereas, the undersigned being the Authorised Officer of the Central Bank of India, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated **03.10.2024** and further Paper Publication in Free Press Journal and Navshik on 17.10.2024 calling upon the borrower **Mrs. Nilam Sagar Kamble** to repay the aggregate amount mentioned in the said Notice being **Rs.24,63,040.46 (Rupees Twenty Four Lakh Sixty Three Thousand Forty And Forty Six Paise Only)** as on with further Interest at the applicable rate/s of interest mentioned in the Schedule A from the date of notice **03/10/2024** till the date of full and final payment along with incidental expenses, charges and costs recoverable from you as per terms of contract and/ or as per law, within 60 days from the date of receipt the said Notice.

The borrowers/Mortgagor/Guarantor having failed to repay the amount, notice is hereby given to the borrower and public in general that the undersigned has taken Physical Possession of the movable property described herein below in exercise of powers conferred on him under sub section (4) of Section 13 the Act read with the Rule 8 of the Security Interest (Enforcement) Rules 2002, on this **11th day of the September of the year 2025**.

The borrowers in particular and the public in general are hereby cautioned not to deal with the movable property and any dealings with the movable property will be subject to the charge of Central Bank of India, Vasai (W) Branch for an amount of **Rs. 24, 63,040.46 (Rupees Twenty Four Lakh Sixty Three Thousand Forty And Forty Six Paise Only)** and interest thereon.

The borrower's attention is invited to the provisions of sub-section (8) of section (13) of the Act, in respect of the time available, to redeem the secured assets.

DESCRIPTION OF IMMOVABLE PROPERTY

Flat No. 213, Parshuram Krupa Heights, Shiv Tirth Developers, Raju Nagar, Subhash Road, Shivaji Nagar, Dombivli West, Taluka Kalyan, Dist. Thane.

Date : 11-09-2025
 Place : Dombivli (West)
 Sd/-
 Authorised Officer,Central Bank Of India

SEJAL GLASS LIMITED
 CIN : L26100MH1998PLC117437
 Regd. Off. : 3rd Floor, 173/174, Sejal Encasa, Opp.
 Bata Showroom, S. V. Road, Kandivali (West), Mumbai-400067
 Website : www.sejalglass.co.in, Tel. : 022 28665100/69325100

POSTAL BALLOT NOTICE

Notice is hereby given that pursuant to provisions of section 108, 110 and other applicable provisions, if any, of the Companies Act 2013, ("the Act") read with Rule 20 and 22 of the Companies (Management and Administration) Rules, 2014 ("the Rules"), Regulation 44 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations"), Secretarial Standard issued by the Institute of Company Secretaries of India ("Secretarial Standard-2") (including any statutory amendment(s), modification(s) or re-enactment(s) thereof, for the time being in force), read with General Circular No. 9/2024 dated September 19, 2024 read along with General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 5, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, 39/2020 dated December 31, 2020, 10/2021 dated June 23, 2021, 20/2021 dated December 8, 2021, 3/2022 dated May 5, 2022, 11/2022 dated December 28, 2022, and 09/2023 dated September 25, 2023 issued by the Ministry of Corporate Affairs, Government of India (collectively referred to as "MCA Circulars") and/or any other applicable law, rules or regulations for the time being in force, to seek approval of the Members by way of Resolutions, through voting by electronic means ("remote e-voting") only.

The Company has on Monday, September 15, 2025, completed the dispatch of the Postal Ballot Notice to the Members whose names appear on the Register of Members/List of Beneficial Owners as received from the National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL) at their registered email ids. Members, whose names appeared on the Register of Members/List of Beneficial Owners as on Friday, September 12, 2025, i.e., the cut-off date, will be considered eligible for the purpose of e-voting. A person who is not a member as on the cut-off date for reckoning voting rights, should treat this Notice for information purposes only.

The Members holding shares in dematerialized form are requested to furnish their email addresses and mobile number with their respective Depositories through their Depository Participants. The Members holding shares in physical form are requested to furnish their email addresses and mobile number with Company's Registrar and Share Transfer Agent; M/s. MUFG Intime India Private Limited (Formerly, M/s. Link Intime India Private Limited) at rn.helpdesk@in.mpmf.mufg.com.

In compliance with provisions of Section 110 of the Act read with Companies (Management and Administration) Rules, 2014 and Regulation 44 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, the Company is offering remote e-voting facility to the Members of the Company. The Company has entered into an arrangement with NSDL for facilitating remote e-voting services. The detailed procedure for casting of votes through remote e-voting has been provided in the Notice. The details will also be made available on the website of the Company.

The remote e-voting period shall commence on Tuesday, September 16, 2025, at 09.00 A.M. and shall end on Wednesday, October 15, 2025, at 5:00 P.M. Members may cast their vote electronically during the aforesaid period.

The Board of Directors of the Company has appointed CS Harshad A. Pusalkar (FCS No.10576, Certificate of Practice No. 23823), from M/s. Pusalkar & Co., Company Secretaries, as the Scrutinizer for conducting this Postal Ballot process through remote e-voting facility, in a fair and transparent manner.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on toll free no. : 1800 1020 990 and 1800 22 44 30 or send a request to Ms. Rimpa Bag at RimpaB@nsdl.com and/or evoting@nsdl.co.in. The Members may also contact the Company's Secretarial department by sending an email to ashwin@sejalglass.co.in and/or compliance@sejalglass.co.in if you have any unresolved queries.

By Order of the Board of Directors
For Sejal Glass Limited
 Sd/-
 Ashwin S. Shetty
 V. P. Operations & Company Secretary

Date : 16.09.2025
 Place : Mumbai

SBI भारतीय स्टेट बैंक
State Bank of India
 HOME LOAN CENTRE, SANTACRUZ, Jeevan Seva Annex Building, 1st floor, LIC Complex, Near Nanavati Hospital, S. V. Road, Santacruz West, Mumbai - 400054. Tel: 28262331 Tel. fax: 2865 Email: respc.maintmum@sbi.co.in
[Rule 8(1)] POSSESSION NOTICE [for Immovable Property]
 Whereas, The undersigned being the Authorised Officer of the State Bank of India under the Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice to borrowers to repay the amounts mentioned in the notice with further interest as mentioned below, within 60 days from the receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the under noted borrowers and public in general that undersigned has taken **Symbolic Possession of the property** described herein below in exercise of powers conferred on him under section 13 (4) said Act read with rule 8 & 9 of the said rules on the under mention date. The borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will subject to charge of State Bank of India for the amounts and further interest thereon mentioned against account herein below:

S. No.	Name of the Borrower	Date of (13/2) notice/ Amount	Description of properties	Date of possession
1	Mrs Kranti Rakesh Goswami, (Home Loan Account No. 41543427790 And Suraksha Account No. 41561186309)	17.05.2025, Rs 26,25,596.00 (Rs. Twenty Six Lakh Twenty Five Thousand Five Hundred Ninety Six Only) with further interest, Cost, Charges, etc.	An immovable property with Flat No. 503 on 6th Floor, Plot No. 15, Lokmanya Nagar, Palghar admeasuring carpet area 42.01 sq. mtrs, known as "Surya Apartment" situated at Bhupaman No. 27/3/A of Village Navali, Tal. And Distt- Palghar - 401404	10.09.2025
2	Mr Sachin Jagannath Gadhire, (Home Loan Account No. 43099162004 And Suraksha Account No. 43104655474)	29.05.2025, Rs. 67,55,806.00 (Rupees Sixty Seven Lakh Fifty Five Thousand Eight Hundred and Six Only) with further interest, Cost, Charges, etc.	An immovable property with Flat No. 603 on 6th Floor admeasuring built-up area 270 sq. ft., in the Building No. 1, Khar Gulabnagar Trimurti S.R.A. Co-op Housing Society Ltd, Khar Danda, Khar West, Mumbai-400098. Admeasuring 225 sq. ft. carpet area equalling to 270 sq. ft. built-up area, lying on C.T. No. 1084D Part, Village Bandra, Taluka-Andheri, Mumbai Suburban District under S.R.A. scheme. Ground Plus 7 Storied with Life Year of Construction 2001.	15.09.2025

The Borrower's 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.
 Date: 10 / 15-09-2025, Place: Palghar / Mumbai
 Authorised Officer, State Bank of India

ABHYUDAYA CO-OP BANK LTD.
 (Multi-State Scheduled Bank)
 Legal & Recovery Dept., Shram Safalaya Bldg., 63, G.D. Ambekar Marg, Parel Village, Mumbai- 12.
 Tel. 8591948712/8169452713, 2719 Email: recovery@abhyudayabank.net

[Under Rule 8 (1)] POSSESSION NOTICE

Whereas, the undersigned being the Authorised Officer of the Abhyudaya Co-op Bank Ltd., under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the **Security Interest (Enforcement) Rules, 2002** issued a **Demand Notices** to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The Borrower(s), having failed to repay the amount, notice is hereby given to the borrower(s) and the public in general that the undersigned has taken **Physical & Symbolic Possession of the properties** described herein below in exercise of powers conferred under sub section (4) of the section 13 of the said Act read with rule 8 of the security interest enforcement rules 2002. The borrower'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 assets. The borrower(s) in particular and public in general are hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of the **Abhyudaya Co-op Bank Ltd.**

Sr. No.	Name of the Borrower(s)	Date of Demand Notice & O/s. Amount.	Date of Possession	Description of Immovable Properties
1	M/s.Hans Enterprises Prop. Mr.Rajesh Dhanraj Singh (Borrower) Mr.Yogendra Singh, (Guarantor) Mr.Shivraj Phulel Singh (Guarantor) Smt.Hansraj Dhanraj Singh Since deceased through her legal heirs a) Mr.Dhanraj Phulel Singh (Husband), b) Mr. Rajesh Dhanraj Singh (Son), c) Mr. Rakesh Dhanraj Singh (Son) (Guarantor & Owner)	24.01.2024 Rs.17,71,138.01 + further interest from 01.01.2024	09.09.2025 (Physical Possession)	Room No.2, adm.349 sq.ft.built up area on the 2nd Floor, Sadguru Kripa Bldg., Tisgaon Road, Kalyan, Dist.Thane – 421 302 owned by Smt.Hansraj Dhanraj Singh, Since deceased through her legal heirs – a) Mr.Dhanraj Phulel Singh (Husband), b) Mr. Rajesh Dhanraj Singh (Son), c) Mr. Rakesh Dhanraj Singh (Son)
2	Mrs. Dhanashree Arvind Gurav (Borrower & owner) Mr. Arvind Mohan Gurav (Co-borrower) Mr. Mangesh Arvind Bhise (Guarantor) Mr. Santosh Munshilal Verma (Guarantor)	31.05.2025 Rs.13,11,598.58 + further interest from 01.05.2025	12.09.2025 (Symbolic Possession)	Flat No. 203 on 2nd Floor in the “F” Wing of the A-Type Building No. 6, in the Residential Complex Known as Blossom in Kamdhenu Flora (admeasuring about 56.13 Sq. mtrs. Built-Up area) constructed on all that piece and parcel of land bearing Survey No. 279, 280/2, and 305/1, situated at Revenue Village Manake, Near Santoshi Mata Temple, Safale (West), in the Taluka & District Palghar 401102, together with furniture, fixtures and fittings, thereon, both present and future owned by Mrs. Dhanashree Arvind Gurav
3	Mr. Shinde Santosh Prakash (Borrower & Owner) Late Mr. Shinde Prakash Narayan Since Deceased through his Legal Heirs Smt. Subhidrabai Prakash Shinde (Wife) Mr. Mangesh Prakash Shinde (Son) Mr. Shinde Santosh Prakash (Son) Mrs. Pallavi Amol Mote (Daughter) (Co-borrower) Mr. Shinde Datta Sitaram (Guarantor) Mr. Indore Nagnath Trimbakrao (Guarantor)	20.02.2025 Rs.20,87,307.94 + further interest from 01.02.2025	10.09.2025 (Symbolic Possession)	Flat No.703 on 7th Floor of Building No.20 known as Unnati Housing Complex, UL-1 (admeasuring 324.210 Sq. Ft. Built-up area) situated at Sector - 19/A, Ulwe, in the Taluka Panvel & District Raigad - 410206", together with furniture, fixtures and fittings, thereon, both present and future owned by Mr. Shinde Santosh Prakash
4	Mr. Chandrakant Shashikant Yadav (Borrower & Owner) Mrs. Durga Chandrakant Yadav (Co-borrower & co-owner) Mr. Rahul Ashok Kharade (Guarantor) Mr. Suryakant Shashikant Yadav (Guarantor)	17.05.2025 Rs.24,35,004.46 + further interest from 01.05.2025	10.09.2025 (Symbolic Possession)	Flat No. 303 on 3rd Floor of Building No. 5 in the Society Known as Shivani Heritage CHS Ltd (admeasuring about 30.360 Sq. mtrs. Carpet area + 10.525 Sq. mtrs Terrace area) constructed on all that piece and parcel of land bearing Survey No. 28/3, situated at Revenue Village Ashte, Near Amity University Road, Old Mumbai Pune Road, in the Taluka Panvel & District Raigad 410206, together with furniture, fixtures and fittings, thereon, both present and future, owned by Mr. Chandrakant Shashikant Yadav & Mrs. Durga Chandrakant Yadav
5	Mr. Pradeep Bapu Hanwate (Borrower & owner) Mrs. Anita Pradeep Hanawate (Co-borrower & co-owner) Mr. Dinesh Nagorao Gore (Guarantor) Mr. Harish Mohan Ghodeshwar (Guarantor) Mr. Shailendra Shivaji Karande (Guarantor) Mr. Shrikrushna Trimbak Latpate (Guarantor)	24.03.2025 Rs.22,29,981.18 + further interest from 01.03.2025	11.09.2025 (Symbolic Possession)	Flat No. 504 (admeasuring about 460 Sq. ft. Carpet area) on the 5rd Floor in the "A" Wing of Building known as Gharkul Building constructed on all that piece and parcel of land bearing Survey No. 75, Hissa No. 1 & 2(Part) situated at Revenue Village Belavai, Badlapur (E) in the Taluka Ambarnath & District Thane - 421503", together with furniture, fixtures and fittings, thereon, both present and future, owned by Mr. Pradeep Bapu Hanwate & Mrs. Anita Pradeep Hanawate