Form No. 3
[See Regulation-13(1)(a)]

DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 1)

2nd Floor, Colaba, Telephone Bhavan, Colaba Market, Mumbai-400005 (5th Floor, Scindia House, Ballard, Mumbai-400001)

Case No. : OA/1/2024

Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993.

Exh. No. :

INDIAN OVERSEAS BANK
VS
SHRI RISHI ENTERPRISES

To,
(1) SHRI RISHI ENTERPRISES
DAV/S/O - SRIDEVI
GNM/95/368, Mukund Nagar, Near Siddhivinayak Mandir, Damber Company, Dharavi, Mumbai-400017, Mumbai (Suburban), MAHARASHTRA
(2) MRS. SRIDEVI ETHIRAJ
GNM/95/368 MUKUND NAGAR, A ROW, NEAR SIDDHIVINAYAK MANDIR, DAMBER COMPANY, DHARAVI, MUMBAI (SUBURBAN), MAHARASHTRA-400017

SUMMONS

WHEREAS, OA/1/2024 was listed before Hon'ble Presiding Officer/ Registrar on **20/05/2025.**

WHEREAS this Hon'ble Tribunal is pleased to issue summons/notice on the said Application under section 19(4) of the Act, (OA) filed against you for recovery of debts of **Rs. 5407766.70/-** (application along with copies of documents etc. annexed).

In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under :-

(i) to show cause within thirty days of the service of summons as to why relief prayed for should not be granted;

(ii) to disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3 A of the original application;

(iii) you are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;

(iv) you shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal;

(v) you shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before **Registrar** on **14/10/2025 at 12:15 A.M.** failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this Tribunal on this date : 06/06/2025.

SEAL

Sd/-
Signature of the Officer Authorised to issue summons
Registrar
Debts Recovery Tribunal
Mumbai

Note : Strike out whichever is not applicable

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Stressed Asset Management Large Branch,
Indian Bank, 73, Mittal Chambers, 7th Floor, Nariman Point, Mumbai – 400021
Mail Id: armbmumbai@indianbank.co.in, samlargemumbai@indianbank.co.in

Letter to Borrower Communicating the Decision/approval of Wilful Defaulter Identification Committee Classifying as Wilful Defaulter

SAM/MUM/WFD/2025-26/598 **Date:30/05/2025**

To
Mrs. Reshma G Chopra (Borrower),
Flat No. - 301 A, Shree NathDarshan, Lake Road Bhandup (W). Mumbai - 400 078
Mr. Gulshan S Chopra (CO Borrower),
Flat No. - 301 A, Shree NathDarshan, Lake Road Bhandup (W). Mumbai - 400 078
Dear Sir,

Mrs. Reshma Gulshan Chopra & Mr. Gulshan Singh Choprahasavailed Credit facilities from our Dindoshi Branch. The account turned into NPA on 08.06.2022. The total outstanding balance as on **17.02.2025 is Rs. 2.73 Cr.** The acts of omission or commission by the Borrowerswhich lead the account to the defaultwas examined as per the guidelines laid down in the RBI Guidelines (Treatment of Wilful Defaulters and Large Defaulters) 2024by the Wilful Defaulter Identification Committee (WDIC) on 23.09.2024. The Committee prima facie observed that irregularities/defaults meet the criteria to be classified as Wilful Defaulterand accordingly approved to issue Show Cause Notice (SCN) to classify the Borrower **Mrs. Reshma Gulshan Chopra & Mr. Gulshan Singh Chopraas** Wilful Defaulter.s
The Show Cause Notice, (SCN) duly informing the ground of the Willful default as mentioned in tri column table below, was sent to theBorrower Mrs. ReshmaGulshan Chopra & Mr. Gulshan Singh Chopravide letter dated 25.10.2024 as to why they should not be classified as "Wilful Defaulter" by giving 15 days' time to submit their grievance/submission if any.

SCN Issuance and its response:
As per the direction of WDIC dated 23.09.2024 the Show Cause Notice (SCN) was issued to the aforesaid theBorrower Mrs. ReshmaGulshan Chopra & Mr. Gulshan Singh Chopravide letter dated 25.10.2024 The SCN was not delivered. Since the SCN was not delivered the same was published in 2 Local Newspapers I.e. Financial Express – English edition and Global Finance – Marathi editionon 22.01.2025. In response to the show cause notice no reply was received from the Borrowers against the SCN. The outcome of servicing of SCN was placed to the WDIC for further deliberation.

Wilful Defaulter Identification Committee held the meeting on 29.03.2025 consisting member as under
1. Ms. Maya Nagarajan, Chief General Manager, Chairperson
2. Mr. Ram Kumar Das, General Manager, Member and
3. Mr. Rakesh Sehgal, General Manager, Member

The Wilful Defaulter Identification Committee recorded that the Show Cause Notice (SCN) dated 25.10.2024 was issued to theBorrower Mrs. ReshmaGulshan Chopra & Mr. Gulshan Singh Chopraby Branch Manager Dindoshi Branch and all notices were not delivered as per tracking details report. The Notices were also published in two Newspapersl.e. Financial Express – English edition and Global Finance – Marathi edition on 22.01.2025. The Borrower Mrs. ReshmaGulshan Chopra & Mr. Gulshan Singh Chopradid not reply to the Show Cause Notice. As the Borrower Mrs. ReshmaGulshan Chopra & Mr. Gulshan Singh Choprahave not replied, it indicates that they are not interested to present their views for not declaring them as Wilful Defaulter and it also tantamount to acceptance of the allegations mentioned in the Show Cause Notice.

Relevant clause of para 3 (1)(t) of the Reserve Bank of India (Treatment of Wilful Defaulters and Large Defaulters) Directions, 2024	Evidence of wilful default disclosing the acts of omission or commission by the Borrower / Promoter(s)/ Director(s)/ Guarantor (s)for the classification as wilful Defaulter	Submissions of the Borrower Company, its Promoter(s) / Director(s) and Guarantor(s)	Submission acceptable/ not acceptable with reasons
Capacity to pay but unwilling to pay: The unit has defaulted in meeting its payment / repayment obligations to the lender even when it has the capacity to honour the said obligations	Net worth of the guarantors is as under (Rs. in Cr) S | Name | NW | As on 1 | Mrs. | 0.83 | 25.03.2021 2 | Mr. Gulshan Singh Chopra | 0.94 | 25.03.2021 Total | 1.77 Investment in business – 5 lacs (M/s Reshma Enterprises) Mrs. Reshma Chopra is engaged in trading of perfume, watches, jewellery etc. She is earning very well, earning approx. 2 lacs per month. She has been in this activity for last 7 years as per visit report 26.10.2020 This clearly indicates that despite having the capacity to pay they willingly not paying the Bank's dues.	No reply received from the borrower	Since no reply received from the borrower it tantamount to acceptance of the allegations mentioned in the Show Cause Notice
Siphoning of Funds: The unit has defaulted in meeting its payment / repayment obligations to the lender and has siphoned off the funds so that the funds have not been utilized for the specific purpose for which finance was availed of, nor are the funds available with the unit in the form of other assets.	Mrs. ReshmaGulshan Chopra & Mr. Gulshan Singh Chopra were sanctioned a housing loan to the tune of Rs.2.13 Crore for housing purpose from our Dindoshi Branch under ZO Mumbai West vide sanction letter no HLB731040/2020-21 dated 31.03.2021 for purchase of Flat no 301 A. 3rd Floor, ShreenathDarshan, Vihar Lake Road, Bhandup(W), Mumbai 4000078 During verification it was found that the builder Mr. AswajeetJadhav sold the flat without any development agreement. As per local enquires builder sold the same flats to other parties. Building is a redevelopment project and incomplete also no construction going on. Visiting Official have noticed that the 1st to 3rd Floors have been sealed by SRA Authority. Further the builder is a PVT Ltd company but, there was no record of board resolution of the company regarding authorised person for agreement and signatory. Hence from the above it is clearly established that borrower has misrepresented the fact for availing Home loan and in apparent collusion with the developer cheated the Bank and siphoned the fund.	No reply received from the borrower	Since no reply received from the borrower it tantamount to acceptance of the allegations mentioned in the Show Cause Notice

Thereafter, after due deliberations and going by the records, Wilful Defaulter Identification Committee has unanimously approved for declaring theBorrower Mrs. ReshmaGulshan Chopra & Mr. Gulshan Singh Chopraas wilful defaulter in terms of RBI Master Circular (Treatment of Wilful Defaulters and Large Defaulters) 2024 under clause 1. Capacity to pay but unwilling to pay and 2. Siphoning of funds.
In view of the above, we hereby inform you the decision taken by WDIC to classify you all as "Wilful Defaulter". This decision of WDIC is to be reviewed / confirmed by WDRC constituted under the RBI circular which will comprise of Executive Director & 2 Chief General Manager / General Manager. The WDRC will offer an opportunity of personal hearing to theBorrower Mrs. ReshmaGulshan Chopra & Mr. Gulshan Singh Chopra.
The Borrower Mrs. ReshmaGulshan Chopra & Mr. GulshanSingh Chopra, if aggrieved, by this decision, may submit their representation / request for Personal Hearing in writing before Wilful Defaulter Review Committee (WDRC) of the bank within a period of 15 days from the date of receipt of this intimation. Please note that in case of no representation/ no request for said personal hearing is received within the stipulated period it will be construed as you are not interested in availing the opportunity of personal hearing or if the WDRC is not satisfied with the representation/submission made by you in person or in writing (as the case may be), then WDRC of the Bank will pass a reasoned order to classify you as Wilful Defaulter and on such classification by WDRC, your photograph shall be published and your name as wilful defaulter shall be reported to RBI, CIBIL and other Credit Information Companies in terms of RBI guidelines and the Bank may also take appropriate legal action as per applicable law
This communication is issued with the approval of Wilful Defaulter Identification Committee of the Bank.
Branch Head
For Wilful Defaulter Identification Committee (WDIC)

CAPRI GLOBAL HOUSING FINANCE LIMITED
Registered & Corporate Office: 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai- 400013 , **Circle Office :-** 9B, 2nd Floor, Pusa Road, New Delhi–110060

APPENDIX IV POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the Authorized Officer of Capri Global Housing Finance Limited (CGHFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower (s) / Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him 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 provisions of sub –section (8) of section 13 of the Act, in respect of time available, to redeemthe secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of CGHFL for an amount as mentioned herein under with interest thereon.

S. N.	Name of the Borrower(s) / Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1.	(Loan Account No. **LNHLMRD000021800 (Old) 50300000823189 (New) of our Miraroad Branch)** **Manoj Sonu Joshi** (Borrower) **Mrs. Jyoti Chandrakant Shinde (Co-Borrower),**	All Piece and Parcel of property being Flat bearing No. 304, Third Floor, Bearing Gram Panchayat House No. 2054, Area Admeasuring about 475 Sq. Fts. i.e., 44.14 Sq. Mts., Shree Sai Apartment, lying being and constructed on land bearing Gat No. 40, Hissa No. B/80, Plot No. 7 (land area admeasuring 305.175 Sq. Mts.), Village Bandathe, Taluka and District Palghar, Thane Maharashtra - 401102	**10-06-2024 Rs. 9,93,915/-**	**06-06-2025 Physical**

PLACE : PALGHAR (MAHARASHTRA) **Sd/- (Authorised Officer)**
DATE : 10-JUNE-2025 **For Capri Global Housing Finance Limited (CGHFL)**

BASANT AGRO TECH (I) LTD.
REGD. OFFICE : - Plot No., 13/2 Kaulkhed, Near S.T. Workshop, Akola - 444 001.
CIN: L24120MH1990PLC058560
STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH , 2025

Particulars	Quarter Ended			Year Ended	Year Ended
	31.03.2025	31.12.2024	31.03.2024	31.03.2024	31.03.2025
	Audited	Unaudited	Audited	Audited	Audited
Total Income from operations	13257.05	8161.05	10081.26	40698.77	46350.32
Net Profit / (loss) for the period (before Tax, Exceptional and/or Extraordinary items)	364.98	40.63	772.40	491.88	706.20
Net Profit / (loss) for the period before Tax (after Exceptional and/or Extraordinary items)	364.98	40.63	772.40	491.88	706.20
Net Profit / (loss) for the period after Tax , Exceptional and/or Extraordinary items	115.20	38.47	673.79	395.72	416.60
Total Comprehensive income for the period (Comprising Profit / loss) for the period (after tax) and Other Comprehensive income (after tax)	114.88	38.47	671.91	393.84	416.28
Equity Share Capital	906.28	906.28	906.28	906.28	906.28
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year				16508.94	16883.85
Earnings per Share (of Rs. 1/- each)					
Basic	0.13	0.04	0.74	0.43	0.46
Diluted	0.13	0.04	0.74	0.43	0.46

Notes:
The above is an extract of the detailed format of the Audited Financial Results of quarter and year ended 31st March, 2025 filed with the Stock Exchanges under Regulation 33 of the Securities and Exchnage Board of India (Listing obligations and Other Disclosure Requirements) Regulations, 2015. The full format of the Audited Financial Results of quarter and Year ended 31st March, 2025 are available on the websites of the Stock Exchanges www.bseindian.com and on the Company's website www.basantagro.com

Date: 09/06/2025
Place: Mumbai

For Basant Agro Tech (I) Ltd
Shashikant Bhartia
Chairman & Managing Director

MONEY2ME FINANCE PVT. LTD
702, Hari Om IT Park , Near Delta Garden Complex, MIDC Road, Mahajanwadi , Mira Road (East)
Tel : 7208496001/02

AUCTION NOTICE The Borrowers bearing the below mentioned Loan Account Numbers had availed gold loan facility against security of the gold ornaments, as specified below. The Borrower/s defaulted in due repayment of the outstanding dues and as a result of which the Company was constrained to issue notices calling upon the Borrower/s to repay the outstanding amounts. However, the Borrower/s has failed to repay/clear his outstanding dues thereby compelling the company Money2Me Finance Pvt. Ltd. to auction the gold ornaments pledged in favour of the Money2Me Finance Pvt. Ltd.

PUBLIC NOTICE FOR AUCTION ACCOUNTS OF LOAN AGAINST GOLD ORNAMENTS

Omkar Bhandalkar (PR006195):GLCHNAA02351,GLCHNAA02352; P Monika Patro (PR016676) GLCHNAA02457, GLCHNAA02458 ; Avinash Jori (PR015232) : GLDNKAA00639,GLDNKAA00641; Bharat Dhamale (PR015593) : GLDNKAA00606,GLDNKAA00607; Ganesh Ghadvir (PR013982) : GLDNKAA00647, GLDNKAA00648; Girish Khatpe (PR013566): GLDNKAA00576,GLDNKAA00578; Jagdish Kasabe (PR016074): GLDNKAA00522, GLDNKAA00523; Krishna Tajvekar (PR015147) : GLDNKAA00691; Nirguna Shivray (PR015747) : GLDNKAA00595, GLDNKAA00678 ; Sameer Sukale (PR016328) : GLDNKAA00602; Shital Pophale (PR012016) : GLDNKAA00583, GLDNKAA00584, GLDNKAA00585, GLDNKAA00587; Sunil Memane (PR015187) : GLDNKAA00642, GLDNKAA00643; Swapnil Khade (PR014774) : GLDNKAA00608, GLDNKAA00609; Vijay Maid (PR017452) : GLDNKAA00769, GLDNKAA00770, GLDNKAA00776, GLDNKAA00783, GLDNKAA00789; Ganesh Shinde (PR014683): GLHPEAA06450, GLHPEAA06451; Prakash Rathod (PR017137) : GLHPEAA06673, GLHPEAA06675; Praveen Kumar (PR012481): GLHPEAA06572, GLHPEAA06573; Rajendra Gaikwad (PR012717): GLHPEAA06416, GLHPEAA06418, GLHPEAA06421; Shankar Gore (PR004487) : GLHPEAA06437, GLHPEAA06455; Sunny Ingale (PR014876): GLHPEAA06460; ,GLHPEAA06461; Tulshiram Jagtap (PR016729) : GLHPEAA06541; Vandevi Shinde (PR011699) : GLHPEAA06434 ; Abhishek Kamble (PR013450) : GLVWEAA05593; Ajij Sarkavas (PR005022): GLVWEAA05602, GLVWEAA05603; Harish Gadpellu (PR003869) : GLVWEAA05609, GLVWEAA05610, GLVWEAA05611, GLVWEAA05675, GLVWEAA05676; Madhuri Shirodkar (PR010094): GLVWEAA05586, GLVWEAA05588; Pornima Chandne (PR013385) : GLVWEAA05649, GLVWEAA05653, GLVWEAA05751; Sampada Gaikwad (PR016815): GLVWEAA05761, GLVWEAA05763; Sonali Gosavi (PR002868) : GLVWEAA05715; Rajendra Mhaske (PR014620) : GLMNGAA00977; Kiran Jadhav (PR014118) : GLMNGAA00993.

The defaulter borrowers have an option to repay the entire dues including all applicable charges and close their loan accounts even after publication of this notice but not after **24th June, 2025**. The payment received from defaulter customer after **24th June, 2025** not be considered as a repayment of the outstanding. The said remittance will be adjusted against the dues and refunded after the auction process if any balance. However, the defaulter loan which is closed on or after this publication i.e **10th June, 2025.** will have to bear the proportionate publication charges. Please note that the if the customer will remit the fund for closure before **24th June, 2025** then auction Gold ornaments packet will be handover to customer after 7 Days of receipt

The Auction of the above mentioned gold ornaments would be held at : **Money2me Finance Private Limited, Shop No.19/1A, Office No.A3/A4/A5, wing "A" Loma Investors Co op HSG Society, Near Pune Cantonment Sahakari Bank ,Dhankawadi – 411 043.** Date: **26th June, 2025.**. Time: 05.00 P.M.

Bidders are invited to inspect the gold jewellery on **26th June, 2025** 11.00 AM to 03.00 PM and to submit their bid. The Gold is being auction "AS IS WHAT IS" basis. Auction shall be conducted in accordance with process and terms and conditions laid down by the company. If the Auction in respect of defaulter accounts is not completed on the Auction Day, the pledged gold ornaments will be auctioned off on subsequent day/s without further notice. Terms and conditions for any auction may be modified by the company at its sole discretion. Participation in the auction and acceptance of bids will be at the sole discretion of the company.

Money2me Finance Private Limited has the authority remove any of the accounts from the auction list without prior information and it has the right to cancel/change the auction date without prior intimation

Bidders are requested to submit a copy of their Photo-identity, signature and address proof along with original for verification on day of auction with EMD of Rs.1,00,000/- (Rs. One Lakhs only)

(Authorised Officer)
Money2me Finance Private Ltd.

Date: 10th June 2025 Place: Pune

सेन्ट्रल बैंक ऑफ़ इंडिया Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

REGIONAL OFFICE, NASHIK
P-63, Satpur, MIDC, Nashik - 422007

(See rule 8(1)
POSSESSION NOTICE
(For Immovable Property)

Whereas,

The undersigned being the Authorised Officer of the Central Bank of India, a body corporate, constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970, having its head Office at Chandermuknhi, Nariman Point, Mumbai and Branch Office at **Bhausheb Nagar** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, and in exercise of powers conferred under Section 13(2) and 13(12) read with the Rule 3 of the Security Interest (Enforcement) Rules 2002 issued a **Demand Notice dated 15.01.2025,** calling upon the borrower **Mr. Sharad Kashinath Bhandare, Mrs. Rekha Vilas Bhandare (Lagel heir of Late Mr. Vilas Kashinath Bhandare), Ku. Priyanka Vilas Bhandare (Legal heir of Late Mr. Vilas Kashinath Bhandare) Mr. Pratik Vilas Bhandare (Lagel heir of Late Mr. Vilas Kashinath Bhandare), Mr. Suraj Vilas Bhandare (Lagel heir of Late Mr. Vilas Kashinath Bhandare)** to repay the amount mentioned in the notice being **Rs. 11,42,309.00/- (Rs. Eleven lacs forty two thousand three hundred nine only) + Interest and Charges** within 60 days from the date of receipt of the said notice & interest thereon.

The Borrower having failed to pay the entire dues of the bank, notice is hereby given to the borrower, the 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 of the Security Interest (Enforcement) Rule 2002 on this **6th June 2025.**

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Central Bank of India for an amount of **Rs. 11,42,309.00/- (Rs. Eleven lacs forty two thousand three hundred nine only) + Interest and Charges** The borrowers attention is invited to provisions of sub section (8) of section 13 of the SARFAESI Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE/MOVABLE PROPERTY :

All that piece & Parcel of property No. CTS No./Gat No. 411, admeasuring an area of 0 H 20 R i.e. 200.00 Sq.Mtrs. at Kasbe Sukene, Tal. Niphad, Dist. Nasik, Maharashtra Owned by Mr. Vilas Kashinath Bhandare and Mr. Sharad Kashinath Bhandare as per morergage deed dated 17.10.2010, which is bounded as under

EAST : Gat No. 407 **WEST : Road**
NORTH : Gat No. 412 **SOUTH : Gat No. 410**

Date : 06.06.2025.
Place : Nashik

SEAL

Sd/-
AUTHORISED OFFICER
(Central Bank of India)

Piramal Finance

PIRAMAL FINANCE LIMITED
Registered Office Address: Unit No.601, 6th Floor Piramala Amiti Building ,Piramal Agastya Corporate Park , Kamani Junction, Opp Fire Station, LBS Marg, Kurla (West), Mumbai- 400 070.
CIN: L65910MH1984PLC032639, Webside:www.piramalfinance.com

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorised Officer of **Piramal Finance Limited (PFL) (Formerly Piramal Capital & Housing Finance Ltd.)** under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, notice is hereby given, once again, to the said Borrower(s) to pay to PFL, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice(s), from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to PFL by the said Borrower(s) respectively.

Name of the Borrower(s)/ Guarantor(s)/ Loan Code	Demand Notice Date and Amount With NPA Date	Property address
(LC No. BLSA00005174 of Thane - Kalyan Branch) Renu Krishan Mahto (Borrower) Krishna Mohan Mahato (Co Borrower 1)	22-05-2024 /₹ 2333558 /-(₹ Twenty Three lakh Thirty Three Thousand Five Hundred Fifty Eight Only) NPA (06-05-2025)	All that piece and parcel of land, Area Admeasuirng 1600 Sq.Mtrs., with bungalow known as "SAITEJ", Area admeasuing 226.02 Sq. Mtrs., standing thereon Old Gut No.64, New Gut No.50, lying being and situated at village - Pedambe, Post - Narangi - Alibaug, District - Raigad and Sub - Division and Sub - Registration Office Alibag and Division and Registration District and bounded ad follows :
(LC No. M0085277 of Mumbai - Vasai East Branch) Renu Krishan Mahto (Borrower) Krishna Mohan Mahato (Co Borrower 1)	22-05-2024 /₹ 4107146 /-(₹ Forty One lakh Seven Thousand One Hundred Forty Six Only) NPA (06-05-2025)	All that piece and parcel of land, Area Admeasuirng 1600 Sq.Mtrs., with bungalow known as "SAITEJ", Area admeasuing 226.02 Sq. Mtrs., standing thereon Old Gut No.64, New Gut No.50, lying being and situated at village - Pedambe, Post - Narangi - Alibaug, District-Raigad and Sub - Division and Sub - Registration Office Alibag and Division and Registration District and bounded ad follows :
(LC No. M0187802 of Thane Branch) Ratan Radheshyam Rai (Borrower) Rani Ray (Co Borrower 1)	22-05-2024 /₹ 2841783 /-(₹ Twenty Eight lakh Forty One Thousand Seven Hundred Eighty Three Only) NPA (06-05-2025)	All that self contained flat bearing Flat No.105, admeasuring 460 Square Feet Built up area (42.75 Sq.Mtr), Built Up area, on the 1st Floor, in Wing-A, in the Building known as "Anant Dham" Co-op Hsg. Soc. Ltd., Krishna Toweship, Village Diwanman, Ambadi Road, Vasai Road (W) Dist. Palghar - 401202., Standing on NA land bearing Survey No.39, 59/1, 67, 191, 192, of Village Diwanman, Taluka Vasai, District Palghar, within the limits of Vasai - Virar Mahanagar Palika, Sub-Registrar Vasai -I, Panchayat Samiti - Tal, Vasai Zilla Parishad - Dist.Palghar.
(LC No. M0200409 of Navi Mumbai - Khopoli Branch) Archana Siddharth Pagare (Borrower) Siddharth S Pagare (Co Borrower 1)	22-05-2024 /₹ 2235385 /-(₹ Twenty Two lakh Thirty Five Thousand Three Hundred Eighty Five Only) NPA (06-05-2025)	Flat No.202, on the 2nd Floor, B-Wing, Admeasuring area about 430 Sq.Ft. (Carpet) i.e. 560 Sq.Ft. (Built up), Building Known as "Gokul Dham", Society known as "Om Shree Gokuldham Co-Operative Housing Society Ltd.," Kulgaon, Badlapur (W), Tal. Ambernath, Dist : Thane - 421503. a Registered society and bearing Registration No.TNA/AMB/HSG/(T.C)/24568/2012-2013 Constructed on Plot of Land bearing Survey No.61 Hissa No.9P Admeasuring area 1517.44 Sq.Mtr., along with Open Parking Space situated at Village Kulgaon, in the Registration District, Sub-District of Thane
(LC No. HLSA000069D4 of Navi Mumbai - Kharghar Branch) Smita Baboo Tapadar (Borrower) Baboo Gurudas Tapadar (Co Borrower 1)	22-05-2024 /₹ 2478115 /-(₹ Twenty Four lakh Seventy Eight Thousand One Hundred Fifteen Only) NPA (06-05-2025)	Flat No.403, 4th Floor, Area Admeasuring carpet 200 Sq. Ft., area plus 25.00 Sq. Ft., of Balcony Area (350 Sq. Sq. Ft., Bult up Ara), Appprox Floor Bed (F.B), Enclosed Balcony(E.B), in the building Non as "R. N.Heights " constructed as land Bearing Plot NO. 20, situated a sector 25 A, lying being & Situiated at village,-Pushpak Node (Vahal), Taluka Panvel adn District Raigad Subarban and Sub-Divition and Sub Registration Office -Panvel, Division and Registration District Raigad

If the said Borrowers shall fail to make payment to PFL as aforesaid, PFL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of PFL. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or

Date : 10-06-2025 Place: Mumbai

Sd/- (Authorised Officer)
Piramal Finance Limited

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

Aavas FINANCIERS LTD
SAPNE AAPKE, SAATH HAMAARA

Demand Notice Under Section 13(2) of Securitisation Act of 2002

As the Loan Account Became NPA therefore The Authorised Officer (AO) Under section 13 (2) Of Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act 2002 had issued 60 day demand notice to the borrower as given in the table. According to the Notice if the Borrower does not deposit the Amount within 60 days, the amount will be recovered from Auction of the security as given below. As the demand Notice send to the borrower/guarantor has not been served, copy of demand notice has also been affixed on the secured assets as given below. Therefore you the borrower is informed to deposit the loan amount along with future interest and recovery expenses within 60 days, otherwise under the provisions of section 13 (4) and 14 of the said Act, the AO is free to take possession of the Security as given below.

Name of the Borrower	Demand Notice Date and Amount	Description of Mortgaged property
DEVKI MULCHAND GUPTA, RAJKUMAR MULCHAND GUPTA, VIJAY KUMAR MULCHAND GUPTA (A/C NO.) LNMBK02219-200117906	6 JUN 25 Rs. 2972116/- 4 JUN 25	FLAT NO. B-20, GORAI SUSNEHJA CHSL, PLOT NO. 102, RSC-16, FORAI - 1, BORIVALI WEST, MUMBAI - MAHARAHTA 400 091 **ADMEASURING 25 SQ. METERS**
AKASHKUMAR DUKHKHIRAM JAISWAR, VIDYA SUKHADEV PAGARE (A/C NO.) LNTHA00321-220189508	6 JUN 25 Rs. 637872/- 4 JUN 25	FLAT NO.104 1ST FLOOR C WING JAI MALHAR COMPLEX, BEING AND LYING ON SURVEY NO. 90/1/A/2, VILLAGE-DEVRUNG, BAPGAON, TAL BHIWANDI THANE MAHARASHTRA 421301 **ADMEASURING 310 SQ FT**
VILAS NARAYAN BHOIR, KALPANA VILAS BHOIR, NARESH NARAYAN BHOIR (A/C NO.) LNVIR02917-180046385	6 JUN 25 Rs. 1941107/- 4 JUN 25	RCC HOUSING BEARING NO. 758 CUNSTRUCTED ON GAONTHAN LAND LYING BEING AND SITUATED AT VILLAGE TEMBHI KOLHAPUR, TALUKA VASAI, DIST.-PALGHAR, MAHARASHTRA **ADMEASURING 1020 SQ.FT.**
RAMESH JAVAJI KENGALE, NEETA RAMESH KENGALE GUARANTOR : HARISH RAMESH KAJARALKAR (A/C NO.) LNBEL02217-180046227	6 JUN 25 Rs. 1491325/- 4 JUN 25	FLAT NO. 204, 2ND FLOOR, SAIDHAM RESIDENCY D WING S.NO. 109/9(PT), 109/11 VILLAGE ASANGAON, SHAHAPUR SO THANE, MAHARASHTRA **ADMEASURING 650 SQ.FT.**
PRATAP ANKUSH NIVATKAR, PREETI PRATAP NIVATKAR, GUARANTOR : UMESH NAMDEV SAWANT, BHANUDAS G TORASKAR, VARSHA SAWANT (A/C NO.) LNVSI02221-220225228	6 JUN 25 Rs. 2748606/- 4 JUN 25	FLAT NO.01, GROUND FLOOR, A WING, NEW HILL VIEW CHS LTD , VILLAGE DIWANMAN, NEAR ST.PETER HIGH SCHOOL, VASAI ROAD WEST, PALGHAR, MAHARASHTRA, 401202 **ADMEASURING 605 SQ.FT.**
GANESH MANOHAR KARALE, PUSHPA MANOHAR KARALE, MANOHAR DAYARAM KARALE (A/C NO.) LNTHA02221-220223040	6 JUN 25 Rs. 2340033/- 4 JUN 25	FLAT NO.4, SITUATED ON THE FOURTH FLOOR, IN WING A, IN THE BUILDING KNOWN AS PRATHAMESH PLAZA DOMBIVALI (E), BEING LYING AND SITUATED ON LAND BEARING SURVEY NO.1, HISSA NO.12, AT VILLAGE SONARPADA, TALUKA KALYAN AND DISTRICT THANE MAHARASHTRA **ADMEASURING 422.5 SQ FT**
NAGANAND BHISE, POOJA NAGANAND BHISE (A/C NO.) LNTIT00322-230283971	6 JUN 25 Rs. 2157527/- 4 JUN 25	FLAT NO.203, SITUATED ON THE SECOND FLOOR, IN WING C1, IN THE BUILDING KNOWN AS SHREE SIDDHIVINAYAK PARK BEING LYING AND SITUATED ON LAND BEARING SURVEY NO.76 HISSA NO.5C, AT VILLAGE MURBAD, TALUKA MURBAD, DISTRICT THANE, MAHARASHTRA **ADMEASURING 40.12 SQ MTRS**
MALHARI UTTAM SONAVANE, VAISHALI MALHARI SONAVANE, SIDDHARTH MALHARI SONAWANE (A/C NO.) LNBLP17524-250356398	6 JUN 25 Rs. 1797824/- 4 JUN 25	FLAT NO. B4-404, 4RD FLOOR , ARIHANT ARSHIYA, VILLAGE-DAHIVALI, TALUKA- KHALAPUR, RAIGARH MAHARASHTRA (INDIA)- 410203 **ADMEASURING 31.48 SQ.MTR.**
DEEPAK DATTU BHAIGADE, SOHANI KRISHNA SHETTY, GAUTAM SACHIN BUDAKE (A/C NO.) 241232004003833	6 JUN 25 Rs. 2153279/- 4 JUN 25	FLAT NO 101, ON 1ST FLOOR, BUIDING KNOW PRATHAM ARYA SITUATED AT PLOT NO 444 SECTOR 24 NODE PUSHPAK VILLAGE VAHAL TASHIL PANVEL DIST. RAIGAD MAHARASHTRA 410206 **ADMEASURING 410 SQ.FT.**
VIKI MAHADEV YADAV, SEEMA VIKI YADAV (A/C NO.) LNAHD17724-250360601	6 JUN 25 Rs. 633189/- 4 JUN 25	MILKAT NO-197 MOUJE-HATHOLAN AURANGAPUR, TAL ASHTI, DIST. BEED, MAHARASHTRA (INDIA)- 414202 / **ADMEASURING 4356 SQ.FT.**
RUSHIKA PRAKASH KANERI, SUMIT RAHUL GARUD, PRAKASH DHARMAJI KANERI (A/C NO.) 241216704274531	6 JUN 25 Rs. 1825054/