

## NOTICE-SRM-68

Following Tenders are published on <https://procurement.mahagenco.in>

Sr. No.	E-Tender No	Subject	EMD / Estimated Value
1	210MW/EM/T-613/RFX-3000054192	Design, Engineering, Supply and Installation of Energy Efficient Lighting System at various locations of Unit no.6 of 210 MW KTPS, Koradi.	Rs. 500,000.00 Rs. 79,045,339.20

Vendors are requested to register their firms for e-tendering. For more details log on to website. For any queries contact: Executive Engineer (Purchase), KTPS, Koradi, Nagpur. Mobile No.: +91-8411958622, e-mail id: [eeurchasekoradi@mahagenco.in](mailto:eeurchasekoradi@mahagenco.in)

Sd/-  
**CHIEF ENGINEER (O&M)**  
MAHAGENCO, KTPS, KORADI

**Public Notice - Demand Notice u/s 13(2) of SARFAESI Act**

**IDBI BANK LIMITED** IDBI Bank Limited, Retail Recovery Department, 2nd Floor, Mittal Court, A/B/C-Wing, Nariman Point, Mumbai -400021, Tel. No.: 022-6127 9253 / 6127 9289/ 6127 9342

**NOTICE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (the SARFAESI Act)**

Notice is hereby given to the below mentioned Borrower(s) and Mortgagor(s) that the Borrower(s) mentioned in below table were sanctioned financial assistance by IDBI Bank Ltd. (IDBI Bank), by way of Home Loan/Mortgage Loan. Pursuant to the sanction of the said financial assistance, necessary loan and security documents were executed by Borrower/s/Mortgagor/s. The said financial assistance has been secured, inter alia, by mortgage by deposit of title deeds of the properties mentioned in below table. As the Borrower/s have defaulted in repayment of the said financial assistance in terms of the Loan Agreement (s), the account of the Borrowers have been classified as non-performing assets (NPA) in the books of IDBI Bank in terms of the guidelines issued by Reserve Bank of India (RBI) from time to time. In view of the defaults committed by the Borrowers, IDBI Bank, vide its letter, has declared the financial assistance together with interest and other monies, to have become immediately due and payable by the Borrower and called upon the Borrower to pay to IDBI Bank the said sums together with further interest thereon till payment or realization, at the contractual rate as stated in the said letter. The amount is due and payable by the Borrower to IDBI Bank, along with further interest thereon at the contractual rate till payment/realization.

Necessary notice is issued/served by IDBI Bank. Under section 13(2) of the SARFAESI Act at the respective addresses of the Borrower(s)/Mortgagor(s) by "Registered post with Acknowledgement Due" which was returned un-served. In view of the aforesaid, this public notice is issued in compliance with Proviso to Rule 3 (1) of the SARFAESI Rules.

Please note that you shall not transfer or otherwise (other than in the ordinary course of your business) any of the Secured Assets, without prior written consent of IDBI Bank, failing which you shall be liable for an offence punishable under section 29 of the SARFAESI Act.

We invite your attention to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. In the circumstances, Borrower(s)/Mortgagor(s) is, once again, requested to pay the aforesaid amount within sixty days from the date hereof failing which IDBI Bank, as a secured creditor shall be entitled to enforce its security interest, under the provisions of the SARFAESI Act as also under any other law as available to IDBI Bank for realising its dues.

Sr. No.	Name of the borrowers / Mortgagors	Demand Notice Date	Demand Notice Amount (Rs.)	Property Address
1	Pratik Deshpande Katak/Neha Deshpande Katak	19.12.2024	3322114.01	Flat No.204, 2nd Floor, Building No. B-10, Rachna CHS, Near Veena Nagar, LBS Road, Mulund West, Mumbai-400080, Maharashtra
2	Shrinwas Basappa Devreddy/ Pushpalata Srinivas Devreddy	19.12.2024	3035123.62	Flat No.7, 2nd Floor, Vaishnavi Residency, Plot No.32, New Pachha Peth, Ashok Chowk, Near Maruti Suzuki Nexa Showroom, Solapur-413006, MH
3	Hardysingh S Rayat/Paramjit Rayal/Sirnam Enterprises	19.12.2024	12446544.00	Flat No.1002, Main Tower CHS, Plot No.2, Sector-29, Near Rajiv Gandhi Bridge, Nerul, Navi Mumbai-400706, Maharashtra.
4	Brijesh Mishra/Meenu Mishra	17.12.2024	2787418.00	Flat No.206, 2nd Floor, F Wing, Building No. 2, Nakshatra Primus, Tivri, Naigaon East, Palghar-401208, Maharashtra
5	Manohar Gangaram More/Lalaji Gangaram More	09.01.2025	8786796.00	Row House No.11, The Chalets Avenue, GAT No.12, Hiss.No.1, Village-Sonoli, Taluka-Ambarnath, Dist. Thane-421503, Maharashtra.
6	Amit Sunil Sonawale/Swati Ameen Shaikh	30.12.2024	2530249.90	Flat No.502, 5th Floor, Phase-1, Building No.3N, Type C-1, Mohan Talsi Vihar, Phase-1/3 CHSL, Plot No. 1, 6, Henderpada, Village-Kulgaon, Badlapur, Taluka Ambarnath, Dist. Thane-421503, Maharashtra
7	Javed Ameen Shaikh/Shahbaz Ameen Shaikh	02.01.2025	9470835.63	Flat No.05, Plot No.-13A, 3rd Floor, The Immigrants Co-Operative Society Ltd., Bharat Apartment, Sindi Society, V.N. Purav Marg, Chembur, Mumbai-400071, Maharashtra
8	Ajiti Gajanan Mahalka	31.12.2024	2300240.10	Flat No. B-203, 2nd Floor, Wing B, Vikrant Apartment, Plot No.D-53, 54, Village-Dive, Sector-9, Airoli, Navi Mumbai, District Thane-400708, Maharashtra
9	Sheeba James Nadar/James Sheelar Nadar	30.12.2024	1094625.00	Flat No.706, 7th Floor, Wing H, Venecia, Casabella, Village Nilje, Dombivli (East), Dist. Thane-401301, Maharashtra
10	Sitarang Janoji Tambe/Supriya Sitarang Tambe	30.12.2024	2317287.00	Flat No.A/405, 4th Floor, A Wing, Prathmesh Bldg 1 CHSL, Survey No.8A, Hissa No. 18 & 19, Virar (East), Taluka-Vasari, District Palghar-401303, Maharashtra
11	Vivek Purushottam Sarvkar	31.12.2024	1521086.07	Flat No.04, 2nd Floor, Sadguru Apartments, Plot No.-29, Kulgaon, Tehsil-Ambarnath, Badlapur, Dist. Thane-401301, Maharashtra
12	Srinivasan Subbaraman	31.12.2024	4495864.42	Flat No.9, 1st Floor, Shree Pundlik CHSL, Old Dombivli Road, Shastri Nagar, Opp. RBI Colony, Dombivli (W), Dist. Thane-421022, Maharashtra
13	Jitesh A Palekar/Lokesh A Palekar	31.12.2024	2985318.70	Flat No.803, 8th Floor, Regency Sarvam, Bldg. No.11, Village Titwala (East), Kalyan, Thane 421605, Maharashtra
14	Rajesh R Vishwakarma/Geeta Rajesh Vishwakarma	31.12.2024	1866585.00	Flat No.404, 4th Floor, Building No. 2, Simran Majestics, Survey No.112/4, Village Majkur, Talaja, Raigad-410208, Maharashtra
15	Akshay Anand Patil	07.12.2024	1758999.00	Apartment No.1204, 12th Floor, Building No. E-15, Covid Warrior And Uniform Personal Housing Society EWIS, Plot No.1, Sector-27, Talaja, Navi Mumbai-410208, Maharashtra
16	Madhu Muralidas Nair	07.12.2024	994109.94	Flat No.204, 2nd Floor, Building No.3, Yogi Nivas, S.No.39A, H.No.1A/P, Patel's Prayasha, Phule Nagar, Village Javai, Ambarnath West, Thane 421505, Maharashtra
17	Deepak Bidichandani/Vidhi Deepak Bidichandani	26.09.2024	2403492.53	Flat No.103, 3rd Floor, C Wing, Building No.-14, Type D, Shree Sai Woods, Chunarbhathi, New Satpadi Road, Village Shirgaon, Palghar West -401404, Maharashtra
18	Alish Mohanlal Gupta/Pritya Alish Kamble	11.06.2019	2661356.00	Flat No.604, Bldg No.01, Purshotam Heights, A-15 Wing, Vaidehi Bldg, Shirgaon, Badlapur East, Ambekar Chowk, Thane-421503, Maharashtra

Sd/-  
Authorized Officer  
IDBI Bank Ltd.

**JANA SMALL FINANCE BANK** Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangala Inner Ring Road, Next to EGL Business Park, Challahatta, Bangalore-560071. Branch Office: Modi Plaza, Office No.704/705, Mukund Nagar, Swargate, Opp. Laxminarayan Cinema Hall, Pune-411037.

### E-AUCTION NOTICE

**PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISOR RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.**

The undersigned as authorised officer of **Jana Small Finance Bank Limited** has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that **online auction (e-auction)** of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS"** on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Present Outstanding balance as on 19.01.2025	Date of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last date TIME & Place for submission of Bid
1	45689420002114 45689430000762 & 45689410000272	1) Geeta Anil Kanojija (Borrower), 2) Anil Pyarelal Kanojija (Co-Borrower)	19.03.2024	Rs.43,53,697.30 (Rupees Forty Three Lakh Fifty Three Thousand Six Hundred Ninety Seven and Thirty Paise Only)	01.02.2025 09:30 AM to 05:00 PM	Rs.31,60,000/- (Rupees Thirty One Lakh Sixty Thousand Only)	Rs.3,16,000/- (Rupees Three Lakh Sixteen Thousand Only)	08.02.2025 @ 11:30 AM	07.02.2025, before 05.30 PM Jana Small Finance Bank Ltd., Modi Plaza, Office No.704/705, Mukund Nagar, Swargate, Opp. Laxminarayan Cinema Hall, Pune-411037

**Details of Secured Assets:** All that piece and parcel of the Immovable Property being Land Admeasuring Carpet Area 864.11 Sq.ft. i.e. 80.68 Sq.mt. being and situate at Survey No.399+400+401+402, Plot No.18 & 19, Row House No.3, Mansi Apartment, Mauje Eklahare, Tal. & Dist. Nashik-422101. On or towards: Towards East by: Open Space, Towards West by: Mansi Row House No.2, Towards South by: Mansi Row House No.1 & 4, Towards North by: 6 Mtr wide road.

The properties are being held on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS"** and the E-Auction will be conducted **"On Line"**. The auction will be conducted through the Bank's approved service provider **M/s. 4 Closure** at the web portal <https://bankauctions.in> & [www.foreclosureindia.com](http://www.foreclosureindia.com). For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact **M/s. 4 Closure**; Contact Mr. Arjit Kumar Das Contact Number: 8124000725. Email id: [info@bankauctions.in](mailto:info@bankauctions.in) / [arjit@bankauctions.in](mailto:arjit@bankauctions.in).

For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact **Jana Small Finance Bank authorized officers Mr. Manoj Thakur (Mob. No.9822396792), Mr. Dilshad (Mob. No.8433508759), Mr. Ranjan Naik (Mob. No.6362951653)**. To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named Borrowers/ Guarantors/ Mortgagors about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagor are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.

Sd/- Authorized Officer, Jana Small Finance Bank Limited

**CIRCLE SASTRA CENTRE, MUMBAI CITY**  
6th Floor, United Bank Of India Tower, Sir P M Road, Fort, Mumbai-400 001 E-mail: [cs6041@pnb.co.in](mailto:cs6041@pnb.co.in)

## SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Movable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described Movable property mortgaged/charged to the Secured Creditor, the constructive/SYMBOLIC/ PHYSICAL possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties. SCHEDULE OF THE SECURED ASSETS

Lot No.	A. Name of Branch B. Name of Account C. Name & Address of Borrower/ Guarantor	Description of the Immovable Properties Mortgaged/ Owner's Name(mortgagors of property(ies))	A) Reserve Price B) EMD C) Bid Increase Amount (Last Date to deposit EMD - 09-02-2025 ) ( Parking Charges to be Paid Separately)	A) Reserve Price B) EMD C) Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors	Name & No of the Contact person & Date of Inspection
1	Punjab National Bank, BO:Shivaji Park, Maharashtra. EMAIL- cs6041@pnb.co.in M/s RNS Express	Make: Eicher Pro 6028 M CBC Model: 2021 (Diesel) Chasis No: MG073429 Engine No: 5358993 Registration Number: MH 04 KU 2546	A) 26-06-2023 B) Rs.1,51,48,353.96 /- C) 04-11-2024 D) PHYSICAL	A) Rs. 5,40,000 /- B) Rs. 54,000 /- C) Rs. 5,000 /-	Date: 10-02-2025 Time: 11:00 AM to 01:00 PM	Not Known	Mr. Sujeet Kumar Mob :8090148299 01-02-2025 (10 AM - 5 PM)
2	Punjab National Bank, BO:Shivaji Park, Maharashtra EMAIL- cs6041@pnb.co.in M/s RNS Express	Make: Eicher Pro 6028 M CBC Model: 2021 (Diesel) Chasis No: MG073428 Engine No: 5358993 Registration Number: MH 04 KU 2547	A) 26-06-2023 B) Rs.1,51,48,353.96 /- C) 04-11-2024 D) PHYSICAL	A) Rs. 5,40,000 /- B) Rs. 54,000 /- C) Rs. 5,000 /-	Date: 10-02-2025 Time: 11:00 AM to 01:00 PM	Not Known	Mr. Sujeet Kumar Mob :8090148299 01-02-2025 (10 AM - 5 PM)
3	Punjab National Bank, BO:Shivaji Park, Maharashtra. EMAIL- cs6041@pnb.co.in M/s RNS Express	Make: Eicher Pro 6028 M CBC Model: 2021 (Diesel) Chasis No: MG073430 Engine No: 5358995 Registration Number: MH 04 KU 2548	A) 26-06-2023 B) Rs.1,51,48,353.96 /- C) 11-11-2024 D) PHYSICAL	A) Rs. 5,40,000 /- B) Rs. 54,000 /- C) Rs. 5,000 /-	Date: 10-02-2025 Time: 11:00 AM to 01:00 PM	Not Known	Mr. Sujeet Kumar Mob :8090148299 01-02-2025 (10 AM - 5 PM)
4	Punjab National Bank, BO:Shivaji Park, Maharashtra. EMAIL- cs6041@pnb.co.in M/s RNS Express	Make: Eicher Pro 6028 M CBC Model: 2021 (Diesel) Chasis No: MG073427 Engine No: 5358995 Registration Number: MH 04 KU 2549	A) 26-06-2023 B) Rs.1,51,48,353.96 /- C) 04-11-2024 D) PHYSICAL	A) Rs. 5,40,000 /- B) Rs. 54,000 /- C) Rs. 5,000 /-	Date: 10-02-2025 Time: 11:00 AM to 01:00 PM	Not Known	Mr. Sujeet Kumar Mob :8090148299 01-02-2025 (10 AM - 5 PM)
5	Punjab National Bank, BO:Shivaji Park, Maharashtra. EMAIL- cs6041@pnb.co.in M/s RNS Express	Make: Eicher Pro 6028 M CBC Model: 2021 (Diesel) Chasis No: MG073425 Engine No: 5358991 Registration Number: MH 04 KU 2550	A) 26-06-2023 B) Rs.1,51,48,353.96 /- C) 04-11-2024 D) PHYSICAL	A) Rs. 5,40,000 /- B) Rs. 54,000 /- C) Rs. 5,000 /-	Date: 10-02-2025 Time: 11:00 AM to 01:00 PM	Not Known	Mr. Sujeet Kumar Mob :8090148299 01-02-2025 (10 AM - 5 PM)

**TERMS AND CONDITIONS OF E-AUCTION SALE**

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and the following further conditions:

- The properties are being sold on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS BASIS"**
- The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- The Sale will be done by the undersigned through e-auction platform provided at the Website <https://etender.pnbnet.in> on **10.02.2025 at 11.00 A.M. to 1.00 P.M** respectively
- For detailed term and conditions of the sale, please refer <https://etender.pnbnet.in> & [www.pnbindia.in](http://www.pnbindia.in).

Date : 22.01.2025  
Place : Mumbai

Sd/-  
Authorized Officer, Punjab National Bank

**Stressed Asset Management Large Branch,**  
Indian Bank, 73, 7th floor, Mittal Chamber, Nariman Point, Mumbai 21 Mall Id: [arbmumbai@indianbank.co.in](mailto:arbmumbai@indianbank.co.in)

SAMB /MUM/SUPREME ENGG/SCN/2024-25/415 Date: 14.01.2025  
Show Cause Notice to M/s Supreme Engineering Company with SAM Large Mumbai Branch

To  
**M/s. Supreme Engineering Company (Prop. Kirtikumara Chimanlal Shah)** 5, Navdurga, S. T. Road, Masjid (East) Mumbai-400009.  
**M/s. Supreme Engineering Company** 101, Manmandir Apartment, Ghotghar, Shapur, Thane-421601.

**Mr. Kirtikumara Chimanlal Shah (Proprietor and Mortgagor)** S/o Mr. Chimanlal Shah Bungalow No. 28/7, Pawai Chowk, Mulund Colony, Mulund (West), Mumbai-400080.  
**Mr. Ajay Nagindas Shah (Guarantor)** S/o Mr. Nagindas T. Shah, 102, Manmandir Apartment, Ghotghar, Shapur, Thane-421601.

Dear Sir,  
Sub: M/s Supreme Engineering Company with SAM Large Mumbai Branch- Classifying as Willful Defaulter - Show Cause Notice

This is as per the direction of Willful Defaulter Screening Committee (WDSC) issued vide its order/decision dated 12.12.2022 and in terms of the findings of the said Screening Committee wherein the committee observes as under:  
That, 1st is Firm, 2nd is Proprietor/Guarantor and 3rd is Guarantor of the Firm. In the aforesaid Borrower Firm i.e. M/s Supreme Engineering Company an investment of Rs. 2.25 Cr. on 20.07.2018 on the terms and conditions as stipulated in the sanction letter & in the documents executed by all of you in pursuance thereto through our Bandra Branch. The limit sanctioned to the firm are secured by Hypothecation of Stocks and Book Debts age less than 90 days, EM of Office No.12/34/Besam,Steel Yard Building situated at Final Plot No.80B,Princes Dock Division,Town Plan Scheme-1,Sant Tukaram Road,Masjit (East), Mumbai-400009. Built up Area 1088 sq. Ft. i.e. 101.11 sq. Mtrs. in the name of Mr. Kirtikumara Chimanlal Shah (Shah).  
The aforesaid borrower unit was requested to pay interest and other charges and also the instalments of the principal in accordance with the terms of the sanction ticket and loan agreements executed by the borrowers / guarantors. However, the borrower has failed to pay payment of dues and committed default in performing the conditions in the loan agreement, causing thereby classification of the account as NPA as per RBI guidelines.  
The status of the account is enumerated herunder:

S.No.	Date of NPA	Dues on 31.12.2024
1.	15.05.2019	Rs.4.10 Cr

In view of the default committed by the Borrower Firm and its Proprietor and Guarantors the case was examined by the WDSC on 12.12.2022 with a view to ascertain willful default on the part of the Borrower Firm and its Proprietor and Guarantors as per the guidelines laid down by the RBI. It was observed by the Willful Defaulter Screening Committee that the Borrower Firm and its Proprietor and Guarantors had prima facie committed various willful irregularities/default as detailed hereunder and accordingly meets the criteria to be classified as willful defaulter in terms of the guidelines laid down by the RBI. The irregularities/default/evidences as extracted out by the screening committee and directed to be communicated to the Borrower Firm and its Proprietor and Guarantors calling for their submission as to why they should not be declared as willful defaulter as per RBI guidelines are enumerated as under:

- Causes of Action:**
- Capacity to pay but unwilling to pay in terms of clause 2.1.3 (a)
  - Diversion of Funds in terms of clause 2.1.3 (b) read with 2.2.1 (c)
  - Siphoning of Funds in terms of clause 2.1.3(c) of RBI Master Circular on Willful Defaulter dated 01.07.2015.

**Evidences/Events of Willful Default:**  
**Capacity to pay but unwilling to pay:**  
The Net-worth of Proprietor is Rs.5.27 Crs as on 04.07.18 and the Net-worth of Guarantor is Rs.3.91 Crs as on 16.06.18. Thus, they have means to pay but they have not paid the dues willfully.

**Diversion/Siphoning of Funds:** The following are the observations pointed out in Branch's Proposal which are the Grounds of Willful Default.

- The Borrower Firm was sanctioned a OCC Limit of Rs.2.25 Crs on 20.07.2018
- The Value of Stocks was Rs.4.98 Crs as on 05.07.2018 & Book-debts upto 90 days was Rs.19.84 Crs as on 31.03.2015 as per the Stock Statement certified by S.M. Bhat & Associates as mentioned in Branch's Proposal.
- As per the Unit Visit Reports dated 12.07.2022 & 28.07.2022 by Bank Officers, it is observed that the Unit is closed.
- The total credit turnover in the account from the date of operation in the account i.e., from 20.07.2018 to 19.07.2021 is Rs. 5.93 crs rendering the bid outstanding at Rs.2.25 Crs to the extent of maximum sanctioned limit and at the same time, there is Nil stock as the Unit is closed. This signifies that the OCC sanctioned amount of Rs.2.25 Crs has been siphoned off.

Further, as per the Statement of Accounts, it is observed that On 31.12.2018, an amount of Rs.0.12 Cr was transferred to M/s Kirtikumara Steel Udyog, a group concern.  
From the above, it is inferred that the borrower transferred fund to his related accounts and diverted the funds for other purposes.  
In view of the above detailed for Capacity to pay but unwilling to pay in terms of clause 2.1.3 (a), Diversion of Funds in terms of clause 2.1.3 (b) read with 2.2.1 (c) and Siphoning of Funds in terms of clause 2.1.3(c) of the RBI Master Circular No. No.RB2015-16/100 DBR, No.CD.02/22/16.0001/2015-16 dated 01.07.2015, each of you are required by the WDSC to show cause as to why each of you should not be declared a willful defaulter for the reported diversion / siphoning of funds/reasons specified hereinabove. Please ensure that your reply should reach us on or before 04.02.2025 failing which the committee would be constrained to proceed further in the matter based on the evidence on record treating as if you have no reason/explanation to offer in rebuttal.

**Branch Manager**  
**For Willful Defaulter Screening Committee (WDSC)**

**SMFG INDIA CREDIT COMPANY LIMITED**  
**(Formerly Fullerton India Credit Company Limited)**  
Corporate Office: 10th Floor, Office No.101,102 & 103, 2 North Avenue, Maker Maxdy, Bandra Kuria Complex, Bandra (E), Mumbai - 400051

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

E-Auction Sale Notice of 30 days for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of **SMFG India Credit Company Limited (Formerly Fullerton India Credit Company Limited) ("SMFG India Credit")**, will be sold on **"As is where is"**, **"As is what is"**, and **"Whatever there is"** on the date and time mentioned herein below, for recovery of the dues mentioned herein below and further interest and other expenses thereon till the date of realization, due to SMFG India Credit /Secured Creditor from the Borrowers and Guarantor(s) mentioned herein below. The reserve price, Earnest Money Deposit (EMD) and last date of EMD deposit is also mentioned herein below:

Borrower(s) / Guarantor(s) / Loan Account	Demand Notice Date, Amount & Type of Possession	Reserve Price, EMD & Last Date of Submission of EMD	Date and time of E-Auction
1. AARAVI AMOL YERUNKAR	11th October, 2023.	Reserve Price: Rs. 45,13,500/- (Rupees Forty-Five Lakh Thirteen Thousand Five Hundred Only) EMD: Rs. 4,51,350/- (Rupees Four Lakh Fifty-One Thousand Three Hundred and Fifty Only)	Date: 07.02.2025 Time: 11:00 am to 01:00 pm (with unlimited extensions of 5 minutes each)
2. AMOL MADHUKAR YERUNKAR 3. DATTATRAY SUDAM SAWANT 4. SMITA DATTATRAY SAWANT	as on 04.10.2023 Symbolic Possession	Reserve Price: Rs. 45,86,027/- (Rupees Forty Five Lakh Eighty Six Thousand and Twenty Seven Only) as on 04.10.2023 Symbolic Possession	

**Description of the Immovable property :** ALL THAT PIECE AND PARCEL OF SELF-CONTAINED APARTMENT/FLAT NO. 403 ON 4TH FLOOR IN THE MIRACLE BUILDING HAVING CARPET AREA OF 33.22 SQ.MTR AS DEFINED IN R.E. (RD& AT) ACT, 2016 AND USABLE AREA OF 10.17 SQ.MTRS, INCLUDING BALCONIES CUPBOARDS AND TERRACES TO THE ALLOTTEE/PURCHASERS. THE CARPET AREA MENTIONED ABOVE INDICATES THE AREA AFTER ENCLOSING THE BALCONIES AND THE CUPBOARD AREAS WHEREVER SUCH BALCONIES & CUPBOARD AREA ARE AVAILABLE WITHIN THE APARTMENTS AND INCLUDES THE AREA OF COLUMNS/PILLARS WHICH PROTRUDE INSIDE THE APARTMENT PROVIDE THAT THE ACTUAL AREA MAY DIFFER TO THE EXTENT OF 3% OF THE AGREED CARPET AREA OF THE APARTMENT AND BOUNDED AS UNDER: - EAST: 402, WEST: 404, NORTH: FLOOR LOBBY & SOUTH: 30 METER WIDE ROAD.

For detailed terms and conditions of the sale, please Contact 1) Mr. Amol Sambhus +91 99798 89076 & 2) Mr. Milind Masurkar: +919702521435 or refer to the link provided in SMFG India Credit Company Limited/Secured Creditor's website i.e. [www.smfgindiacredit.com](http://www.smfgindiacredit.com)

Sd/- Authorized Officer  
Date : 22/01/2025. Place: Mumbai SMFG India Credit Company Limited (Formerly Fullerton India Credit Company Limited)

**Public Notice For E-Auction For Sale of Immovable Properties**

Sale of Immovable property mortgaged to IFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IFL-HFL) Corporate Office at Plot No. 98, Udyog Vihar, Phase-VI, Gurgaon-122015 (Haryana) and Branch Office at Gyrasi Prasad Plot No.222, Second Floor in above of G P Parksh Sahakar Bank Ltd Ram Nagar Road Opposite of Venus Book Depot Gokulpath, Nagpur - 440010, "IFL Home Finance Limited" (IFL Home Finance) is hereby notified to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of IFL Home Finance Limited (Formerly Fullerton India Credit Company Limited) ("IFL Home Finance"), will be sold on "As is where is", "As is what is" and "Whatever there is" on the date and time mentioned herein below, for recovery of the dues mentioned herein below and further interest and other expenses thereon till the date of realization, due to IFL Home Finance Limited/Secured Creditor from the Borrowers and Guarantor(s) mentioned herein below. The reserve price, Earnest Money Deposit (EMD) and last date of EMD deposit is also mentioned herein below:

Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property/ Secured Asset	Date of Physical Possession	Reserve Price
1. Mrs. Manisha Anil Yadav 2. Mrs. Tara Anil Yadav 3. Mrs. Prakash Ramchandra (Prospect No. 925588)	20-Jan-202			