

**SBI भारतीय स्टेट बैंक State Bank of India**

**[Rule 8(1)] POSSESSION NOTICE [for Immovable Property]**

Whereas, the undersigned being the Authorised Officer of the State Bank of India under the Securitisation and Reconstruction of Financial Assets 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 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 **Date 18/07/2025**. 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 be subject to charge of State Bank of India for the amounts and further interest thereon mentioned against account herein below:

Sr. No.	Name of the Borrower & Loan Account No.	Date of 13(2) Notice and Amount	Description of properties
1.	Mrs. Sandhya Vinay Dubey (Home Loan Account - 40681851811, Top Up Loan Account - 40822280880)	02.05.2025 / Rs.1,12,29,140.00 (Rupees One Crore Twelve Lacs Twenty Nine Thousand One Hundred Forty only) as on 02.05.2025	1. Flat No. 502, 5th Floor, Om Heritage, House No. 706/03, Shahabji Village, Sector 19, CBD Belapur, Navi Mumbai - 400614. 2. Flat No. 506, 5th Floor, Om Heritage, House No. 706/03, Shahabji Village, Sector 19, CBD Belapur, Navi Mumbai - 400614.
2.	Mr. Harishchandra R. Surve (HL A/C No. 38361137647 / Top up 38361162380)	14.05.2025 / Rs. 29,84,728/- (Rupees Twenty Nine Lacs Eighty Four Thousand Seven Hundred Twenty Eight Only) as on 14.05.2025	Flat No. 301, 3rd Floor, A Wing, Adm. 494 sq. ft. (carpet) (Inclusive of full area of common amenities if any) in the Bldg. known as Cliff Haven, CTS No. 1002/2, 1002/3, 1002/4, 1002/5, 1002/6, 1002K/2 lying and situated at Village Alibaug, Tal. Alibaug, Dist. Raigad.

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: 18-07-2025, Place: CBD Belapur / Alibaug **Authorised Officer, State Bank of India**

**punjab national bank** Together for the better

**STRESSED ASSET MANAGEMENT DIVISION (SAMD), HEAD OFFICE PLOT NO. 4, SECTOR-10, DWARKA, NEW DELHI-110075**  
Email: hosastrawful@pnb.co.in

Date: 02.07.2025

**ORDER OF THE IDENTIFICATION COMMITTEE - II FOR IDENTIFICATION OF WILFUL DEFAULTERS PASSED IN PROCEEDINGS CONDUCTED AT HEAD OFFICE ON 27.06.2025**

**M/s Mukesh Enterprises (Rs. 6.58 crore) ARMB/Circle Office: Thane/Thane Date of NPA: 04.05.2022**

In terms of RBI Master Directions RB/DOR/2024-25/122 DoR.FIN.REC.No. 31/20.16.003/2024-25, 30 July 2024, a meeting of the Committee for Identification of Wilful Defaulters of the Bank was held on 21.05.2025. The Identification Committee concluded that events of wilful default in the Borrower's account(s) had occurred and gave its approval for issuance of Show Cause Notice for identifying the following person(s) as wilful defaulters:

- M/s Mukesh Enterprises (Borrower)
- Shri Rammik Lal M Jain (Proprietor)
- Shri Ravi Rammiklal Kothari (Guarantor)
- Ms. Manisha Deepak Kothari (Guarantor)

Accordingly, Show Cause Notice of 21 days was issued on 22.05.2025 to the above Borrower i.e. **M/s Mukesh Enterprises** and its related parties responsible for managing the affairs of the Borrower and involved in events of default. They were informed, if they so desire, they can make a representation to the Bank within 21 days from receipt of notice, as to why they should not be classified as wilful defaulter. In spite of service of the said show cause notice(s), no reply/representation was made by the related parties.

The Identification Committee in its meeting held on 27.06.2025, after due consideration of the facts on record observed that the borrower defaulted in payment/repayment obligations to the bank and were involved in the event of default, are fit to be identified as wilful defaulters on the following ground specified in above mentioned Master Circular of RBI:

**Capacity to Pay:** As per Net Worth certificates date 21.08.2019, borrower/Proprietor and guarantors are having net means to repay bank's outstanding, however they are not repaying. Net means of borrower/Proprietor and guarantors are as under:

Name	Net Means (in crore)	Supporting Document
Sh. Rammik Lal M Jain	Rs.0.82 Crore	As per CR dated 30.03.2021
Sh. Ravi Rammiklal Kothari	Rs.3.89 Crore	As per net worth certificate dated 21.08.2019 & 31.07.2019 by M/s Bagaria & Co. LLP
Ms. Manisha Deepak Kothari	Rs.0.16 Crore	

**PUBLIC NOTICE**

All the members & any person or persons interested in the land bearing CTS No. 494(pt.), 495(pt.) & 497(pt.) of Village Wadhavali, Taluka - Kuria, Chembur (W), Mumbai - 400 074, for "Shivshakti Nagar SRA CHS (prop.)", are informed that SRA, Administrative Building, Anant Kanekar marg, Bandra (E), Mumbai - 400051, has issued LOI to Developer M/s. Adishakti Bhoomivikas (India) Pvt. Ltd./V with M/s. EVIE Holdings Pvt. Ltd. to develop the said property. Hence any person having any interest in the said property or any objection on the said property may please contact within **fifteen days** from publishing of this notice, to the Engineers of SRA on the above address or Shri. Jitendra B. Patel of M/s. Aakar Architect & Consultants, at Ground Floor, Satyanarayan Commercial Centre, Dayaldas Road, Vile Parle East Mumbai - 400 057.

**Sd/- Adv Loukik**  
Place : Mumbai / Date : 21-07-2025

**www.navshakti.co.in**

**IDFC FIRST Bank Limited**  
(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)  
CIN : L65110TN2014PLC097792  
Registered Office: KRM Towers, 8 Floor, Harrington Road, Chetpet, Chennai - 600031.  
TEL: +91 44 4564 4000 | FAX: +91 44 4564 4022

**PUBLIC NOTICE**  
**GOLD AUCTION CUM INVITATION NOTICE**

The Below mentioned borrower has been issued notices to pay the outstanding amount towards the credit facility against Gold ornament saved by him from IDFC FIRST Bank Limited. Since the borrower has failed to repay the dues under the facility. We are constrained to conduct an auction of the pledged Gold ornaments on 29/07/2025. In the event any surplus amount is realized from this auction, the same will be returned to the concerned borrower and if there is any deficit post the auction, the balance amount shall be recovered from the borrower through appropriate legal proceedings. IDFC FIRST Bank has the authority to remove the following account from the auction without prior intimation. Further IDFC FIRST Bank reserves the right to change the Auction Date without any prior notice.

LOAN ACCOUNT NUMBER	CUSTOMER NAME	BRANCH NAME
162039727	MOHD KALEEM	NASIK
163910978	MISBA NAIM BAGWAN	RAC KOLHAPUR REVOLUTION
163983142	KISHOR BIJANI	GHTAKOPUR EAST BRANCH
164277161	HIMANI RAJENDRA GIROLKAR	YAWATMAL MBL
165401525	ROHIT SHYAMNARAYAN MISHRA	KHAR WEST BRANCH
166423154	SHINDE VIJAY BHASKAR	KOTHRUD BRANCH
166426055	GIRISH NARAYAN NAIDU	SEAWOODS BRANCH
166820557	DNYANESHWAR SHRIRAM WATPADE	NASHIK PIMPALGAON BASWANT
166823082	HEMLATA DNYANESHWAR WATPADE	NASHIK PIMPALGAON BASWANT
167062410	SATISH KERBA RAUT	LATUR ULB BRANCH
167475593	RAJENDRA VIRASINI GIROLKAR	YAWATMAL MBL

Auction will be conducted online through <https://idfcgold.auctiontiger.net> on 29/07/2025 from 12:00 pm to 2:00 pm. / <http://gold.samil.in> on 29/07/2025 from 3:00 pm to 5:00 pm. By way of this publication the concerned borrower are hereby given final notice and last opportunity to pay the facility recalled amount, with all interest and charges before the schedule auction date failing which the jewellery will be auctioned. Please note that, if the auction does not get completed on the same day due to time limit the bank will re-auction the pledged gold ornaments within next 7 days on the same terms and conditions. If the customer is deceased all the conditions pertaining to auction will be applicable to his legal heirs.  
Date: 21-07-2025 Place: MAHARASHTRA

**ORDER OF THE COMMITTEE FOR IDENTIFICATION OF WILFUL DEFAULTERS:**

The Identification Committee (Identification Committee-II), constituted in consonance with RBI guidelines and after due consideration of the overall facts, the charges levelled against the Borrower and its related parties and the representation received from the borrower, decided to identify the following persons as wilful defaulters on the following grounds:

Sr. No.	Name	Designation / Status	Charge Levelled
1	M/s Mukesh Enterprises	Borrower	Capacity to Pay
2	Shri Rammik Lal M Jain	Proprietor	
3	Shri Ravi Rammiklal Kothari	Guarantor	
4	Ms. Manisha Deepak Kothari	Guarantor	

The committee directed to issue the order accordingly and to serve the same upon the related parties. However, the Committee directed that the above-named persons are free to make a written representation against the order of Identification Committee, within a period of 15 days from the date of receipt of this order to the Review Committee headed by the ED of the Bank at the following address: Punjab National Bank, SAM Division, Corporate Office, 3rd Floor, Plot No.4, Sector 10, Dwarka, New Delhi, PIN: 110075. It is further informed that an opportunity of personal hearing will also be provided by Review Committee headed by the ED of the Bank before final declaration. Identification Committee-II constituted in consonance with the RBI directives comprises of the following members:

- Chief General Manager, SAMD HO (Head of Committee)
- General Manager, CRMD HO
- Deputy General Manager, FRMD HO
- Assistant General Manager, Law Division HO (invitee)

The Identification Committee-II has authorized the undersigned to send this **ORDER OF THE COMMITTEE FOR IDENTIFICATION OF WILFUL DEFAULTERS** under her signature.

Sd/-  
(Neeru Saldi)  
Assistant General Manager

**PUBLIC NOTICE**

NOTICE is hereby given to the public at large that my client is in negotiation with Reena Hamek Singh, ("the said Owner / Vendor") to purchase all her share, right, title and interest in the property bearing Flat No. A/3, Golden Croft, Rodricks Apartment CHS Ltd., D'monte Lane, Malad West, Mumbai - 400 064, ("the said Flat"). Originally, the said Flat was purchased by Mrs. Rippen Isaac Alias Mrs. Thayamal Rippen Isaac. And Whereas late Mrs. Rippen Isaac alias Mrs. Thayamal Rippen Isaac died intestate at Mumbai on 02/01/1998 leaving behind her the following persons as her only legal heirs, i.e., 1) Mr. Jagdish Rippen Isaac (Died unmarried and Bachelor Son on 10/05/1997), 2) Mr. Samuel Isaac (Died unmarried and Bachelor Son on 13/04/2009), 3) Mrs. Vimla Isaac (Deceased Daughter on 31/10/2023), 4) Mrs. Rima Ravindrakumar Bora (Granddaughter of Mrs. Rippen Isaac), 5) Mrs. Ayesha Yunus Khan Pathan Neer Radhika Haran Singh (Granddaughter of Mrs. Rippen Isaac), 6) Mr. Rohit Hamek Singh, (Grandson of Mrs. Rippen Isaac), 7) Reena Hamek Singh (Granddaughter of Mrs. Rippen Isaac) and likewise the said legal heirs executed Release Deed dated 22.04.2025 in favour of Reena Hamek Singh registered before the Sub-Registrar of Assurances under document bearing Sr. No. MUMBAI-14-7335-2025, and made her 100% absolute owner for the said Flat. Therefore, if any persons and/or body having any claim or objection and/or any interest in respect of the said Flat or under any legal heirship of the said deceased persons by whatsoever whatsoever nature to the intended transfer, sell of the said Flat are hereby requested to register their claim with supporting documentary proof and make the same known to the undersigned address within a period of strict 7 days from the date of publication, failing which such rights, title, interests, benefit, claim, objections and/or demand of any nature whatsoever shall be deemed to have been waived and / or abandoned and no such claim will be deemed to exist.

Dated: 21 st July 2025  
Marlecha & Associates  
Adv. Anilkumar M. Marlecha  
B-108, Achalgi Bldg., Padmavati Nagar,  
150 Ft Road, Bhayandar (W),  
Thane-401101

**MAHARASHTRA STATE ROAD TRANSPORT CORPORATION**  
Central Office, Maharashtra Vahtak Bhavan, Dr. Anandra Nair Marg, Mumbai Central, Mumbai-400008  
Contact No. 022-2302 4004, PRO Branch, E-mail - [pro.msrtc@gmail.com](mailto:pro.msrtc@gmail.com)

**E-TENDER NOTICE**

MSRTC intends to invite E-tender for Appointment of Agency for Social Media Management, Branding & Strategic Planning for Maharashtra State Road Transport Corporation.

The detailed Tender notice and Tender document will be available on website <https://mahatenders.gov.in> on 22/07/2025.

**KOTAK MAHINDRA BANK LIMITED**  
Registered Office: 27 BKC, C 27, G Block, Bandra Kuria Complex, Bandra (E), Mumbai - 400 051.  
Corporate Identity No. L65110MH1985PLC038137.  
Branch Office at, Admas Plaza, 4th Floor, 166/16, CST Road, Koliwari Village, Kunchi Kurve Nagar, Near Hotel Hare Krishna, Santacruz East, Mumbai - 400098.

**E - AUCTION CUM 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 24th June 2023, 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 12th of August 2025 for recovery of Rs. 15,77,355.22/- (Rupees Fifteen Lakhs Seventy Seven Thousand Three Hundred Fifty Five & Paise Twenty Two Only) as on 31.05.2025 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 / Guarantor's namely Mr. Vijaykumar Sudhakar Tripathi & Anr. having Loan Account No. IHL71422 & ILAP38142 with CRN - 12105253.

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 (EMD) (INR)
1.	Mr. Vijaykumar Sudhakar Tripathi (Borrower)	All that piece and parcel of Flat bearing no. 2, Ground floor, Sneh Apartment, near Bhanu Sagar Cinema, Kalyan West, admeasuring 631 sq. ft..	11th August 2025 till 5.00 P.M.	12th August 2025 between 11.00 A.M. to 12.00 P.M.	Rs. 30,00,000/- (Rupees Thirty Lakhs Only)	Rs. 3,00,000/- (Rupees Three Lakhs Only)
2.	Mrs. Sudha Vijay Tripathi (Co-Borrower)					

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on 04th of August 2025 between 01.00 pm to 02.00 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 12th of August 2025 from 11.00 A.M. to 12.00 P.M. with unlimited extensions of 5 minutes duration each. 2) For details about E-Auction, the intending bidders may contact M/s. C1 India Pvt. Ltd. through Mr. Dharani Krishna - Mobile +91-9948182222; email id - [andhra@c1india.com](mailto:andhra@c1india.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. 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 11th August 2025 up to 04.00 p.m. and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidders should be sent by mail to Mr. Ashok Motwani (Mobile No. +91 9873737351, E-mail ID: [Ashok.motwani@kotak.com](mailto:Ashok.motwani@kotak.com) or Mr. Ismail Deshmukh (Mobile No. +91 9324906979 Email ID: [Ismail.Deshmukh@kotak.com](mailto:Ismail.Deshmukh@kotak.com)) 6) 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 on above mentioned contact numbers. 7) Earnest Money Deposit (EMD) shall be deposited by way of Demand Draft in favour of Kotak Mahindra Bank Ltd. on or before 11th August 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 Bid/s 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. 8) 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 1,00,000.00 (Rupees One Lakh Only). 9) 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 irrevocably get extended by another 5 minutes. 10) 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 30 (thirty) 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. 11) 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. 12) 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. 13) 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. 14) 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. 15) The EMD amount, to the unsuccessful bidder/s, 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. 16) The Authorized Officer has the absolute right to accept or reject a bid or postpone the E - Auction Sale without assigning any reason. 17) 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. 17) 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. 18) In the event where a bidder is declared as the successful bidder in the e-auction sale conducted and subsequently, if the auction proceedings gets stayed and/or set aside by any Court/Tribunal, at any stage even after issuance of the sale certificate or handing over the possession, then the Bank, at the request of bidder/auction purchaser shall initiate refund of the EMD/amount so deposited by him/her. The Bank at its sole discretion will process refund the money so deposited, without any interest, damages, claims etc. of whatsoever nature and no such communication shall be entertained at later stage he 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. 19) 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. 20) All statutory dues other than registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. 21) 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. 22) All other incidental charges (including but not 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. 23) 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. 50,00,000.00 (Rupees Fifty Lakhs only) and above, the Successful bidder/purchaser shall deduct and deposit 1% TDS, for the Property in the name of Mortgagor of Property, to be borne by him 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 26CB and the receipt of the deposit of each TDS. 24) 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 above, 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. 25) 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/on behalf of the Borrower/s/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. 26) 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. 27) 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. 28) Kotak Mahindra Bank Limited or its employees will not be liable for any claims from any person in respect of the property put for sale. 29) The present notice is also uploaded on the Bank's official website i.e. [www.kotak.com](http://www.kotak.com) and interested parties can visit the same also. 30) Intending Purchaser(s) shall make their own independent inquiries regarding the encumbrances on the property including but not limited to statutory liabilities, over-due maintenance, common charges, over-due electricity bills, Municipal Tax, Water Tax, other charges (if any). That the said immovable property will be sold with all encumbrances related to the pending Tax and Bills as mentioned in the preceding line and other Tax and Bill thereon. 31) For inspection of the property or for any further details kindly contact Mr. Ashok Motwani (Mobile No. +91 9873737351, E-mail ID: [Ashok.motwani@kotak.com](mailto:Ashok.motwani@kotak.com)) or Mr. Ismail Deshmukh (Mobile No. +91 9324906979 Email ID: [Ismail.Deshmukh@kotak.com](mailto:Ismail.Deshmukh@kotak.com)) In 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.

Sd/-  
Authorised Officer  
Kotak Mahindra Bank Ltd.

**Government of Jharkhand**  
**Department of School Education and Literacy**  
**(Jharkhand Education Project Council, Ranchi)**  
**J.S.C.A. Stadium Road, Sector.-III, Dhurwa, Ranchi-834004**  
**Phone:0651-2444501, E-Mail: [jepcranchi1@gmail.com](mailto:jepcranchi1@gmail.com)**

**Tender Notice**

JEPCC invites Separate Technical & Financial Bids through from eligible and interested contractors for Constructions of Physics/Chemistry/Biology Lab in Secondary and Higher Secondary Schools in different blocks/district of Jharkhand. Interested and eligible bidders are requested to submit their proposal latest by 05.08.2025 at 2.00 PM.

The details of tender document can be seen on departmental website <https://jepcc.jharkhand.gov.in> only.

Sd/-  
State Project Director  
Jharkhand Education Project Council  
Ref. No.: JEPCC/CIV/03/1586/2025/2732  
Ranchi, Date :- 18.07.2025  
PR 357712 (Jharkhand Education Project Council)25-26"D

**NIDO HOME FINANCE LIMITED**  
(formerly known as Edelweiss Housing Finance Limited) Regd Office: Tower 3, Wing B, Kohnoor City Mall, Kohnoor City, Kiroli Road, Kuria (W), Mumbai-4000 70.

**E-AUCTION - STATUTORY 15 DAYS SALE NOTICE**

Sale by E-Auction under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and The Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to public in general and in particular to borrower and guarantor that below mentioned property will be sold on "AS IS WHERE IS BASIS", "AS IS WHAT IS" AND "WHATEVER THERE IS" for the recovery of amount as mentioned in appended table till the recovery of loan dues. The said property is mortgaged to M/s Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited) for the loan availed by Borrower(s), Co borrower(s) and Guarantor(s). The secured creditor is having physical possession of the below mentioned Secured Asset.

Sl. No.	Name of Borrower(s)/Co Borrower(s)/ Guarantor(s)	Amount of Recovery	Reserve Price and EMD	Date & Time of Auction
1.	Sachin Bhang (Borrower) Sagita Sachin Bhang (Co-borrower)	Rs.31,15,310/- (Rupees Thirty One Lakhs Fifteen Thousand Three Hundred Ten Only) as on 18.07.2025 + Further Interest thereon+ Legal Expenses for Lan no. LKYNSTH000007157	Rs. 18,33,259/- (Rupees Eighteen Lakhs Thirty Three Thousand Two Hundred Fifty Nine Only) Earnest Money Deposit Rs.1,83,325/- (Rupees one Lakhs Eighty Three Thousand Three Hundred Twenty Five Only)	09-08-2025 Between 11.am to 12 Noon (With 5 Minutes Unlimited Auto Extensions)

Date & Time of the Inspection: 30-07-2025 between 11.00 am to 3.00 pm Physical Possession Date: 23-04-2025

Description of the secured asset: All that piece and parcel of Flat No.103, 1st Floor, "B Wing", Building Known as "BADLAPUR PRIDE", Society known as "BADLAPUR PRIDE Co-Operative Housing Society Ltd", Badlapur (w), Tal. Ambernath, Dist. Thane - 421503, admeasuring area about 39.01 Sq.mtr. (Carpet), constructed on plot of land bearing Survey No.131, Hissa No.1 admeasuring Area 3440 Sq. Mtr. Situated at Village Badapur in the registration District, Sub-District of Thane.

Note: 1) The auction sale will be conducted online through the website <https://sarfaesi.auctiontiger.net> and Only those bidders holding valid Email, ID PROOF & PHOTO PROOF, PAN CARD and have duly remitted payment of EMD through DEMAND DRAFT/ NEFT/RTGS shall be eligible to participate in this "online e-Auction".  
2) The intending bidders have to submit their EMD by way of remittance by DEMAND DRAFT / RTGS/NEFT to: Beneficiary Name: NIDO HOME FINANCE LIMITED, BANK: STATE BANK OF INDIA ACCOUNT NO. 65226845199 -, SARFAESI-Auction, NIDO HOME FINANCE LIMITED, IFSC code: SBIN0001593  
3) Last date for submission of online application Bid form along with EMD is 08-08-2025.  
4) For detailed terms and condition of the sale, please visit the website <https://sarfaesi.auctiontiger.net> or Please contact Mr. Maulik Shrivasthi Ph. +91- 6351896643/9173528727, Help Line e-mail ID: [Support@auctiontiger.net](mailto:Support@auctiontiger.net).  
Mobile No. 9004359835/ 9768746624  
Date: 21.07.2025  
Sd/- Authorized Officer  
Nido Home Finance Limited, (Formerly known as Edelweiss Housing Finance Limited)

**KOTAK MAHINDRA BANK LIMITED**  
Registered Office: 27 BKC, C 27, G Block, Bandra Kuria Complex, Bandra (E), Mumbai - 400 051.  
Corporate Identity No. L65110MH1985PLC038137.  
Branch Office at, Admas Plaza, 4th Floor, 166/16, CST Road, Koliwari Village, Kunchi Kurve Nagar, Near Hotel Hare Krishna, Santacruz East, Mumbai - 400098.

**E - AUCTION CUM 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 24th June 2023, 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 12th of August 2025 for recovery of Rs. 15,77,355.22/- (Rupees Fifteen Lakhs Seventy Seven Thousand Three Hundred Fifty Five & Paise Twenty Two Only) as on 31.05.2025 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 / Guarantor's namely Mr. Vijaykumar Sudhakar Tripathi & Anr. having Loan Account No. IHL71422 & ILAP38142 with CRN - 12105253.

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 (EMD) (INR)
1.	Mr. Vijaykumar Sudhakar Tripathi (Borrower)	All that piece and parcel of Flat bearing no. 2, Ground floor, Sneh Apartment, near Bhanu Sagar Cinema, Kalyan West, admeasuring 631 sq. ft..	11th August 2025 till 5.00 P.M.	12th August 2025 between 11.00 A.M. to 12.00 P.M.	Rs. 30,00,000/- (Rupees Thirty Lakhs Only)	Rs. 3,00,000/- (Rupees Three Lakhs Only)
2.	Mrs. Sudha Vijay Tripathi (Co-Borrower)					

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on 04th of August 2025 between 01.00 pm to 02.00 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 12th of August 2025 from 11.00 A.M. to 12.00 P.M. with unlimited extensions of 5 minutes duration each. 2) For details about E-Auction, the intending bidders may contact M/s. C1 India Pvt. Ltd. through Mr. Dharani Krishna - Mobile +91-9948182222; email id - [andhra@c1india.com](mailto:andhra@c1india.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. 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 11th August 2025 up to 04.00 p.m. and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidders should be sent by mail to Mr. Ashok Motwani (Mobile No. +91 9873737351, E-mail ID: [Ashok.motwani@kotak.com](mailto:Ashok.motwani@kotak.com) or Mr. Ismail Deshmukh (Mobile No. +91 9324906979 Email ID: [Ismail.Deshmukh@kotak.com](mailto:Ismail.Deshmukh@kotak.com)) 6) 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 on above mentioned contact numbers. 7) Earnest Money Deposit (EMD)