

Aadhar Housing Finance Ltd.

Corporate Office: Unit No. 802, Nattraj Rustomjee, Western Express Highway and M.V. Road, Andheri (East), Mumbai - 400069.

Bhandara Branch: Rahagdale, 2nd Floor, Hanuman Ward, Above Canara Bank, Near Bus Stand, Main Road, Bhandara - 441904, (Maharashtra)

APPENDIX IV POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the Authorized Officer of **Aadhar Housing Finance Limited (AHFL)** 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 (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 redeem the 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 AHFL for an amount as mentioned herein under with interest thereon.

Sl. No.	Name of Borrower(s)/Co-Borrower(s) Name of the Branch)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1	(Loan Code No. 30310000117/ Bhandara Branch) Ganesh Mona Nandagawali (Borrower) Pushpa Ganesh Nandagawali & Viky Ganesh Nandagawali (Co-Borrower)	All The Piece And Parcel of Land Bearing House/ Malmatta No. 461 (As Per Tax Assessment) Total Admeasuring 138.5 Sq. Mtr. (I.E. 1491 Sq. Ft.) Situated At Mauza-Tawashi, Ward No. 03, Near Z.P School, Sakoli Wadha Road, Within Grampanchayat Tawashi Area Tahlikandur And Dist. Bhandara, Maharashtra- 441803 Boundaries: East- Open Land H/0 Srimanak West -Road, North H/0 Dilip Ramteke, South -H/0 Punde	12-04-2025 & ₹ 6,09,663/-	13-01-2026

Place : Maharashtra
Date : 15-01-2026Sd/- Authorised Officer
For : Aadhar Housing Finance Limited**CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

Corporate Office:- "CHOLA CREST", C 54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600032.

Branch Office: Cholamandalam Investment and Finance Company Limited, ADDRESS: 2nd Floor, Buldhana Urban Building,

Gaurakshan road, Near IT Sq building, Akola (MH)-444001. Contact No.: Mr. Ajay Tiwari, Mob. No. 9765416141

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower / Co-Borrower/ Mortgagor (s) that the below described immovable properties mortgaged to the Secured Creditor, the **Symbolic Possession** of which has been taken by the Authorised Officer of the Company Limited the same shall be referred herein after as **Cholamandalam Investment and Finance Company Limited**. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction. It is hereby informed to General public that we are going to conduct public E-Auction through website www.auctionfocus.in/chola-lap.

S. No.	Account No. and Name of Borrower, Co-borrower, Mortgagors	Date & Amount as per Demand Notice U/s 13(2)	Descriptions of the Property/Properties
1	Loan Account No. ML01AKH0000089375 1. Ramesh Ramdas Gawande, 2. Archana Rameshrao Gawande, 3. Aditya Ramesh Gawande, 4. Warkari Kiraana And Daily Needs 5. Aditya Provision, 6. Warkari Honda, All above at: Post Dahigaon, Near Bus Stop, Dahigaon, Akola, Maharashtra-441012.	30-05-2025, Rs.38,11,987/- as on 30-05-2025	Property No.1:- Land, admeasuring: 1645 Sq. Ft. & Construction thereupon, being the part and parcel of property no.875. Situated at Dahigaon Gawande, Grampanchayat Dahigaon Gawande, Tah. & Dist. Akola and the property bounded as: On the East: Road, On the West: Property of Mr. Vinayak Maitthane, On the North: Road, On the South: Property of Mr. Mahesh Gawande. Property No.2:- Land, admeasuring: 1200 Sq. Ft. & Construction thereupon, being the part and parcel of property No.1215. Situated at Dahigaon Gawande, Grampanchayat Dahigaon Gawande, Tah. & Dist. Akola and the property bounded as: On the East: Purushottam Gawande, On the West: Gajanan Diwale, On the North: Nala, On the South: Akola Road. ENCUMBRANCES/LIABILITIES KNOWN TO CIFCL: NOT KNOWN

E-Auction Date and Time: 20-02-2026 at 11:00 am to 1:00 PM (with unlimited extension of 3 min each);**EMD Submission Last Date: 19-02-2026 (Up to 5.30 P.M.); Inspection Date: 10-02-2026**

1. All Interested participants/bidders are requested to visit the website www.auctionfocus.in/chola-lap & www.cholamandalam.com/news/auction-notices. For details and support, prospective bidders may contact - Mr. Muhammed Rahees - 8124000030 / 6374845616, Email id: CholaAuctionLAP@chola.murugappa.com . For eAuction training alone, contact M/s. Auction Focus; Prachi Trivedi - 9016641848.
2. For further details on terms and conditions please visit www.auctionfocus.in/chola-lap & www.cholamandalam.com/news/auction-notices to take part in e-auction.

THIS IS ALSO A STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Date: 15-01-2026, Place: Nagpur

Sd/- Authorised Officer, Cholamandalam Investment and Finance Company Limited.



Asset Recovery Management Branch
PNB House, Kingsway, Nagpur - 440001
Ph: 0712- 6603753, 6630484, Email: cs6795@pnb.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 immovable property mortgaged/charged to the Secured Creditor, the **constructive/physical/ symbolic 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

Sr. No.	Name of Branch Name of Account Name of Borrower (Individual / Joint / Firm / Co.) Name of Proprietor / Partners / Directors / Guarantor (s)	Details of Immovable Properties Mortgaged / Owner's Name (Mortgagors of properties)	A) Dt. of Demand Notice u/s 13(2) of SARFESI Act 2002 B) Outstanding Amount C) Possession Date u/s 13(4) of SARFESI Act 2002 D) Nature of Possession Symbolic/ physical/Constructive	A) Reserve Price (Rs.) B) EMD Amount C) Last Date of EMD Deposit Cj Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors	8. Nandanvan, Nagpur M/s Shiv Industries (Borrower) Smt. Anita Ishwardas Pardi (Proprietor/ Mortgagor)	A) 06.05.2021 B) Rs. 54,139.42 + further interest and other charges w.e.f. 01.05.2021 C) 05.02.2026 (Till 5.00 PM) D) PHYSICAL Possession	06.02.2026 11.00 AM to 4.00 PM Not Known	
								A) 18.05.2023 B) Rs. 40,04,443.50 as on 29.04.2023 + interest and other charges w.e.f. 30.04.2023 C) 19.08.2023 D) SYMBOLIC Possession		A) 07.10.2019 B) Rs. 25,61,829.01 + further interest and other charges w.e.f. 01.10.2019 C) 16.12.2020 D) SYMBOLIC Possession
1.	Amravati M/s Deep Saree NX (Borrower) Mr. Amit Ashok Jagmalani (Proprietor/ Mortgagor) Mr. Mukesh Ashok Jagmalani (Guarantor)	The undivided share & interest in all that piece & parcel of Plot Comprising of Shop No B-306 admeasuring 461.13 Sq. Ft (42.84 Sq. Mtrs), Shop No B-307 admeasuring 461.13 Sq. Ft (42.84 Sq. Mtrs),Shop No B-308 admeasuring 461.13 Sq. Ft (42.84 Sq. Mtrs),Shop No 309 admeasuring 461.13 Sq. Ft (42.84 Sq. Mtrs),Shop No 310 admeasuring 461.13 Sq. Ft (42.84 Sq. Mtrs),Shop No 311 admeasuring 470.82 Sq. Ft (43.74 Sq. Mtrs),Shop No B-312 admeasuring 470.82 Sq. Ft (43.74 Sq. Mtrs) on 3rd floor, situated at Wing B, Building No 2 at from out of building / commercial complex known as "Dreamland Business Park". Bounded as under: East- 2.4 Mtr wide passage and thereafter Road, West- Shop No B-305 2.4 Mtrs wide passage & thereafter road, North- Shop No B-304 & 305, South- 2.4 Mtrs wide passage & thereafter common staircase/lift. Owner: Shri Amit Ashokkumar Jagmalani	A) 18.05.2023 B) Rs. 40,04,443.50 as on 29.04.2023 + interest and other charges w.e.f. 30.04.2023 C) 19.08.2023 D) PHYSICAL Possession	A) 35,64,000/- B) Rs. 3,56,400/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM Not Known	9. Nandanvan, Nagpur Mr. Yashwant Ramkrishna Raut (Borrower/Mortgagor)	A) 06.05.2021 B) Rs. 54,139.42 + further interest and other charges w.e.f. 01.05.2021 C) 05.02.2026 (Till 5.00 PM) D) PHYSICAL Possession	A) 07.10.2019 B) Rs. 25,61,829.01 + further interest and other charges w.e.f. 01.10.2019 C) 16.12.2020 D) SYMBOLIC Possession	A) 07.10.2019 B) Rs. 25,61,829.01 + further interest and other charges w.e.f. 01.10.2019 C) 16.12.2020 D) SYMBOLIC Possession	06.02.2026 11.00 AM to 4.00 PM Not Known
2.	Amravati M/s Nirman Marketing (Borrower) Shri Sanjay Newadram Pannani (Proprietor/Mortgagor) Mrs. Kusum Sanjay Pannani (Guarantor)	All R.C.C. Super Structure comprising the tentative Shop No. 007 out of Wing-A, Building No. 05, having built up area around ground floor, admeasuring 41.95 Sq. Mtr, First floor admeasuring 66.86 Sq. Mtr, Second floor admeasuring 66.86 sq. mtr, Third floor admeasuring 66.86 sq. mtr admeasuring 3,331.25 Sq. ft (309.45 Sq. Mtrs), from out of building / commercial complex known as "Dreamland Business Park" on the land/Plot Bhumapan No. 119, 144, 39/3, 37/2, Field Survey No. 38/1, 42/1, 38/1-A, 38/2, 39/1, 42/1, 39/1, 39/3, 135, hereinabove, alongwith 0.140% undivided share in said Plot, Situated at Mouja, Bargaon Pragane- Nandaon, Tq & Dist. Amravati, within the jurisdiction of Sub Registrar, Amravati Rural, within limits of Zilla Parishad, Amravati Bounded as under: East: Shop No. A5-008, West: Road and Common Parking, North: Shop No. A5-005, South: Shop No A5-009. Owner: Sanjay Newadram Pannani	A) 30.10.2023 B) Rs. 1,01,42,051.00 + intt & other charges w.e.f. 01.10.2023 C) 05.02.2026 (Till 5.00 PM) D) 10000.00	A) 35,64,000/- B) Rs. 3,56,400/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM Not Known		A) 28.04.2023 B) Rs. 2,69,80,552.01 + intt and other charges 01.04.2023 C) 04.10.2023 D) SYMBOLIC Possession	A) 28.04.2023 B) Rs. 2,69,80,552.01 + intt and other charges 01.04.2023 C) 04.10.2023 D) SYMBOLIC Possession	A) 28.04.2023 B) Rs. 2,69,80,552.01 + intt and other charges 01.04.2023 C) 04.10.2023 D) SYMBOLIC Possession	06.02.2026 11.00 AM to 4.00 PM Not Known
3.	Kingsway, Nagpur M/s KNC Engineering (Borrower) Mr. Rahul Nerkar (Proprietor/ Mortgagor)	All that R.C.C. Super Structure comprising Flat No. 3/12, covering a Built-up area of about 833.65 sq. ft. (837.65 sq. ft. as per MHADA letter dated 08.08.1984) on the 3rd Floor, the roof No. 3, known as "MIG Rambag Colony" standing on All those pieces & parcel of land bearing NIT Plot Nos. 808 & 97 total admeasuring 7915.06 sq. mtrs (Or 85197 Sq. Fts) of Mouza-Jatarodi bearing City Survey No. 349, Corporation House No. 681/8/3/12, situated at Rambag Colony, Nagpur within the limits of Nagpur Municipal Corporation, Ward No. 11 in Tah & Dist. Nagpur Owner: Shri Rahul D. Nerkar	A) 07.07.2016 B) Rs. 44,08,713.18 as on 30.06.2016 + interest and other charges w.e.f. 01.07.2016 C) 27.09.2016 D) SYMBOLIC Possession	A) 30,80,000/- B) Rs. 3,08,000/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM Not Known	11. Dharmapeth, Nagpur M/s Atharva Enterprises (Prop. Smt. Anuja				