Andheri West Branch.
Unit No.25,26&27, Laxmi Plaza,
Laxmi Industrial Estate, New Link Road,
Andheri West, Mumbai - 400053.
E-mail: mumbaiandheriwest@tmbank.in
Ph: 022 26366240/26366260
CIN : L65110TN1921PLC001908

APPENDIX IV-A [See proviso to rule 8(6)]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS MORTGAGED/ CHARGED TO THE BANK UNDER THE SARFAESI ACT {R/W PROVISO TO RULE 8(6) AND 9(1) OF 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 constructive possession of which has been taken by the Authorised Officer of Tamilnad Mercantile Bank Limited, Andheri West Branch, (Secured Creditor), will be sold on **"As is where is", "As is what is", and "Whatever there is" on 28.08.2026,** for recovery of **Rs. 23,75,861.96 (Rupees Twenty Three Lakhs Seventy Five Thousand Eight hundred and Sixty One and Ninety Six Paise Only) as on 30.06.2026 due to Tamilnad Mercantile Bank Limited Andheri West Branch (Secured Creditor) with subsequent interest and expenses from Mr. Kamlesh Hubraj Bhardwaj .The Reserve Price will be Rs.15,30,000/- and the earnest money deposit will be Rs.1,53,000/-.**

Place of Auction :
Tamilnad Mercantile Bank- Andheri West Branch Unit No.25,26&27, Laxmi Plaza, Laxmi Industrial Estate, New Link Road, Andheri West, Mumbai - 400053. E-mail: mumbai_andheriwest@tmbank.in Ph: 022 26366240/26366260 Mobile No.9870989198
Date and Time of Auction Sale : 28.08.2026 at 3.00 PM.
Description of property:
On Equitable Mortgage of Residential Flat No.501 admeasuring 29.63 Sq. Mt. carpet area, on the 5th Floor, in building No. 04, in the Building known as "Paramount Enclave", bearing Survey No.1023/1+2/25 [New Computerized No.1023/9, 1023/9/1], situate lying and being at Village Mahim, Taluka & District Palghar 401404 standing in the name of Mr.Kamlesh Hubraj Bhardwaj and Mrs. Pushpa Kamlesh Bhardwaj Boundaries: North: Building no.05 East: Open Land South: Building No.03 West: Internal Road

For detailed terms and conditions of the sale, please refer to the link provided in secured creditors website www.tmb.in.

Authorised Officer
Gopalraj.C (PA.No.1046)
Tamilnad Mercantile Bank Limited
For Andheri West Branch

Place:Andheri West
Date: 23.07.2026

Bank of Baroda, Dahanu Road Branch: Fatima Building, Main Road, Dahanu Road, Dist - Palghar, Maharashtra, India - 401602.
E-mail: masoli@bankofbaroda.co.in

POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being the Authorized Officer of the Bank of Baroda under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a **Demand Notice dated 29.11.2025** Under Section 13 (2) of the said Act calling upon the Borrower **Mahalaxmi Creations Partner: Hemant Bharat Davane & Venkateswararao Subrahmanyam Guthula** to repay the amount mentioned in the notice being **Rs. 23,51,930.00/- (Rupees Twenty Three Lakhs Fifty One Thousand Nine Hundred and Thirty Only) As On Dated 29.11.2025** plus unapplied / unserviced Interest, within 60 days from the date of receipt of the said notice.

The borrower and others mentioned hereinabove having failed to repay the amount, notice is hereby given to the Borrower and others mentioned hereinabove in particular and to 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 9 of the said Rule on this **29th day of July of the year 2026.**

The Borrower/Guarantors/Mortgagors in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property/ies will be subject to the charge of Bank of Baroda, **Dahanu Road Branch** for an amount of **Rs. 23,51,930.00/- (Rupees Twenty Three Lakhs Fifty One Thousand Nine Hundred and Thirty Only) As On Dated 29.11.2025** and further interest thereon at the contractual rate plus costs, charges and expenses till date of payment.

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

DESCRIPTION OF THE IMMOVABLE PROPERTY:

- Hypothecation of Machinery And Book Debt.
- Anand Bafnas Farm Beside Dharmakata Saravali Maharashtra - 401602.

Sd/-
Date: 29/07/2026 **Authorised Officer**
Place: Saravali **(Bank of Baroda)**

DHOOT INDUSTRIAL FINANCE LIMITED

Registered Office Address: 504, Raheja Centre, 214, Nariman Point, Mumbai – 400 021.
Corporate Office Address: 1209, Raheja Centre, 214, Nariman Point, Mumbai – 400 021.
CIN: L64990MH1978PLC020725 Email: cosecdifl@gmail.com
Tel.: 22845050, 22835152 Fax: 22871155
Website: www.dhootfinance.com

NOTICE OF EXTRA ORDINARY GENERAL MEETING

NOTICE is hereby given that the Extra Ordinary General Meeting (EOGM') is scheduled to be held on Thursday, August 20, 2026 at 02:30 P.M. (IST) through Other audio visual means ('OAVM') without the presence of the members at a common venue, in compliance with the provisions of the Companies Act, 2013, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI Listing Regulation) read with General Circular No.14/2020 (dated April 8, 2020), 17/2020 (dated April 13, 2020), 20/2020 (dated May 5, 2020), 02/2021 (dated January 13, 2021), 02/2022 & 03/2022 (dated May 5, 2022), 10/2022 (dated December 28, 2022), the latest being Circular No.09/2023 (dated September 25,2023) issued by Ministry of Corporate Affairs ("MCA Circulars") and subsequent circulars issued in this regard including latest circular 09/2024 dated September 19, 2024 issued by Ministry of Corporate Affairs (MCA) and circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2023/167 dated October 07, 2023"and other relevant circulars including Circular No. SEBI/HO/CFD/CFD/PoD-2/P/CIR/2024/133 dated 03rd October 2024 issued by Securities and Exchange Board of India (hereafter referred to as 'SEBI Circular') to transact the businesses as set out in the Notice convening the EOGM.

As per the aforesaid MCA and SEBI Circulars, the EOGM Notice of the Company has been sent through electronic mode only, on July 29, 2026 to those Members whose email IDs are registered with the Company or its Registrar & Transfer Agent, MUFG Intime India Private Limited *(Formerly known as Link Intime India Private Limited)* ('MUFG Intime') or the Depositories as on Friday, July 24, 2026. The EOGM Notice will also be available on the Company's website www.dhootfinance.com and can also be accessed on the website of Stock Exchange i.e. BSE Limited at www.bseindia.com and the remote e-voting website of National Securities Depository Limited ('NSDL') at https://www.evoting.nsdl.com/.

Manner of registering email IDs in case the same are not already registered: (i) Members holding shares in physical form may send an email request to investor.helpdesk@in.mpms.mufg.com along with the following details - folio no., name, scanned copy of the share certificate (front and back),self-attested scanned copy of PAN card, self-attested scanned copy of any address proof; (ii) Members holding shares in demat form may register their email IDs with their respective Depository Participants ('DPs').

Members attending the EOGM through OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

As per Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time, Secretarial Standards-2 and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, please note that: The Company is pleased to provide its Members with the facility to cast their votes electronically on all resolutions set forth in the EOGM Notice. The business can be transacted through voting by electronic means. The Company has availed e-voting system of NSDL for providing remote e-voting facility ('remote e-voting') and facility of voting through e- voting system during the EOGM ('e- voting') to all its members. The instruction for attending the EOGM through OAVM and the manner of e-voting are provided in the Notice convening the EOGM. Members are requested to note the following:

Date & Time of commencement of Remote e-voting	From 10.00 a.m. (IST) on Monday, 17th August, 2026
Date & Time of end of Remote e-voting	Upto 5.00 p.m. (IST) on Wednesday, 19th August, 2026

(a) The facility for e-voting shall be made available at the EOGM and Members attending the same through OAVM who have not cast their votes by remote e-voting shall be able to exercise their voting rights at the meeting. A member may participate in the EOGM even after exercising his right to vote through remote e-voting but shall not be allowed to vote again at the meeting.

(b) The cut-off date for determining eligibility of Members for voting on the business set out in the EOGM notice is Thursday, August 13, 2026. A person whose name is recorded in the Register of Members or in the register of beneficial owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting or e-voting at the EOGM. Any person who becomes a Member of the Company after dispatch of the EOGM Notice and is holding shares as on the cut-off date i.e. Thursday, August 13, 2026, may obtain login credentials by sending a request at evoting@nsdl.co.in or following the procedure as mentioned in the EOGM Notice.

(c) In case of any queries pertaining to e-voting, please visit 'Help & FAQ's section' available at NSDL website https://evoting.nsdl.com.

(d) Members will have an opportunity to cast their votes electronically, either remotely or during the EOGM on the business set forth in the EOGM Notice. The manner for doing so for Members who hold shares in demat form, physical form and for Members whose email IDs are not registered shall be provided in the EOGM Notice also will be posted on the Company's website at: www.dhootfinance.com.

(e) M/s. Shah Patel & Associates, Practicing Company Secretaries, (Firm Registration No. P2015MH046300), represented by Ms. Isha Shah, Company Secretary, failing him Mr. Swapneel Patel, Company Secretary both Partners of M/s. Shah Patel & Associates has been appointed as the Scrutinizer to scrutinize the Remote e-Voting before/ during the EOGM in a fare and transparent manner. The result of e-voting shall be announced within 48 hours of the conclusion of the EOGM by the Chairman or any other Director authorised by him. The result shall be displayed on the website of the Company and shall also be filed with the Stock Exchange.

For any queries, the Members may contact the Company's Registrar & Transfer Agent at:

MUFG Intime India Private Limited
(Formerly known as Link Intime India Private Limited)
C-101,Embassy 247, LBS.Marg, Vikhroli (West),Mumbai – 400083.
Email ID: rnt.helpdesk@in.mpms.mufg.com
Tel. No.: +91 810 811 6767

The above information is being issued for the knowledge and behalf of all the Members of the Company in compliance with MCA Circulars and SEBI Listing Regulations read with SEBI Circulars.

For **Dhoot Industrial Finance Limited**
SD/-
Sneha Shah
Membership No. A28734
Company Secretary & Compliance Officer

Dated: July 31, 2026
Place: Mumbai.

PUBLIC NOTICE

SURRENDER OF RESEARCH ANALYST REGISTRATION

DIPESH MEHTA

SEBI REGISTRATION NO: INH000006873

301/B, 5TH FLOOR, NAVKAR DARSHAN CHS,SHRI ADINATH BHAGWAN MARG, LUSTER ROAD, NEAR RANI BAUG, BYCULLA EAST, MUMBAI, MAHARASHTRA, 400027

NOTICE is hereby given that Dipesh Mehta is desirous of making an application for the surrender of his Individual Research Analyst Registration bearing registration number INH000006873 and BSE Enlistment No.: NA. Any aggrieved party may make any representation against the surrender to Dipesh Mehta at his relevant Registered Office address as indicated above, and they can lodge their compliant at SEBI Head Office Plot No. C4-A, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051, Maharashtra, or at https://scores.sebi.gov.in/ within 15 days of the date of Notice.

NOTICE

Notice is hereby given that share Certificate No. 2013703, 2055396 for 1100 equity shares of Rs. 1/- each bearing Distinctive Nos. 102108638 to 102109187, 137248096 to 137248645 in Folio No. J00385 of **M/s Colgate-Palmolive (India) Limited, Maharashtra,** registered in the name of **Jamnadas P Giyanani & Laxmi Jamnadas Giyanani** have been lost and the undersigned have applied to the company to issue duplicate certificate. Any person who has any claim in respect of the said share certificates should lodge such claim with the company at its registered office at Colgate Research Centre, Main Street, Hiranandani Gardens, Powai, Mumbai, Maharashtra-400076 within 15 days of the publication of this notice, after which no claim will be entertained and the company will proceed to issue duplicate share certificate.

Date - 31.07.2026 **KAVITA JAYKUMAR GIYANANI**
Place - Mumbai

JAYASWAL NECO INDUSTRIES LIMITED

CIN-L28920MH1972PLC016154
Regd. Off.: F-8, MIDC Industrial Area, Hingna Road, Nagpur-440016 (MH)
Tel No.: 07104 - 237276
Website: www.necoindia.com | E-mail: contact@necoindia.com

SPECIAL WINDOW FOR TRANSFER AND DEMATERIALISATION ("DEMAT") OF PHYSICAL SECURITIES

Notice is hereby given pursuant to **SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated 30th January, 2026** that a special window from **February 05, 2026 to February 04, 2027** has been introduced to facilitate Shareholders for lodging/re-lodging requests for transfer / dematerialisation of physical securities which were sold or purchased prior to April 01, 2019. This special window shall also be available for such transfer requests which were submitted prior to April 01, 2019 and were rejected / returned/not attended due to deficiency in the document / process or otherwise.

Eligible Shareholders are requested to submit their transfer request along with the requisite Documents to the Company's **Registrar and Transfer Agent (RTA) i.e. MUFG Intime India Private Limited, C-101, Embassy, LBS Marg, Vikhroli (West), Mumbai- 400083.** Details are also available on the website of the Company i.e. **www.necoindia.com.**

For **Jayaswal Neco Industries Limited**
Sd/-
Ashish Srivastava
(Company Secretary and Compliance Officer)

Place : Nagpur
Date : 30th July, 2026

इंडिया पोस्ट पेमेंट्स बैंक | India Post Payments Bank

भारत सरकार का उपक्रम | A Govt. of India Undertaking

India Post Payments Bank Limited
Corporate Office: 2nd Floor, Speed Post Centre, Bhai Vir Singh Marg, Gole Market, New Delhi, Delhi 110001

INDIA POST PAYMENTS BANK LIMITED
BALANCE SHEET AS AT 31ST MARCH 2026

(Amount Rs. in 000')

CAPITAL & LIABILITIES	As at 31.03.2026	As at 31.03.2025
Capital	2355,00,00	2355,00,00
Reserves & Surplus	-275,64,18	-815,96,93
Deposits	29,104,13,17	19,345,23,66
Borrowings	500,00,00	961,00,00
Other Liabilities and Provisions	1,401,59,43	1,062,00,97
TOTAL	33,085,08,42	22,907,27,70
ASSETS		
Cash and Balances with Reserve Bank of India	1677,40,50	1115,60,47
Balances with Banks & Money at call & short notice	6797,46,39	4338,55,66
Investments	23,621,97,20	16,536,79,34
Advances	-	-
Fixed Assets	285,91,47	317,25,12
Other Assets	702,32,86	599,07,11
TOTAL	33,085,08,42	22,907,27,70
Contingent Liabilities	400,47,05	268,17,00
Bills for Collection	-	-

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2026

	Year ended 31.03.2026	Year ended 31.03.2025
I.INCOME		
Interest earned	1660,77,88	1122,84,73
Other Income	1204,74,50	1025,27,56
TOTAL	2865,52,38	2148,12,29
II. EXPENDITURE		
Interest expended	575,59,86	366,67,13
Operating expenses	1777,45,81	1513,03,64
Provisions and Contingencies	-65,77,86	134,55,93
TOTAL	2287,27,81	2014,26,70
Net Profit/Net Loss	578,24,57	133,85,59
Balance in Profit & Loss Account (Brought Forward)	-889,69,90	-945,74,49
Profit available for Appropriation	-311,45,33	-811,88,90
Appropriations		
Transfer to Reserves (Net) :		
Statutory Reserve	144,56,14	33,46,40
Grant Account – Capital Reserve	-	36,97,10
Investment Fluctuation Reserve	34,72,51	7,37,50
Other Reserve	-	-
Balance carried over to Balance Sheet	-490,73,98	-889,69,90
TOTAL	-311,45,33	-811,88,90

Particulars	31.03.2026	31.03.2025
Shareholding of the Government of India	100.00%	100.00%
Capital Adequacy Ratio (CRAR) (%)	108.28	49.24
Tier 1 Capital ratio (%)	105.67	48.85
Earnings per Share – Basic/Diluted (in Rs)	2.46	0.60

Sd/-
(Priyanka Bhatnagar)
Company Secretary

Sd/-
(Abhishek Dixit)
Chief Financial Officer

Sd/-
(Rajul Bhatt)
Director

Sd/-
(Anjani Kumar Thakur)
ACB Chairman

Sd/-
(R Viswesvaran)
Managing Director & Chief Executive Officer

Sd/-
(Subrat Das)
Chairman

As per our report of even date

For M/s Ambani & Associates
Chartered Accountants

sd/-
(CA Hitesh Ambani)
Partner

For M/s B D Gupta & Associates
Chartered Accountants

sd/-
(CA Sachin Kumar)
Partner

Date: 29.06.2026
Place: New Delhi

MANAPPURAM FINANCE LTD.

CIN : L65910KL1992PLC006623
Registered Office: W - 4/ 638A, Manappuram House, P.O. Valapad, Thrissur - 680 567, Kerala, India

GOLD AUCTION NOTICE

The pledges,in specific and the public, in general, are hereby notified that public auction of the gold ornaments pledged in the below accounts is proposed to be conducted at the following branches on 17/08/2026 from 10.00 am onwards. We are auctioning gold ornaments defaulted customers who have failed to make payment of his/her loan amount despite being notified by registered letters. Unauctioned items shall be auctioned on any other days without further notice. Changes in venue or date (if any)will be displayed at auction centre and on website without any further notice.

List of pledges:-

BEED, HIRALAL CHOWK BEED, 0134680700024285, 4816, 4944, 6868, 7021, 7044, 7192, 7416, 7717, 7782, 9318, 0134680730057242, 7245, 7246, 7247, 7249, PARLI VAIJNATH BEED, 0134760700030841, 0843, 0134760730022298, 2299, 6834, DHULE, GANDHICHOWK DHULE, 0126040700030770, 1715, 2550, 2993, 3053, 3132, 3223, 3251, 3365, 3406, 3427, 3461, 3555, 0126040730019525, 0895, 0918, 0937, 1028, 1334, 1447, 6291, SHIRPUR DHULE, 0134060700020650, 0940, 0965, 0983, 1855, 0134060730013261, 3262, HINGOLI, HINGOLI, 0138310700003837, 3872, 3875, 3883, 4531, 0138310730006572, SADAR BAZAR HINGOLI, 0134780700011542, 1839, 1974, 0134780730014564, 5648, JALNA, AMBAD JALNA, 0133010700043694, 4256, 4409, 4539, 5270, 5476, 5477, 5955, 6068, 0133010730023027, 4363, 9079, 9080, 9082, BHOKERDAN ROAD JALNA, 0133830700025888, 6936, 7909, 9056, 9363, 9459, 9587, 9750, 9806, 9973, 9994, 9996, 0101, 0112, 0230, 0234, 0258, 0364, 0417, 0133830730034363, 6337, 7654, 8341, 8499, CHAMAN JALNA, 0134740700036165, 7994, 2272, 2437, 2655, 2853, 2969, 3082, 3204, 3262, 3312, 3391, 0134740730045412, 6103, 6603, 7037, 7345, 8590, 8716, 6680, 6681, 6683, 6702, MAMA CHOWK JALNA, 0132040700034894, 6765, 6801, 7208, 7306, 7455, 7525, 7556, 7776, 0132040730038116, 1554, 1889, 1895, 1928, 1929, 7539, 7545, 7548, 7549, 7550, 7551, 7555, PARATHUR JALNA, 0133220700048673, 0140, 0990, 1537, 1579, 2262, 2551, 2580, 2800, 3066, 3089, 3235, 3261, 3290, 0133220730029744, 0909, 7933, 7942, LATUR, AUSA MAIN ROAD, 0137450700009340, 0137450730044025, 4035, 4036, 4037, 4039, 4042, 4043, 4044, 4045, AUSA ROAD LATUR, 0139160700006060, 6090, 6364, 6375, 0139160730006430, 0987, 1141, 1993, 2991, 3127, 8182, 8183, 8184, 8188, CHANSHUK ROAD LATUR, 0134830700028362, 9953, 0964, 1174, 1700, 1796, 1966, 1967, 0134830730025389, 6710, 5548, 5555, 5556, 5559, 5560, 5565, 5566, 5567, NILANGA, 0138290700004843, 5183, 5838, 5872, 6076, 6112, 6192, 6203, 6441, 6517, 6520, 6553, 6559, 7633, 7635, 0138290730015463, 6079, 6773, 6804, 6998, 7235, 7550, 7955, 7972, 8063, 1301, SHIVAJI CHOWK AHMEDPUR, 0138240700004429, 4475, 4918, 4946, 0138240730018273, 8309, 8482, 0515, 0525, UDGIR, 0137460700004514, 6087, 6092, 0137460730022565, 2996, 3094, 3118, 6228, NANDED, ANAND NAGAR NANDED, 0126680700039642, 0565, 1763, 2418, 4510, 4530, 4851, 4963, 4990, 5410, 5624, 5639, 5765, 5800, 0126680730020295, 1395, 4852, 7200, 7201, 7379, 4316, 4323, 4324, 4330, 4331, 4334, 4335, 4336, DHARMABAD NANDED, 0133530700027976, 1403, 0133530730009337, 1995, 1996, 3583, 3695, 3987, 4053, 8813, 8816, KINWAT NANDED, 0134800700039241, 0299, 2072, 2552, 2813, 3219, 3418, 3532, 3588, 4059, 4195, 4210, 4256, 4346, 4408, 4542, 4555, 4558, 4566, 4592, 4614, 0134800730011136, 1288, 1367, 2607, 2774, 2881, 2975, 8027, 8028, 8029, MAIN ROAD BHOKAR, 0133050700055177, 5209, 5348, 6185, 6246, 6376, 7955, 8096, 8186, 8249, 8353, 8408, 8571, 8629, 8665, 8679, 8694, 8707, 8928, 8977, 9020, 9230, 9337, 9396, 9445, 9600, 9603, 9630, 9635, 9742, 9766, 9830, 1941, 0133050730013378, 0529, 0598, 1674, 1698, 1705, 1800, 2155, 2186, 2284, 2285, 2349, 3241, 3266, 3409, 3454, 3523, 3646, 0052, 0059, PETH UMRI NANDED, 0134790700029044, 9974, 0230, 0243, 0453, 0478, 0594, 0771, 1018, 1022, 0134790730013391, 3728, 3908, 4619, 4711, 7689, 7690, TARODA NAKA NANDED, 0132380700034280, 4329, 5056, 5435, 5520, 5664, 5956, 6426, 6496, 6525, 6561, 0132380730023902, 5054, 5312, 5602, 7806, 7915, 7918, 7937, 8006, 8091, 3471, 3472, 3473, 3475, 3483, DAMAN, BUS STAND DAMAN, 0139410700003564, 3677, 3861, 4064, 4276, 4565, 4669, 4776, 4784, 4952, 4976, 4991, 5015, 5027, 0139410730001013, 1342, 1476, 1982, 2205, 4706, DABHEL, 0139210700002591, 2962, 3369, 3417, 3554, 3688, 3779, 3800, 3844, 3863, 4237, 4238, 5013, 0139210730002890, 3404, 4142, 4164, 6584, 6585, 6589, DAMAN, 0114770700036543, 6919, 8231, 8238, 8690, 8909, 9267, 9376, 9384, 9434, 9647, 9809, 9919, 0043, 0228, 0444, 1762, 0114770730013867, 3868, 4738, 7075, 8698, 9132, 1132, 1136, 7843, 7850, 7854, 7855, 7860, 0142,

Persons wishing to participate in the above auction shall comply with the following:- Interested Bidders should submit Rs. 10,000/- as EMD (refundable to unsuccessful bidders) by way of NEFT/RTGS on the same day of auction. Bidders should carry valid ID card/PAN card. For more details please contact 9072607147.

Authorised Officer
For Manappuram Finance Ltd

Phoenix ARC Limited

Reg. Office : Wallace Towers, 3rd Floor, 139/140/B/1, Crossing of Shar Road and Western Express Highway, Ville Parle (E), Mumbai – 400057, Tel : 022- 68492450, Fax : 022- 67412313,
CIN- U67190MH2007PLC168303; **Email :**info@phoenixarc.co.in;**Website:** www.phoenixarc.co.in

ONLINE E- AUCTION SALE OF ASSET

In exercise of the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with Rule 6 of Security Interest (Enforcement) Rules, 2002 (RULES) and pursuant to the possession of the secured asset of the borrower/guarantors/mortgagors mentioned hereunder vested with the Authorised Officer under the said SARFAESI Act and RULES for recovery of the secured debts, the Authorised Officer has decided to sell the secured asset by auction sale.

Notice is hereby given to the public in general and to the borrower/guarantors/mortgagors in particular, that the under mentioned properties mortgaged to Phoenix ARC Limited (Formerly Known as Phoenix ARC Private Limited) acting in capacity as Trustee of **Phoenix Trust-FY21-4 and Phoenix Trust-FY21-18 (Phoenix)** (pursuant to assignment of debt by HDFC Bank Ltd. (Assignor Bank) in favour of Phoenix vide the respective Assignment Agreements more particularly mentioned below) will be sold on **"AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" condition**, by way of **'online e-auction'** for recovery of dues and further interest, charges and costs etc. as detailed below **in terms of the provisions of SARFAESI Act read with Rule 6 of Security Interest (Enforcement) Rules, 2002)** through website **https://www.bankeauctions.com** as per the details given below:

Name of the Borrower	**Vivek Rajkumar Shakya**, Lotus Sutra, H. No. 187, Khalchawada, Next to Sunny Guest House, Arambor, Pernem, Near Arambol Police Station, Goa- 403524
Name of Co-Obligant /Guarantors /Mortgagors/ Partners	NIL
Details of Assignment	Assignor – **HDFC Bank Ltd.** Date of Assignment – 29/12/2020 and 28/06/2021

Amount due as per SARFAESI Notice dated 12-12-2025 is **Rs. 6,57,954.86/- (Rupees Six Lakhs Fifty-Seven Thousand Nine Hundred Fifty-Four and Paise Eighty-Six Only)** as on **28/11/2025** together with further interest and other cost and charges and expenses.

Description of Immovable Properties:

Asset Model	Registration No.	Chassis No.	Engine No.
FORD ECOBOOST 1.0L TITANIUM	GA03R1750	MAJAXXMRKAFD19195	FD19195

Possession Details	Assignor has taken possession of the above-named asset as per provisions of SARFAESI Act, 2002 on 02/05/2026
Date & Time of Inspection	27-08-2026 at 11:00 am to 04:00 pm.
Reserve Price	Rs. 2,00,000/- (Rupees Two Lakhs Only) alonwith applicable GST/Taxes etc.
Earnest Money Deposit	Rs. 20,000/- (Rupees Twenty Thousand Only)
Incremental Value	Rs. 5,000/- (Rupees Five Thousand Only) & in such multiples
Last date for submission of EMD	01-09-2026 on or before 05:00 pm
Date & Time of E-Auction	02-09-2026 11:00 am to 01.00 pm

Terms and Conditions of E- Auction

1. The Auction Sale is being conducted by the Authorised Officer under the provisions of SARFAESI Act with the aid and through e-auction. Auction/ Bidding shall be only through "Online Electronic Mode" through the website https://www.bankeauctions.com M/s. C1 India Private Limited is the service provider to arrange platform for e-auction.
2. The Auction is conducted as per the Terms and Conditions of the Bid Document and as per the procedure set out therein. For detailed terms and conditions of the sale the bidders may go through the website of Phoenix, www.phoenixarc.co.in and the links mentioned above as well as the website of the service provider, www.bankeauctions.com for bid documents, the details of the secured assets put up for auction/ obtaining the bid form.
3. The bidders may participate in the e-auction quoting/ bidding from their own offices/ place of their choice. Internet connectivity shall have to be arranged by each bidder himself/itself. The Authorised Officer/ Phoenix/ service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc.
4. For details, help, procedure and online training on e-auction, prospective bidders may contact Mr. Bhavik Pandya of **M/s C 1 India Private Limited, Contact Number: +91-124-4302020/2021/2022/2023/2024, +91-8866682937, Email ID: support@bankeauctions.com; maharashtra@c1india.com**
5. Bidders may also go through the website of Phoenix, www.phoenixarc.co.in for verifying the details of the secured asset put up for auction/ obtaining the bid form.
6. The e-auction will be conducted on the date and time mentioned herein above, when the secured asset mentioned above will be sold on **"AS IS WHERE IS" basis and "AS IS WHAT IT IS" & "WITHOUT RECOURSE"** condition.
7. All the intending purchasers/ bidders are required to register their name in the portal mentioned above as https://www.bankeauctions.com and get user ID and password free of cost to participate in the e-auction on the date and time as mentioned aforesaid.
8. For participating in the e-auction, intending purchasers/ bidders will have to submit the details of payment of refundable Earnest Money Deposit of 10% of the Reserve Price of the Secured asset along with copies of the PANCARD, Board Resolutions in case of Company and Address Proof as more particularly described in Tender Document on or before the **Last date for submission of EMD** as mentioned above. **Intending purchasers/bidders are required to submit EMDs for the property detailed herein above.**
9. The prospective/intending bidder shall furnish an undertaking that he/she/it is not dis-qualified as per provisions of Sec.29 (A) of Insolvency and Bankruptcy Code,2016 and failure to furnish such undertaking along with the KYC documents, shall automatically disqualify or he/she/it bid will be rejected.
10. The successful purchaser/ bidder shall deposit the 25% (inclusive of EMD) of his/ its offer for each of the item by way of RTGS/NEFT to the account mentioned hereinabove on or before the close of banking hours on **the date of Auction mentioned above or not later than the next working day**, which deposit shall have to be confirmed by Phoenix, failing which the sale will be deemed to have been failed and the EMD of the said successful purchaser/ bidder shall be forfeited.
11. The EMD of all other bidders who did not succeed in the e-auction will be refunded by Phoenix within 5 working days of the closure e-auction. The EMD shall not carry any interest.
12. The balance amount of purchase consideration shall be payable by the successful purchaser/ bidder on or before the fifteenth (15) day of confirmation of sale of the said secured asset or such extended period as may be agreed upon in writing. In case of default, all amounts deposited till then shall be liable to be forfeited.
13. For inspection of the property/is or more information, the prospective bidders may contact **Mr. Bhargav Deolekar / Mr. Amol Gawde at following email address bhargav.deolekar@phoenixarc.co.in & amol.gawde@phoenixarc.com or on +91-8097281657 / +91-8655361736.**
14. At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the e-auction/bid/offer or postpone the auction without assigning any reason thereof and without any prior notice.
15. The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law.
16. The payment of all statutory/non statutory dues, taxes, rates, assessments, charges, society dues, fees etc. owing to the property during any time, shall be the sole responsibility of the successful bidder only.
17. The successful purchaser/bidder shall be solely responsible for any cost / expenses / fees / charges etc. payable to the society/any other authority towards the transfer of the rights in its / his / her favour.
18. The Borrower/ Mortgagor, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 6 Clause (2) of the Security Interest (Enforcement) Rules, about the holding of the above-mentioned auction sale.
19. The intending bidders shall make their own independent enquiries regarding encumbrances, title of secured asset put on auction and claims/rights/dues affecting the secured assets, including statutory dues, etc prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of Phoenix. The authorized officer of Phoenix shall not be responsible in any way for any third-party claims/rights/due.
20. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer; however, the Authorised Officer shall not be responsible/liable for any error, misstatement or omission.
21. In the event, the e-auction scheduled hereinabove fails for any reason whatsoever, Phoenix has the right to sell the secured asset by any other methods under the provisions of Rule 6(3) of the Security Interest (Enforcement) Rules, 2002 and SARFAESI Act, 2002.

Place : Maharashtra **Sd/- Authorised Officer**
Date : 31/07/2026 **Phoenix ARC Limited (Trustee of Phoenix Trust-FY21-4)**