



**Registered Office :**

A – 201, 2nd Floor, Fortune 2000,  
C-3 Block, Bandra Kurla Complex,  
Bandra (East), Mumbai – 400 051

Contact : 022-3572 2456 / 7963 5174

Email : [compliance@garudaconstructionengineering.com](mailto:compliance@garudaconstructionengineering.com)

Web site : [www.garudaconstructionengineering.com](http://www.garudaconstructionengineering.com)

**GARUDA**  
**Construction &**  
**Engineering Limited**  
**CIN NO. U45400MH2010PLC207963**

(Formerly Known as Garuda Construction and Engineering Private Limited)

**Date: September 09, 2025**

To,  
**BSE Limited**  
**Phiroze Jeejeebhoy Towers**  
**Dalal Street**  
**Mumbai - 400 001**  
**Scrip Code (BSE): 544271**

**National Stock Exchange of India Limited**  
**"Exchange Plaza"**  
**Bandra-Kurla Complex, Bandra (East)**  
**Mumbai - 400051**  
**Symbol: GARUDA**

**Sub: Newspaper clipping- Information regarding 15<sup>th</sup> Annual General Meeting to be held through Video Conference (VC)/ Other Audio Visual Means (OAVM).**

Dear Sir/Madam,

Pursuant to Regulation 30 and 47 read with Schedule III Part A of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith copies issued for attention of the shareholders in respect of information regarding 15<sup>th</sup> Annual General Meeting to be held on Saturday, 27<sup>th</sup> September, 2025 at 11:00 A.M through VC/OAVM in compliance with the circulars issued by Ministry of Corporate Affairs and the Securities and Exchange Board of India in this regard, published in the following newspapers dated 9<sup>th</sup> September, 2025:

- a. The Free Press Journal (English)
- b. Nav Shakti (Marathi)

Kindly take the same on record.


Thanking you,

Yours Sincerely,

**For Garuda Construction and Engineering Limited**

**Pravin Kumar Brijendra Kumar Agarwal**  
**Managing Director and Chairman**  
**DIN: 00845482**





**POLO QUEEN INDUSTRIAL AND FINTECH LIMITED**  
(CIN: L72200MH1984PLC094539)  
Registered Office: 303/4/5, A to Z Industrial Premises, G. K. Marg, Lower Parel (W), Mumbai – 400013 Tel: 4537 0000/ 6661 5901, Fax: 6661 5900  
E-mail: info@poloqueen.com Website: www.poloqueen.com

**NOTICE OF THE 41<sup>st</sup> ANNUAL GENERAL MEETING AND E-VOTING INFORMATION**  
NOTICE is hereby given that the **Forty First Annual General Meeting ("AGM")** of the Members of the Polo Queen Industrial and Fintech Limited ("the Company") will be held on **Tuesday, September 30, 2025 at 03.00 p.m. (IST)** through Video Conference (VC)/Other Audio Visual Means (OAVM) to transact the business as set out in the Notice of the AGM. The AGM of the Company will be convened in compliance with the applicable provisions of the Companies Act, 2013("the Act") and the Rules made thereunder, the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), as well as in accordance with the relevant circulars issued by the Ministry of Corporate Affairs (including General Circular No. 20/2020 dated 5th May, 2020 read with the subsequent circulars issued from time to time and the Securities and Exchange Board of India (including Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020 and subsequent circulars).

In compliance with the above mentioned provisions, the Company has completed the dispatch of the Annual Report for the Financial year ended March 31, 2025 along with the Notice convening the 41<sup>st</sup> AGM on Saturday, September 06, 2025 through electronic mode to all those eligible shareholders whose email addresses are registered with the Company/Registrar and Share Transfer Agents or with their Depository Participants (DP), whose names appear in the Register of Members/Register of Beneficial Owners as on Friday, September 03, 2025.

The Notice of the 41<sup>st</sup> AGM and the Annual Report for the financial year 2024-25 will also be available on the Company's website i.e. www.poloqueen.com, on the websites of NSDL at www.evoting.nsdl.com and the website of the stock exchange i.e. BSE Limited at www.bseindia.com and Metropolitan Stock Exchange of India Limited (MSEI) www.msei.in.

**Instructions for Remote e-Voting and e-Voting during AGM**  
In compliance with the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time, and Regulation 44 of the SEBI Listing Regulations, the Company is pleased to provide its Members facility of remote e-voting and e-voting during the AGM. As per SEBI Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/242 dated 9<sup>th</sup> December, 2020 e-voting process will also be enabled for all individual demat account holders, by way of a single login credentials through their demat accounts/websites of Depository Participants. The Company has engaged the services of National Securities Depository Limited ("NSDL") for providing e-voting service. Members are hereby informed that the Ordinary and Special Business, as set out in the Notice of 41<sup>st</sup> AGM will be transacted only through voting by electronic means. The process for remote e-voting and e-voting at the AGM is provided in the Notice of 41<sup>st</sup> AGM.

The remote e-voting will commence Friday, September 26, 2025 (9.00 a.m. IST) and end on Monday, September 29, 2025 (5.00 p.m. IST). The remote e-voting module will be disabled by NSDL thereafter. Once the vote is cast by a Member, he/ she will not be allowed to change it subsequently.

Members attending the AGM through VC / OAVM and who have not cast their vote on the resolutions forming part of the Notice through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting facility provided during the AGM. Members who have cast their vote through remote e-voting prior to the AGM can attend the AGM but will not be entitled to cast their vote again.

The Cut-off date for determining the eligibility of Members for voting through remote e-voting and e-voting at the AGM is Tuesday, September 23, 2025.


Any person, who acquires shares of the Company and becomes a Member of the Company after the dispatch of Notice of the AGM and holding shares as on the cut-off date i.e. Tuesday, September 23, 2025, may obtain the login ID and password by sending a request at evoting@nsdl.co.in or Service@satellitecorp.com.

The procedure for remote e-voting and e-voting, at the AGM is provided in the notes to the Notice of the 41<sup>st</sup> AGM. In case of any queries, you may refer to the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on 022-48867000 or send a request to Mr. Sukesh Shetty, Senior Manager at evoting@nsdl.com.

**Procedure for joining the AGM through VC / OAVM**  
Members will be able to attend the AGM through VC / OAVM at www.evoting.nsdl.com by using their remote e-voting login credentials and selecting the EVEN for Company's AGM. The detailed procedure for attending the AGM through VC / OAVM is explained in the Notice of the AGM. Members are requested to carefully read all the Notes set out in the Notice of the AGM (being sent electronically) and in particular, instructions for joining the AGM, manner of casting vote through remote e-Voting or through e-Voting facility at the AGM.

By order of the Board of Directors  
**For, Polo Queen Industrial and Fintech Limited**  
Sd/-  
Prabhas Jivanram Sanghai  
Executive Director and CFO  
Place : Mumbai  
Dated: September 09, 2025  
DIN: 00302947

On and behalf of the Board of Directors,  
**SICOM Limited,**  
Vivek L Bhimanwar,  
Managing Director,  
DIN: 07823519



**SICOM LIMITED**  
Registered Office: Solitaire Corporate Park, Building No. 4, Guru Hargovindji Road, Chakala, Andheri (East), Mumbai - 400093, Tel.: 022-66572700, Website: www.sicomindia.com

**NOTICE OF 59th ANNUAL GENERAL MEETING AND E-VOTING INFORMATION**  
NOTICE is hereby given that the 59<sup>th</sup> Annual General Meeting ("AGM") of the Members of SICOM Limited ("the Company") will be held on Tuesday, 30th September, 2025 at 03:30 PM (IST) by mean of Video Conferencing ("VC") or Other Audio-Visual Means ("OAVM") to transact the Business as set out in the Notice of AGM as detailed in the Notice circulated on **8<sup>th</sup> September, 2025**, convening the said AGM.

Please note that, the Ministry of Corporate Affairs has vide General Circular Nos. 14/2020, 17/2020, 20/2020, 02/2021 and 02/2022 and 09/2023 dated April 8, 2020, April 13, 2020, May 5, 2020, January 13, 2021 and May 5, 2022 and September 09, 2023 respectively ("MCA Circulars"), permitted Companies to convene the AGM through VC/OAVM mode and issue the Notice for Annual General Meeting along with the Annual Report for the Financial Year 2024-25 by email to all members and other persons entitled, and whose e-mail addresses are registered with the Company.

**Notice of AGM and Dispatch**  
In terms of the Section 101 of the Companies Act, 2013 read with Rule 18 of the Companies (Management and Administration) Rules, 2014, the aforesaid Notice and the Annual Report (including Standalone & Consolidated Financial Statements) for the Financial Year 2024-25 has been dispatched through e-mail to all the Members whose e-mail addresses are registered with the Depository Participant(s) (DP) / Registrar & Transfer Agent (RTA) / Company on **8<sup>th</sup> September, 2025**. The Annual Report along with AGM Notice is available on the Company's website at www.sicomindia.com. The Notice convening the AGM is also available on NSDL website (www.evoting.nsdl.com) for all members of the Company. Members who have acquired shares in the Company after the said date, or who have not registered their e-mail address with the DP / RTA / Company can access the Annual Report on the above websites and send a request to your DP / RTA / Company for receipt of the same along with e-voting details.

**Manner of Voting at the AGM (remote e-voting and e-voting at AGM)**  
NOTICE is further given that in compliance with Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Company is providing e-voting facility (remote e-voting and e-voting at the AGM) to all its Shareholders to enable them to cast their votes on all matters listed in the said Notice through electronic means.

The Company is pleased to provide e-voting facility (including "remote e-voting") of NSDL to all its Members to cast their vote on all resolutions set out in the Notice of the AGM. Members will be able to cast their vote electronically on the businesses as set forth in the Notice of the AGM either remotely (during remote e-voting) or during the AGM (when window for e-voting is activated upon instructions of the Chairman).

<b>Cut-Off Date for determining the Members entitled to vote through e-voting</b>	Tuesday, 23 <sup>rd</sup> September, 2025
<b>Commencement of e-voting period</b>	Friday, 26 <sup>th</sup> September, 2025 (9:00 AM) IST
<b>End of e-voting period</b>	Monday, 29 <sup>th</sup> September, 2025 (5:00 PM) IST

The e-voting module will be disabled by NSDL at 05:00 PM on Monday, 29<sup>th</sup> September, 2025. Further the members who cast their vote through remote e-voting may attend the AGM but will not be allowed to vote again at the AGM. The detailed instructions for casting the vote through e-voting is attached to the AGM Notice as well as available on the Company's website on www.sicomindia.com and on websites at www.evoting.nsdl.com.

Any person who becomes a Member of the Company after the dispatch of the Notice convening the AGM and holds shares as on the cut-off date may obtain the LOGIN ID and password by sending a request to evoting@nsdl.co.in or secretarial@sicomindia.com. However, if such person is already registered with NSDL for e-voting then s/he can use his/ her existing USER ID and password for casting vote. Any person who is not a shareholder as on the cut-off date may consider this notice for informational purposes only.

**Attendance to the AGM through VC/OAVM:**  
The details for participation to the AGM, registration as a Speaker and to ask questions on the agenda for the AGM are included in the Notes to the AGM Notice. The members are requested to refer the same in detail. Members who have not updated their e-mail addresses are requested to update the same with their DP or by sending a written request by email to secretarial@sicomindia.com.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on toll free no: 1800 1020 990 and 1800 22 44 30 or send a request to evoting@nsdl.co.in or secretarial@sicomindia.com.

The instructions for e-voting and participation in the AGM shall also form a part of the AGM Notice of the Company, which shall be available on the website of the Company and NSDL. This Advertisement is being published in compliance of the MCA Circulars and for the information of the members as is available on the website of the Company.

We urge all members to update their information at the earliest to receive the AGM Notice, Annual Report and e-voting credentials (as applicable).

On and behalf of the Board of Directors,  
**SICOM Limited,**  
Vivek L Bhimanwar,  
Managing Director,  
DIN: 07823519

Place: Mumbai  
Date: 09.09.2025

**PUBLIC NOTICE**  
NOTICE is hereby given that our clients have agreed to purchase and acquire from **SHRI LALA TULSIRAM AGGARWAL MEMORIAL CHARITABLE TRUST**, a Public Trust incorporated and registered under the provisions of the Maharashtra Public Trust Act, 1950 having PTR No. E-2066 (Mumbai) and having its office at Gupta Mills Estate, Darukhana, Reay Road, Mumbai 400 010 ("**Owner**") the property more particularly described in the **SCHEDULE** hereunder written ("**Property**") and for the said purpose we are investigating the right, title, interest and ownership of the Owner to the Property.

Any person/s having any claim in respect of the Property or any part thereof including claims as and by way of sale, exchange, lease, mortgage (equitable or otherwise), gift, lien, charge, trust, inheritance, hindu undivided family, maintenance, bequest, possession, easement, leave and license, lease, sub-lease, conducting agreement, assignment, tenancy, license, pledge, guarantee, family arrangement, FSI/TDR benefit, development rights, development management, collaboration agreement, joint venture, power of attorney, partnership, loans, advances, lis-pendens, injunction or any other attachment, or under any decree, order or award passed by any Court of Law, Tribunal, Revenue or Statutory Authority or arbitration, right of prescription or pre-emption or otherwise howsoever is/are hereby requested to notify the same in writing to the undersigned with supporting documentary evidence at the address mentioned hereinbelow within 14 (fourteen) days from the date hereof/failing which, the claim or claims, if any, of such person or persons shall be deemed to have been waived and/or abandoned and the transaction shall be completed by our client.

**THE SCHEDULE HEREINABOVE REFERRED TO:**  
*(Description of "the Property")*  
All those pieces or parcels of non-agricultural land or ground being plots together with the structures standing thereon as sanctioned by the Collector of Poona situate at Lonavla in the registration sub-district of Mawal, Taluka Mawal, District Pune being Plot 5 admeasuring 1121 square yards and having CTS No. 138/27, Plot 6 admeasuring 1644 square yards and bearing CTS No. 138/26, Plot 7 admeasuring 2133 square yards and having CTS No. 138/25, Plot 8 admeasuring 3271 square yards in Semi Public Zone and having CTS No. 138/24 and Plot 9 admeasuring 1417 square yards and having CTS No. 138/23 and bounded as follows, i.e., to say:  
**Plot 5 bearing CTS No. 138/27:**  
Area 1121 square yards and bounded on the East by Old Khandala Road, on the South by Plot 6, on the West by Nallah and on the North by Old Khandala Road.  
**Plot 6 bearing CTS No. 138/26:**  
Area 1644 square yards and bounded on the East by Old Khandala Road, on the South by Plot 7, on the West by Nallah and on the North by Plot 5.  
**Plot 7 bearing CTS No. 138/25:**  
Area 2133 square yards and bounded on the East by Old Khandala Road, on the South by Plot 8, on the West by Nallah and on the North by Plot 6.  
**Plot 8 bearing CTS No. 138/24:**  
Area 3271 square yards in Semi Public Zone and bounded on the East by Old Khandala Road, on the South by Plot 9, on the West by Nallah and on the North by Plot 7.  
**Plot 9 bearing CTS No. 138/23:**  
Area 1417 square yards and bounded on the East by Old Khandala Road, on the South by R.S. No. 135, on the West by R.S. No. 135, on the North by Plot 8.  
**Dated this 09<sup>th</sup> day of September, 2025.**

**LAW POINT**  
ADVOCATES & SOLICITORS  
301, Vaibhav Chambers, 3rd Floor,  
Jagat Vidya Marg, Behind Gurnanank Hospital,  
Bandra-Kurla Complex, Bandra (East), Mumbai 400051.  
Email : response@lawpointindia.in

Corporate Office: ICICI Home Finance Company Limited ICICI HFC Tower, Andheri - Kurla Road, Andheri (East), Mumbai-400059, India  
Branch Office: 1st floor, Office no. P02/147, Harmony Plaza, Opp. SBI, Boisar, Dist- Palghar- 401501., Branch Office: 2nd floor, Sonvane Complex, Beside Kamdar Petrol Pump, Mini Market, Malad, Andheri- 4241312, Branch Office: City Survey No.19765/1 +2 India Garage, South Western Corner, 1st floor of India Plaza Complex, Jilha Peth Swatantra Chowk, Jalgaon- 425001., Branch Office: Shop No. 29, Shokambhari Square, 2nd Floor, Durga Chowk, Akola -444001.  
**[See proviso to rule 8(i)] Notice for sale of immovable assets**  
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 Possession of which has been taken by the Authorized Officer of ICICI Home Finance Company Ltd., will be sold on "As is where is", "As is what is", and "Whatever there is", as per the brief particulars given hereunder:

Sr. No.	Name of Borrower(s)/ Co-Borrowers/ Guarantors/ Legal Heirs/ Loan Account No.	Details of the Secured asset(s) with known encumbrances, if any	Amount Outstanding	Reserve Price/ Earnest Money Deposit	Date and Time of Property Inspection	Date & Time of Auction	One Day Before Auction Date	SARFAESI Stage
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1.	Urmila (Borrower) Ashish Sushil Dayama (Co-Borrower) Lan No. LHANE00011394502 & LHANE00011394655	All That Piece And Parcel Of Flat No. 106, First Floor, Renuka Complex, Wing A, Near Sai Baba Mandir, Situated At Torpur Road, Postal, Boisar Vest, Palghar, Maharashtra- 401501	Rs. 19,26,296.00/- September 03, 2025	Rs. 14,65,128/- September 03, 2025	September 19, 2025 11:00 AM- 03:00 PM	September 26, 2025 02:00 PM- 03:00 PM	September 25, 2025 Before 05:00 PM	Symbolic Possession
2.	Varsha Santosh Patwari (Borrower) Santosh Nagappa Patwari (Co-Borrower) Lan No. LHLAT0001403701	Flat No. 44, Second Floor, Rudra Tower, SR No. 2/C/1, Old Municipal C No. 667, New Municipal C No. 769, Majje Nideban, Tal Udgir, Dist Latnr, Maharashtra- 413512.	Rs. 18,30,917.00/- September 03, 2025	Rs. 14,17,500/- September 03, 2025	September 19, 2025 11:00 AM- 03:00 PM	September 26, 2025 02:00 PM- 03:00 PM	September 25, 2025 Before 05:00 PM	Physical Possession
3.	Varsha Santosh Patwari (Borrower) Santosh Nagappa Patwari (Co-Borrower) Lan No. LHLAT0001410765	Flat No. 55, 3rd Floor, Rudra Tower, G Sr 2/C/1, Old Municipal C No. 667, New No. 769, Majje Nideban, Tal Udgir, Dist Latnr, Taludra Maharashtra- 413512.	Rs. 14,54,571.00/- September 03, 2025	Rs. 23,47,000/- September 03, 2025	September 19, 2025 11:00 AM- 03:00 PM	September 26, 2025 02:00 PM- 03:00 PM	September 25, 2025 Before 05:00 PM	Physical Possession
4.	Mukesh Shantaram Nikam (Borrower) Sonali Mukesh Nikam (Co-Borrower) Lan No. LHLJN0001498499 & LHLJN0001499501	South Side Part of Plot No. 20, Construction Thereon, Gat No. 88/1/1, Bhag Nagar, Vanjole Road, Majje Vanjole, Tal Bhussawal, Dist Jalgaon, Bhussawal, Maharashtra- 425203	Rs. 15,76,234.86/- September 03, 2025	Rs. 13,73,931/- September 03, 2025	September 19, 2025 11:00 AM- 03:00 PM	September 26, 2025 02:00 PM- 03:00 PM	September 25, 2025 Before 05:00 PM	Physical Possession
5.	Ashish Vijay Ambhore (Borrower) Swati Ashish Ambhore (Co-Borrower) Lan No. LHLAK0001514457/ LHLAK0001514580	All That Piece and Parcel of RCC Structure Flat No. 10 at Second Floor, Having 1/8th Undivided Share, Named and Styled As Sakshi Apartment Situated at Plot No. 71, Filed Survey No. 84/4, Majje- Umri, Within Gram Panchayat Kharap Tq & District-akola	Rs. 11,40,153.00/- September 03, 2025	Rs. 10,93,264/- September 03, 2025	September 19, 2025 11:00 AM- 03:00 PM	September 26, 2025 02:00 PM- 03:00 PM	September 25, 2025 Before 05:00 PM	Physical Possession
6.	Jitendra Kumar Soni (Borrower) Anjali (Co-Borrower) Lan No. LHBHO0001597597/ LHBHO0001597598	All That Piece and Parcel of Flat No. 201 Second Floor in Building No. 2 Type A 1 Knowl Sharveshri Residency In The Layout Known As Anant Sushama Complex Situated at Survey No. 884/6 The Land Bearing Gut No. 546/6 Situated at Village Shrigaon Dhanesar New Satpati Road Tal & Dist Palghar- 401404	Rs. 12,77,718.10/- September 03, 2025	Rs. 10,85,238/- September 03, 2025	September 19, 2025 11:00 AM- 03:00 PM	September 26, 2025 02:00 PM- 03:00 PM	September 25, 2025 Before 05:00 PM	Symbolic Possession



**INDIAN OVERSEAS BANK**  
Delisle Road Branch  
316, Pragati Industrial Estate Compound, N M Joshi Marg Mumbai -400 011  
Br. Code: 0388 IFSC: IOBA0000388 Phone: 8925950388 email: iob0388@iob.in

**E Auction on 26.09.2025**  
**PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES**  
**SALE OF IMMOVABLE PROPERTIES MORTGAGED TO THE BANK UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002**  
Whereas, the Authorised Officer of Indian Overseas Bank has taken constructive possession of the following property/ies under section 13(4) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002. (hereinafter referred as "Act") pursuant to the notices issued under Sec 13(2) of the Act under in the following loan accounts for the dues as mentioned in the notices (under section 13(2)) to the respective borrowers with the right to sell the same on "**AS IS WHERE IS BASIS**", "**AS IS WHAT IS BASIS**" AND "**WHATEVER THERE IS BASIS**" for realization of Bank's Dues plus interest as detailed hereunder and whereas, consequent upon failure of the borrowers concerned to repay the dues, the undersigned, in exercise of powers conferred under section 13(4) of the Act, hereby propose to realize the Bank's dues by sale of the said property/ies. The sale will be done by the undersigned through e-auction platform provided at website..

Branch	Name and Address of Borrower(s)	Details of the Property	Possession	Book O/s (In Rs.)	Reserve price EMD Bid Increase Amount
DELISLE ROAD	<b>Mr. RAMKAILASH LALBHADUR YADAV, ROOM No 2 VASUDEV YADAV CHAWL, 90 FEET ROAD SHRI KRISHNA NAGAR, SAKINAKA, MUMBAI-400072, MAHARASHTRA.</b>	All that part and parcel of property consisting of Flat No. 301 on 3rd floor, A wing of Building known as "Motiram Privilege" in survey No. 135, Hissa No.IB of Village Badlapur, Taluk Ambarnath, District- Thane within the limits of Kulgaon Badlapur Municipal Council in the name of Ramkailash Lalbahadur Yadav.	Physical	<b>Rs. 18,34,667</b> (Rupees Eighteen Lakh Thirty Four Thousand Six Hundred and Sixty-Seven only) as on 05-09-2025	<b>Reserve price – Rs. 20,14,000/-</b> (Rupees Twenty Lakh and Fourteen Thousand Only) <b>EMD amount – Rs. 2,01,400/-</b> (Rupees Two Lakh One Thousand and Four Hundred only) <b>Bid increase amount – Rs. 50000/-</b> [Rs. Fifty Thousand Only]
DELISLE ROAD	<b>Mr. Shanikumar Hanumant Ingale &amp; Ms. Kalpana Hanumant Ingale Mathadi Kamgar Society A wing, Flat no.1406 , 14th floor Ghasoli Sect-9 , Ghasoli , Thane - 400701</b>	All that part and parcel of property consisting of Flat No. A 1002, 10TH floor , A wing Casa Estela EPIC Palava- 2 Talaja Bypass Road, Dombivli East Thane 421203 standing in the name of <b>Mr. Shanikumar Hanumant Ingale &amp; Ms. Kalpana Hanumant Ingale</b>	Physical	<b>Rs. 44,88,182/-</b> (Rupees Forty Four Lakh Eighty Eight Thousand and One Hundred and Eighty Two only) as on 05-09-2025	<b>Reserve price – Rs. 36,15,000</b> (Rupees Thirty Six Lakh Fifteen Thousand Only) <b>EMD amount – Rs. 3,61,500/-</b> (Rupees Three Lakh Sixty One Thousand Five Hundred only) <b>Bid increase amount – Rs.50000/-</b> [Rs. Fifty Thousand Only]

\* with further interest at contractual rates and rests along with costs, charges etc. till date of repayment, after reckoning repayments, if any  
The publication is also a 15 days' notice to the borrower/mortgagor / Guarantor of the above loans under Rule 9(1) of Security Interest (enforcement) rules 2002, under SARFAESI Act 2002 about holding of the e-auction sale by inviting tenders from the PUBLIC in General for sale of secured assets.  
**Date & Time of e-auction: 26.09.2025 at 11.00 AM to 03.00 PM with auto extension of 10 minutes**  
For Details of E-auction Notice Please refer our website www.iob.in and the service provider website's https://baanknet.com/eauction-psb/bidder-registration. Earnest Money Deposit (EMD) shall be paid online through NEFT/RTGS mode.  
The EMD amount can be deposited up to 26.09.2025 up to 03:00 PM  
**Contact Person :**

Branch	Name	Contact no.	Email ID
Delisle Road	Mr Nishikant	8925950388	iob0388@iob.in

Place - Mumbai  
Date - 05.09.2025  
(Authorised Officer)



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

**APPENDIX- IV-A [See proviso to rule 8 (6) and 9 (1)]**  
**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) and 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) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Constructive/physical possession of which has been taken by the Authorised Officer of Capri Global Housing Finance Limited Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on dates below mentioned, for recovery of amount mentioned below due to the Capri Global Housing Finance Limited Secured Creditor from Borrower mentioned below. The reserve price, EMD amount and property details mentioned below.

Sr. No.	1. BORROWER(S) NAME 2. OUTSTANDING AMOUNT	DESCRIPTION OF THE MORTGAGED PROPERTY	1. DATE & TIME OF E-AUCTION 2. LAST DATE OF SUBMISSION OF EMD 3. DATE & TIME OF THE PROPERTY INSPECTION	1. RESERVE PRICE 2. EMD OF THE PROPERTY 3. INCREMENTAL VALUE
1.	<b>1.Mr. Yash Dhananjay Patil ("Borrower") 2. Mr. Dhananjay Shripadthrao Patil 3.Mrs. Swapanaji Dhananjay Patil (Co-Borrower) LOAN ACCOUNT No. LNHLKOL000022556 (Old)/50300000752519(New) Rupees 19,91,006/- (Rupees Nineteen Lacs Ninety One Thousand and six Only) as on 02.09.2025 along with applicable future interest.</b>	All that piece and parcel of Property being land and building being Plot No. A-9, Samarth Nagar, out of RS No. 183/18B, Land Admeasuring Area 67.50 Sq. Mtrs., Near Renuka Mandir, Mouje Panchgaon, Tehsil Karver, District Kolhapur, Madhya Pradesh 416013, Bounded As: East By – Plot No. A-8, West By – Colony Road, North By – Plot No. A-10, South By – Colony Road	<b>1. E-AUCTION DATE: 16.10.2025 (Between 3:00 P.M. to 4:00 P.M.) 2. LAST DATE OF SUBMISSION OF EMD WITH KYC: 15.10.2025 3. DATE OF INSPECTION: 14.10.2025</b>	<b>RESERVE PRICE: Rs. 17,50,000/- (Rupees Seventeen Lacs Fifty Thousand Only). EARNEST MONEY DEPOSIT: Rs. 1,75,000/- (Rupees One Lacs Seventy Five Thousand Only) INCREMENTAL VALUE: Rs. 10,000/- (Rupees Ten Thousand Only)</b>

For detailed terms and conditions of the sale, please refer to the link provided in Capri Global Housing Finance Limited Secured Creditor's website.  
**TERMS & CONDITIONS OF ONLINE E-AUCTION SALE:-**  
1. The Property is being sold on "AS IS WHERE IS, WHATEVER THERE & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties & indemnities.  
2. Particulars of the property / assets (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Secured Creditor and Secured Creditor shall not be answerable for any error, misstatement or omission. Actual extent & dimensions may differ.  
3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or representation on the part of the Secured Creditor. Interested bidders are advised to peruse the copies of title deeds with the Secured Creditor and to conduct own independent enquiries /due diligence about the title & present condition of the property / assets and claims / dues affecting the property before submission of bid/s.  
4. Auction/bidding shall only be through "online electronic mode" through the website https://sarfaesi.auctiontiger.net Or Auction Tiger Mobile APP provided by the service provider M/S eProcurement Technologies Limited, Ahmedabad who shall arrange & coordinate the entire process of auction through the e-auction platform.  
5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /service provider shall not be held responsible for the internet connectivity, network problems, system crash own, power failure etc.  
6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider M/S e-Procurement Technologies Ltd. Auction Tiger, Ahmedabad (Contact No. 079-68136880/68136837). Mr. Ramprasad Sharma Mob. 800-002-3297/79-6120 0559. Email: ramprasad@auctiontiger.net..  
7. For participating in the e-auction sale the intending bidders should register their name at https://sarfaesi.auctiontiger.net well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.  
8. For participating in e-auction, intending bidders have to deposit a refundable EMD of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favor of "Capri Global Housing Finance Limited" on or before 15-Oct-2025.  
9. The intending bidders should submit the duly filled in Bid Form (format available on https://sarfaesi.auctiontiger.net) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer, Capri Global Housing Finance Limited Regional Office No. 7th Floor, Above new passport office, Dosti Pinnacle , Wagale Estate , Road No. 22,Thane -400604 or No. 031-302, Third floor, 927, Sanas Memories, F.C.Road, Shivaji Nagar, Pune, Maharashtra-411004 latest by 03:00 PM on 15-Oct-2025. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale- in the Loan Account No. \_\_\_\_\_ (as mentioned above) for property of "Borrower Name".  
10. After expiry of the last date of submission of bids with EMD, Authorised Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids above and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider M/S eProcurement Technologies Limited to enable them to allow only those bidders to participate in the online inter-se bidding /auction proceedings at the date and time mentioned in E-Auction Sale Notice.  
11. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e-auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension.  
12. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone.  
13. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him BY E-Mail both to the Authorised Officer, Capri Global Housing Finance Limited, Regional Office Office No. 7th Floor, Above new passport office, Dosti Pinnacle , Wagale Estate , Road No. 22,Thane -400604 or No. 031-302, Third floor, 927, Sanas Memories, F.C.Road, Shivaji Nagar, Pune, Maharashtra-411004 and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings.  
14. The successful bidder shall deposit 25% of the bid amount (including EMD) within 24 hour of the sale, being knocked down in his favour and balance 75% of bid amount within 15 days from the date of sale by DD/Pay order/NEFT/RTGS/Chq favouring Capri Global Housing Finance Limited.  
15. In case of default in payment of above stipulated amounts by the successful bidder / auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale.  
16. At the request of the successful bidder, the Authorised Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount.  
17. The Successful Bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) (if applicable) and submit TDS certificate to the Authorised officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within 15 working days of the acceptance of the offer by the authorized officer, or within such other extended time as deemed fit by the Authorised Officer, failing which the earnest deposit will be forfeited.  
18. Municipal / Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property.  
19. Sale Certificate will be issued by the Authorised Officer in favour of the successful bidder only upon deposit of entire purchase price / bid amount and furnishing the necessary proof in respect of payment of all taxes / charges.  
20. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser.  
21. The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 30 days from the scheduled date of sale, it will be displayed on the website of the service provider.  
22. The decision of the Authorised Officer is final, binding and unquestionable.  
23. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.  
24. That borrowers have filed Litigation before DRT Pune bearing no. SA 513/2025.  
25. Movable Article (if any) lying in the property is not part of this sale.  
26. For further details and queries, contact Authorised Officer, Capri Global Housing Finance Limited or Mr. Sumedh Sahebrao Mobile No. 968947497 .  
27. This publication is also 30 (Thirty) days notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(6) and 9 (1) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above mentioned date / place.

**Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Capri Global Housing Finance Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.**  

Place : MAHARASHTRA Date : 09-Sept-2025 Sd/- (Authorised Officer) Capri Global Housing Finance Limited



