

# PODDAR HOUSING AND DEVELOPMENT LIMITED

Registered Office: Unit No. 3-5, Neeru Silk Mills, Mathuradas Mill Compound  
126 N M Joshi Marg, Lower Parel (West), Mumbai 400 013  
Telephone: 022 6616 4444 | CIN: L51909MH1982PLC143066  
E mail: [cs.team@poddarhousing.com](mailto:cs.team@poddarhousing.com) | Website: [www.poddarhousing.com](http://www.poddarhousing.com)

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Date: 10<sup>th</sup> June, 2025

To <b>BSE Limited</b> Phiroz Jeejibhoy Towers Dalal Street, Fort, Mumbai 400 001 Scrip Code : 523628	To <b>The National Stock Exchange of India</b> Exchange Plaza, 5 <sup>th</sup> Floor, Plot No. C/1 G Block, Bandra Kurla Complex, Bandra East, Mumbai 400 051 Scrip Symbol : PODDARHOUS
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**Subject : Published AGM Notice for 2024**

**Dear Sir / Madam**

Attached herewith please find the Notice of the 42<sup>nd</sup> Annual General Meeting of the members of the Company published in Free Press Journal and Navshakti newspapers on Saturday, 7<sup>th</sup> June, 2025.

As per the Notice, the **42<sup>nd</sup> Annual General Meeting** of the members of the Company is scheduled to be held on **Monday, 30<sup>th</sup> June, 2025 at 11. 00 a m (IST)** through Video Conferencing or any other Audio Visual Means.

The said notice has been mailed to the members of the Company and uploaded on the respective portals of BSE and NSE and on the website of the Company.

You are requested to take the above on record and acknowledge receipt.

Thanking You,  
Yours faithfully

For **Poddar Housing and Development Limited**



**Haroon Mansuri**  
Company Secretary

Encl : a/a

**AU SMALL FINANCE BANK LIMITED** (A Scheduled Commercial Bank)  
 Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302003, Rajasthan, India (CIN:L36911R1996PLC011381)

**SARFAESI Notice Under Rule 8 (5)-D by Private Treaty Sale**

Bank Sale Mortgage property through private treaty and the reserve price & details are given below table.

Name of Borrowers/Co-Borrowers/Guarantors/Loan No.	Description of Property	Offer Price	Received Amount By Buyer
Ashtvinayak Kirana Stores (Borrower), Naharsingh Khemsingh Rajput (Co-Borrower) (Loan A/c No.) L9001060132065755	Shop No. 8, Ground Floor, Building Type A, Kotak Royale, New Satpati Road, Tembhode, Palghar (West) 401404. Admeasuring 123 Square Feet having four boundaries as : East - Open Area, West - Open Area, North - New Satpati Road, South - Open Plot	Rs. 13,31,000/- (Thirteen Lacs Thirty One Thousand Only)	Rs. 13,31,000/- (Thirteen Lacs Thirty One Thousand Only)

The Secured creditor/Authorised officer has received an offer to Purchase of above mentioned properties. If Borrower have any prospective better buyer higher than above price, then requested to send him with DD/Pay order of 10% of his offer amount within fifteen days from the date of notice and balance amount will be required to be deposited within fifteen days from the acceptance of his offer otherwise the property will be sold to the offer which secured creditor/Authorised officer has received.

Date : 05/06/2025  
 Place : Palghar, Maharashtra

sd/-  
 Authorised Officer  
 AU Small Finance Bank Limited

**KVB Karur Vysya Bank**  
 Smart way to bank

Assel Recovery Branch-Shop No 12 & 13, Diamond Mansion, Dr Vignes Street, Kalbadevi Main Road, Kalbadevi, Mumbai, Maharashtra 400002. Phone No. 7710001955. Mail:headarbombai@kvbmail.com

**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 provision to Rule 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 Karur Vysya Bank Ltd, the physical possession of which has been taken by the Authorised Officer of The Karur Vysya Bank Ltd., Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 27.06.2025, for recovery of Rs. 34,29,005.97/- (Rupees Thirty Four Lakhs Twenty Nine Thousand Five and Paise Ninety Seven Only) as on 05.06.2025 with interest and expenses thereon from 06.06.2025 due to the Karur Vysya Bank Ltd, Secured Creditor from Borrower/s 1. Mr PRASHANT SHANKAR GHAWALI & 2. Mrs SHUBHANGI SHANKAR GHAWALI, both 1 and 2 residing at A-402, Prathamesh CHS, Thakurji Road, Opp Laxmi Park, Kanchan Gao, Thakurji East, Dist. Thane, Maharashtra 421 201

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

All part and parcel of Residential Flat admeasuring 680 sqft built up area situated at Flat No. 401, A Wing, Survey No 73, Hissa No 4, IRA IRCON, Nandivli Road, Dombivli East, Kalyan, Dist Thane, Maharashtra standing in the name of Mr Prashant Shankar Ghawali and Mrs Shubhangi Shankar Ghawali as per registered sale deed no 5533 dt 03.04.2019

Reserve Price : Rs 38,00,000/- EMD : Rs 3,80,000/-  
 Bid Amount Incremental : Rs 10,000/-

For detailed terms and conditions of the sale, please refer to the link provided in our Bank's/Secured Creditor's website i.e www.kvb.co.in/Property Under Auction also at the web portal <https://www.bankauctions.in> of the service provider, Mail id Closure - Contact Person Mr. Nilesh D Pawar, Mobile No. 8142000725 and Ms id -nilesh@bankauctions.in

**Statutory 15 days' Notice under Rule 9(1) of the SARFAESI ACT, 2002**

The borrower/s and guarantor/s are hereby notified to pay the dues as mentioned above along with up to date interest and ancillary expenses before the date of e-Auction, failing which the Schedule property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

Date : 07.06.2025  
 Place : Mumbai

Authorized Officer  
 THE KARUR VYSYA BANK LTD

**ICICI Home Finance**  
 Corporate Office- ICICI Home Finance Company Limited ICICI HFC Tower, Andheri - Kurla Road, Andheri (East), Mumbai- 400059, India

Branch Office: 1st floor, Office No. 23, 24, 25, Satara City Business Center, S No 283/1, A, Final Plot No. 29, Sub Plot No. 1, Radika Road, Karanje Tarf Satara- 415002  
 Branch Office: Office No. FB-7, FB-117,FB-118,FB-119, 1st Floor, Highland Corporate Center, Kapurbowadi Junction, Majiwade Thane (W)- 400067

Notice for sale of immovable assets through Private Treaty

Sale Notice for Sale of Immovable Assets through Private Treaty under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(r) /w Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002

ICICI Home Finance Company Limited (ICICI HFC) conducted several e-Auctions for the sale of the mortgaged property mentioned below, however, all such e-Auctions failed. Now, an interested buyer has approached ICICI HFC with an offer to purchase at Reserve Price (Please refer below table). 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", by way of Private Treaty 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	Date and Time of Inspection	Date & Time of Auction	One Day Before Auction Date	Sarfaesi Stage
1	Sajid Ailohamad Shaikh (Borrower) Ailohamad Nurul-hasan (Co-Borrower) LAN No. NHSRA00000882118 NHSRA00000882119	Bungalow, R S No. 8A, Plot No. 47, Mouje Pirwadi, Tal. & Dist. Satara.	Rs. 40,20,667/-	Rs. 30,00,000/-	June 17, 2025 11:00 AM To 03:00 PM	June 24, 2025 02:00 PM To 04:00 PM	June 23, 2025 04:00 PM	Physical Possession
2	Rekha Prakash Duseja (Borrower) Prakash Kishan chand Duseja (Co-Borrower) LAN No. NHTNE0001293790	Flat No. 502, 5th floor, Building No. 3, Landscape Heights constructed on Survey No. 132, Hissa No. 12 D + 4A, Village Ambernath, Tal. Ambernath, Dist. Thane.	Rs. 29,08,822.00/-	Rs. 18,00,000/-	June 17, 2025 11:00 AM To 03:00 PM	June 24, 2025 02:00 PM To 04:00 PM	June 23, 2025 04:00 PM	Physical Possession

The online auction will be conducted on website (URL Link- <https://BidDeal.in>) of our auction agency ValueTrust Capital Services Private Limited. The Prospective Bidder(s) must submit the Earnest Money Deposit (EMD) RTGS/ Demand Draft (DD) (Refer Column E) at ICICI Home Finance Company Limited, Branch Office Address mentioned on top of the article on or before June 23, 2025 before 04:00 PM. The Prospective Bidder(s) must also submit a signed copy of the Registration Form & Bid Terms and Conditions form at ICICI Home Finance Company Limited, Branch Office Address mentioned on top of the article on or before June 23, 2025 before 05:00 PM. Earnest Money Deposit Demand Draft (DD) should be from a Nationalized/Scheduled Bank in favor of "ICICI Home Finance Company Ltd.- Auction" payable at the branch office address mentioned on top of the article.

The general public is requested to submit their bids higher than the amount being offered by the interested buyer mentioned above. It is hereby informed that in case no bids higher than the amount being offered by the aforementioned interested buyer is received by ICICI HFC, the mortgaged property shall be sold to the said interested buyer as per Rule 8(r)/w Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002.

For any further clarifications with regards to inspection, terms and conditions of the sale or submission of bids, kindly contact ICICI Home Finance Company Limited on 9920807300.

The Authorized Officer reserves the right to reject any or all the bids without furnishing any further reasons. For detailed terms and conditions of the sale, please visit <https://www.icicifh.com>

Date : June 07, 2025  
 Place : Satara, Thane

Authorized Officer, "ICICI Home Finance Company Limited"  
 CIN Number U65922MH1999PLC120106

**VASAI VIKAS SAHAKARI BANK LTD.**  
 (Scheduled Bank)

Opp. Chimajiappa Ground, Near S.T Stand, Vasai (W), Palghar - 401 201  
 Tel No: 8591987974 Email address: sandeep.Jadhav@vasaivikasbank.co.in

**PUBLIC NOTICE FOR AUCTION SALE OF IMMOVABLE PROPERTY**

Auction sale notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI Act), 2002 read with proviso to Rule 8 (6) 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 property mortgaged /charged to the secured creditor, the constructive/ physical possession of which has been taken by the Authorised officer of VASAI VIKAS SAHAKARI BANK LTD will be sold on "AS IS WHERE IS BASIS" & "AS IS WHAT IS BASIS" and "WHATEVER THERE IS".

• Auction will be conducted on Tuesday 24/06/2025 at 04.00 p.m  
 • Auction Venue: Head office - Vasai Vikas Sahakari Bank Ltd., Opp. Chimajiappa Ground, Near S.T Stand, Vasai (W), Palghar - 401 201

NAMES OF BORROWERS & GUARANTORS	DESCRIPTION OF MORTGAGED PROPERTY	TOTAL O/S AS ON 31.05.2025 (With Future Interest)	RESERVE PRICE (RS.)	EMD (RS.)	DATE & TIME OF INSPECTION
M/S. Midas Diagnostic (Proprietor) Mr. Rajendra Purshottam Kelkar.	Shop no. 3, Adms. Area 205.00 Sq. Ft., Ground Floor, Gokul Samarpan 2, Near Muljibai Mehta School, Village-Bolinj, Virar West, Tal-Vasai, Dist-Palghar.	Rs. 3,16,79,549/-	21,00,000/-	2,10,000/-	09/06/2025 to 23/06/2025 between 10:00am to 4:00 p.m.

Bid / Offer Form will be available alongwith terms and conditions of the auction of the property from 09/06/2025 to 23/06/2025 upto 4.00 p.m. & the same will be submitted on or before 23/06/2025 at above mentioned address on payment of Bid application form fee of Rs. 1,000/- (non-refundable) in the form of Cash and EMD payment should be in the form of DD /Pay Order drawn in favour of "VASAI VIKAS SAHAKARI BANK LTD"

The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fees etc. and also all the statutory / non-statutory dues, taxes, rates, assessment, VVVMC, Govt. & Semi-Govt. taxes, landlord dues, society maintenance outstanding dues if any and other charges, fees etc. in respect of the auctioned property.

The possession of the Mortgaged Property mentioned above is with the Bank, who will hand over peaceful & vacant possession to the successful bidder on compliance of above. All other expenses and statutory dues relating to the auctioned property shall be borne by the successful purchaser before transferred of the said property on the name of successful purchaser.

The Bank Authorised officer reserves its right to reject to any or all the offers without assigning any reason whatsoever.

**STATUTORY 15 DAYS SALE NOTICE UNDER SARFAESI ACT, 2002**

The Borrowers / Guarantors & All other concerned parties hereinabove are hereby cautioned to close the loan account before the date of Auction, failing which the Property will be auctioned and balance if any will be recovered with interest and cost from you.

sd/-  
 AUTHORISED OFFICER,  
 Vasai Vikas Co-op. Bank Ltd

**DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 1)**  
 Form No. 3 [See Regulation-13(1)(a)]

2nd Floor, Colaba, Telephone Bhavan, Colaba Market, Colaba Mumbai - 400005.  
 (5th Floor, Scindia House, Ballard, Mumbai - 400001.)

**Case No. TA/377/2023 Exh - 18**

Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993.

**BANK OF INDIA**  
 V/S  
**SAIYARA TOURS AND TRAVELS**

To,

(I) SAIYARA TOURS AND TRAVELS D/W/S/O ANSARI PARVEZALAM 27 6RD FLOOR, 626, AHMED SULEMAN CHAWL, BAPRAO JAGTAP MARG, TENAMENT JACOB CIRCLE, MUMBAI, MAHARASHTRA - 400011

**SUMMONS**

WHEREAS, TA/377/2023 was listed before Hon'ble Presiding Officer / Registrar on 08.04.2025.

WHEREAS this Hon'ble Tribunal is pleased to issue summons / notice on the said Application under section 19(4) of the Act, (DA) filed against you for recovery of debts of Rs. 1,25,671.75/- (application along with copies of documents etc. annexed). In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under:

(i) To show cause within thirty days of the service of summons as to why relief prayed for should not be granted;

(ii) To disclose particulars of properties or assets other than those specified by the applicant under serial number 3A of the original application;

(iii) You are restrained from dealing with or disposing of secured assets or other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;

(iv) You shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/ or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal;

(v) You shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Registrar on 23.06.2025 at 12:00 P.M. failing which the application shall be heard and decided in your absence.

**Given under my hand and the seal of this Tribunal on this Date: 23.04.2025.**

Signature of the Officer Authorised to issue summons.  
 Note: Strike out whichever is not applicable.

Registrar  
 Debts Recovery Tribunal-1, Mumbai

**DEUTSCHE BANK AG**  
 PUBLIC NOTICE - AUCTION CUM SALE OF PROPERTY

Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

The undersigned is the Authorized Officer of M/s. Deutsche Bank AG, having one of its places of business at Nirlon Knowledge Park, B1, 2nd Floor, Goregaon East, Mumbai-400 063 ("Deutsche Bank AG"), under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (The Act) and in exercise of powers conferred under section 13 (2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 (The Rules) issued pursuant to dated 2nd May 2024, calling upon the borrower(s) M/S Svasiga Distribution, Dilip Ramjag Gupta And Mamta Dilip Gupta residing at Flat No. 1601, 16th Floor, Thakur Jewell, B - Wing Shyamnarayan Thakur Road, Thakur Village, Kandivali E Mumbai 400101 calling upon the Borrower(s) (Co-borrower/s) to repay the outstanding amount of Rs.6,95,49,110/- (Rupees Six Crore Ninety Five Lakhs Forty Nine Thousand One Hundred and Ten Only) as on 26/04/2024, and interest thereon within 60 days from the date of receipt of the said demand notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken possession of the property mortgaged with the Bank, described herein below, to recover the said outstanding amount, in exercise of powers conferred on me under section 13(4) of the Act read with Rule 8 of the Rules.

Now, the public in general is hereby informed that the Property mentioned below would be sold by public auction on AS IS WHERE IS BASIS and AS IS WHAT IS BASIS on 11th July 2025 at 4 p.m., at Deutsche Bank AG, Nirlon Knowledge Park, B1, 2nd Floor, Goregaon East, Mumbai-400 063 by inviting bids in the sealed envelope as per the procedure and the terms and conditions stated below:

Sr. No.	Secured Property Address	Reserve Price	EMD	Auction Date
1.	All the piece and parcel of Flat No. 1601, 16th Floor, Thakur Jewell, B - Wing Shyamnarayan Thakur Road, Thakur Village, Kandivali E Mumbai 400 101 admeasuring about 127.50 sq.mtr. Carpet Area (Approximately) along with 1 stack car park	Rs. 37,00,000/-	Rs. 3,700,000/-	11/07/2025

The particulars in respect of the Property have been stated to the best of the information and knowledge of the Bank, who shall however not be responsible for any error, misstatement or omission in the said particulars. The Tenderer(s) / Offerer(s) / Prospective Bidder/Purchaser(s) are therefore requested, in their own interest, to satisfy himself/ themselves/ itself with regard to the Property before submitting the tenders. To the best of the Bank's knowledge, there are no encumbrances on the Property and Bank has the right of sale of Property in compliance with due process of law.

**TERMS & CONDITIONS OF PUBLIC AUCTION:**

- The property can be inspected on 14th June 2025 between 11 am to 5 pm. The bids shall be submitted in a sealed envelope to the office of undersigned along with a Demand Draft /Pay Order of Rs. 37,00,000/- (Rupees Thirty-Seven Lakhs Only), towards the Earnest Money Deposit ("EMD") favoring "M/s. Deutsche Bank AG" so as to reach the office of Deutsche Bank AG at, Nirlon Knowledge Park, B1, 2nd Floor, Goregaon East, Mumbai-400 063 on or before 11th July 2025 by 2 pm. The earnest money deposit shall not carry any interest.
- Offers that are not duly filled up or offers unaccompanied by the EMD or received after the date and time prescribed herein will not be considered / treated as valid offers, and accordingly shall be rejected. No interest shall be payable on the EMD.
- Along with bid form the proposed bidder shall also attach his/her identity proof, proof of residence (such as copy of the passport, election commission card, ration card driving license etc.) and a copy of the PAN card issued by the Income Tax department.
- On the date of sale, all the bids duly received would be opened and the bid of the highest bidder, provided it is above the reserve price, may be accepted by the Bank. However, the bidders personally present at the auction site shall have the right to further enhance their bid price, subject to a minimum of Rs. 50,000/- (Rupees Fifty Thousand Only) over the price offered by the highest bidder and the Bank shall have the right to accept such higher bid. Upon confirmation of the sale by the Bank, the purchaser will be required to pay deposit of 25% (Twenty-Five Percent) of the sale price, after adjusting the earnest money deposit immediately with the undersigned.
- The request for extension of time may be allowed by the Bank at its sole discretion subject to such terms and conditions as may be deemed fit and proper by him. The balance amount of the purchase price shall be paid by the purchaser to the Bank on or before the fifteenth day after confirmation of the sale of the Property or such extended period as may be agreed upon in writing by the parties. In default of payment of entire consideration within the stipulated time, the Bank shall be at liberty to forfeit the EMD and/or any other payment made by the purchaser and proceed with re-auction of the Property. The defaulting purchaser shall forfeit all claims to the Property or to any part of the sum for which it may be subsequently sold.
- All payments shall be made by the purchaser by means of the Demand Draft/Pay Order favoring "Deutsche Bank AG".
- On receipt of the sale price in full, the Bank shall issue a Sale Certificate in favour of the Purchaser/ his nominee and would handover the possession of the Property to the purchaser.
- The said Immovable Property described in the Schedule herein above shall remain and be at the sole risk of the Purchaser in all respects including loss or damage by fire or theft or other accidents, and other risk from the date of the Confirmation of the sale by the undersigned Authorised Officer. The Purchaser shall not be entitled to annul the sale on any ground whatsoever.
- The Demand Draft/Pay Order deposited towards the EMD shall be returned to the unsuccessful bidders.
- For all purposes, sale of the said property is strictly on "as is where basis what is". To the best of the knowledge and information of the authorised officer of the Bank, no other encumbrances exist on the property.
- All expenses relating to Stamp Duty, Registration Charges, Transfer Charges and any other charges in respect of the Property shall be borne by the purchaser. All outgoings, i.e., Municipal Taxes, Maintenance / Society Charges, Electricity and water taxes, cess or any other dues including over dues in respect of the Property shall be paid by the successful purchaser.
- The Bank is not bound to accept the highest offer or any or all offers, and the Bank reserves its right to reject any or all bid(s) without assigning any reasons.
- No person other than the bidders themselves or their duly authorised representative shall be allowed to participate in the sale proceedings.
- In case all the bids together with all costs, charges and expenses incurred by the Bank are tendered by the above-named Borrower at any time before the date fixed for sale of the property under Sec 13(8) of the Act, then the Property will not be sold, and all the bids received from the prospective bidders shall be returned to them without any liability/claim against the Bank.

This Notice is also notice to the abovesaid Borrower under Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

sd/- Diana Nadar, Authorized Officer - Deutsche Bank AG,  
 Email : diana.nadar@db.com  
 Contact Numbers:  
 9820066613, 9619887707, 9152770607, 9821600029,  
 022 7180 3167/3172/3077/3479

Place: Mumbai  
 Dated: 07th June 2025

**JANA SMALL FINANCE BANK** (A Scheduled Commercial Bank)  
 Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Branch Office: Shop No.4 & 5, Ground Floor, Indiabulls Mint Gladys Alvares Road, Hiranandani Meadows, Pokhara Road, Thane West-400610.

**E-AUCTION NOTICE**

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

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

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on 05.06.2025	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last date TIME & Place for submission of Bid
1	45689420004057	1) Sagar Rajaram Naik, 2) Vaishali Arun Karanjakar	21/05/2024	22/04/2025	Rs.13,18,967/- (Rupees Thirteen Lakh Eighteen Thousand Nine Hundred Sixty Seven Only)	25.06.2025 09:30 AM to 05:00 PM	Rs.7,24,000/- (Rupees Seven Lakh Twenty Four Thousand Only)	Rs.72,400/- (Rupees Seventy Two Thousand Four Hundred Only)	09.07.2025 @ 11.30 AM	08.07.2025, before 05.30 PM Jana Small Finance Bank Ltd., Shop No.4 & 5, Ground Floor, Indiabulls Mint Gladys Alvares Road, Hiranandani Meadows, Pokhara Road, Thane West-400610.

**Details of Secured Assets:** All that piece and parcel of the Immovable Property being Land Admeasuring 366.00 sq.ft. i.e. 34.01 Sq.mtr., being and situate at Flat No.AF-03, 1st Floor, Surbi Co-Op Hsg Soc., A Wing, Survey No.25/1 B/3, Plot No.9 & 10, Mouje Makhmalabad Shirav, Nashik-422003. On or towards: Towards East by: Flat No.F-04, Towards West by: Marginal Space, Towards South by: Staircase & Duct, Towards North by: Open to Sky.

The properties are being held on "AS IS WHERE IS BASIS" & "AS IS WHAT IS BASIS" and the E-Auction will be conducted "On Line". The auction will be conducted through the Bank's approved service provider M/s. 4 Closure at the web portal <https://bankauctions.in> & [www.foreclosureindia.com](http://www.foreclosureindia.com). For more information and for details, help, procedure and online training on e-auction, prospective bidders may contact M/s. 4 Closure; Contact Mr. Arjit Kumar Das Contact Number: 8142000725. Email id: info@bankauctions.in/arjit@bankauctions.in.

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

Date: 07.06.2025, Place: Thane

sd/- Authorized Officer, Jana Small Finance Bank Limited

**The Mogaveera Co-operative Bank Ltd.**  
 Regd. & Administrative Office :  
 5th Floor, Mogaveera Bhavan, M.V.M. Educational Campus Marg, Off. Veera Desai Road, Andheri (West), Mumbai-400058  
 Contact for Details : 9833220680 / 9819132445 / 9821872846 / 9851980198 / 98702362456 (Email - recovery@mogaveerabank.com)

**PUBLIC NOTICE FOR SALE**

In exercise of powers conferred under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & Security Interest (Enforcement) Rules, 2002 and pursuant to the possession of the secured assets of the borrower(s)/mortgagor(s) mentioned herein-under, the public and all concerned including the concerned borrower(s)/mortgagor(s), their legal heirs/representatives, as the case may be are hereby informed that the Sealed Offers/Tenders along-with the Demand-Draft or Pay-Order towards Earnest Money Deposit are invited by the Bank for sale of the following Immovable Property on "as is where is basis" and on "as is what is basis", in terms of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with the Security Interest (Enforcement) Rules, 2002.

Description of Immovable Asset/s / Properties	Reserve Price (In Rs.)	Earnest Money Deposit (In Rs.)	Inspection of the Property	Date and time of opening the tenders :	Name of the Borrower/Mortgagor	Outstanding Loan Amount :	Name & Address of the Secured Creditors :	Date, time and place of Submission of Tenders/Offeres :
1) Flat No.401, 4th Floor Bldg. No. A-1, Raj Residency, Near Maruti Service Centre, Kasar Vadavali, Ghodunder Road, Thane (West)-400607 admeasuring 595 sq.ft. (Built-up).	Rs. 35,00,000/-	Rs. 2,00,000/-	24/06/2025 From 11 a.m to 4 p.m.	26/06/2025 at 11 a.m onwards	Mr. Santosh Umakant Kadam (M/s Sai Baba Transport) - Borrower Mr. Santosh Umakant Kadam Mortgagor	Rs. 34,13,531.00 (Rupees Thirty Four Lakhs Thirteen Thousand Five Hundred Thirty One Only) as on 30.09.2019 plus further interest from 01.10.2019, (ML/159).	<b>The Mogaveera Co-operative Bank Ltd.</b> 5th Floor, Mogaveera Bhavan, M.V.M. Educational Campus Marg, Off. Veera Desai Road, Andheri (West), Mumbai-400058. Contact nos. - 9833220680/ 9819132445/9821872846	<b>Sealed Tenders/Offeres along-with the Demand-Draft or Pay-Order towards Earnest Money Deposit shall be submitted to the Authorised Officer on or before 25/06/2025 upto 4 p.m. at Administrative Office 5th Floor, Mogaveera Bhavan M.V.M Educational Campus Marg, Off. Veera Desai Road, Andheri (West), Mumbai-400058.</b>
2) Flat No. 401, 4th Floor, Sai Kalkai Apartment, Village Tulinj, Nagindas Pada, Nallasopara (E), Tal. Vasai, Dist. Palghar-401209 admeasuring 590 sq.ft. (Built-up).	Rs. 8,00,000/-	Rs. 50,000/-	24/06/2025 From 11 a.m to 4 p.m.	26/06/2025 at 11:30 a.m onwards.	Ms. Vidhita Jayaram Shetty - Borrower & Mortgagor	Rs. 3,09,52,278/- (Rupees Three Crores Nine Lakhs Fifty Two Thousand Two Hundred Seventy Eight Only) (ML/127) as on 30.11.2018 plus further interest thereon from 01.12.2018.	<b>The Mogaveera Co-operative Bank Ltd.</b> 5th Floor, Mogaveera Bhavan, M.V.M. Educational Campus Marg, Off. Veera Desai Road, Andheri (West), Mumbai-400058.	<b>Sealed Tenders/Offeres along-with the Demand-Draft or Pay-Order towards Earnest Money Deposit shall be submitted to the Authorised Officer on or before 25/06/2025 upto 4 p.m. at Administrative Office 5th Floor, Mogaveera Bhavan M.V.M Educational Campus Marg, Off. Veera Desai Road, Andheri (West), Mumbai-400058.</b>

- The purchaser shall bear all the applicable Stamp Duty/additional Stamp Duty, Registration Charges, Transfer Charges, fees etc., and also all the statutory/non-statutory dues, Taxes, assessment charges, fees etc., and rates both existing and future relating to the property. The Sale Certificate will be issued in the name of the successful bidder only.
- The Authorised Officer Reserves the right to accept or reject any bids and/or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice & without assigning any reason.
- Mortgagor/borrower may bring prospective bidder/offeree and may also remain present while opening the tender on the date mentioned herein-above.
- Intending bidders should inspect the property on specified date for inspection before submitting their bids. Bidders are advised to get themselves satisfied about the title of the properties as well as about any dues in arrears in respect of the said properties before participating in the auction.
- The successful bidders/offerees should deposit 25% of the bid amount immediately i.e on the same day or not later than next working day and balance 75% within 15 days of acceptance of bid.
- If the successful bidders fail to pay the balance 75% of the bid amount within 15 days from date of acceptance of bid, the deposited amount shall be forfeited.
- Tenders quoted below the "Reserve Price" will not be considered.

**STATUTORY NOTICE UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 :** This publication is an intimation to the Borrowers/Guarantors/Mortgagors, as contemplated in the Act & Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 about holding of Auction/Sale by inviting sealed tenders from the public in general for sale of secured assets/ on above mentioned dates/s, and they are entitled to redeem the securities, as per provision under section 13(8) by paying the outstanding dues/costs/charges and expenses at any time before the sale is conducted, failing which the property will be auctioned/sold and the balance dues (if any) will be recovered with interest and cost.

**NOTE : THE ABOVE SAID MORTGAGED PROPERTY/IES IS/ARE IN THE CUSTODY OF AUTHORISED OFFICER, WHO IS THE ONLY PERSON AUTHORISED TO DEAL FOR AUCTIONSALE OF THE SAME. THE PUBLIC/INTENDING BIDDERS ARE HEREBY CAUTIONED NOT TO DEAL THROUGH ANY OTHER UNAUTHORISED PERSONS/AGENTS.**

Date : 06/06/2025  
 Place : Mumbai

sd/-  
 Authorised Officer

**PODDAR HOUSING AND DEVELOPMENT LIMITED**  
 Registered Office : Unit No. 3-5, Neeru Silk Mills, Mathuradas Mill Compound, 126 N M Joshi Marg, Lower Parel (West), Mumbai 400 013 | Telephone : 022 6616 4444  
 CIN : L51909MH282PLC143066  
 E mail : cs.team@poddarhousing.com | Website : www.poddarhousing.com

**NOTICE** is hereby given that the 42<sup>nd</sup> Annual General Meeting ("AGM") of the Members of Poddar Housing and Development Limited will be held on **Monday, 30<sup>th</sup> June, 2025** at 11.00 a.m. through Video Conference ("VC") / Other Audio Visual Means ("OAVM") to transact the businesses, as set out in the Notice convening AGM. The Company has sent the Annual Report along with the Notice convening 42<sup>nd</sup> AGM on 5<sup>th</sup> June, 2025, through electronic mode to the Members of the Company whose email addresses are registered with DP/RTA, in compliance with the applicable provisions of the Companies Act, 2013 ("the Act") and Rules framed thereunder read with General Circular No. 2/2022 May 05, 2022 and related general circulars issued by the Ministry of Corporate Affairs ("MCA") as well as circular No. SEB/HO/CFO/CM2/2/CIR/P/2022/62 dated May 05, 2022 issued by Securities and Exchange Board of India ("SEBI") along with any other applicable Circulars issued by MCA and/or SEBI in this regard. Members can attend and participate in the AGM through the VC/OAVM facility only.

The instructions for joining the AGM through VC / QAVM and the process and manner for voting by electronic means are provided in the Notice of the AGM. The Annual Report along with the Notice convening the 42<sup>nd</sup> AGM is available on the website of the Company [poddarhousing.com/agm\\_egm\\_notice.php](http://poddarhousing.com/agm_egm_notice.php) and on RTA's website i.e. <https://instavote.linkintime.co.in>

Notice is also hereby given that pursuant to the provisions of Section 91 of the Companies Act, 2013 ("Act") and the applicable rules framed thereunder the Register of Members and Share Transfer Books of the Company will remain closed from Wednesday, 25th June, 2025 to Monday, 30<sup>th</sup> June, 2025 (both days inclusive) for the purpose of 42<sup>nd</sup> AGM of the Company.

Pursuant to the provisions of Section 108 of the Act and Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Members are provided with the facility to cast their votes on all resolutions as set forth in the Notice convening the 42<sup>nd</sup> AGM using electronic voting system ("e-voting") provided by MFG Intime through Instavote Platform. The voting rights of Members shall be in proportion to the equity shares held by them in the paid-up equity share capital of the Company as on **Monday, 23<sup>rd</sup> June, 2025** ("cut-off date").

The remote e-voting period commences on **9.00 am on Friday, 27<sup>th</sup> June, 2025 and ends at 5.00 pm on Sunday, 29<sup>th</sup> June, 2025**. During this period, the Members may cast their vote electronically. The remote e-voting module shall be disabled thereafter. Those members, who shall be present in the AGM through VC/OAVM facility and had not cast their votes on the Resolutions through remote e-voting and are otherwise Not barred from doing so, shall be eligible to vote through e-voting system during the AGM.

The Members who have cast their votes by remote e-voting prior to the AGM may also attend/participate in the AGM through VC/OAVM but shall not be entitled to cast their votes again. In case shareholders' members have any queries regarding e-voting, they may refer the Frequently Asked Questions ("FAQs") and Instavote e-Voting manual available at <https://instavote.linkintime.co.in>, under Help section or send an email to

