

Notice is hereby given for conducting Auction sale under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI ACT) and Rules 8(6) & 9 of the Security Interest (Enforcement) Rules 2002 of the Immovable properties, mortgaged to the JM Financial Home Loans Limited (hereinafter referred to as the "JM FHL"). Whereas the below mentioned borrower failed to repay the loan amounts to the JM FHL, within 60 days from the date of the notice mentioned in table issued by its authorized officer under section 13(2) of the SARFAESI ACT 2002. WHEREAS the JM FHL has pursuant to the powers vested in it through its authorized officer taken the POSSESSION of the mortgaged property as mentioned in table under the provisions of Rule 8(1) of the Security Interest (Enforcement) Rules 2002 and under the provisions of section 13 (4) of the SARFAESI ACT 2002 and in exercise of the powers conferred there under. WHEREAS even thereafter the borrower has failed to repay the aforesaid loan amount to the JM FHL, the authorized officer of the JM FHL has decided to sell the scheduled property/ies "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis through the process of INVITING BIDS CUM AUCTION for the below mentioned property/ies from the intending buyers on the following terms and conditions:

Name Of Borrower & Co-borrower	Demand Notice date and Possession date	Description of Property	Reserved Price	EMD
1. Mr. Pratik Prakashrao Barai, 2. Mrs. Kirti Dillip Selkar, 3. Mrs. Jyoti Prakashrao Barai	1. 09-Jan-2026 2. 13-Aug-2026	Plot No. 15, Mouza- Dighori, Ph. No. 34, Kh. No. 22/3 & 23/2, Sheet No. 651/20, CTS No. 61, Three Star Gruhnirman Sahakari Society Ltd. Khurpade Lawn Road, Amba Nagar, Near Shiv Mandir & MSEB Sub Station, Kharbi, Tah. Nagpur & Dist. Nagpur, Maharashtra, Pin code - 440034.	Rs. 52,50,000/- (Rupees Fifty-Two Lakh Fifty Thousand Only).	Rs. 5,25,000/- (Rupees Five Lakh Twenty-Five Thousand Only)

Inspection of Property: 23-Sep-2026 from 11.00 A.M. to 01.00 P.M.

Last date for bid submission: 30-Sep-2026 till 06.00 PM

Date of Auction: 01-Oct-2026 between 11.00 AM to 01 P.M

Place of Auction: JM Financial Home Loans Limited, Office no 301 & 302, Pathak House, 3rd floor, 84- 85 Abhyankar Nagar, Near VNIT main gate, Nagpur - 440010.

TERMS AND CONDITIONS OF SALE:

1. Full description of the above property is available with Authorized officer. The properties/documents can be inspected after fixing date and time with the Authorized Officer. 2. Auction will be conducted **physically at JM Financial Home Loans Limited, Office no 301 & 302, Pathak House, 3rd floor, 84-85 Abhyankar Nagar, Near VNIT main gate, Nagpur - 440010.**

1. The intending bidders should be present in person for the Auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself/herself. No Authorized person allowed. 2. The intending bidders may obtain the Tender Forms from **JM Financial Home Loans Limited, Office no 301 & 302, Pathak House, 3rd floor, 84-85 Abhyankar Nagar, Near VNIT main gate, Nagpur - 440010.**

3. The intending bidders should submit their bids only in the tender form prescribed in sealed envelopes addressed to the Authorized Officer, JM Financial Home Loans Limited, together with a Pay Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favor of "JM Financial Home Loans Limited" payable at Nagpur on or before 06.00 pm on 30-Sep-2026 of Tender-cum-Auction sale hereby notified. 4. For inspection of the Property and other particulars, the intending purchaser may contact: **JM Financial Home Loans Limited, Office no 301 & 302, Pathak House, 3rd floor, 84-85 Abhyankar Nagar, Near VNIT main gate, Nagpur - 440010 Mr. Ishwar Satpute (9579217399) The Property / ies is sold on "As-is-where-is" and "As-is-what-is"**

condition basis. 5. The sealed Tenders will be opened in the presence of the intending bidders by 11.00 am on the 01-Oct-2026 of Tender-cum-auction Sale hereby notified. Though in general the same will be by way of closed tenders, the Authorized Officer may, at his sole discretion, conduct an Auction among the interested bidders who desire to Quote a bid higher than the one received in the closed tender process; and in such an event, the sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of JM Financial Home Loans Limited. 6. The successful bidder is required to deposit 25% of the bid amount (inclusive of EMD), on the same day by electronic mode / DD / Cheque drawn in favour of "JM Financial Home Loans Limited" payable at Nagpur and the balance amount shall be paid by the successful bidder within 15 days from the date of confirmation of sale by JM FHL. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25% of sale price, whatever the case may be shall be forfeited by the "JM Financial Home Loans Limited", if the successful bidder fails to adhere to the terms of sale or commits any default. 7. The successful bidder shall bear all expenses including statutory dues/taxes/bills etc. to Municipal Corporation or any other authorities and fees payable for stamp duty, registration fee etc. for registration of the 'Sale Certificate'. 8. JM Financial Home Loans Limited does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e. outstanding water/electric dues, property tax or other charges if any. 9. Any arrears, dues, taxes, VAT, TDS, GST, charges on the property whether statutory or otherwise including stamp duty/registration fees on sale of property shall be borne by the purchaser only. 10. The bidders should make discreet enquiries as regards to charge/encumbrances/statutory dues on the property and should satisfy themselves about the title, extent, quality of the property before submitting their bid. No claim of whatsoever nature regarding charges, encumbrances over the property and any other matter etc., shall be entertained after submission of the bid. 11. The Authorized Officer has absolute right to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice. 12. To the best of its knowledge and information, the JM Financial Home Loans Limited is not aware of any encumbrances on the properties to be sold. Interested parties should make their own assessment of the properties to their satisfaction. JM FHL does not in any way guarantee or makes any representation with regard to the fitness/title of the aforesaid properties.

For any other information, contact Name: Mr. Ishwar Satpute at Contact: 9579217399 or E-mail: Ishwar.satpute@jmfhl.com may be contacted at the above-mentioned address.

STATUTORY 30 DAYS NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.

The Borrower/Co-Borrowers/guarantors/mortgagers are hereby notified to pay the sum as mentioned above along, with up-to-date interest and ancillary expenses before auction, failing which the auction of mortgaged property mentioned above shall take place and balance dues if any shall be recovered with interest/cost. In Case of no bid received in the auction sale on the date fixed for auction, the secured creditor shall be at liberty to sale this property by way of private treaty to any prospective buyer. Borrower / Co-Borrowers / Guarantors / Mortgagers are hereby called upon to SHIFT / REMOVE ALL HOUSEHOLD ARTICLES / PERSONAL BELONGINGS IF ANY LYING IN THE POSSESSED PROPERTY, as per Panchnama / Inventory report prepared at the time of taking possession of the mortgaged property, within 7 (seven) days from the date of this notice. On failure to shift household articles / personal belongings within stipulated period of 7 (seven) days from the date of this notice, the company shall be constrained to remove / shift / dispose off the same on "as is where is, as is what is and whatever there is basis" at Borrower / Co-Borrowers / Guarantors / Mortgagers risk, responsibilities & cost. Company shall not be responsible for any claim raised by any party in this regard.