

# **SPICE ISLANDS INDUSTRIES LIMITED**

**(Earlier known as Spice Islands Apparels Limited)**

Regd. Office: Unit No. 3043-3048, 3rd Floor, Bhandup Industrial Estate, Pannalal Silk Mills

Compound, L.B.S. Marg, Bhandup (West), Mumbai – 400 078.

Tel.: +91 (22) 6740 0800, 2282 3128 Fax: +91 (22) 22826167, Email-id: [sales@spiceislandsindia.com](mailto:sales@spiceislandsindia.com)

CIN NO: L11045MH1988PLC050197

**Date: October 14, 2025**

To,  
The Manager  
Listing Department  
BSE Limited ("BSE")  
Phiroze Jeejeebhoy Towers,  
Dalai Street, Fort, Mumbai 400 001

**Scrip Code: 526827**

**Sub: Postal Ballot Notice and E-voting Information.**

**Dear Sir/Madam,**

Pursuant to Regulation 30 and 47 of Chapter IV read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; please find enclosed a copy of the Notice to Shareholders regarding Newspaper Publication of Postal Ballot Notice and E-voting Information published in newspapers namely, 'The Free Press Journal' (English - Mumbai Edition) and 'Navshakti' (Marathi – Mumbai edition) on October 14, 2025.

Kindly take on record and acknowledge the same

**Thanking you**

**Sincerely,**

**For Spice Islands Industries Limited**

**(Arti Lalwani)**

**Company Secretary and Compliance Officer**

**Membership no. A59871**

**Place: Mumbai**

**PNB Housing** Regd. Office- 9th Floor, Antriksh Bhavan, 22, K G Marg, New Delhi-110001. Ph: 011-23357171, 23357172, 23705414, Website: www.pnbhousing.com

**VIKAR Branch-302, Third Floor, Roshni Arcade, YK Nagar NX-II Landmark, 100FT, Narangi Bypass Rd, Above Balajin Hotel, Vikar West, Maharashtra-411033**

**NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002** READ WITH RULE 3(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 AMENDED AS ON DATE 11.10.2025

The PNB Housing Finance Limited (hereinafter referred to as "PNBHF"), had issued Demand Notice u/s 13(2) of Chapter III of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The said Demand Notice was issued through our Authorized Officer to all below mentioned Borrowers/Co-Borrower/Guarantors since your account has been classified as Non-Performing Assets as per the Reserve Bank of India / National Housing Bank guidelines due to non-payment of instalments/interest. The contents of the same are the defaults committed by you in the payment of instalments of principal, interest etc. Further, we believe that you are evading the service of Demand Notice hence we are doing this publication of Demand Notice which is also required u/s 13(2) of the said Act. You are hereby called upon to pay PNBHF within a period of 60 days of the date of publication of this demand notice the aforesaid amount along with up-to-date interest and charges, failing which PNBHF will take necessary actions/ measures under or in pursuance of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors. Your kind attention is invited to provisions of sub-section (8) of Section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 where under you can tender pay the entire amount of outstanding dues together with all costs, charges and expenses incurred by the PNBHF only till the date of publication of the notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty. FURTHER, you are prohibited u/s 13(13) of the said Act from transferring either by way of sale, lease or in any other way the aforesaid secured assets.

Loan Account No.	Name/ Address of Borrower and Co-Borrower(s)	Property (ies) Mortgaged	Date of Demand Notice	Amount Due as on date/ Demand Notice
HOUVR/ R0622/1/04029, S.O. Virar	Sumit Ramesh Thokale (Borrower) (1) Flat No.404, I Wing Kapil Bldg. Rushi, Rushi Vihar Complex, Maveli Pada Virar East, Palghar, Maharashtra-401205. (2) Room No. 168 Bhimnagar Rahiwashi Sangh, Jeeba Wadia Road Parel Bhowada, Maharashtra, India, 400112. (3) Service 24 Shop No. 6 On Sai Jyoti, ChS Anbha Vidy Nagar, Kalyan East, Thane, Maharashtra, India-421305. (4) Parvati Vihar (Co-Borrower) (1) Flat No. 404, I Wing Kapil Bldg. Rushi Vihar Complex, Maveli Pada Virar East, Palghar, Maharashtra-401205. (2) Room No. 5, Bhimnagar Rahiwashi Sangh, Jeeba Wadia Road Parel Bhowada, Mumbai, Maharashtra-400112.	Flat No. 604, B Wing, Admeasuring 35.65 Sq. Meters (Carpet Area). Flat (Rera) No. 604, B Wing, Being Constructed On Area Adm.4018 Sq. Mtrs. Out Of Land Bearing Survey No. 17/20B/21B/1 (Old S.No. 7/13A/19A/1) & 7/15A/1 (Old S.No. 7/15A+19C/13B/1), 7/20B/21B/1 (Old S.No. 7/20B+21B), 7/21/1A/1, 7/21/1A/3, 7/25B/1 (Old S.No. 7/22+23A/25B/1), Village-Mohammadwadi, Taluka-Haveli, Pune 411060 (Admeasuring An Area of Carpet Area Adm. 57.36 Sq.mtrs. Along With Usable Floor Area Of The Attached Exclusive Balcony Adm. 9.98 Sq.mtrs. And Along With Allocated Right Use of One Covered Parking Space Bearing No. 39, Adm. 12.50 Sq.mtrs	08-10-2025	Rs. 25,27,770.80/- (Rupees Twenty-Five Lakhs Twenty-Seven Thousand Seven Hundred Seventy and Eighty Paise Only)

Place: Virar, Dated: 14.10.2025  
Authorized Officer: (M/S PNB Housing Finance Ltd.)

**ABHYUDAYA CO-OP BANK LTD.**  
(Multi-State Scheduled Bank)  
Recovery Dept. Shram Safaiya Bldg., 63, G.D.Ambekar Marg, Parel Village, Mumbai - 400 012. Tel. 8591948712, 8169452713/719, Email : recovery@abhyudayabank.net

**STATUTORY NOTICE**  
(Under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002)

Whereas, the undersigned being the Authorised Officer of the Abhyudaya Co-op. Bank Ltd. Under SARFAESI Act, 2002 & in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Statutory Notice under section 13(2) of the said Act, calling upon the Borrower/Guarantors to repay the amounts mentioned in the Notice, within 60 days from the date of the Notice, as per details given below. For various reasons this notice could not be served on the concerned borrowers/ Guarantors. However the Notice is hereby given to the concerned Borrowers/Guarantors, to pay to Abhyudaya Co-op. Bank Ltd., within 60 days from the date of publication of this notice the amount indicated herein below due on the dates together with further interest and charges as per the security document till the date of payment, under the loan / and other agreements and documents executed by the concerned persons as security for the borrower's obligations under the said agreement and documents, the following assets have been mortgaged / charged to Abhyudaya Co-op. Bank Ltd.

Sr.No.	Name of the Borrower & Guarantors	Demand Notice Date & Outstanding Amount (Rs.)	Particulars of Mortgaged Property
1	Mrs. Wahida Mehmood Qadri Prop. of M/s.Z and T Enterprises, (Borrower & Owner) Mr.Adil Mehmood Qadri, Prop. of M/s.Precision Machine Tools (Co-borrower & Guarantor & Owner) Mr.Samir Abdul Khan, Prop. of M/s. Alif Arts (Guarantor) Mr.Sanjay Baldev Bajaj, Prop. of M/s. Bajaj Tools Centre (Guarantor) Mr.Mohd.Atiqah Qadri (Guarantor)	21.08.2025 Rs. 58,16,334.64 + further interest from 01.08.2025	1. Flat No.101/B Wing, adm. area about 535 sq.ft. Super Built Up area on First Floor, 'B' Wing in the Building known as Laxmi Tower II CHS Ltd., constructed on all that piece and parcel of land bearing Old Survey No.524/1, New Survey No.55/1, Mira Road (E), Village Bhayander, Taluka & District Thane - 401 107 together with furniture, fixtures and fittings thereon, both present and future owned by Mrs.Wahida Mehmood Qadri and Mr.Adil Mehmood Qadri 2. Stock & Book & Debts, Plant & Machineries
2	Mrs. Sayali Rajesh Pawar (Borrower & Owner) Mr.Rajesh Laxman Pawar (Co-borrower) Mr.Santosh Tukaram Patil (Guarantor) Mr.Chandrakant Maruti Mahadik (Guarantor)	11.08.2025 Rs. 7,47,201.36 + further interest from 01.08.2025	Flat No.A-002, Rajyog Apartment, Ground Floor, S.No.79, Hissa No.1, Maoje Mahad, Sundarwadi, Mahad, Tal.Mahad, Dist. Raigad owned by Mrs.Sayali Rajesh Pawar

If the concerned borrowers / Guarantors fail to make payment to Abhyudaya Co-op. Bank Ltd. as aforesaid, then the Abhyudaya Co-op. Bank Ltd. shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks, costs & consequences of the concerned Borrowers / Guarantors. The concerned Borrowers / Guarantors are prohibited by the SARFAESI Act to transfer the aforesaid assets, by way of sale, lease or otherwise without the prior written consent of the Abhyudaya Co-op. Bank Ltd. Any contravention of the provisions of SARFAESI Act will render the borrowers / Guarantors responsible for the offence liable to punishment and / or penalty in accordance with the SARFAESI Act.  
Date: 14.10.2025  
Place: Thane/Raigad  
Sd/-  
(J.Duraphe)  
Authorized Officer

**ICICI Bank**  
Branch Office: ICICI Bank Ltd, 4/10, Mythree Tower, Bommanhali Hosur Main Road Bangalore- 560068

The following borrower(s) has/have defaulted in the repayment of principal and interest towards the Loan facility(ies) availed from ICICI Bank, The Loan(s) has/have been classified as Non-Performing Asset(s) (NPA). A Notice was issued to them under Section 13(2) of the Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002, at their last known addresses. However, it has not been served and are therefore being notified by way of this Public Notice.

Sr. No.	Name of the Borrower/ Co-Borrower / Guarantor / Loan Account Number & Address	Description of Secured Asset to be enforced	Date of Notice sent/ Outstanding as on Date of Notice	NPA Date
1.	Prathmesh Nitin Khartamal, Nitin Narayan Khartamal & Geeta Nitin Khartamal (Joint Account No. 308, 3rd Floor, Wing B, Neco Beaumont, S.No. 7/13A/19A/1 (Old S.No. 7/13A+19A/1) & 7/15A/1 (Old S.No. 7/15A+19C/13B/1), 7/20B/21B/1 (Old S.No. 7/20B+21B), 7/21/1A/1, 7/21/1A/3, 7/25B/1 (Old S.No. 7/22+23A/25B/1), Village-Mohammadwadi, Taluka-Haveli, Pune 411060 (Admeasuring An Area of Carpet Area Adm. 57.36 Sq.mtrs. Along With Usable Floor Area Of The Attached Exclusive Balcony Adm. 9.98 Sq.mtrs. And Along With Allocated Right Use of One Covered Parking Space Bearing No. 39, Adm. 12.50 Sq.mtrs	(As Described In The Loan Document/ Property Document Covering Apartment No. 308, 3rd Floor, Wing B, Neco Beaumont, S.No. 7/13A/19A/1 (Old S.No. 7/13A+19A/1) & 7/15A/1 (Old S.No. 7/15A+19C/13B/1), 7/20B/21B/1 (Old S.No. 7/20B+21B), 7/21/1A/1, 7/21/1A/3, 7/25B/1 (Old S.No. 7/22+23A/25B/1), Village-Mohammadwadi, Taluka-Haveli, Pune 411060 (Admeasuring An Area of Carpet Area Adm. 57.36 Sq.mtrs. Along With Usable Floor Area Of The Attached Exclusive Balcony Adm. 9.98 Sq.mtrs. And Along With Allocated Right Use of One Covered Parking Space Bearing No. 39, Adm. 12.50 Sq.mtrs	June 19, 2025 Rs. 37,82,628/-	04/12/2024

These steps are being taken for substituted service of Notice. The above borrower/s and/or guarantor/s (as applicable) is/are advised to make the outstanding payment within 60 days from the date of publishing this Notice. Else, further steps will be taken as per the provisions of the Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002.  
Date: October 14, 2025  
Place: Pune  
Sincerely Authorised Officer,  
For ICICI Bank Ltd.

**50+ YEARS OF MOMENTUM** अर्थ सहकारण कल्याणम्

**THE KALYAN JANATA SAHAKARI BANK LTD.**  
MULTI-STATE SCHEDULED BANK

HEAD OFFICE - "Kalyanam\_astu", Om Vijaykrishna Apartment, Adharwadi Road, Kalyan (W), Dist. Thane-421301

**POSSESSION NOTICE**

Whereas the undersigned being the Authorised Officer of The Kalyan Janata Sahakari Bank Ltd. under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 13.11.2022 calling upon 1) Borrower M/s. Prakash Trading Company Prop. Mr. Prakash Kanayal Lalwani residing at Flat No. 1, 1st Floor, Meraghar Apartment, BK No. A-51, Room No. 301, Uhasnagar-1, Dist. Thane, 2) Guarantor Mr. Sunil Arjandas Lalwani residing at Flat No. 301, Shalu Palace, Near Regency Hotel, Uhasnagar-3 and 3) Guarantor Mr. Dilip Arjandas Lalwani residing at Flat No. 101, Shalu Palace, Near Regency Hotel, Uhasnagar-3, to repay the amount mentioned in the said Notice being Rs. 90,72,069.23 (Rupees Ninety Lakh Seventy-Two Thousand Sixty-Nine Paise Twenty-Three Only) as on 31.10.2022 together with future interest at the contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. incurred to be incurred from 01.11.2022 onward until the date of payment, within 60 days from the receipt of the said Notice.

AND WHEREAS the borrower and others mentioned hereinabove having failed to repay the amount payable to The Kalyan Janata Sahakari Bank Ltd., all the parties mentioned hereinabove in particular and to the public in general, it is informed that the Hon. Court Commissioner Adv. Ajay Jadhav in execution of the Writ of Commission dated 30.08.2025 issued by Hon. 5th Jt. C.J.S.D & A.C.J.M, Thane in Cri. MA. 4518 / 2024, took over physical possession of the property more described hereinabove and handed over the same to the undersigned Authorised Officer, on this 11.10.2025. The borrower and the others mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of The Kalyan Janata Sahakari Bank Ltd., as per notice served on the borrower and guarantors as mentioned above.

**DESCRIPTION OF THE PROPERTY**

Shop No. 4 and 5, admeasuring 340 sq.ft. (built-up), at Barrack No. 485, Room No. 11 (A C Sheet), CTS No. 8341, Near Nehru Chowk, Behind Bhawani Mandir, Gol Maidan Road, Uhasnagar-421002, Dist. Thane, owned by Mr. Prakash Kanayal Lalwani.

Place : Uhasnagar-2  
Date : 11.10.2025  
(Mr. P. S. Ranade)  
Authorised Officer

**GREATER BANK**  
The Greater Bombay Co-operative Bank Limited (Scheduled Bank)

Stressed Account Department  
Ground Floor, JITO House, Plot No A-56, Road No 1, MIDC Marol, Next To The International by Tunga Hotel, Andheri (E), Mumbai 400 093  
Tel No: 61285900.

**NOTICE U/S 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002**

Due to non-payment of instalment/interest/principal debt, the below accounts have been classified as Non-Performing Assets as per Reserve Bank of India guidelines. We have demanded / recalled the entire outstanding together with interest and other charges due under the facilities mentioned below. Also, we have invoked the guarantee(s) for the entire outstanding together with interest and other charges due under the facilities mentioned below. The total amount due to the Bank is mentioned in column (h) below. To secure the outstanding in respect of credit facilities sanctioned by Bank, you have inter alia created security interest in respect of assets mentioned in column (i) below. The details of the secured assets intended to be enforced by the Bank in event of non-payment of the full liabilities as stated in column (i) below.

Sr. no.	Name of the Borrower(s)/ Guarantor(s) / Legal heir(s)/Legal Representative(s)/Mortgagor(s)	Name of Branch	Account Number	Loan amount (Rs)	date of NPA	Date of Demand Notice	Amount due as per Demand notice	Description of Secured Asset(s) / Immovable Properties
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
1	Mr. Ashanand Raghunath Prasad (Principal borrower) Mrs. Asha Anand Prasad (Co Borrower) Mr. Parshram Pandurang Mali (Guarantor)	Nerul	30206487532	Rs.6,20,000/-	28.08.2025	03.10.2025	4,94,234.00	Flat No. 312, 3rd Floor, Bhagat Park, Survey No. 125/2, Adai Village, New Panvel, Dist. Raigad, Tal Panvel, Navi Mumbai - 410206.
2	Mr. Nainesh Bhihaji Sadikale (Principal Borrower) Mrs. Nandini Bhihaji Sadikale (Co Borrower) Mr. Satish S. Kulpe (Guarantor)	Borivali	30209774384	Rs.17,00,000/-	21.08.2025	03.10.2025	16,22,275.00	Flat No.604, 6th Floor, A Wing, Building No. 1, Konark Residence, Village Gokhivare, Opp. Evershine City Main Gate, Vasai (East), Palghar - 401208.

Date : 13.10.2025  
Place : JITO House Andheri  
Sd/- Authorised Officer  
The Greater Bombay Co-op Bank Ltd.

**CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**  
Corporate Office: "CHOLA GREST", C54 & 55, Super B-4, Thiru.Vi.Ka Industrial Estate, Guindy, Chennai - 600 032.

**E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY**

E-auction Sale Notice for the Sale of Immovable Assets under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, r/w rule 8(6) of Security Interest (Enforcement) Rules, 2002. (Rule 8 & 9)

Notice is hereby given to the public in general and in particular to the Borrower / Co-Borrower/ Mortgagor (s) that the below described immovable property mortgaged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Cholamandalam Investment and Finance Company Limited the same shall be referred herein after as Cholamandalam investment and Finance Company Limited. The Secured Asset will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction. It is hereby informed to General public that we are going to conduct public E-Auction through website <https://bankauctions.in/>

Account No. and Name of borrower, Co-borrower, Mortgagors	Amount Outstanding	Description of the Immovable Property Secured Asset	Reserve Price / EMD / Bid Increment Amount
Loan Account Nos. TL01NSK0000045476 & TL01NSK0000059298. (Borrower) Office No. 304, Town Square P-2, Nashik - 422 007. 2. Mr. Hemant Madhushyam Roy, (Co Borrower) 3. Mr. Shrikrish Madhushyam Roy, (Co Borrower) 4. Mrs. BrijkanthMadhur Roy, (Co Borrower) No 2 to 4 are residing at : Flat No. 05, Plot No.09, Krishna Apartment, Usha Kiran Society, Opp. City Center Mall, Nashik - 422 002. 5. Mr. Sharad M Roy, (Co Borrower) Flat 702, A Wing, Salasar Aangan, Beverly Park, Kanankla Road, Near Galaxy Hospital, Mira Road East, Thane - 401 107. 6. M/s.Lambard Bk Warehouse, (Co Borrower) 7. M/s.SAE Trans Logistic Pvt Ltd., (Co Borrower) 8. M/s. SAE Lasa India Private Limited, (Co Borrower) No. 6 to 8 carrying out business at: Shop.No.395/1, Opposite Tractor House, Near Kanchan Motors, Trigania Road, Dwaraka, Nashik - 422 011.	Rs. 5,34,65,971/- as on 08.10.2025	<b>Item 1 :</b> All that piece and parcel of Office No. S-1, S-2 on Second Floor & Terrace having carpet area of 216.02 sq.mtrs. i.e. 2325.23 sq.ft. in the building known as "Star Zone E Building B Wing" constructed on land bearing Survey No. 17A/2 area adm. 1400.00 sq.mtrs., Survey No. 17B area adm. 5700.00 sq.mtrs., Survey No. 17C/4 area adm. 1400.00 sq.mtrs. situated at Majje, Deolali Tal. & Dist. Nashik, bounded as follows:- East: Entrance passage, West: Office No. S-1 & S-2, South : Office No. S-6, North: Office No.S-8. <b>Item 2 :</b> All that piece and parcel of the property bearing the Shop No. 103 on first floor having carpet area adm. 1920.08 sq.ft. in the project known as "Shree Kalika Plaza Apartment" constructed on Survey No. 547/B/2, B/3/1 having area adm. 1899.65 sq.mtrs. Survey No. 547/B/2, B/3/2 having area adm. 1159.07 sq.mtrs., & Survey No. 547/B/2, B/3/3 having area adm. 3288.35 sq.mtrs. situated at Majje, Nashik Tal. & Dist. Nashik, bounded as follows:- Shop. No. 103, East : Side Margin, West : Office No. 126 & Passage, South : Side Margin, North: Office No. 102.	Rs. 2,62,00,000/- Rs. 26,20,000/- Rs. 1,00,000/- Rs. 3,76,00,000/- Rs. 37,60,000/- Rs. 1,00,000/-

E-auction Date and Time : 25.11.2025 - 11 AM to 12 Noon (with unlimited extension of 3 min each)  
Last Date of Submission of EMD : 24.11.2025 Date of Inspection of Property : As per the appointment

1. All interested participants / bidders are requested to visit the website <https://bankauctions.in/> & [www.foreclosureindia.com/](http://www.foreclosureindia.com/). For details: help, procedure and online training on e-auction, prospective bidders may contact M/s.4 Closure, (Contact Person: Mr.NitheshPawar, Ph.No.8142000725, Email: nithesh@bankauctions.in).  
2. For further details on terms and conditions please visit: <https://bankauctions.in/> & <https://cholamandalam.com/news/auction-notices> to take part in auction or contact : Mr. Ashish Kumar Panda - Ph. 98195 38003 / Mr. Sachin Salunke - 90296 59630 / Mr.Abhijeet Laxmikant Kulkarni - Ph. 9850861122.  
THIS IS ALSO A STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002  
Date: 14.10.2025  
Place: Chennai  
Authorized Officer  
Cholamandalam investment and Finance Company Limited.

**IDBI BANK** IDBI Bank Limited, Dosti Pinnacle, GF, Plot No. E-7, Road No. 22, Wagle Industrial Estate, MIDC, Thane (W), Thane Pin : 400604.

**NOTICE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (THE SARFAESI ACT)**

Notice is hereby given to the below mentioned Borrower(s) and Mortgagor(s)/Guarantors that the Borrower mentioned in below table were sanctioned financial assistance by IDBI Bank Ltd. (IDBI Bank), by way of Home Loan / Mortgage loan. Pursuant to the sanction of the said financial assistance, necessary loan and security documents were executed by Borrower(s)/Mortgagor(s). The said financial assistance has been secured, inter alia, by mortgage by deposit of title deeds of the properties mentioned in below table. As the Borrower have defaulted in repayment of the said financial assistance in terms of the Loan Agreement(s), the account of the Borrowers have been classified as non-performing assets (NPA) in the books of IDBI Bank in terms of the guidelines issued by Reserve Bank of India (RBI) from time to time. In view of the defaults committed by the Borrowers, IDBI Bank, vide it's letter, has declared the financial assistance together with interest and other moneys, to have become immediately due and payable by the Borrowers and called upon the Borrowers to pay to IDBI Bank the said sums together with further interest thereon till payment or realization, at the contractual rate as stated in the said letter. The amount is due and payable by the Borrowers to IDBI Bank, along with further interest thereon at the contractual rate till payment/realization.

Necessary notice was issued/served by IDBI Bank. Under section 13(2) of the SARFAESI Act as the returned addresses of the Borrower(s)/Mortgagor(s) by "Registered post with Acknowledgement Due" which was repeated un-served. In view of the aforesaid, this public notice is issued in compliance with Proviso to Rule 3(1) of the SARFAESI Rules. Please note that you shall not transfer or otherwise (other than in the ordinary course of your business) any of the Secured Assets, without prior written consent of IDBI Bank, failing which you shall be liable for an offence punishable under section 29 of the SARFAESI Act.

We invite your attention to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

In the circumstances, Borrower (s)/Mortgagor (s) is, once again, requested to pay the aforesaid amount within sixty days from the date hereof failing which IDBI Bank, as a secured creditor shall be entitled to enforce its security interest, under the provisions of the SARFAESI Act as also under any other law as available to IDBI Bank for realising its dues.

Sr No	Name of the Borrowers / Mortgagors/ Guarantors	Demand Notice Date	Demand Amount (Rs)	Mortgaged Property Address	Communication Address
1	Annu Shyamann Jha And Shweta Annu Jha	23-07-2025	25,11,906/-	Flat 403, 4 <sup>th</sup> Floor, ThaneKhar Hillcrest, Shirgaon, Bhoashe Nagar, Badlapur East, Thane 421503	Flat No.204, Plot No.3, Sector 16, Shree Krishna Palace CHS, Navi Mumbai 410209
2	Deepali Chandrakant Kamble And Rupesh Khalp Waghare	24-09-2025	34,77,806/-	Flat 203, 2 <sup>nd</sup> Floor, D Wing, Heritage CHSL, Katemanvili, Kalyan 421301	C/103, Vastu Vinod Lohda Heritage Dombivli 421201
3	Machindra Kashi Nath Gaikwad And Mansi Machindra Gaikwad	24.09.2025	20,67,250/-	Flat 101, 1 <sup>st</sup> Floor, Mauli Da CHSL, Village Manda, Vasundhara Road, Tivola 421605	Flat No.902, Shree Maha Ganpati Tower, Titwala, 421605

Mumbai 13/10/2025  
Sd/-  
Authorized Officer  
IDBI Bank Ltd.

**POSSESSION NOTICE - (for immovable property) Rule 8-1)**

Whereas, the undersigned being the Authorized Officer of IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IIFL HFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, a Demand Notice was issued by the Authorized Officer of the company to the borrowers / co-borrowers mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said rules. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of IIFL HFL for an amount as mentioned herein under with interest thereon. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act. If the borrower clears the dues of the "IIFL HFL" together with all costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by "IIFL HFL" and no further step shall be taken by "IIFL HFL" for transfer or sale of the secured assets.

Name of the Borrower (s) / Co-Borrower(s)	Description of secured asset (immovable property)	Total Outstanding Dues (Rs.)	Date of Demand Notice	Date of Possession
Mr. Mangesh Prakash Pawaskar Mrs. Sakshi Mangesh Pawaskar (Prospect No. 760047)	All That Piece And Parcel Of Flat No. 208, 2nd Floor, B Wing, Nakshatra Pride, Flat No. 492, Pashli Road, Shivalajai, Tal. Khandas, Salera, 421201, Maharashtra, India. Area Admeasuring (In Sq. Ft.) Property Type: Carpet area. Super_Built_up_area_Property Area: 380.00, 485.00	Rs. 1,327,555/- (Rupees Thirteen Lakh Twenty Seven Thousand Five Hundred Fifty Five Only)	22-05-2025	09-10-2025

For Further Details Please Contact To Authorised Officer At Branch Office: Kohinor Majestic, Still Floor, Shop No. 2 & 3, G Block, Gp-185/186, Midc Sambhajinagar, Pune Chinchwad, 411035/for Corporate Office: Plot No.38, Phase-V, Udyog Vihar, Gurgaon, Haryana.  
Place: Pune Date: 14/10/2025  
Sd/- Authorised Officer, For IIFL Home Finance Limited

**IDFC FIRST BANK LIMITED**  
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) | CIN : L65110TN0214PLC099792  
Registered Office: - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.  
Tel: +91 44 4564 4000 | Fax: +91 44 4564 4022

**NOTICE UNDER SECTION 13 (2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002**

The following borrowers and co-borrowers availed the below mentioned secured loans from IDFC FIRST BANK LIMITED (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited). The loans of the below-mentioned borrowers and co-borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to IDFC FIRST BANK LIMITED (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice
1	122829448	Loan Against Property	1. Rajesh Arjun Palkar 2. Vijay Arjun Palkar 3. Shree Ganesh Engineering Works 4. Rajesh Arjun Palkar 5. Arjun Palkar	17.09.2025	INR 23,28,126.66/-
2	20128703	Home Loan	1. Sayed Mohammedarif Abdullahi 2. Firdousbanu Mohammedarif Sayed	23.09.2025	INR 23,75,117.75/-

**Property Address :** All That Piece And Parcel Of Flat Bearing No. 02, Admeasuring An Area 53.87 Sq. Mtrs. (Built-Up Area) And 44.89 Sq. Mtrs. (Carpet Area), On Ground Floor, In "B", Wing, In The Building Known As "Baba Tower, Constructed On Land Bearing Survey No. 143, 145, Hissa No. 1, & Survey No. 161, Hissa No. 1, 2, 7, Situated At Morya Nagar, Village: Nilemore, Nalassapora (West), Taluka: Vasai, Within A Limit Of Sub-Registrar Of Assurances At Vasai - 1 To 6, District: Palghar, Maharashtra-401203, And Bounded As:- Boundaries As Per Site: East: Internal Road West: Shadi. Co. Hall North: Internal Road South: Goddev Pathak Road

**Property Address :** All That Piece And Parcel Of Flat Bearing No. 02, Admeasuring An Area 53.87 Sq. Mtrs. (Built-Up Area) And 44.89 Sq. Mtrs. (Carpet Area), On Ground Floor, In "B", Wing, In The Building Known As "Baba Tower, Constructed On Land Bearing Survey No. 143, 145, Hissa No. 1, & Survey No. 161, Hissa No. 1, 2, 7, Situated At Morya Nagar, Village: Nilemore, Nalassapora (West), Taluka: Vasai, Within A Limit Of Sub-Registrar Of Assurances At Vasai - 1 To 6, District: Palghar, Maharashtra-401203, And Bounded As:- Boundaries As Per Site: East: Internal Road West: Shadi. Co. Hall North: Internal Road South: Goddev Pathak Road

You are hereby called upon to pay the amounts to IDFC FIRST BANK LIMITED (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc., within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to IDFC FIRST BANK LIMITED (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited). Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

Sd/-  
Authorized Officer  
IDFC FIRST BANK LIMITED  
Date: 14.10.2025  
Place : Thane, Maharashtra (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)

**SARASWAT CO-OPERATIVE BANK LIMITED**  
74/C, Samadhan Building, Senapati Bapat Marg, Dadar (W), Mumbai-400028  
Tel. No. 882895609 / 8657043713 / 14 / 15

**POSSESSION NOTICE**  
(Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)

Whereas the undersigned being Authorised Officer of Saraswat Co-op. Bank Ltd., under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002 issued demand notice dated 25.05.2021 calling upon the Borrower & Mortgagor : Mr. Shinde Jitendra Tukaram and Guarantor : Mr. Kawade Amit Jaywant, Mr. Badole Shrikant Mahadeo, and Mr. More Sachin Anant to repay the amount mentioned in the notice being Rs. 11,07,427.50 (Rupees Eleven Lakh Seven Thousand Four Hundred Twenty Seven and Paise Fifty Only) inclusive of interest up to 30.04.2021 plus interest thereon within 60 days from the date of receipt of the said notice.

The Borrower/Mortgagor/Guarantor having failed to repay the amount, notice is hereby given to the Borrower/Mortgagor/Guarantor and the public in general that the undersigned has taken physical possession of the property described herein below in exercise of powers conferred on him under sub section (4) of section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 10-10-2025.

The Borrower/Mortgagor/Guarantor in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Saraswat Co-op. Bank Ltd., for total outstanding amount of being Rs. 11,07,427.50 (Rupees Eleven Lakh Seven Thousand Four Hundred Twenty Seven and Paise Fifty Only) inclusive of interest up to 30.04.2021 plus interest thereon.

The Borrower/Mortgagor/Guarantor attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

**Description of the Immovable Property**

Equitable Mortgage of Flat No. 2, (Admeasuring Built up Area : 470 sq. ft. (43.68 sq.mtrs.) Ground Floor, Shrikrishna CHSL, Survey No. 190, Hissa No. 13(P), Plot No. 59, Ganes Mandir Road, Titwala (East), Taluka-Kalyan, Dist. Thane-421605, owned by Mr. Shinde Jitendra Tukaram.

Sd/-  
Date : 10.10.2025  
Place : Titwala  
Authorized Officer  
For Saraswat Co-op. Bank Ltd.

**SPICE ISLANDS INDUSTRIES LIMITED**  
(Earlier known as Spice Islands Apparels Limited)  
Regd. Office: Unit No. 3043-3048, 3

