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ON TRACK Relaxation of PN3 clears way for deal announced a year back, partners set to approach Irdai for final nod; groundwork underway

Prudential, HCL Edge Closer to Health Cover JV Launch

Shilpy Sinha

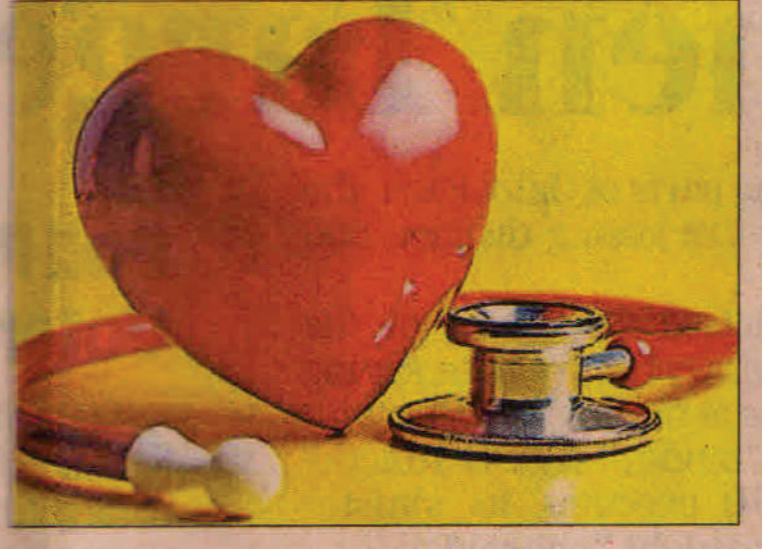
Mumbai: Prudential Plc and the HCL Group are moving closer to launching their proposed health insurance joint venture after making progress on regulatory clearances linked to India's Press Note 3 (PN3) norms, people familiar with the matter said.

The venture, structured as a 70:30 partnership, had been delayed for over a year due to approval requirements governing foreign investments from countries sharing land borders with India and due to complexities around downstream

ownership. Prudential Plc is headquartered in London and Hong Kong, which is a part of China.

The recent easing of Press Note 3 (PN3) rules is helping move such deals forward. Introduced in 2020 to prevent opportunistic takeovers during the pandemic, PN3 required government approval for investments from countries sharing land borders with India.

The 2026 relaxations now allow certain investments to come through the automatic route, reducing delays. It is expected to improve ease of doing business, attract more foreign capital. The relaxations should also help clear bott-



lenecks for transactions held up due to ownership structure complexities, industry experts said.

A Prudential spokesperson declined to comment beyond the statement issued in March last year, in response to an email query.

In March 2025, Prudential had announced a tie-up with Vama Sundari Investments, an HCL Group promoter entity, to set up a standalone health insurer. Recent progress on PN3 approvals is expected to enable the partners to approach the Insurance Regulatory and Development Authority of India (Irdai) for final clearance, bringing the launch closer, people said.

Under the proposed structure, Prudential will hold a 70% stake, with HCL owning the remaining 30%, marking a renewed push by the UK-based insurer to expand in India's fast-growing health insurance market.

The new venture will operate independently of Prudential's existing India partnerships, including its stake in ICICI Prudential Life Insurance and its asset management joint venture with ICICI Bank, people aware of the discussions said.

The move comes as global insurers increase focus on the underpenetrated health insurance segment, driven by rising medical costs and growing demand for coverage.

Bank of Maharashtra
 नागपुर अंचल/ Nagpur Zone "महाबक भवन", सितलबुडी,
 नागपुर-४४००१२ "Mahabank Bhavan", Munje Chowk, Sitalbuldi,
 Nagpur - 440012 टेलीफोन / Telephone: 0712-2545020/21/29
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15 DAYS' SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES (APPENDIX - IV - A)

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 provision 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/ies mortgaged/charged to the Bank of Maharashtra, the physical possession of which has been taken by the Authorized Officer of Bank of Maharashtra, will be sold on "As is where is", "As is what is", and "Whatever there is" on 16/04/2026 for recovery of the dues to the Bank of Maharashtra from the Borrower (s) and Guarantor (s) as mentioned in the table. Details of the Borrower/s and Guarantor/s, amount due, Short description of the immovable property and encumbrances known thereon, possession type, reserve price and the earnest money deposit are also given as under -

Sr. No.	Name of Borrower and Guarantors	Total Amount Due	Short description of the immovable property with known encumbrances	Reserve Price/ Earnest Money Deposit
1.	BORROWER - 1. M/s. S.H. ENTERPRISES Through its Prop: Shanmukh Hari Rajasekar Mallavarapu 2. Shri. Shanmukh Hari Rajasekar Mallavarapu 3. Mr. Rajasekar Venkateshwarlu Mallavarapu	Rs. 3,24,57,075.00 (Rupees Three Crores Twenty Four Lakhs Fifty Seven Thousand Seven Hundred and Fifty Only) Applicable ROI w.e.f 25.02.2026 + Charges and Other Expenses	THE UNDIVIDED 0.427 PERCENT share and interest in ALL THAT piece and parcel of land containing by admeasurement 10885.31 Sq. Mtrs. (i.e. 33.34 + 33.33 + 8.33 = 75 Percent share in the entire Piece of land containing by total admeasurement 14513.75 Sq. Mtrs.), comprising the NORTHERN PORTION of the entire land bearing Kh. Nos. 415/1 and 416/1 of MOUZA NAGPUR, bearing City Survey No. 336 and Sheet Nos. 234, TOGETHER WITH the entire R.C.C. Superstructure comprising Apartment No. 506 covering a Carpet area (including Balcony area) of 1097 Sq. Ft. (101.90 Sq. Mtrs.), Built Up area of 97.082 Sq. Mtrs. on the 5th FLOOR of A Wing of ORCHID Building out of the complex constructed on the said Plot of land collectively known and styled as "GARDEN ENCLAVE", bearing Corporation House Nos. 63 and 64, situate at Ganesh Peth, Near Bus Stand, Nagpur, within the limits of the Nagpur Municipal Corporation Ward No. 6 in Tahsil and District - NAGPUR and bounded as under: - On the East: Plot bearing C S No. 337, On the West: Various Plots, On the North: Road, On the South: Road and land of Vendors for future development "Apartment Project/ Society constructed/ to be constructed/under construction on all the piece and parcel of land and bounded together with the building and structure constructed or to be constructed thereon and all stock of furniture and fixture, standing, laying or being thereon. (Physical Possession)	Reserve Price: Rs. 1,06,40,000.00 (Rupees One Crore Six Lakhs Forty Thousand Only) Earnest Money Deposit: Rs. 16,64,000.00 (Rupees Ten Lakh Sixty Four Thousand Only)
2.	BORROWER - 1. Mr. Sunil Vitthal Jadhao R/o.: Flat No. 101, Jia Umia Regency, Amba Nagar, Layout Besa Road, Manewada Nagpur 2. Ms. Jyoti Sunil Jadhao R/o.: Flat No. 101, Jia Umia Regency, Amba Nagar, Layout Besa Road, Manewada Nagpur	Rs. 26,33,271.00 (Rupees Twenty Six Lakhs Thirty Three Thousand Two Hundred and Seventy One Only) Applicable ROI w.e.f 25.02.2026 + Charges and Other Expenses	i) Located at: Residential No.101 having total built up 810.00 Sq. Ft. on First Floor of the building to be known and styled as "Jia Umia Regency" together with 8.108% undivided proportionate share and interest in the land bearing Plot No.36 & 37, out of layout of the Ambanagar Vikas Sahakari Sanstha Maryadi, Nagpur, containing admeasurement 429.94 Sq. Mtrs and 196.09 Sq. Mtrs. respectively being a portion of the entire land bearing Kh No. 67/7 and 67/8 of Mouza Manewada PSK No. 39, bearing City Survey No. 587, Sheet No. 501/47, NMC House No. 6623/B/36/101, Situated in ward No. 14 at Ambanagar, Nagpur within limits NMC and NIT Mortgaged by: Borrowers: Mr. Sunil Vitthal Jadhao bounded as follows. On or towards the North: Open Space On or towards the East: Open Space On or towards the West: Bunglow No.1 On or towards the South: Flat No.102 Together with all the fixtures, furniture as per the details annexed. (Physical Possession)	Reserve Price: Rs. 25,27,000.00 (Rupees Twenty Five Lakhs Twenty Seven Thousand Only) Earnest Money Deposit: Rs. 2,52,700.00 (Rupees Two Lakh Fifty Two Thousand Seven Hundred Only)
3.	BORROWER - 1. Mr. Sanjay Premchand Harwani R/o.: Daroga Plot, Pratin Press Galli, Near Burf Karkhana, Harwani Nagar Shivaji Nagar Amravati 444603	Rs.1,44,76,932.00 (Rupees One Crore Forty Four Lakhs Seventy Six Thousand Nine Hundred and Thirty Two Only) Applicable ROI w.e.f 25.02.2026 + Charges and Other Expenses	i) All those piece and parcel of land bearing Duplex (Sky Bungalow) No. S-1104, on Eleventh Floor in Building No.1 known and style as "VIVANTA THE CAMP", having carpet Area 210.49 Sq. Mtrs Built up area 231.25 Sq. Mts & Super Built up area 447.73 Sq. Mts. Constructed on All that piece & parcel of land admeasuring 62298.00 Sq. Fts (5787.63) Sq. Mts) being the portion of Nazul Plot No. 5/4, Sheet No. 13, Mouze Camp, Amravati Pragne Bachera Tah & Dist. Amravati situated within the limit of Amravati Municipal Corporation and bounded as under: - East: House of Shri. Mechant & Shri. Akhtar & thereafter road leading to Central Jain, West: House of Dr. Jain & Rachna Vishwa Apartment, North: Collector office to University Road, South: House of Amer Abdul Aijj Abdul Majid Together with building & Structure constructed thereon and all stock of furniture & fixture, standing, laying or being thereon (Physical Possession) Note: The Borrower has filed SA No. 25/2026 before DRT Court.	Reserve Price: Rs. 1,48,20,000.00 (Rupees One Crore Forty Eight Lakhs Twenty Thousand Only) Earnest Money Deposit: Rs. 14,82,000.00 (Rupees Fourteen Lakh Eighty Two Thousand Only)
4.	BORROWER - 1. M/s. Sindh Apparels Private Limited Shop No. B3-104, B5-106, B-5-110, B5-112, B5-107, Wing-B Dreamland Business Park, Handgaon Peth Bargaon Amravati MH 444901. Director/ Guarantors - 2. Mr. Rochit Sanjay Harwani Near Barf Karkha Daroga Plot Rukhmini Nagar S.O. Amravati MH-444606 3. Mrs. Jaya Sanjay Harwani Near Barf Karkha Daroga Plot Rukhmini Nagar S.O. Amravati MH-444606 4. Mrs. Tamanna Dilip Harwani Balaji Nagar Shubham Colony, Rukhmini Nagar Amravati MH-444606 5. Mr. Shyamal Chandanmal Notwani S.D Nivas Prem Vihar Colony Shankar Nagar Amravati MH-444606 6. Mr. Sanjay Premchand Harwani Near Barf Karkha Daroga Plot Rukhmini Nagar S.O. Amravati MH-444606	Rs.6,50,41,678.00 (Rupees Six Crores Fifty Lakhs Forty One Thousand Six Hundred Seventy Eight Only) Applicable ROI w.e.f 25.02.2026 + Charges and Other Expenses	All that RCC Super Structure comprising of Shop No. 13, Shop No.04, Shop No.10 and Shop No.12 consists of Ground Floor with open Lobby plus upper floor (with Balcony) out of Wing-A Building No.3,5,6 having total super built up area admeasuring 309.45 Sq.Mtrs. in the commercial complex known as Dreamland Business Park" constructed on Nazul Sheet No. 10 out of Nazul Plot No. 2/2 which is duly converted into layout converted land admeasuring 15 Hec. 895F (158950 Sq. Mtr.) of Mouza Bargaon, Pragne- Handgaon Peth, Tehsil and Dist. Amravati, bounded as follows: i) Property No.1: - Shop No. 13 consists of Ground Floor with open Lobby plus upper floor (with Balcony) out of Wing-A, Building No.3 & bounded as under: North: Shop No. A3-02, West: Shop No. A5-03, East: Road & Common Parking South: Shop No. A3-06 ii) Property No.2: - Shop No. 04 consists of Ground Floor with open Lobby plus upper floor (with Balcony) out of Wing-A, Building No.5 & bounded as under: North: Shop No. A3-02, West: Shop No. A5-03, East: Road & Common Parking South: Shop No. A3-06 iii) Property No.3: - Shop No. 10 consists of Ground Floor with open Lobby plus upper floor (with Balcony) out of Wing-A, Building No.6 & bounded as under: North: Shop No.A3-08, West: Shop A5-09, East: Road & Common Parking South: Shop No.A3-15 iv) Property No.4: - Shop No. 12 consists of Ground Floor with open Lobby plus upper floor (with Balcony) out of Wing-A, Building No.8 & bounded as under: North: Shop No. A3-10, West: Shop No. A5-11, East: Road & Common Parking South: Shop No. A3-14 Together with building & Structure constructed thereon and all stock of furniture & fixture, standing, laying or being thereon (Physical Possession)	i) Reserve Price: Rs.77,04,000.00 (Rupees Seventy Seven Lakhs Four Thousand Only) Earnest Money Deposit: Rs. 7,70,400.00 (Rupees Seven Lakh Seventy Thousand Four Hundred Only) ii) Reserve Price: Rs.77,04,000.00 (Rupees Seventy Seven Lakhs Four Thousand Only) Earnest Money Deposit: Rs.7,70,400.00 (Rupees Seven Lakh Seventy Thousand Four Hundred Only) iii) Reserve Price: Rs.77,04,000.00 (Rupees Seventy Seven Lakhs Four Thousand Only) Earnest Money Deposit: Rs.7,70,400.00 (Rupees Seven Lakh Seventy Thousand Four Hundred Only) iv) Reserve Price: Rs.77,04,000.00 (Rupees Seventy Seven Lakhs Four Thousand Only) Earnest Money Deposit: Rs.7,70,400.00 (Rupees Seven Lakh Seventy Thousand Four Hundred Only)
5.	BORROWER/DIRECTORS - 1. M/s. S.A.Z. Overseas Private Limited Sankalp InfraTech, C/o. Pramod Motiram, Plot No.13 Sahkar Nagar, Cotton Market Amravati 444601. 2. Shri. Rochit Sanjay Harwani Plot No.5, Near Ice Factory, Daroga Plot, Rukhmininagar, Amravati 444606 3. Mr. Zuber Aboobacker Kandathil House, Vengad Angadi Kezallur Kannur, Kerala - 670612 GUARANTORS - 4. Mr. Rochit Sanjay Harwani Near Barf Karkha Daroga Plot Rukhmini Nagar S.O. Amravati MH-444606 5. Mr. Zuber Aboobacker Kandathil House, Vengad Angadi Kezallur Kannur, Kerala - 670612 6. Mr. Sanjay Premchand Harwani Near Barf Karkha Daroga Plot Rukhmini Nagar S.O. Amravati MH-444606 7. Shri. Anil Mohanlal Kapoor Plot No.30/A, Near Hanuman Temple, Sitarambaba Colony Nagar Ekbrinagar Amravati-444606 8. Mrs. Bhawana Anil Kapoor Plot No. 30/A, Near Hanuman Temple, Sitarambaba Colony, Ekbrinagar, Amravati Rukhmini-444606	Rs. 3,94,79,095.00 (Rupees Three Crores Ninety Four Lakhs Seventy Nine Thousand Ninety Five Only) Applicable ROI w.e.f 25.02.2026 + Charges and Other Expenses	All that RCC Super Structure comprising of Shop No. 04, Shop No.10 and Shop No.16 on Ground Floor + upper floor of the building known & styled as Dreamland Business Park" out of wing 5 A Building No.5 constructed on Bhumapan No. 119,144,39/3 Gat No. 134, Bhumapan No. 37/2 Gat No.142, Field Survey No. 38/1 Gat No. 139, Field Survey No. 42/1 Gat No. 87, Field Survey No. 38/1A Gat No. 140 Field Survey No. 38/2 Gat No. 138 Field Survey No. 39/1 Gat No. 88, Field Survey No. 42/1 Gat No. 87 Field Survey No. 39/1 Gat No. 133, Field Survey No. 39/3 Gat No. 134 Field Survey No. 135 situated at Mouza Bargaon, Pragne Handgaon Peth Tah. & Dist. Amravati and bounded as under: i) Property No. 1: Shop No. 04 on Ground "DREAMZLAND BUSINESS PARK" out of wing A Building No.2 which is bounded as under: Upper Floor of the building known & style as On the North: By Shop No. A2 002, On the South: By Shop No. A2 006, On the East: By Road & Common parking, On the West: By Shop No. A2 003 ii) Property No. 2: Shop No. 10 on Ground "DREAMZLAND BUSINESS PARK" out of wing Upper Floor of the building known & style as A Building No.5, which is bounded as under: On the North: By Shop No. A3-008, On the South: By Shop No. A3-012, On the East: By Road & Common parking, On the West: By Shop No. A5-009 iii) Property No. 3: Shop No.16 on Ground "DREAMZLAND BUSINESS PARK" out of wing A Building No.5, which is bounded as under: Upper Floor of the building known & style as (Physical Possession) Note: The Borrower has filed SA with Diary No 780/2026 before DRT Court.	i) Reserve Price: Rs.77,04,000.00 (Rupees Seventy Seven Lakhs Four Thousand Only) Earnest Money Deposit: Rs. 7,70,400.00 (Rupees Seven Lakh Seventy Thousand Four Hundred Only) ii) Reserve Price: Rs.77,04,000.00 (Rupees Seventy Seven Lakhs Four Thousand Only) Earnest Money Deposit: Rs. 7,70,400.00 (Rupees Seven Lakh Seventy Thousand Four Hundred Only) iii) Reserve Price: Rs.78,75,000.00 (Rupees Seventy Eight Lakhs Seventy Five Thousand Only) Earnest Money Deposit: Rs. 7,87,500.00 (Rupees Seven Lakh Eighty Seven Thousand five Hundred Only)
6.	BORROWER/GUARANTOR : 1. Mrs. Asha Anil Harwani R/o.: Plot no. 5, Harwani Nagar Daroga Plot, Rukhmini Nagar, Amravati 444606 Alternate Address - Plot No. 7, Opa. Hotel Ramgiri, Near Bus Stand Road, Rukhmini Nagar, Under Hotel Prechind In, Rajapeth, Amravati-444606 2. Shri. Anil Premchand Harwani R/o.: Plot no. 5, Harwani Nagar Daroga Plot, Rukhmini Nagar, Amravati 444606 3. Shri. Ankit Anil Harwani R/o.: Plot no. 5, Harwani Nagar Daroga Plot, Rukhmini Nagar, Amravati 444606 4. Mrs. Sonam Ankit Harwani R/o.: Plot no. 5, Harwani Nagar Daroga Plot, Rukhmini Nagar, Amravati 444606	Rs.11,42,40,060.00 (Rupees Eleven Crores Forty Two Lakhs Forty Thousand Sixty Only) Applicable ROI w.e.f 25.02.2026 + Charges and Other Expenses	All that piece and parcel of land bearing Sheet No.480 (b tenure), Plot No. 7 admeasuring Area 2359.60 Sq. Mtrs (Share 1237.92 Sq.Mtrs) Corporation House No.557/0 Ward No. 32, Mouza Amravati Pragne Badnera, within Tehsil & District Amravati in the name of Mrs. Asha Harwani with present and future construction and bounded as under: - District Amravati Towards East: Plot of Agrawal, Towards West: Plot of Kamlabai Karot Towards North: House of Abyankar Towards South: Road Apartment Project/ Society constructed/ to be constructed/under construction on all the piece and parcel of land and bounded together with the building and structure constructed or to be constructed thereon and all stock of furniture and fixture, standing, laying or being thereon. (Physical Possession) Note: The Borrower has filed SA No. 24/2026 before DRT Court.	Reserve Price: Rs.13,41,77,000.00 (Rupees Thirteen Crores Forty One Lakhs Seventy Seven Thousand Only) Earnest Money Deposit: Rs. 1,34,17,700.00 (Rupees One Crore Thirty Four Lakh Seventeen Thousand Seven Hundred Only)

Sr. No.	Name of Borrower and Guarantors	Total Amount Due	Short description of the immovable property with known encumbrances	Reserve Price/ Earnest Money Deposit
7.	BORROWER - 1. Mr. Swapnil Nilkantha Paturkar Rice: Ward No. 1 Behind Wandhare Hurshi Sewa Kendra Karambhad Parshivani 441105	Rs. 88,56,885.14 (Rupees Eighty Eight Lakhs Fifty Six Thousand Eight Hundred Eighty Four Paise Only) Applicable ROI w.e.f 25.02.2026 + Charges and Other Expenses	All that RCC superstructure bearing residential duplex Bungalow No.8-3, having built up area as 48.974 Sq.Mtrs. on the ground floor and 41.846 Sq. Mtrs. on the 1st floor and having super built up area as 165.099 Sq. Mtrs. of the building scheme known as "Taha Majestic-1" constructed on all the piece and parcel of land bearing Plot No. 20, 21, 22, 23 and 24 admeasuring about 832.20 Sq. Mtrs. in the lay-out of Andhara Co-operative Housing Society, Nagpur being portion of Kh. No.77 & 78, P. H. No. 12-A, Mouza Godhani Railway, Tah & Dist- Nagpur together with 17.392% undivided share & interest on plot No.20, 21, 22, 23 & 24 within the limits of Nagpur improvement Trust and Nagpur Municipal Corporation, Tahsil & District Nagpur. The said plot is bounded with the four corners as: To the East: By lay-out Boundary To the West: Plot No.19, To the North: By lay-out Boundary To the South: By lay-out road. (Physical Possession)	Reserve Price: Rs. 54,91,000.00 (Rupees Fifty Four Lakhs Ninety One Thousand Only) Earnest Money Deposit: Rs. 5,49,100.00 (Rupees Five Lakh Forty Nine Thousand One Hundred Only)
8.	Borrower : i) Mr. Arshi Ullah Irshad Ullah Khan ii) Mrs. Humeira Naaz Arshi Ullah Khan Both Residing At: R/o. Twin Duplex / Building No. 20, Green Town Park, Mouze- Chankapur, Koradi Road, Tah- Saoner, Dist- Nagpur. Add2: Thakur Plot, Near Atchackki, Bada Talbagh, Ayodhyanager, Nagpur-440024	Rs. 56,96,743.16 (Rupees Fifty Six Lakhs Ninety Six Thousand Seven Hundred Forty Three & Sixteen Paise Only) Applicable ROI w.e.f 23.02.2026 + Charges and Other Expenses	ALL THAT R.C.C. super Structure consisting residential Twin Duplex/Building No. 20 (Ground Floor), constructed on Plot No. 20 admeasuring Plot area 138.195 Sq. Mtrs., 1486 Sq. Ft. and proposed constructed /builtup Area admeasuring 1131 Sq. Ft. (105.11 Sq. Mtrs.) of Situated at forming a portion of entire land bearing Survey/ Kharsa No-177/4, P. H. No. 53 admeasuring an area of 01.11 HR (i.e. 11,100 Sq. Mtrs.) of Mouza - Chankapur, Tah, Saoner, Dist. Nagpur, particularly described in the schedule written hereunder, with rights to hold 54.016% undivided variable proportionate share and interest pertaining to F.S.I. in the said piece of land particularly described in the Schedule written hereunder as part and parcel of present deed. And bounded as under: -Twin Duplex No. 20. Boundaries: EAST: Plot No. 19, WEST: Plot No. 21, NORTH: Road, SOUTH: By: Plot No. 27 (Physical Possession)	Reserve Price: Rs. 17,00,000.00 (Rupees Seventeen Lakhs Only) Earnest Money Deposit: Rs. 1,70,000.00 (Rupees One Lakh Seventy Thousand Only)
9.	Borrower : i) Mrs. Kalpana Chandrashekhar Dhapodkar ii) Mr. Chandrashekhar Vasudev Dhapodkar Both Residing At: R/o. Twin Duplex / Building No. 35, Green Town Park, Mouza Chankapur, Koradi Road, Tah, Saoner, Dist. Nagpur. Add2: HN 498, Gollbar Chowk Road, Near Udgaram Pahlawan's House, Panchpavli Nagpur-440018	Rs. 55,28,605.00 (Rupees Fifty Five Lakhs Twenty Eight Thousand Six Hundred & Five Only) Applicable ROI w.e.f 23.02.2026 + Charges and Other Expenses	ALL THAT R.C.C. super Structure consisting residential proposed construction on House/ Twin Duplex No. 35 containing admeasuring Plot Area 135 Sq.Mtrs,1452 Sq.Ft. and constructed /Built up area admeasuring 1131 Sq. Ft.,(105.11 Sq. Mtrs.) on ground floor carpet area 90 Sq.Mtrs. of situated at forming a portion of entire land bearing Survey/ Kharsa No-177/4, P. H. No. 53 admeasuring an area of 01.11 HR (i.e. 11,100 Sq. Mtrs.) of Mouza - Chankapur, Tah, Saoner, Dist. Nagpur, particularly described in the schedule written hereunder, with rights to hold 54.016% undivided variable proportionate share and interest pertaining to F.S.I. in the said piece of land particularly described in the Schedule written hereunder as part and parcel of present deed. And bounded as under: -Twin Duplex No.35. Boundaries: EAST: Plot No. 34, WEST: Plot No. 36, NORTH: Road, SOUTH: Kharsa No. 177 (Physical Possession)	Reserve Price: Rs. 17,00,000.00 (Rupees Seventeen Lakhs Only) Earnest Money Deposit: Rs. 1,70,000.00 (Rupees One Lakh Seventy Thousand Only)
10.	Borrower : i) Mr. Sachin Shyamprasad Mishra ii) Mrs. Sarita Sachin Mishra Both Residing At: R/o. Duplex No. 20-A, Green Town Park, Chankapur, Tah, Saoner, Dist. Nagpur-441109 Add 2: At Flat No. 406, Rai Ashiyana Koradi, Mankapur, Nagpur 440030	Rs. 52,38,111.00 (Rupees Fifty Two Lakhs Thirty Eight Thousand One Hundred Eleven Only) Applicable ROI w.e.f 17.02.2026 + Charges and Other Expenses	ALL THAT R.C.C. super Structure consisting residential proposed construction on House/ Twin Duplex No. 20-A containing admeasuring Plot Area 138.195 Sq. Mtrs,1486 Sq. Ft. and constructed /Built up area adm. area is 1101 Sq. Ft. i.e. (102.285 Sq. Mtrs.) of situated at forming a portion of entire land bearing Survey/ Kharsa No-177/4, P. H. No. 53 admeasuring an area of 1.11 HR (i.e. 11,100 Sq. Mtrs.) of Mouza - Chankapur, Tah, Saoner, Dist. Nagpur, with rights to hold 45.98% undivided variable share and interest proportionate pertaining to F.S.I. in the said piece of land particularly described in the Schedule written hereunder as part and parcel of present deed. And bounded as under: -Twin Duplex No. 20-A. Boundaries: EAST: Plot No. 19, WEST: Plot No. 21, NORTH: Road, SOUTH: Plot No. 27 (Physical Possession)	Reserve Price: Rs. 14,85,000.00 (Rupees Fourteen Lakhs Eighty Five Thousand Only) Earnest Money Deposit: Rs. 1,48,500.00 (Rupees One Lakh Forty Eight Thousand Five Hundred Only)
11.	Borrower : i) Mr. Mohammad Rais Ansari R/o.: Twin Duplex / Building No. 25, Green Town Park, Mouze Chankapur, Koradi Road, Tah, Saoner, Dist. Nagpur M/s. Rais Fruit Company R/o.: Dobi Nagar, Opposite floor Mill Mominpura, Mahatma Fule Bazar, Nagpur-440018	Rs. 59,68,090.00 (Rupees Fifty Nine Lakhs Sixty Eight Thousand Ninety Only) Applicable ROI w.e.f 17.02.2026 + Charges and Other Expenses	ALL THAT R.C.C. super Structure consisting residential proposed construction on House/ Twin Duplex No. 25 containing admeasuring Plot Area 126 Sq. Mtrs,1355 Sq. Ft. and constructed /Built up area adm. area is 1131 Sq. Ft. i.e. (105.11 Sq. Mtrs.) and carpet area 90 Sq.mtrs on ground floor of situated at forming a portion of entire land bearing Survey/ Kharsa No-177/4, P. H. No. 53 admeasuring an area of 01.11 HR (i.e. 11,100 Sq. Mtrs.) of Mouza - Chankapur, Tah, Saoner, Dist. Nagpur, particularly described in the schedule written hereunder, with rights to hold 54.016% undivided variable proportionate share and interest pertaining to F.S.I. in the said piece of land particularly described in the Schedule written hereunder as part and parcel of present deed. And bounded as under: -Twin Duplex No. 25. Boundaries: EAST: Plot No. 26, WEST: Plot No. 24, NORTH: Plot No. 22, SOUTH: Road. (Physical Possession)	Reserve Price: Rs. 17,00,000.00 (Rupees Seventeen Lakhs Only) Earnest Money Deposit: Rs. 1,70,000.00 (Rupees One Lakh Seventy Thousand Only)
12.	Borrower : i) Mr. Gunwant Ramdas Khapekar ii) Mrs. Sarita Gunwant Khapekar R/o.: Twin Duplex / Building No. 17A, Green Town Park, Mouze Chankapur, Koradi Road, Tah, Saoner, Dist. Nagpur Add 2. C/o. Naresh Patil, Indira Nagar, Kanji House Chowk, Nagpur-440017	Rs. 51,59,924.00 (Rupees Fifty One Lakhs Fifty Nine Thousand Nine Hundred & Twenty Four Only) Applicable ROI w.e.f 21.02.2026 + Charges and Other Expenses	ALL THAT R.C.C. super Structure consisting residential Twin Duplex/Building No. 17-A containing by admeasuring Plot area 147.962 Sq. Mtrs, 1592 Sq. Ft. Constructed/Built up Area admeasuring 1101 Sq. Ft. (102.285 Sq. Mtrs.) and Carpet Area 90 Sq. Mtrs. of Situated at forming a portion of entire land bearing Survey/Kharsa No-177/4, P. H. No. 53 admeasuring an area of 01.11 HR (i.e. 11,100 Sq. Mtrs.) of Mouza - Chankapur, Tah, Saoner, Dist.-Nagpur, particularly described in the schedule written hereunder, with rights to hold 45.98% undivided variable proportionate share and interest pertaining to F.S.I. in the said piece of land particularly described in the Schedule written hereunder as part and parcel of present deed. And bounded as under: -Twin Duplex No. 25. Boundaries: EAST: Plot No. 26, WEST: Plot No. 24, NORTH: Plot No. 22, SOUTH: Road. (Physical Possession)	Reserve Price: Rs. 17,00,000.00 (Rupees Seventeen Lakhs Only) Earnest Money Deposit: Rs. 1,70,000.00 (Rupees One Lakh Seventy Thousand Only)
13.	Borrower : i) Mr. Laxmiprasad Shivsagar Soni ii) Mrs. Sunita Laxmiprasad Soni R/o.: Twin Duplex / Building No. 33, Green Town Park, Mouze Chankapur, Koradi Road, Tah, Saoner, Dist. Nagpur Add: Ward No.4, Gram-Silwada, Tah. Saoner, Nagpur-441109	Rs. 90,12,836.54 (Rupees Ninety Lakhs Twelve Thousand Eight Hundred Thirty-Six & Fifty-Four Paise Only) Applicable ROI w.e.f 24.02.2026 + Charges and Other Expenses	ALL those piece and parcel of Duplex No. 33 on ground floor and First Floor of the building streamline bulidcon Private limited in the Green Town Park Apartments admeasuring 1131 Sq. Ft. Built up and 1452 sq.ft. (carpet) lying at village Mouza- Chankapur, Tah, Saoner, Dist- Nagpur, bearing CTS/Survey No.177/4, And bounded as under: Duplex No. 33. Boundaries: EAST: Plot No. 32, WEST: Plot No. 34, NORTH: Road, SOUTH: Kharsa No. 177 (Physical Possession)	Reserve Price: Rs. 24,89,000.00 (Rupees Twenty Four Lakhs Eighty Nine Thousand Only) Earnest Money Deposit: Rs. 2,48,900.00 (Rupees Two Lakhs Forty Eight Thousand Nine Hundred Only)
14.	Borrower : i) Mr. Harishchandra Ghashiram Sahu R/o. Twin Duplex / Building No.1B, Green Town Park, Mouze- Chankapur, Koradi Road, Tah, Saoner, Dist. Nagpur Add: C/o. Nemaji Hinge, Plot No. 167, Near K P Garden Kachore Patil Nagar, Chinchbhavan Wardha Road Nagpur-440025	Rs. 64,40,194.00 (Rupees Sixty Four Lakhs Forty Thousand One Hundred & Ninety Four Only) Applicable ROI w.e.f 24.02.2026 + Charges and Other Expenses	ALL THAT R.C.C. super Structure consisting residential Twin Duplex/Building No. 18 containing by admeasuring Plot area 139.545 Sq. Mtrs, 1500 Sq. Ft. Constructed/Built up Area admeasuring 1131 Sq. Ft. (105.11 Sq. Mtrs.) on ground floor. of Situated at forming a portion of entire land bearing Survey/Kharsa No-177/4, P. H. No. 53 admeasuring an area of 01.11HR (i.e. 11,100 Sq. Mtrs.) of Mouza- Chankapur, Tah, Saoner, Dist.-Nagpur, particularly described in the schedule written hereunder, with rights to hold 54.016% undivided variable proportionate share and interest pertaining to F.S.I. in the said piece of land particularly described in the Schedule written hereunder as part and parcel of present deed. And bounded as under: Twin Duplex No. 18. EAST: Plot No. 17, WEST: Plot No. 19, NORTH: Road, SOUTH: Plot No. 29 (Physical Possession)	Reserve Price: Rs. 15,00,000.00 (Rupees Fifteen Lakhs Only) Earnest Money Deposit: Rs. 1,50,000.00 (Rupees One Lakh Fifty Thousand Only)
15.	Borrower : i) M/s. Krushnarpan Commercial Private Limited R/o. House No. 4821/49/A, New Amar Nagar, Nagpur 440024 Director/Guarantors : ii) Mr. Nikhil Sudhakar Jichkar R/o. Near Mahalle Sabhagraha, Plot No.137, Adhyapak Nagar, Manewada Chowk, Ring Road, Besa, Nagpur-440034. iii) Mrs. Deepak Ramkrishna Jichkar, R/o. Near Mahalle Sabhagraha, Plot No.137, Adhyapak Nagar, Manewada Chowk, Ring Road, Besa, Nagpur-440034 iv) Mr. Ramkrishna Punjabrao Jichkar R/o. In front of Krushi Mandi, Girish Sankul Colony, Saoner, Nagpur. v) Mr. Sadashio Sheshraoji Jichkar R/o. Remond Colony, Tal. Saoner, Wafghoda, Nagpur	Rs. 2,47,16,173.82 (Rupees Two Crores Forty Seven Lakhs Sixteen Thousand One Hundred Seventy Three & Eighty Two Paise Only) Applicable ROI w.e.f 25.02.2026 + Charges and Other Expenses	Details of Mortgaged / Hypothecated Asset for Sale under Auction The Undivided 1.45 Percent share and interest in all that piece and parcel of Nagpur improvement Trust Leasehold Plot No. 1-LA containing by admeasuring 3134 Sq. Fect. in [A.I.B. Scheme being a portion of entire land bearing Kh. No. 16/2, and 17 of Mouza Sakardara City Survey No. 356 Sheet No. 169/5, together with the entire RCC Superstructure comprising Apartment/Unit No. 202-B covering a built-up area 19.625 Sq. Mtrs on Second floor a building constructed on the said of land and known and styled as Siddesh Sai Apartment bearing corporation house no 132/258-A and Ward No. 14, Tah. & Dist. Nagpur. And bounded as under: East: By Road, West: By Wholyeball Ground, North: By Road, South: By Open Land (Physical Possession)	Reserve Price: Rs. 13,41,000.00 (Rupees Thirteen Lakhs Forty One Thousand Only) Earnest Money Deposit: Rs. 1,34,100.00 (Rupees One Lakh Thirty Four Thousand One Hundred Only)

NOTE: The sale is on "as is where is, as is what is, and whatever there is" basis and subject to the outcome of the litigation of if any. The bidders are advised to satisfy themselves about the encumbrance before participating in the auction. The auction purchaser shall not have any right to claim against the Bank in respect of the said encumbrance.

For detailed terms and conditions of the sale, please refer to the link <https://bankofmaharashtra.in/asset-for-sales-search> provided in the Bank's website and also on E-bikray portal <https://ebkraj.in/eauction-psb/home>

Possession Type: Physical Possession; Bid increase Amount Rs.25,000/- (Rupees Twenty-Five Thousand Only)
 Date & Time of E-auction - 16/04/2026, From 11.00 a.m. to 03.00 p.m.
 Date & Time for inspecting the property - 06/04/2026 to 10/04/2026 between 11.00 a.m. to 4.00 p.m. with prior appointment.
 Payment Details: - Successful bidder shall have to deposit 25% (Twenty Five percent) of the bid amount, less EMD amount deposited on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the date of auction in the Account No. 60138423445; Name of the A/c: MAARC AUCTION; Name of the Beneficiary: Bank of Maharashtra; IFS Code: MAHB0000005 (Sitalbul