



June 30, 2026

To, The General Manager, Department of Corporate Services, BSE Limited , P.J. Towers, Dalal Street, Mumbai – 400001 Scrip Code No.: 543972	To, The Listing Department. National Stock Exchange of India Limited Exchange Plaza, C-1, Block G Bandra Kurla Complex Bandra (E), Mumbai – 400 051 Trading Symbol: AEROFLEX
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Sub: Newspaper advertisement pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

In compliance with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith scanned copies of Newspaper advertisement titled “**NOTICE OF 32ND ANNUAL GENERAL MEETING & E-VOTING INFORMATION**” published today i.e., Tuesday, June 30, 2026, in the following newspapers:

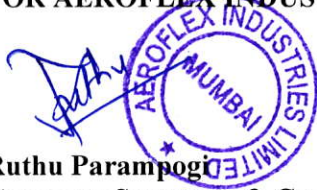
1. The Free Press Journal- English Language
2. Navshakti- Marathi Language

You are requested to take the above information on your record.

Thanking you,

Yours faithfully,

FOR AEROFLEX INDUSTRIES LIMITED



Ruthu Parampogi
Company Secretary & Compliance Officer
Membership No.: A60982

Encl.: As above

Aeroflex Industries Limited

Business Office & Factory

Plot No: 41 & 42/13, 14, 18, Village: Chal, Near Taloja M.I.D.C.,

Post: Ghot Camp, Tal: Panvel, Dist: Raigad,

Maharashtra - 410 208 India

Phone: +91 22 6146 7100 (100 Lines), Fax: +91 22 6146 7136

Email: info@aeroflexindia.com, Website: www.aeroflexindia.com

CIN: L24110MH1993PLC074576

L27509MH1993PLC074576



Govt. of India Recognised Export House

TATA CAPITAL HOUSING FINANCE LTD.
 Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013.
 Branch Address: TATA CAPITAL HOUSING FINANCE LIMITED, Lodha I-Think Techno Campus, Building 'A' 4th Floor, Off Pokhtran Road No. 2, Behind TCS, Thane (W) 400 607.

NOTICE FOR SALE OF IMMOVABLE PROPERTY
 (Under Rule 8(6) read with Rule 9(1) of the Security Interest (Enforcement) Rules 2002)
 E-Auction Notice of 15 days for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002
 Notice is hereby given to the public in general and in particular to the below mentioned Borrower and/ Co-Borrower, or their legal heirs/representatives (Borrowers) that the below described immovable property mortgaged to Tata Capital Housing Finance Ltd. (TCHFL), the Possession of which has been taken by the Authorised Officer of TCHFL, will be sold on 16-07-2026 on 'As is where is' & 'As is what is' and 'Whatever there is' and without any recourse basis' for recovery of outstanding dues from below mentioned Borrower and Co-Borrowers. The Reserve Price and the Earnest Money Deposit is mentioned below. Notice is hereby given that, in the absence of any postponement/ discontinuance of the sale, the secured asset / property shall be sold by E-Auction at 2.00 PM on the said 16-07-2026. The sealed envelope containing Demand Draft of EMD for participating in E-Auction shall be submitted to the Authorised Officer of the TCHFL on or before 15-07-2026 till 5.00 PM at Branch address TATA CAPITAL HOUSING FINANCE LIMITED, Lodha I-Think Techno Campus, Building 'A' 4th Floor, Off Pokhtran Road No. 2, Behind TCS, Thane (W) 400 607.

The sale of the Secured Asset/ Immovable Property will be on 'as is where condition is' as per brief particulars described herein below:

Sr. No.	Loan A/c. No.	Name of Borrower(s) / Co-borrower(s)/Legal Heir(s) / Legal Representative/ Guarantor(s)	Date of Demand Notice	Reserve Price	Outstanding as on
1	TCHHL06870001 00122797 & TCHIN06870001 00124542 & TCHIN06870001 00186697 & TCHIN06870001 00295800	Mr. MEHUL PRATAP BHANUSHALI, Ms. JAYSHREE P BHANUSHALI,	Rs. 60,44,832/- 13-08-2024	Rs. 45,00,000/- Earnest Money Deposit (EMD) - Rs. 4,50,000/- Type of possession: - Physical	Rs. 7729442/- 23-06-2026

Description of the Immovable Property: All that piece and parcel of the Flat No. 102, on the First Floor, admeasuring 855 Sq. Ft., Built Up Area, (79.46 Sq. Mtrs) in the Building known as Razi Plaza, Co-Op. Housing Society Ltd., Building No. 2, situated at Gandhi Nagar, Dombivali East, Taluka Kalyan, District Thane, Maharashtra

2	TCHHL06870001 00082742 & TCHIN06870001 00083777	PRASAD C POTDAR, MRS. HARSHADA P POTDAR,	Rs. 31,46,606/- 05-03-2024	Rs. 41,00,000/- Earnest Money Deposit (EMD) - Rs. 4,10,000/- Type of possession: - Physical	Rs. 4249568/- 23-06-2026
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Description of the Immovable Property: All that piece and parcel of the Apartment bearing No. 804, in C-Wing, on the 8th Floor, area admeasuring 30 Sq. Mtrs. carpet as per RERA in sale building to be known as 'Royal Priso' to be constructed on plot of land bearing CTS No. 712, 713, 714, 715, 716, 717A, 717B, 7171 to 71813, 718, 719, 719/19 to 14, 720, 720/1 to 2, 721, 721/1 to 6, 722, 723, 724, 724/1 to 2 of Revenue Village Malad (East), Taluka Borivali, Mumbai Sub Urban District and situated at Santoshi Mata Temple Road, Vaishetpada, Kurar Village, Malad (East), Mumbai-400097.

3	TCHIN06870001 00104513 & TCHHL06870001 00103205	Mr. RAJESH N VANDRA Mrs. HIRA RAJESH VANDRA,	Rs. 61,15,417/- 13-05-2025	Rs. 47,60,000/- Earnest Money Deposit (EMD) - Rs. 4,76,000/- Type of possession: - Physical	Rs. 6956606/- 23-06-2026
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Description of the Immovable Property: All that piece and parcel of the Flat No. 1205, on the Twelfth Floor in D-Wing, in the Building known as Versatile Valley, admeasuring 55.76 Sq. Mtrs. carpet area, Lying being and situated at Village Nilje, Taluka Kalyan, District Thane, within the Limits of Nilje Grampanchayat.

4	10520278 & 10552392 & TCHIN06870001 00142521 & TCHIN06870001 00265815	Mrs. Pragati P Karagutakar, Mr. Prashant Prakash Karagutakar, Mr. Ganesh Prakash Karagutakar	Rs. 27,25,819/- 03-11-2025	Rs. 25,00,000/- Earnest Money Deposit (EMD) - Rs. 2,50,000/- Type of possession: - Physical	Rs. 2949080/- 23-06-2026
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Description of the Immovable Property: All that piece and parcel of Flat premises being No. 104, situated on the First Floor, B-Wing, Admeasuring 44.33 Sq. Mtrs. Built Up Area in the Building known as 'Sai Kalp Apartment - Building No. 2' Nilmore, Nallasopara (West), Taluka Vasai, District Palghar, situated on the land bearing Survey No. 125 & 128, Plot No. 10 of Village Nilmore, and Survey No. 36, Hissa No. 6 of Village Sopara, Taluka Vasai, District Palghar, within the Jurisdiction of Sub-Registrar Vasai, District Palghar and Vasai Virar City Municipal Corporation.

5	10642550 & 10647503 & TCHIN02960001 00118339	Mr. MOHDASHIQE M S SIDDIQUI, Mrs. Ruqayya Mohd Arfin Ashrafi,	Rs. 2283807/- 13-11-2023	Rs. 16,00,000/- Earnest Money Deposit (EMD) - Rs. 1,60,000/- Type of possession: - Physical	Rs. 3417603/- 23-06-2026
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Description of the Immovable Property: All that piece and parcel of the Apartment bearing No. 301, on the Third Floor, in the B Wing of the Building called 5B (Building No. B3 as per approved plan). Type 1BHK, admeasuring 29.00 Sq. Mtrs (Carpet Area) approximately equivalent to 312 Sq. Ft. Plus exclusive balcony area admeasuring 4.18 Sq. Mtrs approximately equivalent to 45 Sq. Ft. in the building known as Olympo Riverside, lying being and situated at Village Avsare, Taluka Karjat, District Raigad, Maharashtra.

6	TCHHL06360001 00084744	Mr. Shivaji Dattatray Waghdole Mrs. Poonam Shivaji Waghdole,	Rs. 10,26,503/- 16-07-2025	Rs. 8,90,000/- Earnest Money Deposit (EMD) - Rs. 89,000/- Type of possession: - Physical	Rs. 1251133/- 23-06-2026
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Description of the Immovable Property: All that piece and parcel of the Flat No. 303, on the Third Floor in the building known as 'Brahma Greens' having built up area of 241 Sq. Ft., carpet area situate at all that piece and parcel of land bearing S. No. 169/35 situate at Mandapur, Taluka Karjat, District Raigad, within the jurisdiction of Sub-registrar assurance, Karjat, within the registration district Raigad, within the territorial jurisdiction of Grampanchayat Mandapur

7	10005360	Mr. MOHDZIM KHAN	Rs. 13,33,272/- 15-10-2024	Rs. 7,00,000/- Earnest Money Deposit (EMD) - Rs. 70,000/- Type of possession: - Physical	Rs. 1913460/- 23-06-2026
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Description of the Immovable Property: All that piece and parcel of the Flat No. 105, on the First Floor, admeasuring area of 360 Sq. Ft. Carpet, in the building known as S.N. Plaza, lying being and situated at Village Mandapur, Taluka Karjat, District Raigad, and within the jurisdiction of Sub Registrar Karjat.

8	10662735 & 10679249	Mr. PANKESH SURESH KAMBLE Mrs. HIRA SURESH KAMBLE,	Rs. 1283435/- 25-06-2025	Rs. 9,90,000/- Earnest Money Deposit (EMD) - Rs. 99,000/- Type of possession: - Physical	Rs. 1580992/- 23-06-2026
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Description of the Immovable Property: All that piece and parcel of the Flat No. 607, admeasuring 21.93 Sq. Mtrs. (Carpet Area) approximately equivalent to 236 Sq. Ft. (Carpet Area) plus exclusive balcony area admeasuring 5.76 Sq. Mtrs. approximately equivalent to 62 Sq. Ft. on the 6th Floor of the Building C-1, Olympo Riverside, situated at Village Avsare, Taluka Karjat, within the limits of District Raigad.

9	10612412 & 10613834 & TCHIN06870001 00097962	Mr. RAJKUMAR SHIBU YADAV, Mrs. SAVITRIDEVI YADAV	Rs. 13,04,511/- 12-05-2025	Rs. 8,00,000/- Earnest Money Deposit (EMD) - Rs. 80,000/- Type of possession: - Physical	Rs. 1616391/- 23-06-2026
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Description of the Immovable Property: All that piece and parcel of the Flat No. 301, on the Third Floor, B-Wing, of the Building known as SAURABH RESIDENCY, admeasuring area of 19.68 Sq. Mtrs (carpet Area), situated at Village Ukul, Taluka Karjat, District Raigad, within the limits of Sub-Registrar Karjat, and within the limits of Ukul Grampanchayat, Panchayat Samitee Karjat, Zilla Parishad Raigad, bearing Survey No. 84, Hissa No. 1A.

10	TCHHL02960001 00072265	MRS. ANITA DEORAO MORE, MR. DEORAO ARJUN MORE	Rs. 11,14,152/- 19-12-2024	Rs. 9,40,000/- Earnest Money Deposit (EMD) - Rs. 94,000/- Type of possession: - Physical	Rs. 1468577/- 23-06-2026
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Description of the Immovable Property: Schedule - A All that piece and parcel of the land bearing S No 229 H No 3/2/2 (P), Plot No 25 admeasuring 380 sq mtrs situate at Revenue Village Titwala Tal : KalyanDombivali Municipal Corporation Kalyan and within the registration district Thane and sub registration district Kalyan and bounded as follows:
 East - Boundary of S. No. 178, West: Road, North: D.P. Road, South : Road.
 Schedule - B Residential Flat bearing No. 001, on 11th Floor, admeasuring 450 sq ft (41.82 sq. mtrs) built up area, in the building known as 'DWARAKANATH HEIGHTS' situated at Titwala, Taluka Kalyan, Dist Thane, Maharashtra- 421605.

11	10140876 & TCHIN06870001 00269092 & TCHIN06870001 00280853 & TCHIN06870001 00293790	Mr. PRASHANT KUMBH KUMAR, Mrs. HELMTA PRASHANT SINGH,	Rs. 12,26,689/- 11-09-2024	Rs. 11,80,000/- Earnest Money Deposit (EMD) - Rs. 1,18,000/- Type of possession: - Physical	Rs. 1781862/- 23-06-2026
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Description of the Immovable Property: All that piece and parcel of the Flat No. 207, on the Second Floor, Wing-A, in the Building known as LA ARIHANT HARMONY, lying, being and situated at Village Ukul, Taluka Karjat, District Raigad, within the limits of Sub-Registrar Karjat and within the limits of Ukul Grampanchayat, Panchayat Samitee Karjat, Zilla Parishad Raigad, Bhihpuri Road (East), District Karjat, Maharashtra

Note - The bidders are advised to conduct due diligence before submitting the bid. The auction shall be subject to the outcome of the litigation, Dispute if any.
 At the Auction, the public generally is invited to submit their bid(s) personally. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the Immovable Property sold.
 The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:
 NOTE: The E-auction of the properties will take place through portal <https://BidDeal.in> on 16-07-2026 between 2.00 PM to 3.00 PM with limited extension of 5 minutes each.

Terms and Condition: 1. The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. In the event of any dispute arising as to the amount bid, or as to the bidder, the Immovable Property shall at once again be put up to auction subject to the discretion of the Authorised Officer. 2. The Immovable Property shall not be sold below the Reserve Price. 3. Bid Increment/Amount will be: Rs. 10,000/- (Rupees Ten Thousand Only). 4. All the Bids submitted for the purchase of the property shall be accompanied by Earnest Money as mentioned above by way of a Demand Draft from the 'TATA CAPITAL HOUSING FINANCE LTD.' Payable at Branch address. The Demand Drafts will be returned to the unsuccessful bidders after auction. For payment of EMD through NEFT/RTGS/IMPS, kindly contact Authorised Officer. 5. The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be in the discretion of the Authorised Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so. 6. For reasons recorded, it shall be in the discretion of the Authorised Officer to adjourn/discontinue the sale. 7. Inspection of the Immovable Property can be done on 08-07-2026 between 11 AM to 5.00 PM. with prior appointment. 8. The person declared as a successful bidder shall, immediately after such declaration, deposit twenty-five per cent of the amount of purchase money/bid which would include EMD amount to the Authorised Officer within 24hrs and in default of such deposit, the property shall forthwith be put to fresh auction/Sale by private treaty. 9. In case the initial deposit is made as above, the balance amount of the purchase money payable shall be paid by the purchaser to the Authorised Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day is a Sunday or other holiday, then on the first office day after the 15th day. 10. In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/Sale by private treaty. The deposit including EMD shall stand forfeited by TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property. 11. Details of any encumbrances, Litigations known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable: as per table above. The Intending Bidder is advised to make their own independent inquiries regarding encumbrances on the property including statutory liabilities areas of property tax, electricity etc. before submitting the bid. 12. For any other details or for procedure online training on-auction the prospective bidders may contact the Service Provider, ValueTrust Capital Services Private Limited, 585 Hasting Colony, VIP Nagar, Anandapur, Kolkata 700 100 through its coordinators, Auction.Manager@BidDeal.in or Manish Bansal, Email id Manish.Bansal@tatacapital.com Authorised Officer/Mobile No 8588983696. Please send your query on WhatsApp Number - 9999078669. TDS of 1% will be applicable and payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by highest bidder in the PAN of the owner/ borrower(s) and a copy of the challan shall be submitted to our company. 14. Please refer to the below link provided in secured creditor's website <https://surl.li/kiing> for the above details. 15. Kindly also visit the link: <https://www.tatacapital.com/property-disposal.html>
Please Note - TCHFL has not engaged any broker/agent apart from the mentioned auctioning partner for sale/auction of this property. Interested parties should only contact the undersigned or the Authorised officer for all queries and enquiry in this matter.

Place:- Mumbai Sd/-
 Date:- 30-06-2026 Authorized Officer
 Tata Capital Housing Finance Ltd.

PHYSICAL POSSESSION NOTICE

ICICI Bank Branch Office: ICICI Bank Ltd, Office Number 201-B, 2nd Floor, Road No. 1 Plot No. B3, WFIIT Park, Wagle Industrial Estate, Thane (West)- 400604.

The Authorised ICICI Bank Officer under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice. Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken possession of the property described below, by exercising powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Physical Possession	Date of Demand Notice/ Amount in Demand (Rs)	Name of Branch
1.	Jogaram Pukharam Patel/ Mima Patel/ LBPUN00005684615 & LBPUN00006524877 & LBPUN00006525077	Flat No. 608, 6th Floor, Bldg/ Wing No. A, Vision Indramesh Co.op. Housing Society Ltd, S. Nos. 52/3, 52/6, 52/8, 53/6, 53/7, 53/9, Village- Punawale, Taluka-mulshi, Pune- 411033 / 24-06-2026	September 09, 2025 Rs. 45,43,858.00/-	Pune
2.	Chandan Wamanrao Kose/ Vshiranti Wamanrao Kose/ LBNAG00005624036	Plot No. 6 Kh No. 124/1 Ph No. 11, Mouza Udapur Grampanchayat Udapur, Tah Bramhapuri Dist Chandrapur, Maharashtra, Chandrapur- 442701 / 24-06-2026	November 16, 2022 Rs. 17,21,231.00/-	Nagpur

The above-mentioned borrower(s)/guarantor(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.
 Date: June 30, 2026
 Place: Pune & Nagpur

Sincerely Authorised Officer,
 For ICICI Bank Ltd.

Muthoot Homefin
Muthoot Homefin (India) Ltd.
 CIN - U65922KL2011PLC029231
 Corporate Office : Muthoot Homefin (INDIA) Ltd, 19/E, The Ruby, SenapatiBapat Marg, Tulse Pipe Road, Near Ruparel College, Dadar West, Mumbai - 400028.
 Branch Office: Muthoot Homefin (I) Ltd 2nd Floor Anand Anand, Anand Talkies, opposite Thane Railway Station- 400603, Thane, Maharashtra, India

**APPENDIX-IV A (See proviso to Rule 8(6))
 PUBLIC NOTICE FOR PRIVATE TREATY CUM SALE**

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Muthoot Homefin (India) Ltd. under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrower(s), offers are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in the possession, on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', Particulars of which are given below:-

Sr. No.	Borrower(s)/ Co-Borrower(s)/ Guarantor(s) / Loan Account No./ Branch	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price	Earnest Money Deposit (EMD) (10% of RP)
1.	Megha Praful Sachdev/ Harsha Praful Sachdev/ 002-0002026/ Mumbai - Thane	30-sep-2021 Rs. 12,44,701/- Rupees Twelve Lakh Fourty Four Thousand Seven Hundred One Only.	Flat No. 103 1st Floor B Wing Neeta Heights Near Kharbaw Railway Station Kharbaw Village Bhiwandi- 421302	Rs. 5,00,000/- Rupees Five Lakh Only.	Rs. 50,000/- Rupees Fifty Thousand Only.

- The Auction is being held on 'AS IS WHERE IS' AND 'AS IS WHAT IS' basis
- The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form, available at the above mentioned regional office
- Last Date of Submission of Sealed Bid/Offer in the prescribed tender forms along with EMD payable by way of Demand Draft in Favor of 'Muthoot Homefin (India) Ltd.' along with KYC is on 21-Jul-2026 till 04:00 PM at Regional Office the address mentioned herein above. Tenders that are not filled up completely or tenders received beyond last date will be considered as invalid tender and shall not be taken into account. No interest shall be paid on the EMD.
- Date of Inspection of the Immovable Property is on 20-Jul-2026 between 01:00 PM. to 03:00 PM.
- Date of Opening of the Bid/Offer Auction Date for Property is 22-Jul-2026 at the above mentioned Branch Office address at 01:00 PM, by the Authorised Officer.
- The MHL shall not be responsible for payment of any outstanding statutory notice & Encumbrances / taxes arrears etc. if any & their Responsible to pay the sum would be that of the Successful auction purchase. The Intending bidder should make their own independent inquiries regarding the Encumbrances Title of property & also inspect & satisfy themselves.
- The Highest bidder shall be subject to approval of MHL Ltd. Authorised Officer shall Reserve the right to accept all any offer / Bid to receive any reason whatsoever. His decision shall be final and binding.
- The Borrower(s)/Guarantor(s) are hereby given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 to pay the sum mentioned as above before the date of Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrower pays the amount due to Muthoot Homefin (India) Ltd, in full, before the date of sale, auction is liable to be set aside.

For further details, contact the Authorised Officer, at the above mentioned Office address Contact Person- Pawan Tiwari- 9082135452
 Date : June 30, 2026, Place: Bhiwandi Sd/- Authorized Officer, Muthoot Homefin (India) Limited

**OFFICE OF THE RECOVERY OFFICER
 DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)**
 1st Floor, MTNL Telephone Exchange Building, Sector-30 A, Vashi, Navi Mumbai- 400703
 Annexure - 12 [FORM No. 23] [See Regulation 37(1)] [By All Permissible Mode]
 RP No. 146 OF 2018 Date of Auction Sale: 28.07.2026

**PROCLAMATION OF SALE: IMMOVABLE PROPERTY
 PROCLAMATION OF SALE UNDER RULES 37, 38 AND 52 (1) (2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993
 STATE BANK OF INDIA V/s MR. PRAMOD P. PATEL & ANR**

1. Mr. Pramod P. Patel, At 457, 4th Floor, Phoenix Building, S.V.P. Road, Prarthana Samaj, Mumbai-400004, and at Flat No. 1, 3rd Floor, Mangal Bhavan, Near Tirupati Hospital, Kaneri, Mumbai-Agra Road, Bhiwandi, Dist Thane - 421302.
2. M/s Arubhi International, At 457, 4th Floor, Phoenix Building, S.V.P. Road, Prarthana Samaj, Mumbai-400004.

1. Whereas Recovery Certificate No.RC.No.146 OF 2018 in O.A.No. 292 of 2014 was drawn up by the Hon'ble Presiding Officer, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3) for the recovery of the sum of Rs 20,82,546.82 (Rupees Twenty Lakh Eighty Two Thousand Five Hundred Forty Six and paise Eighty Two Only) along with interest and the costs from the CD and you, the CD, failed to repay the dues of the Certificate Holder Bank/Financial Institution(s). And whereas the Undersigned has ordered the sale of the Mortgaged/Attached properties of the Certificate Debtor as mentioned in the Schedule hereunder towards satisfaction of the said Recovery Certificate.

2. Notice is hereby given that in absence of any order of postponement, the said property(s) shall be sold on 28.07.2026 between 1:00 PM to 2:00 PM by auction and bidding shall take place through Online through the website: <https://www.bankauctions.com>. The details of authorised contact person for auction service provider is, Name: MR. BHAVIK PANDYA C1 C1 India Pvt Ltd, Mr. Bhavik Pandya, Mobile no. 886682937, Email- maharashtra@c1india.com, Helpline Nos.91 224-4302020 / 21 / 22 / 23 / 24, Email-support@bankauctions.com

3. The details of authorised bank officer for auction service provider is, Name: MR. PRANESH THAKUR Mobile No.708748899, Email-sbti.11897@sbci.in, officer of State Bank of India

4. The sale will be of the properties of defendant's CDs above named, as mentioned in the schedule below & the liabilities and claims attaching to the said properties, so far as they have been ascertained, are those specified in the schedule attached each lot.

5. The Property is being sold on 'AS IS WHERE IS BASIS' AND 'AS IS WHAT IS BASIS'

6. The property will be put up for sale in the lot specified in the schedule. If the amount to be realized is satisfied by the sale of portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down the arrears mentioned in the said certificate+ interest+costs (including cost of sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs has been paid to the undersigned.

7. At the sale, the public generally are invited to bid either personally or by duly authorized agent. No officer or other person, having any duty to perform in connection with this sale shall, however, either directly or indirectly, bid for, acquire or attempt to acquire any interest in the properties sold.

8. The sale shall be subject to conditions prescribed in the second schedule to the Income Tax Act, 1961 and the rules made thereunder and to the following further conditions -

9. The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in the proclamation.

10. The Reserve Price below which the property shall not be sold is as mentioned in the schedule.

11. The amount by which the bidding is to be increased. In the event of any dispute arising as to the amount bid or as to the bidder the lot shall at once be again put up for auction or may be cancelled.

12. The highest bidder shall be declared to be the purchaser of any lot provided always that he/she/they are legally qualified to bid and provided further the amount bid by him/her/they is not less than the reserve price. It shall be in the discretion of the undersigned to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.

13. Each intending bidder shall be required to pay Earnest Money Deposit (EMD) by way of Demand Draft (DD)/Pay order in favour of The Recovery Officer, Debts Recovery Tribunal (DRT-III), MUMBAI to be deposited with RTO, DEBTS Recovery Tribunal Mumbai (DRT III) or by Online through RTGS/NEFT/directly into the Account No.062711010000195 the name of UNION BANK OF INDIA of having IFSC Code No. UBIN0806277 and upload bid form details of the property along with copy of PAN card, address proof and identity proof, e-mail ID, Mobile No. and in case of the company or any other document, confirming representation/attorney of the company and the receipt/counter foil of such deposit.

14. The said DD/Pay order or original proof of payment through RTGS/NEET, along with duly filed Auction Bid Form, self-attested copy of identity (Voter Card/ driving licence/ passport) which should contain the address for future communication, self-attested copy of the time of sale or as soon after as the officer holding the sale directs, and in default of payment, the property shall forthwith be again put up for auction for resale.

15. Prospective bidders are advised to exercise due diligence and satisfy themselves on title and encumbrances, if any, over the property

The Earnest Money Deposit(EMD), Reserve Price and Bid Increase, be fixed as follows:

Sr No	Details of Property	Emd Amount (In Rs)	Reserve price (In Rs)	Bid Increase in the multiple of (In Rs.)
1	Flat Admeasuring About 740 Sq. Ft. Bearing Flat No.1, On 3rd Floor In 'mangal Bhuvan' M.h. No. 387, Kaneri, Bhiwandi, Dist-thane.	1,48,000/-	14,80,000/-	10,000/-

16. EMD received after due date & time shall be rejected & the amount paid towards the EMD shall be returned to them by way of option given by them in the E-auction Form. Once a bid is submitted, it is mandatory for the bidder to participate in the bidding process of the e-auction by logging in on the e-auction portal failing which their EMD can be forfeited to the Government if the undersigned thinks it fit the sole responsibility of the bidder to have an active e-mail id and a computer terminal/system with internet connection to enable him/her to participate in the bidding. Any issue with regard to connectivity during the course of bidding online shall be the sole responsibility of the bidder and no claims in this regard shall be entertained.

17. If the bid is increased within the last 5 minutes of the given time of auction, the auction time is further extended by additional time of 5 minutes to enable the other bidders to increment their bids & the auction process comes to an end if no further increment(s) is/are made within the extended time of 5 minutes. In case of movable/immovable property the price of each lot shall be paid at the time of sale or as soon after as the officer holding the sale directs, and in default of payment, the property shall forthwith be again put up for auction for resale.

18. The successful bidder shall have to pay 25% of the sale proceeds after adjustment of EMD on being knocked down by next day in the said account/Demand draft/Banker Cheque/Pay order as per detail mentioned above. If the next day is Holiday or Sunday, then on next first office day.

19. The purchaser shall deposit the balance 75% of the sale proceeds on or before 15th day from the date of sale of the property, exclusive of such day, or if the 15th day is Sunday or other Holiday, then on the first office day after the 15th day by prescribed mode as stated above. In addition to the above the purchaser shall also deposit Poundage fee with Recovery Officer, Debts Recovery Tribunal Mumbai (DRT 3) @2% up to Rs.1,000/- and @1% of the excess of the said amount of Rs.1,000/- through DD in favour of Registrar, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3).

20. In case of default of payment within the prescribed period, the deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, shall be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold. The property shall be resold, after the issue of fresh proclamation of sale.

21. Highest bidder shall not have any right/title over the property until the sale is confirmed by the Recovery Officer, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3).

22. The amount of EMD deposited by the unsuccessful bidders shall be refunded through online mode in case of EMD deposited through online. In case EMD is deposited in the form of DD/BC/Pay order the same will be returned by hand. Original ID proof of the photocopy sent with the E-Auction EMD Form has to be brought. No interest shall be paid on EMD amount.

23. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the E-Auction EMD Form shall be

