

BY REGISTERED POST, ACKNOWLEDGEMENT DUE

**NOTICE FOR SALE OF IMMOVABLE SECURED ASSETS UNDER THE  
SECURITY INTEREST (ENFORCEMENT) RULES, 2002**

JMFARC/Presale/2025-26/Nov-25/6861

07 November'2025

Branch Address:	1st Floor, Pushpa Heights, Bibvewadi, Pune -411037	
Contact Person Name 1	Machindra Bhojane	9970176999
Contact Person Name 2	Chandan Sakhalkar	9820407168
Contact Person Name 3	Yash Oza	022 - 6224 1676

Application No.	01784449
Uni Code	01900009551

Jagruti Vijay Ghaywate (Borrower),

Resident Address: C 07, Anmol Park, Saykheda Rd, Lokhande Mala, Bh/ Vitthal Managi Karyalany, Nashik Nashik Maharashtra 422101

Office Address: 1 & 2, Indra Plaza, Shalimar Nashik, Nr Shalimar Shalimar Chowk, Nashik Nashik Maharashtra 422001

Property Address: Flat No. 11, 2Nd Floor, Harekrishna Apt Nr Vision Kids School, Opp. Vyapari Bank Pno. 15, S.No. 25A/1+2+5+6+7 Jail Road, Nashik Nashik Maharashtra :- 422101

Uma Vijay Ghayawate (Co Borrower 1)

C 07, Anmol Park, Saykheda Rd, Lokhande Mala, Bh/ Vitthal Managi Karyalany, Nashik Nashik Maharashtra 422101



**JM Financial Asset Reconstruction Company Limited**

Corporate Identity Number : U67190MH2007PLC174287

**Regd. Office:** 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

T: +91 22 6630 3030 F: +91 22 6630 3335 [www.jmfinancialarc.com](http://www.jmfinancialarc.com)

**Corporate Office:** Unit no. 22, 2nd Floor, Lloyds Centre Point, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

**WITHOUT PREJUDICE**

Dear Sir/Madam,

**Notice for sale of secured immovable under Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 ("Enforcement Rules") possession of which has been taken over under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") read with the aforesaid Enforcement Rules.**

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1. **WHEREAS** the Authorized Officer of erstwhile Dewan Housing Finance Corporation Limited, now Piramal Capital & Housing Finance Limited) under the SARFAESI Act and in exercise of powers conferred under Section 13 (12) of the aforementioned act read with Rule 3 of the Enforcement Rules, issued demand notice dated 08-11-2022 calling upon **Jagruti Vijay Ghaywate ("Borrower(s))", Uma Vijay Ghayawate, ("Co-borrower(s))** to repay the amounts as mentioned under the aforesaid notices, being as on 09-09-2022 together with interest at contractual rate and expenses, costs, charges etc., due thereon till the date of payment within 60 (Sixty) days from the date of receipt of the aforesaid demand notice.
2. **AND WHEREAS**, subsequently Piramal Capital & Housing Finance Limited assigned the financial assets pertaining to the Borrower along with all the rights, title, interest and underlying security interest created therefor in favour of JM Financial Asset Reconstruction Company Limited, acting in its capacity as trustee of Aranya -Trust ("**JMFARC**") vide assignment agreement dated 29-03-2023.
3. **AND WHEREAS**, the aforementioned Borrower(s) and Co-borrower(s) having failed to repay the outstanding dues or any part thereof as mentioned in the aforesaid demand notice, the Authorised officer of secured creditor took over the Physical possession of the Said Properties under Section 13(4) of the SARFAESI Act read with Rule 8 and other applicable rules of the Enforcement Rules on 09-05-2025.
4. In exercise of the powers conferred under Section 13(4) of the SARFAESI Act, read with Rule 8(5), Rule 8(6) and other applicable rules of the Enforcement Rules, notice is hereby given to you that the Said Properties shall be sold by the Authorised Officer of JMFARC on "**AS IS WHERE IS**", "**AS IS WHAT IS**" AND "**WHATEVER THERE IS**" basis by way of public auction (through e-auction) after the expiry of 30 (Thirty) days from the date of this notice.

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Please find below details of Public Auction:

<b>Amount of secured debt as on Date: 07-11-2025</b>	Rs. 2942008/-, (Rs. Twenty Nine lakh Forty Two Thousand Eight Only)
<b>Description of the Said Properties</b>	All The piece and Parcel of the Property having an extent :- Flat No. 11, 2Nd Floor, Harekrishna Apt Nr Vision Kids School, Opp. Vyapari Bank Pno. 15, S.No. 25A/1+2+5+6+7 Jail Road, Nashik Nashik Maharashtra :- 422101
<b>Reserve price (In Rs.)</b>	Rs. 2020000/-, (Rs. Twenty lakh Twenty Thousand Only)
<b>Date and time of public auction</b>	On 18-12-2025 between 11.00 AM to 1.00 PM
<b>Venue</b>	Company Name: M/s 4 closure, Name of Representative: Mr. Nitesh Pawar; <b>Contact No:</b> 8142000725; Site: <a href="https://bankauctions.in/">https://bankauctions.in/</a> .
<b>Earnest Money Deposit (In Rs.)</b>	Rs. 202000/-, (Rs. Two lakh Two Thousand Only) <b><u>LAST DATE OF BID SUBMISSION: 17-12-2025, BEFORE 4.00 P.M.</u></b>

#### SCHEDULE

Description of the Said Properties
All The piece and Parcel of the Property having an extent :- Flat No. 11, 2Nd Floor, Harekrishna Apt Nr Vision Kids School, Opp. Vyapari Bank Pno. 15, S.No. 25A/1+2+5+6+7 Jail Road, Nashik Nashik Maharashtra :- 422101

Attention is drawn of the Borrower(s) and Co-borrower(s) to sub-section (8) of Section 13 of the SARFAESI Act for the time available to redeem the above-mentioned Said Properties.

Yours faithfully,




**Authorised Officer**

For JM Financial Asset Reconstruction Company Ltd.  
(acting in its capacity as trustee of Aranya – Trust)

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