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**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 9(1) of Security Interest (Enforcement) Rules, 2002. (Rule 8 & 9)**

Date: 11/09/2025

To

<p><b>1.ANIL SECURITY AND PERSONNEL SERVICES PRIVATE LIMITED (APPLICANT),</b> A-1, A-2/ 54 CHHABHAIYA PARK KAPURBAVDI BHIWANDI ROAD THANE WEST-400607. ALSO AT-FLAT NO.103,1ST FLOOR, BUILDING NO.A-6, CHHABHAIYA CHSL,KAPURBAWDI, BHIWANDI ROAD, OPP. BALKUM FIRE STATION SITUATED AT VILLAGE-MAJIWADE, TAL. &amp; DIST.THANE WEST-400607.</p> <p>ALSO AT-FLAT NO. 104, ON 1" FLOOR, A WING, VARDHMAN VATIKA A &amp; B CHSL",OPP. TATVADNYAN VIDYAPITH, GHODBUNDER ROAD, SITUATED AT MANPADA,THANE WEST 400607.</p>	<p><b>2.ANIL JWALAPRASAD DUBEY (CO-APPLICANT),</b> A-1, A-2/ 54 CHHABHAIYA PARK KAPURBAVDI BHIWANDI ROAD THANE WEST -400607. ALSO AT:- FLAT NO.103,1ST FLOOR, BUILDING NO.A-6, CHHABHAIYA CHSL,KAPURBAWDI, BHIWANDI ROAD, OPP. BALKUM FIRE STATION SITUATED AT VILLAGE-MAJIWADE, TAL. &amp; DIST.THANE, WEST-400607.</p> <p>ALSO AT:- FLAT NO. 104, ON 1" FLOOR, A WING, VARDHMAN VATIKA A &amp; B CHSL",OPP TATVADNYAN VIDYAPITH, GHODBUNDER ROAD, SITUATED AT MANPADA,THANE, WEST-400607.</p>
<p><b>3.MADHURI JWALAPRASAD DUBEY (CO-APPLICANT),</b> A-1, A-2/ 54 CHHABHAIYA PARK KAPURBAVDI BHIWANDI ROAD THANE WEST -400607. ALSO AT: FLAT NO.103,1ST FLOOR, BUILDING NO.A-6, CHHABHAIYA CHSL,KAPURBAWDI, BHIWANDI ROAD, OPP. BALKUM FIRE STATION SITUATED AT VILLAGE-MAJIWADE, TAL. &amp; DIST.THANE, WEST - 400607.</p> <p>ALSO AT:- FLAT NO. 104, ON 1" FLOOR, A WING, VARDHMAN VATIKA A &amp; B CHSL",OPP. TATVADNYAN VIDYAPITH, GHODBUNDER ROAD, SITUATED AT MANPADA,THANE, WEST - 400607.</p>	<p><b>4.J.P ENTERPRISES (CO-APPLICANT),</b> A-1, A-2/ 54 CHHABHAIYA PARK KAPURBAVDI BHIWANDI ROAD THANE WEST -400607. ALSO AT-FLAT NO.103,1ST FLOOR, BUILDING NO.A-6, CHHABHAIYA CHSL, KAPURBAWDI, BHIWANDI ROAD, OPP. BALKUM FIRE STATION SITUATED AT VILLAGE-MAJIWADE, TAL. &amp; DIST. THANE, WEST - 400607.</p> <p>ALSO AT:- FLAT NO. 104, ON 1" FLOOR, A WING, VARDHMAN VATIKA A &amp; B CHSL",ODD TATUADMVAN VIDVADITH CHOORLINDER ROAD SITUATED AT MANDADA THANE, WEST - 400607.</p>

Sir / Madam,

**Sub** : Sale of Secured Asset by M/s Cholamandalam Investment and Finance Company Limited under SARFAESI Act, 2002.

**Ref** : Loan Account No(s). HE01ROB00000014236 And HE01ROB00000032077 – ANIL SECURITY AND PERSONNEL SERVICES PRIVATE LIMITED and Others Notice is hereby given to the public in general and in particular to the Borrowers, Co borrowers and Guarantors that the below described immovable property mortgaged to the Secured Creditor, the **Physical 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 Assets 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://chola-lap.procure247.com/>



**Cholamandalam Investment and Finance Company Ltd.**

"Chola Crest", C54-55 & Super B-4, Thiru-Vi-Ka Industrial Estate,  
Guindy, Chennai – 600032. Tel : 044 4090 7172 | Fax : 044 4090 6464  
Toll-Free No. : 1800 102 4565 | Website : [www.cholamandalam.com](http://www.cholamandalam.com)  
CIN : L65993TN1978PLC007576



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The secured asset will be sold to one of the intending purchasers who offer the highest bid/purchase price, which shall not be less than the Reserve Price.

#### **PROPERTY- 1**

RESERVE PRICE (IN RS.) Flat No.103	Rs.53,00,000/-
EMD	Rs.5,30,000/-
BID INCREMENT AMOUNT (IN RS.)	Rs.50,000/-
E-AUCTION DATE AND TIME	29/09/2025, 11.00 AM to 1.00 PM
LAST DATE OF SUBMISSION OF EMD	27/09/2025, 11.00 AM to 1.00 PM
DATE OF INSPECTION OF PROPERTY	23/09/2025

#### **PROPERTY-2**

RESERVE PRICE (IN RS.) Flat No.104	88,00,000/-
EMD	8,80,000/-
BID INCREMENT AMOUNT (IN RS.)	Rs.50,000/-
E-AUCTION DATE AND TIME	29/09/2025, 11.00 AM to 1.00 PM
LAST DATE OF SUBMISSION OF EMD	27/09/2025, 11.00 AM to 1.00 PM
DATE OF INSPECTION OF PROPERTY	23/09/2025

#### **DESCRIPTION OF THE IMMOVABLE PROPERTY [Secured Asset]**

PROPERTY 1 :- FLAT NO.103, ON 1ST FLOOR, BUILDING NO.A-6, ADM. 600 SQ. FT, IN THE BLDG. KNOWN AS"CHHABHAIYA PARK, IN THE SOCIETY KNOWN AS "CHHABHAIYA CHSL", KAPURBAWDI, BHIWANDI ROAD, OPP. BALKUMFIRE STATION, CONSTRUCTED ON THE LAND BEARINGS.NO.116, HISSA NO.1, 2 AND 3 AND S.NO.125, HISSA NO. 2 ANDAND 6A PART ADM. 11,110 SQ.MTS., SITUATED AT VILLAGE-MAJIWADE, TAL. & DIST.THANE.

(" More particularly mentioned in the Sale deed dated 18<sup>TH</sup> April 1990 executed between M/s,Gopal Udhyog & Jawala Prasad Dubey having registration number 4699 in year 1990 read with Deed of Release dated 25.05.2011 (TNN-5/4966/2011) executed between Mr. AnilKumar Jwalaprasad Dubey, Abhashkumar J Dubey, Ms. Monica J Dubey, the releasor party of one part and Mrs. Madhuri Jwalaprasad Dubey, the releasee party of second part ")

**PROPERTY 2 :-** FLAT NO. 104, ON 1" FLOOR, A WING, ADM. WITH TERRACE 440+700 SQ. FT. (CARPET AREA), IN THE BLDG. KNOWN AS "VARDHMAN VATIKA, IN THE SOCIETY KNOWN AS "VARDHMAN VATIKA A & B CHSL", OPP. TATVADNYAN VIDYAPITH, GHODBUNDER ROAD, CONSTRUCTED ON THE LAND BEARING S. NO. 21(PT) AND S.NO. 22(PT), GUT NO. 32/1 RAND 32/2 P, SITUATED AT CHITALSAR DES MANPADA, THANE.

We hereby give you notice that the aforesaid secured asset shall be sold by the undersigned if you fail to pay within 15 days from the date of service/publication of this notice, the entire outstanding loan amount aggregating to Rs.1,67,41,023/-[Rupees One Crore Sixty Seven Lakh Forty One Thousand Twenty Three Only] as on 11/09/2025 together with further Interest, penal Interest, costs and

#### **Cholamandalam Investment and Finance Company Ltd.**

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charges thereon till the date of payment, as per agreed the terms and conditions mentioned in the Loan Agreement and other documents pertaining to the Loan availed by you. After expiry of 15 days, no further notice whatsoever will be given to you and the Secured Asset will be sold accordingly.

You may note that in case the Sale proceeds of such sale of the secured asset are not sufficient to cover the entire outstanding dues of the secured creditor, then you all are jointly and severally liable to pay the amount of such shortfall to the Secured Creditor.

FOR CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED



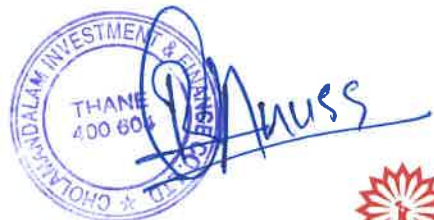
AUTHORISED OFFICER

**Terms & Conditions of E- Auction Sale: -**

1. The auction sale will be 'Online E-Auction' Bidding through website <https://chola-lap.procure247.com/> on the dates as mentioned in the table above with further Extension of 3 Minutes.
2. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider Ms.Procure247, (Contact Person: Mr.Vasu Patel - 9510974587, Email:- CholaAuctionLAP@chola.murugappa.com). Please note that, Prospective bidders may avail online training on e-auction from their registered mobile number only.
3. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of Demand Draft/PAY ORDER drawn on any nationalized or scheduled Commercial Bank in favor of "**Cholamandalam Investment and Finance Company Limited**" payable at Chennai and register their name at <https://chola-lap.procure247.com/> and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill, Registered Leave License Agreement)} by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.
4. Bid must be accompanied with EMD (Equivalent to 10% of the Reserve Price) by way of Demand Draft/ Pay order in favour of "**Cholamandalam Investment and Finance Company Limited**" payable AT Chennai.
5. Bids that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall be summarily rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, same cannot be withdrawn. However, EMD deposited by the unsuccessful bidder shall be refunded without interest.
6. The bid price to be submitted shall be above the Reserve Price along with increment value of Rs.50,000/- and the bidder shall further improve their offer in multiple of Rs.50,000/-The property shall not be sold below the Reserve Price set by the Authorized Officer.
7. The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately but not later than next working day by Demand Draft drawn in favour of "**Cholamandalam Investment and Finance Company Limited**" payable AT Chennai and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by the Company. **The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 10% of sale price, whatever may be the case shall be forfeited by the Company, if the successful bidder fails to adhere to terms of sale or commits any default.**

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8. On compliance of terms of Sale, Authorised officer shall issue "Sale Certificate" in favour of highest bidder. All the expenses related to stamp duty, registration charges, conveyance, TDS etc. to be borne by the purchaser.
9. Company does not take any responsibility to procure permission / NOC from any authority or under any other law in force in respect of property offered or any other dues i.e., outstanding water/electricity dues, property tax or other charges, if any.
10. The successful bidder shall bear all expenses including pending dues of any Development Authority, if any/ taxes/ utility bills etc. to the Municipal Corporation or any other authority/ agency and fees payable for stamp duty /registration fees etc. for registration of the Sale Certificate.
11. The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice. The immovable property shall be sold to the highest bidder. However, the Authorised Officer reserves the absolute discretion to allow inter-se bidding, if deemed necessary.
12. To the best of its knowledge and information, the Company is not aware of any encumbrances on the property to be sold except of the Company. However, interested bidders should make their own assessment of the property to their satisfaction. The Company does not in any way guarantee or makes any representation with regard to the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect of the aforesaid property.
13. Further interest will be charged as applicable, as per the loan documents on the amount outstanding in the notice and incidental expenses, costs, etc. is due and payable till its actual realization.
14. The notice is hereby given to the Borrower(s) / Mortgagor(s) to remain present personally at the time of sale and they can bring the intending buyer/purchasers for purchasing the immoveable property as described hereinabove, as per the particulars of the Terms and conditions of sale.
15. Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website <https://chola-lap.procure247.com/> or detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. Online bidding will take place at web-site of organization as mentioned hereinabove, and shall be subject to the terms and conditions contained in the tender document. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website <https://chola-lap.procure247.com/> or the same may also be collected from the concerned Branch office of Cholamandalam Investment and Finance Company Limited. A copy of the Bid form along with the enclosure submitted online shall be handed over to **Mr. Tejas Mehta, Mob. No. 9825356047, Mr. Muhammed Rahees - 8124000030 / 6374845616, & Mr. Ravsaheb Anuse, Mob.No. 9834119898; at Cholamandalam Investment and Finance Company Limited, Unit No. 203, Lotus It Park, Road No. 16, Wagle Estate, Thane west, Maharashtra-400604., on or before the date and time as mentioned above. (Please refer to the details mentioned in table above).**
16. The property shall be sold on "As is Where is Basis", "As is What is Basis" and "As is Whatever there is Basis" condition and the intending bidder should make discreet enquiries as regards encumbrance, charge and statutory outstanding on the property of any authority besides the Company's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges and encumbrances over the property or any other matter etc. will be entertained after submission of the online bid and at any stage thereafter. The Company shall not be responsible for anything whatsoever including damages or eviction proceeding, etc. The intending bidder shall indemnify the tenants as well as the Company in this regard. The purchaser shall take necessary action for eviction of tenant / settlement of tenant only in accordance with the Law. The Company presses into service the principle of caveat emptor.

## **Cholamandalam Investment and Finance Company Ltd.**

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17. This publication is also a '15' (Fifteen) days' notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 9(1) and Rule 8 and 9 of Security Interest (Enforcement) Rules 2002, to discharge the liability in full and pay the dues as mentioned above along with up to date interest and expenses within 15 days from the date of this notice failing which the Secured asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped.

**For further details and queries, contact Authorized Officer, Cholamandalam Investment and Finance Limited, Mr. Tejas Mehta, Mob. No. 9825356047, Mr. Muhammed Rahees - 8124000030 / 6374845616, & Mr. Ravsaheb Anuse, Mob.No. 9834119898.**

18. The intending Bidders can inspect the property on **24/09/2025**, For inspection of the property, please contact: **Mr. Tejas Mehta, Mob. No. 9825356047, Mr. Muhammed Rahees - 8124000030 / 6374845616, & Mr. Ravsaheb Anuse, Mob.No. 9834119898.**

19. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

20. Neither the Cholamandalam Investment and Finance Company Limited nor the service provider will be responsible for the any network connectivity issue, system error and electricity problem occurs while submitting the online bids/participating in the auction sale.

PLACE: THANE  
DATE: 11/09/2025

**AUTHORIZED OFFICER**  
  
**CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

**Cholamandalam Investment and Finance Company Ltd.**

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ANIL SECURITY AND PERSONNEL SERVICES PRIVATE LIMITED

September 11 2025

A-1, A-2/ 54 CHHABHAIYA PARK KAPURBAVDI

BHIWANDI ROAD THANE

BHIWANDI ROAD

THANE

MAHARASHTRA

400607

Ph No :8850441272

Date :

Dear Sir / Madam,

Your Loan Account No : HE01ROB00000032077

This is with reference to your request for Prepayment of captioned Loan Account held with us. As per the terms of the Agreement, following would be the Total amount payable on such prepayment and the calculation shown below is valid till **September 11 2025**

Future Principal	:	1718851.00
Overdue Principal	:	68202.00
Overdue Interest	:	241882.00
Overdue Installments	:	310084.00
Penal Charges	:	55431.00
Cheque or Mandate Bounce Charges and other charges	:	79634.91
Current month Interest till date of Prepayment	:	3452.00
Pre-closure charges (Full closure) @0.00 % at O/S Principal	:	0.00
Excess, if any	:	0.00
Total Amount Payable	:	2167453

**Kindly Note That:**

1. The above mentioned prepayment amount is subject to realisation of all cheques deposited / NACH or ECS towards towards loan account till date.
2. Post Closure of your loan account or if you prepay the facility on 30/09/2025 you shall be required to issue a stop payment on your next cheque/ECS. Should the cheque/ECS be cleared on banking, please approach us with the bank statement reflecting the debit transaction to help us to process your refund at the earliest, if applicable.
3. We have taken the date of foreclosure as **September 11 2025**. For each day beyond this date interest will be charged at the rate of **575.33 per day**, however, this foreclosure letter shall be valid only Upto: **30/09/2025**
4. Cheque / Draft drawn should be favouring **Cholamandalam Investment and Finance Company LTD. - Loan Account No : HE01ROB00000032077**
5. For Preclosure charges please refer sanction letter/loan agreement.
6. If any other loan availed by the borrower/co-borrower/mortgagor from our company is under default and/or linked to security, only upon settlement/closure/regularisation of such loan/s, the no due letter and documents deposited by the mortgagor will be released.
7. All mortgagors, borrower & co-borrower(s) shall be present with their original identity proofs (issued by the Govt or statutory authority), while collecting the documents deposited by mortgagor, from our branch.
8. Subject to all the above point following **documents would be dispatched to our local branches within 30 days of clearance of the Prepayment** paid towards your Loan account. Please get in touch with the local branch for the same.
  - a. For Home Equity/Loan Against Property - Title Documents of the Immovable Property under the mortgage.
9. If single PDC is given for multiple loans, only upon submission of Swap PDC's the above referred loan will get closed.

If you require any further details of your loan account, please contact us at our Toll Free no: 1800-102-4565

Alternatively, you may Email us at (customercare@chola.murugappa.com or SMS @ +91 9500000312).

At Cholamandalam Investment and Finance Company LTD., we are happy to have served you well in the past and we look forward to provide you better service in the future and it is our pleasure to be associated with you.

Thanking you,

Best Regards.

This is a computer generated statement, printed by 'CB24820' & hence doesn't require physical signature  
Please quote your Loan Account No. whenever you contact us.





ANIL SECURITY AND PERSONNEL SERVICES PRIVATE LIMITED  
September 11 2025

Date :

A-1, A-2/ 54 CHHABHAIYA PARK KAPURBAVDI  
BHIWANDI ROAD THANE  
BHIWANDI ROAD  
THANE  
MAHARASHTRA  
400607  
Ph No :9324445662

Dear Sir / Madam,

Your Loan Account No : HE01ROB00000014236

This is with reference to your request for Prepayment of captioned Loan Account held with us. As per the terms of the Agreement, following would be the Total amount payable on such prepayment and the calculation shown below is valid till **September 11 2025**

Future Principal	:	11404862.00
Overdue Principal	:	175213.00
Overdue Interest	:	2311441.00
Overdue Installments	:	2486654.00
Penal Charges	:	574382.00
Cheque or Mandate Bounce Charges and other charges	:	82200.93
Current month Interest till date of Prepayment	:	25471.00
Pre-closure charges (Full closure) @0.00 % at O/S Principal	:	0.00
Excess, if any	:	0.00
Total Amount Payable	:	14573570

**Kindly Note That:**

1. The above mentioned prepayment amount is subject to realisation of all cheques deposited / NACH or ECS towards towards loan account till date.
2. Post Closure of your loan account or if you prepay the facility on 30/09/2025 you shall be required to issue a stop payment on your next cheque/ECS. Should the cheque/ECS be cleared on banking, please approach us with the bank statement reflecting the debit transaction to help us to process your refund at the earliest, if applicable.
3. We have taken the date of foreclosure as **September 11 2025**. For each day beyond this date interest will be charged at the rate of **4245.17 per day**, however, this foreclosure letter shall be valid only Upto: **30/09/2025**
4. Cheque / Draft drawn should be favouring **Cholamandalam Investment and Finance Company LTD. - Loan Account No : HE01ROB00000014236**
5. For Preclosure charges please refer sanction letter/loan agreement.
6. If any other loan availed by the borrower/co-borrower/mortgagor from our company is under default and/or linked to security, only upon settlement/closure/regularisation of such loan/s, the no due letter and documents deposited by the mortgagor will be released.
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Alternatively, you may Email us at {[customercare@chola.murugappa.com](mailto:customercare@chola.murugappa.com) or SMS @ +91 9500000312}.

At Cholamandalam Investment and Finance Company LTD., we are happy to have served you well in the past and we look forward to provide you better service in the future and it is our pleasure to be associated with you.

Thanking you,  
Best Regards.

This is a computer generated statement, printed by 'CB24820' & hence doesn't require physical signature  
Please quote your Loan Account No. whenever you contact us.

