



**बैंक ऑफ़ बरौदा**  
**Bank of Baroda**

**WADALA BRANCH:** 215, Mayur Hilla, R.A. Road, Wadala, Mumbai - 400031  
**Tel:** 91 22 2412 7786/ 2418 1309.  
**E mail:** Wadala@bankofbaroda.com  
**Web:** www.bankofbaroda.com

**NOTICE TO BORROWER**  
**(Under Sub-Section (2) Of Section 13 Of The Sarfaesi Act, 2002)**

**To,**

**Date : 13.01.2026**

**Anil Shivaji Pukale**, LIG 2nd Room No G/63 Police Station Road Sector 2e, Kalamboi Kalamboi Node Tirupati Town, Raigrah Mumbai, Maharashtra 410218

**Anil Shivaji Pukale**, Flat No 602, 6th floor , Building Known As " Ds Paradise", Plot No 67+68 Sector No 08, Situated At New Panvel East, Navi Mumbai District Raigrah Maharashtra-410206

**Ranjana Shivaji Pukale**, W/O Shivaji Pukale At Post Banpur, Taluka Atpadi, Dist Sangli Maharashtra- 415306

**Ranjana Shivaji Pukale**, W/O Shivaji Pukale Flat No 602, 6th floor , Building Known As " Ds Paradise", Plot No 67+68 Sector No 08, Situated At New Panvel East, Navi Mumbai District Raigrah Maharashtra 410206

**Dear Sir/Madam,**

**Re: Credit Facilities With Our Wadala Branch**

We Refer To **Letter No 00001680722 Dated 11-01-2023** Conveying Sanction Of Various Credit Facilities And The Terms Of Sanction. Pursuant To The Above Sanction, You Have Availled And Started Utilizing The Credit Facilities After Providing Security For The Same, As Hereinafter Stated. The Present Outstanding In Various Loan/Credit Facility Accounts And The Security Interests Created For Such Liability Are As Under:

| Nature and type of facility | Limit (Rs.) In lakhs | Rate of Interest | O/s as on 08-01-2026<br>(inclusive of interest up to 08-01-2026) |
|-----------------------------|----------------------|------------------|--|
| <b>HOME LOAN</b>            | <b>Rs. 30,00,000</b> | <b>8.1%</b>      | <b>Rs. 27,13,161/-</b>   |
| <b>40210600002125</b>       | <b>Rs. 30,00,000</b> | <b>8.1%</b>      | <b>Rs. 27,13,161/-</b>   |

**Security agreement with brief description of securities (please mention the details of security agreements and details of mortgaged property including total area and boundaries):** Flat no 602, 6th floor admt. 31.923 sq.mts of carpet area in the building known as " DRS Paradise", Plot no 67+68 sector no 08 situated at new panvel east navi Mumbai District Raigrah Maharashtra 410206. Boundaries: North: Duct area, South: Flat no 601, East: Passage, West: Open to air

- As you are aware, you have committed defaults in payment of interest on above loans/outstandings for the quarter ended Dec. You have also defaulted in payment of instalments of term loan/demand loans which have fallen due for payment on 10-11-2025 and thereafter.
- Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on **08-01-2026** in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.
- Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank as on **Rs. 27,13,161/-** plus interest thereon as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.
- Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.
- We invite your attention to sub-section 13 of section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13 (13) of the said Act, is an offence punishable under section 29 of the Act.
- We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may be liable to the secured assets if the amount of dues together with the costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/ inviting quotations/ tender/ private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.
- Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

**Yours faithfully,**  
**(Authorized Officer)**  
**Bank of Baroda - Wadala Branch**

**Date : 13.01.2026.**

| <div>  <div> <b>Bank of Baroda, M G Road Kandivali (West) Branch:</b> Dena Sadan, M G Road, Kandivali West, MUMBAI - 400067. <b>Phone:</b> 022-28051235/022-28089922<br/> <b>E-mail:</b> DBKANW@bankofbaroda.bank.in </div> </div>  |                |                |                              |  |            |                      |                |
|--|----------------|----------------|------------------------------|--|------------|----------------------|----------------|
| NOTICE TO LOCKER HOLDER - BANK OF BARODA, BEING DEFAULTER IN PAYMENT OF RENT OF LOCKER   |                |                |                              |  |            |                      |                |
| <p>This is for the information of our valued patrons, who have taken lockers on rent at <b>M G Road Kandivali West Branch</b> of the Bank and have committed breach of agreement. The notices sent as per the RBI/Banks' guidelines to the locker holders at their recorded addresses have been returned undelivered or not responded. Efforts to contact the locker holders in person at their recorded addresses have also gone in vain and their present whereabouts could not be ascertained.</p> <p>Thus, having no alternative, this notice is being served to all the persons named below for contacting</p> <p><b>M G Road Kandivali West Branch</b> to clear the dues of the Bank within a period of 90 days from the publication of this notice, failing which the bank proceed to break open the locker at their cost, risk and responsibility and the Bank will exercise its right of lien for recovery of outstanding rent, costs and other charges, qua this exercise.</p> |                |                |                              |  |            |                      |                |
| Sr. No.  | Old Locker No. | New Locker No. | Customer Name                | Customer Address   | Due Date   | Final Notice Sent On | Overdue Amount |
| 1.   | 2218           | 9973AX1738     | Yamini Jayantibhai Shah      | 202/A Atul Tower Road No. 3 Irani Wadi Kandivali (W)                                       | 21-04-2022 | 08.08.2025           | 4543.00        |
| 2.   | 2121           | 9973AX1653     | Rajendra Sopanrao Ghule      | 401 Mansa Laxminarayani Mandir Road Eksar Borivali   | 04-02-2022 | 08.08.2025           | 10305.00       |
| 3.   | 3150           | 9973AX2619     | Samir Vijay Mhatre           | 11 Shyam Niketan Gokhale Road Off M G Road Dhanukar Wadi Kandivali (W)                     | 08-01-2022 | 08.08.2025           | 16638.00       |
| 4.   | 3919           | 9973BX0009     | Hemant Dharamshi Bhatia      | A 223 Shree Kailas Chs Ltd Opp Swati Bldg S V Road Bhayander East                          | 02-01-2022 | 08.08.2025           | 19561.95       |
| 5.   | 1320           | 9973AX1080     | Jaswanti Chandrakant Dhanak  | B/7 Madhavaa Apt 1 <sup>st</sup> Shimpoli X Rdborivali West                                | 07-01-2023 | 08.08.2025           | 10963.60       |
| 6.   | 490            | 9973AX0344     | Pushpavanti C Shah           | B 401 Crystal Apt Fateh Baug S V Road Kandivali West                                       | 14-12-2021 | 08.08.2025           | 4779.00        |
| 7.   | 4018           | 9973BX0108     | Darshana Madhusudan Javeri   | 703, Khakhar Apartment Mg. Cross Road Kandivali West - 400067                              | 04-12-2021 | 08.08.2025           | 5369.00        |
| 8.   | 1262           | 9973CX0091     | Kanta Bohra                  | A 3204 Db Woods Krishna Vatika Lane Gokuldham Opp Lakshchandi Heights Goregaon East Mumbai | 13-11-2021 | 08.08.2025           | 24490.18       |
| 9.   | 3013           | 9973AX2482     | Anil B Mehta                 | B 201 Crystal Futeh Baug Kandivali (W)   | 09-10-2021 | 08.08.2025           | 6667.00        |
| 10.  | 431            | 9973AX0293     | Vallabhdas Karsandas Kundaia | Chhosarawala Building 1 <sup>st</sup> Floor S V Road Kandivali (W)                         | 11-10-2021 | 08.08.2025           | 4897.00        |
| 11.  | 3593           | 9973AX3062     | Ketan M Bavisi               | 563/17 Sai Shardha Society Sector 5 Charkop Kandivali (W)                                  | 10-10-2021 | 08.08.2025           | 14866.00       |
| 12.  | 1102           | 9973AX0884     | Manorama Vinod Malvania      | J-24 Block No. 9 Mahavir N Dahanukar Wadi Kandivali (W)                                    | 15-09-2021 | 08.08.2025           | 15222.00       |
| 13.  | 522            | 9973AX0373     | Kusum Purshottam Sanghvi     | A 602, Gokul Gaurav, Shivaji Lane Kandivali West   | 27-09-2021 | 08.08.2025           | 19470.00       |
| 14.  | 1049           | 9973AX0837     | Niluben Lalit Dave           | P No. 35 F No. 204 Second Floor Shagun Residence Puna Bombay Mkt Road Puna Gam Surat       | 19-09-2021 | 08.08.2025           | 8508.08        |
| 15.  | 428            | 9973AX0290     | Sarla Natwarlal Shah         | B 202 Riddhi Siddhi Proposed DP Road Naravane School Kandivali West                        | 04-09-2021 | 08.08.2025           | 4956.00        |
| 16.  | 2394           | 9973AX1893     | Jyotsna Ashwinkumar Choksi   | Flat No. B 706 Veena Sutar Aot Mahavir Nagar Opp Hdfe Bank Kandivali West                  | 06-09-2021 | 08.08.2025           | 17639.48       |
| 17.  | 1134           | 9973AX0913     | Pragna Anil Sanghvi          | A501 Ratnakar Bldg Panchsheel Encl Nr Pushpa Mahavir Ngr Dhanukarwadi Kandivali(W)         | 06-09-2021 | 08.08.2025           | 14132.56       |
| 18.  | 695            | 9973AX0525     | Hemant Vrijlal Dhanki        | 3 Ranjini Kunj M G Road Kandivali West   | 12-08-2021 | 08.08.2025           | 6785.00        |
| 19.  | 1254           | 9973AX1019     | Jaysukh J Hapani             | C/209 Sham Nirmal Nursing Malad (W)  | 21-08-2021 | 08.08.2025           | 15458.00       |
| 20.  | 3297           | 9973AX2766     | Paras Natverlal Shah         | D 501 New Khakhar Apt S V Road Near Swis School Kandivali West                             | 29-07-2021 | 08.08.2025           | 19576.61       |
| 21.  | 4030           | 9973BX0120     | Kamlesh J Bhalani            | B/302 Godgrace Adarsh Lane Malad (W)   | 08-07-2021 | 08.08.2025           | 8024.00        |
| 22.  | 3354           | 9973AX2823     | Urmila Mahendra Jani         | B/17 Surman Coop Hsg Soc Shankar Lane Kandivali  | 17-07-2021 | 08.08.2025           | 18939.00       |
| 23.  | 248            | 9973AX0131     | Nandlal R Ambani             | Sanghavi Apt 3 <sup>rd</sup> Fl Kamala Nehru Cross Rd Kandivali (W)                        | 21-06-2021 | 08.08.2025           | 15223.00       |
| 24.  | 2866           | 9973AX2335     | Shital A Mehta               | 50 Balasnor S V Road Kandivali (W)   | 21-06-2021 | 08.08.2025           | 20355.00       |
| 25.  | 1011           | 9973AX0805     | Amrutlal P Trivedi           | 4-A Viyog Sadan Santilal Kandivali (W)   | 01-06-2021 | 08.08.2025           | 6903.00        |
| 26.  | 3266           | 9973AX2735     | Hemangini M Desai            | Pushpak Premium Park Chs Ltd A 104 Bolinj Road Virar West Palghar                          | 20-06-2021 | 08.08.2025           | 14450.00       |
| 27.  | 380            | 9973AX0248     | Anil S Shah                  | 501 502 Vraj Kunj Chsl 28 V P Rd Vile Parle W  | 29-06-2021 | 08.08.2025           | 6844.00        |
| 28.  | 3267           | 9973AX2736     | Sakarilal Jechand Sheth      | C 601 Vishal Complex S V Road Kandivali (W)  | 20-06-2021 | 08.08.2025           | 5841.00        |
| 29.  | 4033           | 9973BX0123     | Dinkar Devji Pandere         | C-610, Shankar Co-Op Hsg.ssty Ashok Nagar Kandivali East                                   | 11-06-2021 | 08.08.2025           | 8083.00        |
| 30.  | 1380           | 9973AX1134     | Mukesh Ramchodhbhai Mandalia | B-21 Jalaram Niketan Roadrani Wadi Kandivali (W)   |            |                      |                |

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