



INVENT ASSETS SECURITISATION & RECONSTRUCTION PRIVATE LIMITED

Regd Office: Bakhtawar, Suite 'B', Ground Floor, Backbay Reclamation Scheme Block III, 229, Nariman Point, Mumbai – 400021.

[Appendix – IV-A]

[See proviso to rule 8 r/w rule 9]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

DATE & TIME OF AUCTION 11.09.2026 AT 2:00 PM

PUBLIC AUCTION CUM SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES (“SECURED ASSETS”) OF **MRS. SWARALI JOSHI and MR. ANIRUDHA DESHPANDE ("BORROWER")** UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (“SARFAESI ACT”) READ WITH PROVISIO TO RULE 8 AND RULE 9 OF THE SECURITY INTEREST ENFORCEMENT RULES, 2002.

Notice is hereby given to the public in general and to the Borrower(s), Co-Borrower(s) and/or Mortgagor(s) in particular that the under mentioned property(s) was mortgaged to Piramal Finance Limited (Formerly known as Piramal Capital & Housing Finance Limited and Dewan Housing Finance Corporation Limited) (hereinafter referred to as “PIRAMAL”) and subsequently, the dues of the below mentioned Borrower(s), Co-Borrower(s) and/or Mortgagor(s) along with underlying security interest were assigned in favour of Invent Assets Securitisation & Reconstruction Private Limited (hereinafter referred to as “INVENT”) by PIRAMAL vide registered Assignment Agreement dated 29.12.2023. Physical possession of under mentioned property(s) had been taken by the Authorised Officer of INVENT under section 13(4) of the SARFAESI Act, 2002 and now will be sold on "As is where is", "As is what is", and "Whatever there is" and “No recourse Basis” by way of public auction on 11.09.2026 for the recovery of dues detailed as under.

Details of Borrower(s), Co-Borrower(s) and/or Mortgagor(s) with description of the immovable property(s), known encumbrances and known liabilities (if any) are as under:

Sr. / Lot No.	Loan Code / Borrower(s) / Co-Borrower(s)/ Guarantor(s)	Description of Immovable Property(s)	Demand Notice Date and Amount	Total Outstanding Amount (31.07.2026)	Reserve Price (RP)	Property in Symbolic or Physical Possession	Date and Time of Property Inspection
					EMD (10% of RP)		
					Bid Increase Amt.		
1	Loan Code No. 05000033367, Swarali Rahul Joshi (Borrower), Pradeep Yashwant Joshi (Co Borrower 1), Rahul Pradeep Joshi (Co Borrower 2)	Flat No. 702, 7th Floor, adm. 980 sq.ft, Laxmi Park CHSL, Opp to Pratap Cinema, Kolbad Road, Nr. S T Stand Workshop, Thane West 400601.	Dt:29.04.2021, Rs.1,16,86,781/-	Rs.2,09,07,990/-	Rs.61,00,000/-	Physical	20.08.2026 Between 12.00 Noon to 4.00 PM
					Rs.6,10,000/-		
					Rs.1,00,000/-		
2	Loan Code No. 14300000511, Anirudha Anil Deshpande (Borrower), Manisha	Flat No. 205, 2 nd Floor, C wing, Girijatmak Heights, Ashtvinayak Sankul, Near Meena Tai Thakare	Dt:06.11.2019, Rs.25,24,703/-	Rs.49,76,260/-	Rs.20,00,000/-	Physical	21.08.2026 Between 12.00 Noon to 4.00 PM
					Rs.2,00,000/-		
					Rs.1,00,000/-		

	Anirudha Deshpande (Co Borrower 1),	Garden, Badlapur East, Thane – 421504 (adm. 689 sq. ft. built up).					
Pending Litigations known to INVENT:		Not Known					
Encumbrances/Dues known to INVENT:		Not Known					
Last Date & Time for submission of 29A Declaration alongwith Self Attested KYC:		11.09.2026 , upto 12.00 PM					
Last Date & Time for submission of bid:		11.09.2026 , upto 12.00 PM					
Date & Time of bid opening:		11.09.2026 , at 2.00 PM					
EMD Remittance Account Details:		Earnest Money Deposit (EMD) shall be paid either through Demand Draft/ Pay Order in favour of “Invent Assets Securitisation & Reconstruction Pvt. Ltd. Payable at Mumbai” or deposited through RTGS/NEFT fund transfer to credit Account No. 0062002900000430, Name of the Beneficiary: Invent Assets Securitisation & Reconstruction Pvt. Ltd, Name of the Bank: Punjab National Bank, IFSC Code PUNB0006200.					
Address at which the tender to be Submitted and Place of Auction:		Bakhtawar, Suite ‘B’, Ground Floor, Backbay Reclamation Scheme Block III, 229, Nariman Point, Mumbai – 400 021.					
Name of Contact person & number:		Ms. Pooja Ashara/ Mr. Ankit Shetty, Authorised Officer, Invent Assets Securitisation and Reconstruction Pvt. Ltd. (+91 8369417225/+91 9920587626), Email id: pooja.ashara@inventarc.com / ankit.shetty@inventarc.com .					
TERMS & CONDITIONS:							
- Offers are now invited by undersigned from intending purchasers/bidders in sealed envelopes/covers for purchase of the secured asset described herein above on "as is where is basis", "as is what is basis", "Whatever there is" and "no recourse basis" under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (“Act”) and Security Interest (Enforcement) Rules 2002(“Rules”). The General Public is invited to bid either personally or through their duly authorised agent. - No person other than the bidder himself or his duly authorised representative shall be permitted to participate in the auction proceedings. - The property shall be sold at the price higher than or equal to the Reserve Price only and sale is subject to the confirmation by INVENT. - The bidders are requested in their own interest to take inspection of the asset put up for auction. Interested parties can inspect the property on the above mentioned dates between 12:00 pm to 04:00 pm with prior approval of Authorised Officer/INVENT. The person deputed for inspection by the intending purchaser/bidder should carry with him/them appropriate authorisations on the letterhead of the organization/person he/she/they represent(s), failing which inspection may be refused. - The intending bidders should make their own independent enquiries and verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances, title of property/ies put on auction and claims/rights/dues affecting the property and shall satisfy themselves regarding the title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property prior to submitting their bid. The property is being sold with all the existing and future encumbrances whether or not known to INVENT. The Authorized Officer and INVENT shall not be responsible in any way for any third-party claims/rights/dues. - The intending bidders are advised to independently verify the area of land, building and other details. INVENT/Secured Creditor do not take any responsibility for any errors / omissions / discrepancy / shortfall etc. in the Secured Asset or for procuring any permission, etc. or for the dues of any authority established by law. - All Offers shall be through Tender Document containing the detailed terms & conditions which can be collected from the Authorised Officer. - The intending bidders shall physically submit 29A Declaration in the prescribed format in sealed cover along with Self Attested KYC to the Authorized officer on or before the last date							

i.e. 11.09.2026, upto 12.00 PM. This submission should be made separately or alongwith all other documents. 9. The intending bidders shall physically submit bids in the prescribed format in sealed cover along with EMD to the Authorized officer on or before the last date i.e. 11.09.2026, upto 12.00 PM. 10. The intending bidders shall deposit the EMD amount through NEFT/RTGS/Transfer in the account as per details of a/c for depositing EMD/Bid amount mentioned above. Alternatively, Bidders may send a crossed Demand Draft/Pay order in favour of “Invent Assets Securitisation and Reconstruction Pvt. Ltd” payable at Mumbai. Bidders shall have to attach / enclose a proof of RTGS/NEFT fund transfer or crossed Demand Draft/Pay order along with the bid. 11. The bid once submitted cannot be withdrawn and the bidder has to purchase the property for the quoted price in case the same is the highest bid, failing which EMD shall be forfeited. 12. The bids without EMD amount and or/less than the reserve price shall be disqualified. 13. The EMD of unsuccessful bidder will be returned within 07 working days on the closure of the auction sale proceedings. No interest shall be paid on the EMD refunded. 14. The Authorised Officer reserves the right to conduct Inter-se bidding amongst the bidders. The highest bidder amongst them after Inter-se bidding shall be declared as successful bidder. The Bidders may improve their further offers in multiple of Rs. 1,00,000/- (Rupees One Lakh Only). 15. Highest bidder will be declared successful bidder and sale will be confirmed in his/her favour by INVENT/Secured Creditor as per the provisions of SARFAESI Act. 16. Sale shall be confirmed in favour of the successful bidder; however, confirmation of the sale shall be at the sole discretion of INVENT. 17. The Successful bidder will have to deposit 25% of the total bid amount / purchase consideration (after adjusting amount of EMD) immediately upon acceptance of bid i.e. on the same day but not later than the next working day and balance 75% of the bid amount / purchase price on or before the fifteenth day of the confirmation of the sale of immovable property or such extended period as may be agreed upon by the purchaser and INVENT the secured creditor, in any case not exceeding three months. 18. In case of default in payment by the successful bidder, the amount already deposited by the bidder including EMD shall be forfeited without further notice and the property shall be put to re - auction and the defaulting bidder shall have no claim/right in respect of property/amount. 19. The Purchaser shall bear the applicable Stamp Duty/ additional stamp duty, charges, fees, etc. including those of Sale Certificate Registration charges, all statutory dues payable to Government, taxes and rates, outgoing both existing and future relating to the property. 20. The Purchaser shall bear all dues of the Borrower including Income Tax dues, Society dues & any other dues, if any. 21. The Authorised officer and INVENT shall not be responsible for any error, inaccuracy or omission in the said proclamation of sale. 22. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the Auction Sale and be bound by them. 23. On compliance of the terms and condition of sale and on confirmation of the sale, the Authorised Officer shall issue Certificate of Sale in favour of the successful bidder. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder. 24. The undersigned Authorised Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/auction and also modify any terms and conditions of the sale without any prior notice and /or assigning any reasons. 25. The Authorised Officer reserves the right to reject any or all the bids without furnishing any further reasons.	
Date: August 4, 2026 Place: Mumbai	Sd/- Authorised Officer Invent Assets Securitisation & Reconstruction Private Limited