

THROUGH COURIER/E-MAIL

Ref. No.: 21726/HHLKAL00394942

February 23, 2026

To,

1. NILESH NANDRAJ KHARAT
15/151, GOPAL BHAWAN, LBS MARG
CGS COLONY, GHATKOPAR WEST,
MUMBAI, MAHARASHTRA- 400086

ALSO AT:-

NILESH NANDRAJ KHARAT
301, WING-A, JAY VIJAY BUILDING
OPP. HINDI HIGH SCHOOL, STATION ROAD
GHATKOPAR WEST,
MUMBAI, MAHARASHTRA- 400086

2. NAMRATA BALCHANDRA INGALE
R CITY 162, LBS MARG,
SHOPPERS STOP, GHATKOPAR WEST,
MUMBAI, MAHARASHTRA- 400086

ALSO AT:

NAMRATA BALCHANDRA INGALE
15/151, GOPAL BHAWAN, LBS MARG
CGS COLONY, GHATKOPAR WEST,
MUMBAI, MAHARASHTRA- 400086

3. NANDRAJ LAXMAN KHARAT
15/151, GOPAL BHAWAN, LBS MARG
CGS COLONY, GHATKOPAR WEST,
MUMBAI, MAHARASHTRA- 400086

**SUB.: SALE NOTICE UNDER RULE 8(6) READ WITH RULE 9(1) AND PROVISIO
THERETO OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002
IN RELATION TO THE PROPERTY BEARING FLAT NO. 407, 4TH FLOOR,
BLDG NO. 8, KHATRI GRANDE CHSL, RAMNAGAR, APTEWADI,
SHIRGAON VILLAGE, BADLAPUR EAST, THANE, MAHARASHTRA-
421503 ("Mortgaged Property more particularly described in Schedule
'A' attached herewith").**

Re.: Loan Account No. HHLKAL00394942

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Dear Ma'am/ Sir,

The Authorised Officer of **Sammaan Capital Limited (formerly known as Indiabulls Housing Finance Ltd.) ("Secured Creditor")** hereby informs you that the proceedings under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 have already been initiated in relation to the Mortgaged Property (more particularly described in '**Schedule A**' attached herewith), the **physical possession** of which has been taken by the Authorised Officer of the Secured Creditor.

The Authorised Officer of the Secured Creditor hereby serves on you this Notice of Sale regarding the Mortgaged Property being sold by way of Private Treaty on **16.03.2026** from **12:30 p.m. to 5:30 p.m.** at our branch office at **Bhaveshwar Arcade, B-Wing, 316-320, LBS Marg, Nr. Saraswat Bank, Opp Shreyas Cinema, Ghatkopar (West), Mumbai - 400086 (Maharashtra)**, for recovery of **Rs.43,09,512/- (Rupees Forty Three Lakh Nine Thousand Five Hundred Twelve only)** pending towards the captioned Loan Account, by way of outstanding principal, arrears (including accrued late charges) and interest till **23.02.2026** along with applicable future interest in terms of the Loan Agreement and other related loan document(s) w.e.f. **24.02.2026** along with legal expenses and other charges. The Minimum Sale Price for the Mortgaged Property will be **Rs.18,50,000/- (Rupees Eighteen Lakh Fifty Thousand only)**.

In view of the aforesaid, the Authorised Officer of the Secured Creditor is issuing this Notice of Sale in conformity with Rule 8(6) read with Rule 9(1) and Proviso Thereto of the Security Interest (Enforcement) Rules, 2002.

Yours truly,



**AUTHORISED OFFICER
SAMMAAN CAPITAL LIMITED**

(Formerly known as INDIABULLS HOUSING FINANCE LTD.)

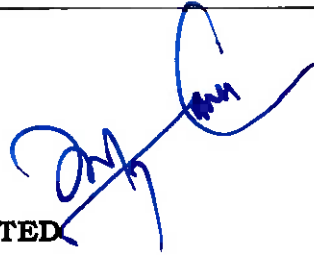
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SCHEDULE A
(Description of the Immovable Property)

**FLAT NO. 407, 4TH FLOOR, BLDG NO. 8, KHATRI GRANDE CHSL,
RAMNAGAR, APTWADI, SHIRGAON VILLAGE, BADLAPUR EAST, THANE,
MAHARASHTRA- 421503.**

Yours truly,

**AUTHORISED OFFICER
SAMMAAN CAPITAL LIMITED**

A handwritten signature in blue ink, appearing to be 'Dny', is written over the typed name of the authorized officer.

(Formerly known as INDIABULLS HOUSING FINANCE LTD.)

A large, semi-transparent pink arrow watermark points from the bottom-left towards the top-right, starting from the bottom edge and ending near the top-right corner of the page.

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