

(Government of India Undertaking)

ASSET RECOVERY MANAGEMENT BRANCH, 1259, RENUKA COMPLEX

1ST FLOOR, J M ROAD, DECCAN GYM KHANA, PUNE- 411 004 (MAHARASHTRA)

Email: ch5208@canarabank.com Phone – +91 20 25511034/8739018778/ 7509985705

Ref. no. ARM/PUNE/AUCTION/DEC/2025-26

Date: 29.11.2025

To,

M/s KBC Global Limited (Erstwhile M/s Karda Constructions Ltd.) (Borrower)

Address 1: 2nd Floor, Gulmohar Status above Business Bank, Samarth Nagar, Nashik-422005

Address 2: Saikrupa Commercial Complex, Tilak Road, Muktidhan, Nashik Road, Nashik- 422101

Mr. Naresh Jagumal Karda (Director, Guarantor and Mortgagor)

Address: Karda House, Gulmohar Colony, Anand Nagar,

Behind Muktidham Nashik Road, Nashik Maharashtra- 422101

Legal Heirs of Late Mr. Manohar Jagumal Karda (Since deceased) (Director, Guarantor and Mortgagor)

a. Bharati Karda (Wife)

b. Deepti Manohar Karda (Daughter)

c. Drishti Manohar Karda (Daughter)

All R/o at Address: Karda House, Gulmohar Colony, Anand Nagar,

Nashik Road, Nashik Maharashtra- 422101

Mr. Vasudev Jagumal Karda (Guarantor and Mortgagor)

Address: Karda House, Gulmohar Colony, Anand Nagar,

Behind Muktidham Nashik Road, Nashik Maharashtra- 422101

Mr. Karamchand Jagumal (Guarantor and Mortgagor)

Address: Karda House, Gulmohar Colony, Anand Nagar,

Behind Muktidham Nashik Road, Nashik Maharashtra- 422101

Mr. Prem Jagumal Karda (Guarantor and Mortgagor)

Address: Karda House, Gulmohar Colony, Anand Nagar,

Behind Muktidham Nashik Road, Nashik Maharashtra- 422101

Mr. Laxman Jagumal Karda(Guarantor and Mortgagor)

Address: Karda House, Gulmohar Colony, Anand Nagar,

Behind Muktidham Nashik Road, Nashik Maharashtra- 422101

Mrs. Disha Naresh Karda (Director and Guarantor)

Address: Karda House, Gulmohar Colony, Anand Nagar,

Behind Muktidham Nashik Road, Nashik Maharashtra- 422101

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Email: cb5208@canarabank.com Phone – +91 20 25511034/8739018778/ 7509985705

By Regd. Post AD/Speed Post

Dear Sir,

Sub: Notice under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rules 8(6) and 9 of the Security Interest (Enforcement) Rules, 2002. *****

As you are aware that, I, on behalf of Canara Bank, ARM Branch, Pune have taken possession of the asset described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our Asset Recovery Management Branch, Pune of Canara Bank.

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made there under, I am herewith sending the Sale Notice containing terms and conditions of the sale.

This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

Authorised Officer
Canara Bank



ENCLOSURE – SALE NOTICE

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rules 8(6) & 9 of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Symbolic Possession of which has been taken by the Authorised Officer of Asset Recovery Management Branch, Canara Bank, 1st Floor, 1259, Renuka Complex, J M Road, Deccan Gymkhana, Pune - 411004, will be sold on "As is where is", "As is what is", and "Whatever there is" on 30.12.2025, for recovery of Rs. 9,84,61,049.21 (Rupees Nine Crore Eighty Four Lakh Sixty One Thousand Forty Nine And Twenty One Paise Only) as on 25.07.2025 plus further interest due to the Asset Recovery Management Branch, Pune of Canara Bank from M/s KBC Global Limited (Erstwhile M/s Karda Constructions Ltd.) (Borrower), Mr. Naresh Jagumal Karda (Director, Guarantor and Mortgagor), Legal Heirs of Late Mr. Manohar Jagumal Karda (Since deceased) (Director, Guarantor and Mortgagor) a. Bharati Karda (Wife) b. Deepti Manohar Karda (Daughter) c. Drishti Manohar Karda (Daughter), Mr. Vasudev Jagumal Karda (Guarantor and Mortgagor), Mr. Karamchand Jagumal (Guarantor and Mortgagor), Mr. Prem Jagumal Karda (Guarantor and Mortgagor), Mr. Laxman Jagumal Karda (Guarantor and Mortgagor) and Mrs. Disha Naresh Karda (Director and Guarantor).

1.	Name and Address of the Secured Creditor	Canara Bank, Asset Recovery Management Branch, 1259, 1 st Floor, Renuka Complex, J M Road, Deccan Gymkhana Pune- 411 004
2.	Name and Address of the Borrowers/Guarantors	<p>Borrower: M/s KBC Global Limited (Erstwhile M/s Karda Constructions Ltd.)</p> <p>Address 1: 2nd Floor, Gulmohar Status above Business Bank, Samarth Nagar, Nashik-422005</p> <p>Address 2: Saikrupa Commercial Complex, Tilak Road, Muktidhan, Nashik Road, Nashik- 422101</p> <p>1. Mr. Naresh Jagumal Karda (Director, Guarantor and Mortgagor)</p> <p>Address: Karda House, Gulmohar Colony, Anand Nagar, Behind Muktidham Nashik Road, Nashik Maharashtra-422101</p> <p>2. Legal Heirs of Late Mr. Manohar Jagumal Karda (Since deceased) (Director, Guarantor and Mortgagor)</p> <p>a. Bharati Karda (Wife)</p> <p>b. Deepti Manohar Karda (Daughter)</p> <p>c. Drishti Manohar Karda (Daughter)</p> <p>All R/o at Address: Karda House, Gulmohar Colony, Anand Nagar, Nashik Road, Nashik Maharashtra- 422101</p>



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1ST FLOOR, J M ROAD, DECCAN GYM KHANA, PUNE- 411 004 (MAHARASHTRA)

Email: cb5208@canarabank.com Phone – +91 20 25511034/8739018778/ 7509985705

		<p>3. Mr. Vasudev Jagumal Karda (Guarantor and Mortgagor) Address: Karda House, Gulmohar Colony, Anand Nagar, Behind Muktidham Nashik Road, Nashik Maharashtra-422101</p> <p>4. Mr. Karamchand Jagumal (Guarantor and Mortgagor) Address: Karda House, Gulmohar Colony, Anand Nagar, Behind Muktidham Nashik Road, Nashik Maharashtra-422101</p> <p>5 Mr. Prem Jagumal Karda (Guarantor and Mortgagor) Address: Karda House, Gulmohar Colony, Anand Nagar, Behind Muktidham Nashik Road, Nashik Maharashtra-422101</p> <p>6 Mr. Laxman Jagumal Karda(Guarantor and Mortgagor) Address: Karda House, Gulmohar Colony, Anand Nagar, Behind Muktidham Nashik Road, Nashik Maharashtra-422101</p> <p>7. Mrs. Disha Naresh Karda (Director and Guarantor) Address: Karda House, Gulmohar Colony, Anand Nagar, Behind Muktidham Nashik Road, Nashik Maharashtra-422101</p>
3.	Total liabilities as on 25.07.2025	Rs. 9,84,61,049.21 (Rupees Nine Crore Eighty Four Lakh Sixty One Thousand Forty Nine And Twenty One Paise Only) and further interest & charges thereon
4.	(a) Mode of Auction	E-auction
	(b) Details of Auction service provider	M/s. PSB Alliance Pvt Ltd. through its website: https://baanknet.com
	(c) Date and Time of Auction	30.12.2025 at 12:00 pm to 1:00 pm with unlimited extension of 5 mins each
	(d) Place of Auction	Online

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5. Details of Property/ies

Sl. No	Location & Details of the Properties	Reserve Price	EMD & last date to deposit EMD	Known Encumbrance
1	Flat No. 1, having carpet area 587.92 sq. ft. i.e. 54.619 sq. mtrs. on the first floor, of building known as "Karda Co-op. Housing Society Ltd. Nasik Road", constructed on Plot No. 1, from in and out of Survey No. 34/1A/2A/1 (Old Survey No. 34/1A/1+34/2A/1), area admeasuring 294.75 sq. mtrs, assessed at Rs. 185.69, situated at village Deolali, Taluka & District Nashik in the name of Mr. Vasudev Jagumal Karda Bounded as under: North: Open Space South : Flat No. 2 & Staircase East: Open Space West: Open Space (Property under Symbolic Possession)	Rs. 24,50,000.00 (Rupees Twenty Four Lakh Fifty Thousand only)	Rs. 2,45,000.00 (Rupees Two Lakh Fourty Five Thousand Only) By 29.12.2025 till 05.00 PM	Not Known to bank
2	Flat No. 2, having carpet area 587.92 sq. ft. i.e. 54.619 sq. mtrs. on the first floor, of building known as "Karda Co-op. Housing Society Ltd. Nasik Road", constructed on Plot No. 1, from in and out of Survey No. 34/1A/2A/1 (Old Survey No. 34/1A/1+34/2A/1), area admeasuring 294.75 sq. mtrs, assessed at Rs. 185.69, situated at village Deolali, Taluka & District Nashik in the name of Mr. Karamchand Jagumal Karda Bounded as under: North: Marginal Space South : Flat No. 1 East: Marginal Space West: Marginal Space & Staircase (Property under Symbolic Possession)	Rs. 24,50,000.00 (Rupees Twenty Four Lakh Fifty Thousand only)	Rs. 2,45,000.00 (Rupees Two Lakh Fourty Five Thousand Only) By 29.12.2025 till 05.00 PM	Not Known to bank
3	Flat No. 3, having carpet area 587.92 sq. ft. i.e. 54.619 sq. mtrs. on the Second floor, of building known as "Karda Co-op. Housing Society Ltd. Nasik Road", constructed on Plot No. 1, from in and out of Survey No. 34/1A/2A/1 (Old Survey No. 34/1A/1+34/2A/1), area admeasuring 294.75 sq. mtrs, assessed at Rs. 185.69, situated at village Deolali, Taluka & District Nashik in the name of Mr. Manohar Jagumal Karda (deceased). Bounded as under: North: Marginal Space South : Flat No. 4 East: Marginal Space West: Marginal Space & Staircase (Property under Symbolic Possession)	Rs. 24,50,000.00 (Rupees Twenty Four Lakh Fifty Thousand only)	Rs. 2,45,000.00 (Rupees Two Lakh Fourty Five Thousand Only) By 29.12.2025 till 05.00 PM	Not Known to bank

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4	<p>Flat No. 4, having carpet area 587.92 sq. ft. i.e. 54.619 sq. mtrs.on the Second floor, of building known as "Karda Co-op. Housing Society Ltd. Nasik Road", constructed on Plot No. 1, from in and out of Survey No. 34/1A/2A/1 (Old Survey No. 34/1A/1+34/2A/1), area admeasuring 294.75 sq. mtrs, assessed at Rs. 185.69, situated at village Deolali, Taluka & District Nashik in the name of Mr. Naresh Jagumal Karda</p> <p>Bounded as under: North: Marginal Space South : Flat No. 3 East: Marginal Space West: Marginal Space & Staircase</p> <p>(Property under Symbolic Possession)</p>	<p>Rs. 24,50,000.00 (Rupees Twenty Four Lakh Fifty Thousand only)</p>	<p>Rs. 2,45,000.00 (Rupees Two Lakh Forty Five Thousand Only)</p> <p>By 29.12.2025 till 05.00 PM</p>	Not Known to bank
5	<p>Flat No. 5, having carpet area 587.92 sq. ft. i.e. 54.619 sq. mtrs.on the Second floor, of building known as "Karda Co-op. Housing Society Ltd. Nasik Road", constructed on Plot No. 1, from in and out of Survey No. 34/1A/2A/1 (Old Survey No. 34/1A/1+34/2A/1), area admeasuring 294.75 sq. mtrs, assessed at Rs. 185.69, situated at village Deolali, Taluka & District Nashik in the name of Mr. Laxman Jagumal Karda</p> <p>Bounded as under: North: Marginal Space South : Flat No. 6 East: Marginal Space West: Marginal Space & Staircase</p> <p>(Property under Symbolic Possession)</p>	<p>Rs. 24,50,000.00 (Rupees Twenty Four Lakh Fifty Thousand only)</p>	<p>Rs. 2,45,000.00 (Rupees Two Lakh Forty Five Thousand Only)</p> <p>By 29.12.2025 till 05.00 PM</p>	Not Known to bank
6	<p>Flat No. 6, having carpet area 587.92 sq. ft. i.e. 54.619 sq. mtrs.on the Second floor, of building known as "Karda Co-op. Housing Society Ltd. Nasik Road", constructed on Plot No. 1, from in and out of Survey No. 34/1A/2A/1 (Old Survey No. 34/1A/1+34/2A/1), area admeasuring 294.75 sq. mtrs, assessed at Rs. 185.69, situated at village Deolali, Taluka & District Nashik in the name of Mr. Prem Jagumal Karda</p> <p>BuiltUp Area- 705 Sq.Ft</p> <p>Bounded as under: North: Flat No. 5 South : Marginal Space East: Marginal Space West: Marginal Space & Staircase</p> <p>(Property under Symbolic Possession)</p>	<p>Rs. 24,50,000.00 (Rupees Twenty Four Lakh Fifty Thousand only)</p>	<p>Rs. 2,45,000.00 (Rupees Two Lakh Forty Five Thousand Only)</p> <p>By 29.12.2025 till 05.00 PM</p>	Not Known to bank
7	<p>All that piece and parcel of N. A. land area admeasuring 00Hectare 13 Ares +P.K. 00Hectare 01 Ares, total area admeasuring 00Hectare 14 Ares of Survey No. 146/1, N. A. land area admeasuring 00Hectare 16 Ares +P.K. 00Hectare 01 Ares, total area admeasuring 00Hectare 17 Ares of Survey No. 146/2, N. A. land area admeasuring 00Hectare 39 Ares Survey No. 146/3 and N.A. land area admeasuring 00H 10 Ares from in and</p>	<p>Rs.9,00,00,000.00 (Rupees Nine Crore Only)</p>	<p>Rs.90,00,000.00 (Rupees Ninety Lakh Only)</p> <p>By 29.12.2025 till 05.00 PM</p>	Not Known to bank

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	<p>out of Survey No. 34/3B situated at village Sansari, Taluka & Dist Nashik in the name of Mr. Naresh Jagumal Karda</p> <p>Bounded as under:</p> <table border="1" data-bbox="263 450 847 831"> <tr> <td></td><td>Survey No.</td><td>Survey No.</td><td>Survey No.</td><td>Survey No.</td></tr> <tr> <td></td><td>146/1</td><td>146/2</td><td>146/3</td><td>34/3B</td></tr> <tr> <td>North</td><td>Nala</td><td>Nala</td><td>Nala</td><td>Nala</td></tr> <tr> <td>South</td><td>Sr. No. 33</td><td>Sr. No. 33</td><td>Sr. No. 33</td><td>Sr. No. 33/4</td></tr> <tr> <td>East</td><td>Sr. No. 146/2</td><td>Sr. No. 146/3</td><td>Sr. No. 147</td><td>Sr. No. 146/1</td></tr> <tr> <td>West</td><td>Sr. No. 146/2</td><td>Sr. No. 146/1</td><td>Sr. No. 146/2</td><td>Sr. No. 34/3A</td></tr> </table> <p>(Property under Physical Possession)</p>		Survey No.	Survey No.	Survey No.	Survey No.		146/1	146/2	146/3	34/3B	North	Nala	Nala	Nala	Nala	South	Sr. No. 33	Sr. No. 33	Sr. No. 33	Sr. No. 33/4	East	Sr. No. 146/2	Sr. No. 146/3	Sr. No. 147	Sr. No. 146/1	West	Sr. No. 146/2	Sr. No. 146/1	Sr. No. 146/2	Sr. No. 34/3A			
	Survey No.	Survey No.	Survey No.	Survey No.																														
	146/1	146/2	146/3	34/3B																														
North	Nala	Nala	Nala	Nala																														
South	Sr. No. 33	Sr. No. 33	Sr. No. 33	Sr. No. 33/4																														
East	Sr. No. 146/2	Sr. No. 146/3	Sr. No. 147	Sr. No. 146/1																														
West	Sr. No. 146/2	Sr. No. 146/1	Sr. No. 146/2	Sr. No. 34/3A																														
8	<p>All that part and parcel of commercial premises on second to fifth floor in the Building known as " Hari Naman" comprising of Lodging No. 201 on 2nd floor, Lodging No. 202 on 2nd floor, Lodging No. 203 on 2nd floor, Lodging No. 301 on Third Floor, Lodging No. 302 on Third Floor, Lodging No. 303 on Third Floor, Lodging No. 401 on Fourth Floor, Lodging No. 402 on Fourth Floor, Lodging No. 403 on Fourth Floor, Lodging No. 501 on Fifth Floor, Lodging No. 502 on Fifth Floor, Lodging No. 503 on Fifth Floor constructed on Survey No. 238A/1/2+3+4/18, City Survey No. 3296B of Plot No. 10 Behind HP Petrol pump Opposite Bytco Hospital, Near Nashik Road railway station, Shahu maharaj path, Nashik Road, Village Deolali Taluka and Dist Nashik 422101 in the name of M/s KBC Global Limited (Erstwhile M/s Karda Constructions Ltd.)</p> <p>Bounded as under –</p> <p>North- Marginal Space and Adj. Plot no. 11 South- Marginal Space & 9.14 m wide road; Marginal Space & Adj. Plot no. 20; Marginal Space & 9.14 m wide road.</p> <p>(Property under Symbolic Possession)</p>	<p>Rs.5,50,00,000.00 (Rupees Five Crore Fifty Lakh Only)</p>	<p>Rs.55,00,000.00 (Rupees Fifty Five Lakh Only)</p> <p>By 29.12.2025 till 05.00 PM</p>	<p>Not Known to bank</p>																														

6. Other terms and conditions:

- The property/ies will be sold in as is where is", As is what is", and Whatever there is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).
- The property/ies will be sold above the Reserve Price.



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- c) The property can be inspected, with Prior Appointment with Authorised Officer, as on 22.12.2025 to 24.12.2025 between 11.00 AM to 03.00 PM.
- d) Prospective bidders are advised to visit website <https://baanknet.com/> and register yourself on the e-auction platform and further ensure having valid KYC documents like PAN Card & Aadhaar and Aadhaar linked with latest Mobile number and also register with Digi locker mandatorily. For bidding in the above e-auction from Baanknet.com portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 7046612345/6354910172/ 8291220220/9892219848/8160205051, Email: support.BAANKNET@psballiance.com).
- e) The intending bidders shall deposit Earnest Money Deposit (EMD) 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan on or before 29.12.2025 at 5.00 PM.
- f) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000/- (Rupees Ten Thousand Only) for property Sr. No 1 to 6 and Rs. 1,00,000/- (Rupees One lakh Only) for property Sr. No 7 and 8 mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.
- g) The incremental amount/price during the time of each extension shall be Rs. 10,000/- (Rupees Ten Thousand Only) for property Sr. No 1 to 6 and Rs. 1,00,000/- (Rupees One lakh Only) for property Sr. No 7 and 8 and time shall be extended to 5 (Five) minutes when valid bid received in last minutes.
- h) Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- i) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on same day and or not later than next working day and the balance 75% amount of sale price to be deposited within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period stated above, the deposit made by him shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again.
- j) The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank, Asset Recovery Management Branch, IFSC Code – CNRB0005208 (Branch IFSC Code).
- k) All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.

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- l) For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.
- m) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
- n) It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank.
- o) Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- p) For further details **contact Canara Bank, Asset Recovery Management Branch, Deccan Gymkhana, Pune** (Ph. No. 020 25511034, 8739018778, 7509985705) e-mail id: cb5208@canarabank.com

SPECIAL INSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back-up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Place: Pune
Date: 29.11.2025


AUTHORISED OFFICER
CANARA BANK



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M/s KBC Global Limited (Erstwhile M/s Karda Constructions Ltd.)

Address 1: 2nd Floor, Gulmohar Status above Business Bank, Samarth Nagar, Nashik-422005

Address 2: Saikrupa Commercial Complex, Tilak Road, Muktidham, Nashik Road, Nashik- 422101

Mr. Naresh Jagumal Karda

Address: Karda House, Gulmohar Colony, Anand Nagar,

Behind Muktidham Nashik Road, Nashik Maharashtra- 422101

Bharati Karda (Wife)

Deepti Manohar Karda (Daughter)

Drishiti Manohar Karda (Daughter)

[Legal Heirs of Late Mr. Manohar Jagumal Karda (Since deceased) (Director, Guarantor and Mortgagor)]

All R/o at Address: Karda House, Gulmohar Colony, Anand Nagar,

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Mr. Vasudev Jagumal Karda

Address: Karda House, Gulmohar Colony, Anand Nagar,

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Mr. Laxman Jagumal Karda

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Mrs. Disha Naresh Karda

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