

E-AUCTION SALE NOTICE

(Auction Sale/bidding would be conducted only through website <https://sarfaei.auctiontiger.net>)

SALE OF IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002.

Pursuant to Demand Notice issued u/s 13(2), the undersigned as Authorized Officer of Saraswat Co-op. Bank Ltd., has taken over physical possession of the following assets u/s 13(4) of the SARFAESI Act. Public at large is informed that common e-auction (under SARFAESI Act, 2002) of the charged assets in the below mentioned case for realisation of Bank's dues will be held on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WITHOUT RECOURSE" as specified hereunder:

Sr. No.	Name of the Borrower/Mortgagor/Guarantor	A. Date of Demand Notice B. Amount of Notice C. Possession Type/Date	Description of Assets	I. Reserve Price II. EMD III. Bid Increment Amount	Date/Time of Inspection Last Date/Time for EMD & KYC submission Date/Time of E-Auction
1.	Borrower/Mortgagor : Mrs. Bhavika Suryasen Malvankar Co-Borrower/Mortgagor : Mr. Suryasen Dattatray Malvankar Mrs. Komal Suryasen Malvankar	A. 05/07/2024 B. Rs. 34,26,798/- (Rupees Thirty Four Lakhs Twenty Six Thousand Seven Hundred Ninety Eight) as on 05/07/2024 plus interest & charges thereon C. Physical : 19/10/2024	Apartment No. 1101, on the 11th Floor, adm. 49.72 Sq.mtrs. (Carpet area), in the Wing No "J" of Building No.6 known as "Shree Balram", in Sector No. II, in the "HDIL LAYOUT", being constructed on N.A. land admeasuring 584.14 Square metres or thereabout, out of Survey No. 71 (old Survey No.173), Hissa No.5, Survey No.87 (old Survey No.186), Hissa No.1, Village Dongare (old Village NARANGI), Taluka Vasai, District Palghar, within the area of Sub-Registrar at Vasai No. 1 to 6.	I. Rs. 50.84 Lakh II. Rs. 5.84 Lakh III. Rs. 0.50 Lakh	Date/Time of Inspection 13.02.2025 11.00 a.m. to 12.00 p.m. Last Date/Time for EMD & KYC submission 17.03.2025 Up to 5.00 p.m. Date/Time of E-Auction 18.03.2025 11.00 a.m. to 12.00 p.m.
2.	Borrower/Mortgagor : Mrs. Reema Sanjay Singh Guarantor : Mr. Sanjay Sheshbahadur Singh & Mr. Poojari Jayalaxmi Ritesh	A. 29/12/2021 B. Rs. 27,46,792/- (Rupees Twenty Seven Lakhs Forty Six Thousand Seven Hundred Ninety Two Only) as on 26/12/2021 plus interest & charges thereon C. Physical : 11/12/2024	Flat No. 203, 2nd Floor, C-Wing, adm. about 343.69 sq.ft. (Carpet Area), in the Building No. 4, Type-A5, known as "Jasmin" and Complex known as "Yashwant Sankalp" at situated at land bearing Survey No. 51/1, 51/2, 51/3, 51/4, 51/5, 51/6, 52/1, 52/2, 53, 54(A) of Village-Saravali, Taluka-Palghar, Plot No. 1 and Plot No. 2 District-Palghar-401501.	I. Rs. 32.47 Lakh II. Rs. 3.47 Lakh III. Rs. 0.50 Lakh	Date/Time of Inspection 13.02.2025 01.00 p.m. to 02.00 p.m. Last Date/Time for EMD & KYC submission 17.03.2025 Up to 5.00 p.m. Date/Time of E-Auction 18.03.2025 2.00 p.m. to 3.00 p.m.
3.	Borrower/Mortgagor : Mr. Samir Uddin Laskar	A. 20/04/2023 B. Rs. 18,83,218/- (Rupees Eighteen Lakhs Eighty Three Thousand Two Hundred Eighteen Only) as on 20/04/2023 plus interest & charges thereon C. Physical : 18/12/2024	Flat No. 403, 4th Floor, "A" Wing adm. about 40.64 Sq.Mtrs. (Carpet Area) in the building No. 4 the property known as "HDIL PARADISE CITY" Situated at land bearing Survey No. 942, Hissa No. Paiki of Village Mahim, Taluka Palghar, Sector No. 1, Palghar West-401404.	I. Rs. 20.66 Lakh II. Rs. 2.66 Lakh III. Rs. 0.50 Lakh	Date/Time of Inspection 13.02.2025 10.00 p.m. to 05.00 p.m. Last Date/Time for EMD & KYC submission 17.03.2025 Up to 5.00 p.m. Date/Time of E-Auction 18.03.2025 3.00 p.m. to 4.00 p.m.
4.	Borrower/Mortgagor : Mr. Ajay Sitaram Kashyap	A. 27/09/2021 B. Rs. 18,69,211/- (Rupees Eighteen Lakhs Sixty Nine Thousand Two Hundred Eleven Only) as on-19/09/2021 plus interest & charges thereon C. Physical : 11/12/2024	Flat No. 301, C-Wing, adm. about 327.01 sq.ft. (Carpet area), which is inclusive of area of Balcony in the building No. 4, Type-A5, known as "Jasmin" and Complex known as "Yashwant Sankalp" at situated at land bearing Survey No. 50/2, 51/1, 51/3, 51/4, 51/5, 51/6, 52/1, 52/2, 53, 54(A) of Village-Saravali, Taluka-Palghar, Plot No. 1 and Plot No. 2 District-Palghar - 401501.	I. Rs. 21.58 Lakh II. Rs. 2.60 Lakh III. Rs. 0.50 Lakh	Date/Time of Inspection 13.02.2025 1.00 p.m. to 2.00 p.m. Last Date/Time for EMD & KYC submission 17.03.2025 Up to 5.00 p.m. Date/Time of E-Auction 18.03.2025 4.00 p.m. to 5.00 p.m.
5.	Borrower/Mortgagor : Mrs. Ailsinghani Seema Manohar Guarantor : Mr. Ailsinghani Harjeetsingh Manoharsingh	A. 25/05/2022 B. Rs. 18,56,246/- (Rupees Sixteen Lakh fifty Six Thousand Two Hundred forty Six) as on 24.05.2022 plus interest thereon. C. Physical : 24/12/2024	Flat No. 202, adm. Built-up area 532 sq.Fts., Second Floor, "Monarak Palace" Block No. C-696 Room No 1391, CTS No. 23912 and 23913 Ulhasnagar Thane 421005.	I. Rs. 21.04 Lakh II. Rs. 2.10 Lakh III. Rs. 0.50 Lakh	Date/Time of Inspection 14.02.2025 11.00 a.m. to 12.00 p.m. Last Date/Time for EMD & KYC submission 18.03.2025 Up to 5.00 p.m. Date/Time of E-Auction 19.03.2025 11.00 a.m. to 12.00 p.m.
6.	Borrower/Mortgagor : Mrs. Shaikh Asma Sameer	A. 27/09/2023 B. Rs. 30,99,009/- (Rupees Thirty Lakhs Ninety-Nine Thousand Nine Only) as on 26-09-2023 plus interest thereon. C. Physical : 19/12/2024	Flat No. 202, 2nd Floor, A-Wing, adm. 665 sq.ft. built-up area in "Omkar Residency", Survey No.1, Hissa No.17U, Plot No.9, & Survey No.1 Hissa No.17G, Plot No.10 & Survey No.1, Hissa No. 5/B, Plot No. 8, Village Joveli Badlapur Taluka Ambernath District Thane-421505 within the Limit of Kulgaon Badlapur Municipal Council.	I. Rs. 21.85 Lakh II. Rs. 2.19 Lakh III. Rs. 0.50 Lakh	Date/Time of Inspection 14.02.2025 2.00 p.m. to 3.00 p.m. Last Date/Time for EMD & KYC submission 18.03.2025 Up to 5.00 p.m. Date/Time of E-Auction 19.03.2025 2.00 p.m. to 3.00 p.m.
7.	Borrower/Mortgagor : Mr. Singh Sanjay Vijay	A. 27/09/2023 B. Rs. 25,94,543/- (Rupees Twenty Five Lakhs Ninety-Four Thousand Five Hundred Forty-Three only) as on 26/09/2023 plus interest thereon. C. Physical : 17/12/2024	Flat No. 208, 2nd Floor, B-Wing, adm. 675 sq.ft. Built-up area, Carpet area 33.82 sq.mtr., in "Omkar Residency", Survey No.1, Hissa No. 17U, Plot No. 9, & Survey No.1 Hissa No. 17G, Plot No. 10 & Survey No. 1, Hissa No. 5/B, Plot No. 8, Village Joveli Badlapur Taluka Ambernath District Thane-421505 within the Limit of Kulgaon Badlapur Municipal Council.	I. Rs. 21.39 Lakh II. Rs. 2.14 Lakh III. Rs. 0.50 Lakh	Date/Time of Inspection 14.02.2025 3.00 p.m. to 4.00 p.m. Last Date/Time for EMD & KYC submission 18.03.2025 Up to 5.00 p.m. Date/Time of E-Auction 19.03.2025 4.00 p.m. to 5.00 p.m.
8.	Borrower/Mortgagor : Mr. Yadav Harinath Santu Guarantor : Mr. Yadav Rakesh Harinath	A. 30/10/2021 B. Rs. 12,99,312/- (Rupees Twelve Lakhs Ninety-Nine Thousand Three Hundred Twelve Only) as on 29/10/2021 plus interest thereon. C. Physical : 21/12/2024	Flat No. 206, adm. Carpet area 327 sq.fts., 2nd Floor in the building known as Nirmal Pride, Plot No. 31, Survey No. 175/31, Village-Mamdapur, Tal. Karjat, Dist. Raigad-410101.	I. Rs. 10.73 Lakh II. Rs. 1.10 Lakh III. Rs. 0.50 Lakh	Date/Time of Inspection 14.02.2025 4.00 p.m. to 5.00 p.m. Last Date/Time for EMD & KYC submission 18.03.2025 Up to 5.00 p.m. Date/Time of E-Auction 19.03.2025 5.00 p.m. to 6.00 p.m.

No. 20/2019/Pr. Pr. Journal (Mumbai/Tulsi Road) February 2025

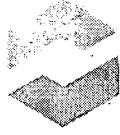


मुंबई, गुरुवार, दि. ६ फेब्रुवारी २०२५
 मोनीलाल जी वसली न्यायाधिकरण क्र. ११ प्रसंग

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**Saraswat
Bank**

Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

Name of Borrower	Mrs. Ailsinghani Seema Manohar
Date & Time of Auction	19.03.2025 11.00 am to 12.00 pm
Date & Time of Inspection	14.02.2025 11.00 am to 12.00 pm
Last date & time for submission of EMD & KYC	18.03.2025 Up to 5.00 pm.
Reserve Price	Rs. 21.04 lakhs
EMD	Rs. 2.10 lakhs
Bid Increment Amount	Rs. 0.50 lakhs

Terms and Conditions of the E-auction are as under:

- (1) The auction will be conducted through the Bank's approved service provider M/s e-Procurement Technologies limited (Auction Tiger). Intending bidders may avail training for online bidding from **M/s. e-Procurement Technologies. Ltd.**, B-704/705, Wall Street - II, Opp. Orient Club, Near Gujarat Collège, Ellisbridge, Ahmedabad-380006, Gujarat. Monday – Friday 10:00 AM - 07:00 PM (Saturday - 10:00 AM - 06:00 PM. Closed on 2nd & 4th Saturday / All Sunday's); Contact: Landline No. 079-6813 6837/80/90 email: maharashtra@auctiontiger.net, support@auctiontiger.net. **Mr. Praveen Thevar (M) 9722778828 (O) 079- 6813 6851** email: praveen.thevar@auctiontiger.net/nbfc@auctiontiger.net. Prospective bidder can also view sale details and bidding through Auction Tiger Mobile Application (Android).
- (2) Prior to submitting the Bids, bidders may obtain Bid form, information about the said Sale/Auction, it's Terms & Conditions and procedure of submission of Bid/Offer, from Bank's Authorised Officer, Saraswat co-op. Bank Ltd., Recovery Dept., 74-C, Samadhan Building, 2nd floor, Senapati Bapat Marg (Tulsi Pipe Road), Dadar (W), Mumbai - 400 028. Phone No: 8657043713-715, 8828805609 - Monday to Friday 11:00 AM to 05:00 PM & Saturday - 11:00 AM to 4:00 PM (Closed on 2nd & 4th Saturday / All Sundays) OR website of our technology partner e-Procurement Technologies. Ltd. at <https://sarfaesi.auctiontiger.net>
- (3) Inspection of the subject properties/assets will be available on date and time specified above. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property/assets, the rights, title, interest & claims, rights, dues affecting the property/assets in respect of the property/assets put on auction. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. Objections of any kind in this regard shall not be entertained.
- (4) All statutory/non statutory dues, taxes, surcharge, rates, assessments, charges, fees, TDS, claims Applicable stamp duty, GST, Transfer and Registration Charges etc. pertaining to auction property/assets & its sale, will be the responsibility of the auction purchaser only.
- (5) Earnest Money Deposit (EMD) shall be deposited either through NEFT/ RTGS/DD/PAY ORDER
Name of the A/C.: **SARASWAT BANK - RECOVERY, IFSC Code: SRCB0000097, Bank Name &**



Address: SARASWAT CO-OP. BANK LTD., RECOVERY DEPT., 74-C, SAMADHAN BUILDING, 2ND FLOOR, SENAPATI BAPAT MARG (TULSI PIPE ROAD), DADAR (W), MUMBAI 400 028. Beneficiary Account No.: 0097421420000001, Sender to Receiver Information / Remarks: mention the Name of the Borrower. The EMD amount shall not carry any interest.

- (6) Physical / scanned copies of Bank Receipt with UTR for EMD remitted and KYC documents should reach the Authorised Officer at above Bank address or on email id: incharge_recovery@saraswatbank.com **at least two working days prior to the Auction date.**
- (7) The property/assets will not be sold below the Reserve Price mentioned in the Auction Notice. The bidder shall improve their further offers in multiple of amounts indicated under "Bid increment" in the Auction Notice. If a bid is placed in the last 5 minutes of the closing time, the process will get extended for further 5 minutes for unlimited time. On closure of e-Auction process, the bidder who submits the highest bid amount shall be declared as Successful Bidder.
- (8) The successful bidder shall, immediately but not later than next working day after sale, deposit 25% of the final bid amount [Including EMD before bid]. If the successful bidder fails to pay 25% amount within the prescribed time herein above, the EMD shall be forfeited without any notice. After deposit of 25% and confirming the sale by the Authorised Officer, the bidder shall have to pay remaining amount i.e. 75% of the bid amount on or before 15 working days from the receipt of the confirmation letter or within such extended period as may be agreed upon in writing solely at the discretion of the Authorised Officer.
- (9) If the remaining amount is not paid within the time prescribed in the confirmation letter, the amount deposited so far would be forfeited without any notice and property/assets shall be put to re-auction. The defaulting bidder shall have no claim/ right in respect of property/assets amount. The EMD amount of unsuccessful bidder will be refunded on closure of the e-auction/sale proceeding as per instructions provided in the Auction Bid Form.
- (10) The sale is subject to confirmation of the Authorised Officer. Sale Certificate will be issued in the name of the purchaser(s)/applicant (s) only and will not be issued in any other name(s).
- (11) The Authorized Officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction at any stage without assigning any reason thereof.
- (12) **The Bank reserve its rights to offer the property to the second highest bidder, if the first bidder failed to comply the terms and conditions of e-auction Sale.**
- (13) The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
- (14) Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Saraswat Co-op. Bank Ltd., nor the service provider will be responsible for any lapses/failure (internet failure, power failure etc.) on the part of the vendor in such cases. In order towards off such contingent situation, the 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.



Authorised Officer

For Saraswat Co-operative Bank Ltd.

AUCTION BID FORM
AUCTION SALE OF IMMOVABLE PROPERTY UNDER SARFAESI ACT, 2002

(Please fill in Capital Letters)

1.	* Name of the Bidder(s)	:										
2.	Name of representative of Bidder	:										
3.	Father's/Husband's Name	:										
4.	* PAN No	:										
5.	* Postal Address of Bidder(s)	:										
6.	* Phone/Cell No.	:										
7.	* E-Mail ID	:										
8.	* Property Details (Sr. No. & Lot No)	:										
9.	Public Notice ref, if applicable (Newspaper /date / Edition):	:										
10.	Earnest Money Deposit (EMD) Details	:	DD/PO/UTR No: : Date of DD/PO/UTR : DD/PO Payable at : Amount : Rs. Name of Bank : Branch Name : IFSC Code : Bank Account No :									
11.	Bank details for refund of EMD	:	Bank Name : Branch Name : Bank A/c No : IFSC Code :									
12.	* Self-attested KYC Documents : (Voter ID/PAN Card/Aadhar Card/Driving Licence / Govt. ID Card/Valid Passport)	:	<table border="1"> <thead> <tr> <th><u>Photo ID / Address Proof</u></th> <th><u>No.</u></th> <th><u>Valid upto</u></th> </tr> </thead> <tbody> <tr> <td>1.</td> <td></td> <td></td> </tr> <tr> <td>2.</td> <td></td> <td></td> </tr> </tbody> </table>	<u>Photo ID / Address Proof</u>	<u>No.</u>	<u>Valid upto</u>	1.			2.		
<u>Photo ID / Address Proof</u>	<u>No.</u>	<u>Valid upto</u>										
1.												
2.												

* Mandatory fields

I/We have downloaded copies of the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from web site (<https://www.auctiontiger.net>) of your service provider and shall abide by them and have also carried out my own due diligence in the matter of purchase of the secured assets / Properties. In case any information is found to be incorrect/ incomplete, I shall not hold the Authorised Officer, the secured lender and / or any of its officials, responsible for the same and shall not have any claim whatsoever against anyone of them.

Date:

Signature on behalf of the Bidder

DECLARATION BY BIDDER(S)

To,

Authorized Officer

Date :

Dear Sir/Madam,

1. I/We, the bidder/s do hereby state that I/We have downloaded the copies of the Sale Notice, Terms and Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from web site (<https://www.auctiontiger.net>) of your service provider. I/We studies and understood them fully.
I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Auction.
2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.
3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief.
I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Authorized Officer and that the Authorized Officer will be at liberty to annul the offer made to me/us at any point of time.
4. I/We understand that in the event of me/us being declared as successful bidder by the Authorized Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorized Officer and thereafter if I/We fail to comply or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfill any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorized Officer.
5. I/We also agree that in the eventuality of forfeiture of the amount by Authorized Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
6. I/We also understand that the EMD of all offerer/bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
7. The decision taken by Authorized Officer in all respects shall be binding on me/us.
8. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.
9. I/We confirm that Authorized Officers of the Bank, e-Auction Service Provider shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-Auction platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, and/or any other unforeseen circumstances, etc. before or during the auction event.

Signature: _____

Name: _____

Address: _____