



**Saraswat
Bank**

Saraswat Co-operative Bank Ltd.

(Scheduled Bank)

Recovery Dept : 74-C, Samadhan Building, 2nd Floor, Senapati Bapat Marg (Tulsi Pipe Road), Dadar (W), Mumbai-400028
Phone No. : 8657043713/14/15

E-AUCTION SALE NOTICE

(Auction Sale/bidding would be conducted only through website <https://sarfaesi.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 possession of the following assets u/s 13(4) of the SARFAESI Act. Public at large is informed that 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 Borrower, Co-Borrower, Guarantor, Mortgagor, Legal Heir (if applicable)	A. Date of Demand Notice B. Amount of Demand Notice C. Possession Type/Date	Description of Assets	I. Reserve Price II. EMD III. Bid Increment Amount
1	<p>Borrower/Mortgagor: M/s. Bhagwati Farsan Wafers Prop: Mr. Nakkum Sunil Tulsiram</p> <p>Guarantors: 1. Mr. Bhagwati Tulsiram Nakkum Parmar 2. Mr. Nakkum Tulsiram Udaram 3. Mrs. Nakkum Kavita Sunil</p>	<p>A. 27.07.2021 B. Rs.3,00,76,641/- (Rupees Three Crore Seventy Six Thousand Six Hundred Forty One) as on 31.03:2021 with further interest thereon. C. Physical Possession 03.12.2024</p>	<p>Secured Asset Royal Bungalow No. 201 on Ground Floor + 1 Admeasuring 1080 sq. ft. Plus additional F.S.I. of 360 sq. ft. in the Building known as "The Green Park Co-operative Housing Society Limited" situated at Survey No. 138/140/141, Hissa No.1 & 2, Survey 142, H.No.1 (Part), and other S.No.147, Hissa No.1 to 7, Survey No. 203, Hissa No. 1 to 4, Survey No. 204, Hissa No. 1 Lodha Heaven, Kalyan-Shil Road, Nilje, Dombivli (East), Dist. Thane, Pincode No. 421 204</p>	<p>I. Rs. 128.00 Lakhs II. Rs. 12.80 Lakhs III. Rs.1.00 Lakhs</p> <p>Date/Time of Inspection 24.01.2025 between 03.00 p.m. to 4.00 p.m.</p> <p>Last Date/ Time for EMD & KYC submission 25.02.2025 upto 5.00 p.m.</p> <p>Date/ Time of E-Auction 27.02.2025 between 3.00 p.m. to 4.00 p.m.</p>

The auction will be conducted through the Bank's approved service provider **M/s e-Procurement Technologies Limited (Auction Tiger)**. Bid form, Terms & Conditions of the said Sale/Auction, and procedure of submission of Bid/Offer, are available from their website at <https://sarfaesi.auctiontiger.net> and Recovery Department.

STATUTORY NOTICE AS PER RULE 8(6) OF SARFAESI ACT, 2002

This notice also be considered as a notice to the Borrower/s, Guarantors & Mortgagors of the said loan, to pay the dues in full before the date of sale, failing which the property will be sold on the above-mentioned Auction date.

Date : 21.01.2025
Place : Mumbai

Sd/
Authorised Officer
For Saraswat Co-op. Bank Ltd.

मुंबई, मंगळवार, दि. २१ जानेवारी २०२५



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सारस्वत
बँक

सारस्वत को-ऑपरेटिव्ह बँक लि.
(सहकारी बँक)

वसुली विभाग : ७४-सी, समाधान बिल्डिंग, २रा मजला, सेनापती बापट मार्ग (तुलसी पाईप रोड), दादर (प), मुंबई-४०००२८.
फोन क्र.: +९१ ८६५७०४३७९३/१४/१५१

ई-लिलाव विक्री सूचना

(लिलाव विक्री / बोली फक्त वेबसाईट <https://sarfaesi.auctiontiger.net> मार्फत करण्यात येईल)

दि सिक्क्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्शियल असेट्स अँड एन्फोर्समेंट ऑफ सिक्क्युरिटी इंटरेस्ट (सरफैसी) अँक्ट, २००२ अंतर्गत बँकेकडे प्रभारित जंगम/स्थावर मालमत्तेचे विक्री.

निम्नस्वाक्षरीकारांनी सारस्वत को-ऑप. बँक. लि. चे प्राधिकृत अधिकारी म्हणून कलम १३ (२) अन्वये मागणी सूचनेनुसार सरफैसी अँक्टच्या कलम १३(४) अन्वये खालील मालमत्तेचे कब्जा घेतला. तमा म जनतेला कळविण्यात येते की, बँकेच्या थकबाकीच्या वसुलीकरिता खालील नमूद खटल्यातील प्रस्तावित मालमत्तेचे ई-लिलाव (सरफैसी अँक्ट, २००२ अंतर्गत) खालील विनिर्देशानुसार “जे आहे जेथे आहे तत्त्वाने”, “जे आहे जसे आहे तत्त्वाने” आणि “कोणत्याही दायित्वाशिवाय” करण्यात येणार आहे :

अनु. क्र.	कर्जदार/सह-कर्जदार/हमीदार/गहाणवटदार, कायदेशीर वारस यांचे नाव (लागू असल्यास)	ए. मागणी सूचनेची तारीख बी. मागणी सूचनेची रक्कम सी. ताबा प्रकार/तारीख	मालमत्तेचे चर्णन	i. राखीव किंमत ii. इअर iii. बोली वाढविण्याची रक्कम
१	कर्जदार/गहाणवटदार: मे. भगवती फरसाण वेफर्स, मालक: श्री. नक्कुम सुनिल तुलसीराम हमीदार: १. श्री. भगवती तुलसीराम नक्कुम परमार २. श्री. नक्कुम तुलसीराम उदाराम ३. श्रीम. नक्कुम कविता सुनिल	ए. २७.०७.२०२१ बी. रु. ३,००,७६,६४९ (रुपये तीन कोटी शहातर हजार सहाशे एकेचाळीस मात्र) ३१.०३.२०२१ रोजीस सह त्यावरील पुढील व्याज सी. प्रत्यक्ष ताबा ०३.१२.२०२४	तारण मत्ता रॉयल बंगला क्र. २०१, तळ मजल्यावर + १, “दि ग्रीन पार्क को-ऑपरेटिव्ह हाऊसिंग सोसायटी लिमिटेड” अशा ज्ञात इमारतीमध्ये मोजमापित १०८० चौ. फू. अधिक अतिरिक्त एफ.एस.आय. ३६० चौ. फू., सर्व्हे क्र. १३८/१४०/१४१, हिस्सा क्र. १ आणि २, सर्व्हे क्र. १४२, एच. क्र. १ (भाग) आणि इतर एस. क्र. १४७, हिस्सा क्र. १ ते ७, सर्व्हे क्र. २०३, हिस्सा क्र. १ ते ४, सर्व्हे क्र. २०४, हिस्सा क्र. १, लोढा हेवन, कल्याण-शीळ रोड, निलजे, डोंबिवली (पूर्व), जि. ठाणे, पिन क्र. ४२१ २०४ येथे स्थित.	i. रु. १२८.०० लाख ii. रु. १२.८० लाख iii. रु. १.०० लाख निरीक्षणाची तारीख/वेळ २४.०१.२०२५ दु. ०३.०० ते दु. ४.०० वा. इअर व केवायसी सादर करण्याची अंतिम तारीख/ वेळ २५.०२.२०२५ सायं. ५.०० पर्यंत. ई-लिलावाची तारीख/वेळ २७.०२.२०२५ दु. ३.०० ते दु. ४.०० वा.

लिलाव हा बँकेचे मंजुरीत सेवा पुरवठादार मे. ई-प्रॉक्युरमेंट टेक्नॉलॉजीज लिमिटेड (ऑक्शन टायगर) द्वारे होईल. बोली अर्ज, सदर विक्री/लिलावाच्या अटी व शर्ती व बोली / प्रस्ताव जमा करण्याची पद्धत <https://sarfaesi.auctiontiger.net> या त्यांच्या वेबसाईटवर उपलब्ध असेल.

सरफैसी अँक्ट, २००२ च्या नियम ८(६) प्रमाणे वैधानिक सूचना

ही सूचना म्हणजे विक्रीच्या तारखेपूर्वी संपूर्ण थकबाकी प्रदान करण्याकरिता सदर कर्जाच्या कर्जदार/भागीदार/हमीदार आणि गहाणदार यांना देखील एक सूचना आहे. कसूर केल्यास वर उल्लेख केलेल्या लिलावाच्या तारखेस मिळकत विकली जाईल.

सही/-

दिनांक : २१.०१.२०२५

ठिकाण : मुंबई

टीप: स्वैर भाषांतर तफावत आढळल्यास मूळ इंग्रजी ग्राह्य धरावे

प्राधिकृत अधिकारी

सारस्वत को-ऑप. बँक लिमिटेड

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)	:	Photo ID / Address Proof
			<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

ANNEXURE-III

DECLARATION BY BIDDER(S)

To:
The 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 & 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 studied and understood them and confirm my/our agreement to them read the entire terms and conditions of the sale and have 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 Authorised Officer and that the Authorised 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 Authorised 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 Authorised 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 fulfil 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 Authorised Officer.
5. I/We also agree that in the eventuality of forfeiture of the amount by Authorised 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 officer/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 Authorised 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, and 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, any other unforeseen circumstances etc. before or during the auction event

Signature:.....

Name:.....

Address:.....



**Saraswat
Bank**

Saraswat Co-operative Bank Ltd.

(Scheduled Bank)

Name of Borrower	M/s. Bhagwati Farsan Wafers
Date & Time of Auction	27.02.2025 between 3.00 p.m. to 4.00 p.m.
Date & Time of Inspection	24.01.2025 between 03.00 p.m. to 4.00 p.m.
Last date & time for submission of EMD & KYC	25.02.2025 upto 5.00 p.m.

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 College, 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: +91 22 2422 1202/04/06/11. Fax: +91 22 24381310 - 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 auctioned 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. The Authorised Office may conduct an Open Bidding process / further negotiations thereafter to decide the successful bidder and auction amount.
- (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 sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
- (13) 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 to ward 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.