

## Saraswat Bank

Saraswat Co-operative Bank Ltd.

Building, 2nd Floor, Senapati Bapat Marg (Tulsi Pipe Road), Dadar (W), Mumbai-400028 Phone No. : +91 8557043713/14/15 and 8828805609

(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 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:

THE RESERVE	fied hereunder:			
	Name of the Borrower/ Mortgagor/Guarantor  Borrower/Mortgagor: M/s. Shraddha Distributors (Prop.: Mrs. Jagtap Shraddha Nitin) Guarantors: Mr. Nitinkumar Vishwanath Jagtap  Borrower/Mortgagor: M/s. Shraddha Distributors	(Rupees Thirty One Lakhs Two Thousand Six Hundred Eighty-Five Only) as on 30.09.2023 with further interest thereon C) Physical/16.04.2024 A) 15.04.2024 B) Bs 9.36.648/-	Basement Unit No. A, adm. about 37:62 Sq.Mtr. Built up Plus 31.40 Sq.Mtr. Open Land on Basement Floor in the Building known as "Malhar Apartment", in the Society known as "Jai Malhar Co-op. Hsg. Soc. Ltd.," Situated at Survey No. 20. Hissa	III. Rs. 0.50 Lakh  Date/Time of Inspection 13.10:2025 3.30 p.m. to 4.30 p.m.  Last Date/Time for EMD & KYC submission
	Prop. : Mrs. Jagtap Shraddha Nitin	(Rupees Nine Lakhs Thirty Six Thousand Six Hundred and Forty Eight only) as on 15.04.2024 with further interest thereon. C) Physical/16.04.2024	No. 3 Pat, Plot No. 3, Village Katrap, Taluka Ambernath, District Thane-421503.	27.10.2025 Up to 5.00 p.m. Date/Time of E-Auction 28.10.2025 11.30 a.m. to 12.30 p.m.
2	Borrower/Mortgagor: Mr. Yadav Rajendrakumar Brijal Co-Borrower/Mortgagor: Mr. Yadav Pushpa Rajendra	A) 27.06.2022 B) Rs. 35,27,631/- (Rupees Thirty Five Lakh Twenty Seven Thousand Six Hundred Thirty One Only) as on 26/06/2022 with further interest thereon. C) Physical / 22.04.2025	Carpet Area+ EBV1 area 67 sq.Ft. Net area 662 sq.Ftm., "Casa Green villa," Project known as Upper Thane	II. Rs. 6.35 Lakh III. Rs. 0.50 Lakh Date/Time of Inspection
3.	Borrower/Mortgagor: Mrs. Ailsinghani Seema Manohar Guarantor: Mr. Ailsinghani Harjeetsingh Manoharsingh	A) 25/05/2022 B) Rs. 16,56,246/- (Rupees Sixteen Lakh fifty Six Thousand Two Hundred forty Six) as on 24,05,2022 plus interest thereon. C) Physical / 24.12.2024	"Monarak Palace" Block No. C-696, Room No. 1391, CTS No. 23912 and 23913, Ulhasnagar Thane- 421005.	II. Rs. 1.53 Lakh III. Rs. 0.50 Lakh Date/Time of Inspection 16.10.2025 3.30 p.m. to 4.30 p.m. Last Date/Time for EMD & KYC submission 27.10.2025 Up to 5.00 p.m. Date/Time of E-Auction 28.10.2025 4.00 p.m. to 5.00 p.m.
4	Borrower/Mortgagor: Mrs. Raikar Kavita Amit Co-Borrower/Mortgagor: Mr. Raikar Amit Krishna	Thousand Six Hundred Fifty Nine Only) inclusive	sq.mtrs., 3rd Floor in the building known as Swami Varadvinayak of Swanand Treo in the	Rs. 2.65 Lakh** Rs. 0.50 Lakh  Date/Time of Inspection 13.10.2025 2.30 p.m. to 3.30 p.m.  Last Date/Time for EMD & KYC submission 28.10.2025 Up to 5.00 p.m.  Date/Time of E-Auction 29.10.2025

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

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

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

This notice also be considered as a notice to the Borrower/s, Partners, 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.

Sd/-

Date : 04.10.2025 Place : Mumbai

Authorised Officer For Saraswat Co-op, Bank Ltd.





## सारस्वत बँक

सारखत को-ऑपरेटिव्ह बँक लि.

वसुली विभाग : ७४-सी, समाधान बिल्डिंग, ररा मजला, सेनापती बायट मार्ग (तुलसी पाईप रोड), दादर (प), मुंबई-४०० ०२८. फोन क्र.: +९१ ८६५७०४३७१३/१४/१५ आणि ८८२८८०५६०९

## –लिलाव विक्री सूचना

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

दि सिक्युरिटायझेशन ॲन्ड रिकन्स्ट्रक्शन ऑफ फायनान्शिअल ॲसेंटस् ॲन्ड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट (सरफैसी ) ॲक्ट, २००२ अंतर्गत बँकेकडे प्रभारित स्थावर मिळकतीची विक्री.

अतात बककड प्रभातत स्थावर मिळकताचा विक्रा. निम्नस्वाक्षरीकारोन सारस्वत को-ऑप. बँक लि. चे प्राधिकृत अधिकारी म्हणून कलम १३(२) अन्वये जारी केलेल्या मागणी सूचनेनुसार सस्प्रैसी ॲवटच्या कलम १४ अन्वये खालील मतेचा ग्रत्यक्ष कब्जा घेतला. तमाम जनतेला कळविण्यात येते की, बँकच्या थकबाकीच्या वसुलीकरिता खालील नमूद बाबतीत प्रभारित मतेचा ई-लिलाव (सस्प्रैसी ॲक्ट, २००२ अंतर्गत) खालील विनिर्देशानुसार ''जे आहे जेथे आहे तत्त्वाने'', ''जे आहे जसे आहे तत्त्वाने'' आणि ''कोणत्याही दायित्वा शिवाग्र तत्त्वाने'' करण्यात येणार आहे.

	कर्जबार/पहाणवटदार/हमीवार/	गाराचात्र तत्त्वान करण्यात या		
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	मालकः श्रीम. जगताप श्रध्दा नितिन	नक लाख छत्तीस हजार सहाशे		कार्यसम्बद्धाया आतम ताराख/वळ
ll .		अट्टेचाळीस मात्र)		२७.१०.२०२५ साय. ५.०० वा. पर्यंत
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Į.		सी) प्रत्यक्ष/ १६.०४.२०२४	स्थित.	२८.१०.२०२५ स. ११.३० वा. ते दुं. १२.३० वा.
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:		त्यावरील पुढील व्याज.	६६२ चौ. मी., ''कासा ग्रीन	84.80.8084
		सी) प्रत्यक्ष/२२.०४.२०२५	व्हिला", अप्पर ठाणे	दु. ३.००. वा. ते दु. ४.०० वा.
1	·		ग्रीनव्हिले ए-ई, ई१, असा	इअर आणि केवायसी
			ज्ञात प्रकल्प, अंजूर,	सादरीकरणाची अंतिम तारीख/वेळ
-		40.00	तालुका-भिवंडी, जि.	२४.१०.२०२५ साय. ५.०० वा. पर्यंत
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	श्री. ऐलसिंघानी हरजीतसिंग मनोहरसिंग	दोनशे सेहेचाळीस मात्र)	पॅलेस'', ब्लॉक क्र. सी-	निरिक्षणाची तारीख/वेळ
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ľ		सी) प्रत्यक्ष /२४.१२.२०२४	२३९१३, उल्हासनगर, ठाणे	इअर आणि केवायसी
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٧.	कर्जदार/गहाणवटदार: श्रीम. रायकर कविता अमित	ए) १०.०३.२०२१	फ्लॅट क्र. ३०१,	।. रु. २६.५१ लाख
	ł . I	बी) रू. २५,३३,६५९/-	(मोजमापित चर्ट्ड क्षेत्र ४७२	॥. र. २.६५ लाख**
٠.	सह-कर्जदार/गहाणवटदार:	(रूपये पंचवीस लाख तेहतीस	चौ. फू. म्हणजेच चटई क्षेत्र	III. ₹. ०.५० लाखः
	श्री. रायकर अमित क्रिष्णा	हजार सहाशे एकोणसाठ मात्र)	४३.८४ चौ. मीटर्स,)	निरिक्षणाची तारीख/बेळ
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				सायं. ५.०० वा. पर्यंत
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ŀ			ता. अंबरनाथ, जि. ठाणे-	२९.१०.२०२५
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लिलाट	। हा बँकेचे मंजरीत मेवा परवटाटार चे	4	001	

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

सरफैसी ॲक्ट आणि कल्स २००२ च्या नियम ८(६) अन्वये वैधानिक सूचना ही सूचना म्हणजे विक्रीच्या तारखेपूर्वी संपूर्ण थकनाकी प्रदान करण्याकरिता सदर कर्जाच्या कर्जदार, भागीदार, हमीदार आणि गहाणदार यांना देखील एक सूचना आहे. कसूर केल्यास वर उल्लेख केलेल्या लिलावाच्या तारखेस मिळकत विकली जाईल.

दिनांक : ०४.१०.२०२५ ठिकाण : मुंबई

(टीपः स्वैर भाषांतर तकावत आढळल्यास मूळ इंग्रजी ग्राह्य) सारस्वत को -ऑपः बँक लि. करिता

सही/-प्राधिकृत अधिकारी





# Saraswat Co-operative Bank Ltd.

(Scheduled Bank)

Name of Borrower	M/s. Shraddha Distributors
Date & Time of Auction	28.10.2025
	11.30 p.m. to 12.30 p.m.
Date & Time of Inspection	13.10.2025
	3.30 p.m. to 4.30 p.m.
Last date & time for submission of EMD & KYC	27.10.2025
ويشر وكتفائها والأبطائ أرأا أوالوجا والحاربين الرحاجا	-upto 5:00 p.m.
Reserve Price	Rs. 30.55 lakhs
EMD	Rs. 3.05 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 College, Ellis bridge, 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. 079-61200513/594/577/55 email: maharashtra@auctiontiger.net, <a href="mailto:support@auctiontiger.net">support@auctiontiger.net</a>. Mr. Praveen Thevar (M) +91 9722778828 (O) 079- 6813 6851, email: Praveen.thevar@auctiontiger.net and Ms. Soni Hemani (M) 079 35022145/149/182 email: soni@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 8657043713 / 14 / 15 - 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 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, GST, surcharge, rates, assessments, charges, fees, TDS, claims Applicable stamp duty, 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: <a href="mailto:suresh.dabre@saraswatbank.com">suresh.dabre@saraswatbank.com</a> 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 negotiation 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.

Authorised Officer

Saraswat Co-operative Bank Ltd.





# AUCTION BID FORM AUCTION SALE OF IMMOVABLE PROPERY 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	:				Maria Maria Cara Cara Cara Cara Cara Cara Cara		
4.	* PAN No	:		3 4	***************************************		***************************************	
5.	* Postal Address of Bidder(s)	•		1			·····	
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6.	* Phone/Cell No.	:				<b></b>		
7.	* E-Mail ID	:		Are the same of th		N.	***********************	
8.	* Property Details (Sr. No. & Lot No)							
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9.	Public Notice ref, if applicable (Newspaper	:						***************************************
46	/date / Edition):							
10.	Earnest Money Deposit (EMD) Details	J.	DD/PO/UT	**************************************	<b>\</b> :			
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			DD/PO Pay	able at	<b>!</b> :			. 4
	<u> </u>		Amount	)	:	Rs.		
			Name of B		:		***************************************	
			Branch Na	ne .	:			
		4	IFSC Code		:			-
11.	Bank details for refund of EMD	<u> </u>	Bank Accou			e		· Sega .er
	Bank details for retailed of EMD	. •	Bank Name					
			Branch Nar		•			
		-	Bank A/c N	0	:	· · · · · · · · · · · · · · · · · · ·	·	
12.	* Self-attested KYC Documents :	-	IFSC Code	/ A -I -I				
	(Voter ID/PAN Card/Aadhar Card/Driving	1		Address Pro	<u>100</u>	<u>No.</u>		Valid upto
	Licence / Govt. ID Card/Valid Passport)		1.	**************************************				
	andatory fields	<u> </u>	2.	. •				·····
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	<u>DECLARATION BY BIDDER(S)</u>
To,	
Autho	ized Officer
<del></del>	Date :
Dear S	r/Madam,
1. 2. 3. 4. 5.	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 ( <a href="https://www.auctiontiger.net">https://www.auctiontiger.net</a> ) 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. 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.  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.  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.  I/We also agree that in the eventuality of forfeiture of the amount by Authorized Officer, the defaulting bidder shall neither have cla
115	Signature:
	Name:

Note: This document is required to be duly filled in and signed by the Bidder/Buyer and thereafter uploaded it on Auctiontiger's website mentioned in the Sale Notice during the time of submission of the Bid.

E-Mail ID: