



**Saraswat Bank**

Saraswat Co-operative Bank Ltd.  
(Scheduled Bank)

Recovery Department : 74-C, Samadhan Building, 2nd Floor, Senapati Bapat Marg (Tulsi Pipe Road),  
Dadar (W), Mumbai-400028; Phone No. : +91 8828805609/13/14/15

### 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 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/ Mortgage/Guarantor	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	<b>Borrower/Mortgagor:</b> Ms. Gaikwad Sharmila Vikas  <b>Guarantor:</b> Mr. Joshi Prasad Padmakar Mr. Raul Nityanand Sitaram Mr. Ravikumar Srinivasagopalan	A. 05.06.2023 B. Rs. 5,41,834/- (Rupees Five Lakh Forty One Thousand Eight Hundred Thirty Four Only) as on 01.06.2023 plus interest thereon. C. Physical : 08.05.2025	Flat No. 106, 1st floor, adm. Carpet area 226 sq. ft. in the Mhada Bldg. No. E1, Situated at Plot bearing Survey No. 150(P), 151(P), Village Mira, Plot No. 227 (PT), Plot No. 228 (PT), Plot No. 229 (PT), Plot No. 230 (PT), of Village Penkarpada, Dist. Thane	I. Rs. 32.09 Lakh II. Rs. 3.21 Lakh III. Rs. 0.25 Lakh  Date/Time of Inspection 25.07.2025 03.00 pm to 04.00 pm  Last Date/Time for EMD & KYC submission 21.08.2025 Up to 5.00 p.m.  Date/Time of E-Auction 22.08.2025 11.00 a.m. to 12.00 p.m.
2	<b>Borrower/Mortgagor:</b> Mr. Maheshwari Kapil Kumar  <b>Co-Borrower/Mortgagor:</b> Mrs. Maheshwari Chandni Kapil Kumar	A. 12.04.2023 B. Rs. 22,93,151/- (Rupees Twenty Two Lakh Ninety three thousand One Hundred Fifty One Only) as on 11.04.2023 plus interest thereon. C. Physical : 04.06.2025	Flat No. 101, 1st Floor, adm. 421.00 sq. ft. Carpet area in "Unity Heights", Survey No. 168, Plot No. 22, Mouje Mamdapur, Taluka Karjat, District Raigad-410101	I. Rs. 19.78 Lakh II. Rs. 1.98 Lakh III. Rs. 0.25 Lakh  Date/Time of Inspection 25.07.2025 03.00 p.m. to 04.00 p.m.  Last Date/Time for EMD & KYC submission 21.08.2025 Up to 5.00 p.m.  Date/Time of E-Auction 22.08.2025 12.00 p.m. to 1.00 p.m.

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, 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.

Date : 17.07.2025  
Place : Mumbai

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