



Saraswat Bank

सारस्वत को-ऑपरेटिव्ह बँक लि.
(शेड्युल्ड बँक)

Recovery Dept:

एफ-१८, पहिला मजला, युटिलिटी रोड, राणीय गांधी
भयनसगोरी, शाणापुर रोड, नाशिक-४२२००२
फोन नं. (०२५३) २३१०३२४/२३१०८१९/२५७९२५९

ई-लिलाव विक्री सूचना

(लिलाव विक्री/बोली हे केल्या वेबसाईट <https://sarfaesi.auctiontiger.net> च्या माध्यमातूनच आयोजित केले जाईल)

सिक्युरिटीयझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्सिअल असेट्स अँड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट (सरफेसी) कायदा, २००२ अंतर्गत स्थावर मालमत्तेच्या विक्रीसाठी ई-लिलाव विक्री सूचना.

कलम १३(२), अन्वये जारी करण्यात आलेल्या डिमांड नोटीसच्या अनुषंगाने सारस्वत को-ऑपरेटिव्ह बँक लि. चे प्राधिकृत अधिकारी म्हणून त्यांच्या क्षमतेनुसार खाली स्वाक्षरी केलेल्या व्यक्तीने सरफेसी कायद्याच्या कलम १४ अंतर्गत खालील मालमत्ता ताब्यात घेतली आहे. सामान्य जनतेला सूचित करण्यात येते की बँकेच्या थकबाकीच्या वसुलीसाठी खाली नमूद केलेल्या प्रकरणात आकरण्यात आलेल्या मालमत्तेचा ई-लिलाव (सरफेसी कायदा, २००२ अंतर्गत) 'जसे आहे जेथे आहे तत्त्वाने', 'जसे आहे जे आहे तत्त्वाने' आणि 'कोणाच्याही मदतीशिवाय' विकल्या जातील.

अ. क्र.	कर्जदाराचे नाव, सह-कर्जदार, जामीनदार/गहाणदार, कायदेशीर वारस (लागू असल्यास)	अ. नोटीसची दिनांक ब. ताबा प्रकार/ दिनांक क. मागणी रक्कम	मालमत्तेचे वर्णन	I. राखीव किंमत II. अनामत रक्कम III. वाढीव बोलीची रक्कम तपासणीचा दिनांक व वेळ: बयाणा रक्कम व केवायसी सादर करण्याचा अंतिम दिनांक/वेळ: ई-लिलावाचा दिनांक/वेळ:
1.	कर्जदार व गहाणदार: सौ. देशमुख प्रियंका योगेश जामिनदार: श्री. देशमुख योगेश विजय	अ. ०१.०३.२०२३ ब. प्रत्यक्ष ताबा/ २४.०९.२०२४ क. रु. ५१,६०,९०७/- अधिक पुढील व्याज	फ्लॅट/अपार्टमेंट नं. ७०१ मोजमापीत १५१.२९ स्के.मी. (कार्पेट) सातवा मजला, ग्रेप सिटी नावाने ओळखल्या जाणाऱ्या या प्रकल्पाच्या इमारतीपैकी पिनोटेज नावाने बांधीव इमारत स.नं. २५/४ क्षेत्र ७८००.०० स्के.मी. गांव आनंदवल्ली, ता. व जि. नाशिक.	रु. ७२.०० लाख रु. ७.२० लाख** रु. १.०० लाख २२.०७.२०२५ दु. १२.०० ते सांय. ५.०० २३.०७.२०२५ सांय. ५.०० पर्यंत २४.०७.२०२५ रोजी दु. २.०० ते दु. ४.००

*लागू असेल त्याप्रमाणे पुढील व्याज, अनुषंगिक खर्च, मूल्य, शुल्क वगैरे पूर्ण रकमेच्या आणि/किंवा मुदतीच्या दिनांकापर्यंत लागू होतील त्याप्रमाणे

**यशस्वी विडरने अंतिम बोलीच्या १०% रक्कम ही लगेचच्या दुसऱ्या दिवशी डिपॉझिट करायला हवी.

बँकेचे मान्यताप्राप्त सेवा पुरवठादार मे.ई-प्रोक्युरमेंट टेक्नॉलॉजीस लिमिटेड (ऑक्शन टायगर) यांच्या मार्फत ऑनलाईन लिलाव आयोजित केला जाईल. बोली प्रपत्र, सदर विक्री/लिलावाच्या अटी व शर्ती आणि बोली/प्रस्ताव सादर करण्याची प्रक्रिया त्यांच्या वेबसाईट <https://sarfaesi.auctiontiger.net> वर उपलब्ध आहे.

सरफेसी कायदा २००२ च्या नियम ८(६) अंतर्गत वैधानिक सूचना

ही नोटीस वरील कर्ज खात्यातील कर्जदार/गहाणदार/जामिनदारांना १५ (पंधरा) दिवसांची अनिवार्य सूचना देखील आहे. सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) नियम, २००२ च्या नियम ८ आणि ९ अंतर्गत आणि आर्थिक मालमत्तेचे सिक्युरिटीयझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्सिअल असेट्स अँड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट कायदा, २००२ च्या तरतुदीनुसार, त्यांना वरील संदर्भित तारखेला आणि वेळेत लिलाव/विक्री आयोजित करण्याबद्दल माहिती देणे. सरफेसी कायदा, २००२ आणि त्यांच्या विविध सुधारणांनुसार विहित नियम/शर्तीनुसार, पुढील व्याज, खर्च आणि खर्चासह, वर नमूद केल्याप्रमाणे थकबाकी भरून, त्यांना हवे असल्यास, सुरक्षित मालमत्तेची पूर्तता करण्याचा सल्ला. पेमेंटमध्ये चूक झाल्यास, सुरक्षित मालमत्ता अधिकृत अधिकारी/सुरक्षित कर्जदाराच्या विवेकबुद्धीनुसार, सुरक्षा व्याज (एन्फोर्समेंट) नियम, २००२ च्या नियम ८ (५) अंतर्गत विहित केलेल्या कोणत्याही पद्धतीद्वारे विकल्या जातील.

सही/-

दिनांक : ०५/०७/२०२५

ठिकाण : नाशिक

(टिप : खर भाषांतर, तफावत असल्यास मुळ इंग्रजी प्रारूप)

अधिकृत अधिकारी
सारस्वत को-ऑप बँक लि.


**Saraswat
Bank**
Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

Recovery Dept:

 F-18, 1st Floor, Utility Center, Opp. Rajiv Gandhi
Bhavan, Sharanpur Road, Nashik-422002.
Ph. +91 0253 2310324 / 2310869 / 2579259

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 14 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/Mortgager, Legal Heir (if applicable)	A. Date of notice B. Possession Type / Date C. Demand Amount	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. Deshmukh Priyanka Yogesh Guarantors: Mr. Deshmukh Yogesh Vijay	A. 01.03.2023 B. Physical Possession / 24.09.2024 C. Rs.51,60,907/- Plus further Interest	Flat /Apartment No 701 admeasuring 151.29 Sq. Mtrs (carpet) on 7 th Floor in the project known as Grape City out of said project building named PINOTAGE constructed on S.No.25/4 having area of 7800.00 Sq. Mtrs situated at village Anandvalli Tal. & Dist. Nashik.	Rs. 72.00 Lakh Rs. 7.20 Lakh** Rs. 1.00 Lakh 22.07.2025 12.00 pm to 5.00 pm 23.07.2025 Up to 5.00 p.m. 24.07.2025 2.00 p.m. to 4.00 p.m.

* With further interest as applicable, incidental expenses, costs, charge etc. incurred till the date of payment and/or realization.

** The successful bidder shall have to deposit 10% of the final bid amount not later than next working day.

The auction will be conducted through the Bank's approved services 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>

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

The notice is also a mandatory notice of 15 (Fifteen) days to the Borrower/Mortgagor/Guarantors/ of the above loan account. Under Rules 8 and 9 of the Security Interest (Enforcement) Rules, 2002 and provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, Informing them about holding auction/sale on the above referred date and time with the advice to redeem the Secured Assets if so desired by them, by paying the outstanding dues as mentioned hereinabove along with further interest, cost & expenses, as per the rules/conditions prescribed under the SARFAESI Act, 2002 and its various amendments. In case of default in payment, the Secured Assets shall at the discretion of the Authorised Officer/Secured Creditor, be sold through any of the modes as prescribed under Rule 8 (5) of the Security Interest (Enforcement) Rules, 2002.

Date: 05/07/2025

Place: Nashik

Sd/-

AUTHORISED OFFICER
Saraswat Co-op. 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></th> <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> <td></td> </tr> <tr> <td>2.</td> <td></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

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:.....
E-mail id.....



Saraswat Bank

Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

Name of Borrower	Mrs. Deshmukh Priyanka Yogesh
Date & Time of Auction	24.07.2025 2.00 p.m. to 4.00 p.m.
Date & Time of Inspection	22.07.2025 12.00 p.m. to 5.00 p.m.
Last date & time for submission of EMD & KYC	23.07.2025 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. 079-61200513/594/577/55 email: maharashtra@auctiontiger.net, support@auctiontiger.net. Mr. Praveen Thevar (M) 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., F-18 Utility Centre, Opp. Rajiv Gandhi Bhavan, Sharanpur Road, Nashik, 422002. Phone No: +91 02532310324/2310869/2579259- 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, 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: SRCB0000084, Bank Name & Address: SARASWAT CO-OP. BANK LTD., F-18 Utility Centre, Opp. Rajiv Gandhi Bhavan, Sharanpur Road, Nashik, 422002. Beneficiary Account No.: 0084421420000001, 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.

Authorised Officer
Saraswat Co-operative Bank Ltd.