


Saraswat Bank

 Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

 Recovery Dept. : 74-C, Samadhan Building, 2nd Floor, Senapati Bapat Marg (Tulsi Pipe Road), Dader (W), Mumbai-400028
 Phone No. : +91-8857043713/14/15 and 8828805609

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 :

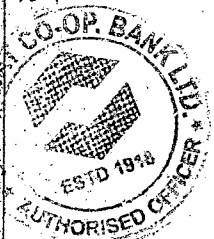
Sr. No.	Name of the Borrower/Mortgagor/Guarantor	A. Date of Demand Notice B. Amount of Demand Notice C. Possession Type/Date	Description of Assets	I. Reserve Price II. EMD III. Bid Increment Amount
1.	Borrower/Mortgagor : M/s. Shradha Distributors (Prop. : Mrs. Jagtap Shradha Nitin) Guarantors : Mr. Nitinkumar Vishwanath Jagtap	A) 23.10.2023 B) Rs. 31,02,685/- (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	Basement Unit No. A, adm. : about 37.62 Sq.mtr., built up, plus 31.40 sq.mtrs., 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 No. 3-Pat, Plot No. 3, Village-Katrap, Taluka-Ambernath, District-Thane-421503.	Rs. 33.94 Lakh Rs. 3.39 Lakh Rs. 0.50 Lakh 10.07.2025 4.00 p.m. to 5.00 p.m.
	Borrower/Mortgagor : M/s. Shradha Distributors Prop. : Mrs. Jagtap Shradha Nitin	A) 15.04.2024 B) Rs. 9,38,648/- (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		24.07.2025 Up to 5.00 p.m. 25.07.2025 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	Flat No. 904, On the 9th Floor, C Wing, adm. 595 sq.ft., Carpet Area+ EBVT area 67 sq Ft= Net area 662 sq Ft., "Casa Green villa," Project known as Upper Thane Greenville A-E, E1, Anjur, Taluka-Bhiwandi Dist. Thane-421302.	Rs. 70.61 Lakh Rs. 7.06 Lakh Rs. 0.50 Lakh 11.07.2025 4.00 p.m. to 5.00 p.m. 24.07.2025 Up to 5.00 p.m. 25.07.2025 3.00 p.m. to 4.00 p.m.
	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	Flat No. 202, built-up area adm. 532 sq.Ft., Second Floor, "Monarak Palace" Block No. C-696, Room No. 1391, CTS No 23912 and 23913, Ulhasnagar Thane-421005.	Rs. 17.04 Lakh Rs. 1.70 Lakh Rs. 0.50 Lakh 10.07.2025 2.30 p.m. to 3.30 p.m. 24.07.2025 Up to 5.00 p.m. 25.07.2025 4.00 p.m. to 5.00 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 Dept.

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 : 05.07.2025
 Place : Mumbai

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




**सारस्वत
बँक**

सारस्वत को-ऑपरेटिव्ह बँक लि.

(बँकगुप्त बँक)

वसुली विभाग : ७४-सी, समाधान बिल्डिंग, २रा मजला, सेनापती बापट मार्ग (तुलसी पाईप रोड), दादर (प),
मुंबई-४०००२८, फोन क्र. : +९१ ८६५७०४३७१३/१४/१५ आणि ८८२८८५६०९.

ई-ऑक्शन

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

दि सिक्स्युरिटीयेशन्स अँड रिकन्स्ट्रक्शन ऑफ फायनान्शियल असेटस् अँड एन्फोर्समेंट ऑफ सिक्स्युरिटी इंटरस्ट (सरफेसी) अँक्ट, २००२ अंतर्गत बँकेकडे प्रभारित स्थावर मालकीची विक्री.
निम्नस्वाक्षरीकारांनी सारस्वत को-ऑप. बँक लि. चे प्राधिकृत अधिकारी म्हणून कलम १३(२) अन्वये जारी केलेल्या भागणी सूचनेनुसार सरफेसी अँक्टच्या कलम १३(४) अन्वये खालील मालमत्तेच्या प्रत्यक्ष कब्जा घेतला. तमाम जनतेला कळविण्यात येते की, बँकेच्या थकबाकीच्या वसुलीकरिता खालील नमूद बाबतीत प्रभारित मालमत्तेच्या ई-लिलाव (सरफेसी अँक्ट, २००२ अंतर्गत) खालील विनिर्देशानुसार "जे आहे जेथे आहे तत्त्वाने", "जे आहे जसे आहे तत्त्वाने" आणि "कोणत्याही दायित्वा शिवाय तत्त्वाने" करण्यात येणार आहे.

अ. क्र.	कर्जदार/गहाणवददार /हमीदार याचे नाव	ग. भागणी सूचनेची तारीख वी. भागणी सूचनेची रकम सी. कब्जाचा प्रकार/ तारीख	मालमत्तेचे वर्णन	I. राखीव किंमत II. इतर III. बोली वाढविण्याची रकम
१.	कर्जदार/गहाणवददार: मे. श्रद्धा डिस्ट्रिब्युटर्स (मालक: श्रीम. जगताप श्रद्धा नितिन) हमीदार: श्री. नितिनकुमार विश्वनाथ जगताप	ए) २३/१०/२०२३ बी) रु. ३१,०२,६८५/- (रुपये एकतीस लाख दोन हजार सहाशे पंचाऐशी मात्र) ३०.०९.२०२३ रोजीस अधिक त्यावरील पुढील व्याज सी) प्रत्यक्ष : १६/०४/२०२५	बेसमेंट युनिट क्र. ए, मोजमापित सुमारे ३७.६२ चौ. मी., बिल्ट अप अधिक ३१.४० चौ. मीटर्स, "मल्हार अपार्टमेंट" अशा जात इमारतीमध्ये बेसमेंट मजल्यावरील खुली जमिन, "जय मल्हार को-ऑप. हो. सो. लि." अशा जात सोसायटीमध्ये, सर्व्हे क्र. २०, हिस्सा क्र. ३ भाग, प्लॉट क्र. ३, गाव- कत्राप, तालुका- अंबरनाथ, जिल्हा- ठाणे ४२१५०३ येथे स्थित	रु. ३३.९४ लाख रु. ३३.९९ लाख रु. ०.५० लाख
२.	कर्जदार/गहाणवददार: मे. श्रद्धा डिस्ट्रिब्युटर्स मालक: श्रीम. जगताप श्रद्धा नितिन	ए) १५/०४/२०२४ बी) रु. ९,३६,६४८/- (रुपये नऊ लाख छत्तीस हजार सहाशे अठ्ठ्याळीस मात्र) १५.०४.२०२४ रोजीस अधिक त्यावरील व्याज सी) प्रत्यक्ष : १६/०४/२०२५	प्लॉट क्र. १०४, १ व्या मजल्यावर, सी विंग, मोजमापित ५९५ चौ. फू. चटई क्षेत्र+ईवीव्हीटी क्षेत्र ६७ चौ. फू. = निव्वळ क्षेत्र ६६२ चौ. फू., "कासा ग्रीन व्हिला" अप्पर ठाणे ग्रीनव्हिले ए-ई, ई१ असा जात प्रकल्प, अंजूर, तालुका- भिवंडी, जि. ठाणे-४२११३०२.	रु. ७०.६१ लाख रु. ७.०६ लाख रु. ०.५० लाख ११.०७.२०२५ रु. ०४.०० वा. ते साय. ५.०० वा. २४.०७.२०२५ साय. ५.०० वा. पर्यंत २५.०७.२०२५ रु. ३.०० वा. ते रु. ४.०० वा.
३.	कर्जदार/गहाणवददार: श्रीम. ऐलसिंधानी सीमा मनोहर हमीदार: श्री. ऐलसिंधानी हरजितसिंह मनोहरसिंह	ए) २५/०५/२०२३ बी) रु. १६,५६,२४६/- (रुपये सोळा लाख छप्पन हजार दोनशे सेह्याळीस मात्र) २४.०५.२०२३ रोजीस अधिक त्यावरील व्याज सी) प्रत्यक्ष : २४/१२/२०२४	प्लॉट क्र. २०२, बिल्ट अप क्षेत्र मोजमापित ५३२ चौ. फू., दुसरा मजला, "मोनाक पॅलेस", ब्लॉक क्र. सी-६९६, खोली क्र. १३९१, सीटीएस क्र. २३९१२ आणि २३९१३, उल्हासनगर, ठाणे ४२१००५.	रु. १७.०४ लाख रु. १.७० लाख रु. ०.५० लाख १०.०७.२०२५ रु. २.३० वा. ते रु. ३.३० वा. २४.०७.२०२५ साय. ५.०० वा. पर्यंत २५.०७.२०२५ रु. ४.०० वा. ते साय. ५.०० वा.

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

सरफेसी अँक्ट आणि रूलस २००२ च्या नियम ८(६) अन्वये वैधानिक सूचना

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

दिनांक : ०५.०७.२०२५

ठिकाण : मुंबई

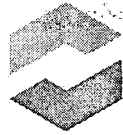
सही/-

प्राधिकृत अधिकारी

सारस्वत को-ऑप. बँक लि. करिता

(टीप : स्वैर भाषांतर तफावत आढळल्यास मूळ इंग्रजी ग्राह्य)





Saraswat Bank

Saraswat Co-operative Bank Ltd.

(Scheduled Bank)

Name of Borrower	M/s. Shraddha Distributors
Date & Time of Auction	25.07.2025 11.30 p.m. to 12.30 p.m.
Date & Time of Inspection	10.07.2025 4.00 p.m. to 5.00 p.m.
Last date & time for submission of EMD & KYC	24.07.2025 upto 5:00 p.m.
Reserve Price	Rs. 33.94 lakhs
EMD	Rs. 3.39 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, 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) +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 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: 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: suresh.dabre@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 Officer may

[Signature]
ESTD 1978
* AUTHORISED OFFICER *

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.



Saraswat
Bank

ANNEXURE-II

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.
4. 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.
5. 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.
6. 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.
7. 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.
8. The decision taken by Authorized Officer in all respects shall be binding on me/us.
9. 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.
10. 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: _____

E-Mail ID: _____

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.