



## सारस्वत सहकारी बैंक लिमिटेड (अनुसूचित बैंक)

पता: जी-10, श्रीवर्धन कॉम्प्लेक्स, 4 आर.एन.टी. मार्ग, इंदौर-452001, मध्य प्रदेश  
दूरभाष संख्या: 7312528792/93

### ई-नीलामी बिक्री सूचना

(नीलामी बिक्री/बोली केवल वेबसाइट <https://sarfaesi.auctiontiger.net> के माध्यम से आयोजित की जाएगी)

### वित्तीय परिसंपत्तियों के प्रतिभूतिकरण और पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन (सरफेसी)

#### अधिनियम, 2002 के तहत बैंक को प्रभारित अचल परिसंपत्तियों की बिक्री

धारा 13 (2) के तहत जारी मांग सूचना के अनुसरण में, सारस्वत सहकारी के प्राधिकृत अधिकारी के रूप में नीचे हस्ताक्षरकर्ता सारस्वत सहकारी बैंक, बैंक लिमिटेड ने SARFAESI अधिनियम की धारा 14 के तहत निम्नलिखित परिसंपत्तियों का कब्जा ले लिया है. आम जनता को सूचित किया जाता है कि बैंक के बकाए की वसूली के लिए नीचे उल्लिखित मामले में आरोपित परिसंपत्तियों की ई-नीलामी (SARFAESI अधिनियम, 2002 के तहत) नीचे निर्दिष्ट अनुसार 'जहां है, जैसा है' के आधार पर, 'जो है, जैसा है' और 'बिना किसी सहायता के' आयोजित की जाएगी:

क्र.सं.	उधारकर्ता का नाम, सह-उधारकर्ता, गारंटर/बंधककर्ता, कानूनी उत्तराधिकारी (यदि लागू हो)	A. नोटिस की तिथि B. कब्जे का प्रकार/तिथि C. मांग राशि	संपत्ति का विवरण	I. रिजर्व प्राइस II. ईएमडी III. बिड वृद्धि राशि निरीक्षण की तिथि/समय ईएमडी और केपयसी जमा करने की अंतिम तिथि और समय ई-नीलामी की तिथि/समय
1.	<b>उधारकर्ता:</b> मेसर्स थिंक एन पाउच (स्वामिनी :- श्रीमती संध्या राजेश रामरखिया)  <b>गारंटर:</b> a. श्री रामरखिया राजेश श्रीचंदलाल b. श्री बुलानी विनोदकुमार रमेशकुमार c. श्रीमती बुलानी सरितादेवी रमेशकुमार  <b>बंधककर्ता:</b> श्रीमती बुलानी सरितादेवी रमेशकुमार और श्री बुलानी विनोदकुमार रमेशकुमार	24.10.2019 भौतिक/16.01.2025 रु. 10,08,62,259.82 (रुपये दस करोड़ आठ लाख बांसठ हजार दो सौ उनसठ और पैसे बयासी मात्र) 30.09.2019 तक तथा अतिरिक्त ब्याज	प्लॉट संख्या 86, जवाहर मार्ग, मार्ग-संख्या 2 (33 देशवालीपुरा) इंदौर पर निर्मित मकान संख्या 144 का पूर्वी भाग, जिसमें कुल 809 वर्ग फीट भूमि क्षेत्र है, जिसमें भूतल (722 वर्ग फीट वाणिज्यिक), प्रथम तल (830 वर्ग फीट वाणिज्यिक), द्वितीय तल (500 वर्ग फीट वाणिज्यिक और 330 वर्ग फीट आवासीय) तथा तृतीय तल (400 वर्ग फीट आवासीय) का निर्माण शामिल है.	रु. 174.00 लाख रु. 17.40 लाख** रु. 2.00 लाख 28.05.2025/ 11 बजे से 2 बजे 11.06.2025/ 5 बजे तक 13.06.2025/ 2 बजे से 4 बजे

\*भुगतान और/या प्राप्ति की तिथि तक लागू होने वाले अतिरिक्त ब्याज, आकरिभक्त व्यय, लागत, प्रभार आदि के साथ.

\*\*सफल बोलीदाता को अंतिम बोली राशि का 25% अगले कार्य दिवस से पहले जमा करना होगा.

नीलामी बैंक के अनुमोदित सेवा प्रदाता मेसर्स ई-प्रोक्वोरमेंट टेक्नोलॉजीज लिमिटेड (ऑक्शन टाइगर) के माध्यम से आयोजित की जाएगी. बोली प्रपत्र, उक्त बिक्री/नीलामी के नियम और शर्त, तथा बोली/प्रस्ताव प्रस्तुत करने की प्रक्रिया, उनकी वेबसाइट <https://sarfaesi.auctiontiger.net> पर उपलब्ध है.

#### सरफेसी अधिनियम, 2002 के नियम 9 (1) के अनुसार वैधानिक सूचना

यह सूचना उधारकर्ता/बंधककर्ता/गारंटर/उपयुक्त ऋण खाते के लिए 15 (पंद्रह) दिनों की अनिवार्य सूचना भी है. प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 8 और 9 तथा वित्तीय आस्तियों के प्रतिभूतिकरण और पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 के प्रावधानों के अंतर्गत, उन्हें उपरोक्त तिथि और समय पर नीलामी/बिक्री आयोजित करने के बारे में सूचित किया जाता है, साथ ही उन्हें यह सलाह दी जाती है कि यदि वे चाहें तो सुरक्षित आस्तियों को SARFAESI अधिनियम, 2002 और इसके विभिन्न संशोधनों के तहत निर्धारित नियमों/शर्तों के अनुसार, ब्याज, लागत और व्यय के साथ ऊपर उल्लिखित बकाया राशि का भुगतान करके मोचन कर सकते हैं. भुगतान में चूक की स्थिति में, सुरक्षित आस्तियों को प्राधिकृत अधिकारी/सुरक्षित ऋणदाता के विवेक पर, सुरक्षा हित (प्रवर्तन) नियम, 2002 के नियम 8 (5) के तहत निर्धारित किसी भी तरीके से बेचा जाएगा.

दिनांक: 19.05.2025

स्थान: इंदौर

हस्ताक्षरित/-  
प्राधिकृत अधिकारी  
सारस्वत सहकारी बैंक लिमिटेड



**Saraswat  
Bank**

Saraswat Co-operative Bank Ltd.  
(Registered Bank)

Address : G-10, Shreevardhan Complex, 4 R.N.T. Marg, Indore-452001, Madhya Pradesh  
Tel. No. 7312528792/93

### 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/ Mortgagor, 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.	<b>Borrower :</b> M/s. Pick N Pouch (Proprietress :- Mrs. Sandhya Rajesh Ramrakhiya)  <b>Guarantors :</b> a. Mr. Ramrakhiya Rajesh Srichandlal b. Mr. Bulani Vinodkumar Rameshkumar c. Mrs. Bulani Saritadevi Rameshkumar  <b>Mortgagor/s :</b> Mrs. Bulani Saritadevi Rameshkumar & Mr. Bulani Vinodkumar Rameshkumar	24.10.2019 Physical / 16.01.2025 Rs. 10,08,62,259.82 (Rupees Ten Crore Eight Lakh Sixty Two Thousand Two Hundred Fifty Nine & Paise Eighty Two Only) as on 30.09.2019 plus further interest	East Part of House No. 144, Constructed on Plot No. 86, Jawahar Marg, Route No. 2 (33 Deshwalipura) Indore, having total 809 sq.ft. land area with construction of ground floor (722 sq.ft. commercial), first floor (830 sq.ft. commercial), Second floor, (500 sq.ft. commercial and 330 sq.ft. residential) and third floor (400 sq.ft. residential).	Rs. 174.00 Lakh Rs. 17.40 Lakh** Rs. 2.00 Lakh  28.05.2025 / 11.00 a.m. to 2.00 p.m.  11.06.2025 / upto 5.00 p.m. 13.06.2025 / 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 25% of the final bid amount not later than next working day.

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>

#### STATUTORY NOTICE AS PER RULE 9(1) 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 Authorized Officer/Secured Creditor, be sold through any of the modes as prescribed under Rule 8 (5) of the Security Interest (Enforcement) Rules, 2002.

Date : 19.05.2025  
Place : INDORE

Sd/-  
AUTHORISED OFFICER  
Saraswat Co-op. Bank Ltd.



**Saraswat  
Bank**

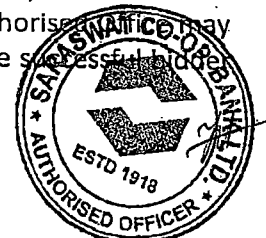
**Saraswat Co-operative Bank Ltd.**

(Scheduled Bank)

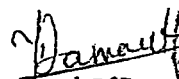
<b>Name of Borrower</b>	M/s. Pick N Pouch [Proprietress: - Mrs. Sandhya Rajesh Ramrakhiya]
<b>Date &amp; Time of Auction</b>	13.06.2025 2.00 p.m. to 4.00 p.m.
<b>Date &amp; Time of Inspection</b>	28.05.2025 11.00 a.m. to 2.00 p.m.
<b>Last date &amp; time for submission of EMD &amp; KYC</b>	11.06.2025 upto 5.00 p.m.

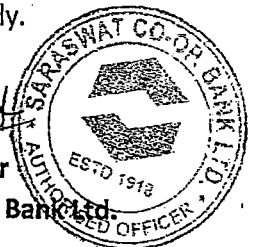
**Terms and Conditions of the E-auction are as under:**

- (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) +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, 2<sup>nd</sup> floor, Senapati Bapat Marg (Tulsi Pipe Road), Dadar (W), Mumbai 400 028. Phone No: 8657043713/714/715, 8828805609. - 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: [incharge\\_recovery@saraswatbank.com](mailto: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 Officer 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 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)	:	
		Photo ID / Address Proof	No. Valid upto
		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:.....

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.