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RECOVERY OFFICER-II
DEBTS RECOVERY TRIBUNAL MUMBAI (DRT-3)

Saraswat Bank
(Scheduled 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/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.	Borrower, Co-Borrower & Mortgagor: Mr. Sonawane Bhaudas Sahebrao Mrs. Sonawane Mangal Bhaudas Guarantors: Mr. Ahire Dada Karbhari	A. 29.08.2023 B. Physical Possession / 02.06.2025 C. Rs. 22.30,645/- Plus further Interest	Plot No 5 out of Sector E-5, Neighbourhood Shraavan, Amisagar Complex Apartment, Build up Admeasuring Area 107.76 Sq. Mtr., CIDCO Nashik.	Rs. 24.11 Lakh Rs. 2.41 Lakh** Rs. 0.25 Lakh 02.06.2026 2.00 pm to 5.00 pm 04.06.2026 Up to 5.00 p.m. 06.06.2026 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 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.

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

Date: 16.05.2026
Place: Nashik

e-auction portal failing which their EMD can be forfeited to the Government if the undersigned thinks it fit it is the sole responsibility of the bidder to have an active e-mail id and a computer terminal/system with internet connection to enable him/her to participate in the bidding. Any issue with regard to connectivity during the course of bidding online shall be the sole responsibility of the bidder and no claims in this regard shall be entertained.

17. If the bid is increased within the last 5 minutes of the given time of auction, the auction time is further extended by additional time of 5 minutes to enable the other bidders to increment their bids & the auction process comes to an end if no further increment(s) is/are made within the extended time of 5 minutes. In case of movable/immovable property the price of each lot shall be paid at the time of sale or as soon after as the officer holding the sale directs, and in default of payment, the property shall forthwith be again put up for auction for resale.

18. The successful bidder shall have to pay 25% of the sale proceeds after adjustment of EMD on being knocked down by next day in the said account/ Demand draft/Banker Cheque/Pay order as per detail mentioned above. If the next day is Holiday or Sunday, then on next first office day.

19. The purchaser shall deposit the balance 75% of the sale proceeds on or before 15th day from the date of sale of the property, exclusive of such day, or if the 15th day be Sunday or other Holiday, then on the first office day after the 15th day by prescribed mode as stated above. In addition to the above the purchaser shall also deposit Poundage fee with Recovery Officer, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3) @2% upto Rs.1,000/- and @1% of the excess of the said amount of Rs. 1,000/- through DD in favour of Registrar, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3).

20. In case of default of payment within the prescribed period, the deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, shall be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold. The property shall be resold, after the issue of fresh proclamation of sale.

21. Highest bidder shall not have any right/title over the property until the sale is confirmed by the Recovery Officer, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3).

22. The amount of EMD deposited by the unsuccessful bidders shall be refunded through online mode in case of EMD deposited through online. In case EMD is deposited in the form of DD/BC/Pay order the same will be returned by hand. Original ID proof of the photocopy sent with the E-Auction EMD Form has to be brought. No interest shall be paid on EMD amount.

23. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the E-Auction EMD Form shall be entertained.

24. In case of more than one items of property brought for sale, the sale of such properties will be as per the convenience and it is not obligatory to go serially as mentioned in the sale notice.

25. NRI Bidders must necessarily enclose a copy of photo page of their passport & route their bid duly endorsed by Indian Mission (Embassy). The movable/immovable property is being sold on "As is where and as is what basis" and is subject to Publication charges, revenue and other Encumbrances as per rules. The undersigned reserves the right to accept or reject any or all

शनिवार, दि. १६ मे २०२६

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Saraswat Bank

सारस्वत को-ऑपरेटिव्ह बँक लि.
(शेड्युल्ड बँक)

Recovery Dept:

एफ-१८, पहिला मजला, युटिलिटी सेंटर, राजीव गांधी
भवनसमोर, शरणपुर रोड, नाशिक-४२२००२
फोन नं. (०२५३) २३१०३२४/२३१०८६९/२५७९२५९

ई-लिलाव विक्री सूचना

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

सिक््युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्सिअल असेट्स अँड एन्फोर्समेंट ऑफ सिक््युरिटी इंटरस्ट (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 नमुद 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, सह-कर्जदार व गहाणदार: श्री. सोनवणे भाऊदास साहेबराव सौ. सोनवणे मंगल भाऊदास जामिनदार: श्री. अहिरे दादा कारभारी	अ. २९.०८.२०२३ ब. प्रत्यक्ष ताबा/ ०२.०६.२०२५ क. रु. २२,३०,६४५/- अधिक पुढील व्याज	सेक्टर ३-५ मधील प्लॉट नं. ५ नेबरहुड श्रावण, अमिसागर कॉम्प्लेक्स अपार्टमेंट, बिल्डअप मोजमापीत क्षेत्र १०७.७६ स्के.मी. सिडको, नाशिक.	रु. २४.११ लाख रु. २.४१ लाख** रु. ०.२५ लाख ०२.०६.२०२६ दु. २.०० ते साय. ५.०० ०४.०६.२०२६ साय. ५.०० पर्यंत ०६.०६.२०२६ 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 बिडरने अंतिम बोलीच्या २५% रक्कम ही लगेचच्या दुसऱ्या दिवशी डिपॉझिट करावयाची हवी.

बँकेचे मान्यताप्राप्त सेवा पुरवठादार मे.ई-प्रोक््युरमेंट टेक्नॉलॉजीस लिमिटेड (ऑक्शन टायगर) यांच्या मार्फत ऑनलाईन लिलाव आयोजित केला जाईल. बोली प्रपत्र, सदा 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. सिक््युरिटी इंटरस्ट (एन्फोर्समेंट) नियम, २००२ च्या नियम ८ आणि ९ अंतर्गत आणि आर्थिक मालमत्तेचे सिक््युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्सिअल असेट्स अँड एन्फोर्समेंट ऑफ सिक््युरिटी इंटरस्ट 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 नमुद केलेल्याप्रमाणे 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 कोणाच्याही पद्धतीद्वारे विकल्या जातील.

दिनांक : १६.०५.२०२६

ठिकाण : नाशिक

(टिप : स्वर भाषांतर, तफावत असल्यास मुळ इंग्रजी प्राह)

सही/-
अधिकृत अधिकारी
सारस्वत को-ऑप बँक लि.



**Saraswat
Bank**

Saraswat Co-operative Bank Ltd.

(Scheduled Bank)

Name of Borrower	Mr. Bhaudas Sahebrao Sonawane
Date & Time of Auction	06.06.2026 2.00 p.m. to 5.00 p.m.
Date & Time of Inspection	02.06.2026 12.00 p.m. to 5.00 p.m.
Last date & time for submission of EMD & KYC	04.06.2026 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. Maulik Shrimali (M) 9173528727** email: maulik.shrimali@auctiontiger.net and **Mr. Aryan Waghela (M)-9265562821** email: Aryan@eptl.in. 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: SRCB0000202, Bank Name & Address: SARASWAT CO-OP. BANK LTD., F-18 Utility Centre, Opp. Rajiv Gandhi Bhavan, Sharanpur Road, Nashik,422002. Beneficiary Account No.: 0202421420000001, 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.