



Saraswat Bank

Saraswat Co-operative Bank Ltd.

Centralised Recovery Dept: 6th Floor, Hill Top Building, Anant Vishram Nagvekar Marg, Near Siddhivinayak Horizon Building, Prabhadevi, Mumbai - 400 026.

Phone No: 8657043713/714/715, 8828805909

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
1.	Borrower : Mr. Pandey Deepak Kamlesh Co-Borrower : Mrs. Pandey Malatidevi Kamleshchandra Mortgagor/s: Mr. Pandey Deepak Kamlesh & Mrs. Pandey Malatidevi Kamleshchandra	A. 06.02.2023 B. Physical /27.03.2026 C. Rs.25,00,648/- (Rupees Twenty Five Lakh Six Hundred Forty Eight Only) as on 05.02.2023 with further interest thereon*	Fiat No. 204, [Admeasuring built up area : 555.00 sq.ft], 2nd Floor, "A" Wing, Sanskruti Apartment - A CHSL; Village - Naringli, Virar (E), Taluka Vasai, Dist. Palghar - 401 305.	I. Rs. 27.20 Lakhs II. Rs. 2.72 Lakh** III. Rs. 0.10 Lakh Date / Time of Inspection 16.09.2026 03.00 p.m to 05.00 p.m Last Date / Time for EMD & KYC submission 12.10.2026 Up to 5.00 p.m. Date / Time of E-Auction 14.10.2026 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 30 (Thirty) 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: 31.08.2026
Place: Mumbai.

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



सारस्वत को-ऑपरेटिव्ह बँक लि.
(रेग्युलर बँक)

मध्यवर्ती वसुली विभाग : ६वा मजला, हिल टॉप बिल्डिंग, अविनाश व्ही. नागवेकर मार्ग, सिव्हीविनायक होटायझन बिल्डिंग जवळ,
बाबासाहेब धाळीकर चौक, प्रभादेवी, मुंबई- ४०००२५.
दूरध्वनी क्र.: ८६५७०४३७१३/७१४/७१५, ८८२८८०५६०९

ई-लिलाव विक्री सूचना

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

सिक्क्युरिटीयेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्सियल असिट्स अँड एन्कॉर्समेंट ऑफ सिक्क्युरिटी इंटरस्ट (सरफेसी) अक्ट,
२००२ अंतर्गत बँकेकडे प्रभारित स्थावर मालमत्तेची विक्री

निम्नस्वाक्षरीकारांनी सारस्वत को-ऑप. बँक लि. चे प्राधिकृत अधिकारी म्हणून कलम १३(२) अन्वये जारी केलेल्या मागणी सूचनेनुसार सरफेसी अँक्टच्या कलम १४ अन्वये खालील मालमत्तेचा कच्चा घेतला. तमाम जनतेला कळविण्यात येते की, बँकेच्या धकबाकीच्या 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/सह-कर्जदार/हमीदार/गहाणदार/कायदेशीर व्यास यांचे नाव (लागू असल्यास)	ए. मागणी सूचनेची तारीख/बो. क्र.कडच्या मूक/तारीख/सो. मतेप्राप्त क्रम	मालमत्तेचे वर्णन	राखीव किंमत इ.र. बोली सादरपत्राची किंमत
१	कर्जदार: श्री. पांडे दिपक कमलेश सह-कर्जदार: श्रीम. पांडे मालतीदेवी कमलेशचंद्र गहाणदार: श्री. पांडे दिपक कमलेश आणि श्रीम. पांडे मालतीदेवी कमलेशचंद्र	ए. ०६.०२.२०२३ बी. प्रत्यक्ष कच्चा / २७.०३.२०२६ सी. रु. २५,००,६४८/- (रुपये पंचवीस लाख सहाशे अठ्ठावाडीस मात्र) ०५.०२.२०२३ रोजी सह त्याबरील पुढील व्याज	फ्लॅट क्र. २०४, (मोजमापित बिल्ट अप क्षेत्र : ५५५.०० चौ. फू.), २रा मजला, "ए" विंग, संस्कृती अपार्टमेंट- ए सीपबेसएल; गाव-नारिंगी, बिरार (५), तालुका वसई, जि. पालघर- ४०१ ३०५.	I. रु. २७.२० लाख, II. रु. २.७२ लाख** III. रु. ०.१० लाख निरीक्षणाची तारीख/वेळ १६/०९/२०२६, दु. ०३.०० ते सायं. ०५.०० ईएमडी आणि केबायसी सादर करण्याची अंतिम तारीख आणि वेळ १२/१०/२०२६ सायं. ५.०० पर्यंत ई-लिलावाची तारीख/वेळ १४/१०/२०२६, दु. ०२.०० ते सायं. ०४.००

*प्रदान आणि/किंवा वसुलीच्या तारखेपर्यंत झालेल्या लागू पुढील व्याजासह, आनुषंगिक खर्च, किंमत, शुल्क इ.

**यशस्वी बोलीदाराने अंतिम बोली रकमेच्या २५% रकम पुढील कामकाजाच्या दिवसापेक्षा उशिरा जमा करू नये.

लिलाव बँकेच्या मान्यताप्राप्त सेवा प्रदाता मे. ई-प्रोक्योरमेंट टेक्नॉलॉजीज लिमिटेड (ऑक्शन टायगर) यांच्यामार्फत आयोजित केला जाईल. बोली अर्ज, सदर विक्री/लिलावाच्या अटी आणि शर्ती आणि बोली/प्रस्ताव सादर करण्याची प्रक्रिया त्यांच्या वेबसाईट <https://sarfaesi.auctiontiger.net> वर उपलब्ध आहे.

सिक्क्युरिटी इंटरस्ट (एन्कोर्समेंट) नियम २००२ चा नियम ८(६) नुसार वैधानिक सूचना

वरील कर्ज खात्याच्या कर्जदार/गहाणदार/हमीदारांना सिक्क्युरिटी इंटरस्ट (एन्कोर्समेंट) नियम, २००२ चे नियम ८ आणि ९ आणि सिक्क्युरिटीयेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्सियल असिट्स अँड एन्कोर्समेंट ऑफ सिक्क्युरिटी इंटरस्ट अँक्ट, २००२ च्या तरतुदीअंतर्गत ही सूचना ३० (तीस) दिवसांची अनिवार्य सूचना देखील आहे, ज्याद्वारे त्यांना वर संदर्भित तारीख आणि वेळेस लिलाव/विक्री आयोजित करण्याबाबत सूचित करण्यात येत आहे आणि त्यांची इच्छा असल्यास, सरफेसी कायदा, २००२ आणि त्यातील विविध सुधारणांतर्गत विहित नियम/अटीनुसार, वर नमूद केल्याप्रमाणे थकीत देय रकम तसेच पुढील व्याज, किंमत आणि खर्च प्रदान करून तारण मत्तेचे विमोचन करण्याचा सद्दा देण्यात येत आहे. प्रदान करण्यात कमी झाल्यास, प्राधिकृत अधिकारी/तारण धनको यांच्या स्वविवेकाधिकाराने, सिक्क्युरिटी इंटरस्ट (एन्कोर्समेंट) नियम, २००२ च्या नियम ८(५) अंतर्गत विहित केलेल्या कोणत्याही पद्धतीने तारण मत्तेची विक्री करण्यात येईल.

दिनांक : ३१.०८.२०२६

ठिकाण : मुंबई

(टीप : स्वर भाषांतर तफावत आढळल्यास मूळ इंग्रजी प्रादा)

सही/-

प्राधिकृत अधिकारी

सारस्वत को-ऑप. बँक लि. करिता



**Saraswat
Bank**

Saraswat Co-operative Bank Ltd.

(Scheduled Bank)

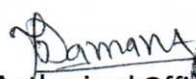
Name of Borrower	Mr. Pandey Deepak Kamlesh & Mrs. Pandey Malatidevi Kamleshchandra
Date & Time of Auction	14.10.2026/ 2.00 p.m. to 4.00 p.m.
Date & Time of Inspection	16.09.2026/ 03.00 p.m. to 5.00 p.m.
Last date & time for submission of EMD & KYC	12.10.2026/ upto 5.00 p.m.

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) (+91) 91735 28727 or Support Contact Team (M) (+91) 9265562818, (+91) 9265562819, (+91) 9265562821, email: maulik.shrimali@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., 6th Floor, Hill Top Building, Anant Vishram Nagvekar Marg, Near Siddhivinayak Horizon Building, Prabhadevi, Mumbai – 400 025. 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., 6th Floor, Hill Top Building, Anant Vishram Nagvekar Marg, Near Siddhivinayak Horizon Building, Prabhadevi, Mumbai – 400 025. Beneficiary Account No.: 0097422720000001, 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 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)	:	<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:.....

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.