



इण्डियन ओवरसीज़ बैंक
INDIAN OVERSEAS BANK
Asset Recovery Management Branch
2nd Floor, 272, Shaniwar Peth, Opposite Omkareshwar Temple, Pune
411030.
Tel. No. : 020-25660210, 25660134 Email : iob2584@iob.in

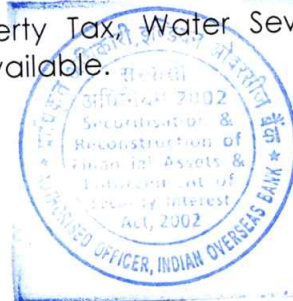
PUBLIC NOTICE FOR E- AUCTION FOR SALE OF IMMOVABLE PROPERTIES

Sale of immovable properties mortgaged to Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No.54 of 2002)

Whereas, the Authorized Officer of **Indian Overseas Bank** has taken **Physical Possession** of the following properties pursuant to the notice issued under Section 13(2) of the Security Interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on **24.03.2026 'AS IS WHERE IS BASIS' and 'AS IS WHAT IS BASIS'** for realization of Bank's dues of **Rs. 32,16,743.33/-** (Rupees Thirty-Two Lacs Sixteen Thousand Seven Hundred Forty-Three and Paise Thirty-Three only) **as on 06.12.2024+** Interest thereon & costs as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act proposes to realize the Bank's dues by sale of the said properties. The sale will be done by the undersigned through e-auction platform provided at the Web Portal (<https://baanknet.com/eauction-psb/bidder-registration>)

Details of Account	
Name of the Borrower (Mortgagor)	Mrs. Swati Rajeshwar Jadhav and Mr. Rajeshwar Bansilal Jadhav
Address of the Borrower	Flat No. 26, 3 rd Floor, Shree Datta Park, Building No-E, Gat No-141/1, Kedgaon, Tal- Daund, Pune-412203
Date of NPA	31.05.2018
Date of Demand Notice	04.06.2018
Dues claimed in Demand Notice	Rs. 17,82,033/- (Rupees Seventeen Lacs Eighty- Two Thousands Thirty-Three Only) plus further interest & costs
Date of Possession Notice (Symbolic)	14.12.2018
Dues claimed in Possession Notice	Rs. 18,65,329/- (Rupees Eighteen Lacs Sixty-Five Thousand Three Hundred Twenty-Nine Only) plus further interest & costs
Date of Physical Possession Notice	24.03.2023
Dues claimed in Physical Possession Notice	Rs. 17,82,033/- (Rupees Seventeen Lacs Eighty- Two Thousand Thirty-Three Only) plus further interest & costs

*Outstanding dues of Local Self Government (Property Tax, Water Sewerage, Electricity Bills, Society maintenance etc.) details not available.



Description of the Immovable properties

All that part and parcel of the property consisting of Flat No-26 in the name if Mrs. Swati Rajeshwar Jadhav and Mr. Rajeshwar Bansilal Jadhav, it's Total Area 50.33 Sq. Meter & One Scooter Parking in Building "E" known as "Shree Datta Park" Gat No. 141/1 of Village Kedgaon Station Tal. Daund, Dist Pune

Boundaries as under:

East: Duct Passage and Flat No-25
North: Duct and Flat No-27
West: Outer Side of Building and thereafter 9 Meter internal Road.
South: Outer Side of Building.



1. **Reserve Price:** The reserve Price will **Rs. 10,50,000/- (Rupees Ten lakhs fifty thousand Only)**
2. **Date & Time of Auction:** **24.03.2026** between **11.00 A.M. to 3.00 P.M.**
3. **EMD:** **Rs. 1,05,000/- (Rupees One Lakh five thousand Only)** from **17.03.2026 to 23.03.2026.**
4. EMD amount to be deposited by online mode in bidders Global EMD Wallet account by **23.03.2026 before 4:00 PM** (one day prior to e-auction day).
5. Other than EMD amount to be Deposit through EFT/NEFT/RTGS Transfer in favour of **"SARFAESI Sale Parking Account"** to the credit of **A/C No. 25840113035001** Indian Overseas Bank, Asset Recovery Management Branch 2nd Floor, 272, Shaniwar Peth, Opposite Omkareshwar Temple, Pune 411030, Branch Code: 2584, IFSC Code : **IOBA0002584.**
6. **Bid Increase Amount :** Rs. 20,000/- (Rupees Twenty Thousand Only)
7. **Auto extension time :** 10 minutes
8. **Inspection date and time:** - **From 17.03.2026 to 21.03.2026 from 11.00 AM to 3.00 PM.**
9. Start date for submission of online application for BID with EMD **17.03.2026** Onwards.
10. Last date for submission of online application for BID with EMD **23.03.2026** before 04.00 PM.
11. Known Encumbrance if any :- Nil

Bank's dues have priority over the statutory dues

For terms and conditions please visit:

1. <https://baanknet.com/eauction-psb/bidder-registration>
2. <https://www.iob.in/e-Auctions.aspx>

Place: Pune

Date: 27.02.2026



Authorised Officer



इण्डियन ओवरसीज़ बैंक
INDIAN OVERSEAS BANK

Asset Recovery Management Branch
2nd Floor, 272, Shaniwar Peth, Opposite Omkareshwar Temple,
Pune 411030

Tel. No. : 020-25660210, 25660134 Email : iob2584@iob.in

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the borrower (s) and guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Indian Overseas Bank, Secured Creditor, will be sold on **24.03.2026 "As is where is", "As is what is" and "Whatever there is"** for recovery of **Rs. 32,16,743.33/-** (Rupees Thirty-Two Lacs Sixteen thousand Seven hundred Forty-Three and Paise Thirty-Three only) **as on 06.12.2024+** Interest thereon due to the Indian Overseas Bank, Secured Creditor from the borrower and guarantor:

Sl. No.	Borrower
1.	Mrs. Swati Rajeshwar Jadhav and Mr. Rajeshwar Bansilal Jadhav (Borrower/Mortgagor) Flat No. 26, 3 rd Floor, Shree Datta Park, Building No-E, Gat No-141/1, Kedgaon, Tal-Daund, Pune-412203

The reserve Price and the earnest money deposit will be as follows:

The reserve Price will be **Rs. 10,50,000/- (Rupees Ten lakhs fifty thousand Only)** and the earnest money deposit will be **Rs. 1,05,000/- (Rupees One Lakh five thousand Only).**

Description of the Immovable properties

S.No	Schedules of Secured Assets
1.	All that part and parcel of the property consisting of Flat No-26 in the name of Mrs. Swati Rajeshwar Jadhav and Mr. Rajeshwar Bansilal Jadhav, it's Total Area 50.33 Sq. Meter & One Scooter Parking in Building "E" known as "Shree Datta Park" Gat No. 141/1 of Village Kedgaon Station Tal. Daund, Dist Pune Boundaries as under: East: Duct Passage and Flat No-25 North: Duct and Flat No-27 West: Outer Side of Building and thereafter 9 Meter internal Road. South: Outer Side of Building.





इण्डियन ओवरसीज़ बैंक
INDIAN OVERSEAS BANK

Asset Recovery Management Branch
2nd Floor, 272, Shaniwar Peth, Opposite Omkareshwar Temple, Pune
411030

Tel. No. : 020-25660210, 25660134 Email : iob2584@iob.in

E- AUCTION FOR SALE NOTICE

Sale of immovable properties mortgaged to Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No.54 of 2002)

Whereas Mrs. Swati Rajeshwar Jadhav and Mr. Rajeshwar Bansilal Jadhav has borrowed monies from Indian Overseas Bank, against the mortgage of immovable property more fully described in schedule hereunder and on upon classification of the account as NPA, the Bank has issued a demand notice under Section 13(2) of the SARFAESI Act, 2002 on **04.06.2018** calling upon the borrower Mrs. Swati Rajeshwar Jadhav and Mr. Rajeshwar Bansilal Jadhav to pay the amount due to the Bank, being Rs. 17,82,033/- (Rupees Seventeen Lacs Eighty-Two Thousands Thirtty-Three Only) as on 04.06.2018 payable together with further interest at contractual rates and rests along with costs, charges etc. till date of repayment within 60 days from the date of the said notice.

Whereas the borrower & guarantors having failed to pay the amount dues in full to the Bank as called for in the said demand notice, the Bank has taken symbolic possession of the secured asset more fully described in the schedule hereunder on **14.12.2018** under section 13(4) of the Act with the right to sell the same in "**As is Where is**", "**As is what is**" and "**Whatever there is**" basis under section 13(4) of the Act read with Rules 8 & 9 of the Security interest (Enforcement) Rules, 2002 for realization of Bank's dues. The dues to the bank as on the date of taking physical possession was intimated as **Rs. 18,65,329/- (Rupees Eighteen Lacs Sixty-Five Thousand Three Hundred Twenty-Nine Only)** payable together with further interest at contractual rates and rests along with costs, charges etc. till date of repayment, after reckoning repayments, if any, since the date mentioned in the demand notice.

Whereas the borrower & guarantors having failed to pay the amount dues in full to the Bank as called for in the said demand notice, the Bank has taken physical possession of the secured asset more fully described in the schedule hereunder on **24.03.2023** under section 13(4) of the Act with the right to sell the same in "**As is Where is**", "**As is what is**" and "**Whatever there is**" basis under section 13(4) of the Act read with Rules 8 & 9 of the Security interest (Enforcement) Rules, 2002 for realization of Bank's dues. The dues to the bank as on the date of taking physical possession was intimated as **Rs. 17,82,033/- (Rupees Seventeen Lacs Eighty-Two Thousand Thirtty-Three Only)** payable together with further interest at contractual rates and rests along with costs, charges etc. till date of repayment, after reckoning repayments, if any, since the date mentioned in the demand notice.



The undersigned in exercise of the powers conferred under Sec 13 (4) of the said Act proposes to realize the Bank's dues by sale of the under mentioned property.

All that part and parcel of the property consisting of Flat No-26 in the name if Mrs. Swati Rajeshwar Jadhav and Mr. Rajeshwar Bansilal Jadhav, it's Total Area 50.33 Sq. Meter & One Scooter Parking in Building "E" known as "Shree Datta Park" Gat No. 141/1 of Village Kedgaon Station Tal. Daund, Dist Pune

East: Duct Passage and Flat No-25
North: Duct and Flat No-27
West: Outer Side of Building and thereafter 9 Meter internal Road.
South: Outer Side of Building.



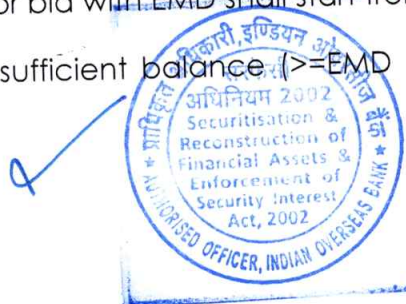
DETAILS OF AUCTION	
Date and time of e-auction	24.03.2026 between 11.00 A.M. to 3.00 P.M with auto extension of 10 minutes each till sale is completed.
Reserve Price	Rs. 10,50,000/- (Rupees Ten lakhs fifty thousand Only)
Earnest Money Deposit	Rs. 1,05,000/- (Rupees One Lakh five thousand Only)
EMD Remittance	Deposit through EFT/NEFT/RTGS Transfer in favour of "SARFAESI Sale Parking Account" to the credit of A/C No. 25840113035001 Indian Overseas Bank, Asset Recovery Management Branch, 2nd Floor, 272, Shaniwar Peth, Opposite Omkareshwar Temple, Pune 411030, Branch Code: 2584, IFSC Code : IOBA0002584 .
Bid Multiplier	Rs.20,000/- (Rupees Twenty Thousand Only)
Inspection of Property	From 17.03.2026 to 21.03.2026 from 11.00 AM to 3.00 PM



Submission of online application for bid with EMD	From 17.03.2026 Onwards
Last date for submission of online application for BID with EMD	23.03.2026 before 4.00 PM
Known Encumbrance if any	Nil
Outstanding dues Rs ____ of Local Self Government (Property Tax, Water Sewerage, Electricity Bill ,Society maintenance etc)	Not known

Terms and Conditions

1. The property(ies) will be sold by e-auction through the service provider (<https://baanknet.com/eauction-psb/bidder-registration>) under the supervision of the of the Authorized Officer of the Bank.
2. The intending Bidders / Purchasers are requested to register on portal (<https://baanknet.com/eauction-psb/bidder-registration>) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders /Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet account by **23.03.2026 Before 4.00 PM**. Intending bidders shall have a valid email address and should register their name / account by login to the website of the aforesaid service provider.
3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through NEFT/RTGS mode **(After generation of Challan from (<https://baanknet.com/eauction-psb/bidder-registration>) which will provide account details)** in bidders Global EMD Wallet account. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. Bids without EMD shall be rejected summarily. The Earnest Money Deposited shall not bear any interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.
4. The intending participants of e-auction may download copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-auction related to this e-auction from Baanknet portal (<https://baanknet.com/>).
5. The submission of online application for bid with EMD shall start from **17.03.2026**.
6. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.



7. Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding will initially be for a period of **240** Minutes with auto extension time of **10** minutes each till the sale is concluded.
8. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be of **Rs 20,000/-** to the last higher bid of the bidders. **Ten** minutes' time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of **10** minutes to the last highest bid, the e-auction shall be closed.
9. The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorised Officer shall deposit 25% of the sale price (less EMD amount) immediately on the same day and not later than the next working day in favour of **"SARFAESI Sale Parking Account"** to the credit of **A/C No. 25840113035001** Indian Overseas Bank, Asset Recovery Management Branch 2nd Floor, 272, Shaniwar Peth, Opposite Omkareshwar Temple, Pune 411030, Branch Code: 2584, IFSC Code: **IOBA0002584**.
10. The balance amount of sale price shall be paid within 15 days from the date of confirmation of auction sale. Failure to remit the entire amount of sale price within the stipulated period will result in forfeiture of deposit of 25% of the bid price to the secured creditor and forfeiture of all claims over the property by the purchaser and the property will be resold.
11. The sale certificate will be issued in the name of the successful bidder (purchaser) only, after payment of the entire sale price amount and other taxes/charges, if any.
12. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.
13. The Authorized Officer has the absolute right to accept or reject any bid or postpone or cancel the sale, as the case may be without assigning any reason whatsoever.
14. The property is being sold on **"As is where is", "As is what is" and "Whatever there is"** basis. The Bank has disclosed only the known encumbrances, statutory liabilities, if any, as above and it is for the purchaser to make their own independent enquiries at their own costs before participating in the auction.
15. As regards the statutory dues stated above, Bank dues will have priority over statutory dues. Without prejudice to the above, statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.
16. Sale is subject to confirmation by the secured creditor Bank.



17. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation by the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

18. *In compliance with Section 194 IA of the Income Tax Act, 1961 income tax @ 1.00 % on the Reserve Price shall be deducted and paid under the PAN of the Purchaser. Since the Tax has been calculated only on the Reserve Price, the bidder shall bear the 1.00 % income tax on the bid multiplier amount and the bank shall not take any responsibility for the same.

*In case of any sale/transfer of immovable property of Rupees Fifty lakhs and above, the transferee has to pay an amount equal to 1.00 % of the consideration as Income Tax.

19. For verification about the title documents and inspection thereof, the intending bidders may contact Indian Overseas Bank, **Branch Manager, Indian Overseas Bank, Boripardhi Branch, Gat No. 176/1, Pune-Solapur Highway, Boripardhi, Tal-Daund, Pune -412203** during office hours Mb No.: **9423931106,9552852682,8925953629**.

20. The intending bidders are advised to read the sale notice, terms and conditions of e-auction, help manual on operational part of e-auction and follow them strictly. In case of any difficulty or assistant is required before or during e-auction process, the bidder may contact authorized representative of e-auction service provider (<https://baanknet.com/eauction-psb/bidder-registration>), details of which are available on the e-Auction portal.

21. Once the e-Auction is closed, successful bidder shall be informed by the above referred service provider through SMS/e-mail in the mobile number/e-mail registered with the service provider. However, the sale is subject to confirmation by the secured creditor.

22. Platform (<https://baanknet.com/eauction-psb/bidder-registration>), for e-auction will be provided by service provider M/S Baanknet having Registered office at Unit 1, 3rd Floor, VIOS Commercial Tower, Near wadala Truck Terminal, Wadala East. Mumbai -400037 (contact Phone & E mail Id : **91 8291220220 and support.baanket@psballiance.com**). The intending Bidders / Purchasers are required to participate in the e-auction process at e-auction Service Provider's website (<https://baanknet.com/eauction-psb/bidder-registration>)

Place: Pune
Date: 27.02.2026



[Handwritten Signature]
Authorised Officer

