

SBI State Bank of India, Regional Business Office, 'Jeevan Tara', B-wing, 513, Sadar Bazar, Opp. Collector Office, Satara-Koregaon Road, Satara-415001 (Maharashtra) Email: rm.rbosatara@sbi.co.in

POSSESSION NOTICE

Rule 8 (1) (for immovable property)

Whereas the undersigned being the Authorised Officer of the **State Bank of India** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated **05.02.2026** calling upon the Borrower **Mr. Suryakant Shrirang Chavan** to repay the amount mentioned in the notice being Rs. 4,15,851.75/- (Rupees Four Lakh Fifteen Thousand Eight Hundred Fifty One and paise Seventy Five Only) & **Accrued Interest of Rs. 66,034.55 (Rupees Sixty Six Thousand Thirty Four & Paise Fifty Five only) as on 05.02.2026** plus further interest, cost, charges, etc., within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower/Guarantor and the public in general that the undersigned has taken **Possession** of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules 2002 on this **05 th day of Aug of the year 2026**.

The Borrower/Guarantor in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the State Bank of India for an amount **Rs. 4,15,851.75/- (Rupees Four Lakh Fifteen Thousand Eight Hundred Fifty One and paise Seventy Five Only) & Accrued Interest of Rs. 66,034.55 (Rupees Sixty Six Thousand Thirty Four & Paise Fifty Five only) as on 05.02.2026** plus further interest, cost and incidental charges thereon.

The Borrower's attention is invited to provisions of sub – section (8) of section 13 of Act, in respect of time available to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE SECURED ASSETS

All the piece and parcel of Residential Building in S S No. 747 near Grampanchayat Milkat No. 423, A/p Eskal Tal Koregaon, Dist. Satara, Bounded as under: On or towards East: Road, On or towards West: Share of Ghansanjay in CTS No. 747, On or towards North: S lane, On or towards South: CTS No. 741

Date : 06.08.2026
Place : Satara

**Authorized Officer,
State Bank of India,**

SBI State Bank of India, Centralized Retail Asset Mgmt Cell, Tara Chambers, Near Marol Gate, Wakadewadi, Mumbai-Pune Road, Pune-411003, Email Id : sbi.65162@sbi.co.in

POSSESSION NOTICE Rule 8(1)

Whereas, The undersigned being the Authorised Officer of the **State Bank of India** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a **demand notice dated 04.06.2026** calling upon the borrower **Mr. Santosh Mahadev Atole and co-borrower Mrs. Ujjwala Santosh Atole** to repay the amount mentioned in the notice being sum of **Rs. 1,16,04,935/- (Rupees One Crore Sixteen Lakhs Four Thousand Nine Hundred Thirty-five Only) as on 04.06.2026** Plus, interest, cost, Legal charges, etc., within 60 days from the date of receipt of the said notice.

The Borrower, having failed to repay the amount, notice is hereby given to the Borrowers, and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 and 9 of the said rules on this **07.08.2026**.

The Borrower/Guarantor/Legal heirs in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **State Bank of India** for an amount of the sum of **Rs. 1,16,04,935/- (Rupees One Crore Sixteen Lakhs Four Thousand Nine Hundred Thirty-five Only) as on 04.06.2026** Plus, interest, cost, legal charges, etc.

The borrower's attention is invited to provisions of sub – section (8) of section 13 of Act, in respect of time available to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY- PART II (Equitable Mortgage of Immovable Properties)

All that piece and parcel of property bearing **Flat No. 902, on 9th floor in Building "A"** admeasuring carpet area 99.00 sq. mtrs. + Open Balcony area 4.27 sq. mtrs. + Enclosed Balcony area 10.12 sq. mtrs. + Open Terrace area 11.61 sq. mtrs, **Name of Project "MANTRI MYSTICA"**, Land bearing Survey No. 8/1B(p), 8/1A/2 (p) at **Village – Rahatani, Taluka – Haveli, District – Pune and within the local limits of Pimpri-Chinchwad Municipal Corporation, Property Owned by Mr. Santosh Mahadev Atole and Mrs. Ujjwala Santosh Atole.**

**(Authorized Officer,
State Bank of India,
Date : 07.08.2026
Place : Pune Centralized Retail Asset Management Cell, Pune**

Bank of India  **Pune Recovery Branch :1162/B Ganesh Khind-University Road Next to Hardikar Hospital, Shivajinagar Pune -411005**
Ph. No. 020-25536090 Email : Recovery.Pune@bankofindia.bank.in

Relationship beyond banking

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-auction sale notice for sale of immovable/ movable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso 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 Borrowers and Guarantors that the below described immovable property mortgaged/charged to the Secured Creditor, the Symbolic/ Physical Possession of which has been taken by the Authorised Officer of the Bank of India (Secured Creditor), will be sold on **"As is where is", "As is what is", and "Whatever there is on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/Secured Creditor from the respective borrowers(s) and guarantor(s).** The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties

Last date for submission of bid for all properties 25/08/2026, E Auction of all properties on 25/08/2026 time from 11:00 AM to 5:00PM

S. N.	Name of Branch and Name Address of Borrowers / Guarantors and Outstanding Amount	Brief Description of Property	Reserve Price (Rs. in lakhs)	Date Of Possession & Type Of Possession	QR Code of location of the Property
			EMD (Rs. in lakhs)	Bid Increase Amount	
			Date of Inspection		
1.	Branch: Pune Recovery Branch Name of the A/C- M/S Dharmaraj Infra Group (Amount Outstanding: 357.42 Lakhs + UCI + Other Charges w.e.f 18.08.2023)	Land of Gat no 761/5, at Village Akkalkot, Dist Solapur belonging to partner Dharmaraj Kashinath Rathod Admeasuring area : 24900 Sq Mtr CERSAI - 40003968564 Property ID- BKIDPUNEREC840	382.53 ----- 38.26 ----- 14.08.2026	10.04.2026 (Symbolic) ----- Rs. 1,00,000	
2.	Branch: Pune Recovery Branch Name of the A/c.: Mr. Nilesh Ashok Kunjir and Mrs Priyanka Nilesh Kunjir (Amount Outstanding: 14.62 Lakhs + UCI + Other Charges w.e.f 30.01.2020)	Residential Flat No 404, 4th Floor, Wing No A9, Bldg "Kanchan Vrundavan" Plot bearing Gat No 196, Village Koregaon Mul,Tal Haveli Dist Pune Total carpet area =455.00 Sqft Situation of the Property Situation of the Property as actual East : By Open to Sky. West: By Flat No 405. North: By Entrance and passage South: By Open to Sky (CERSAI ID-400007543446) Property ID- BKIDPUNERECKUNJIR	15.62 ----- 1.57 ----- 17.08.2026	02.09.2020 (Symbolic) ----- Rs. 10,000	
3.	Branch: Pune Recovery Branch Name of the A/C- M/S Bhagwat Energy Pvt.Ltd (Amount Outstanding: 122.79 Lakhs + UCI + Other Charges w.e.f 21.06.2025)	Flat No 606/6th Floor,Building No C,"Akshadeep Unit No 2" S No 14, H No 9,11 & 13 Lane No. 29B, near Ganesh Nagar,Muktai Garden mangal karyalaya,Dhayri, Pune 411041 Admeasuring area : 733.00 Sq ft & Terrace 178.00 Sq Ft Boundries as Actual East: By Open space West: By flat no 607 North: By Entrance, Passage, duct & flat no 605 South: By Open space Property ID - BKIDPUNERECBHAGWAT	44.71 ----- 4.50 ----- 18.08.2026	11.09.2025 (Symbolic) ----- Rs. 10,000	

Details of Encumbrance known to the secured creditors, No known Encumbrance

The auction sale will be online e-auction/bidding 'on' **"AS IS WHERE IS", "AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS"** through the Website <https://BAANKNET.com/eauction-ption> dated 25/08/2026 from 11:00 am to 05:00 pm for detailed terms and conditions of the sale, please refer to link provided in bank of India (secured creditor) website www.bankofindia.co.in/Dynamic/Tander or <https://BAANKNET.com/eauction-psb/>

Date : 07.08.2026
Place : Pune

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

**Sd/-
Authorised Officer, Bank of India**

SVC CO-OPERATIVE BANK LTD. (Multi-State Scheduled Bank)  **Recovery Department : 2nd Floor, SVC Tower, Jawaharlal Nehru Road, Vakola, Santacruz (E), Mumbai- 400055.**
Regional Office : 201, Chintamani Pride, 2nd Floor, Near City Pride Theater, Kothrud, Pune-411038, Tel: 8087001903/8237001904.

E AUCTION - PUBLIC NOTICE FOR SALE

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY ON "AS IS WHERE IS BASIS" (PROPERTY TAKEN OVER UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT, 2002)

Name and Address of the Borrower/Mortgagor/Guarantors	Location And Details Of The Property And Outstanding Dues For Recovery Of Which Property Is Being Sold
(1) Mr. Nikhil Pramod Ghatkar (Principal Borrower and Mortgagor), Address 1:- Flat No. 402, A Wing, Shivam Vihar, Ambethan Chakan Road, Near Yashwant Nagar, Chakan, Pune 410 501 and/or Address 2:- Flat No. 1001, Vineet Galaxy, 10th Floor, S. No. 350, Pashan Road, Village Bavdhan Budruk, Tal. Haveli, Dist. Pune- 411 021 and/or Address 3:- C/o. M/s. Venkatesh Machines, Gat No. 281, Nanekarwadi, Alandi Phata, Opp. Gandharv Hotel, Chakan, Pune 410 501 (2) Mrs. Trupti Nikhil Ghatkar (Co-Borrower and Mortgagor), Address 1:- Flat No. 402, A Wing, Shivam Vihar, Ambethan Chakan Road, Near Yashwant Nagar, Chakan, Pune 410 501 and/or Address 2:- Flat No. 1001, Vineet Galaxy, 10th Floor, S. No. 350, Pashan Road, Village Bavdhan Budruk, Tal. Haveli, Dist. Pune- 411 021 and/or Address 3:- M/s. Pramod Medical and General Stores, Shop No. 5, Ground Floor, Gat No. 1752, Sai Baba Paradise, Chakan, Pune 410 501	All that piece and parcel of property bearing Flat No.1001 admeasuring 66.27 Sq. Meters Carpet i.e. 86.15 Sq. Meters Built Up along with adjacent terrace on Tenth Floor of the Building named as "Galaxy Vineet" and Car parking admeasuring 9.29 Sq. Meters standing on the land bearing S.No. 350 situated in the Village- Bavdhan Budruk, Taluka Haveli, District Pune 411021 Maharashtra. Rs. 1,32,45,009.65 (Rupees One Crore Thirty Two Lakh Forty Five Thousand Nine and Paise Sixty Five Only) as on 31.07.2026 plus interest at the contractual rate and expenses, costs and charges incurred/to be incurred from 01.08.2026 onwards until the date of payment.
Name and Address of the Borrower/ Mortgagor/ Guarantors	Location And Details Of The Property And Outstanding Dues For Recovery Of Which Property Is Being Sold
(1) Mr. Nilesh Maruti Bahirat (Principal Borrower) S. No. 3/1 A, Bahirat Building, Near Old Post Office, Warje, Pune 411058. (2) Mrs. Bharati Nilesh Bahirat (Co-Borrower) S. No. 3/1 A, Bahirat Building, Near Old Post Office Warje, Pune 411058 (3) Mrs. Taramati Maruti Bahirat (Mortgagor and Guarantor) S. No. 3/1 A, Bahirat Building, Near Old Post Office, Warje, Pune 411058	All that piece and parcel of property being land adm 1 Are (as per Gunthewari Certificate land adm. 110.84 sq. mt.) situated in the middle of the south side out of land adm. 1 Hectare standing on land bearing S. No. 2, Hissa No. 1A/14 as per 7/12 extract (as per Sale Deed dt. 20.7.1984 S. No. 2, Hissa No. 2A) situated in Village Warje, Tal. Haveli, Dist. Pune within the jurisdiction of Sub Registrar Haveli and within the limits of Pune Municipal Corporation alongwith construction adm. 354.72 sq. mt. and bounded as follows: On the north side of the Plot : Land out of S. No. 2 Hissa No. 2A, On the south side of the Plot : Land of Mr. Chaudhari, On the East side of the Plot : Land out of S. No. 2 Hissa No. 2A, On the West side of the Plot : Land out of S. No. 2 Hissa No. 2A Rs. 1,39,33,782.35 (Rupees One Crore Thirty Nine Lakh Thirty Three Thousand Seven Hundred Eight Two and Paise Thirty Five Only) as on 31.07.2026 plus interest at contractual rates and expenses incurred from 01.08.2026 onwards until the date of payment.
Name and Address of the Borrower/ Mortgagor/ Guarantors	Location And Details Of The Property And Outstanding Dues For Recovery Of Which Property Is Being Sold
(1) Mr. Sanjay Balasaheb Raut (Principal Borrower and Mortgagor) Address 1:- Flat No. 205, 2nd Floor, Toran Sparsh, Gat No. 602, Village Khopi, Taluka Bhor, Dist Pune 412205 and Address 2:- B1, Audumbar Society, Near JSPM College, Narhe, Pune 411041. 2. Mrs. Yogini Sanjay Raut (Guarantor) Address 1:- Flat No. 206, 2nd Floor, Toran Sparsh, Gat No. 602, Village Khopi, Taluka Bhor, District Pune- 412205 and Address 2:- B1, Audumbar Society, Near JSPM College, Narhe, Pune 411041	All that piece and parcel of property being Flat no. 205, situated on Second Floor , admeasuring 570.00 sq. ft. (i.e. 52.97 Sq. Meters) built up together with attached terrace admeasuring area 44.00 Sq. Ft. i.e. 4.08 Sq. Meters in the building known at "Toran Sparsh" constructed on Gat No. 602 situated at Village Khopi, Taluka Bhor, District Pune within the limits of Zilla Parishad Pune and Taluka Panchayat Bhor. Rs. 17,91,484.25 (Rupees Seventeen Lakh Ninety One Thousand Four Hundred Eighty Four and Paise Twenty Five Only) as on 31.07.2026 plus interest at the contractual rate and expenses, costs and charges incurred/to be incurred from 01.08.2026 onwards until the date of payment.
(1) Mrs. Yogini Sanjay Raut (Principal Borrower and Mortgagor) Address:- Flat No. 206, 2nd Floor, Toran Sparsh, Gat No. 602, Village Khopi, Taluka Bhor, District Pune- 412205, and Address 2:- B1, Audumbar Society, Near JSPM College, Narhe, Pune 411041. (2) Mr. Sanjay Balasaheb Raut (Guarantor), Address 1:- Showman Mens Wear, S. No. 682/B 6, Near Bibwewadi Post office, Bibwewadi, Pune 411 037 and Address 2:- Flat No. 205, 2nd Floor, Toran Sparsh, Gat No. 602, Village Khopi, Taluka Bhor, District Pune- 412205, and Address 3:- B1, Audumbar Society, Near JSPM College, Narhe, Pune 411041.	All that piece and parcel of property being Flat no. 206, situated on Second Floor , admeasuring 662.00 sq. ft. (i.e. 61.52 Sq. Meters) built up together with attached terrace admeasuring area 40.00 sq.ft. i.e. 3.71 Sq. Meters, in the building known at "Toran Sparsh" constructed on Gat No. 602, situated at Village Khopi, Taluka Bhor, and District Pune within the limits of Zilla Parishad Pune and Taluka Panchayat Bhor. Rs. 21,47,700.25 (Rupees Twenty One Lakh Forty Seven Thousand Seven Hundred and Paise Twenty Five Only) as on 31.07.2026 plus interest at the contractual rate and expenses, costs and charges incurred/to be incurred from 01.08.2026 onwards until the date of payment.
Reserve Price: -	
(a) Flat no. 205 : - Rs. 13,86,000/- (Rupees Thirteen Lakh Eighty Six Thousand only)	
(b) Flat no. 206 : - Rs. 15,84,000/- (Rupees Fifteen Lakh Eighty Four Thousand only)	
Inspection of the property: 21.08.2026 between 11.00 a.m. to 1.00 p.m.	
Last Date and Time for Submission of Tender: - Date 29.08.2026 before 5.00 p.m.	
Date and Time of E-Auction:- Date 31.08.2026 at 11 a.m. to 12.00 noon	
TERMS & CONDITIONS	
1. Sale is strictly subject to the terms and conditions incorporated in this advertisement and in the prescribed Tender Form. Further details of the above mentioned property and Tender Form can be obtained from the Bank's Regional office, at Legal & Recovery Department at 201, Second Floor, Chintamani Pride, Near City Pride Theatre, Kothrud, Pune 411038.	
2. Intending bidders should submit sealed tender for above mentioned property in the prescribed Tender Form only. The sealed covers should be accompanied with Demand Draft / Pay Order for Rs. 1,000/- being Non-refundable Tender fee & the separate Demand Draft/ Pay Order for the Earnest Money Deposit of 10% of the offer amount for the above property drawn on a Scheduled Bank, favouring "SVC Co-operative Bank Ltd"; payable at Pune should be deposited at Legal & Recovery Department at 201, Second Floor, Chintamani Pride, Near City Pride Theatre, Kothrud, Pune 411038. (PLEASE REFER ABOVE TABLE FOR DATE AND TIMINGS).	
3. The interested bidders who require assistance in creating Login ID & Password, Training/ Demonstration on Online Inter-se Bidding etc., may contact M/s e-Procurement Technologies Limited -Auction Tiger, B-704, Wall Street - II, Opp. Orient Club, Nr. Gujarat College, Ellis Bridge, Ahmedabad- 380006 Gujarat (India) and Mr. Maulik Shrimali- 9173528727-9265562818/ 9265562819/ 9265562821, maulik.shrimali@auctiontiger.net OR support@auctiontiger.net and for any property related query may contact Authorised Officer of the Bank's Regional office, Pune at the above mentioned address and Phone number on any working day.	
4. Only buyers holding valid User ID/Password after going through the Registering Process (One time) and generating User ID & Password on their own and confirmed payment of EMD through Demand Draft in favour of "SVC Co-operative Bank Limited" shall be eligible for participating the e-Auction Process, subject to due verification (of the documents) and/ or approval of the Authorized Officer.	
5. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' Rs. 5,000/- or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (above the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.	
6. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within next working day after the acceptance of bid by the Authorized Officer and the balance 75% of the sale price (less the applicable TDS, if any) on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.	
7. The prospective qualified bidders may avail online training on e-Auction from M/s, E-Procurement Technologies Limited prior to the date of e-Auction. Neither the Authorised Officer/Bank nor M/s, E-Procurement Technologies Limited shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.	
8. The property is sold on "As is Where is and What ever there is Basis" .	
9. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ registration charges, fee etc., and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.	
10. Prospective bidders are advised to make their own enquires & satisfy themselves with regard to documents of title held with the bank, measurement of the property and any dues/taxes payable in respect of the scheduled properties.	
11. The arrears of tax/maintenance/ electricity/ water /any other dues payable if any in respect of the schedule properties will have to be borne by the successful bidder.	
12. The Bank reserves it's right to accept or reject any or all offers and or cancel the sale at any stage without assigning any reason(s) and in case all the offers are rejected, either to hold negotiations with any of the tenderers/bidders or to sell the properties through private negotiations with any of the tenderers/bidders or other party / parties.	
13. The bidders are advised to go through the detailed Terms & Conditions of e-Auction Process available on the Web Portal of M/s, E-Procurement Technologies Limited https://sarfaesi.auctiontiger.net before submitting their bids and taking part in the e-Auction.	
14. As per Section 194 of Income Tax Act (as amended time to time), if sale price of the property sold is above 50 Lakhs then buyer will have to pay appropriate TDS to the Government treasury and the TDS certificate has to be deposited in the Bank.	
15. The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the e-Auction will be entertained.	
16. Special Instructions: Bidding in the last moment should be avoided. Neither the Bank nor Service provider will be responsible for any technical lapse/ power or internet failure etc. in order to avoid such contingent situations bidders are requested to ensure that they are technically well equipped and has all alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the Online Inter-se Bidding, successfully.	
17. The Sale shall be subject to any Orders of any Courts/Tribunals.	
18. The Borrowers/Guarantors/Mortgagors are hereby put to notice in terms of rule 8(6) of Security Interest (Enforcement) Rules, 2002 that the Secured/forementioned Assets would be sold in accordance with this notice.	
19. The sale notice is also displayed on our website- https://www.svc.bank.in/notice-sale	
Sd/- Mrs. Urvasi Kenia Legal & Recovery Dept. & Authorised Officer	
Place : Pune Date : 08.08.2026	

SVC CO-OPERATIVE BANK LTD. (Multi-State Scheduled Bank)  **Recovery Department : 2nd Floor, SVC Tower, Jawaharlal Nehru Road, Vakola, Santacruz (E), Mumbai- 400055.**
Regional Office : 201, Chintamani Pride, 2nd Floor, Near City Pride Theater, Kothrud, Pune-411038, Tel: 8087001903/8237001904.

PUBLIC NOTICE FOR SALE

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2. Intending bidders should submit sealed tender for above mentioned property in the prescribed Tender Form only. The sealed covers should be accompanied with Demand Draft / Pay Order for Rs. 1,000/- being Non-refundable Tender fee & the separate Demand Draft/ Pay Order for the Earnest Money Deposit of 10% of the offer amount for the above property drawn on a Scheduled Bank, favouring "SVC Co-operative Bank Ltd"; payable at Pune should be deposited at Legal & Recovery Department at 201, Second Floor, Chintamani Pride, Near City Pride Theatre, Kothrud, Pune 411038. (PLEASE REFER ABOVE TABLE FOR DATE AND TIMINGS).	
3. The interested bidders who require assistance in creating Login ID & Password, Training/ Demonstration on Online Inter-se Bidding etc., may contact M/s e-Procurement Technologies Limited -Auction Tiger, B-704, Wall Street - II, Opp. Orient Club, Nr. Gujarat College, Ellis Bridge, Ahmedabad- 380006 Gujarat (India) and Mr. Maulik Shrimali- 9173528727-9265562818/ 9265562819/ 9265562821, maulik.shrimali@auctiontiger.net OR support@auctiontiger.net and for any property related query may contact Authorised Officer of the Bank's Regional office, Pune at the above mentioned address and Phone number on any working day.	
4. Only buyers holding valid User ID/Password after going through the Registering Process (One time) and generating User ID & Password on their own and confirmed payment of EMD through Demand Draft in favour of "SVC Co-operative Bank Limited" shall be eligible for participating the e-Auction Process, subject to due verification (of the documents) and/ or approval of the Authorized Officer.	
5. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' Rs. 5,000/- or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (above the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.	
6. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within next working day after the acceptance of bid by the Authorized Officer and the balance 75% of the sale price (less the applicable TDS, if any) on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.	
7. The prospective qualified bidders may avail online training on e-Auction from M/s, E-Procurement Technologies Limited prior to the date of e-Auction. Neither the Authorised Officer/Bank nor M/s, E-Procurement Technologies Limited shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.	
8. The property is sold on "As is Where is and What ever there is Basis" .	
9. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ registration charges, fee etc., and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.	
10. Prospective bidders are advised to make their own enquires & satisfy themselves with regard to documents of title held with the bank, measurement of the property and any dues/taxes payable in respect of the scheduled properties.	
11. The arrears of tax/maintenance/ electricity/ water /any other dues payable if any in respect of the schedule properties will have to be borne by the successful bidder.	
12. The Bank reserves it's right to accept or reject any or all offers and or cancel the sale at any stage without assigning any reason(s) and in case all the offers are rejected, either to hold negotiations with any of the tenderers/bidders or to sell the properties through private negotiations with any of the tenderers/bidders or other party / parties.	
13. The bidders are advised to go through the detailed Terms & Conditions of e-Auction Process available on the Web Portal of M/s, E-Procurement Technologies Limited https://sarfaesi.auctiontiger.net before submitting their bids and taking part in the e-Auction.	
14. As per Section 194 of Income Tax Act (as amended time to time), if sale price of the property sold is above 50 Lakhs then buyer will have to pay appropriate TDS to the Government treasury and the TDS certificate has to be deposited in the Bank.	
15. The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the e-Auction will be entertained.	
16. Special Instructions: Bidding in the last moment should be avoided. Neither the Bank nor Service provider will be responsible for any technical lapse/ power or internet failure etc. in order to avoid such contingent situations bidders are requested to ensure that they are technically well equipped and has all alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the Online Inter-se Bidding, successfully.	
17. The Sale shall be	