

 बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम एक परिवार एक बैंक प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005. H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.	अंचल कार्यालय : कोल्हापूर Zonal office :Kolhapur विधि विभाग / LEGAL DEPARTMENT टेलीफोन/TELE : 02312533412,14, ई-मेल/e-mail : legal_kol@mahabank.co.in अंचल कार्यालय: महाबँक बिल्डिंग, कावला नाका, कोल्हापूर Zonal Office: Mahabank Bldg, Kavala Naka Kolhapur - 416001	
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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 proviso to Rule 8(6) of 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 mentioned immovable property/properties mortgaged/charged to the Secured Creditor, Bank of Maharashtra, the physical possession has been taken by the Authorized Officer of Bank of Maharashtra will be sold on "As is where is", and "As is what is", and "Whatever there is" on **20.02.2026 at 1.00 pm to 5.00 pm** (with 5 minute extension., if necessary) for recovery of **₹19,62,894/- plus interest @ 9.40 % per annum on monthly rests w.e.f. 01.01.2022 due to Bank of Maharashtra Gangawesh Branch from M/s. Mangalya Petro & Auto Centre, Through its Prop. Miss. Suvarna Krishna Shinde (Late) - Legal Heir: Smt. Hirabai Krishna Shinde. Guarantors: 1. Mr. Gajanan Ramchandra Hirdekar (Late) Legal Heirs: (i) Mr. Sanjay Gajanan Hirdekar, (ii) Mrs. Rangubai Gajanan Hirdekar, (iii) Mrs. Supriya Sambhaji Wadkar, (iv) Mrs. Savita Rajendra Bachate Jadhav. 2. Mrs. Aparna Umesh Bhogaonkar**

Short description of the immovable property with known encumbrances, if any:

All piece and parcel of land bearing Gat No. 111 admeasuring Plot area of 1700 Sq. Mtrs (0H.17 R) and construction made thereon situated at Bazar Bhogaon Tal. Phanala Dist. Kolhapur. Possession: Physical Possession. Encumbrances known to Bank: Not known.

The Reserve Price (RP) will be ₹44,31,750/- (Rupees Forty-Four Lakhs Thirty-one Thousand Seven Hundred Fifty only) and the Earnest Money Deposit (EMD) will be ₹4,43,175/-

The above property /properties may be inspected on **09.02.2026 to 13.02.2026 between 11.00 am to 5.00 pm** with prior appointment only. The intending purchasers / bidders are required to deposit EMD amount either in E- Wallet available at <https://baanknet.com> on or before **19.02.2026 up to 5.00 pm** and submit the evidence for EMD deposit along with Request Letter for participation in the E-auction, and self-attested copies of (i) Proof of Identification (KYC) (ii) Current Address Proof (iii) PAN Card (iv) valid e-mail ID, (v) contact number (Mobile / Landline) of the bidder etc. to the Authorized Officer of Bank of Maharashtra, Kolhapur Zone.

For details in this regard, kindly contact Authorized Officer of Bank of Maharashtra, **Mrs. Dumuni Murmu, Chief Manager (ARC), Kolhapur Zone, Mahabank Bldg, Kavala Naka, Kolhapur 416001** E-mail ID: emmamarc_kol@mahabank.co.in Mobile No: 9619183922. Landline No (Off):0231-2533420 (Ext.45) or Gangawesh Branch. Branch Manager Mr. Viplav Mishra. Mob: 7739778748

Terms and Conditions

1. E-auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" and will be conducted "Online". The auction will be conducted through the Bank's approved service provider <https://baanknet.com> Tender Document containing e-auction bid form, Declaration, General Terms and Conditions of online auction are available in websites:

a. www.bankofmaharashtra.in

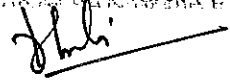
b. <https://baanknet.com>

2. To the best of knowledge and information of the Authorized Officer, there are no encumbrances on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the Bank. The Authorized Officer/ Secured creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. Bidders shall hold a valid email ID (e-mail ID is absolutely necessary for the intending Bidder) as all the relevant information and allotment of ID & password by <https://baanknet.com> may be conveyed through e-mail.
4. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E-auction, self-attested copies of (i) proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc., (ii) Current Address – proof for communication, (iii) PAN card of the bidder , (iv) valid e-mail ID, (v) contact number (Mobile/Landline) of the bidder etc., to the Authorized Officer of Bank of Maharashtra, Zonal Office, Kolhapur by before **19.02.2026 up to 5.00 pm (IST)**. Scanned copies of the original of these documents can also be submitted to e-mail ID of the Authorized Officer.
5. Names of the Eligible Bidders will be identified by the Bank of Maharashtra, Kolhapur Zonal Office, Address: Mahabank Building, Kawala Naka, Kolhapur- 416001 to participate in online-auction on the portal <https://baanknet.com> will provide User ID & Password after due verification of PAN of the Eligible Bidders.
6. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. The measurement of properties is approximate and mentioned as per available records however bidders are requested to personally verify at site and also from the records of the Revenue Authorities prior to participating in auction.
7. The e-Auction /bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property through <https://baanknet.com> The bidders shall improve their offer in multiple of the amount mentioned under the column "Bid Increment Amount" against each property. In case bid is placed in the last 5 minutes of the closing time of the e-auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorized Officer/Secured Creditor.
8. 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, immediately on acceptance of bid price by the Authorized Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorized Officer. **Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of property/amount.**
9. The prospective qualified bidders may avail online training on e-Auction from <https://baanknet.com> prior to the date of e-Auction. Neither the Authorized Officer/Bank nor

<https://baanknet.com> will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. In order to ward off such contingent situation, the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event.

10. The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
11. The Authorized Officer /Bank is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.
12. The Sale Certificate will be issued in the name of purchaser(s)/applicant(s) only and will not be issued in any other name(s).
13. The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
14. Bid form without EMD or with below Reserve Price or below EMD amount shall be rejected summarily.
15. The Bank is not liable to pay any interest/ refund of EMD in case of any delay in issue of confirmation of sale/ Sale Certificate by virtue of any Court Order received after e-auction is held.

Date: 03.02.2026
Place: Kolhapur


Authorized Officer
Bank of Maharashtra

