

 बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम <i>एक परिवार एक बैंक</i> प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005. H. O. : 'Lokmangal', 1501, Shivajinagar, Pune - 411005.	अंचल कार्यालय: "यशोमंगल" 1183-ए, एफ. सी. रोड, शिवाजीनगर, पुणे 5 Zonal office: "Yashomangal" 1183-A, F.C. Road, Shivajinagar, Pune 5 टेलीफोन/TELE: 020-2557 3347 ई-मेल/e-mail : legal_pcr@mahabank.co.in	
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AX6/Legal/EAUCTION//2026-27/

Date 31.08.2026

To

1. Mrs. Jyoti Ramesh Gawali

....(Borrower)

Row House No. 9, Adesh Villas, S No 312/1/1 Part & 312/1/2 Part,

Off Saswad Road, Near Handewadi Chowk,

Uruli Deavashi, Pune-412308

Also At:

Flat No. 21, Oriental gold Society,

S No 244/2, Near Ambedkar Status, Baner, Pune-411045

2. Mr. Ramesh Sarjerao Gawali

....(Co-Borrower)

Row House No. 9, Adesh Villas, S No 312/1/1 Part & 312/1/2 Part,

Off Saswad Road, Near Handewadi Chowk,

Uruli Deavashi, Pune-412308

Also At:

Flat No. 21, Oriental gold Society,

S No 244/2, Near Ambedkar Status, Baner, Pune-411045

Dear Sir / Madam,

Sub: Notice for sale of immovable properties (Appendix - IV -A) Under the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002

Please take a note that:

In terms of the powers vested in the undersigned as the Authorised Officer of Bank of Maharashtra under the Securitization and Reconstruction of Financial Assets Act, 2002 (SARFAESI Act) and the Rules, the Authorized Officer of the Bank has taken possession of the assets mentioned below for taking action under the SARFAESI Act and to sell the said assets for recovery of Rs. 59,48,772/- (Rupees Fifty-Nine Lakhs Forty-Eight Thousand Seven Hundred Seventy Two only) plus interest @ 9.40% p.a. with monthly rests upto 15.01.2024 plus unapplied interest, penal interest, cost and expenses w.e.f. 16.01.2024 less recovery if any since 16.01.2024 due to Bank of Maharashtra.

The details of the property, reserve price and earnest money is as under

Short description of the immovable property and type of possession	Reserve Price / Earnest Money Deposit / Bid Increment
All that part and parcel of Row house No.9, consisting of Ground + First Floor in Adesh Villa having saleable built	Reserve Price - Rs.60,92,000/- (Rupees Sixty Lakhs Ninety Two



Short description of the immovable property and type of possession	Reserve Price / Earnest Money Deposit / Bid Increment
up area 1000 sqr ft i.e. 92.93 sqr. Mtrs and attached private garden admeasuring 200 sqr ft i.e. 18.58 sqr mtrs which is constructed on land bearing old S No 600, new S no 312 Hissa no 1/1 area admeasuring 00 H 96 R and old S No 600, New S No 312, Hissa No ½ area admeasuring 00 H 40 R out of it land admeasuring 00 H 02 R totally admeasuring about 00 H 10R situated at Village Uruli Devachi, Taluka Haveli, District Pune within Jurisdiction of sub Registrar, Haveli and within limits of Pune Municipal Corporation. Mortgaged property is bounded as under: On or towards North: Row house No. 10 On or towards East: 15ft Internal Road On or towards West: Remaining part of Sr. No. 312 On or towards South: Row House No. 8 Owner of the Property – Mrs. Jyoti Ramesh Gawali & Mr. Ramesh Sarjerao Gawali Encumbrances: Not Known Type of possession: Symbolic	Thousand Only) EMD : Rs. 6,09,200/- (Rupees Six Lakhs Nine Thousand Two Hundred Only) Bid increment Amount Rs 25,000/- (Rupees Twenty-Five Thousand Only)

Date of E-auction: 15.09.2026

It is observed that the amount due to the Bank is not yet paid by you. Please note that the Authorized Officer of the Bank under the powers vested in him under the SARFAESI Act and Rules, shall be selling the said properties or any part of it by any mode prescribed by the Act to any purchaser/s on the terms and conditions as may be determined by the Bank in its sole discretion, after expiry of a period of 30 days from the date of publication of Public Notice for Sale if the entire amount due to the Bank together with up to date interest, costs and charges are not paid by you during this period.

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

Please refer to the enclosed Public Notice for Sale through E-auction under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI Act), 2002 published in Financial Express and Loksatta on 30.08.2026.

Yours faithfully,


(Shrikant Shekhar)
Chief Manager & Authorized Officer
Bank of Maharashtra
Pune City Zone

