

E-AUCTION SALE NOTICE

E- Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rules 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 possession of which has been taken by the Authorised Officer of CSB Bank Limited (Formerly The Catholic Syrian Bank Limited) Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" and "without recourse basis" on **30-October-2026** Between 11.30 AM to 12.30PM for recovery of amount described below from the borrower/ guarantors of respective accounts mentioned hereunder.

Property Schedule (Description of Immovable Property)	All that part and parcel of the Residential Unit on First, Second, Third & Fourth Floor, Rajya Vahatuk Sevak Co-Operative Housing Society Ltd. Plot No.128, CTS No. 1703, S. No.85 & 86, behind Aranyeshwar English Medium School, Taljai Mandir Road, Village Parvati, Taluka Haveli, District Pune, 411009 owned by Mr. Kishor Devidas Kale and bounded as under:- On or towards East : By Plot No.129 On or towards South : By Road On or towards West : By Plot No.127 On or towards North : By Aranyeshwar Vidya Mandir
Reserve Price	Rs.4,24,84,000/-
EMD	Rs.42,48,400/-
Encumbrances	Not Known

Bid will be increased by an of amount **Rs.25,000/- (Rupees Twenty Five Thousand Only) in each turn.**

Account Name	Borrowers/Guarantors	Facility/ Amount due to the Bank
1. M/s. Kale Associates Prop. Kishor Devidas Kale Address 1: 412, Amit Court, Shivajinagar, behind Mangala Theatre, Pune 411005 Address 2: Unit on First, Second, Third & Fourth Floor, Rajya Vahatuk Sevak Co-Operative Housing Society Ltd. Plot No.128, behind Aranyeshwar English Medium School, Taljai Mandir Road, Village Parvati, Tal Haveli, Dist Pune, 411009	2) Mr. Kishor Devidas Kale 3) Mr. Asha Kishor Kale both having addresses at: Address 1: 500/1, Mehun Pura Joshi Sankul, Flat No.5A, Shaniwar Peth, Pune City, SP College, Pune City, Pune 411030 Address 2: 412, Amit Court, Shivajinagar, behind Mangala Theatre, Pune 411005 Address 3: Unit on First, Second, Third & Fourth Floor, Rajya Vahatuk Sevak Co-Operative Housing Society Ltd. Plot No.128, behind Aranyeshwar English Medium School, Taljai Mandir Road, Village Parvati, Tal Haveli,	Rs.3,25,91,902/- (Rupees Three Crores Twenty Five Lakhs Ninety One Thousand Nine Hundred and Two only) as on 07-April-2026 (with future interest, cost and other expenses thereon)

Dist Pune, 411009

For detailed terms and conditions of the sale, please refer to the link provided in “Sale of Property” Secured Creditor's website i.e. www.csb.co.in and e-auction service provider's website: <https://bankeauctions.com>

INSPECTION OF PROPERTY	Prior Appointment with Authorised Officer Mr. Amitkumar Detke (91-8879778215)
Date and Time of E-Auction	<u>30th October, 2026, Between 11.30 AM to 12.30PM through E-auction platform https://bankeauctions.com</u> <u>(With 5 min unlimited auto extensions during each turn till the conclusion of the sale)</u>

Last Date for receipt of Tender documents (online): **29th October, 2026 before 5.30 p.m.** Scanned copy of the tender should be sent to amitkumardetke@csb.bank.in on or before 28th September, 2026, Hard copy of the Tender Documents should be submitted on or before 28th September, 2026, to the authorised officer in a sealed cover.

Portal of E-Auction: <https://bankeauctions.com>

LAST DATE FOR RECEIPT OF EMD: 29th October, 2026 before 5.30 p.m.

EMD Demand Draft to be in the name of CSB Bank Limited.

For further details contact the respective Authorised Officer of CSB Bank Ltd., **Authorised Officer (Lead - Recovery Vertical) Mr. Amitkumar Detke (918879778215)** E-mail: amitkumardetke@csb.bank.in during office hours on any working day.

or

C 1 INDIA PVT LTD, 3rd Floor, Plot no. 68 Sector 44 Gurgaon Haryana 122003. Mr. Bhavik R Pandya – 8866682937, Support Mobile No. 7291981124/1125/1126 Email: Maharashtra@c1india.com/ support@bankeauctions.com, Website: <https://bankeauctions.com>.

Subsequent to 30th October, 2026 (auction date) if the sale is not materialised the bank shall be entitled to sell the secured asset by any of the methods as provided under Rule 8 (5) of the Security Interest (Enforcement) Rules, 2002, as the case may be.



Yours faithfully
CSB Bank Ltd.

Terms and Conditions of Auction

CSB Bank Limited, Registered Office, Thrissur
Corporate Office, Siroya Center, 1st Floor, near ITC Maratha Hotel, Sahar Road, Andheri East, Mumbai -400099
Phone: 022-69808617 e-mail: westernzone@csb.co.in
CIN : L65191KL1920PLC000175

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The sale shall be subject to the conditions prescribed in the Security interest (Enforcement) Rules, 2002 and to the following conditions:

- A)** This is Notice to the Borrower/guarantor and the Public in general.
 - B)** The property will be sold in “as is where is”, “as is what is”, “whatever there is condition” & “without recourse basis” including encumbrances, if any. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies 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 Authorised Officer/Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
 - C)** Auction / bidding shall be only through “Online Electronic Bidding” through the website <https://bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
 - D)** The property can be inspected, with prior appointment with Authorised Office.
 - E)** The property will not be sold below the Reserve Price and the participating bidders may improve their offer further, during auction process.
 - F)** The intending bidders should register their names at portal <https://bankeauctions.com> and get their User ID and password free of cost. Prospective bidder may avail online training on e- auction from the service provider C 1 INDIA PVT LTD, 3rd Floor, Plot no. 68 Sector 44 Gurgaon Haryana 122003. Mr. Bhavik R Pandya –8866682937, Support Mobile No. 7291981124/1125/1126 Email: Maharashtra@c1india.com/ support@bankeauctions.com., Website: <https://bankeauctions.com> , amitkumardetke@csb.bank.in.
 - G)** The intending purchaser/bidders are required to deposit EMD amount of 10% of the Reserve Price through Demand Draft in favour of “CSB Bank Limited” on or before 29th October, 2026, 5.30 p.m. If the day be a holiday/strike, beyond the control of the bank the above EMD can be deposited on the next working day upto 1 p.m., in the prescribed mode.
 - H)** After payment of the EMD amount, the intending bidders should submit the following documents/details on or before 29th October, 2026 to respective email Id mentioned above and scanned copy of the tender should be sent to amitkumardetke@csb.bank.in on or before 29th October, 2026 the day be a holiday/strike, beyond the control of the bank the date for submission of documents in the prescribed mode will be extended till 5 p.m. of the next working day,
- (a) Duly filled up bid form. (The bid form can be downloaded from the website <https://bankeauctions.com>) However, bidders have to submit the duly filed bid form in original to the respective Authorised Officer Mr Amitkumar Detke , CSB Bank Ltd., Siroya Centre, Sahar Airport Road, Sahar, Andheri East Mumbai – 400099 on or before 29th October, 2026.
- (b) Original Demand Draft of the EMD as mentioned hereinabove.
- (c) Attested copy of PAN Card, ID Proof and Address proof.
- (d) Details of the bank account should be furnished for refunding the EMD for the unsuccessful bidders.

- I) EMD Demand Draft by the unsuccessful bidder shall be refunded to them within 2 working days of finalization of sale. The EMD shall not carry any interest.
- J) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.25,000/- (Rupees Twenty Five Thousand Only)**. The bidder who submits the highest bid (not below the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- K) **The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately, i.e. on the same day or not later than next working day on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor**, or at the discretion of the Authorised officer within such extended period as may be agreed upon in writing between the purchaser and Authorised Officer in any case not exceeding three months by prescribed mode. If the successful bidder fails to pay the sale price within the period stated above, the deposit made by him shall be forfeited by the authorised Officer without any notice and property shall forthwith be put up for sale again.
- L) The immovable property described herein above shall remain and be at the sole risk of the successful purchaser in all respects including loss or damage by fire or theft or other accidents and other risk from the date of the confirmation of the Sale by the Authorized Officer. The successful bidder shall not be entitled to annul the sale on any ground of whatsoever nature.
- M) All charges for conveyance, stamp duty and registration charges etc., as applicable shall be borne by the successful bidder only.
- N) As per Sec 194 – I A of Income Tax Act, 1961, TDS @ 1% or 0.75% will be applicable on the sale proceeds where the sale consideration is Rs 50.00 lakhs and above.
- O) 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).
- P) Authorised Officer/Bank is not bound to accept the highest offer and has absolute right to accept or reject any or all offer (s) or adjourn/postpone/cancel the e-auction or vary the terms and conditions of the e-auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.
- Q) The particulars of the secured assets specified above have been to the best of the information of the authorized officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- R) The participating bidder may visit the property in order to ascertain the exact location and nature and conduct his/her own legal due diligence regarding the encumbrances on the property including statutory liabilities etc. Authorised Officer of the bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the government or anyone else in respect of the said properties.

For further details contact the respective Authorised Officer of CSB Bank Ltd., **Authorised Officer (Lead - Recovery Vertical) Mr. Amitkumar Detke (918879778215)** E-mail: amitkumardetke@csb.bank.in during office hours on any working day.

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C 1 INDIA PVT LTD, 3rd Floor, Plot no. 68 Sector 44 Gurgaon Haryana 122003. Mr. Bhavik R Pandya – 8866682937, Support Mobile No. 7291981124/1125/1126 Email: Maharashtra@c1india.com/ support@bankeauctions.com, Website: <https://bankeauctions.com>.

Subsequent to **30th October, 2026** (auction date) if the sale is not materialised the bank shall be entitled to sell the secured asset by any of the methods as provided under Rule 8 (5) of the Security Interest (Enforcement) Rules, 2002, as the case may be.

SPECIAL INSTRUCTION/CAUTION: *Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither CSB Bank Ltd nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, 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.*



Yours faithfully

CSB Bank Ltd.

Date: 12th Oct 2026

CSB Bank Limited, Registered Office, Thrissur

Corporate Office, Siroya Center, 1st Floor, near ITC Maratha Hotel, Sahar Road, Andheri East, Mumbai -400099

Phone: 022-69808617 e-mail: westernzone@csb.co.in

CIN : L65191KL1920PLC000175

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Date: 12th Oct 2026**Registered A/D**

1. M/s. Kale Associates (Borrower) Prop. Kishor Devidas Kale <u>Address 1:</u> 412, Amit Court, Shivajinagar, behind Mangala Theatre, Pune 411005 <u>Address 2:</u> Unit on First, Second, Third & Fourth Floor, Rajya Vahatuk Sevak Co-Operative Housing Society Ltd. Plot No.128, behind Aranyeshwar English Medium School, Taljai Mandir Road, Village Parvati, Tal Haveli, Dist Pune, 411009	2. Mr. Kishor Devidas Kale (Co-Borrower) <u>Address 1:</u> 500/1, Mehun Pura Joshi Sankul, Flat No.5A, Shaniwar Peth, Pune City, SP College, Pune City, Pune 411030 <u>Address 2:</u> 412, Amit Court, Shivajinagar, behind Mangala Theatre, Pune 411005 <u>Address 3:</u> Unit on First, Second, Third & Fourth Floor, Rajya Vahatuk Sevak Co-Operative Housing Society Ltd. Plot No.128, behind Aranyeshwar English Medium School, Taljai Mandir Road, Village Parvati, Tal Haveli, Dist Pune, 411009
3. Mr. Asha Kishor Kale (Co-Borrower) <u>Address 1:</u> 500/1, Mehun Pura Joshi Sankul, Flat No.5A, Shaniwar Peth, Pune City, SP College, Pune City, Pune 411030 <u>Address 2:</u> 412, Amit Court, Shivajinagar, behind Mangala Theatre, Pune 411005 <u>Address 3:</u> Unit on First, Second, Third & Fourth Floor, Rajya Vahatuk Sevak Co-Operative Housing Society Ltd. Plot No.128, behind Aranyeshwar English Medium School, Taljai Mandir Road, Village Parvati, Tal Haveli, Dist Pune, 411009	

Sub: E-Auction Sale of Immovable Property charged in the account of M/s Kale Associates.

Sir/Madam,

Further to the Possession notice dated 3rd July, 2026 and intimating you that we had taken physical possession of the mortgaged property under the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules made thereunder, it is informed that since you have failed to discharge the debt due to the bank, it is proposed to sell the secured asset on 30th September, 2026.

Further you may please be informed that on your failure to tender amount of dues together with all costs, charges and expenses incurred by the secured creditor before the date of publication of sale notice the Secured Creditor is empowered to effect sale of secured assets.

Subsequent to 30th October, 2026 (auction date) if the sale is not materialised the bank shall be entitled to sell the secured asset by any of the methods as provided under Rule 8(5) of the Security Interest

CSB Bank Limited, Registered Office, ThrissurCorporate Office, Siroya Center, 1st Floor, near ITC Maratha Hotel, Sahar Road, Andheri East, Mumbai -400099Phone: 022-69808617 e-mail: westernzone@csb.co.in

CIN : L65191KL1920PLC000175

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(Enforcement) Rules, 2002, as the case may be. A copy of sale notice is enclosed herewith. The sale notice is being published in two newspapers.



Yours faithfully
CSB Bank Ltd.