



ROSARB, Kolhapur : C.S. No. 517/2, Office No.3,4, 8 and 9,
2nd Floor, Gemstone Vichare Complex, Near Bus Stand,
Kolhapur - 416001. **E-mail:** SARPAN@bankofbaroda.bank.in
Ph. No. - 0231-2686544

E-AUCTION SALE NOTICE

Sale Notice for Sale of Immovable Properties

APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]

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 Rule 6 (2) & 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), Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below -

Sr / Lot No.	Name & Address of Borrower/s / Guarantor/s / Mortgagors	Total Dues	Reserve Price, Earnest Money Deposit (EMD) and Bid Increase Amount	Status of Possession (Constructive / Physical)
1	Mrs. Shilpa Prabhakar Desai (Borrower) Address : 1115, In front of Champak Maidan, Udyamnagar, Ratnagiri - 415612. Mr. Dhananjay Ganpat Bhuvad (Guarantor) Address: 63, Velhe Kondvi Wadi, Taluka - Sangameshwar, Parchuri, Dist - Ratnagiri - 415637	Rs. 20,29,831.14 + Interest thereon + Charges	RP: Rs.17,26,000/- EMD: Rs.1,72,600/- BI: Rs.10,000/-	Symbolic
Short Description of the Immovable Property With Known Encumbrances, If Any : All the part and parcel of the property consisting of Residential Flat No. G-001 admeasuring carpet area 49.58 sq. mtrs situated on the ground floor above stilt of the building known as Prem Prabha Galaxy, constructed in Survey No. 105A, H.No. 2A/98, Plot No.29, admeasuring area 0-03-38 H.R. at village Khedshi, Tal. and Dist. - Ratnagiri. • Encumbrances if any : Not Known				
2	Mr. Nilesh Sharad Kadam (Borrower) Address : Flat No. 102, Sai Ashish No.2, S.D.Marg, Near S.T. Depo, Boriwali East, Mumbai, Maharashtra, PIN - 400066	Rs. 28,78,765.10 + Interest thereon + Charges	RP: Rs.23,33,000/- EMD: Rs.2,33,300/- BI: Rs.10,000/-	Symbolic
Short Description of the Immovable Property With Known Encumbrances, If Any : All the part and parcel of the property consisting of Residential Flat No. 301, admeasuring 362.95 sq.ft. carpet area and Residential Flat No. 302, admeasuring 377.97 sq. ft carpet area (total carpet area 740.92 sq.ft.) situated on the third floor of the building named "Premprabha Regency" constructed in N.A. land bearing survey no. 105 & Sub Division No. 1/61 situated at village Khedshi, Tal and Dist - Ratnagiri - 415639. • Encumbrances if any : Not Known				
3	Mr. Suhas Shankar Gawade (Borrower) & Mrs. Swara Suhas Gawade (Co-Borrower) , Address: House No. 723, Gawadewadi No. 1 Nivali, Ratnagiri Pin-415639	Rs.20,11,509.30/- + Interest thereon + Charges	RP: Rs.14,50,000/- EMD: Rs.1,45,000/- BI: Rs.10,000/-	Physical
Short Description of the Immovable Property with Known Encumbrances, If Any : All that part and parcel of Residential flat no. 302 admeasuring 563.09 sq. ft carpet area with terrace situated on the second floor above stilt of building named "Sai Enclave" on survey no and sub division no. 26/A/1/B/6 at village Padavewadi Tal and Dist. Ratnagiri - 415639. • Encumbrances if any : Not Known				
4	Mr. Dhananjay Ganpat Bhuvad (Borrower) and Mr. Nandkishor Ganpat Bhuvad (Co-Borrower) Address: 63, Velhe Kondvi Wadi, Tal- Sangameshwar, Parchuri, Ratnagiri-415637	Rs. 20,97,323.66/- + Interest thereon + Charges	RP: Rs.12,42,000/- EMD: Rs.1,24,200/- BI: Rs.10,000/-	Physical
Short Description of the Immovable Property with Known Encumbrances, If Any : All that part and parcel of Residential property consisting of Flat No.- G-002, Stilt Upper Ground Floor, Premprabha Galaxy, Survey No. 105A, Hissa No. 2A/98, Plot No. 29, Ekta Nagar, Karwanchiwadi Fata, Mouje Khedashi, Taluka & District-Ratnagiri, Pin-415639 • Encumbrances, if any : Not Known				
5	Mr. Virpanna Ramanna Kaddoni (Borrower) & Mrs. Devamma Virupanna Kaddoni (Co-Borrower) , Address: H.No.110, RO Lingadalli SK, PO Hunsihole, Taluka-Shorapur Dist - Yagdir, Karnataka-585290	Rs. 20,16,581/- + Interest thereon + Charges	RP: Rs.14,37,000/- EMD: Rs.1,43,700/- BI: Rs.10,000/-	Physical
Short Description of the Immovable Property with Known Encumbrances, If Any : All that part and parcel of Residential property consisting of Flat No. - 210, Nandadeep Apartment, Survey No. -57/B29, Old Survey No.57A/20/5/2, Mouje Karvanchiwadi, Tal. & Dist. Ratnagiri-415639 • Encumbrances if any : Not Known				
6	Mr. Abdul Kasim Banikop (Borrower) & Mrs. Heenakausr Abdul Banikop (Co-Borrower) , Address: 523, Near Finolex College, Mirjole, Ratnagiri-415639	Rs. 22,42,945.91/- + Interest thereon + Charges	RP: Rs.16,20,000/- EMD: Rs.1,62,000/- BI: Rs.10,000/-	Physical
Short Description of the Immovable Property with Known Encumbrances, If Any : All that part and parcel of Residential property consisting of Flat No.-110, Nandadeep Apartment, Survey No-57/B29, Old Survey No.57A/20/5/2, Mouje Karvanchiwadi, Tal. & Dist. - Ratnagiri - 415639. • Encumbrances if any : Not Known				

Date & Time of E-Auction : 07/11/2026, FROM 02.00 PM TO 06.00 PM

Property Inspection Date & Time : 28/10/2026, 11.00 AM TO 04.00 PM

For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.in/e-auction> and online auction portal **Baanknet.com**. Also, prospective bidders may contact the Authorised officer on Tel No. 0231-2686544 Mobile 7391906050/7741805341.

Date : 17/10/2026

Place: Kolhapur

**Authorised Officer,
Bank of Baroda, ROSARB, Kolhapur**