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INTERNATIONAL OPINION

SCHEDULE

The specific details of the assets in which security interest is created are enumerated hereunder:

Mortgaged Assets :

1. Gat No.73, Mouje: Dhanora, Jahangir, Tq. Daryapur Dist. Amravati - Area 2.36 HR
1. Narendra Dyandev Bayaskar, 2. Surendra Dyandev Bayaskar, 3. Lilabai Dyandev Bayaskar, 4. Gopal Dyandev Bayaskar, 5. Ravindra Dyandev Bayaskar, 6. Pushpabai Dnyandev Bayaskar, 7. Hemlata Dnyandev Bayaskar, 8. Jayashree Dnyandev Bayaskar

2. Gat No.73, Mouje: Narsingpur, Tq. Daryapur, Dist Amravati - Area 0.79 HR
1. Narendra Dyandev Bayaskar, 2. Ravindra Dyandev Bayaskar, 3. Gopal Dyandev Bayaskar, 4. Lilabai Dyandev Bayaskar, 5. Surendra Dyandev Bayaskar, Other Rights to: Hemlata Dyandev Bayaskar, Other Rights to: Pushpalata Dnyandev Bayaskar, Other Rights to: Jayshree Dyandev Bayaskar

3. Gat No.58, Mouje: Narsingpur, Tq. Daryapur, Dist Amravati - Area 2.71 HR
1. Narendra Dyandev Bayaskar

4. Gat No.31, Mouje Naygaon, Tq. Daryapur, Dist Amravati - Area 0.96 HR
1. Surendra Dyandev Bayaskar

5. Gat No.37, Mouje: Naygaon, Tq. Daryapur, Dist. Amravati - Area 1.98 HR
1. Sagar Brahmdev Bayaskar, 2. Surendra Dyandev Bayaskar, Tenant Farmer: Vinod Dyandev Kharadkar

6. Gat No.107 Mouje: Narsingpur, Tq. Daryapur, Dist. Amravati - Area 1.52 HR
1. Narendra Dyandev Bayaskar, 2. Ravindra Dyandev Bayaskar, 3. Gopal Dyandev Bayaskar, 4. Lilabai Dyandev Bayaskar, 5. Surendra Dyandev Bayaskar, Other Rights to: Hemlata Dyandev Bayaskar, Other Rights to: Pushpalata Dnyandev Bayaskar, Other Rights to: Jayshree Dyandev Bayaskar

7. Gat No.95, Mouje: Narsingpur, Tq. Daryapur, Dist. Amravati - Area 3.54 HR
1. Narendra Dyandev Bayaskar, 2. Ravindra Dyandev Bayaskar, 3. Gopal Dyandev Bayaskar, 4. Lilabai Dyandev Bayaskar, 5. Surendra Dyandev Bayaskar, Other Rights to: Hemlata Dyandev Bayaskar, Other Rights to: Pushpalata Dnyandev Bayaskar, Other Rights to: Jayshree Dyandev Bayaskar

8. Gat No.30, Mouje: Naygaon, Tq. Daryapur, Dist. Amravati - Area 0.96 HR
1. Narendra Dyandev Bayaskar

9. Gat No.18, Mouje: Narsingpur, Tq. Daryapur, Dist. Amravati - Area 1.58 HR
1. Narendra Dyandev Bayaskar, 2. Ravindra Dyandev Bayaskar, 3. Gopal Dyandev Bayaskar, 4. Lilabai Dyandev Bayaskar, 5. Surendra Dyandev Bayaskar, Other Rights to: Hemlata Dyandev Bayaskar, Other Rights to: Pushpalata Dnyandev Bayaskar, Other Rights to: Jayshree Dyandev Bayaskar

10. Gat No.105, Mouje: Narsingpur, Tq. Daryapur, Dist. Amravati - Area 0.44 HR
1. Narendra Dyandev Bayaskar, 2. Ravindra Dyandev Bayaskar, 3. Gopal Dyandev Bayaskar, 4. Lilabai Dyandev Bayaskar, 5. Surendra Dyandev Bayaskar, Other Rights to: Hemlata Dyandev Bayaskar, Other Rights to: Pushpalata Dnyandev Bayaskar, Other Rights to: Jayshree Dyandev Bayaskar

Place : Pune
Date : 22/10/2026

Authorised Officer
Indian Bank



KOTAK MAHINDRA BANK LIMITED

Kotak Mahindra Bank Ltd., Registered Office: 27, BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051.
Branch Office: Kotak Infratech, 5th Floor, Zone II, Building No. 21, Infocity IT Park, Off Western Express Highway, General A K Vaidya Marg, Malad (East), Mumbai 400007. Corporate Identity Number - L65110MH1985PLC038137, www.kotak.com



E - AUCTION CUM SALE NOTICE 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 6(2), 8(a) & 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the Public in general and in particular to the below mentioned Borrower (s), Guarantor (s) and / or Mortgagor (s), that the below described immovable property(ies) mortgaged / charged to **Kotak Mahindra Bank Limited** ("Secured Creditor"), the Possession of which has been taken by the Authorized Officer of the Secured Creditor on respective dates as mentioned herein below respectively, will be sold through E- Auction on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" AND "NO RECOURSE" BASIS" on 19-11-2026, for recovery of the respective amounts together with further interest and other charges thereon at the contractual rates upon the footing of compound interest until payment/realization due to **Kotak Mahindra Bank Limited**, being the Secured Creditor, from the below mentioned Borrower (s), Guarantor (s) and / or Mortgagor (s)

Names of Borrower(s), Guarantor(s) & Mortgagors (s)	Details of 13(2) Notice with o/s amounts	Outstanding	Date of Possession of the Mortgaged Property
1. M/s. Girish Trade Represented through its Managing Partner Mr. Wamanrao Narayanrao Ghurde (Borrower)	04-07-2023	Rs. 92,58,905.87 (Rupees Nine Crores	12-02-2026
2. Mr. Wamanrao Narayanrao Ghurde (Mortgagor & Co - Borrower)	Rs. 4,54,45,955.99/- on 30-06-2023	Twenty Five Lakhs Sixty Eight Thousand Nine Hundred Five and Paise Eighty Seven Only) as on 01.10.2026	
3. Mr. Rahul Wamanrao Ghurde (Guarantor)			
4. Mr. Mahadeo R. Balkhande (Mortgagor & Guarantor) Since deceased, represented through his legal heirs			
5. Mrs. Sushilata Mahadeoras Balkhande (Guarantor)			

The details / description of movable and immovable properties put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:

Name of the Mortgagor(s)	Details of Immovable Properties put for E - Auction
Mr. Mahadeoras Rameshchandra Balkhande	<p>All that part and parcel of within the limits of Amravati Municipal Corporation and within the jurisdiction of Sub Registrar Office,Amravati City, Survey No.2712, Plot no. 17, Totally abutting 227.89 sq.mtrs. (2450 sq ft) along with house constructed thereon, situated at Mouje : Rajgaon, Pragane: Badnara, Taluka: District: Amravati. Bounded as North: On or towards the East: Plot No.16, On or towards the West: Plot No.18, On or towards the North: 25 x wide road, On or towards the South: Service Lane</p> <p>Together with all existing buildings and structures thereon and buildings and structures as may be erected/constructed thereupon any time from/after the date of respective mortgages and all addition thereto and all fixtures and furniture and plant and machinery attached to earth or permanently fastened to anything attached to earth, both present and future.</p>
	<p>18-11-2026 upto 04.00 p.m.</p> <p>19-11-2026 between 01.00 p.m. to 02.00 p.m.</p> <p>Rs. 1,38,00,000.00 (Rupees One Crore Thirty Eight Lakh Only)</p> <p>Rs.13,80,000.00 (Rupees Thirteen Lakh Eighty Thousand Only)</p>

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on 12-11-2026 between 12:00 pm to 02:00 pm through his Authorized Representative/Agent.

Important Terms and Conditions:

- The E - Auction shall be conducted only through "On Line Electronic Bidding" through website <https://www.bankauctions.com> on 19-11-2026 from 01.00 p.m. to 02.00 p.m. with unlimited extensions of 5 minutes duration only.
- For details about E- Auction, the intending bidders may contact M/s. Kotak C.I.D. Ltd through Mr. Dhruvini Khatri - Mobile +91-9948184222 and email - wdn@kotak.com.
- The intending bidders must visit the Bank's official website - <https://www.kotak.com/bank/auctions> identify the auction details and the terms and conditions of the auction.
- For detailed terms and conditions of auction sale, the bidders are advised to go through the portal <https://www.bankauctions.com> and the sale/offer and conditions shall be binding on the bidders who participate in the bidding process.
- It is requested that the interested Bidders are required to generate the login ID and password from the portal <https://www.bankauctions.com> before uploading the bid and other documents.
- The bidders have to upload the prescribed form and it is to be submitted / uploaded online only along with KYC documents of the Bidders on the portal <https://www.bankauctions.com> on or before 18-11-2026 up to 04.00 p.m. and the scanned copies of the duly filled and signed bid documents & KYC of the Bidders should be sent by email to pranay.shirurde@kotak.com and / or pradip.vishwakarma@kotak.com and / or dushyantibhai.sarda@kotak.com and / or mayur.pagani@kotak.com. The Bidder shall write the subject of the email "For purchase of Property in the name of 'M/s. Girish Trade'".
- Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from M/s. C.I.D. Ltd on LMS on above mentioned contact numbers.
- Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/INR TRANSFER in the credit of Account Name - Kotak Mahindra Bank Limited, Account No. 6041025272301, Kotak Mahindra Bank Ltd., Nearmain Post Branch, Mumbai, IFSC Code: K0908000698, on or before 18-11-2026 up to 04.00 p.m. The NEFT/RTGS/INR TRANSFER shall only apply to the successful bidders. For details about E- Auction, the intending bidders may contact M/s. Kotak C.I.D. Ltd through Mr. Dhruvini Khatri - Mobile +91-9948184222 and email - wdn@kotak.com.
- In case any bidders placed within last 5 minutes of the closing time of the E-auction proceedings, the closing time shall automatically and immediately get extended by another 5 minutes.
- The successful bidder has to deposit 25% of the highest bid amount in EMD (already paid) immediately on closure of the E-auction sale proceedings or on the following working day in case business hours is closed on the day of E- Auction, in the mode stipulated as above. The balance 75% of the highest bid amount shall have to be deposited within 15 days from the date on which the acceptance/transfer of sale is complete to the successful bidder or on such extended period of which shall be at the sole discretion of the Authorized Officer and within the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002.
- The highest bidder will not have any right and title over the property until the EMD Certificate is issued in his favour subject to realization of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E- Auction and confirmation by the Secured Creditor to that effect.
- If the successful bidder fails to deposit the entire bid - Auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the property nor on the amount deposited. The Authorized Officer shall then to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction properties.
- On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorized Officer must issue the Sale Certificate, the sale shall be completed thereupon, and Kotak Mahindra Bank Limited shall not entertain any claims.
- This sale certificate shall be issued in the same name in which the Bid is submitted. No request for inclusion/substitution in the sale certificate of names of any person other than those mentioned in the bid shall be entertained.
- The EMD amount, to the unsuccessful bidders, shall be returned by Kotak Mahindra Bank Ltd. in their accounts by way of RTGS/NEFT / Funds Transfer, within 10 (Ten) working days and without any interest.
- The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E - Auction Sale without assigning any reason. In the event of postponement/cancellation of the E - Auction Sale after submission of the bids, EMD submitted by the bidders will be returned, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidder/s or other parties for sale of the property by private treaty.
- In an event of failure of the E - Auction Sale for the want of bids or otherwise or for any other reason, the Authorized Officer can enter into a private treaty for sale of the property, as a whole or any part thereof, with the proposed purchaser or any other party providing and/or for purchase the property.
- In the event where the successful bidder fails to deposit the EMD within the stipulated period and subsequent to that, if the auction proceedings are stayed by any Court / Tribunal, at all the time of absence of the sale certificate, the bidders are bound to remain in possession, including but not limited to repaiding to the bank from further proceedings, then the bidder shall not have any right to claim the refund of the EMD/amount so deposited by him or any interest on the amount so repaided towards the sale of the property. The Bank at its sole discretion will refund the money so repaid, without any interest and other claims and no communication will be entertained whatsoever in this regard.
- If any bidders intend to bid more than 1 property under auction, then the bidders has to submit separate bids for each of the properties by following the process as mentioned above (if applicable to those auction).
- The particulars of Second Auction specified in the Schedule hereto/annexure have been stated to the best of the information of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be accountable for any omission, misstatement or omission in this proclamation.
- Any other circumstances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any change, loss, encumbrances, or any other dues to the Government or anyone else in respect of property under auction. The Authorized Officer is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, amounts of property tax, electricity dues etc.
- All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
- All outgoings charges i.e. Municipal Taxes, Maintenance charges, Society charges, Electricity and Water charges and any other dues or costs including transfer charges / fees in respect of the property for Auction cum Sale under the present notice shall be paid by the successful Bidder/purchaser solely.
- All other essential charges (including but not limited to security charges or maintenance charges for preservation of the property under the present auction) will be borne solely by the highest bidder at the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However at the sole discretion of the Authorized Officer, any just and reasonable duty will be considered for exemption, without assigning any consideration for future.
- As per Section 194-A of the Income Tax Act, 1961, 17% GST shall be applicable on the sale proceeds, if the sale consideration is Rs. 50,00,000.00 (Rupees Fifty Lakhs only) and above, the successful bidder/purchaser shall deduct and deposit 17% GST in the name of M/s. Mahadeoras Rames