यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम

Union Bank of India
A Government of India Undertaking

ASSET RECOVERY BRANCH
110/8, Shivaji Nagar, Shivaji Road, Nr. Mangala Theatre, Pune - 411005.
Email Address: ubin0578789@unionbankofindia.bank.in

Ref No. ARB:Pune:626:2026-27 Date: 17.10.2026

By Regd. Post & Courier

To,

Mr. Pramod Prakashrao Jadhav Flat No. 101, A- Wing, Sai Apartment, Sarvoday, Near Pote chal, Wadgaon Sheri, Pune - 411014	Mrs. Laxmi Sagar Mirajgaonkar Flat No. 13 B Wing, 4th Floor, Jaldeep Mansion, Kasbapeth, Pune- 411011
Mr. Pramod Prakashrao Jadhav S. No. 40, Bhagwan Mahavir Chowk, Near Anjali School, Wadgaon Sheri, Pune - 411014	Mrs. Laxmi Sagar Mirajgaonkar SYNO Plast 64/ 2A, Wadgaon Bk, Pune Sinhgad Road, Near Suhasini Mangal Karyalaya, Pune- 411041

Dear Sir/Madam,

Sub: Sub: Notice of 15 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002

1. Union Bank of India, Viman Nagar branch Now Asset recovery Branch. Suyog Plaza,1st Floor,1278, Jangali Maharaj Road, Pune-411 004, the secured creditor, caused a demand notice dated **22.06.2023** under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, calling upon you to pay the dues within the time stipulated therein. Since you failed to comply with the said notice within the period stipulated, the Authorized Officer, has taken possession of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002. Possession notice dated **22.04.2024** issued by the Authorized Officer, as per Appendix IV to the Security Interest (Enforcement)) Rules, 2002 was delivered to you and the same was also affixed to the properties mortgaged with the Secured Creditor, apart from publication of the same in newspapers. Please note that as per the said demand notice you were informed about your right to redeem the property within the time available under Section 13(8) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

2. As you have failed to clear the dues of the secured creditor, the immovable secured assets that have been taken symbolic possession of by the Authorized Officer, will be sold by holding public **E-auction on 13.11.2026 from 12 noon to 5.00 pm** by inviting Bids from the public through online mode on https://baanknet.com.

3. You are also requested to ensure participation by parties interested in buying the immovable secured assets in the sale as proposed above.
4. A copy of the terms of sale is enclosed for your reference. Please note that the Auction will be conducted through E-Auction mode on the date and time mentioned in the enclosed terms of sale.

For UNION BANK OF INDIA
कृते यूनियन बैंक ऑफ इंडिया
For UNION BANK OF INDIA
B. Srichitra
मुख्य प्रबंधक / अधिकृत अधिकारी
Chief Manager/Authorised Officer
सरकारी अधिनियम 2002 के तहत
Under SARFAESI Act 2002
पुणे/Pune
Authorized Officer

Place: PUNE
Date: 17.10.2026

Encl: Terms of sale

TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS

1. Name and address of the Borrower	Mr. Pramod Prakashrao Jadhav Flat No. 101, A- Wing, Sai Apartment, Sarvoday, Near Pote chal, Wadgaon Sheri, Pune - 411014 S. No. 40, Bhagwan Mahavir Chowk, Near Anjali School, Wadgaon Sheri, Pune - 411014
Name and address of the Co-Applicant	Mrs. Laxmi Sagar Mirajgaonkar Flat No. 13 B Wing, 4th Floor, Jaldeep Mansion, Kasbapeth, Pune- 411011 SYNO Plast 64/ 2A, Wadgaon Bk, Pune Sinhgad Road, Near Suhasini Mangal Karyalaya, Pune- 411041
Name and address of the Guarantor	NA
2. Name and address of the Secured Creditor	Union bank of India, Viman Nagar Branch Now Union bank of India, Asset recovery branch Suyog Plaza, 1st Floor, 1278, Jungli Maharaj Road, Deccan Gymkhana, Pune - 411 004 Maharashtra
3. Description of immovable secured assets to be Sold: - All that part of the property consisting of land and building residential flat belonging to Mr. Pramod Prakashrao Jadhav Flat No. 7, 4th Floor, Mauli Complex, Measuring 86.39 Sq. Mtrs Situated at S. No. 18/2B/6 (Old S. No. 18/2B/5), Sukhsagar Nagar, Katraj, Taluka-Haveli, Pune - 411016 Bounded by: North: 1.5 m wide road and Plot No. 15 to 18 in private layout of same S. No. 18/2B/6 South: remaining land of same S No 18/2B/6 East: 4.12m wide road and Plot No. 11 & 12 in private layout of same S No. 18/2B/6 West: land owned by Mr. Ashok Kadam from same S. No. 18/2B/6	
4.The details of encumbrances, if any known to the Secured Creditor	Not known
5. Details of Stay / Status Quo /Litigation pending against the property, if any, known to the secured creditor in Courts/Tribunals etc.,	Nil
6. Last Date & Time for submission of EMD	EMD shall be deposited and Linked/Map the EMD amount with the Property ID before End Time of Auction as per clause 7 below. It is advisable to deposit and Link / Map the EMD amount with the property ID well in advance to avoid any technical glitch.
7. Date & Time of auction	**13.11.2026 from 12:00 Noon to 05:00PM** (with 10 minutes unlimited auto extensions) E-auction website- https://baanknet.com
8.The secured debt for the recovery of which the immovable secured asset is to be sold:	Rs. 67,07,016.33 (Rupees Sixty-Seven Lakh Seven Thousand Sixteen Rupees and Thirty-Three Paisa Only) as per Demand notice dated 22.06.2023 and further interest, cost and expenses thereafter.
9.1. Reserve price for the property / Properties below which the property will not be sold:	Rs. 30,20,000.00/- (RUPEES THIRTY LAKH TWENTY THOUSAND ONLY)

9.2. EMD Payable	10% of the Reserve Price mentioned above.

10.1. Registration

The Online E-Auction will be held through web portal/website https://baanknet.com on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders/ purchasers are required to register through https://baanknet.com (Buyer Registration - link provided in the home page of the website) by using their mobile number and valid email-id. The intending bidders / purchasers can be guided by the Buyer Manual provided in the home page of the website

10.2. KYC Verification

While registering as buyers/bidders, the intending bidders / purchasers are required to upload KYC documents and Bank account details. Further, for approval of the KYC documents the bidders/ purchasers should have "Digi Locker" facility. Registration formalities shall be completed well in advance.

10. 3. EMD Payment

On completion of KYC verification, the intending bidders / purchasers may login and make the EMD payment. For EMD payment intending bidders/purchasers can be guided by the buyer manual provided therein after login as buyer. Payment can be made through payment gateway and also by way of creating challans and deposit the amount in the wallet. The payment shall be ensured well in advance before the stipulated time. If the required EMD amount is not linked with the property ID from the wallet of the bidder/ purchaser ID, the intending bidder / purchaser will not be allowed to bid the property.

10.4 Bidding

The bidder has to select the property for which offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID.

10.5. Help Desk

- For queries contact Number: 8291220220 & email ID support.BAANKNET@psballiance.com
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of https://baanknet.com
- ***For auction related queries e-mail to ubin0578789@unionbankofindia.bank or contact 8169178780***

10.6 Steps Involved

- Register on https://baanknet.com using mobile number and email ID.
- Upload requisite KYC Documents.
- Pay EMD amount by Payment Gateways and also by Generate(ing) challan and transfer EMD amount to bidder's EMD Wallet.
- Link/ Map the EMD amount with the property ID from the wallet of the bidder/ purchaser ID
- Submission of bid shall be through Online mode on the auction date and time.
- In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.

Bidders are advised to go through the website: https://baanknet.com and https://www.unionbankofindia.co.in/auction-property/view-auction-property.aspx for detailed terms and conditions of Auction Sale before submitting their bids and taking part in the E-Auction sale proceedings. Successful bidder will be intimated through e-mail by PSB Alliance Pvt. Ltd after the closing of the e-Bidding Process.

11. The intending bidders/purchasers may, if they choose, after taking prior appointment from the Authorized Officer, inspect the immovable/movable secured assets to be sold before the date of E-Auction. It shall be the sole responsibility of the bidder to inspect and satisfy themselves about the secured assets and specification before submitting the bid. On participation by any person or corporate it shall be deemed that the bidder have fully satisfied themselves as to the property /assets and claims/ dues affecting the property under Sale in all respects.

12. (a) In case of bidding the bid increment shall not be less than Rs.25,000/- (Rupees Twenty Five Thousand Only) in excess of highest bid amount or the immediate preceding bid, as the case may be with multiple increment value of Rs.25,000/- (Rupees Twenty Five Thousand Only).

(b) Invariably, the first bid of the property/ies will be Reserve Price + one Increment. This amount will be the minimum bid amount to participate in bidding process.

13. The sale will be confirmed in favour of the highest bidder and the confirmation of sale shall be subject to the confirmation by the Secured Creditor.

14. Bids once made shall not be cancelled or withdrawn. The failure on the part of bidder to comply with any of the terms and conditions of e-auction, mentioned herein will result in forfeiture of the amount paid by the bidder.