

SARASWAT BANK (Scheduled Bank)
 Sub Zone Nagpur: 1st Floor, Building of Maharashtra State Mining Corporation(MSMC) Plot No.7, Ajni Square, Wardha Road, Nagpur -440015. Phone No: +91 712 2970552/2970557.

AUCTION SALE NOTICE
 (Auction Sale/bidding would be conducted only through website <https://sarfaesi.auctiontiger.net>)

SALE OF IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002.

Pursuant to Demand Notice issued u/s 13(2), the undersigned as Authorized Officer of Saraswat Co-op. Bank Ltd. has taken over possession of the following assets u/s 13(4) of the SARFAESI Act. Public at large is informed that e-auction (under SARFAESI Act, 2002) of the charged assets in the below mentioned case for realisation of Bank's dues will be held on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WITHOUT RECOURSE" as specified hereunder:

Sr. No.	Name of Borrower, Co-Borrower, Guarantor/Mortgager, Legal Heir (if applicable)	A. Date of Notice B. Possession Type/Date C. Demand Amount	Description of Assets	I. Reserve Price
				II. EMD
1.	Borrower: 1. Mr. Nilesh Narayan Joshi Co-Borrower: 1. Mrs. Aarti Nilesh Joshi Mortgagor: 1. Mr. Nilesh Narayan Joshi 2. Mrs. Aarti Nilesh Joshi	Demand Notice Dated 23.12.2022. Physical / 14.12.2023. Rs.50,29,494.16 (Rupees Fifty Lacs Twenty-Nine Thousand Four Hundred Ninety Four & Sixteen Paise Only) as on 09/12/2022 plus further interest*	Bungalow No.2, Ground & Mezzanine Floor "INDRAPRASTHA APARTMENTS", on Corp. H. No. 2492-A, Kh. No. 1/1, City Survey No. 1, Sheet No. 360/14, Ward No. 21, Behind Nirmal Nagari, Umred Road, Mouza Dighori, Tah. & Dist. - Nagpur 440024. (Admeasuring Super Built Up Area 121.987 Sq.Mtr.)	III. Bid increment Amount
				Date / Time of Inspection
				Last date / time for EMD & KYC submission
				Date / Time of E-Auction
				Rs. 35.19 Lac
				Rs. 8.80 Lac**
				Rs. 1.00 Lac
				27.06.2024 / 3.00 p.m. to 5.00 p.m.
				15.07.2024 / upto 5.00 p.m.
				18.07.2024 / 2.00 p.m. to 4.00 p.m.

*With further interest as applicable, incidental expenses, costs, charge etc. incurred till the date of payment and /or realization.
 * The successful bidder shall have to deposit 25% of the final bid amount not later than next working day, inclusive of EMD already paid.
 The auction will be conducted through the Bank's approved service provider M/s e-Procurement Technologies limited (Auction Tiger). Bid form, Terms & Conditions of the said Sale/Auction, and procedure of submission of Bid/Offer, are available from their website at <https://sarfaesi.auctiontiger.net>
 STATUTORY NOTICE AS PER RULE 8(6) of SARFAESI ACT, 2002
 This notice also be considered as a notice to the Borrower/s, Co-Borrower/s, Guarantors & Mortgagors of the said loan, to pay the dues in full before the date of sale, failing which the property will be sold on the above-mentioned Auction date.

Date : 25.06.2024
 Place : Nagpur

sd/-
AUTHORISED OFFICER
 Saraswat Co-op Bank Ltd.

सारस्वत बँक (शेड्युल्ड बँक)

सब झोन, नागपूर : पहिला माळा, महाराष्ट्र राज्य मॉनिंग कॉर्पोरेशन (एमएसएमसी) प्लॉट क्र. ७, अजनी चौक, तर्था रोड, नागपूर-४४००१५ फोन क्र. +९१७९२ २९७०५५२/२९७०५५१७

लिलाव विविध सूचना

(लिलाव विक्री/निविदा केवळ <https://sarfaesi.auctiontiger.net> या वेबसाईटद्वारे)

आर्थिक मालमत्तांच्या सिक्कुरिटायझेशन आणि पुनर्संचना आणि सुरक्षा व्याज अंलबजावणी कायदा (सरफेसी), २००२ अंतर्गत स्थावर मालमत्तांची विक्री सरफेसी कायदाच्या कलम १३(४) अन्वये सारस्वत को-ऑप. बँक लि. च्या खालील हस्ताक्षरकर्ता अधिकाऱ्याने कलम १३(२) अन्वये जारी केलेल्या डिमांड नोटीस नुसार खालील मालमत्तांचा ताबा घेतलेला आहे. सर्वसाधारण जनतेला याद्वारे सूचित करण्यात येत आहे की, बँकेच्या देय वसूलीसाठी खाली नमूद प्रकरणात आकारण्यात आलेल्या मालमत्तेचा (सरफेसी कायदा २००२ अंतर्गत) "जे आहे जेथे आहे", "जे आहे जसे आहे" आणि जे काही आहे तेथे आहे" आणि कुठल्याही दायित्वाशिवाय या तत्वावर ई-लिलाव करण्यात येणार आहे.

अ. कर्जदार, सहकर्जदार, जमानतदार, क्र. गहाणदार, अधिकृत वारसदार (लागू असल्यास)	अ. नोटीसची दिनांक ब. ताबा प्रकार/दिनांक क. मागणी रक्कम	मालमत्तेचा तपशील	१. आरक्षित मूल्य २. जमा इसारा रक्कम (ईएमडी) ३. बाढीव निविदा रक्कम पाहणीचा दिनांक/वेळ ईएमडी आणि केवायसी जमा करणेची शेवटची तारीख/वेळ ई-लिलाव तारीख/वेळ
१. कर्जदार : १) श्री. दिलेश नारायण जोशी सहकर्जदार : १) श्रीमती आरती दिलेश जोशी गहाणदार : १) श्री. दिलेश नारायण जोशी २) श्रीमती आरती दिलेश जोशी	मागणी सूचना दिनांक २३.१२.२०२२ प्रत्यक्ष/१४.१२.२०२३ रु. ५०,२९,४९४.९६ (रुपये पन्नास लाख एकोणतीस हजार चारशे चौथ्यांनऊ आणि सोळा पैसे फक्त) दि. ०९.१२.२०२२ रोजी आणि पुढील व्याजः	बंगलो नं. २, तळ मजला आणि मेजॅनार्डन फ्लोर, "इंद्रप्रस्थ अपार्टमेंट्स" कॉर्पोरेशन घर क्र. २४९२-ए, खसरा क्र. १/१, सिटी सर्व्हे क्र.१, शीट क्र. ३६०/१४, वार्ड क्र. २१, निर्मल नगरीच्या मागे, उमरेड रोड, मोजा दिवोरी, तह. आणि जिल्हा नागपूर-४४००२४ (सुपर बिल्टअप बांधकाम मोजमाप क्षेत्रफळ १२१.९८७ चौ.मी.)	रु. ३५.९९ लाख रु. ८.८० लाख** रु. १.०० लाख दि. २७.०६.२०२४/ दु. ३.०० ते ५.०० पर्यंत दि. १५.०७.२०२४/५.०० पर्यंत दि. १८.०७.२०२४/ दु. २.०० ते ४.०० पर्यंत

*लागू असलेल्या पुढील व्याजासह/अनुषांगिक खर्च, खर्च, शुल्क इत्यादी पेमेंट आणि /किंवा वसूलीच्या तारखेपर्यंत

**यशस्वी बोलीकर्त्याला आधीच भरलेल्या ईएमडीसह अंतीम बोलीच्या रकमेच्या २५% रक्कम पुढील कामकाजाच्या दिवसाच्या आत जमा करावी लागेल. लिलाव बँकेच्या मान्यताप्राप्त सेवा प्रदाता मे. ई-प्रोक्यूरमेंट टेक्नालॉजिज लिमिटेड (ऑक्शन टायगर) मार्फत केला जाईल. बोली फॉर्म, विक्री/लिलावाच्या अटी व शर्ती बोली/ऑफर सादर करण्याची प्रक्रिया त्यांच्या वेबसाईट <https://sarfaesi.auctiontiger.net> वर उपलब्ध आहे.

सरफेसी कायदा, २००२ च्या नियम ८(६) अंतर्गत वैधानिक सूचना

ही सूचना कर्जदार, सहकर्जदार, जमानतदार आणि गहाणदारांना विक्रीच्या तारखेपूर्वी संपूर्ण थकबाकी जमा करण्याची नोटीस म्हणून देखील विचारात घेतली जाईल. असे न झाल्यास उपरोक्त लिलाव तारखेला मालमत्ता विकली जाईल.

दिनांक : २५/०६/२०२४

स्थळ : नागपूर

टीप : मूळ इंग्रजीमधील जाहीरात ग्राह्य धरण्यात येईल.

सही/-
अधिकृत अधिकारी
सारस्वत को-ऑपरेटिव्ह बँक लि.



**Saraswat
Bank**

Saraswat Co-operative Bank Ltd.

(Scheduled Bank)

Name of Borrower's	Mr. Nilesh Narayan Joshi Mrs. Aarti Nilesh Joshi
Date & Time of Auction	27.06.2024 / 2.00 p.m. to 4.00 p.m.
Last date & time for submission of EMD & KYC	15.07.2024 /upto 5.00 p.m.
Date & Time of Inspection	18.07.2024/ 3.00 p.m. to 5.00 p.m.

Terms and Conditions of the E-auction are as under:

- (1) The auction will be conducted through the Bank's approved service provider M/s e-Procurement Technologies limited (Auction Tiger). Intending bidders may avail training for online bidding from **M/s. e-Procurement Technologies. Ltd.**, B-704/705, Wall Street - II, Opp. Orient Club, Near Gujarat College, Ellisbridge, Ahmedabad-380006, Gujarat. Monday – Friday 10:00 AM - 07:00 PM (Saturday - 10:00 AM - 06:00 PM. Closed on 2nd & 4th Saturday / All Sunday's); Contact: Landline No. 079-61200513/594/577/55 email: maharashtra@auctiontiger.net, support@auctiontiger.net. **Mr. Praveen Thevar** (M) +91 9722778828 (O) 079 - 6813 6851, email: Praveen.thevar@auctiontiger.net and **Ms. Soni Hemani** (M) – 079 - 35022145/149/182 email: soni@auctiontiger.net. Prospective bidder can also view sale details and bidding through Auction Tiger Mobile Application (Android).
- (2) Prior to submitting the Bids, bidders may obtain Bid form, information about the said Sale/Auction, it's Terms & Conditions and procedure of submission of Bid/Offer, from Bank's Authorised Officer, Saraswat co-op. Bank Ltd., Sub Zone, Nagpur, 1st Floor, Building of Maharashtra State Mining Corporation, (MSMC), Plot No.7, Ajni Square, Wardha Road, Nagpur -440015. Phone No: +91 712 2970552/2970557 2422 Monday to Saturday - 10:00 AM to 5:00 PM (Closed on 2nd & 4th Saturday / All Sundays) OR website of our technology partner e-Procurement Technologies. Ltd. at <https://sarfaesi.auctiontiger.net>
- (3) Inspection of the subject properties/assets will be available on date and time specified above. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property/assets, the rights, title, interest & claims, rights, dues affecting the property/assets in respect of the property/assets put on auction. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues. Objections of any kind in this regard shall not be entertained.
- (4) All statutory/non statutory dues, taxes, GST, surcharge, rates, assessments, charges, fees, TDS, claims Applicable stamp duty, Transfer and Registration Charges etc. pertaining to auctioned property/assets & its sale, will be the responsibility of the auction purchaser only.
- (5) Earnest Money Deposit (EMD) shall be deposited either through NEFT/ RTGS/DD/PAY ORDER. **Name of the A/C.: SARASWAT BANK – SUB ZONE, NAGPUR IFSC Code: SRCB0000462, Bank Name & Address: SARASWAT CO-OP. BANK LTD., SUB ZONE, NAGPUR, 1ST FLOOR, BUILDING OF MAHARASHTRA STATE MINING CORPORATION (MSMC), PLOT NO.7, AJNI SQUARE, WARDHA ROAD, NAGPUR -440015. Beneficiary Account No.: 0462421420000001, Sender to Receiver Information / Remarks: mention the Name of the Borrower.** The EMD amount shall not carry any interest.
- (6) Physical / scanned copies of Bank Receipt with UTR for EMD remitted and KYC documents should reach the Authorised Officer at above Bank address or on email id: naresh.chavan@saraswatbank.com **at least two working days prior to the Auction date.**

- (7) The property/assets will not be sold below the Reserve Price mentioned in the Auction Notice. The bidder shall improve their further offers in multiple of amounts indicated under "Bid increment" in the Auction Notice. If a bid is placed in the last 5 minutes of the closing time, the process will get extended for further 5 minutes for unlimited time. On closure of e-Auction process, the bidder who submits the highest bid amount shall be declared as Successful Bidder. The Authorised Office may conduct an Open Bidding process / further negotiation thereafter to decide the successful bidder and auction amount.
- (8) The successful bidder shall, immediately but not later than next working day after sale, deposit 25% of the final bid amount [Including EMD before bid]. If the successful bidder fails to pay 25% amount within the prescribed time herein above, the EMD shall be forfeited without any notice. After deposit of 25% and confirming the sale by the Authorised Officer, the bidder shall have to pay remaining amount i.e. 75% of the bid amount on or before 15 working days from the receipt of the confirmation letter or within such extended period as may be agreed upon in writing solely at the discretion of the Authorised Officer.
- (9) If the remaining amount is not paid within the time prescribed in the confirmation letter, the amount deposited so far would be forfeited without any notice and property/assets shall be put to re-auction. The defaulting bidder shall have no claim/ right in respect of property/assets amount. The EMD amount of unsuccessful bidder will be refunded on closure of the e-auction/sale proceeding as per instructions provided in the Auction Bid Form.
- (10) The sale is subject to confirmation of the Authorised Officer. Sale Certificate will be issued in the name of the purchaser(s)/applicant (s) only and will not be issued in any other name(s).
- (11) The Authorized Officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction at any stage without assigning any reason thereof.
- (12) The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
- (13) Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Saraswat Co-op. Bank Ltd. nor the service provider will be responsible for any lapses/failure (internet failure, power failure etc.) on the part of the vendor in such cases. In order to ward off such contingent situation, the 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.

Authorised Officer
Saraswat Co-operative Bank Ltd.
Sub Zone, Nagpur

AUCTION BID FORM
AUCTION SALE OF IMMOVABLE PROPERTY UNDER SARFAESI ACT, 2002
(Please fill in Capital Letters)

1.	* Name of the Bidder(s)	:										
2.	Name of representative of Bidder	:										
3.	Father's/Husband's Name	:										
4.	* PAN No	:										
5.	* Postal Address of Bidder(s)	:										
6.	* Phone/Cell No.	:										
7.	* E-Mail ID	:										
8.	* Property Details (Sr. No. & Lot No)	:										
9.	Public Notice ref, if applicable (Newspaper /date / Edition):	:										
10.	Earnest Money Deposit (EMD) Details	:	DD/PO/UTR No: : Date of DD/PO/UTR : DD/PO Payable at : Amount : Rs. Name of Bank : Branch Name : IFSC Code : Bank Account No :									
11.	Bank details for refund of EMD	:	Bank Name : Branch Name : Bank A/c No : IFSC Code :									
12.	* Self-attested KYC Documents : (Voter ID/PAN Card/Aadhar Card/Driving Licence / Govt. ID Card/Valid Passport)	:	<table border="1"> <thead> <tr> <th>Photo ID / Address Proof</th> <th>No.</th> <th>Valid upto</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td></td> <td></td> </tr> <tr> <td>2.</td> <td></td> <td></td> </tr> </tbody> </table>	Photo ID / Address Proof	No.	Valid upto	1.			2.		
Photo ID / Address Proof	No.	Valid upto										
1.												
2.												

* Mandatory fields

I/We have downloaded copies of the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from web site (<https://www.auctiontiger.net>) of your service provider and shall abide by them and have also carried out my own due diligence in the matter of purchase of the secured assets / Properties. In case any information is found to be incorrect/ incomplete, I shall not hold the Authorised Officer, the secured lender and / or any of its officials, responsible for the same and shall not have any claim whatsoever against anyone of them.

Date:

.....
Signature on behalf of the Bidder

ANNEXURE-III

DECLARATION BY BIDDER(S)

To:
The Authorized Officer,

Date:

Dear Sir / Madam

1. I/We, the bidder/s do hereby state that, I/We have downloaded the copies of the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from web site (<https://www.auctiontiger.net>) of your service provider. I /We studied and understood them and confirm my/our agreement to them read the entire terms and conditions of the sale and have understood them fully. I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Auction.
2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.
3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief.
I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Authorised Officer and that the Authorised Officer will be at liberty to annul the offer made to me/us at any point of time.
4. I/We understand that in the event of me/us being declared as successful bidder by the Authorised Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorised Officer and thereafter if I/We fail to comply or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfil any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorised Officer.
5. I/We also agree that in the eventuality of forfeiture of the amount by Authorised Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
6. I/We also understand that the EMD of all officer/bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
7. The decision taken by Authorised Officer in all respects shall be binding on me/us.
8. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.
9. I/We confirm that Authorized Officers of the Bank, and e-Auction Service Provider shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-Auction platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the auction event

Signature:.....
Name:.....
Address:.....
E-mail id.....

Note: This Document is Required to be duly filled in and signed by the Bidder/Buyer and thereafter uploaded It on Auctiontiger's website mentioned in the Sale Notice during the time of submission of the Bid.