

**NIDO HOME FINANCE LIMITED**  
(formerly known as Edelweiss Housing Finance Limited) Registered Office Situated At Tower 3, 5th Floor, Wing 'B', Kohinoor City Mall, Kohinoor City, Kiroad Road, Kuria (West), Mumbai - 400 070. Regional Office at Office No. 407-410, 4th Floor, Kakade Bizz Icon, CTS 2687B, Ganeshkhind Road, Bhandurde, Shivaji Nagar, Pune, Maharashtra 411016

**E-AUCTION - STATUTORY 30 DAYS SALE NOTICE**  
Sale by E-Auction under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and The Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to public in general and in particular to borrower and guarantor that below mentioned property will be sold on "As is where is", "As is what is" and "Whatever there is" for the recovery of amount as mentioned in appended table till the recovery of loan dues. The said property is mortgaged to Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited) for the loan availed by Borrower(s), Co-borrower(s) and Guarantor(s). The secured creditor is having Symbolic possession of the below mentioned Secured Asset.

Name of Borrower(s) / Co-Borrower(s) / Guarantor(s)	Amount of Recovery	Reserve Price and EMD	Date & Time of the Auction
Shankaraj Siddhanta Pujari (Borrower), Siddhanta Nagappa Pujari (Co-Borrower), Shekhar Siddhanta Pujari (Co-Borrower), Pooja Ankush Mokash (Maiden Name), Pooja Shankaraj Pujari (Co-Borrower)	Rs.27,18,888/- (Rupees Twenty Seven Lakhs Eighteen Thousand Eight Hundred Eighty Eight Only) for LAN No. LSLPSTH000094114 as on 20.09.2024 + Further Interest thereon Legal Expenses	Rs.45,00,800/- (Rupees Forty Five Lakhs Eight Hundred Only) Earnest Money Deposit (With 5 Minutes Unlimited Auto Extensions)	11.11.2024 Between 11 am to 12 Noon

**Date & Time of the Inspection:** 02.10.2024 between 11.00 am to 3.00 pm  
**Symbolic Possession Date:** 28-09-2024

**Description of the secured Asset:** All The Part And Parcel Bearing Plot No.901 Area Admeasuring Of 2400 Sq Ft I.E. 223.94 Sq.Mr Along With Entire Construction Thereon Bearing Grampanchayat Sr No. 480, And Grampanchayat Mikat No.901 Situated At Mouje Takli, South Solapur Within The Limits Of Solapur Jilha Parishad. The Said Property Is Bounded As: East: Road, West: Road, South: Road, North: Property Of Layappa Mendal (Meddar), North: Plot No. 13.

**Note:-** 1) The auction sale will be conducted online through the website <https://sarfaesi.auctiontign.net> and Only those bidders holding valid Email, ID PROOF & PHOTO PROOF, PAN CARD and have duly remitted payment of EMD through DEMAND DRAFT/ NEFT/RTGS shall be eligible to participate in this "online e-auction".  
2) The successful bidders have to submit their EMD by way of remittance by DEMAND DRAFT / RTGS/NEFT to: Beneficiary Name: NIDO HOME FINANCE LIMITED Bank: STATE BANK OF INDIA, Account No. 65226845199, SARFAESI- Auction, NIDO HOME FINANCE LIMITED, IFSC code: SBIN001593.  
3) Last date for submission of online application BID form along with EMD is 08.11.2024.  
4) For detailed terms and condition of the sale, please visit the website <https://sarfaesi.auctiontign.net> or Please contact Mr. Maulik Shirmali Ph. +91-635189643/9173528727, Help Line e-mail ID: Support@auctiontign.net.

Mobile No. 8097555076/9764338822 Sd/- Authorized Officer  
Date: 28.09.2024 Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)

**KOTAK MAHINDRA BANK LIMITED**  
Registered Office: 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051. Regional Office: Admas Plaza, 4<sup>th</sup> Floor, 166/16, CST Road, Kolverly Village, Kunchi Kurve Nagar, Near Hotel Hare Krishna, Santacruz East, Mumbai - 400098. (Corporate Identity No. L65110MH1985PLC038137).

**PUBLIC NOTICE FOR AUCTION CUM SALE**

Notice is hereby given to the public in general and in particular to the Borrower/Co-Borrower/Guarantor/Mortgagor that the below described immovable property mortgaged to Kotak Mahindra Bank Ltd, and the Physical Possession of which has been taken over by the Authorised Officer of Kotak Mahindra Bank Ltd, against which expression of interest/offer has been received from an intended purchaser at the amount mentioned as Reserve Price and therefore further offers are invited by the undersigned in sealed covers for purchase of immovable property described herein under, which will be sold on "AS IS WHERE IS" AND "AS IS WHAT IS" basis. Offers are invited to take part in e-auction through the Web Portal of our e-Auction Service Partner, M/s. C1 India Pvt Ltd ([www.c1india.com](http://www.c1india.com)).  
i.e. <https://www.bankauctions.com> by the undersigned for sale of the immovable property of which particulars are given below:-

Name of the Borrower(s) / Guarantor(s) / Mortgagor(s)	Demand Notice Date and Amount	Description of the Immovable Properties	Reserve Price	Earnest Money Deposit (EMD)	Date/Time of Auction
1. Mr. Pankaj Shatrughna Humbera (Borrower), 2. Mrs. Asha Shatrughna Humbera (Co-Borrower), 3. Mr. Anand Shatrughna Humbera (Co-Borrower) (Loan Account No. HF37432940)	20.07.2021 Rs.64,93,593.67/- (Rupees Sixty Four Lakhs Ninety Three Thousand Five Hundred Ninety Three and Sixty Seven Paise Only) on 19.07.2021	All that part and parcel of the Properties bearing:- Property - All that piece and parcel of Flat No.204, 2 <sup>nd</sup> Floor, Ram Shrushti Phase-1, Pimple Nilakh, Chinchwad, Pune-411027	Rs. 60,00,000/- (Rupees Sixty Lakhs Only)	10% of Bid Amount i.e. Rs. 6,00,000/- (Six Lakhs Only)	Date of Inspection of Immovable property 07 <sup>th</sup> October 2024 15:00 hrs. - 16:00 hrs. Last Date for Submission of Offers / EMD 16.10.2024 till 5.00 pm. Date/Time of Auction 17.10.2024 11:00 hrs.-12:00 hrs.

**Important Terms & Conditions of Sale:** (1) The Auction is conducted as per the further Terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may go through the website of our e-Auction Service Provider, M/s. C1 India Pvt. Ltd. i.e. <https://www.bankauctions.com> for bid documents, the details of the secured asset put up for Auction and the Bid Form which will be submitted to the authorized officer at the branch office/regional office as provided herein above; (2) All the intending purchasers/bidders are required to register their name in the Web Portal mentioned above as <https://www.bankauctions.com> generate their User ID and Password in free of cost of their own to participate in the e-Auction and to bid; (3) For any enquiry, information, support, procedure and online training on e-Auction, the prospective bidders may contact the M/s C1 India Pvt Ltd Department of our e-Auction Service Partner, M/s. Vinod Chauhan, through Tel. No. +91 7291124.25.26. Mobile No. +91 981387931 & Email ID: delhi@c1india.com & support@bankauctions.com; (4) To the best of knowledge and information of the Authorised officer there is no encumbrance in the properties. However, the intending bidders may inspect the property and its documents as mentioned above or any other date & time with prior appointment and they should make their own independent inquiries regarding the encumbrance, title of properties put on e-Auction and claims/rights/affecting the property prior to submitting their bid. The e-Auction advertisement does not constitute any commitment or any representation of KMBL. The property is being sold with all the existing and future encumbrances whether known or unknown to KMBL. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues; (5) For participating in the e-Auction, intending purchasers/bidders will have to submit/put in the Web Portal (<https://www.bankauctions.com>) the details of payment of interest-free refundable Earnest Money Deposit (EMD) of the secured asset as mentioned above by way of Demand Draft in favour of Kotak Mahindra Bank Limited payable a/cune along with self-attested copies of the PAN Card, Aadhaar Card, Residence Address Proof, Board Resolutions in case of company and Address Proof as specified above alongwith the requisite bid/offer form in this regard; (6) The EMD of all other bidders who did not succeed in the e-Auction will be refunded by KMBL within 72 working hours of the closure of the e-Auction. The EMD will not carry any interest; (7) The balance amount of purchase consideration shall be payable by the Successful Purchaser/Bidder on or before the fifteenth (15th) day from the date of Confirmation of Sale of the said secured asset by the Authorised Officer/ Secured Creditor or such extended period as may be agreed upon in writing by the Authorised Officer at his/ her discretion. In case of default, all amounts deposited till then shall be liable to be forfeited; (8) For inspection of property or more information, the prospective bidders may contact the Authorised Representative, Mr. Ashok Motwani (Mobile No.: +91 9873737351, E-mail ID: Ashok.motwani@kotak.com), Mr. Ismail Deshmukh (Mobile No.: 932496979 Email ID: Ismail.Deshmukh@kotak.com) or Mr. Sanket Sawant (Mobile No. 844647714 Email ID: sanket.sawant@kotak.com) (9) At any stage of the e-Auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the e-Auction without assigning any reason thereof and without any prior notice. In case any bid is rejected, Authorised Officer can negotiate with any of the rendered or intending bidders or other parties for sale of property by Private Treaty; (10) Sale is subject to the confirmation by the Authorised Officer. The Successful Purchaser/ Bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law; (11) The sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, as amended from time to time; it shall solely be the responsibility of the Successful Bidder/ Purchaser to get the sale registered. All expenses relating to stamp duty, registration charges, transfer charges and any other expenses and charges in respect of the registration of the sale for the above referred property shall be borne by the Successful Bidder/ Purchaser. The sale has to be registered at the earliest else the purchaser has to give the request letter to KMBL mentioning the reason of delaying the registration; (12) No person other than the intending bidder/ offer themselves, or their duly authorised representative shall be allowed to participate in the e-Auction/sale proceedings. Such Authorisation Letter is required to submit along with the Bid Documents; (13) The bid price shall be above the Reserve Price during e-auction and improve their offer in multiple of Rs. 1,00,000/- for Property bearing All that piece and parcel of Flat No. 204, 2<sup>nd</sup> Floor, Ram Shrushti Phase-1, Pimple Nilakh, Chinchwad, Pune - 411027, together with all present and future super structure, property will not be sold below the Reserve Price set by the Authorised Officer; (14) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Kotak Mahindra Bank Ltd., payable at Pune and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default; (15) On Compliance of terms of sale, Authorised Officer shall issue "Sale Certificate" in favour of highest bidder. All the expenses related to stamp duty, registration Charges, Conveyance, VAT, TDS etc. to be borne by the bidder/purchaser; (16) Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e. outstanding water/electric dues, property tax or other charges if any; (17) The successful bidder shall bear all expenses including pending dues of any Development Authority if any/taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the "Sale Certificate"; (18) The Successful Bidder is required to deposit equally the TDS 1% of the total auction amount in the name of the mortgagor/s, if the sale amount is Rs. 60,00,000/- (Rupees Sixty Lakhs Only) or more; (19) The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice; (20) To the best of his knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation with regard to the fitness/ title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid property; (21) Further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization; (22) The notice is hereby given to the Borrower (s) / Mortgagor(s) / Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale; (23) The immovable property will be sold to the highest bidder basis inter se bidding process; (24) Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.

**Zonal Office PUNE CITY**  
"Yashomangal" 1183-A, F. C. Road, Shivajinagar, Pune 5

**POSSESSION NOTICE** (Appendix IV under the Act-Rule-8(1))

WHEREAS, the undersigned being the Authorized Officer of the Bank of Maharashtra under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (54 of 2002) and in exercise of the powers conferred under Sub-Section (12) of Section 13 read with Rule 3 of the Security Interest (Enforcement) Rule, 2002, issued a Demand Notice dated 04/07/2024 calling upon the Borrower M/s Yash Industries Prop. Shri. Deepak Kushabhu Degaonkar to repay the amount mentioned in the Notice being Rs. 11,67,435.86 (Rupees Eleven Lacs Sixty Seven Thousand Four Hundred Thirty Five and Paise Eighty Six Only) plus interest p.a. with monthly rest w.e.f. 05.07.2024 as mentioned in the demand notice, apart from cost, charges and expenses, minus recovery if any, within 60 days from the date of the said Notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on him under sub section (4) of section 13 of Act read with Rule 8 of the Security Interest Enforcement Rules, 2002 on this 24<sup>th</sup> Day of September of the year, 2024.

The Borrowers in particular and the Public in general is hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of the Bank of Maharashtra, Dhankawadi Branch for an amount of hereinabove mentioned.

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

This notice is also being published in vernacular. The English version shall be final if any question of interpretation arises.

The details of the properties mortgaged to the Bank and taken possession by the Bank are as follows:

- Registered Mortgage of Flat No. C - 2, 2<sup>nd</sup> Floor, Aditi Heights, No. 20 Hissa No.2/1/4, Kashinath Patil Nagar, Mouza Dhankawadi, Pune
- Hypothecation of stock and book Debts at 20/1, Punayal Nagar, Opp. K.K Market, Balaji Nagar, Dhankawadi, Pune 411043.

Date: 24/09/2024  
Place: Pune  
Chief Manager & Authorized Officer, Bank of Maharashtra

**YES BANK LIMITED**  
Registered Office: Yes Bank House, Western Express Highway, Santacruz (E), Mumbai, 400 055

**[Rule 8(1)] POSSESSION NOTICE**

Whereas, the undersigned being the authorised officer of YES Bank Limited ("Bank") under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") and in exercise of the powers conferred under section 13(12) of the Act read with Rule 9 of the Security Interest (Enforcement) Rules 2002, had issued a below mentioned demand notices to respective borrowers calling upon them to repay the below mentioned amount mentioned in the respective notice within 60 days from the date of receipt of the said notice. The Borrower / security providers having failed to repay the amount, notice is hereby given to the Borrower/ security providers and to the public in general that the undersigned has taken symbolic possession of the properties described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules.

The Borrower / security providers in particular and the public in general is hereby cautioned not to deal with the properties mentioned below and any dealings with the said property will be subject to the charge of the Bank for below mentioned amount, together with all the other amounts outstanding including the costs, charges, expenses and interest thereon.

This is to bring to your attention that under Section 13(8) of SARFAESI Act, where the amount of dues of the secured creditor together with all costs, charges and expenses incurred by secured creditor is tendered to the secured creditor at any time before the date of publication of notice for the public auction/ tender/ private treaty, the secured asset shall not be sold or transferred and no further steps shall be taken for transfer or sale of that secured asset.

**Details of the Demand Notice/ Borrowers/Mortgaged Property**

Sr. No.	Loan No	Borrower & Mortgagor	Description of the Mortgage Properties	Sec 13(2) Notice Date	Total Outstanding dues as per Sec 13(2) Notice.	Date of physical Possession
1	AFH0008 00357492	GANESH RAMBHAU GULAVE & ARCHANA GANESH GULAVE	Flat No.102, First Floor, "S.P. Residency", Survey No. 4, Hissa No. 1/1B, Plot No. 15, Situated at Village- Dighi, Tal. - Haveli, Dis- Pune-411015, along with car parking No. 1	15-Jul-23	2376934	24-Sep-24
2	AFH0008 00788435	SHIVPRASAD SHRIKRUSHNA DIXIT & SHITAL SHIVPRASAD DIXIT	Flat No. E-104, 1st Floor, Wing- E, "Aksha Amuliyat", Gat No. 162, Situated at Village- Dudulgaon, Tal.-Haveli, Dist- Pune-412105	15-Apr-24	23,18,649.63	24-Sep-24

Place: Pune  
Date: 27.09.2024  
Sd/- (Authorized Officer), YES BANK Limited

**KOTAK MAHINDRA BANK LIMITED**  
Registered Office: 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051. Regional Office: Admas Plaza, 4<sup>th</sup> Floor, 166/16, CST Road, Kolverly Village, Kunchi Kurve Nagar, Near Hotel Hare Krishna, Santacruz East, Mumbai - 400098. (Corporate Identity No. L65110MH1985PLC038137).

**PUBLIC NOTICE FOR AUCTION CUM SALE**

Notice is hereby given to the public in general and in particular to the Borrower/Co-Borrower/Guarantor/Mortgagor that the below described immovable property mortgaged to Kotak Mahindra Bank Ltd, and the Physical Possession of which has been taken over by the Authorised Officer of Kotak Mahindra Bank Ltd, against which expression of interest/offer has been received from an intended purchaser at the amount mentioned as Reserve Price and therefore further offers are invited by the undersigned in sealed covers for purchase of immovable property described herein under, which will be sold on "AS IS WHERE IS" AND "AS IS WHAT IS" basis. Offers are invited to take part in e-auction through the Web Portal of our e-Auction Service Partner, M/s. C1 India Pvt Ltd ([www.c1india.com](http://www.c1india.com)).  
i.e. <https://www.bankauctions.com> by the undersigned for sale of the immovable property of which particulars are given below:-

Name of the Borrower(s) / Guarantor(s) / Mortgagor(s)	Demand Notice Date and Amount	Description of the Immovable Properties	Reserve Price	Earnest Money Deposit (EMD)	Date/Time of Auction
1. Mr. Nirmal Uday Day (Borrower), 2. Mr. Varun Uday Day (Co-Borrower) (Loan Account No. ILAP39684)	03.11.2020 Rs. 1,13,68,737.63/- (Rupees One Crore Thirteen Lakh Sixty Eight Thousand Seven Hundred Thirty Seven And Paise Sixty Three Only) on 26.10.2020	All that part and parcel of the Properties bearing:- Property - T-1, T-2, T-3, 1 <sup>st</sup> Floor, Gokul Chamber, CTS No. 1001, And 1002, Near Tamboli Masjid, Laxmi Road, Rawwar Peth, Pune - 411002.	Rs. 98,41,500/- (Rupees Ninety Eight Lakhs Forty One Thousand Five Hundred Only)	10% of Bid Amount i.e. Rs. 9,84,150/- (Nine Lakhs Eighty Four Thousand Five Hundred Fifty Only)	Date of Inspection of Immovable property 07 <sup>th</sup> October 2024 11:00 hrs. - 12:00 hrs. Last Date for Submission of Offers / EMD 17.10.2024 till 5.00 pm. Date/Time of Auction 18.10.2024 11:00 hrs.-12:00 hrs.

**Important Terms & Conditions of Sale:** (1) The Auction is conducted as per the further Terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may go through the website of our e-Auction Service Provider, M/s. C1 India Pvt. Ltd. i.e. <https://www.bankauctions.com> for bid documents, the details of the secured asset put up for Auction and the Bid Form which will be submitted to the authorized officer at the branch office/regional office as provided herein above; (2) All the intending purchasers/bidders are required to register their name in the Web Portal mentioned above as <https://www.bankauctions.com> generate their User ID and Password in free of cost of their own to participate in the e-Auction on the date and time aforesaid; (3) For any enquiry, information, support, procedure and online training on e-Auction, the prospective bidders may contact the M/s C1 India Pvt Ltd Department of our e-Auction Service Partner M/s. Vinod Chauhan, through Tel. No. +91 7291124.25.26. Mobile No.: 981387931 & Email ID: delhi@c1india.com & support@bankauctions.com; (4) To the best of knowledge and information of the Authorised officer, there is no encumbrance in the properties. However, the intending bidders may inspect the property and its documents as mentioned above or any other date & time with prior appointment and they should make their own independent inquiries regarding the encumbrance, title of properties put on e-Auction and claims/rights/affecting the property prior to submitting their bid. The e-Auction advertisement does not constitute any commitment or any representation of KMBL. The property is being sold with all the existing and future encumbrances whether known or unknown to KMBL. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues; (5) For participating in the e-Auction, intending purchasers/bidders will have to submit/put in the Web Portal (<https://www.bankauctions.com>) the details of payment of interest-free refundable Earnest Money Deposit (EMD) of the secured asset as mentioned above by way of Demand Draft in favour of Kotak Mahindra Bank Limited payable at Pune along with self-attested copies of the PAN Card, Aadhaar Card, Residence Address Proof, Board Resolutions in case of company and Address Proof as specified above alongwith the requisite bid/offer form in this regard; (6) The EMD of all other bidders who did not succeed in the e-Auction will be refunded by KMBL within 72 working hours of the closure of the e-Auction. The EMD will not carry any interest; (7) The balance amount of purchase consideration shall be payable by the Successful Purchaser/ Bidder on or before the fifteenth (15th) day from the date of Confirmation of Sale of the said secured asset by the Authorised Officer/ Secured Creditor or such extended period as may be agreed upon in writing by the Authorised Officer at his/ her discretion. In case of default, all amounts deposited till then shall be liable to be forfeited; (8) For inspection of property or more information, the prospective bidders may contact the Authorised Representative, Mr. Ashok Motwani (Mobile No.: +91 9873737351, E-mail ID: Ashok.motwani@kotak.com), Mr. Ismail Deshmukh (Mobile No.: 932496979 Email ID: Ismail.Deshmukh@kotak.com) or Mr. Sanket Sawant (Mobile No. 844647714 Email ID: sanket.sawant@kotak.com) (9) At any stage of the e-Auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the e-Auction without assigning any reason thereof and without any prior notice. In case any bid is rejected, Authorised Officer can negotiate with any of the rendered or intending bidders or other parties for sale of property by Private Treaty; (10) Sale is subject to the confirmation by the Authorised Officer. The Successful Purchaser/ Bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law; (11) The sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, as amended from time to time; it shall solely be the responsibility of the Successful Bidder/ Purchaser to get the sale registered. All expenses relating to stamp duty, registration charges, transfer charges and any other expenses and charges in respect of the registration of the sale for the above referred property shall be borne by the Successful Bidder/ Purchaser. The sale has to be registered at the earliest else the purchaser has to give the request letter to KMBL mentioning the reason of delaying the registration; (12) No person other than the intending bidder/ offer themselves, or their duly authorised representative shall be allowed to participate in the e-Auction/sale proceedings. Such Authorisation Letter is required to submit along with the Bid Documents; (13) The bid price shall be above the Reserve Price during e-auction and improve their offer in multiple of Rs. 1,00,000/- for Property bearing T-1, T-2, T-3, 1st Floor, Gokul Chamber, CTS No.1001, And 1002, Near Tamboli Masjid, Laxmi Road, Rawwar Peth, Pune - 411002, together with all present and future super structure, property will not be sold below the Reserve Price set by the Authorised Officer; (14) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Kotak Mahindra Bank Ltd., payable at Pune and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default; (15) On Compliance of terms of sale, Authorised Officer shall issue "Sale Certificate" in favour of highest bidder. All the expenses related to stamp duty, registration Charges, Conveyance, VAT, TDS etc. to be borne by the bidder/purchaser; (16) Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e. outstanding water/electric dues, property tax or other charges if any; (17) The successful bidder shall bear all expenses including pending dues of any Development Authority if any/taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the "Sale Certificate"; (18) The Successful Bidder is required to deposit equally the TDS 1% of the total auction amount in the name of the mortgagor/s, if the sale amount is Rs. 50,00,000/- (Rupees Fifty Lakhs Only) or more; (19) The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice; (20) To the best of his knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation with regard to the fitness/ title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid property; (21) Further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization; (22) The notice is hereby given to the Borrower (s) / Mortgagor(s) / Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale; (23) The immovable property will be sold to the highest bidder basis inter se bidding process; (24) Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.

**Union Bank of India**  
Asset Recovery Management Branch:  
21 Veena Chambers Mezzanine Floor, Dalal Street, Near Bombay Stock Exchange, Fort, Mumbai-400023. Email: ubin0553352@unionbankofindia.bank

**E-AUCTION SALE NOTICE (UNDER SARFAESI ACT)**

**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 Provision To Rule 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 Symbolic/Physical Possession of which has been taken by the Authorised Officer of Union Bank of India (Secured Creditor) will be sold on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" AND "WITHOUT RECOURSE BASIS" on Dated 29.10.2024 at mentioned 12.00 Pm to 5.00 Pm for recovery of respective amounts, due to the Union Bank of India (Secured Creditor) from the respective Borrower(s) and Guarantor(s) as mentioned below. The Reserve Price and Earnest Money Deposit will be as mentioned below. For details terms and conditions of the sale, please refer to the link provided in Union Bank of India (Secured Creditor) website i.e. [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in). Bidder may also visit the website <https://ebkray.in>. The under mentioned properties will be sold by Online E-Auction through website : <https://ebkray.in> on Dated 29.10.2024 for recovery of respective amounts plus interest and other expenses in the respective borrowers accounts.

**Online E- Auction through website <https://ebkray.in> | Date & Time of Auction: 29.10.2024 at 12.00 PM to 05.00 P.M.**

Lot No.	a) Name of the Borrower / b) Name of the Branch / c) Description of Property d) Name of the Owner/s	a) Reserve Price in Rupees b) Earnest Money Deposit (EMD) In Rupees	Debt Due Contact Person and Mobile No. Inspection Date/Time	Encumbrance Possession: Symbolic/Physical
1	a) M/s Sigma Techinfra Solutions (India) Private Limited b) Asset Recovery Management Branch c) Unit No E-207, 2nd Floor, Eastern Business District, Block No. Neptune Living Point, LBS Marg, Bhandup (West), Mumbai, Maharashtra Pin 400078 d) M/s Sigma Techinfra Solutions (India) Private Limited.	a)Rs. 2,34,00,000.00 b)Rs. 23,40,000.00	Rs. 13,19,13,229.07 (Rupees Thirteen Crore Nineteen Lacs Thirteen Thousand Two hundred Twenty Nine Paise Seven Only) as on 30.06.2024 plus further interest thereon w.e.f.01.07.2024 at applicable rate of interest, cost and excluding legal and other charges till date. Mr. Vijay H Bhagwatkar - Mob. 8698922227 Mr. Kishor Chandra Kumar - Mob. 7992466930	Not known to AO, Symbolic Possession
2	a) M/s Sigma Techinfra Solutions (India) Private Limited b)Asset Recovery Management Branch c) Flat No. 25, 7th Floor, Building No. A-2, Solace Park, Near Anand Talkies, Village Ghorpadi, Taluka Haveli, District Pune Maharashtra d) Mr. Sanjay Sheshroa Gaikwad & Mrs. Sujata Sanjay Gaikwad.	a)Rs. 79,00,000.00 b)Rs. 7,90,000.00		
3	a) M/s Sigma Techinfra Solutions (India) Private Limited b)Asset Recovery Management Branch c) Flat No. 102, 1st Floor, Spiro Elegance Apartment, Baner Road, Opp. Amar Business Zone, Pune, Maharashtra Pin 411045 situated at Survey No. 113, Hissa No. 4 of Village Baner d) Mr. Sanjay Sheshroa Gaikwad	a)Rs. 89,00,000.00 b)Rs. 8,90,000.00		
4	a) M/s Sigma Techinfra Solutions (India) Private Limited b)Asset Recovery Management Branch c) Flat No. 402, 4th Floor, Spiro Elegance Apartment, Baner Road, Opp. Amar Business Zone, Pune, Maharashtra Pin 411045 situated at Survey No. 113, Hissa No. 4 of Village Baner d) M/s Sigma Techinfra Solutions (India) Private Limited.	a)Rs. 85,00,000.00 b)Rs. 8,50,000.00		
5	a) M/s Sigma Techinfra Solutions (India) Private Limited b)Asset Recovery Management Branch c) Amalgated Office No. 401 & 402, 4th Floor, Block III, Lyods Chamber, 409, Mangalwar Peth, Pune, Maharashtra Pin 411011, situated at Survey No. 299, CTS No. 408 & 409 of Mangalwar Peth Taluka Haveli District Pune d) M/s Sigma Techinfra Solutions (India) Private Limited.	a)Rs. 1,50,00,000.00 b)Rs. 15,00,000.00		
6	a) M/s Sigma Techinfra Solutions (India) Private Limited b)Asset Recovery Management Branch c) Flat No. 1004, 10th Floor Building No A/9, Kumar kruti, Adarsh Nagar, Village Vadgaon , Kumar Kruti CHSL, Tal. Maval, District Pune, Maharashtra Pin 411014. d) Mr. Sanjay Sheshroa Gaikwad.	a)Rs. 97,00,000.00 b)Rs. 9,70,000.00		

Bidders are requested to visit the Bank's website [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) for detailed terms & conditions of E-Auction and other details before submitting their Bids for taking part in the E-Auction. Bidder may also visit the website <https://ebkray.in> of Service Provider Indian Banks Auction Properties Information (IBAPI) Portal. The intending bidders must have valid e-mail id to participate in on-line Auction. The terms and conditions of sale shall be strictly as per the provisions of The Security Interest (Enforcement) Rules, 2002.

**STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) / RULE 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002**  
This may also be treated as notice under Rule 8(6) / Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about the holding of E-Auction Sale on the above mentioned date.  
For detailed terms and condition of the sale, please refer to the link provided i.e. [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) or <https://ebkray.in>