

**KOTAK MAHINDRA BANK LIMITED**

Registered Office: - 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai -400 051. Corporate identity No. L65110MH1985PLC038137).  
Regional Office: Admas Plaza 4th Floor 166/16,CST Road Kolivery Village Kunchi Kurve Nagar,Near Hotel Hare Krishna Santacruz East Mumbai-400098

**PUBLIC NOTICE FOR AUCTION CUM SALE**

Please treat this as a fresh notice which is hereby given to the public in general and in particular to the Borrower/Co-Borrower/Guarantor that the below described immovable property mortgaged to the Authorised Officer of Kotak Mahindra Bank Ltd, the **Physical Possession** of which has been taken by the Authorised Officer of Kotak Mahindra Bank Ltd, will be sold on “AS IS WHERE IS”, “AS IS WHAT IS” and “WHATEVER THERE IS” basis, offers are invited to submit online through the Web Portal of our e-Auction Service Partner, M/s.C1 India Pvt Ltd i.e. [www.c1india.com](http://www.c1india.com) by the undersigned for sale of the immovable property of which particulars are given below:-

**Loan Account No. IHL71650 & IHL25175, CRN – 109230425**

**Name of the Borrower(s) / Guarantor(s) / Mortgagor(s): Ms. Nancy A. Joseph (Borrower & Mortgagor)**

**Demand Notice Date [13(2) Notice date]: 09<sup>th</sup> February, 2021; Demand Notice Amount [13(2) Notice Amount]: Rs.26,26,825.36/- (Rupees Twenty Six Lakh Twenty Six Thousand Eight Hundred and Twenty Five and Thirty Six Paise Only) as on 09-02-2021**

| <b>Property No.</b>    | <b>Description of Property</b>   | <b>Reserve Price</b>   | <b>Earnest Money Deposit</b>   | <b>Date of Inspection of Immovable properties</b> | <b>Date/ time of Auction</b>            |
|------------------------|--|--|--|---|---|
| <b>Property No. 1.</b> | <b>Flat No. 602, 6<sup>th</sup> Floor, Building No. 3, Sarvodaya Garden, Station Road, Kalyan (West), Maharashtra-- 421306</b> | <b>Rs.78,97,500/- (Rupees Seventy Eight Lakhs Ninety Seven Thousand Five Hundred Only)</b> | <b>Rs.7,89,750/-(Rupees Seven Lakhs Eighty Nine Thousand Seven Hundred And Fifty Only)</b> | <b>25.07.2024 from 11 a.m. to 12.p.m</b>          | <b>08.08.2024 from 2 p.m. to 3 p.m.</b> |

**Last Date for Submission of Offers / EMD:- 07<sup>th</sup>August, 2024 till 5.00 pm  
Bid Incremental Amount: Rs.1,00,000/- (Rupees One Lakh Only)**

**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.bankeauctions.com> for bid documents, the details of the secured asset put up for e-Auction and the Bid Form which will be submitted online;
- (2) All the intending purchasers/bidders are required to register their name in the Web Portal mentioned above as <https://www.bankeauctions.com> and 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 7291971124,25,26, Mobile No.: 9813887931 & E-mail ID: [delhi@c1india.com](mailto:delhi@c1india.com) & [support@bankeauctions.com](mailto:support@bankeauctions.com)**;
- (4) To the best of knowledge and information of the Authorised officer, there is no encumbrance in the property/ies. 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 property/ies put on e-Auction and claims/right/dues/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/upload in the Web Portal (<https://www.bankeauctions.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 **Mumbai** 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.

The Borrower (s) / Mortgager(s) / Guarantor(s) are hereby given **STATUTORY 15 DAYS NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SARFAESI ACT** to discharge the liability in full and pay the dues as mentioned above along with upto date interest and expenses within 15 days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagers pay the amount due to Bank, in full before the date of sale, auction is liable to be stopped.

For detailed terms and conditions of the sale, kindly visit our official website <https://www.kotak.com/en/bank-auctions.html> or contact the Collection Officer **Mr. Kanhyasham Gupta @ 8369156909**, Email ID: [kanhyasham.Gupta@kotak.com](mailto:kanhyasham.Gupta@kotak.com) and/or **Mr. Ashok Motwani @ 9873737351**, Email ID:

[ashok.motwani@kotak.com](mailto:ashok.motwani@kotak.com) or Mr. Ismail Deshmukh @ 9324906979 Email ID: [Ismail.Deshmukh@kotak.com](mailto:Ismail.Deshmukh@kotak.com) at above mentioned Regional/Registered office of Bank.

Special Instruction: e-Auction shall be conducted by our Service Provider, M/s. C1 India Pvt Ltd on behalf of Kotak Mahindra Bank Limited (KMBL), on pre-specified date, while the bidders shall be quoting from their own home/ offices/ place of their Bid as per their choice above the Reserve Price. Internet connectivity and other paraphernalia requirements shall have to be ensured by bidders themselves. Please note that failure of Internet connectivity (due to any reason whatsoever it may be) shall be sole responsibility of bidders and neither KMBL nor C1 India Pvt ltd shall be responsible for these unforeseen circumstances. In order to ward-off such contingent situation, bidders are requested to make all the necessary arrangements/ alternatives whatever required so that they are able to circumvent such situation and still be able to participate in the e-Auction successfully. However, it is requested to the Bidder(s) not to wait till the last moment to quote/improve his/ her Bid to avoid any such complex situations.

Date: 13.07.2024  
Place:- Mumbai

**Authorized Officer**  
**Kotak Mahindra Bank Ltd.**