

ONLINE E – AUCTION SALE OF ASSET**KOTAK MAHINDRA BANK LIMITED****REGISTERED OFFICE: 27 BKC, C 27, G-BLOCK, BANDRA KURLA COMPLEX, BANDRA (E), MUMBAI, MAHARASHTRA, PIN CODE - 400 051****BRANCH OFFICE: KOTAK MAHINDRA BANK LTD.- ZONE-2 NYATI UNITREE, 4TH FLOOR, YERWADA, PUNE NAGAR HIGHWAY, PUNE- 411006****SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 UNDER RULE 8(5) READ WITH PROVISIO TO RULE 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 2002.

NOTICE IS HEREBY GIVEN TO THE PUBLIC IN GENERAL AND IN PARTICULAR TO THE BORROWER (S) AND CO-BORROWER (S) WHOSE DETAILS ARE GIVEN IN BELOW MENTIONED TABLE THAT THE BELOW DESCRIBED IMMOVABLE PROPERTY MORTGAGED/CHARGED TO THE SECURED CREDITOR, THE PHYSICAL POSSESSION OF WHICH HAS BEEN TAKEN BY THE AUTHORISED OFFICER OF KOTAK MAHINDRA BANK LIMITED (HEREINAFTER REFERRED TO AS “THE BANK/KMBL/SECURED CREDITOR”) ON 03.08.2022 AND SUBSEQUENT TO THE ASSIGNMENT OF DEBT IN ITS FAVOUR BY CITIFINANCIAL CONSUMER FINANCE INDIA LIMITED” (“CCFIL”) (SUBSEQUENTLY KNOWN AS CITICORP FINANCE INDIA LIMITED HAS ASSIGNED THE CAPTIONED LOAN ACCOUNT IN FAVOUR OF CITIBANK NA) TO KOTAK MAHINDRA BANK LIMITED, WILL BE SOLD ON “AS IS WHERE IS”, “AS IS WHAT IS”, AND “WHATEVER THERE IS” BASIS FOR REALIZATION OF BANK’S DUES.

DESCRIPTION OF THE IMMOVABLE PROPERTY WITH KNOWN ENCUMBRANCE, IF ANY

ALL THAT PIECE AND PARCEL OF THE FLAT/APARTMENT NO.11, ON THE SECOND FLOOR ADMEASURING AREA ABOUT 474 SQ.FT I.E 44.05 SQ.MTRS (AS PER PCMC PROPERTY CARD ADMEASURING AREA ABOUT 523 SQ.FT I.E 48.60 SQ. MTRS) BUILT-UP (ACCORDING TO REGULARISATION CERTIFICATE BUILT-UP AREA 64.97 SQ. MTRS) BEARING P.C.M.C PROPERTY NO.05/06/00474.2 IN THE BUILDING KNOWN AS “GANGA APARTMENTS” CONSTRUCTED ON SURVEY NO.4, HISSA NO.2/38, SITUATED AT VILLAGE SANGVI, WITHIN JURISDICTION OF SUB-REGISTRAR HAVELI NO.5 AND WITHIN THE LOCAL LIMITS OF PIMPRI-CHINCHWAD MUNICIPAL CORPORATION WHICH IS BOUNDED AS FOLLOWS:

ON OR TOWARD EAST BY: NORTH SOUTH ROAD
 ON OR TOWARD SOUTH BY: S.NO.4/2 PART OF S.NO.76
 ON OR TOWARD WEST BY: S.NO.4/2 PART OF S. NO.80
 ON OR TOWARD NORTH BY: S.NO.4/2 PART OF S.NO.74

BORROWER/S & GUARANTOR/S NAME & ADDRESS	1.DATE & TIME OF E-AUCTION 2.LAST DATE OF SUBMISSION OF EMD 3.DATE & TIME OF THE PROPERTY INSPECTION	RESERVE PRICE EMD OF THE PROPERTY BID INCREMENT
<p>1. MR. VINOD RAMCHET SHARMA @ BINOD RAMCHET SHARMA (BORROWER) S/O MR. RAMCHET SHARMA</p> <p>2. MRS. GEETA VINOD SHARMA @ GEETA BINOD SHARMA (CO-BORROWER) W/O MR. VINOD RAMCHET SHARMA BOTH AT: FLAT NO.11, SECOND FLOOR,</p>	<p>1) E-AUCTION DATE:- 06.03.2025 BETWEEN 12:00 PM TO 1:00 PM WITH UNLIMITED EXTENSION OF 5 MINUTES</p> <p>2.) LAST DATE OF SUBMISSION OF EMD WITH KYC IS:- 05.03.2025 UP TO 6:00 P.M. (IST.)</p> <p>3.) DATE OF INSPECTION:- 04.03.2025 BETWEEN 11:00 AM TO 4:00 PM (IST)</p>	<p>RESERVE PRICE RS.8,00,000/- (RUPEES EIGHT LAKH SIXTY ONLY)</p> <p>EMD: RS.80,000/- (RUPEES EIGHTY THOUSAND ONLY)</p> <p>BID INCREMENT – RS. 10,000/- (RUPEES</p>

<p>“GANGA APARTMENT”, SURVEY NO.4, HISSA NO.2/38, SANGAVI PUNE- 411027</p> <p>BOTH ALSO AT: KRUSHNA SUPER ROW HOUSE, ABASAHEB PAWAR NAGAR, LANE NO.2, OLD SANGVI, PUNE- 411027</p> <p>LOAN ACCOUNT NO. 14099113</p> <p>TOTAL OUTSTANDING: RS.16,89,233 /- (RUPEES SIXTEEN LAKH EIGHTY NINE THOUSAND TWO HUNDRED AND THIRTY THREE ONLY) OUTSTANDING AS ON 11.02.2025 WITH FURTHER INTEREST APPLICABLE FROM 12.02.2025 ALONG WITH ALL COST, CHARGES & EXPENSES UNTIL PAYMENT IN FULL WITH COST AND CHARGES.</p>		<p>TEN THOUSAND ONLY) & IN SUCH MULTIPLES.</p>
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THE EARNEST MONEY HAS TO BE DEPOSITED BY WAY OF DD IN FAVOUR OF “KOTAK MAHINDRA BANK LIMITED” PAYABLE AT **MUMBAI** OR NEFT/RTGS IN THE ACCOUNT OF “KOTAK MAHINDRA BANK LIMITED ACCOUNT NO **RAR505041** AND IFSC CODE- KKBK0000631 , BRANCH KALINA POINT MUMBAI , BRANCH CODE 0641.

THE BORROWER’S ATTENTION IS INVITED TO THE PROVISIONS OF SUB SECTION 8 OF SECTION 13, OF THE SARFAESI ACT, IN RESPECT OF THE TIME AVAILABLE, TO REDEEM THE SECURED ASSET.

PUBLIC IN GENERAL AND BORROWERS IN PARTICULAR PLEASE TAKE NOTICE THAT IF IN CASE AUCTION SCHEDULED HEREIN FAILS FOR ANY REASON WHATSOEVER THEN SECURED CREDITOR MAY ENFORCE SECURITY INTEREST BY WAY OF SALE THROUGH PUBLIC E - AUCTION.

IN CASE OF ANY CLARIFICATION/REQUIREMENT REGARDING ASSETS UNDER SALE, BIDDER MAY CONTACT **THE BANK’S IVR NO. (+91-9152219751)** FOR CLARIFICATIONS. BIDDER MAY ALSO CONTACT **MR. NILESH S. DESAI (MOB NO. +919822501623) & MR. SANJAY CHAVAN (MOB NO +918655312059)** FOR CLARIFICATIONS.

FOR DETAILED TERMS AND CONDITIONS OF THE SALE, PLEASE REFER TO THE LINK [HTTPS://WWW.KOTAK.COM/EN/BANK-AUCTIONS.HTML](https://www.kotak.com/en/bank-auctions.html) PROVIDED IN KOTAK MAHINDRA BANK’S WEBSITE I.E. WWW.KOTAK.COM AND/OR ON [HTTPS://BANKAUCTIONS.IN/](https://bankauctions.in/)

PLACE: PUNE

DATE: 14.02.2025

**AUTHORIZED OFFICER
KOTAK MAHINDRA BANK LIMITED**

