



SWD  
4/2/25

Kotak Mahindra Bank

Registered/Speed Post

Dated: 04.02.2025

1. Mrs. Sarita Vijay Sharma  
W/o Mr. Vijay Sharma

(Borrower)

2. Mr. Vijay P Sharma  
S/o Mr. P.R Sharma  
Both 1 & 2 Also At:

(Co- Borrower)

Flat No.37, Om Sai Apartment  
Road No.27, Near Masjid Galli,  
Near Masjid Shanti Nagar,  
Thane (West), Maharashtra- 400604

3. M/S Rajmata Snack Centre

(Co-Borrower)

Through its proprietor Mrs. Sarita Vijay Sharma  
At:  
Kamgar HOS, Pada No.33, Shop No. 04  
Near Durga Hotel, Thane, Maharashtra-400604

All At:

A/004, Kancha Building, Lodha H,  
Kalyan Shil Road, Nilje, Maharashtra-421203

Dear Sir/Madam,

**Sub: Notice for Sale of the Mortgaged Property**

1. We refer to Demand Notice dated **15.04.2021** issued by Fullerton India Home Finance Company Limited (hereinafter referred to as "FIHFCL") under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (**hereinafter referred to as "SARFAESI Act"**), related to Loan Account Nos. 606307210259595 & 606307510258607 wherein FIHFCL had called upon you to pay the dues of **Rs.27,34,192/- (Rupees Twenty Seven Lakh Thirty Four Thousand One Hundred and Ninety Two Only)** outstanding as on **15.04.2021** with further interest applicable from **16.04.2021** until payment in full (hereinafter referred as the "Outstanding Amount") and payable by you under the facilities granted by FIHFCL within 60 days from the date of the said notice. You have since then failed and neglected to pay the amount as demanded.
2. FIHFCL has vide an assignment agreement dated **28.03.2023** ("**Assignment Agreement**") has assigned the debts due and payable by you in favour of Kotak Mahindra Bank Limited (hereinafter referred to as "KMBL/The Bank") along with all the rights, title, security interests, benefits, financial documents, in the facility(ies) granted by FIHFCL with other incidental right thereto including the assignment of the said facility along with the underlying securities. As per the said assignment agreement, KMBL has become full and absolute owner and as such is legally entitled to receive the repayment of the financial facility or any part thereof including the right to file suits, institute such other proceedings in its own name and to take such other action as may be required for the

Kotak Mahindra Bank Ltd.  
CIN: L65110MH1985PLC038137

7th Floor, Plot No. 7, Sector-125, T +91 12 06173761  
Noida, Uttar Pradesh - 201 313. www.kotak.com

Registered Office:  
27 BKC, C 27, G Block,  
Bandra Kurla Complex,  
Bandra (E), Mumbai 400051,  
Maharashtra, India.



purpose of the recovery of the said financial facility. KMBL has become the absolute owner of the said account(s) and all rights, title and interest in respect of outstanding amount pertaining to above said account(s) is now vested with Bank.

3. It is pertinent to note that despite the service of the above mentioned notice you have failed to liquidate the outstanding dues and as such the Authorized officer of the Bank has taken possession of the property described herein below in **Annexure "A"** (and referred hereinafter as **"Secured Asset"**) on 03.01.2025 in exercise of the powers conferred on him under Section 13(4) of the said Act read with Rule 8 & 9 and in pursuance of order dated 26.09.2024 passed by Hon'ble Additional District Magistrate, Thane under section 14 of the said SARFAESI, Act.
4. After taking possession of the secured asset, Inspection was carried out by Approved Valuer in compliance of Rule 8(5) of The Security Interest (Enforcement) Rule, 2002 and on the basis of the report of the valuer, the Reserve Price of the secured asset is fixed at Rs.21,00,000/- (Rupees Twenty One Lakh Only).
5. This is to inform you all that all the requisitions under the provisions of SARFAESI Act and The Security Interest (Enforcement) Rules, 2002 have been complied with and the Bank now proposes to sell the secured asset by public auction and/or any other methods as prescribed under the provisions of Rule 8(5) of Security Interest (Enforcement) Rules, 2002 after a period of 30 (thirty) days from the date of this notice **along with the existing encumbrances if any on 'as is where is basis & As is what is basis & whatever there is basis'**, unless the bank receives the entire outstanding amount i.e., **Rs.41,74,757/- (Rupees Forty One Lakh Seventy Four Thousand Seven Hundred and Fifty Seven Only)** outstanding as on **31.01.2025** with further interest applicable from **01.02.2025** until payment in full and other charges as demanded in the said demand notice, within the statutory period of 30 (thirty) days from the date of the present notice. Please note that if in case auction scheduled herein fails for any reason whatsoever then the Bank may again enforce the security interest by putting the said secured asset on sale through public auction or private treaty as per its discretion. Please also note that you are further liable to make good the loss incurred after sale of the secured asset, if any.
6. The sale of the secured asset will be through an Online E-Auction at the reserve price more particularly detailed in "Annexure A" as per the below schedule:-

S.NO.	PARTICULARS	DETAILS
1	DATE OF AUCTION	18.03.2025
2	TIME OF AUCTION	12:00 p.m. to 01:00 p.m with unlimited extension of 5 minutes
3	LAST DATE OF SUBMISSION OF EMD WITH KYC IS	17.03.2025 UP TO 6:00 P.M (IST)
4	PLACE OF SUBMISSION OF DOCUMENTS	Kotak Mahindra Bank Ltd, 5th Floor, Adamas Plaza, 166/16, CST Road, Kalina, Santacruz (E) Mumbai - 400098.





Kotak Mahindra Bank

5	MODE OF AUCTION	E-auction through website <a href="https://bankauctions.in/">HTTPS://BANKAUCTIONS.IN/</a>
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7. Please treat this notice as notice under Rule 8 Clause (5) read with proviso to Rule 8 Clause (6) of the Security Interest (Enforcement) Rules, 2002 providing the addressee, a notice of 30 (thirty) days for sale of the secured asset.
8. Post the expiration of the said 30 (thirty) days, the Bank shall be entitled to sell the said secured asset by any of the methods as provided under Rule 8 clause (5) of the Security Interest (Enforcement) Rules, 2002, as the case may be.
9. The Borrower's attention is invited to the provisions of the Subsection 8 of Section 13 of the Act, in respect of the time available to redeem the secured asset.
10. Should you have any representation to be made in response to this notice, please mark the same to Mr. Pushkar Dani (Mob No. +918108383613) & Mr. Agnel Pillai (Mob No. +918976929685) at 7th Floor, Plot No. 7, Sector-125, Noida, Uttar Pradesh – 201313, E-mail ID– [rard.customer@kotak.com](mailto:rard.customer@kotak.com) only, in order to enable us to respond in time. Please note that we shall not be responsible for not responding to any of your representations made in response to this notice if the same is addressed to any other person or place.

For Kotak Mahindra Bank Limited



Authorized Officer

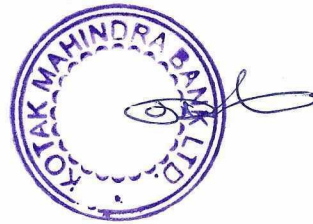
Kotak Mahindra Bank Ltd.  
CIN: L65110MH1985PLC038137

7th Floor, Plot No. 7, Sector-125, Noida, Uttar Pradesh - 201 313. T +91 12 06173761  
[www.kotak.com](http://www.kotak.com)

Registered Office:  
27 BKC, C 27, G Block,  
Bandra Kurla Complex,  
Bandra (E), Mumbai 400051,  
Maharashtra, India.

**ANNEXURE - "A"**

<b>Name of the Borrowers &amp; Loan Account No.</b>	
Name of the borrowers	1. Mrs. Sarita Vijay Sharma 2. Mr. Vijay P Sharma 3. M/S Rajmata Snack Centre
Loan account nos.	606307210259595 & 606307510258607
<b>Amount outstanding</b>	
Rs.41,74,757/- (Rupees Forty One Lakh Seventy Four Thousand Seven Hundred and Fifty Seven Only) outstanding as on 31.01.2025 with further interest applicable from 01.02.2025 along with all cost, charges & expenses until payment in full.	
<b>Description of the Mortgaged property</b>	
All that piece and parcel of the property bearing self-contained Flat No. A/004 on Ground Floor, area admeasuring 495sq.ft built up area Chandresh Kanchan Co-operative Housing Society Limited, Lodha Heaven, Kalyan Shil Road, Nilje, Dombivli(East) situated at village Nilje, within the limits of Kalyan Sub-Registration District Thane in the land bearing survey No.130, Hissa No.4A, 4B free from all encumbrances.	
<b>Name of the mortgagor:</b> Mrs. Sarita Vijay Sharma and Mr. Vijay P. Sharma	
<b>Reserve Price (in INR) &amp; EMD (in INR)</b>	
Reserve price:	Rs.21,00,000/- (Rupees Twenty One Lakh Only)
EMD:	Rs.2,10,000/- (Rupees Two Lakh Ten Thousand Only)
List of Encumbrance: (if any) :	
• Society Dues: 70,000/- (Approx).	



RL 1100510164 <110051>  
RL A QD000665249IN  
Counter No:1,OP-Code:1  
To:RAJMATA,  
MAHARASHTRA, PIN:400604  
From:KOTAK MAHINDRA BANK LTD , NOIDA  
Wt:30grams,

Amt:32.00 ,07/02/2025 ,09:21  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>

India Post  
Dak Seva - Jan Seva

भारतीय डाक  
डाक सेवा - जन सेवा

India Post  
Dak Seva - Jan Seva

RL 1100510164 <110051>  
RL A QD000665102IN  
Counter No:1,OP-Code:1  
To:SARITA,  
MAHARASHTRA, PIN:400604  
From:KOTAK MAHINDRA BANK LTD , NOIDA  
Wt:30grams,

Amt:32.00 ,07/02/2025 ,09:21  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>

भारतीय डाक  
डाक सेवा - जन सेवा

India Post  
Dak Seva - Jan Seva

RL 1100510164 <110051>  
RL A QD000665235IN  
Counter No:1,OP-Code:1  
To:VIJAY,  
MAHARASHTRA, PIN:400604  
From:KOTAK MAHINDRA BANK LTD , NOIDA  
Wt:30grams,

Amt:32.00 ,07/02/2025 ,09:22  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>

भारतीय डाक  
डाक सेवा - जन सेवा

RL 1100510164 <110051>  
RL A QD000665093IN  
Counter No:1,OP-Code:1  
To:SARITA,  
MAHARASHTRA, PIN:421203  
From:KOTAK MAHINDRA BANK LTD , NOIDA  
Wt:30grams,

Amt:32.00 ,07/02/2025 ,09:22  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>

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Dak Seva

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डाक सेवा - जन सेवा

India Post  
Dak Seva - Jan Seva

RL 1100510164 <110051>  
RL A QD000665221IN  
Counter No:1,OP-Code:1  
To:VIJAY,  
MAHARASHTRA, PIN:421203  
From:KOTAK MAHINDRA BANK LTD , NOIDA  
Wt:30grams,

Amt:32.00 ,07/02/2025 ,09:22  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>

भारतीय डाक  
डाक सेवा - जन सेवा

India Post  
Dak Seva - Jan Seva

RL 1100510164 <110051>  
RL A QD000665000IN  
Counter No:1,OP-Code:1  
To:RAJMATA,  
MAHARASHTRA, PIN:421203  
From:KOTAK MAHINDRA BANK LTD , NOIDA  
Wt:30grams,