

यूनियन बँक Union Bank of India
 99/2, Mehta House, Datta Mandir Road, Vimannagar, Pune 411014.
 M. No. : 9321707392
 Email : ubin0907391@unionbankofindia.bank

VIMANNAGAR BRANCH

NOTICE TO THE BORROWER INFORMING ABOUT SALE (30 DAYS NOTICE) RULE 6 (2)/8 (6) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002
 Date: 12-12-2024

Borrower: Mr Bhaskar Prabhakar Thorat
 Flat No 6, Lakshminarayan Apartments, Near Laxmi Narayan Theatre, Parvati, Pune 411009

Co-borrower: Mrs Meenakshree Bhaskar Thorat
 Flat No 6, Lakshminarayan Apartments, Near Laxmi Narayan Theatre, Parvati, Pune 411009

Sir/Madam,
 Sale of property belonging to Mr Bhaskar Prabhakar Thorat for realization of amount due to Bank under the Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002.
 Union Bank of India, Pune Vimannagar Branch, 99/2, Mehta House, Datta Mandir Road, Vimannagar, Pune 411014 the secured creditor, caused a demand notice dated 14-03-2022, under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, calling upon you to pay the dues within the time stipulated therein. Since you failed to comply the said notice within the period stipulated, the Authorised Officer, has taken possession of the secured assets under Section 13(4) of the Act read with Rule 6 / 8 of Security Interest (Enforcement) Rules, 2002 on 29-08-2022.
 Even after taking possession of the secured asset, you have not paid the amount due to bank. As such, it has become necessary to sell the below mentioned property by holding public e-auction after 30 days from the date of receipt of this notice through online mode. The date and time of e-auction along with the Reserve Price of the property and the details of the service provider, in which the e-auction to be conducted, shall be informed to you separately.
 Therefore, if you pay the amount due to the bank along with subsequent interest, costs, charges and expenses incurred by bank before the date of publication of sale notice, no further action shall be taken for sale of the property and you can redeem your property as stipulated in sec. 13 (8) of the Act.

SCHEDULE OF PROPERTY
 Flat No 6, 3rd Floor, Laxminarayan Apartment, Plot No 30, S No 34A + 34B + 35C, CTS No 6631, Velankar Colony, Off Pune Satara Road, Near Laxminarayan Talkies, Parvati, Pune. **Bounded by:**
North : Plot No 3 **South :** By Road,
East : By Road **West :** Plot No 29

Date : 12-12-2024
 Place : Vimannagar

AUTHORISED OFFICER
UNION BANK OF INDIA

यूनियन बँक Union Bank of India
 99/2, Mehta House, Datta Mandir Road, Vimannagar, Pune 411014.
 M. No. : 9321707392
 Email : ubin0907391@unionbankofindia.bank

VIMANNAGAR BRANCH

NOTICE TO THE BORROWER INFORMING ABOUT SALE (30 DAYS NOTICE) RULE 6 (2)/8 (6) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002
 Date: 12-12-2024

Borrower: M/S Yash Technology Solutions
 Prop. Mr Mayur Yashwant Murkute, Gat No 64/1, At Post Biradawadi, Ambelahn Road, Near Bsnl Tower, Chakan, Pune 410501

Proprietor: Mr Mayur Yashwant Murkute
 Sr No 47, Plot No 11, Mandar House, Datta Prasad Housing Society, Ganesh Nagar, Wadgaon Sheri, Pune 411014

Gaurantor: Mr Sachin Sarjerao Gaikwad
 Sr No 43/1/2/1, Flat No 209, A Wing, Chandrai Sankalp, Ambegaon, Pune 411046

Sir/Madam,
 Subject : Sale of property belonging to Mr Sachin S. Gaikwad in NPA Account M/S Yash Technology Solutions Prop. Mr Mayur Yashwant Murkute for realization of amount due to Bank under the Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002.
 Union Bank of India, Pune Vimannagar Branch, 99/2, Mehta House, Datta Mandir Road, Vimannagar, Pune 411014 the secured creditor, caused a demand notice dated 14-03-2022, under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, calling upon you to pay the dues within the time stipulated therein. Since you failed to comply the said notice within the period stipulated, the Authorised Officer, has taken possession of the secured assets under Section 13(4) of the Act read with Rule 6 / 8 of Security Interest (Enforcement) Rules, 2002 on 05-09-2022.
 Even after taking possession of the secured asset, you have not paid the amount due to bank. As such, it has become necessary to sell the below mentioned property by holding public e-auction after 30 days from the date of receipt of this notice through online mode. The date and time of e-auction along with the Reserve Price of the property and the details of the service provider, in which the e-auction to be conducted, shall be informed to you separately.
 Therefore, if you pay the amount due to the bank along with subsequent interest, costs, charges and expenses incurred by bank before the date of publication of sale notice, no further action shall be taken for sale of the property and you can redeem your property as stipulated in sec. 13 (8) of the Act.

SCHEDULE OF PROPERTY
 Commercial Office No P-11, Ground Floor, Hamy Garden Co Op Housing Society, S No 43, Hissa No 1/1/5A/1/1, Near Dattanagar Chowk, Off Jambhulwadi Road, Ambegaon Bk, Pune 411046, admeasuring area 173 sq ft, belonging to Sachin S. Gaikwad. **Bounded by:**
North : Portion of building **South :** Office No P-12,
East : Open space **West :** Internal Road

Date : 12-12-2024
 Place : Vimannagar

AUTHORISED OFFICER
UNION BANK OF INDIA

पुणे उर्बा को-ऑप बँक लि. पुणे.
 Head Office : 24, Lombar building, Kasba Peth, Pune 411011

Sale Cum Auction Notice For Sale Of Immovable Property

Auction Sale Notice of Sale Of Immovable Assets Under the Securitization And Reconstruction of Financial Assets and Enforcement Of Security Interest Act 2002. Read With The Proviso to Rule 6(6) of the Security Interest (Enforcement) Rule 2002.
 (Here in after referred to as the act)

Notice is here by given to the public in general and to the Borrower(s) and Guarantor(s) and mortgagers in particular that the under mentioned immovable property mortgaged to the secured creditor which is in the possession of Authorised Officer, Pune Urban Co-op. Bank Ltd. Pune, under the rule no. 8 and 9 of the Securitization And Reconstruction of Financial Assets and Enforcement Of Security Interest Act 2002 within the meaning of sec.13(12) of the Act, will be sold on "As is Where", "As is What is" and "Whatever there is" and without recourse basis" On 07/02/2025 for the recovery of Rs. 11,28,12,945/- (Rs. Eleven Crore Twenty Eight Lakh Twelve Thousand Nine Hundred Forty Five Only) As on 31/12/2024 along with future interest / other charges due to the Pune Urban Co-op. Bank Ltd. Pune, Market Yard Branch from Borrower(s) and Guarantor(s) and mortgagers. The recovery of the dues From Borrower(s) and Guarantor(s) and mortgagers stated detailed as under.

Name and Address of the borrower and guarantor	Amount Outstanding	Description of Property	Reserve Price	Minimum Bid Amount
Borrowers/Mortgagers 1) M/s. Skyline Ventures Partners. 1) Shri. Rudran Rajaram Deshmukh, 2) Shri. Vishal Vijaykumar Hiremath Business address at Plot No. 1, Truck Terminal, Pune Satara Road, Dhankwadi, Pune 43 Mortgagar Shri. Vishal Vijaykumar Hiremath	11,28,12,945/-	Undri, Ta- Haveli, Dist Pune Flat No.102, on First floor adm.76.37 sq.mtrs. i.e. 821.74 sq.ft. Carpet alongwith terrace adm. 14.03 sq.mtrs.i.e. 150.96 sq.ft., totally adm. 90.96 sq.mtrs. i.e. 972.50 sq.ft. In a building in the project known as Ira Constructed on the land described hereinabove.	63,44,000/-	6,34,400/-

The details regarding auction are mentioned below

Sr.No.	Particulars	Information
1	Date and time of auction	07/02/2025 at 11:30 AM
2	Earnest Money Deposit	10.00%
3	Last date of submission of bids	On or before 06/02/2025 before 5.00 pm
4	Date and time of inspection of property for intending purchaser	06/02/2025 (Between 11,00 AM to 5:00 PM)
5	Place of auction and contact no.	Pune Urban Co-op. Bank Ltd. Pune Recovery Department Market yard Pune-37 95259220/19960129835

- We invite your attentions to provisions of sub section (8) of sec. 13 of the act in respect of time available to redeem the secured asset.
- The intending tenderer shall submit their tenders on a plain paper in a sealed cover super scribing Tenders for the purchase of Property Along with Earnest Money Deposit (EMD) of Rs.6,34,400/- Being approximately 10% of Reserve Price by way of DD favouring Pune Urban Co-op. Bank Ltd. Pune. On or before 06.02.2025 on or before 5.00 P.M.
- This is also a notice to the borrower / guarantor and mortgagers of the above said loan about holding of this sale on the above mentioned date if their outstanding dues are not repaid in full.
- Encumbrances known to the bank, Statutory dues like Property Taxes, MSEB Charges etc. be ascertained by the Prospective Purchaser(s).
- Whenever applicable it is responsibility of purchaser of Secured Asset to deduct tax @ source (TDS) @ 1% of the total sell consideration on behalf of resident owner on the transfer of immovable property having consideration equal to rs.50 lakh and above and deposit the same with proper authority u/s 194(A) of Income Tax Act.
- The aforesaid property shall not be sold below the reserve price as mention above.
- The successful bidder will be required to deposit 25% of the sale price (less the amount of EMD deposited) on the same day of confirmation of sale. The balance amount of the sale price is to be paid within 30 days of the confirmation of the sale or such extended period as may be agreed to by the Authorised Officer. If the successful tenderer fails to pay the price as stated above, the deposit made by him shall be forfeited.
- Authorised Officer reserves the right to accept or reject any or all bids without any assigning any reason(s). The Authorised Officer reserve the right to sell the assets by any of the modes or vary the terms and conditions of the auction as prescribed in the SARFAESI Act.

Other terms and Conditions :

- The Property will be sold in As Is Where Is Condition including encumbrances if any (There are no encumbrances to the knowledge of the bank)
- Sale shall be confirmed in favour of the successful bidder / tenderer, subject to confirmation of the same by the secured creditor.
- All charges for conveyance, Stamp duty and registration charges etc, as applicable shall be borne by the successful bidder / tenderer only.
- Tenders will be opened at Pune Urban Co-op.Bank Ltd. Branch, Recovery Department Gultekdi, Market Yard, Pune - 411037 at 11.30 am on 07.02.2025.
- The bidders / tenderer will be given an opportunity to increase their offers after opening of tenders at the discretion of Authorised Officer.
- The borrowers / Guarantors / mortgagers / Tenderer / bidders are therefore advised to remain present themselves or through their duly authorised representative(s) at the time of opening the tenders
- The Sale Certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder.

Date : 03/01/2025
 Place: Pune

Sd/-
Authorized Officer
Pune Urban Co-op. Bank Ltd. Pune

L&T Finance Limited
 (Erstwhile, L&T Finance Holdings Limited)
 Registered Office: L&T Finance Limited, Brindavan Building Plot No. 177, Kalina, CST Road, Near Mercedes Showroom Santacruz (East), Mumbai 400 098
 CIN No.: L67120MH2008PLC181833
 Branch office: Pune

L&T Finance

PUBLIC AUCTION FOR SALE OF MORTGAGED PROPERTY
 The Authorised Officer of L&T Finance Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 [S4 OF 2002] and in exercise of powers conferred under the said Act is auctioning the following property on "AS IS WHERE IS BASIS" and "AS IS WHAT IS CONDITION" by way of "PUBLIC AUCTION" for recovery of its dues and further interest, charges and costs etc.

Name of Borrower and Co-Borrower	Secured Property Address	Loan Account Number(s)	Physical Possession Taken	Earnest Money Deposit 10% or more of RP (In ₹)	Total Outstanding dues as on 02.01.2025	Reserve Price (In ₹)	Date of Inspection	Date and Time of Auction
1. Rahul Mohan Bhosale 2. Sheetal Rahul Bhosale	All the piece and parcel of the Property Address: Flat No. 1 On The 1st Floor, Admeasuring 614 Sq.fts., i.e. 57.06 Sq.mtrs., Built Up Area In The Building Known As "Chandrabhaga Aangan" Constructed On Property Bearing Survey No. 36 Hissa No. 1/3 Admeasuring 06 Ares, Situated At Ambegaon, Taluka: Haveli, Dist: Pune, Maharashtra 411046	H18488120 621045756 H18488130 621054503	25th November 2024	Rs. 2,23,496/-	Rs. 34,96,011.69/-	Rs. 22,34,960/-	On all working day from 10.00 A.M to 5.30 P.M with Prior Appointment.	21/02/2025 from 10 A.M. to 12 P.M.

TERMS AND CONDITIONS OF PUBLIC AUCTION

- The E-auction Sale is being conducted online by the Authorised Officer through the website <https://sarfaesi.auctiontiger.net/EPROC/> under the provisions of SARFAESI Act with the aid and through public e-auction mode.
- The public E-auction will be conducted on the date and time mentioned herein above, when the secured assets mentioned above will be sold on "AS IS WHERE IS" BASIS & "AS IS WHAT IT IS" CONDITION.
- For participating in the public E-auction, intending purchasers/bidders will have to submit the details of payment of refundable Earnest Money Deposit of 10 % of the reserve price of the secured assets along with copies of the PANCARD, Board Resolutions in case of company and Address Proof on or before 20/02/2025.
- The EMD of all other bidders who did not succeed in the public E-auction will be refunded by LTF within 7 days of the closure of the public E-auction. The EMD will not carry any interest.
- The successful purchaser/bidder shall deposit the 25 % (inclusive of EMD) of his/its offer by way of D.D./P. O favoring "L&T Finance Limited" payable at Mumbai on or before 18:00 hours on 21/02/2025 i.e., day of e-auction or on the next working day i.e., 22/02/2025, which deposit will have to be confirmed by L&T Finance Limited, failing which the sale will be deemed have been failed and the EMD of the said successful bidder shall be forfeited. The balance amount i.e., 75% of purchase price payable shall be paid by the purchaser to L&T Finance Limited on or before the fifteenth day of confirmation of sale of immovable property or such extended period as per provisions of law.
- For inspection of property or more information, the prospective bidders may contact the authorised officer i.e. Name - Shekhar Kale, Contact No. 9823271111, L&T Finance Ltd, Office No. 301, 3rd Floor, Zenith Complex, Near Sakar Sankul, Shivaji Nagar, Pune - 411005 and Santosh Tiwari, Contact No. 9920490126, L&T Finance Ltd, Office: 6th Floor, Brindavan Building, Plot No. 177, Kalina, CST Road, Near Mercedes Showroom, Santacruz (East), Mumbai - 400 098. At any stage of the E-auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pones the E-auction without assigning any reason thereof and without any prior notice.
- The successful purchaser/bidder shall bear all 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.
- The Borrower/Guarantors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 6 (6) of the Security Interest (Enforcement) Rules, 2002 about the holding of above-mentioned public E-auction sale.
- The Borrower (s) /Co-Borrower(s)/Guarantor(s)/Mortgagor(s) are hereby called upon to pay the entire loan outstanding dues as mentioned above before the said E-auction date failing which the L&T Finance Ltd shall sale the property as per the provisions laid down in the SARFAESI ACT, 2002.
- The Borrower (s) /Co-Borrower(s)/Guarantor(s)/Mortgagor(s) public at large are hereby restrained from transferring by way of sale, lease or otherwise with the secured assets referred to in the notice without prior written consent of L&T Finance Limited.

Date: 04.01.2025
 Place: Pune

Sd/-
Authorized Officer
For L&T Finance Limited

PUBLIC NOTICE
LOSS OF ID CARD

This is to bring to the notice of the general public that one of our ICID Card of Mr Sagor Vitthal Harpal, issued by ICICI Bank Ltd. having ID card no 2440105, has been found missing and/or lost on 14th November 2024. Anyone, who finds the said ICID card, is requested to return the said ICID card to the Manager Debt Services & Management Group, ICICI Bank Limited, 870/1, 1st floor Suma House Bhandarkar Road Pune 41005

Therefore, all the customers of ICICI Bank Limited are hereby notified not to make any payment to any unauthorised person holding the said ICID card no 2440105. Please take further notice that anybody making payment to any person holding the said ICID card shall do so at his/her own costs, risk and peril and ICICI Bank shall not be bound and/or responsible for any payment.

Date: 4th January 2025
 Place: Pune

Sd/-
For ICICI Bank Limited

Out. No.5295/2024
 Public Trust Registration Office, Pune Region, 45/2, Late. Balkrishna Sakham Dhole Patil Road, Near Wadia College, Pune 411001
 Dt.-23/12/2024

PUBLIC NOTICE

Public Trust Registration Office, Pune Region, Pune-45/2, Late B.S. Dhole Patil Road, Pune-41, Application No. 14/2024

In the matter of Kai Yashwant Dangat Patil Foundation, Wadgaon BK., Tal. Haveli, Dist. Pune. P.T.R. No. F/15919 (Pune). Under Section 47 of the M. P. T. Act, 1950. Dr. Sudhakarrao Uddhavrao Jadhavkar & 1 another ... Applicants V/s Kai Yashwant Dangat Patil Foundation & 9 others... Opponents Whereas, Shri. Sudhakarrao Uddhavrao Jadhavkar & 1 another have filed application u/s 47 of the M.P.T. Act, 1950, for appointment of trustees in "Kai Yashwant Dangat Patil Foundation, Wadgaon Budruk, Tal. Haveli, Dist. Pune, bearing P.T.R. No. F/15919 (Pune). Public at large is hereby informed vide this notice that if, any person/s has objection regarding the appointment or if any person/s connected with the Foundation and interested in its activities are interested in being appointed as trustees they shall submit their consent letter as per Circular No. 148 prescribed by the Charity Commissioner, M.S., Bombay within 30 days from the date of publication of this Notice at the above mentioned address. Object/s/ Applications for appointment, if any, received after the period of 30 days will not be considered. Please note that if no objection is received within the aforesaid period then inquiry will be completed and appropriate orders regarding appointment of trustees will be passed. This notice has been issued under my signature and seal of the Joint Charity Commissioner, Pune Region, Pune on 23/12/2024.

Sd/-
Superintendent (JUCD)
Public Trust Registration Office, Pune

kotak KOTAK MAHINDRA BANK LIMITED
 Corporate Identity No. L6510MH1985PLC038137
 Registered Office: 27BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai-400 051, MH.
 Regional Office : Address Plaza-4, Flat: 160/16, CST Road, Kalyani West, Kurla West, Near Hotel Hari Krishna Santacruz (E), Mumbai-401 098, MH.

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., against which expression of interest / offer has been received from an intended purchaser at the authorized office of Kotak Mahindra Bank Ltd., against which expression of interest / offer has been received from an intended purchaser at the authorized office mentioned as Reserve Price and therefore further offers are invited by the secured creditor 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)** 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 & Amt.	Description of the Immovable Properties	Reserve Price (In ₹)	Earnest Money Deposit (EMD)	Date / time of Auction
1. Swati Chavan (Borrower)	03.11.2020 ₹ 83,08,840.95 (Rs. Eighty Three Lakh Eight Thousand Eight Hundred Forty and Ninety Five Paiss Only) as on 03.11.2020	All that part & parcel of the Properties bearing - Property - Flat No. 401, 4 th Floor, Nirmal Sankul, Phase -1, (Adm. 590 Sq. Fts. & Above Terrace Adm. 54.81 Sq. Mts. Equivalent, 590 Sq. Fts.) Aundh Jakat Naka, Pune, Maharashtra-411 007, More Mention In Registered Agreement No. 12706/2013 Dated 21.11.2013	₹ 44,62,290/- (Rs. Forty Four Lakhs Sixty Two Thousand Two Hundred Ninety Only)	10% of Bid Amount	Date of Inspection of Immovable Property : 16.01.2025 11:00 Hrs. - 12:00 Hrs. Last Date for Submission of Offers / EMD : 27.01.2025 @ 5.00 p. m. Date / time of Auction : 28.01.2025 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 e-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> and generate their User ID / Password in free of cost to 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@q1india.com & support@bankauctions.com. (4) To the best of knowledge and information of the Authorized officer, there is no encumbrance in the said 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 up for 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 Authorized 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.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 / tender 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 Authorized Officer / Secured Creditor or such extended period as may be agreed upon in writing by the Authorized 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 Authorized Representative, Mr. Ashok Motwani (Mobile No. : +91 9873737351, E-mail id : ashok.motwani@kotak.com) or Mr. Ismail Deshmukh (Mobile No. : +91 9324906979, Email id : ismail.deshmukh@kotak.com) (9) At any stage of the e-Auction, the Authorized 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, Authorized Officer can negotiate with any of the intended or intending bidders or other parties for sale of property by Private Treaty; (10) Sale is subject to the confirmation by the Authorized Officer. The Successful Purchaser / Bidder shall bear all 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 bid 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 / offerer 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 ₹ 1,00,000/- for Property bearing Flat No. 401, 4th Floor, Nirmal Sankul, Phase-1, Aundh Jakat Naka, Pune, Maharashtra-411 007, property will not be sold below the Reserve Price set by the Authorized 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, Authorized 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 ₹ 50,00,000/- (Rs. Fifty Lakhs Only) or more. (19) The Authorized 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 its 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 Authorized Officer shall not be held responsible for any change, 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., i. e. 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. The Borrower(s) / Mortgagor(s) / Guarantor(s) are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 6(2), 6(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 in Fifteen 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 / Mortgagors pays 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, contact the Officer Mr. Ashok Motwani @ 9873737351, Email id : ashok.motwani@kotak.com or Mr. Ismail Deshmukh @ 9324906979 Email id : ismail.deshmukh@kotak.com or Mr. Kanyasham Gupta @ 8369156909, Email id : kanyasham.gupta@kotak.com at above mentioned Branch office of the 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 : 04.01.2025
 Place : Pune

Sd/-
Authorized Officer
For Kotak Mahindra Bank Ltd.,

Bank of India BOI
 ZONAL OFFICE : Star House, Plot No. 9-RC Scheme No. 134, MR-10, Near Star Chouraha, INDORE - 452010, Ph. : 2445122-117-147

WHEN COMPANY AS WELL AS RELATED PARTIES ARE DECLARED AS WILFUL DEFAULTER:

The following borrowal entity has availed Cash Credit (Fund Based Limit) loan of Rs. 30.00 Crore from the Asset Recovery Branch (Parent Branch - Scheme No 134 Branch) of Bank of India on 23-05-2013. They have defaulted in meeting payment / repayment obligation to the Bank and also committed acts of Wilful Default in terms of RBI Master Circular on declaration of Wilful Defaulters. Hence, Bank has declared the following borrowal entity and its related parties as wilful defaulters on 06.09.2024 and their details have been shared with Credit Information Companies as per RBI guidelines.

A. Name of Borrower: M/s Krishidhan Seeds Pvt. Ltd. (Borrowing Company)
Office Address 1: 302, Royal House, 11/3 Usha Ganj, Indore - 452001
Office Address 2: 7th Floor, Tower-15, Cybercity Magarpalatta City, Hadapsar, Pune-411013
Book Outstanding loan amount as on 29-11-2024: Rs.33.14* Crore.
 (* Excluding uncharged interest and other costs.)

Sr. No.	Promoter/Director/Guarantor of the Borrowing entity:	Photographs
1.	B. Promoter/Guarantor of the Borrowing entity: Name: Mr Sushil Karwa Designation in Borrower entity: Managing Director Address: B-7, Kapil Malhar Bungalows, Baner Road Opposite Coffe Café Day, Baner Pune 411045 MH IN	
2.	C. Promoter/Guarantor of the Borrowing entity: Name: Mr Jainarain Karwa Designation in Borrower entity: Wholetime Director Address 1: Jai Bungalow, Civil club road, Jalna, 431203 MH IN Address 2: House no. - 24-2, Karwa nagar Mantha Road Jalna 431203 MH IN	
3.	D. Promoter/Guarantor of the Borrowing entity: Name: Mrs Mukund Karwa Designation in Borrower entity: Wholetime Director Address 1: B-7, Kapil Malhar Bungalows, Baner Road Opposite Coffe Café Day, Baner Pune 411045 MH IN Address 2: 170/P & 171, CTS no. 1149/B, Shri Krishna Rukmani Nagar, New Montha Road Jalna MH-431203	

PUBLIC NOTICE

All the people are hereby informed by this Public Notice that (1) MANGAL SHIRISH WAGHOLIKAR (2) RAHUL SHIRISH WAGHOLIKAR, No. 1 and 2 Residing at : Flat no. 11, Building B, Parmar Paradise, B. J. Road, Ghorpadi, Pune - 411001 and (3) ASHWINI RAJNIKANAT SANAP, (Name before Marriage - ASHWINI SHIRISH WAGHOLIKAR), Residing at: 1107, D. K. Society, Sadashiv Peth, Bajirao Road, Pune - 411030, who are the owners of the Flat, which is more particularly described in the "Schedule of the Property" written hereunder, have agreed to transfer the said Flat, to my client/s and they have assured my client/s that the said Flat is free from all encumbrances of whatsoever nature and that they have a clean, clear and marketable title in the said Flat.

If any person has any right, title or interest in the said Flat by way of Lease, Gift, Charge, Lien, Sale, Exchange, Loan, Mortgage or in any other way, he/she should inform me within 7 days, in writing from the date of publishing this Public Notice, along with the related original documents, showing his/her right, title or interest in the said Flat.

Otherwise my client/s shall complete the transaction, presuming that the said Flat is free from all encumbrances and no body has any right, title or interest in the said Flat and all such prior claims, if any, have been waived by the respective persons, and my client/s shall not be responsible in any way, if any objection is raised afterwards.

SCHEDULE OF THE SAID PROPERTY
 All that piece and parcel of Flat No. 11, situated on the Third Floor, and Car Parking bearing No. 1, situated on Ground Floor, in Building No. 'B' (as per Completion Certificate Building No. B1), in "Parmar Paradise Co-operative Housing Society Limited", situated at City Survey No. 4A, 5 and 6 out of S. No. 80-A/2, and City Survey No. 425, B. J. Road, Ghorpadi, Pune, within the limits of Pune Municipal Corporation and within the Jurisdiction of Sub-Registrar Taluka Haveli, District Pune, along with proportionate undivided share in the common areas, amenities and facilities appurtenant thereto, and membership rights therein.
 Pune, Date : 03/01/2025

H. L. HEMRAJANI (Advocate)
 Office : Kalpataru Plaza, B-212, 2nd Floor, 224, Bhawani Peth, Pune - 411 042. (Ph. No. 26387101)