



**Registered Office:** 1<sup>st</sup> Lane, Shahupuri, Kolhapur-416001

**Branch Office at: RBL Bank Limited,** Ground Floor Shop No 5, ICC Trade Centre, Senapati Bapat Marg, Pune-411016

**E-AUCTION SALE NOTICE  
(UNDER SARFAESI ACT, 2002)**

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSET CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("SARFAESI ACT") READ WITH RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("RULES")

Notice is hereby given to the public in general and in particular to the Borrower, Guarantor (s) and Mortgagor (s) that the below described immovable properties mortgaged/charged (collectively referred as "**Property**") to RBL Bank Ltd. ("**Secured Creditor/Bank**"), the **Symbolic Possession / Actual Physical Possession** of which has been taken by the Authorised Officer of the Bank under section 13(4) & section 14 of the SARFAESI Act read with the Rules, as detailed hereunder, will be sold on "**As is where is**", "**As is what is**", "**Whatever there is**" and "**Without Recourse Basis**" on **30/12/2025**, for recovery of the Bank's outstanding dues plus interest as detailed hereunder under Rules 8 and 9 of the Rules by inviting bids as per below e-auction schedule:

**Brief Description of Parties, Outstanding dues and Property**

Name of the Borrower & Guarantor (s)	Details of Property(ies) & Mortgagor	Amount as per Demand Notice	Inspection Date and Time	Reserve Price	Date/ Time of e-Auction	Last Date for Receipt of Bids along with documents	Name of Authorised Officer/Phone No./Email Id
		Date of Demand & Possession Notice under SARFAESI Act		EMD Bid Increase Amount			
1) Ramesh Shrikant Ghasthi (Applicant & Mortgagor) 2) Mahadevi Ramesh Ghasthi (Co-Applicant & Mortgagor)  <u>Address of Correspondence</u>  Plot No.32, Unit No. A Renuka Mandir, Gat No.169/20B MIDC Gokul, Gokul Shirgaon, Kolhapur 416234	<b>Property Owned by Mr. Ramesh Shrikant Ghasthi and Mrs. Mahadevi Ramesh Ghasthi</b> All the piece and parcel of Residential Property bearing Row House Unit No. A admeasuring about 61.00 Sq. Mtrs. (together with construction of 2 floors) admeasuring about 86.95 Sq. Mtrs. i.e. 936.00 Sq. Fts. Built-up), Gram Panchayat Property No.2495, Unit No. A, Sl.No.6639, constructed on Plot No.32 (admeasuring 222.00 sq. mtrs.) of R.S.No.169/20/B, KIT Area, MIDC Gokul, Mouje Gokul Shirgaon, Taluka Karveer, District Kolhapur 416234, which is bounded and surrounded by... Towards East – Plot No.27,28 and 29. Towards South – Property of Unit No. B, Towards West – Road, Towards North – Remaining property of Gat No.169/20/B.	<b>Rs.27,08,588/-</b> (Rupees Twenty-Seven Lakhs Eight Thousand Five Hundred Eighty-Eight Only)  Demand notice dated <b>02/07/2022</b>  <b>Date of Actual Physical Possession 04/12/2025</b>	19/12/2025  between 11:00 a.m. to 12:00p.m.	<b>RESERVE PRICE</b>  <b>Rs.25,28,000.00/-</b> (Rupees Twenty-Five Lakhs Twenty-Eight Thousand Only)  <b>EMD: 10% Reserve Price</b>  <b>Bid Increase amount: 50,000.00</b> (Rupees Fifty Thousand Only)	<b>30/12/2025</b>  Between 02:00 PM. To 03:00 PM.	On or Before <b>29/12/2025</b> upto 5:00	Pandurang Katkar (Mobile No. 9545244646  Email address Pandurang.Katkar@rblbank.com

**Terms and Conditions:**

- (1) The E-Auction Sale will be online through e-auction portal. The interested bidders are advised to go through the detailed terms and conditions of auction available on the website of <https://www.bankeauctions.com> & <https://www.rblbank.com/pdf-pages/news> before submitting their bids and taking part in e-auction.
- (2) It shall be the responsibility of the bidders to inspect and satisfy themselves about the Property and specification before submitting the bid.
- (3) The interested bidders shall submit their EMD details and documents through Web Portal: <https://www.bankeauctions.com> (the user ID & Password can be obtained free of cost by registering

name with <https://www.bankeauctions.com>) through Login ID & Password. The EMD shall be payable through DD at RBL Bank Limited, Ground Floor Shop No 5, ICC Trade Centre, Senapati Bapat Marg, Pune-411016 before 5:00 PM on or before 29/12/2025.

- (4) Interested bidders may avail support/ online training on E-Auction from M/s. C1 India Pvt Ltd Contact No: 7291981124/25/26. Contact Person Mr. Bhavik Pandya Mob No: 8866682937, e-mail-Id: [gujarat@c1india.com](mailto:gujarat@c1india.com) and [maharashtra@c1india.com](mailto:maharashtra@c1india.com) and for any query in relation to Property, they may contact Mr. Pandurang Katkar, Authorised Officer (Mobile No.9545244646 / 8605009225 email: pandurang.katkar@rblbank.com)
- (5) The Authorised Officer of the Bank reserves the right to accept or reject any or all bids, & / or to postpone/cancel the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final and binding.
- (6) The asset shall not be sold below reserve price.
- (7) The EMD shall be refunded only after 02 Working days, without interest, if the bid is not successful.
- (8) Time and manner of payment:
  - a) Payment of 25% inclusive of 10% of EMD of the sale amount on acceptance of the offer by the Bank on the same day of acceptance of offer or not later than next working day.
  - b) Balance within 15 days of the confirmation of sale by the Bank.
  - c) In case of default of payment, all amounts paid shall be forfeited, as per provisions of the SARFAESI Act, 2002 and SARFAESI Rules, as case may be.
- (9) The above sale shall be subject to the final approval of Bank.
- (10) Interested parties are requested to verify/confirm the statutory and other dues like Sales/Property tax, Electricity dues, and society dues, from the respective departments/offices. The Bank does not undertake any responsibility of payment of above dues.
- (11) The particulars in respect of the Secured Assets specified herein above have been stated to the information of the undersigned who however shall not be responsible for any error, misstatement of omission in the said particulars. The prospective purchasers, tenders are therefore requested to check and confirm in their own interest these particulars and other details in respect of the Secured Assets before submitting tenders.
- (12) Sale is strictly subject to the terms and conditions incorporated in this advertisement and in the prescribed tender form.
- (13) The bidders / tenderers / offerers shall improve their further offers in multiples of Rs.50,000/- (Rupees Fifty Thousand Only).
- (14) The successful bidder/offerer shall bear all stamp duty, registration fees, and incidental expenses for getting sale certificate registered as applicable as per law.
- (15) The Authorised Officer has the absolute right to accept or reject the bid or adjourn / postpone / cancel the tender without assigning any reason thereof and also to modify any terms and conditions of this sale without any prior notice.

<b>STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT</b>
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The Borrower, Guarantor(s) and Mortgagor(s) are hereby notified to pay the aforementioned sum along with further interest thereon plus penal and other interest and amounts as per the Transaction Documents before the date of E-Auction failing which, the Property will be auctioned/ sold to recover the outstanding dues.

Date: 12/12/2025

Place: Pune

Sd/-

Authorised Officer

RBL Bank Ltd.