

**Loan Collection & Recovery Department -Mumbai  
Division**



**BBYO/NBYREG/BBYE/SALE NOTICE/**

**/2025-2026**

**Date: 11/12/2025**

**SPEED POST with AD**

To,

- 1) Mr. Umesh Shivaji Dhuri, Son of Mr. Shivaji Deu Dhuri,**  
Address 1: Chatrapati Shivaji Sanghna ,V P path, Manjunath Vidyala, Indira Nagar,  
Dombivli (East), Kalyan, Thane, Mumbai, Maharashtra – 421201.  
Address 2: Flat No.103, 1<sup>st</sup> Floor, C Wing, IRA ICON Building, Behind Sarvodaya Orchid,  
Nandivali Road, Taluka Kalyan, Dombivli East, Thane, Maharashtra – 400612.
- 2) Mrs. Uma Umesh Dhuri, Wife of Mr. Umesh Shivaji Dhuri,**  
Address 1: Chatrapati Shivaji Sanghna ,V P path, Manjunath Vidyala, Indira Nagar,  
Dombivli (East), Kalyan, Thana, Mumbai, Maharashtra – 421201.  
Address 2: Flat No.103, 1<sup>st</sup> Floor, C Wing, IRA ICON Building, Behind Sarvodaya Orchid,  
Nandivali Road, Taluka Kalyan, Dombivli East, Thane, Maharashtra – 400612.

**SALE NOTICE**

**NOTICE FOR SALE OF IMMOVABLE PROPERTY ISSUED UNDER THE SECURITISATION AND  
RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002,  
(Hereinafter referred to as Act) R/w SECURITY INTEREST (ENFORCEMENT) RULES, 2002 (hereinafter  
referred to as Rules).**

Whereas the Authorized Officer of the Federal Bank Limited, under the Act, issued a demand notice dated 20/06/2023, calling upon the borrowers and defaulters, **1) Mr. Umesh Shivaji Dhuri, Son of Mr. Shivaji Deu Dhuri, and 2) Mrs. Uma Umesh Dhuri, Wife of Mr. Umesh Shivaji Dhuri**, both residing at Chatrapati Shivaji Sanghna ,V P path, Manjunath Vidyala, Indira Nagar, Dombivli (East), Kalyan, Thane, Mumbai, Maharashtra – 421201 and also at Flat No.103, 1st Floor, C Wing, IRA ICON Building, Behind Sarvodaya Orchid, Nandivali Road, Taluka Kalyan, Dombivli East, Thane, Maharashtra – 400612, **to repay the amount mentioned in the notice being Rs. 30,16,743/- (Rupees Thirty Lakhs Sixteen Thousand Seven Hundred Forty Three Only) together with interest and costs within 60 days from the date of receipt of the said notice.**

Whereas the borrower's having failed to repay the amount within the stipulated time, the Authorized Officer on behalf of the Federal Bank Limited has taken physical possession of the property described herein below in exercise of powers conferred under section 13(4) of the said Act read with rule 8 of the said Rules on **27<sup>th</sup> day of December 2024** by issuing a notice to the borrowers and general public and publication thereof in newspapers as contemplated under the said Act and Rules.

**The undersigned hereby give notice to the borrowers/defaulters and general public that the Bank has decided to sell on 20/01/2026, the property described herein below on “AS IS WHERE IS” “AS IS WHAT IS” & “WHATEVER THERE IS BASIS” under Rules 8 & 9 of the said Rules for realizing the dues of Rs.38,28,139.88 (Rupees Thirty Eight Lakhs Twenty Eight Thousand One Hundred Thirty Nine and Paise Eighty Eight Only) as on 10/07/2025, (original claim amount as on 10/07/2025, as per Original Application filed before Hon’ble Debts Recovery Tribunal – 3, Mumbai, vide O.A No.1247 of 2025) along with further interest, charges and cost thereon from 10/07/2025 till the date of payment/realisation, due from the borrowers under loan account: 13587300007953, with Branch: Dombivli of The Federal**

Bank Limited and thus the undersigned hereby invites tenders from interested parties for purchasing the property subject to the terms and conditions mentioned hereunder.

**“While we call upon you to discharge your liability as above by payment of the entire dues to the Bank together with applicable interest, all costs, charges and expenses incurred by the bank till repayment and redeem the secured asset, within the period mentioned above, Please take important note that as per section 13(8) of the SARFAESI Act 2002, (as amended), the right of redemption of secured asset will be available to you only till the date of publication of notice for publication or inviting tenders from public or private treaty for transfer by way of lease, assignment or sale of the secured asset.”**

### **Description of Property**

All the piece and parcel of the Residential Flat admeasuring about 504 sq.ft. Carpet area (Built up area 720 Sq.ft) being Flat No.103 on the First Floor in the Wing ‘C’ of the Building known as ‘IRA ICON’ constructed on the portion of all the piece and parcel of land admeasuring about 2700 sq.mtrs. bearing Survey No.73, Hissa No 4, situate, lying and being at Village Nandivli, Taluka Kalyan, District and Registration district of Thane and Sub-Registration district of Kalyan and within the limits of Kalyan Dombivli Municipal Corporation bounded as per title deed on East : Survey No 42, West : Survey No 15 and Survey No 3, North : Survey No 5, South : Survey No 1 and bounded presently on East : Flat No 102, West : “B”Wing, North : Under construction Project, South : “D”Wing.

### **Terms and Conditions**

1. The Reserve price below which the property will not be sold is Rs.20,52,000/- (Rupees Twenty Lakhs Fifty Two Thousand Only).
2. The property will be sold by e-auction through the Bank’s approved service provider M/S E-Procurement Technologies Ltd. – Auction Tiger on 20/01/2026 between 11.30 AM to 1.30 PM under the supervision of the Authorised officer of the Federal Bank Limited.
3. E-auction tender document containing e-auction bid form, declaration, general terms and conditions of online auction sale are available in website: [https:// federalbank.auctiontiger.net](https://federalbank.auctiontiger.net)
4. The prospective bidders may avail online training on E-Auction from M/S E-Procurement Technologies Ltd. – Auction Tiger help line no. & email ID: Mr. Ramprasad – Mobile No: 8000023297 & Email Id – [ramprasad@auctiontiger.net](mailto:ramprasad@auctiontiger.net) / [support@auctiontiger.net](mailto:support@auctiontiger.net)
5. Bids in the prescribed formats given in the Tender Document shall be submitted “online” through the portal [https:// federalbank.auctiontiger.net](https://federalbank.auctiontiger.net). Bids submitted otherwise shall not be eligible for consideration.
6. The EMD shall be remitted through EFT/NEFT/RTGS to the Federal Bank Account No 14030051030001, IFSC Code No. FDRL0001403 as mentioned above for Rs.2,05,200/- (Rupees Two Lakhs Five Thousand and Two Hundred Only), before 3.00 PM on 19/01/2026, being earnest money deposit (EMD) equivalent to 10% of the Reserve Price of the property, which is refundable if the tender is not accepted.
7. The incremental Bid amount will be in the multiple of Rs. 5,000.00 (Rupees Five Thousand Only). The successful bidders shall deposit 25% of the bid amount / sale price (less EMD) immediately on acceptance of his tender/ offer by the Bank and the balance 75% within 15 days, failing which

**the entire deposit made by him shall be forfeited without any notice and the properties concerned will be re-sold.**

8. **All other payments shall be made in the form EFT/NEFT/RTGS as mentioned above or DD drawn in favour of The Federal Bank Limited, payable at Mumbai.**
9. The successful bidders shall bear the entire charges / fees payable for conveyance such as stamp duty, Registration fee etc. as applicable as per law.
10. No encumbrance in respect of the property has come to the knowledge and information of the Bank. The Bank will not be held responsible for any charge, lien and encumbrance, property tax or any other dues etc. to the Govt. or anybody in respect of the property under sale. Society charges and the other encumbrances, if any, should be cleared by the purchaser of the property.
11. The Authorized Officer has the absolute right to accept or reject the bid/ all or any tender including the highest tender or adjourn / postpone the sale without assigning any reason. The decision of the Authorized Officer/Bank shall be final.
12. The buyers should satisfy themselves on the title, ownership, and statutory approvals etc., before participation in the auction. The tender shall not be accepted if the bid is below the reserve price.
13. **The intending purchasers can inspect the property on 09/01/2026 between 2.00 pm and 4.00 pm with prior appointment.**
14. For further details regarding other conditions of sale, the intending bidder may contact @ mobile No 91-8828226729 between 11 AM to 4 PM on all working days.
15. **The borrowers/guarantors named above shall treat this as notice of thirty days as stipulated in Rule 8(6) read with Rule 9 of the said Rules and pay the secured debt in full to avoid sale of the secured property.**

**Dated this the 11<sup>th</sup> day of December 2025 at Mumbai.**

**For The Federal Bank Limited,**

**Rajeshkumar P**  
**Assistant Vice President**  
**(Authorised Officer under SARFAESI Act)**