

**BHARAT CO-OPERATIVE BANK (MUMBAI) LTD.**

(MULTI-STATE SCHEDULED BANK)

Central Office : "Marutagiri", Plot No. 13/9A, Sonawala Road, Goregaon (East), Mumbai-400063. Tel. : 61890131 / 61890083

**AUCTION NOTICE****AUCTION SALE OF IMMOVABLE PROPERTY/IES**

Sealed Offers/Tenders are invited from the public/intending bidders for purchasing the following immovable properties on "as is where is basis and as is what is basis" under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, read with Rule 8(6) of Security Interest Enforcement Rules 2002.

Sr. No.	NAME OF THE MORTGAGOR / BORROWERS & BRANCH	OUTSTANDING AMOUNT AS PER DEMAND NOTICE	PROPERTY DESCRIPTION & ENCUMBRANCES KNOWN TO THE BANK	I. RESERVE PRICE, II. EARNEST MONEY DEPOSIT (EMD) III. BID INCREMENT AMOUNT (Over & Above Highest Bid Amount)	I. DATE & TIME OF INSPECTION II. LAST DATE & TIME OF SUBMISSION OF TENDERS / OFFERS	DATE AND TIME OF OPENING THE TENDERS
1	Mr. Manish Mohanlal Mehta [I C Colony Branch] [4th Auction Notice]	Demand Notice Date : 31.07.2021 <b>Loan Account No. 00983333000063:</b> Rs.22,65,345.80 as on 22.07.2021 together with further interest @ 9.90% per annum + penal interest @ 2% per annum thereon with effect from 23.07.2021. (Less amount paid if any thereafter)	Flat No 503, admeasuring 392.50 Sq. ft. Carpet area i.e. 36.46 sq. meters Carpet area equivalent to 43.52 sq. meters built up area situated on the 5th Floor, B Wing of building No.5 in building known as Maa Jai Ambe Heights in Tirupati Nagar Phase 2, constructed on land bearing S. No. 423, H. No. A/2, A/3 Village Bolnji, Virar (West), Taluka Vasai, District Palghar – 401 303	i. Rs.24,00,000/- ii. Rs.2,40,000/- iii. Rs.50,000/-	i. 03.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 11.02.2026 upto 05.00 p.m.	12.02.2026 at 11.00 a.m.
2	Mr. Ganpat Otaji Purohit, Prop. of M/s Shiv Shakti Caterers [Jogeshwari (East)branch] [3rd Auction Notice]	Demand Notice Date : 20.07.2021 <b>Loan Account No. 00393333000284:</b> Rs.10,34,541.26 as on 23.06.2021 together with further interest @ 9.90% per annum + penal interest @ 2% per annum thereon with effect from 24.06.2021. <b>Loan Account No. 00393250000273 :</b> Rs.9,42,990.00 as on 19.07.2021 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 20.07.2021. (Less amount paid if any thereafter)	Flat No. 705, admeasuring 30.18 sq. meters carpet area equivalent to 36.21 sq.mtrs built up area, situated on the 7th Floor at A Wing of Building known as "Sai Leela Tower", Wing No. A, B & C, Phase I, Building No. 7 in Sector V, Morya Nagar, which is constructed on land bearing Survey No.260 (New), 182 (Old), Hissa No. Part admeasuring 0-77-6 H. R. situate and being at revenue Village Nilemore, Nallasopara West within the limits of Vasai Virar City Municipal Corporation, Registration Sub-district of Vasai, Registration District of Palghar, Zilla Parishad Palghar, Jurisdiction of Sub-registrar Vasai – 3, Nallasopara (West), Palghar – 401203.	i. Rs. 23,40,000/- ii. Rs.2,34,000/- iii. Rs.50,000/-	i. 03.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 11.02.2026 upto 05.00 p.m.	12.02.2026 at 03.00 p.m.
3	Mr. Kunal Dilip Shinde [Andheri (West) branch] [3rd Auction Notice]	Demand Notice Date : 26.08.2022 <b>Loan Account No. 000733510065941 :</b> Rs. 4,85,387.30 as on 31.07.2022 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 01.08.2022. (Less amount paid if any thereafter)	Shop No. 12, on the ground floor, admeasuring 500 sq. ft. built up area i.e. 46.46 sq. mtrs. in the building known as 'Jivdani Apartment', constructed on N.A. Land bearing Old Survey No.20, New Survey No.226, Hissa No.19, situate, lying and being at Naringi Road, Behind G. M. Bar, Village Naringi, Virar (East), Taluka Vasai, District Thane – 401305	i. Rs.14,25,000/- ii. Rs.1,42,500/- iii. Rs.25,000/-	i. 11.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 16.02.2026 upto 05.00 p.m.	17.02.2026 at 11.00 a.m.
4	Mr.Nipen Chandramohan Debnath Prop. of M/s.Sai Krupa Enterprises [Nallasopara(West) Branch] [3rd Auction Notice]	Demand Notice Date : 04.12.2019 <b>i) Loan Account No. 006233510000376:</b> Rs.3,35,132.07 as on 29.11.2019 together with further interest @13.90% per annum + penal interest @ 2% per annum thereon with effect from 30.11.2019. <b>ii) Loan Account No. 00623250000101:</b> Rs.32,27,669.00 as on 26.11.2019 together with further interest @13.90% per annum + penal interest @ 2% per annum thereon with effect from 27.11.2019. (Less amount paid if any thereafter)	(i) Garage No.01, admeasuring 160 sq.ft.carpet area, i.e.,14.88 sq.meters carpet area (i.e.,192 sq.ft. built up area equivalent to 17.86 sq. meters built up area) AND (ii) Garage No.02, admeasuring 180 sq.ft. built up area equivalent to 16.72 sq. meters built up area on the Ground Floor of Sai Sangam Co-operative Housing Society Ltd., constructed on land bearing Survey No.113 and 120, Hissa No.Part, Plot No.97 situate, lying and being at Revenue Village Nilemore, Chakradhara Nagar, Near Ashwini Hospital within the limits of Vasai Virar Shahar Mahanagar Palika, Nallasopara (West), Taluka Vasai, District Palghar – 401 203 (both internally merged).	i. Rs. 50,00,000/- ii. Rs.5,00,000/- iii. Rs.1,00,000/-	i. 05.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 16.02.2026 upto 05.00 p.m.	17.02.2026 at 03.00 p.m.
5	Mrs. Sonali Mahesh Chavan <u>Joint/Co-Borrowers :</u> Mr. Tukaram Jagannath Pawar Mr. Mahesh Raosaheb Chavan [Virar Branch] [1st Auction Notice]	Demand Notice Date : 29.01.2019 <b>i) Loan Account No. 005633540000077:</b> Rs.24,35,875.81 as on 05.01.2019 together with further interest @13% per annum + penal interest @ 2% per annum thereon with effect from 06.01.2019. (Less amount paid if any thereafter)	Flat No. 204, admeasuring 477 sq. ft. carpet area on the 2nd Floor in the 'B' Wing, of Mahavir Dham 'B' Wing Co-operative Housing Society Limited, Near KDMC 'A' Ward Office, Vadavali Mohane, Kalyan (West), District Thane - 421 102 constructed on land bearing Survey No 25, Hissa No. 22 (P) situated at Village Vadavali (Khurd)	i. Rs. 29,00,000/- ii. Rs.2,90,000/- iii. Rs.50,000/-	i. 17.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 04.03.2026 upto 05.00 p.m.	05.03.2026 at 11.00 a.m.
6	Mr. Sanjaykumar Uday Kanojiya [Jogeshwari Branch] [1st Auction Notice]	Demand Notice Date : 18.11.2021 <b>Loan Account No. 003933330000336 :</b> Rs.11,32,617 as on 09.11.2021 together with further interest @9.90% per annum + penal interest @ 2% per annum thereon with effect from 10.11.2021. (Less amount paid if any thereafter)	Fiat No. 302, admeasuring 29.18, sq.mtrs carpet area plus balcony admeasuring 4.22 sq.mtrs. situated on the Third Floor at wing A of Building Type C-2, known as Parvat Garden constructed on land bearing Gut no. 113 at village Betagaon, Boisar East, Taluka and District:Paigrahar-401 501	i. Rs. 16,00,000/- ii. Rs.1,60,000/- iii. Rs.25,000/-	i. 17.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 04.03.2026 upto 05.00 p.m.	05.03.2026 at 03.00 p.m.
7	Mr. Chhayesh Hanumantha Gejula Prop. Of M/s. Bharat Gramvikas Abhiyan [Dharavi Sion Branch]	Demand Notice Date : 03.10.2024 <b>i) Loan Account No. 005433360000012 :</b> Rs.15,61,712.85 as on 30.09.2024 together with further interest @10.75% per annum + penal interest @ 2% per annum thereon with	Unit no.125, on First Floor, of the building known as Shree Platinum Commercial Premises Co.Operative Society Ltd, Jawahar Road, Ghatkopar East, Mumbai - 400 077 admeasuring 107.95 sq.ft. carpet	i. Rs. 48,00,000/- ii. Rs.4,80,000/- iii. Rs.50,000/-	i. 12.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 25.02.2026 upto	26.02.2026 at 11.00 a.m.



<p>Mr. Ganpat Otaji Purohit, Prop. of M/s Shiv Shakti Caterers [Jogeshwari (East)branch] [3rd Auction Notice]</p>	<p>Demand Notice Date : 20.07.2021 <b>Loan Account No. 00393330000264 :</b> Rs.10,34,541.26 as on 23.06.2021 together with further interest @ 9.90% per annum + penal interest @ 2% per annum thereon with effect from 24.06.2021. <b>Loan Account No. 00393250000273 :</b> Rs.9,42,990.00 as on 19.07.2021 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 20.07.2021. (Less amount paid if any thereafter)</p>	<p>Flat No. 705, admeasuring 30.18 sq. meters carpet area equivalent to 36.21 sq.mtrs built up area, situated on the 7th Floor at A Wing of Building known as "Sai Leela Tower", Wing No. A, B &amp; C, Phase I, Building No. 7 in Sector V, Morya Nagar, which is constructed on land bearing Survey No.260 (New), 182 (Old), Hissa No. Part admeasuring 0-77-6 H. R. situate and being at revenue Village Nilmore, Nallasopara West within the limits of Vasai Virar City Municipal Corporation, Registration Sub-district of Vasai, Registration District of Palghar, Zilla Parishad Palghar, Jurisdiction of Sub-registrar Vasai – 3, Nallasopara (West), Palghar – 401203.</p>	<p>i. Rs. 23,40,000/- ii. Rs.2,34,000/- iii. Rs.50,000/-</p>	<p>i. 03.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 11.02.2026 upto 05.00 p.m.</p>	<p>12.02.2026 at 03.00 p.m.</p>
<p>3 Mr. Kunal Dilip Shinde [Andheri (West) branch] [3rd Auction Notice]</p>	<p>Demand Notice Date : 26.08.2022 <b>Loan Account No. 000733510065941 :</b> Rs.4,85,387.30 as on 31.07.2022 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 01.08.2022. (Less amount paid if any thereafter)</p>	<p>Shop No. 12, on the ground floor, admeasuring 500 sq. ft. built up area i.e 46.46 sq. mtrs. in the building known as 'Jivdani Apartment', constructed on N.A. Land bearing Old Survey No.20, New Survey No.226, Hissa No.19, situate, lying and being at Naringi Road, Behind G. M. Bar, Village Naringi, Virar (East), Taluka Vasai, District Thane – 401305</p>	<p>i. Rs.14,25,000/- ii. Rs.1,42,500/- iii. Rs.25,000/-</p>	<p>i. 11.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 18.02.2026 upto 05.00 p.m.</p>	<p>17.02.2026 at 11.00 a.m.</p>
<p>4 Mr.Nipen Chandramohan Debnath Prop. of M/s.Sai Krupa Enterprises [Nallasopara(West) Branch] [3rd Auction Notice]</p>	<p>Demand Notice Date : 04.12.2019 i) <b>Loan Account No. 006233510000376 :</b> Rs.3,35,132.07 as on 29.11.2019 together with further interest @13.90% per annum + penal interest @ 2% per annum thereon with effect from 30.11.2019. ii) <b>Loan Account No. 006232500000101 :</b> Rs.32,27,669.00 as on 26.11.2019 together with further interest @13.90% per annum + penal interest @ 2% per annum thereon with effect from 27.11.2019. (Less amount paid if any thereafter)</p>	<p>(i) Garage No.01, admeasuring 160 sq.ft.carpet area, i.e.,14.88 sq.meters carpet area (i.e.,192 sq.ft. built up area equivalent to 17.86 sq. meters built up area) AND (ii) Garage No.02, admeasuring 180 sq.ft. built up area equivalent to 16.72 sq. meters built up area on the Ground Floor of Sai Sangam Co-operative Housing Society Ltd., constructed on land bearing Survey No.113 and 120, Hissa No.Part, Plot No.97 situate, lying and being at Revenue Village Nilmore, Chakradhara Nagar, Near Ashwini Hospital within the limits of Vasai Virar Shahar Mahanagar Palika, Nallasopara (West), Taluka Vasai, District Palghar – 401 203 (both internally merged).</p>	<p>i. Rs. 50,00,000/- ii. Rs.5,00,000/- iii. Rs.1,00,000/-</p>	<p>i. 05.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 16.02.2026 upto 05.00 p.m.</p>	<p>17.02.2026 at 03.00 p.m.</p>
<p>5 Mrs. Sonali Mahesh Chavan <b>Joint/Co-Borrowers :</b> Mr. Tukaram Jagannath Pawar Mr.Mahesh Raosaheb Chavan [Virar Branch] [1st Auction Notice]</p>	<p>Demand Notice Date : 29.01.2019 i) <b>Loan Account No. 005633540000077 :</b> Rs.24,35,875.81 as on 05.01.2019 together with further interest @13% per annum + penal interest @ 2% per annum thereon with effect from 06.01.2019. (Less amount paid if any thereafter)</p>	<p>Flat No. 204, admeasuring 477 sq. ft. carpet area on the 2nd Floor in the 'B' Wing, of Mahavir Dham 'B' Wing Co-operative Housing Society Limited, Near KDMC A' Ward Office, Vadavali Mohane, Kalyan (West), District Thane - 421 102 constructed on land bearing Survey No 25, Hissa No. 22 (P) situated at Village Vadavali (Khurd)</p>	<p>i. Rs. 29,00,000/- ii. Rs.2,90,000/- iii. Rs.50,000/-</p>	<p>i. 17.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 04.03.2026 upto 05.00 p.m.</p>	<p>05.03.2026 at 11.00 a.m.</p>
<p>6 Mr. Sanjaykumar Uday Kanojya [Jogeshwari Branch] [1st Auction Notice]</p>	<p>Demand Notice Date : 18.11.2021 <b>Loan Account No. 00393330000336 :</b> Rs.11,32,617 as on 09.11.2021 together with further interest @9.90% per annum + penal interest @ 2% per annum thereon with effect from 10.11.2021. (Less amount paid if any thereafter)</p>	<p>Flat No. 302, admeasuring 29.18, sq.mtrs carpet area plus balcony admeasuring 4.22 sq.mtrs. situated on the Third Floor at wing A of Building Type C-2, known as Parvati Garden constructed on land bearing Gut no. 113 at village Betagaon, Boisar East, Taluka and District:Palghar- 401501</p>	<p>i. Rs. 16,00,000/- ii. Rs.1,60,000/- iii. Rs.25,000/-</p>	<p>i. 17.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 04.03.2026 upto 05.00 p.m.</p>	<p>05.03.2026 at 03.00 p.m.</p>
<p>7 Mr. Chhayesh Hanumantha Gajula Prop. Of M/s. Bharat Gramvikas Abhiyan [Dharavi Sion Branch] [1st Auction Notice]</p>	<p>Demand Notice Date : 03.10.2024 i) <b>Loan Account No. 005433660000012 :</b> Rs.15,61,712.85 as on 30.09.2024 together with further interest @10.75% per annum + penal interest @ 2% per annum thereon with effect from 01.10.2024. ii) <b>Loan Account No. 005414910000013 :</b> Rs.22,92,162.40 as on 30.09.2024 together with further interest @12.50% per annum + penal interest @ 2% per annum thereon with effect from 01.10.2024 (Less amount paid if any thereafter)</p>	<p>Unit no.125, on First Floor, of the building known as Shree Platinum Commercial Premises Co.Operative Society Ltd, Jawahar Road, Ghatkopar East, Mumbai – 400 077 admeasuring 107.95 sq.ft. carpet area equivalent to 12.03. sq.mtrs Built up constructed on piece and parcel of land bearing CTS No. 193 (part) of Village Ghatkopar – Kirol, Taluka Kurla, Mumbai Suburban District</p>	<p>i. Rs. 48,00,000/- ii. Rs.4,80,000/- iii. Rs.50,000/-</p>	<p>i. 12.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 25.02.2026 upto 05.00 p.m.</p>	<p>26.02.2026 at 11.00 a.m.</p>
<p>8 Mr.Bhavesh Bharat Gandhi Joint/Co Borrower : Mrs.Priya Bhavesh Gandhi [Dharavi Sion Branch] [1st Auction Notice]</p>	<p>Demand Notice Date : 17.01.2022 i) <b>Loan Account No. 00563330000120 :</b> Rs.19,32,542 as on 07.01.2022 together with further interest @9.90% per annum + penal interest @ 2% per annum thereon with effect from 23.12.2021. (Less amount paid if any thereafter)</p>	<p>Flat No. 206, admeasuring area 28.90 Sq Mtrs. Built-up area situated on the Second Floor in the Building known as 'Anandvan Bhuvan Co-operative Housing Society Limited', constructed on Plot of land bearing Survey No.88, Hissa No.3, 4 &amp; 6 situated, lying and being at Village Mira Gaon, Near Mahavishnu Mandir, Mira Road (East), District Thane-401107</p>	<p>i. Rs. 26,00,000/- ii. Rs.2,60,000/- iii. Rs.50,000/-</p>	<p>i. 12.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 25.02.2026 upto 05.00 p.m.</p>	<p>26.02.2026 at 03.00 p.m.</p>

Sr. No	NAME OF THE MORTGAGOR / BORROWERS & BRANCH	OUTSTANDING AMOUNT AS PER DEMAND NOTICE	PROPERTY DESCRIPTION & ENCUMBRANCES KNOWN TO THE BANK	I. RESERVE PRICE, II. EARNEST MONEY DEPOSIT (EMD) III. BID INCREMENT AMOUNT (Over & Above Highest Bid Amount)	I. DATE & TIME OF INSPECTION II. LAST DATE & TIME OF SUBMISSION OF TENDERS / OFFERS	DATE AND TIME OF OPENING THE TENDERS
9	Mr. Santoshkumar Jaiprakash Singh Prop. of M/s. Rohit Enterprises [Dahisar Branch] [2nd Auction Notice]	Demand Notice Date : 18.02.2022 <b>i) Loan Account No. 001033510068128 :</b> Rs.26,03,249 as on 31.01.2022 together with further interest @13.90% per annum + penal interest @2% per annum thereon with effect from 01.02.2022.  (Less amount paid if any thereafter)	Shop No.2, admeasuring 18.58 sq. mtrs. Built up situated on the Ground Floor of Building known as "Anurag Apartment No.2", New Anurag Cooperative Housing Society Ltd., constructed on land bearing Old Survey No.165, New Survey No.30, Hissa No.P at village Kharli, Taluka and District Thane in the registration Sub-District and District Thane situated at R.N Park, Near Jesal Park, Bhayander (East), District Thane 401105	i. Rs. 28,00,000/- ii. Rs. 2,80,000/- iii. Rs. 50,000/-	i. 04.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 18.02.2026 upto 05.00 p.m.	20.02.2026 at 11.00 a.m.
10	Mr. Girdhar Valji Solanki Joint/Co-Borrowers : Mr. Jitendra Valji Solanki Mrs. Rajiben Valji Solanki [Mirar Branch] [1st Auction Notice]	Demand Notice Date : 10.08.2020 <b>i) Loan Account No. 005632500000182 :</b> Rs.21,54,121 as on 25.07.2020 together with further interest @13.90% per annum + penal interest @2% per annum thereon with effect from 26.07.2020.  (Less amount paid if any thereafter)	Flat No.19, admeasuring 42.37 sq.meter built-up area equivalent to 570 sq. ft. super built up area on the Ground Floor in 'B' Wing of "New Chandan Co-operative Housing Society Ltd.", constructed on land bearing Old Survey No.101, New Survey No.60, Hissa No.1 lying and being in the Revenue Village Khari of Bhayander within the Jurisdiction of Mira Bhayander Mahanagar Palika situated at Navghar Cross Road No.5, Bhayander (East), Taluka & District Thane - 401105	i. Rs. 59,00,000/- ii. Rs. 5,90,000/- iii. Rs. 1,00,000/-	i. 11.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 24.02.2026 upto 05.00 p.m.	23.02.2026 at 12.00 noon
11	Mr. Avinash Arvind Parab Joint/Co-Borrower : Mr. Nagesh Arvind Parab [Andheri West Branch] [1st Auction Notice]	Demand Notice Date : 26.11.2019 <b>i) Loan Account No. 000732500001035 :</b> Rs.28,57,948/- as on 29.10.2019 together with further interest @13.90% per annum + penal interest @2% per annum thereon with effect from 30.10.2019.  (Less amount paid if any thereafter)	Flat No.202, admeasuring 374 sq. ft carpet area i.e., 34.75 sq.meters carpet area on the 2nd Floor of the Building No.4 in the Parijat Gardens "Tulip" Co-operative Housing Society Ltd., constructed on land bearing Survey No.26/1, 26/2, 26/3, 26/4, 29/9, Village Kasarvadavli lying, being and situated at Behind Parshwanath Engineering College, Kasarvadavli, Ghodbunder Road, Thane (West) - 400 615	i. Rs. 52,00,000/- ii. Rs. 5,20,000/- iii. Rs. 1,00,000/-	i. 11.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 24.02.2026 upto 05.00 p.m.	25.02.2026 at 03.00 p.m.
12	Mr. Amit Chhotalal Sharma [Charkop Branch] [1st Auction Notice]	Demand Notice Date : 15.09.2021 <b>i) Loan Account No. 007833330000159 :</b> Rs.10,67,218/- as on 27.08.2021 together with further interest @9.90% per annum + penal interest @2% per annum thereon with effect from 28.08.2021.  (Less amount paid if any thereafter)	Flat No.301, admeasuring 295 sq. ft. carpet area, situated on the Third Floor at Building No. A/12, Samruddhi Complex, constructed on land bearing Survey No.63/2A, 63/2B, 63/2C, 63/2D, 63/2E, 63/5, 64/0 at Village Garpoli, Taluka Karjat, District Raigad in the registration Sub-District Karjat and District Raigad (West) - 421503	i. Rs. 10,00,000/- ii. Rs. 1,00,000/- iii. Rs. 25,000/-	i. 18.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 05.03.2026 upto 05.00 p.m.	06.03.2026 at 11.00 a.m.
13	Mr. Deepak Rama Mhatre Prop. of M/s. Dhanshree Enterprises [Charkop Branch] [6th Auction Notice]	Demand Notice Date : 07.04.2021 <b>Loan Account No. 004333560000057 :</b> Rs. 1,01,42,246.70 as on 30.03.2021 together with further interest @11.50% per annum + penal interest @ 2% per annum thereon with effect from 31.03.2021.  (Less amount paid if any thereafter)	Flat No.602, admeasuring 670 sq. ft., i.e., 62.24 sq. mtr. carpet area on the 6th Floor of Building No.1, 'A' Wing, "Swastik Regalia", together with One Stilt Parking Space constructed on land bearing survey no.229/P, 230 & 231/2/1 of Village Kavesar, Taluka and District Thane in the Registration District and Sub-District of Thane situated at Ghodbunder Road, Kavesar, Thane (West) - 400 615	i. Rs. 63,00,000/- ii. Rs. 6,30,000/- iii. Rs. 50,000/-	i. 03.02.2026 from 11.00 a.m. to 05.00 p.m. ii. 11.02.2026 upto 05.00 p.m.	12.02.2026 at 12.00 noon

**Terms and Conditions of the Bharat Co-operative Bank (Mumbai) Ltd – Auction Sale:-**

- 1) Auction is being held on "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" with all the existing and future encumbrances / Society Dues / Builders dues / Property Tax / Utility Service provider outstanding dues etc. and same shall be borne by bidders whether known or unknown to the Bank. The Bank is not responsible for encumbrances unknown to the Bank. The Authorised Officer / Secured Creditor shall not be held responsible in any way for any third-party claims / rights / dues received after date of opening the bid. The purchaser should conduct due diligence on all aspects related to the property to his / her satisfaction. The purchaser shall not be entitled to make any claim against the Authorised Officer / Secured Creditor in this regard at a later date.
- 2) Tenders quoted below the "Reserve Price" will not be considered & same is liable to be rejected.
- 3) The Bidder shall submit bid / offers alongwith their KYC documents and 10% of EMD amount by Pay Order / D.D. drawn in favour of "Bharat Co-operative Bank (Mumbai) Ltd." [Envelope containing the Bids / offer should superscribed as Bid for "Flat / Shop No. \_\_\_\_\_"].
- 4) Place of Submission and opening of Tenders/Offers : Bharat Co-operative Bank (Mumbai) Ltd., Central Office – Recovery & Legal Department, Marutigiri, Plot No.13/9A, Sonawala Road, Goregaon (East), Mumbai – 400 063.
- 5) Outstanding Builder / Society dues, Property Tax, Utility Bills etc. and Charges for documentations, transfer fees of Society / Builders / Revenue Department, Conveyance, Stamp Duty, Registration Charges with the Joint Sub-Registrar of Assurances as applicable and other statutory dues if any, shall be borne by the purchaser and the Bidder / purchaser above should complete all the transfer formalities & the Bank will not be responsible in any manner whatsoever, in this regard.
- 6) In case of more than one bid is received for above Reserve Price, the Bidders present during the opening of the Tenders may participate in the Oral Bidding / Inter-se Bidding. The Authorised Officer of the Bank have discretion in the manner of conduct of sale including decision with regard to inter-se bidding / negotiations amongst the bidders to realize highest sale value for the said property/ies. Bidders are, therefore advised to remain themselves or through their duly authorized representative(s) well before time, who can take the decision for them.
- 7) The Authorised Officer reserves the right to reject any or all tenders and/or postpone the date and time of opening of tender or sale confirmation without giving any reason thereof.
- 8) Mortgagor/borrower/joint-borrower/surety/guarantor may bring maximum bid offers to realize a good value.
- 9) The successful bidders should deposit 25% (including 10% EMD) of the bid amount immediately on the same day or not later than next working day, as the case may be, of opening of bids and balance 75% within 15 days from the date of opening the tenders. In case, successful bidder failed to pay the remaining 15% of the bid amount as aforesaid then the EMD amount shall stand forfeited automatically without any further notice.
- 10) If the successful bidders fail to pay the balance 75% of the bid amount within 15 days from date of opening the offers, the deposited amount shall stand forfeited.
- 11) In case of non-acceptance of offer of purchaser by the Secured Creditor / Authorised officer, the EMD amount of 10% paid along with the application will be refunded / returned without any interest to the unsuccessful bidders.
- 12) The Principal Borrower / Joint-Borrower / Guarantor / Mortgagor is hereby informed in their own interest to take away all the movables, personal belongings, office documents / equipments / papers, articles, etc. which are not hypothecated to the Bank, if any lying in the above said premises with prior intimation in writing to the Authorised Officer, failing which the same shall be removed / disposed off as scrap without any realizable value without giving any further notice to you Borrower / Joint-Borrower / Guarantor / Mortgagor to enable us to handover the vacant and peaceful possession of said assets to the successful bidders on receipt of entire sale amount, which please take note.

**Note : 1) This is also a 15/30 days notice as the case may be to the Borrower / Joint-Borrower / Guarantor / Mortgagor of the above loan accounts under Rule 8(8) of the SARFAESI Act, 2002 about holding of sale by inviting sealed tenders from the public in general for the sale of the above said secured assets on abovementioned date if your dues are not cleared in full. 2) The Bank will not be responsible for payment or any arrears or taxes or assessment taxes or maintenance etc. 3) Notice is hereby given to you Mortgagors / Borrowers / Joint-Borrowers / Sureties / Guarantors u/s.13(8) of the SARFAESI Act, 2002 to pay the sum as mentioned above before the date fixed for sale failing which the property will be sold in Auction Sale and you shall be liable for balance outstanding dues remains, if any with interest, charges, expenses, costs etc. after adjusting the Net Sale proceeds i.e. Sale Price less incidental expenses & TDS as applicable. 4) Conditions Apply.**

Date : 22.01.2026  
Place: Mumbai

Sd/-  
AUTHORISED OFFICER  
BHARAT CO-OPERATIVE BANK (MUMBAI) LTD