



Karnataka Bank Ltd.

Your Family Bank Across India.

Head Office, Mangaluru-575 002

CIN : L85110KA1924PLC001128

Asset Recovery Management Branch, 2nd Floor, 'E' Block, The Metropolitan,
Plot No. C-26 & C-27, Bandra Kurla Complex, Bandra (East), Mumbai - 400051



Phone: 022-35008017/35128482/35082558

Website: www.karnatakabank.com

E-Mail: mumbaiarm@ktkbank.com

CIN: L85110KA1924PLC001128

E-AUCTION PUBLIC NOTICE OF SALE

SALE NOTICE OF IMMOVABLE PROPERTIES ON 05.02.2026

E-Auction Sale Notice for Sale of Immovable Property/ies under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) and 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable properties mortgaged to the Secured Creditor, the possession of which has been taken by the Authorised Officer (details of physical/symbolic is mentioned below), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 05.02.2026 at the below mentioned timings for recovery of dues with further interest and cost thereon due to the Karnataka Bank Ltd.

The details are as under: Reserve Price and Earnest Money Deposits details are as under and the Earnest Money Deposit shall be deposited on or before 04.02.2026 at 4.00 pm through online payment to the Account (details of which are mentioned below).

Sl. No.	Branch Name	Name & Address of the Borrowers/Guarantors	Balance O/S in Rs.	Description of the Property	Reserve Price (Rs.)	Auction Time	Details for Remitting
					Earnest Money Deposit (EMD) Rs.	Incremental Value of the Bid	EMD Account No. / IFSC Code
1	Panvel Branch	(1) Mr. Kashinath Gangaram Patil S/o Mr. Gangaram Gosal Patil, (2) Mrs. Raman Kashinath Patil W/o Mr. Kashinath Gangaram Patil, No.1 and 2 are addressed at: House No.356B, Village Vardoli, at Belavali, Post Chikhale, Taluka Panvel, District Raigad, Maharashtra – 410221; (3) Mr. Tanaji Namdev Pardhi S/o Mr. Namdev Shankar Pardhi, addressed at: A/p Sangurli, Shirdhon, Taluka Panvel, District Raigad-410221.	Rs.13,62,764.46 [Rupees Thirteen Lakhs Sixty Two Thousand Seven Hundred Sixty Four and Paise Forty Six Only] i.e., Rs.10,76,470.20 under OD A/c No.6157000100002001 along with future interest from 01.12.2025 and Rs.2,86,294.26 under TL A/c No.6157001600005401 along with future interest from 30.12.2025 plus costs due	All that part and parcel of Residential Bungalow bearing House No.356/B, Ground and 1st Floor, RCC Structure admeasuring area 1560 sq.ft. within the limits of Grampanchayat Vardoli, at Village Belavali, Taluka Panvel, District Raigad, belonging to Mr. Kashinath Gangaram Patil. Boundaries of Property:- East by: Property of Mr.Anil Patil; West by: Open Space; North by: Property of Mr.Anil Patil; South by: Property of Mr.Anil Patil.	Rs.63,00,000/-	from 03.30 PM to 03.45 PM	RTGS Account number 6153500200004101
					Rs.6,30,000/-	Rs. 10,000/-	Karnataka Bank Ltd, Panvel Branch IFSC Code - KARB0000615
					Possession Date/ Type of Possession :- Symbolic Taken on 13.06.2023		
2	Panvel Branch	1.Mr. Pravin Shashikant Thakur S/o Mr. Shashikant Thakur, 2.Mr. Shashikant Rajaram Khandke S/o Mr. Rajaram, 3.Mrs. Supriya Tarak Sana W/o Mr. Pravin Shashikant Thakur, 4.Mrs. Pratibha Shashikant Khandke W/o Mr. Shashikant Khandke, All are residing at: A/9, Vighnaharta Apartment, At & Post Palaspe, Panvel Taluk, Raigad District-410221.	Rs.31,62,705.04 [Rupees Thirty One Lakhs Sixty Two Thousand Seven Hundred Five and Paise Four Only] under TL A/c No.6157001600010601 plus future interest from 11.12.2025 plus costs due	All that piece and parcel of Residential Flat No. A-9, second floor, admeasuring 59.47 square meters Built Up Area, in "Vighnharta Apartment Palaspe Co-op. Hsg. Soc. Ltd., Grampanchayat Property No. 143 & 145, Village Palaspe, Tal Panvel, District Raigad, within the limits of Sub Registrar of Assurance, Panvel. Boundaries of Property: East by: by Door West by: by Passage North by: by Wall South by: by Flat No. A-10	Rs.25,60,000/-	from 03.45 PM to 04.00 PM	RTGS Account number 6153500200004101
					Rs.2,56,000/-	Rs. 10,000/-	Karnataka Bank Ltd, Panvel Branch IFSC Code - KARB0000615
					Possession Date/ Type of Possession :- Symbolic Taken on 03.09.2022		
3	Thane Branch	(A) 1)M/s Tejas Enterprises, represented by its Proprietor Mr. Tejas Tanaji Nikam, Addressed at: Flat No.202, Tapasya CHS, Yashodhanagar, Lokmanya Nagar, Pada No.2, Thane-400606; 2)Mr. Tejas Tanaji Nikam S/o Tanaji Nikam; 3)Mr. Mahesh Nikam S/o Mr. Tanaji Nikam; 4)Mrs. Shobha Tanaji Nikam W/o Mr. Tanaji Nikam, No.2, 3 & 4 are addressed at: Flat No.202, Tapasya CHS, Yashodhanagar, Lokmanya Nagar, Pada No.2, Thane-400606; (B) 1) Mr. Tejas Tanaji Nikam S/o Tanaji Nikam; 2) Mr. Mahesh Nikam S/o Mr. Tanaji Nikam; 3)Mrs. Shobha Tanaji Nikam W/o Mr. Tanaji Nikam, All are addressed at: Flat No.202, Tapasya CHS, Yashodhanagar, Lokmanya Nagar, Pada No.2, Thane-400606;	(A) Rs.47,07,525.03 [Rupees Forty Seven Lakhs Seven Thousand Five Hundred Twenty Five and Paise Three Only] under PSOD A/c No.7707000600009901 along with future interest from 01.12.2025, plus costs due (B) Rs.26,90,449.69 [Rupees Twenty Six Lakhs Ninety Thousand Four Hundred Forty Nine and Paise Sixty Nine Only] under PSOD A/c No.7707000600010901 along with future interest from 01.12.2025, plus costs due	All that part and parcel of Residential Flat No.202, admeasuring 580 sq.ft., on the 2nd Floor, in building and registered society known as Tapasya CHS Ltd., situated Near Ganesh Mandir, Lokmanya Nagar No.2, Yashodhan Nagar, Revenue Village Panchpakhandi, Thane West, belonging to Mr. Tejas Tanaji Nikam, Mr. Mahesh Nikam and Mrs. Shobha Tanaji Nikam. Boundaries of Property: East by: Sai Kunj-C, West by: Runwal Plaza, North by: Preeti Apt., South by: Ganesh Mandir.	Rs.82,00,000/-	from 04.30 PM to 04.45 PM	RTGS Account number 7703500200004101
					Rs.8,20,000/-	Rs. 10,000/-	Karnataka Bank Ltd, Thane Branch IFSC Code - KARB0000770
					Possession Date/ Type of Possession :- Symbolic Taken on 17.09.2024		
4	Nerul (East) Branch	1)Mrs. Ashi Awasthi D/o Mr. Rajanlal Awasthi, Addressed at: M S Building No.5, Adj to 155C, Chembur Colony, Near Jama Sweets, Thane, Mumbai-400074; 2)Mr. Ashish Kulkarni S/o Vilas Kulkarni, Addressed at: Flat No.203, Building No.1, Krishna Green, Land Park, Ghodbandar Road, Kasarwadi, Thane-400607.	Rs.60,87,165.61 [Rupees Sixty Lakhs Eighty Seven Thousand One Hundred Sixty Five and Paise Sixty One Only] under TL A/c No.6377001600002601 along with future interest from 30.12.2025, plus costs due	All that part and parcel of Residential Property bearing Flat No.1101, measuring 530 sq.fts., situated on 11th Floor, 'E' Wing, Casa Greenville, Near Lodha Dham, Anjur, Surai & Mankoli, Upper Bhiwandi, Bhiwandi Road, Thane District-421302, belonging to Mrs. Ashi Awasthi. Boundaries of Property:- East by: Internal Road; West by: Road; North by: D Wing; South by: G Wing.	Rs.69,69,000/-	from 04.45 PM to 05.00 PM	RTGS Account number 6373500200004101
					Rs.6,96,900/-	Rs. 10,000/-	Karnataka Bank Ltd, Nerul (East) Branch IFSC Code - KARB0000637
					Possession Date/ Type of Possession :- Symbolic Taken on 28.06.2024		
5	Navi Mumbai Kharghar Branch	1.Mr. Sachin Suresh Malve S/o Mr. Suresh Malve, - 2.Mrs. Jyoti Ramesh Chavan W/o Mr. Sachin Suresh Malve, Both are addressed at: Flat No.405, 4th Floor, 'A' Wing, Bldg No.6, Balaji Residency, Hedutane, Panvel, Raigad – 410208, Maharashtra.	Rs.20,49,120.04 [Rupees Twenty Lakhs Fourty Nine Thousand One Hundred Twenty and Paise Four Only] in PSTL A/c No.5897001800005701 plus future interest from 27.12.2025 plus costs due	All that piece and parcel of Residential Flat No.6A-405, admeasuring 24.683 Sq. Mtrs. Carpet Area, on Fourth Floor, in 'A' Wing of Building No.6, known as "Balaji Residency Complex", constructed on Gut No.1, Hissa No.1+2, Gut No.2, Hissa No.1B, Gut No.2, Hissa No.1C, being lying and situated at Village Hedutane, Taluka Panvel, District Raigad, within the limits of Sub Registrar of Assurance Panvel, Maharashtra and bounded: East: by Flat No.403 West: by Lift, North: by Passage South: by Door	Rs.21,50,000/-	from 11.00 AM to 11.15 AM	RTGS Account number 5893500200004101
					Rs.2,15,000/-	Rs. 10,000/-	Karnataka Bank Ltd, Navi Mumbai Kharghar Branch IFSC Code - KARB0000589
					Possession Date/ Type of Possession :- Symbolic Taken on 29.01.2025		
6	Ambernath Branch	1.Mrs. Riya Anand Chhabriya W/o Late Anand M Chhabriya, 2.Ms. Nivya Anand Chhabriya D/o Late Anand M Chhabriya, Both are addressed at: House No.805, 'A' Wing, Raj Regalia, Village Pale, Tal. Ambernath, District Thane-421501, Maharashtra.	Rs.28,31,474.60 [Rupees Twenty Eight Lakhs Thirty One Thousand Four Hundred Seventy Four and Paise Sixty Only] under PSTL A/c No.0447001800009901 plus future interest from 18.12.2025 plus costs due	All that piece & parcel in respect of Residential Flat No.805, 8th Floor, 'A' Wing, Building known as 'RAJ REGALIA' lying being and situated at Village Pale, Taluka Ambernath, District Thane, within the limits of the Ambernath Municipal Council Boundaries of Property:- East by: Aashray Pearl Park, West by: Open Plot, North by: Building No. 1 & 2, South by: Open Plot & Internal Road	Rs.28,80,000/-	from 11.15 AM to 11.30 AM	RTGS Account number 0443500200004101
					Rs.2,88,000/-	Rs. 10,000/-	Karnataka Bank Ltd, Ambernath Branch IFSC Code - KARB0000044
					Possession Date/ Type of Possession :- Symbolic Taken on 31.01.2024		

7	Mumbai Andheri Branch	1.Mr. Suresh Chhaganlal Parmar S/o Mr. Chhaganlal Sayji Parmar, 2.Mrs. Bharti Suresh Parmar W/o Mr. Suresh Chhaganlal Parmar, Both are addressed at: 1/7, Ram Narayan Saroj Chawl, Shyam Nagar, NE, R Ganesh Maidan, Jogeshwari (East), Mumbai, Maharashtra-400060. Both are also addressed at: B/102, 1st Floor, Govindpuri Co-operative Housing Society Limited, Opposite Gaon Devi Mandir, Village Nilemore, Nallasopara (West), District Palghar-401208.	Rs.22,56,631.72 (Rupees Twenty Two Lakhs Fifty Six Thousand Six Hundred Thirty One and Paise Seventy Two Only) In PSTL A/c No.0917001800381801 as on 30.11.2024 plus interest to be added from 01.11.2024, plus costs due	All that piece and parcel in respect of Residential Flat No. B/102, on the first floor, in the 'B' Wing of the building and registered society known as "Govindpuri Co-operative Housing Society Ltd., situated at N.A land Survey No.2, Revenue Village Nilemore, Nallasopara (West), Tal. Vasai, District Palghar, within the limits of Vasai Virar City Municipal Corporation and bounded by: East: by Open Space West: by Passage North: by Flat No.103 South: by Open Space	Rs.32,20,000/-	from 12.00 PM to 12.15 PM	RTGS Account number 0913500200004101
					Rs.3,22,000/-	Rs. 10,000/-	Karnataka Bank Ltd, Mumbai Andheri Branch IFSC Code - KARB0000091
					Possession Date/ Type of Possession :- Physical Taken on 21.01.2025		
8	Mumbai Dombivli East	(A) (1) Mr. Clarence Silvester Dsouza S/o Mr. Silvester Dsouza, (2) Mrs. Anita Dsouza W/o Mr. Clarence Silvester Dsouza, Both are addressed at: Flat No.301, D-Wing, Paramount Park, Sandap Road, Near Lodha Regency, Manpada, Bhopar, Dombivli East, Mumbai, Maharashtra-421204. (B) (1) M/s Dickson Enterprises, proprietary firm represented by its Proprietor Mr. Clarence Silvester Dsouza, addressed at: Gala No.2, Near D-5, MIDC-11, Opp. Pimpleshwar Mandir, Datta Mhatre Compound, Sagaon, Manpada Road, Dombivli (E), Mumbai, Thane District, Maharashtra-421204, (2) Mr. Clarence Silvester Dsouza S/o Mr. Silvester Dsouza, (3) Mrs. Anita Dsouza W/o Mr. Clarence Silvester Dsouza, No. 2 and 3 are addressed at: Flat No.301, D-Wing, Paramount Park, Sandap Road, Near Lodha Regency, Manpada, Bhopar, Dombivli East, Mumbai, Maharashtra-421204.	(A) Rs.43,21,661.86 [Rupees Forty Three Lakhs Twenty One Thousand Six Hundred Sixty One and Paise Eighty Six Only] under TL A/c No.1937001600039701 along with future interest from 05.12.2022, plus costs due (B) Rs.41,45,935.43 [Rupees Forty One Lakhs Forty Five Thousand Nine Hundred Thirty Five and Paise Forty Three Only] i.e. Rs.39,92,467.76 under PSOD A/c No.1937000600134901 along with future interest from 01.12.2022 and Rs.1,53,467.67 under PDPN A/c No. 1937001400013001 along with future interest from 30.06.2023, plus costs due	All that part and parcel of Residential Flat No.301, on Third Floor, D-Wing, in the Building Known as "Paramount Park", admeasuring 772 Carpet Area, Sandap Road, Village Bhopar, Dombivli (East), Taluka Kalyan, District Thane, Maharashtra-421204, lying, being and situated at Plot bearing S.No.233, H.No.3A, 3B, 3D of Village Bopar, Taluka-Kalyan, District Thane, belonging to Mr. Clarence Silvester Dsouza. Boundaries of Property: East by: C-Wing; West by: Open Plot; North by: Garden; South by: Sandap Road.	Rs.70,17,000/-	from 12.15 PM to 12.30 PM	RTGS Account number 1933500200004101
					Rs.7,01,700/-	Rs. 10,000/-	Karnataka Bank Ltd, Mumbai Dombivli East Branch IFSC Code - KARB0000193
					Possession Date/ Type of Possession :- Physical Taken on 05.03.2022		
9	Navi Mumbai Kharghar Branch	(A) 1. M/s J.S.M. Enterprises Represented by its proprietor: Mr. Sanjay Kumar Pandey, addressed at: Flat No.407, Saiprasad Building, Plot No.29, Sector-34/C, Kharghar, Raigad-410210. 2. Mr. Sanjay Kumar Pandey S/o Mr. Ram Narayan Pandey 3.Mrs. Sangita Sanjay Pandey W/o Mr. Sanjay Kumar Pandey, No.2 & 3 are addressed at: Flat No.407, Saiprasad Building, Plot No.29, Sector-34/C, Kharghar, Raigad-410210. (B) 1. Mr. Sanjay Kumar Pandey S/o Mr. Ram Narayan Pandey 2. Mrs. Sangita Sanjay Pandey W/o Mr. Sanjay Kumar Pandey, No.1 & 2 are addressed at: Flat No.407, Saiprasad Building, Plot No.29, Sector-34/C, Kharghar, Raigad-410210.	(A) Rs.18,54,069.26 in PSOD A/c No.5897000600001001 as on 31.12.2025 plus interest to be added from 01.01.2026, plus costs due (B) Rs.13,13,410.19 in TL A/c No.5207001600036401 as on 30.12.2025 plus interest to be added from 30.11.2025 plus costs due	All that part and parcel of Residential Flat No.407, admeasuring 24.167 Sq. Mtrs. Carpet Area plus 4.440 Sq. Mtrs. Terrace Area, on the fourth floor, in building known as "Sai Prasad", situated on the Non-agricultural land bearing Plot No.29, in Sector No.34/C, Kharghar, Raigad and bounded: East: by Passage West: by Door North: by Flat No.408 South: by Flat No.406	Rs.46,00,000/-	from 12.30 PM to 12.45 PM	RTGS Account number 5203500200004101
					Rs.4,60,000/-	Rs. 10,000/-	Karnataka Bank Ltd, Navi Mumbai Kharghar Branch IFSC Code - KARB0000520
					Possession Date/ Type of Possession :- Symbolic Taken on 03.10.2024		
10	Mumbai Vile Parle Branch	(A) 1.Mr. Premshankar Sharma S/o Mr. Jivatramji Sharma; 2.Mrs. Bhagavanti Sharma W/o Mr. Premshankar Sharma, Both are addressed at: Flat No.03, Ground Floor, A-Wing, Sai Charan Apartments, Gaathan Village Achole, Nallasopara, District Palghar-401209. 3.Mr. Kailash Vardichand Sharma S/o Mr. Vardichand Sharma, residing at: Room No.07, Diago D'souza Chawl, Bamanwada Behind Cigarette Factory, Vile Parle (E), Mumbai-400057.	of Rs.11,56,396.90 [Rupees Eleven Lakhs Fifty Six Thousand Three Hundred Ninety Six and Paise Ninety Only] i.e. Rs.7,80,567.20 under PSTL A/c No.5257001800018801 plus future interest from 12.12.2025 and Rs.3,75,829.70 under TL A/c No.5257001600014701 plus future interest from 28.12.2025 plus costs due	All that piece and parcel of Flat No.03, Ground Floor, A Wing, admeasuring 415 sq. ft. i.e. 38.57 sq.mtrs., Super Built up area in the building known as "Sai CHARAN APARTMENT" situated at Gaathan Land bearing House No.338, Village-Achole, Taluka-Vasai, District-Thane within the area of Sub-Registrar at Vasai Boundaries of Property: East by: Road West by: B & C wing North by: Bungalow South by: Open	Rs.20,75,000/-	from 12.45 PM to 01.00 PM	RTGS Account number 5253500200004101
					Rs.2,07,500/-	Rs. 10,000/-	Karnataka Bank Ltd, Mumbai-Vile Parle Branch IFSC Code - KARB0000525
					Possession Date/ Type of Possession :- Physical Taken on 05.09.2023		
11	Palghar Branch	1)Mr. Madhukar Sahebrao Shirsat S/o Mr. Sahebrao Sukhadeo Shirsat; 2)Mrs. Vandana Madhukar Shirsat W/o Mr. Madhukar Sahebrao Shirsat, Both are addressed at: Samaj Kalyan Mandir, L M Road, Opp. Bank of India, Dahisar West, Mumbai-400068; Both are also addressed at: Flat No.402, 4th Floor, Wing 'A', Building No.1, Type B1, Jay Maa Residency, Pawan Vihar Complex, Village Nagzori, Taluka and District Palghar-401501	Rs.26,07,977.54 [Rupees Twenty Six Lakhs Seven Thousand Nine Hundred Seventy Seven and Paise Fifty Four Only] under PSTL A/c No.6277001800007401 along with future interest from 31.12.2025, plus costs due	All that piece and parcel of Residential Flat No.402, 4th Floor, Wing 'A', admeasuring 29.99 sq.mt. carpet area, Building No.1, Type B1, in the Building known as "Jay Maa Residency", in the complex known as "Pawan Vihar Complex" constructed on the plot of land bearing Gut No.19A of Village Nagzori within the limits of Lotonde Grampanchayat, Taluka and District Palghar, belonging to Mr. Madhukar Sahebrao Shirsat and Mrs. Vandana Madhukar Shirsat. Boundaries of Property: East by: Staircase; West by: Lift; North by: Flat No.403; South by: Flat door.	Rs.22,15,000/-	from 01.00 PM to 01.15 PM	RTGS Account number 6273500200004101
					Rs.2,21,500/-	Rs. 10,000/-	Karnataka Bank Ltd, Mumbai-Palghar Branch IFSC Code - KARB0000627
					Possession Date/ Type of Possession :- Physical Taken on 19.09.2025		
12	Mumbai Bhayander (East) Branch	1)Mr. Bageesh Pandey S/o Mr. Sarvesh Kumar; 2) Mrs. Shweta Arun Dixit W/o Mr. Bageesh Pandey; Both are addressed at: B/105, Crystal Home Residence CHS Ltd, Lotus Colony, Behind Achole Talav, Nallasopara East, Palghar-401209;	Rs.37,50,308.04 [Rupees Thirty Seven Lakhs Fifty Thousand Three Hundred Eight and Paise Four Only] under PSTL A/c No. 1067001800096801 along with future interest from 10.12.2025, plus costs due	All that part and parcel of Residential Flat No.C/102, admeasuring 29.66 sqmtr. Carpet Area, on the 1st Floor, in 'C' Wing in the Building known as "Crystal Residency", situated at Nallasopara (East), on the N.A. Land bearing Survey No.229, Hissa Nos. 2(P) & 3, of Revenue Village: Achole, Taluka Vasai, District Palghar within the limits of Vasai Virar City Municipal Corporation, belonging to Mr Bageesh Pandey and Mrs. Shweta Arun Dixit. Boundaries of Property: East by: Passage; West by: Flat Door; North by: Wall; South by: Flat No.101.	Rs.25,80,000/-	from 03.15 PM to 03.30 PM	RTGS Account number 1063500200004101
					Rs.2,58,000/-	Rs. 10,000/-	Karnataka Bank Ltd, Mumbai Bhayander (East) Branch IFSC Code - KARB0000106
					Possession Date/ Type of Possession :- Physical Taken on 19.01.2024		

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Karnataka Bank Ltd.

Your Family Bank Across India

Head Office, Mangaluru-575 002

CIN : L85110KA1924PLC001128

Asset Recovery Management Branch, 2nd Floor, 'E' Block, The Metropolitan, Plot No.C-26 & C-27, Bandra Kurla Complex, Bandra (East), Mumbai - 400051



E-AUCTION PUBLIC NOTICE OF SALE

Phone: 022-35008017/35128482/35082558
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Sl. No.	Branch Name	Name & Address of the Borrowers/Guarantors	Balance O/S in Rs.	Description of the Property	Reserve Price (Rs.) Earnest Money Deposit (EMD) Rs.	Auction Time Incremental Value of the Bid	Details for Remitting EMD Account No. / IFSC Code
13	Mumbai Sion Branch	(A) 1)M/s Surya Trading Company, represented by Proprietrix Mrs. Nanila Shetty, Addressed at: Flat No.350/354, Sainath CHS, Narshi Natha Street, 1st Floor, Room No.1A, Masjid West, Mumbai - 400008, 2) Mr. Shashikant S Shetty S/o Mr. Shrinivas Shetty ; Addressed at: Room No.4, Cosmo Sports Club, RAK Road, Near SNTD College, Matunga, Mumbai - 400019. (B) 1) Mrs. Nanila Shetty W/o Mr. Shrinivas Shetty, Addressed at: Flat No.350/354, Sainath CHS, Narshi Natha Street, 1st Floor, Room No.1A, Masjid West, Mumbai - 400008; 2) Mr. Shashikant S Shetty S/o Mr. Shrinivas Shetty, Addressed at: Room No.4, Cosmo Sports Club, RAK Road, Near SNTD College, Matunga, Mumbai - 400019; 3) Mr. Suresh Sitaram Gunjal S/o Sitaram Sadhu Gunjal, Addressed at: Flat No.8/A/24, Sharad CHS, Kamgar Nagar, Kurla East, Mumbai - 400024.	(A) Rs.31,09,536.00 [Rupees Thirty One Lakhs Nine Thousand Five Hundred and Thirty Six Only] under PSOD A/c No.0857000600024601 along with future interest from 01.01.2022, plus costs due (B) Rs.35,93,333.23 [Rupees Thirty Five Lakhs Ninety Three Thousand Three Hundred Thirty Three and Paise Twenty Three Only] under PSTL A/c No.0857001600133601 along with future interest from 26.11.2020, plus costs due	All that piece and parcel of Residential Property bearing Flat No.502, admeasuring super built-up area of 890 sq.ft., and built-up area of 580 sq.ft., and carpet area of 398 sq.ft., on 5th Floor, B-Wing, in building known as Today Empire CHS Limited at Plot No.28, Sector No.25, Phase II, Kamothe, Taluka Panvel, District Raigad, belonging to Mrs. Nanila Shetty. Boundaries of Property: East by: Wall, West by: Flat No.501, North by: Door, South by: Passage.	Rs.63,30,000/- Rs.6,33,000/-	from 02.45 PM to 03.00 PM Rs. 10,000/-	RTGS Account number 0853500200004101 Karnataka Bank Ltd, Mumbai-Sion Branch IFSC Code - KARB0000085
14	Navi Mumbai Seawoods Branch	1.Mr. More Ajay Nivrutti S/o Mr. Nivrutti Vitthal More, 2.Mrs. Smita Ajay More W/o Mr. Ajay Nivrutti More, No.1 & 2 are addressed at: R/48, 2nd Floor, Municipal Chawl No.3, Sabu Siddique Road, Crawford Market, Mumbai-400001. 3.Mr. Kalpesh Jayram Mokul S/o Mr. Jayram Janu Mokul, Addressed at: House No.49/A, At: Karavi, Post: Gadab, Taluka: Pen, District Raigad, Maharashtra-400701.	Rs.6,67,659.82 (Rupees Six Lakhs Sixty Seven Thousand Six Hundred Fifty Nine and Paise Eighty Two Only) in PSTL A/c No.5177001800031301 as on 07.12.2025 plus interest to be added from 07.12.2025, plus costs due	All that piece and parcel of Residential Flat No.403, 4th Floor, Building No.9, in building known as "Gokul Complex", situated on land bearing S. No.6 & 7, Hissa No.2 at Village Devavali, Taluka Panvel, District Raigad and bounded by: East: Bldg No.402 West: Open, North: Passage South: Open	Rs.27,20,000/- Rs.2,72,000/-	from 03.30 PM to 03.45 PM Rs. 10,000/-	RTGS Account number 5173500200004101 Karnataka Bank Ltd, Navi Mumbai Seawoods Branch IFSC Code - KARB0000517
15	Mumbai Bhayander (East) Branch	1.Mr. Narendra Dhanji Sakaria S/o Mr. Dhanji Nathu Sakaria, 2.Mrs. Anupama Narendra Sakaria W/o Mr. Narendra Sakaria, Both are residing at: A/301, Jay Somnath Apartment, S V Road, R N P Park, Asha Nagar, Sai Baba Mandir, Thane-401105.	Rs.14,93,725.06 [Rupees Fourteen Lakhs Ninety Three Thousand Seven Hundred Twenty Five and Paise Six Only] under PSTL A/c No. 1067001800098401 as on 30.12.2025 plus future interest from 30.12.2025, plus costs due	All that piece and Parcel of Residential Flat No.105, Wing-D, admeasuring area 24.492 Sq. Mtrs carpet area type-1 BHK, on the first floor in the building to be known as "Aravalli Sankul" constructed on the land bearing Survey No.37/1, 37/2, 37/3, 38/0, 39/2 totally admeasuring 1-32-3H.R.P situate lying and being at Village Bandhivalli, Taluka and registration Sub District Karjat, District and Registration District of Raigad within the limit of Karjat Panchayat Samittee and Raigad Zilla Parishad and bounded: East: by Internal road West: by Flat No.106 North: by Flat No.104 South: by Awing	Rs.16,00,000/- Rs.1,60,000/-	from 03.45 PM to 04.00 PM Rs. 10,000/-	RTGS Account number 1063500200004101 Karnataka Bank Ltd, Mumbai Bhayander (East) Branch IFSC Code - KARB0000106
16	Mumbai Powai Branch	1)M/s GDS Group, represented by its partners: a) Mrs. Jagruti Jagmohan Gulati and b) Mr. Mahesh Nandkishor Sharma; Addressed at: Shop No. A-13, Noor Mohammed Compound, Near R City Mall, Vikhroli West, Mumbai - 400058; 2)Ms. Jagruti Jagmohan Gulati D/o Mr. Jagmohan Gulati, Addressed at: Parksite Colony, BMC Building No.24, R No. 1, Vikhroli, Mumbai-400079; 3)Mr. Mahesh Nandkishor Sharma S/o Mr. Nandakishore Sharma, Addressed at: B-903, Phase 2, Pushpanjali Residency, Opp. Bank of Maharashtra, Ovala, Ghodbunder RD, Thane - 400605; 4) Mrs. Rakhi Mahesh W/o Mr. Mahesh Nandkishor Sharma, Addressed at: F-3/403, P-7, Brahmand Complex, G B Road, Thane - 400607, No.3 & 4 are also addressed at: 19/1503, Lodha Amara, Kolshet Road, Thane (West) - 400607; (B) 1) Mr. Mahesh Nandkishor Sharma S/o Mr. Nandakishor Sharma, 2) Mrs. Rakhi Mahesh Sharma W/o Mr. Mahesh Nandkishor Sharma, Both are addressed at: B/903, Phase 2, Pushpanjali Residency, Opp. Bank of Maharashtra, Ovala, Ghodbunder Road, Thane - 400605; Both are also addressed at: 19/1503, Lodha Amara, Kolshet Road, Thane (West) - 400607.	(A) Rs.57,02,239.15 [Rupees Fifty Seven Lakhs Two Thousand Two Hundred Thirty Nine and Paise Fifteen Only] under OD A/c No.5127000100012901 Plus future interest from 01.01.2026, plus costs due (B) Rs.27,94,204.66 [Rupees Twenty Seven Lakhs Ninety Four Thousand Two Hundred Four and Paise Sixty Six Only] i.e., Rs.16,50,502.05 under PSTL A/c No.5127001800019501 plus future interest from 10.12.2025 and Rs.11,43,702.61 under OD A/c No.5127000100014801 plus future interest from 01.01.2026, plus costs due	All that piece and parcel of Residential Flat No.903, admeasuring 444 sq.ft. carpet area, on the 9th Floor, B-Wing, in the Building known as Pushpanjali Residency, constructed on the N.A. Land bearing situated at Village Ovala, Taluk & District Thane, within the Registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation, belonging to Mr. Mahesh Nandkishore Sharma and Mrs. Rakhi M Sharma. Boundaries of Property: East by: Passage, West by: Wall, North by: Flat No.904, South by: Wall.	Rs.73,50,000/- Rs.7,35,000/-	from 04.00 PM to 04.15 PM Rs. 10,000/-	RTGS Account number 5123500200004101 Karnataka Bank Ltd, Mumbai Powai Branch IFSC Code - KARB0000512
		1)Mr. Awadhesh Dharmal Vishwakarma	Rs.40,59,621.44 [Rupees Forty Lakhs Fifty	All that part and parcel of Residential Flat No.101.		from	RTGS Account

		Kolshet Road, Thane (West) – 400607.							
17.	Bhayander (East) Branch	1)Mr. Awadhesh Dharmalp Vishwakarma S/o Mr. Dharmalp Vishwakarma; 2)Mrs. Pinky Awadhesh Vishwakarma W/o Mr. Awadhesh Vishwakarma, Both are addressed at: Flat No.101, 'A' Wing, Rustomji's Virar Avenue D1, Global City, Chikhali Dongari Road, Next to Agrawal Paramount, Village Dongare, Virar West – 404303; Both are also addressed at: G-603, Poonam Orchid Building, Near Yashwant Nagar, Bolinj, Virar – 401303;	Rs.40,59,621.44 [Rupees Forty Lakhs Fifty Nine Thousand Six Hundred Twenty One and Paise Forty Four Only] under TL A/c No.1067001600144701 along with future interest from 20.02.2025, plus costs due	All that part and parcel of Residential Flat No.101, admeasuring 330.88 sqft. Carpet Area, on the 1st Floor, in 'A' Wing of the building known as "Rustomjee's Virar Avenue", D1 Wing A & B and Commercial (under construction), being constructed on land bearing Survey No.5/B, 5/D, 5/F, 5/G, lying and situated at Village Dongare, Taluka Vasal, District Paighar, belonging to Mr. Awadhesh Dharmalp Vishwakarma and Mrs. Pinky Awadhesh Vishwakarma. Boundaries of Property:- East by: Open; West by: Passage; North by: Wall; South by: Flat No.102.	Rs.31,50,000/-	from 04.15 PM to 04.30 PM	RTGS Account number 1063500200004101		
					Rs.3,15,000/-	Rs. 10,000/-	Karnataka Bank Ltd, Bhayander (East) Branch IFSC Code - KARB0000106		
					Possession Date/ Type of Possession :- Physical Taken on 19.01.2024				
18.	Mumbai -Ambernath Branch	1.Mr. Jiarul Ahmed Ali Sardar S/o Mr. Ahmed Ali Sardar, 2.Mrs. Muslima Bibi Jiarul Ahmed W/o Mr. Jiarul Ahmed, Both are residing at: Room No.103, Sector-1, Shrivane, Nerul, Navi Mumbai-400706.	Rs.36,19,117.23 [Rupees Thirty Six Lakhs Nineteen Thousand One Hundred Seventeen and Paise Twenty Three Only] under TL A/c No.0447001600000301 as on 17.06.2025 plus future interest to be added from 11.06.2025 plus costs due	All that piece and parcel Unit No.1003, admeasuring 49.26 Sq. Mtrs. equivalent to 530 Sq. Ft. Carpet area, on the 10th Floor, in the Building No. F1 known as "TAKSHASHILA" in the Complex known as "EMPIRE ETHEREAL COMPLEX" situated at MIDC Leasehold N.A. Plot No.22R, admeasuring 18028.76 Sq. Mtrs., in Ambernath Industrial Area, MIDC, Revenue Village – Chikholi, Tal. Ambernath, District Thane within the Registration District of Ulhasnagar and Sub-District of Thane and bounded by:East:Open Parking & Compound Wall West:Rajagriha-F2 ; North:Dwarka-E1/Ujjain -E2 South: Parking & Compound Wall	Rs.33,40,000/-	from 04.30 PM to 04.45 PM	RTGS Account number 0443500200004101		
					Rs.3,34,000/-	Rs. 10,000/-	Karnataka Bank Ltd, Mumbai-Ambernath Branch IFSC Code - KARB0000044		
					Possession Date/ Type of Possession :- Physical Taken on 06.06.2025				
19.	Mumbai Kalyan Branch	1.M/s Anjaneya Textiles Represented by its Partners: (i) Mr. Pranay Rameshchandra Karwa and (ii) Mr. Mohd Imran Ansari, Addressed at: House No.2131/43, New Machha Compound Khadeparnear, Shaan Hospital, Bhiwandi, Thane, Maharashtra-421306, 2.Mr. Pranay Rameshchandra Karwa S/o Mr. Rameshchandra Karwa, at: Prerna Society, 'A' Wing, 2nd Floor, Tilak Chowk, Kalyan West, Kalyan, Maharashtra-421301, 3. Mr. Anil Shreegopal Karwa S/o Mr. Shreegopal Karwa, Flat No. 501, Shree Ashtavinayak CHS Ltd, Bhide Galli, Tilak Chowk, Kalyan West, Kalyan, Maharashtra-421301, 4. Mr. Mohd Imran Ansari S/o Mr. Ansari Mohd. Ajmal Mohd. Jamil, 5. Mr. Ansari Mohamad Ajmal Mohamad Jamil S/o Mohd. Jamil Ansari, 6. Mrs. Ansari Shabeena Mohamad Ajmal W/o Mr. Ansari Mohamad Ajmal Mohamad Jamil, No. 4, 5 & 6 are at: Flat No.2420, 2nd Floor, Ansari Apt Shanti, Nagar Road, Near City Light Hotel, Peeranipada Bhiwandi, Thane, Maharashtra-421302.	Rs.82,09,129.64 (Rupees Eighty Two lakhs Nine Thousand One Hundred Twenty Nine and Paise Sixty Four Only) in PSOD A/c No.4277000600151001 as on 06.07.2023 plus interest to be added from 01.05.2023, plus costs due	All that Part & Parcel of Industrial Property bearing House No.G-2002/185 admeasuring 2591.00 Sq. Ft built up area, Machha Compound, Survey No.41, Hissa No.2/1, Survey No.41, Hissa No.2/2 & Survey No.41, Hissa No.4, Village Khoni, Tal. Bhiwandi, District Thane-421302 and bounded: East: by Road West: by Road North: by Adjacent Shed South: by Adjacent Shed	Rs.42,00,000/-	from 11.00 AM to 11.15 AM	RTGS Account number 4273500200004101		
					Rs.4,20,000/-	Rs. 10,000/-	Karnataka Bank Ltd, Mumbai Kalyan Branch IFSC Code - KARB0000427		
					Possession Date/ Type of Possession :- Physical Taken on 12.07.2024				
				All that Part & Parcel of Industrial Property bearing House No.G-2131/14 admeasuring 1800.00 Sq. Ft built up area, Machha Compound, Survey No.41, Hissa No.2/1, Survey No.41, Hissa No.2/2 & Survey No.41, Hissa No.4, Village Khoni, Tal. Bhiwandi, District Thane-421302 and bounded: East: by Road West: by Road North: by Adjacent Shed South: by Adjacent Shed	Rs.29,20,000/-	from 11.15 AM to 11.30 AM			
					Rs.2,92,000/-	Rs. 10,000/-			
					Possession Date/ Type of Possession :- Physical Taken on 12.07.2024				
20.	Navi Mumbai Seawoods Branch	1.Mr. Naresh Chamari Yadav S/o Mr. Chamari Gopi Yadav, residing at: Room No.202, 2nd floor, Vinayak Sadan Building, Plot No.232, Sector-11, Vashi, Navi Mumbai, Thane-400709. 2.Mr. Vasant Ghewde S/o Mr. Balku Janba Ghewde since deceased represented by its legal heirs: a) Mrs. Babital Vasant Ghewde W/o Mr. Vasant Ghewde, b) Ms. Neelam Vasant Ghewde D/o Mr. Vasant Ghewde, c) Mr. Nilesh Vasant Ghewde S/o Mr. Vasant Ghewde, All a, b & c are residing at: C-74/01, Maharashtra CHS, Near RTO Office, Sector-26, Vashi, Navi Mumbai, Thane-400709.	Rs.27,11,463.86(Rupees Twenty Seven Lakhs Eleven Thousand Four Hundred Sixty Three and Paise Eighty Six Only).i.e. Rs. 20,50,938.61 in TL A/c No.5177001600046201 as on 17.03.2022 plus interest to be added from 01.11.2021 and Rs. 6,60,525.25 in OD A/c No.5177000100004601 as on 14.12.2023 plus interest to be added from 01.12.2023, plus costs due	All the piece and parcel of Flat No.104, First Floor of Siddhi Vinayak, admeasuring about 34.46 sq mtrs, carpet area situated on Plot No.10, Sector-21, Ghansoli, Navi Mumbai, Taluk & Dist. Thane, within the Registration District and Sub-district of Thane and within the Limit of Navi Mumbai-Municipal Corporation/ CIDCO Ltd., and bounded by: East: Flat No.105 West: Duct area North:Road South: Passage	Rs.45,14,000/-	from 11.45 AM to 12.00 PM	RTGS Account number 5173500200004101		
					Rs.4,51,400/-	Rs. 10,000/-	Karnataka Bank Ltd, Navi Mumbai Seawoods Branch IFSC Code - KARB0000517		
					Possession Date/ Type of Possession :- Symbolic Taken on 22.06.2022				
21.	Mumbai Dombivli (East) Branch	(A) (1) Mr. Rajesh Vishwanath Shinde S/o Mr. Vishwanath Shinde, (2) Mrs. Madhuri Rajesh Shinde W/o Mr. Rajesh Vishwanath Shinde, (3) Ms. Kirti Rajesh Shinde D/o Mr. Rajesh Vishwanath Shinde, All Residing at: Flat No.601, 6th Floor, Shiv Krupa CHS Ltd., Ganesh Nagar, Dombivli (West), -421202. (B) (1) Mrs. Madhuri Rajesh Shinde W/o Mr. Rajesh Vishwanath Shinde, (2) Mr. Rajesh Vishwanath Shinde S/o Mr. Vishwanath Shinde, Both Residing at: Flat No.601, 6th Floor, Shiv Krupa CHS Ltd., Ganesh Nagar, Dombivli (West)-421202,	(A) Rs.20,41,640.00 [Rupees Twenty Lakhs Forty One Thousand Six Hundred Forty Only] under TL A/c No.1937001600051401 as on 15.12.2025 plus future interest to be added from 15.12.2025, plus costs due (B) Rs.37,62,750.39 [Rupees Thirty Seven Lakhs Sixty Two Thousand Seven Hundred Fifty and Paise Thirty Nine Only] under TL A/c No.1937001600038801 as on 23.12.2025 plus future interest to be added from 23.12.2025, plus costs due	Flat No.601, admeasuring 690 Sq. Fts, built up, on the 6th floor, in Shiv Krupa building, constructed on a piece or parcel of land bearing old Survey No.177-A, New Survey No.111, Hissa No.3 (p), Plot No. 35-B, Ganeshnagar, Dombivli (West), lying and situated at village-Chole, Taluka-Kalyan, District-Thane, and within the jurisdiction of Sub-Registration District - Kalyan and Registration District-Thane bounded by: East: Open Plot; West: Internal Road & Omkar Building; North: Shantashree Niwas ; South: Shree Dutta Krupa Niwas	Rs.50,81,000/-	from 12.00 PM to 12.15 PM	RTGS Account number 1933500200004101		
					Rs.5,08,100/-	Rs. 10,000/-	Karnataka Bank Ltd, Mumbai Dombivli (East) Branch IFSC Code - KARB0000193		
					Possession Date/ Type of Possession :- Symbolic Taken on 30.09.2021				

(The borrower's/mortgagor's attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured asset).

For detailed terms and conditions of sale, please refer to link in Karnataka Bank's Website i.e. <https://karnatakabank.bank.in> under the head "AUCTION NOTICES/ MEGA AUCTION NOTICES".

E-auction" which will be conducted through portal www.auctionbazaar.com on 05.02.2026 with unlimited extension of 5 minutes. The intending bidders should register their names at portal www.auctionbazaar.com and get their user Id and password. Prospective bidders may avail online training on E-auction (tentatively on 04.02.2026) from the service provider M/s Arca Emart Pvt. Ltd., 6-3-1090/1/1, II Floor, Part 2B, Uma Hyderabad House, Rajbhavan Road, Somajiguda, Hyderabad-500082, Contact No.: 8370969696 (Shiva) / 7207941010 (Satish / Nilesh), E-mail: contact@auctionbazaar.com / support@auctionbazaar.com.

Place: Mumbai Date: 14.01.2026

Chief Manager & Authorised Officer, Karnataka Bank Ltd.