



**Saraswat  
Bank**

**Saraswat Co-operative Bank Ltd.**

(Scheduled Bank)

Recovery Department : 74/C, Samadhan Building, Senapati Bapat Marg, Dadar (W), Mumbai 400 028

Phone No. :8657043713 /14/ 15 and 8828805609

## E-AUCTION SALE NOTICE

(Auction Sale/bidding would be conducted only through website <https://sarfaesi.auctiontiger.net>)

**SALE OF IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002.**

Pursuant to Demand Notice issued u/s 13(2), the undersigned as Authorized Officer of Saraswat Co-op. Bank Ltd., has taken over physical possession of the following assets u/s 13(4) of the SARFAESI Act. Public at large is informed that common e-auction (under SARFAESI Act, 2002) of the charged assets in the below mentioned case for realisation of Bank's dues will be held on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WITHOUT RECOURSE" as specified hereunder:

| Sr. No. | Name of the Borrower/Co-Borrower/Mortgagor/Guarantor.                                                                                                                            | A. Date of Demand Notice<br>B. Amount of Demand Notice<br>C. Possession Type / Date                                                                                                                                   | Description of Assets                                                                                                                                                                                                                                            | I. Reserve Price<br>II. EMD<br>III. Bid Increment Amount                                                                                                                                                                                                                                                      |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.      | <b><u>Borrower/Mortgagor:</u></b><br>Mrs. Sadhana Yogesh Gaikwad<br><br><b><u>Co-Borrower/Mortgagor:</u></b><br>Mr. Yogesh Kashinath Gaikwad                                     | <b>A.</b> 17.07.2023.<br><br><b>B.</b> Rs. 26,93,650/- (Rupees Twenty-Six Lakhs Ninety Three Thousand Six Hundred Fifty) as on 16.07.2023 with further interest thereon.<br><br><b>C.</b> Physical: 06.11.2025        | Flat No.202, 2nd floor, Sai Plaza, Plot No.40, Sector 17, Kalambohi, Tal- Parvel, Navi Mumbai-410218                                                                                                                                                             | I. 38.38 Lakhs<br>II. 3.80 Lakhs<br>III. 0.50 Lakhs<br><br><b>Date / Time of Inspection</b><br>23.01.2026<br>3.30 pm to 04.30 pm<br><br><b>Last Date / Time for EMD &amp; KYC submission</b><br>13.02.2026<br>Up to 05.00 p.m.<br><br><b>Date / Time of E-Auction</b><br>14.02.2026<br>11.00 am to 12.00 pm.. |
| 2.      | <b><u>Borrower/Mortgagor:</u></b><br>Mr. Kishor Radhakrishna Chodnekar.<br><br><b><u>Guarantor:</u></b><br>Mrs. Kanchan Kishor Chodnekar.<br>Mr. Ghanshyam Janardhan Salgaonkar. | <b>A.</b> 08.09.2023.<br><br><b>B.</b> Rs. 19,31,692/- (Rupees Nineteen Lakhs Thirty-One Thousand Six Hundred Ninety-Two Only) as on 07.09.2023 with further interest thereon.<br><br><b>C.</b> Physical: 26.09.2025. | Flat no. 504, adm. 427 Sq. Ft. Carpet area, on the 5th Floor adm. about 427 Sq. Ft. carpet area + 50 Sq. Ft. terrace in the building known as "New Ravindra Apartment" situated at survey no. 31/1, 32/1/1, Vill - Katemanivali, Tal Kalyan, Dist. Thane- 421306 | I. 34.43 Lakhs<br>II. 3.44 Lakhs<br>III. 0.50 Lakhs<br><br><b>Date / Time of Inspection</b><br>23.01.2026<br>4.00 pm to 05.00 pm<br><br><b>Last Date / Time for EMD &amp; KYC submission</b><br>13.02.2026<br>Up to 05.00 p.m.<br><br><b>Date / Time of E-Auction</b><br>14.02.2026<br>12.30 pm to 01.30 pm.  |
| 3.      | <b><u>Borrower/ Mortgagor</u></b><br>Mr. Zubair Hussain Kadge<br><br><b><u>Co-Borrower/ Mortgagor</u></b><br>Mrs. Rehana Zubair Kadge                                            | <b>A.</b> 02.04.2024.<br><br><b>B.</b> Rs. 13,86,709/- (Rupees Thirteen Lakhs Eighty-Six Thousand Seven Hundred and Nine Only) as on 01.04.2024 with further interest thereon.<br><br><b>C.</b> Physical: 26.09.2025. | Flat No .21, 2nd Floor, Diamond Villa CHSL., Vill- Kohoj Khuntvali, Ambarnath (E) 421501, (Admeasuring area 570.0 sq ft built up).                                                                                                                               | I.25.82 Lakhs<br>II. 2.58 Lakhs<br>III.0.50 Lakhs<br><br><b>Date / Time of Inspection</b><br>23.01.2026<br>01.30 pm to 02.30 pm.<br><br><b>Last Date / Time for EMD &amp; KYC submission</b><br>13.02.2026<br>Up to 05.00 p.m.<br><br><b>Date / Time of E-Auction</b><br>14.02.2026<br>03.00 pm to 04.00 pm.  |

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|-------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>4. Borrower/Mortgagor:</b><br/>Mr. Raju Ramashankar Chavan</p> <p><b>Guarantor:</b><br/>Mrs. Jyoti Rajendra Chauhan</p>       | <p><b>A.</b> 06.03.2023.</p> <p><b>B.</b> Rs. 23,98,274/- (Rupees Twenty-Three Lakhs Ninety-Eight Thousand Two Hundred Seventy-Four Only) as on 02.03.2023 with further interest thereon.</p> <p><b>C.</b> Physical: 14.10.2025</p> | <p>Residential Flat No.003, Ground Floor, B Wing, Audumber Apartment, Vill Badlapur Gaon, Dist: Ambarnath 421503, (Adm. area 610.0 sq ft built up)</p>                                                                                                                                                               | <p>I. 36.90 Lakhs<br/>II. 3.69 Lakhs<br/>III. 0.50 Lakhs</p> <p><b>Date / Time of Inspection</b><br/>28.01.2026<br/>01.30 pm to 02.30 pm.</p> <p><b>Last Date / Time for EMD &amp; KYC submission</b><br/>14.02.2026<br/>Up to 05.00 p.m.</p> <p><b>Date / Time of E-Auction</b><br/>15.02.2026<br/>11.00 am to 12.00 pm.</p> |
| <p><b>5. Borrower/Mortgagor:</b><br/>Mr. Abhay Shivram Kamble</p> <p><b>Co-Borrower/Mortgagor:</b><br/>Mrs. Savita Abhay Kamble</p> | <p><b>A.</b> 10.09.2025.</p> <p><b>B.</b> Rs. 20,58,923/- (Rupees Twenty Lakhs Fifty-Eight Thousand Nine Hundred and Twenty-Three Only)</p> <p><b>C.</b> Physical: 20.11.2025.</p>                                                  | <p>Flat No. 201, admeasuring about 655 sq.ft. Built up (i.e. 60.87 sq. MTRS.) on 1st Floor in the building known as Gunit Park situated at Survey No. 7A, Hissa No.1/2 part, Plot No.1 Village Belavali, Taluka Ambarnath, District Thane 421503. Owned by Mr. Abhay Shivram kamble and Mrs. Savita Abhay Kamble</p> | <p>I. 31.84 Lakhs<br/>II. 3.18 Lakhs<br/>III. 0.50 Lakhs</p> <p><b>Date / Time of Inspection</b><br/>28.01.2026<br/>3.30 pm to 04.30</p> <p><b>Last Date / Time for EMD &amp; KYC submission</b><br/>14.02.2026<br/>Up to 05.00 p.m.</p> <p><b>Date / Time of E-Auction</b><br/>15.02.2026<br/>12.30 pm to 01.30 pm</p>       |
| <p><b>6. Borrower/ Mortgagor</b><br/>Mr. Ghuge Mahesh Ramdas</p> <p><b>Guarantor:</b><br/>Mrs. Ghuge Manisha Mahesh</p>             | <p><b>A.</b> 04.05.2023.</p> <p><b>B.</b> Rs. 24,38,499/- (Rupees Twenty-Four Lakhs Thirty-Eight Thousand Four Hundred Ninety-Nine Only).</p> <p><b>C.</b> Physical: 20.08.2025.</p>                                                | <p>Residential Flat No. 1104 on 11th Floor admeasuring 70.68 sq. Mtrs. Carpet area (101.73 sq. mtrs Built up area) in the Building No. D/11 Near Anjana Lawns, opp. G.D. College, Pathardi, Shiwar, Nashik 422010</p>                                                                                                | <p>I. 32.85 Lakhs<br/>II. 3.28 Lakhs<br/>III. 0.50 Lakhs</p> <p><b>Date / Time of Inspection</b><br/>17.01.2026<br/>3.30 pm to 04.30 pm.</p> <p><b>Last Date / Time for EMD &amp; KYC submission</b><br/>14.02.2026<br/>Up to 05.00 p.m.</p> <p><b>Date / Time of E-Auction</b><br/>15.02.2026<br/>03.00 pm to 04.00 pm.</p>  |

The auction will be conducted through the Bank's approved service provider M/s e-Procurement Technologies limited (Auction Tiger). Bid form, Terms & Conditions of the said Sale/Auction, and procedure of submission of Bid/Offer, are available from their website at <https://sarfaesi.auctiontiger.net> and Recovery Dept.

### STATUTORY NOTICE AS PER RULE 8(6) of SARFAESI ACT, 2002

This notice is also considered as a notice to the Borrower/s, Partners, Guarantors & Mortgagors of the said loan, to pay the dues in full before the date of sale, failing which the property will be sold on the above-mentioned Auction date.

Date: 13.01.2026  
Place: Mumbai/Nashik

Sd/-  
AUTHORISED OFFICER  
**For Saraswat Co-op. Bank Ltd.**  
Rameshwar Media