

Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

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

Sub Zone Nagpur: 1st Floor, Building of Maharashtra State Mining Corporation (MSMC) Plot No.7, Ajni Square, Wardha Road, Nagpur-15, Ph. No. +91 712 2970552/2970557

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 possession of the following assets u/s 13(4) of the SARFAESI Act. Public at large is informed that 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 Borrower, Co-Borrower, Guarantor/Mortgager, Legal Heir (if applicable)	A. Date of Notice B. Possession Type/Date C. Demand Amount	Description of Assets	I. Reserve Price II. EMD III. Bid Increment Amount Date / Time of Inspection Last date/time for EMD & KYC submission Date / Time of E-Auction
1	Borrower: M/s. Sarma G Enterprises, Proprietor Mr. Joginder Deonarayan Sharma Mortgagor: Mr. Joginder Deonarayan Sharma Guarantor: Mr. Narendrakumar Yogendra Sharma	Demand Notice Dated 28.08.2025 Physical / 07.05.2026 Rs. 42,80,000.00 (Rupees Forty-Two Lacs Eighty Thousand Only) as on 28.08.2025 plus further interest*	Godown / Shop No. 37 at Ground Floor on Lease Hold Land of Maa Umiya Transport City & Industrial Estate Ltd., Khasara No.45, PH.No.20, Behind Bharat Petrol Pump, Mouza - Kapsi (Bi), New Bypass Road, Tahsil - Kamptee, District - Nagpur- 441001 (Admeasuring Built Up Area 89.65 Sq. Mtrs.)	Rs.30.87 Lac Rs.7.72 Lac** Rs.0.50 Lac 06.08.2026/ 3.00 p.m. to 5.00 p.m. 20.08.2026/ upto 5.00 p.m. 24.08.2026/ 2.00 p.m. to 4.00 p.m.

*With further interest as applicable, incidental expenses, costs, charge etc. incurred till the date of payment and/or realization.
** The successful bidder shall have to deposit 25% of the final bid amount not later than next working day, inclusive of EMD already paid.

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>

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

This notice also be considered as a notice to the Borrower/s, Co-Borrower/s, 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: 01.08.2026
Place: Nagpur

AUTHORISED OFFICER
Saraswat Co-op Bank Ltd.



सारस्वत को-ऑपरेटिव्ह बँक लि.
(रोडयुल्ड बँक)

ई-लिलाव विक्री सूचना
(लिलाव विक्री/बोली फक्त <https://sarfaesi.auctiontiger.net> वेबसाइटवर घेतली जाईल)

संपत्ती नागपूर: पहिला माळ, महाराष्ट्र राज्य खाण महामंडळाची इमारत (MSMC) प्लॉट क्रमांक 7, वजनी चौक, व्हा रोड, नागपूर-440015. फोन: +91 712 2970552/2970557

वित्तीय मालमत्तेचे सुरक्षा आणि पुनर्बांधणी आणि सुरक्षा हितसंबंधाची अंमलबजावणी (सरफेसी) कायदा, 2002 अंतर्गत बँकेला आकारण्यात येणाऱ्या स्थावर मालमत्तेची विक्री.

सरफेसी कायद्याच्या कलम 13(2) अन्वये जारी करण्यात आलेल्या मागणी सूचनेनुसार, सारस्वत सहकारी बँक लिमिटेडचे अधिकृत अधिकारी म्हणून खाली स्वाक्षरी केलेले यांनी सरफेसी कायद्याच्या कलम 13(4) अंतर्गत खालील मालमत्तेचा ताबा घेतला आहे. सर्वसाधारण जनतेला कळविण्यात येते की बँकेच्या थकबाकी वसूल करण्यासाठी खालील प्रकरणात आकारण्यात येणाऱ्या मालमत्तेचा ई-लिलाव (सरफेसी कायदा, 2002 अंतर्गत) जिथे आहे तिथे आहे आधारवर "जसे आहे तसे आहे आधारवर" आणि "कुठल्याही दायित्वाशिवाय" येथे नमूद केल्याप्रमाणे केला जाईल.

अ.क्र.	कर्जदाराचे नाव, सह-कर्जदार, जामीनदार/गहाणदार, कायदेशीर वारस (लागू असल्यास)	अ. सूचनेची दिनांक ब. ताबा प्रकार/दिनांक क. मागणी रक्कम	मालमत्तेचे वर्णन	1. राखीव किंमत 2. जमा हिसारा रक्कम (ईएमडी) 3. वाढीव निविदा रक्कम पाहणीचा दिनांक/वेळ ईएमडी आणि केवायसी सादर करण्याची शेवटची दिनांक/वेळ ई-लिलाव दिनांक/वेळ
1.	कर्जदार : मे. सरमा जी एंटरप्रायझेस, प्रोप्रायटर श्री जोगिंदर देवनारायण शर्मा गहाणदार : श्री जोगिंदर देवनारायण शर्मा जमानतदार : श्री नरेंद्रकुमार योगेंद्र शर्मा	मागणी सूचना दिनांक : 28.08.2026 प्रत्यक्ष / 07.05.2026. रु. 42,80,000.00 (रुपये बघाळीस लाख ऐशी हजार फक्त) दिनांक 28.08.2026 रोजी आणि पुढील व्याज	गोदाम/दुकान क्र. 37, तळमजला, मॉडर्न ट्रांसपोर्ट सिटी अँड इंडस्ट्रियल इस्टेट लि.च्या भाडेपट्ट्यावरील जमिनीवर, खसरा क्र. 45, पी. एच. क्र. 20, भारत पेट्रोल पंपाच्या मार्गे, मौजा - कापसी, नवीन बायपास रोड, तालुका - कामठी, जिल्हा - नागपूर - 441001 (बांधकाम क्षेत्र - 89 65 चौ. मी.)	रु. 30.87 लाख रु. 7.72 लाख ** रु. 0.50 लाख दिनांक 06.08.2026 / दु. 3.00 ते 5.00 पर्यंत दिनांक 20.08.2026 / दु. 5.00 p.m. पर्यंत दिनांक 24.08.2026 / दु. 2.00 ते 4.00 वाजे पर्यंत

* लागू असलेल्या व्याजासह, प्रेमेंटच्या तारखेपर्यंत आणि / किंवा वसुलीच्या तारखेपर्यंत होणारे आनुषंगिक खर्च, लागणारा खर्च व इतर शुल्क इत्यादी.

** यशस्वी बोलीदाराला अंतिम बोली रकमेच्या 25% रक्कम पुढील कामकाजाच्या दिवसापर्यंत जमा करावी लागेल, ज्यामध्ये आधीच भरलेला ईएमडी समाविष्ट असेल.

लिलाव बँकेच्या मान्यताप्राप्त सेवा प्रदात्याकडे सारफेसी-प्रोक्चोरमेंट टेक्नॉलॉजीज लिमिटेड (ऑक्शन टायगर) द्वारे केला जाईल. बोली फॉर्म, सादर विक्री / लिलावाच्या अटी आणि शर्ती आणि बोली / ऑफर सादर करण्याची प्रक्रिया त्यांच्या <https://sarfaesi-auctiontiger.net> या वेबसाइटवर उपलब्ध आहे.

सरफेसी कायदा, 2002 च्या नियम 8(6) नुसार वैधानिक सूचना

ही सूचना कर्जदार/सहकर्जदार/जमानतदार/गहाणदार आणि कर्जदारांना सूचना म्हणून देखील विचारत घेतली जाईल. सादर कर्जाच्या गहाणखतदारांनी विक्रीच्या तारखेपूर्वी संपूर्ण थकबाकी भरावी, अन्यथा मालमत्ता वरील लिलावाच्या तारखेला विक्री जाईल.

दिनांक : 01.08.2026
स्थळ : नागपूर

टीप : मुळ इंग्रजीमधील जाहीरात प्राथम धरण्यात येईल.

अधिकृत अधिकारी
सारस्वत को-ऑप बँक लि.



**Saraswat
Bank**

Saraswat Co-operative Bank Ltd.

(Scheduled Bank)

Name of Borrower's	M/s. Sarma G Enterprises, Proprietor Mr. Joginder Deonarayan Sharma
Date & Time of Auction	24.08.2026/ 2.00 p.m. to 4.00 p.m.
Last date & time for submission of EMD & KYC	20.08.2026/upto 5.00 p.m.
Date & Time of Inspection	06.08.2026/ 3.00 p.m. to 5.00 p.m.

Terms and Conditions of the E-auction are as under:

- (1) The auction will be conducted through the Bank's approved service provider M/s e-Procurement Technologies limited (Auction Tiger). Intending bidders may avail training for online bidding from **M/s. e-Procurement Technologies. Ltd.**, B-704/705, Wall Street - II, Opp. Orient Club, Near Gujarat College, Ellisbridge, Ahmedabad-380006, Gujarat. Monday – Friday 10:00 AM - 07:00 PM (Saturday - 10:00 AM - 06:00 PM. Closed on 2nd & 4th Saturday / All Sunday's); Contact: Landline No. 079-61200513/594/577/55 email: maharashtra@auctiontiger.net, support@auctiontiger.net. **Mr. Praveen Thevar** (M) +91 9722778828 (O) 079 - 6813 6851, email: Praveen.thevar@auctiontiger.net and **Ms. Soni Hemani** (M) – 079 - 35022145/149/182 email: soni@auctiontiger.net. Prospective bidder can also view sale details and bidding through Auction Tiger Mobile Application (Android).
- (2) Prior to submitting the Bids, bidders may obtain Bid form, information about the said Sale/Auction, it's Terms & Conditions and procedure of submission of Bid/Offer, from Bank's Authorised Officer, Saraswat co-op. Bank Ltd., Sub Zone, Nagpur, 1st Floor, Building of Maharashtra State Mining Corporation, (MSMC), Plot No.7, Ajni Square, Wardha Road, Nagpur - 440015. Phone No: +91 712 2970552/2970557 2422 Monday to Saturday - 10:00 AM to 5:00 PM (Closed on 2nd & 4th Saturday / All Sundays) OR website of our technology partner e-Procurement Technologies. Ltd. at <https://sarfaesi.auctiontiger.net>
- (3) Inspection of the subject properties/assets will be available on date and time specified above. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property/assets, the rights, title, interest & claims, rights, dues affecting the property/assets in respect of the property/assets put on auction. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues. Objections of any kind in this regard shall not be entertained.
- (4) All statutory/non statutory dues, taxes, GST, surcharge, rates, assessments, charges, fees, TDS, claims Applicable stamp duty, Transfer and Registration Charges etc. pertaining to auctioned property/assets & its sale, will be the responsibility of the auction purchaser only.
- (5) Earnest Money Deposit (EMD) shall be deposited either through NEFT/ RTGS/DD/PAY ORDER. **Name of the A/C.: SARASWAT BANK – SUB ZONE, NAGPUR IFSC Code: SRCB0000462, Bank Name & Address: SARASWAT CO-OP. BANK LTD., SUB ZONE, NAGPUR, 1ST FLOOR, BUILDING OF MAHARASHTRA STATE MINING CORPORATION (MSMC), PLOT NO.7, AJNI SQUARE, WARDHA ROAD, NAGPUR -440015. Beneficiary Account No.: 0462421420000001, Sender to Receiver Information / Remarks: mention the Name of the Borrower. The EMD amount shall not carry any interest.**

- (6) Physical / scanned copies of Bank Receipt with UTR for EMD remitted and KYC documents should reach the Authorised Officer at above Bank address or on email id: naresh.chavan@saraswatbank.com **at least two working days prior to the Auction date.**
- (7) The property/assets will not be sold below the Reserve Price mentioned in the Auction Notice. The bidder shall improve their further offers in multiple of amounts indicated under "Bid increment" in the Auction-Notice. If a bid is placed in the last 5 minutes of the closing time, the process will get extended for further 5 minutes for unlimited time. On closure of e-Auction process, the bidder who submits the highest bid amount shall be declared as Successful Bidder. The Authorised Office may conduct an Open Bidding process / further negotiation thereafter to decide the successful bidder and auction amount.
- (8) The successful bidder shall, immediately but not later than next working day after sale, deposit 25% of the final bid amount [Including EMD before bid]. If the successful bidder fails to pay 25% amount within the prescribed time herein above, the EMD shall be forfeited without any notice. After deposit of 25% and confirming the sale by the Authorised Officer, the bidder shall have to pay remaining amount i.e. 75% of the bid amount on or before 15 working days from the receipt of the confirmation letter or within such extended period as may be agreed upon in writing solely at the discretion of the Authorised Officer.
- (9) If the remaining amount is not paid within the time prescribed in the confirmation letter, the amount deposited so far would be forfeited without any notice and property/assets shall be put to re-auction. The defaulting bidder shall have no claim/ right in respect of property/assets amount. The EMD amount of unsuccessful bidder will be refunded on closure of the e-auction/sale proceeding as per instructions provided in the Auction Bid Form.
- (10) The sale is subject to confirmation of the Authorised Officer. Sale Certificate will be issued in the name of the purchaser(s)/applicant (s) only and will not be issued in any other name(s).
- (11) The Authorized Officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction at any stage without assigning any reason thereof.
- (12) The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
- (13) Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Saraswat Co-op. Bank Ltd. nor the service provider will be responsible for any lapses/failure (internet failure, power failure etc.) on the part of the vendor in such cases. In order to ward off such contingent situation, the bidders are requested to make all the necessary arrangements/alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Authorised Officer
Saraswat Co-operative Bank Ltd.
Sub Zone, Nagpur



Saraswat
Bank

ANNEXURE-II

AUCTION BID FORM
AUCTION SALE OF IMMOVABLE PROPERTY UNDER SARFAESI ACT, 2002
(Please fill in Capital Letters)

1.	* Name of the Bidder(s)	:			
2.	Name of representative of Bidder	:			
3.	Father's/Husband's Name	:			
4.	* PAN No	:			
5.	* Postal Address of Bidder(s)	:			
		:			
		:			
6.	* Phone/Cell No.	:			
7.	* E-Mail ID	:			
8.	* Property Details (Sr. No. & Lot No)	:			
		:			
		:			
9.	Public Notice ref, if applicable (Newspaper /date / Edition):	:			
10.	Earnest Money Deposit (EMD) Details	:	DD/PO/UTR No:	:	
		:	Date of DD/PO/UTR	:	
		:	DD/PO Payable at	:	
		:	Amount	:	Rs.
		:	Name of Bank	:	
		:	Branch Name	:	
		:	IFSC Code	:	
		:	Bank Account No	:	
11.	Bank details for refund of EMD	:	Bank Name	:	
		:	Branch Name	:	
		:	Bank A/c No	:	
		:	IFSC Code	:	
12.	* Self-attested KYC Documents : (Voter ID/PAN Card/Aadhar Card/Driving Licence / Govt. ID Card/Valid Passport)	:	Photo ID / Address Proof	No.	Valid upto
		:	1.		
		:	2.		

* Mandatory fields

I/We have downloaded copies of the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from web site (<https://www.auctiontiger.net>) of your service provider and shall abide by them and have also carried out my own due diligence in the matter of purchase of the secured assets / Properties. In case any information is found to be incorrect/ incomplete, I shall not hold the Authorised Officer, the secured lender and / or any of its officials, responsible for the same and shall not have any claim whatsoever against anyone of them.

Date:

Signature on behalf of the Bidder

ANNEXURE-III

DECLARATION BY BIDDER(S)

To:
The Authorized Officer,

Date:

Dear Sir / Madam

1. I/We, the bidder/s do hereby state that, I/We have downloaded the copies of the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from web site (<https://www.auctiontiger.net>) of your service provider. I /We studied and understood them and confirm my/our agreement to them read the entire terms and conditions of the sale and have understood them fully. I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Auction.
2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.
3. I/We further declare that the Information revealed by me/us in the bid document is true and correct to the best of my/our belief.
I/We understand and agree that if any of the statement/Information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Authorised Officer and that the Authorised Officer will be at liberty to annul the offer made to me/us at any point of time.
4. I/We understand that in the event of me/us being declared as successful bidder by the Authorised Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorised Officer and thereafter if I/We fail to comply or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfil any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorised Officer.
5. I/We also agree that in the eventuality of forfeiture of the amount by Authorised Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
6. I/We also understand that the EMD of all officer/bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
7. The decision taken by Authorised Officer in all respects shall be binding on me/us.
8. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.
9. I/We confirm that Authorized Officers of the Bank, and e-Auction Service Provider shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-Auction platform due to loss of Internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the auction event

Signature:.....

Name:.....

Address:.....

E-mail Id:.....

Note: This Document is Required to be duly filled in and signed by the Bidder/Buyer and thereafter uploaded it on Auctiontiger's website mentioned in the Sale Notice during the time of submission of the Bid.