



# विदर्भ कोकण ग्रामीण बँक Vidharbha Konkani Gramin Bank

भारत सरकार, बँक ऑफ इंडिया आणि महाराष्ट्र शासनाचा उपक्रम  
Govt. of India, Bank of India & Govt. of Maharashtra Undertaking

Regional Office, Ratnagiri: 792P, Bhairavnath kripa,  
Opposite Apradh hospital, Maruti mandir, Majgaon road,  
Ratnagiri-415612

Telephone Nos.02352-222066, 221378

E-mail: vkgb.rorat@gmail.com website: www.vkgb.co.in

## PUBLIC NOTICE OF SALE BY E-AUCTION

E-auction sale notice for sale of immovable assets under the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8(6) 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/charged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of Vidharbha Konkani Gramin Bank, Secured Creditor will be sold on "AS IS WHERE IS" "AS IS WHAT IS", and "WHATEVER THERE IS" basis on 15-04-2019 for recovery of amounts mentioned below against the Relevant Accounts due to Vidharbha Konkani Gramin Bank, Secured Creditor from the Borrower(s) and the guarantor(s) as mentioned below. The reserve price and earnest money deposit will be as mentioned below against the Description of property.

Property No.	Name and Address of Borrower(s) /Guarantor(s)	Name of Financing Branch	Outstanding dues to be recovered (Rs.)	Short description of Secured Assets possessed and put for auction/sale	Reserve Price(Rs.)	Earnest Money Deposit (EMD)(Rs.)
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1	Borrower: Mrs. Reshma Udayraj Yadav Co-Borrower: Mr. Udayraj Babulal Yadav Guarantor: 1)Mr. Suhas Hirachand Mehata	Jalgaon	5,34,531/-plus uncharged interest from 26-09-2017 and other charges	Shop Gala No. 64(18)/1 admeasuring 147.52 sq. ft. in "Mukadam Complex" , Family Mal A/p, Tal. Dapoli Dist. Ratnagiri	10,50,000/-	1,05,000/-
2	Borrower: Shri. Rakesh Tejpal Chougule(Prop. M/s. Shree Collection) Co-Borrower: Shri. Mahesh Tejpal Chougule Guarantor: Mr. Ashok Jaipal Chougule	Kagal	8,31,436/- plus uncharged interest from 02-09-2018 and Other charges	N.A. plot situated at R. S.(Gat) No. 558, Plot No. 11 with area 101.42 Sq. Mtr. in village Karnur Tal. Kagal, Dist. Kolhapur	3,00,000/-	30,000/-
3	Borrower: Shri. Ravindra Anant Pantmirashi Guarantors: 1)Mr. Kishor Premanand Bajaji 2)Mr. Dipak Baban Waghathe 3)Mr. Bhikaji Narayan Vardam	Kankavali	15,33,740.58 plus uncharged interest from 02-07-2018 and Other charges	N. A. land bearing Gat No. 689, admeasuring 0-03-0 Ha and house at Janavali, Tal. Kankavali Dist. Sindhudurg.	12,00,000/-	1,20,000/-
4	Borrower: Shri. Prashant Vasant Varankar Co-Borrower: Smt. Prerana Prashant Varankar Guarantor: 1)Shri. Balaram Ramchandra Tambat 2)Shri. Vilas Annappa Dhanavade	Khed	6,78,877.45 plus uncharged interest from 12-09-2018 and Other charges	Residential Flat No. 03 admeasuring 565 sq. ft. in the building known as "Sagar Park", Shivthar Road, Khed Tal. Khed, Dist. Ratnagiri	11,00,000/-	1,10,000/-
5	Borrower: Mr. Vijay Roshanlal Jain Guarantors: 1. Smt. Chaya Roshanlal Jain 2. Mrs. Swati Santosh Yadav	Khed	8,88,819.80 plus uncharged interest from 31-01-2018 and Other charges	Flat No. 201 admeasuring 818 Sq. Ft. in the building "Shree Siddhivinayak Darshan" Bramhan Ali, Khed, Dist. Ratnagiri	10,00,000/-	1,00,000/-
6	Borrower: Mr. Manmohan Ganpat Desai Guarantor: 1. Mr. Prabhakar Jayram Desai 2. Mr. Ramesh Gajanan Nalavade	Ratnagiri	7,71,939.50 plus uncharged interest from 26-04-2018 and other charges	Flat No. S-2 & S-3, admeasuring about 592.55 sq.ft & 357 sq.ft in the building named as "Soham Siddhi Apartment" at Nachane, Ratnagiri	24,50,000/-	2,45,000/-
7	Borrowers: 1) Mr. Prashant Prakash Surve 2)Mr. Prakash Sakham Surve(Co-borrower) 3)Mrs. Poonam Prakash Surve(Co-borrower) Guarantor: 1)Mr. Chandrakant Narayan Cije, 2)Mr. Jayendra Vijay Khanvilkar, 3)Mrs. Mangal Jayendra Khanvilkar	Talavali	11,24,663/- plus uncharged interest and other charges	Flat/ House No. 122C1(Old 298(K-1)) admeasuring 810 sq. ft. Constructed on Gat No. 248 at Janavale, Tal. Guhagar, Dist. Ratnagiri	11,00,000/-	1,10,000/-
8	Borrower: Mr. Johny Augustine D'souza Mr. Augustine Johny D'souza(Co-borrower) Guarantor: Mr. Martin Augustine D'souza	Talkat	12,35,413/- plus uncharged interest from 01-10-2016 and Other charges	Property situated at Survey No(s). 248-7( C) and House No. 170 A & B at Charate, Tal. Sawantwadi, Dist. Sindhudurg	14,50,000/-	1,45,000/-
Earnest Money Deposits (EMD)			10% of the reserve price as mentioned above			
Incremental Amount			Rs.10000/-			
E_auction date & time			15-04-2019 between 12.00 p.m. and 2.00 p.m.			
Last date of submission of EMD and KYC			12-04-2019 before 3.00 p.m.			

For detailed terms and conditions of the sale, please refer to the link provided on Bank's website -www. vkgb.co.in

Sd/-

Authorized Officer

Date: 11-03-2019

Place: Ratnagiri

Vidharbha Konkani Gramin Bank



# विदर्भ कोकण ग्रामीण बँक

## Vidharbha Konkani Gramin Bank

भारत सरकार, बँक ऑफ इंडिया आणि महाराष्ट्र शासनाचा उपक्रम  
Govt. of India, Bank of India & Govt. of Maharashtra Undertaking

क्षेत्रीय कार्यालय: रत्नागिरी: ७९२पी, भैरवनाथ कृपा,  
अपराध हॉस्पिटल समोर, मारुती मंदिर, माझगाव रोड,  
रत्नागिरी-४१५६१२. दूर.क्र.:०२३५२-२२२०६६, २२१३७८,  
वेबसाईट: [www.vkgb.co.in](http://www.vkgb.co.in),  
ई-मेल: [vkgb.rorat@gmail.com](mailto:vkgb.rorat@gmail.com)

### ई-लिलावाद्वारे विक्रीची जाहीर सूचना

सिक्युरिटीयेशन अॅन्ड रिकन्स्ट्रक्शन ऑफ फिनान्शियल अॅसेट्स् अॅन्ड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरस्टे अॅक्ट, २००२ सहवाचिता सिक्युरिटी इंटरस्टे (एन्फोर्समेंट) रुल्स, २००२ चे नियम ८(६) अन्वये स्थावर मालमतेच्या विक्रीकरिता ई-लिलाव विक्री सूचना.

सर्वसामान्य जनतेस आणि विशेषतः कर्जदार व जामिनदारांना येथे सूचना देण्यात येत आहे की, खाली नमुद स्थावर मालमता प्रतिभूत धनको यांच्याकडे तारण आहे, ज्याचे विदर्भ कोकण ग्रामीण बँक, प्रतिभूत धनकोचे प्राधिकृत अधिकाऱ्याद्वारे वास्तविक/संरचनात्मक ताबा घेण्यात आला आहे, याची कर्जदार व जामिनदारांकडून विदर्भ कोकण ग्रामीण बँक, प्रतिभूत धनको यांच्याकडे देय आवश्यक खात्यासमोरील रक्कम वसुलीकरिता १५.०४.२०१९ रोजी जसे आहे जेथे आहे आणि जसे आहे जे काही आहे या तत्वावर विक्री करण्यात येईल. आरक्षित मुल्य व इसारा रक्कम मालमतेच्या तपशिलासमोर खाली नमुद करण्यात आली आहे.

मालमता क्र.	कर्जदार/जामिनदारांचे नाव व पत्ता	वित्त पुरवठा शाखेचे नाव	वसुल करावयाची थकवाकी रक्कम (रु.)	ताबा घेण्यात आलेले व लिलाव/विक्रीसाठी ठेवलेले प्रतिभूत मालमतेचे लघु वर्णन	आरक्षित मुल्य (रु.)	इसारा रक्कम (रु.)
(ए)	(बी)	(सी)	(डी)	(ई)	(एफ)	(एफ)
१	<b>कर्जदार:</b> श्रीमती रेखा उदयराज यादव <b>सहकर्जदार:</b> श्री. उदयराज बाबुलाल यादव <b>जामिनदार:</b> १) श्री. सुहास हिराचंद मेहता	जालगाव	रु.५,३४,५३१/- अधिक दि. २६.०९.२०१७ पासून व्याज तसेच इतर शुल्क.	दुकान गाळा क्र.६४(१८)/१, क्षेत्रफळ १४७.५२ चौ.फु., मुकादम कॉम्प्लेक्स, फॅमिली माळ मु./पो., तालुका दापोली, जिल्हा रत्नागिरी.	१०,५०,०००/-	१,०५,०००/-
२	<b>कर्जदार:</b> श्री. राकेश तेजपाल चौगुले (मे. श्री कलेक्शनचे मालक) <b>सहकर्जदार:</b> श्री. महेश तेजपाल चौगुले <b>जामिनदार:</b> श्री. अशोक जयपाल चौगुले	कागल	रु.८,३१,४३६/- अधिक दि. ०२.०९.२०१८ पासून व्याज तसेच इतर शुल्क	विगारशेती जमीन प्लॉट आर.एस. (गट) क्र.५५८, प्लॉट क्र.११, क्षेत्रफळ १०१.४२ चौ.मी., गाव करनूर, तालुका कागल, जिल्हा कोल्हापूर.	३,००,०००/-	३०,०००/-
३	<b>कर्जदार:</b> श्री. रविंद्र अनंत पंतमिराशी <b>जामिनदार:</b> १) श्री. किशोर प्रेमनंद बजाजी २) श्री. दिपक बबन वाघाटे ३) श्री. भिकाजी नारायण वर्दम	कणकवली	रु.१५,३३,७४०.५८ अधिक दि. ०२.०७.२०१८ पासून व्याज तसेच इतर शुल्क	विगारशेती जमीन प्लॉट गट क्र. ६८९, क्षेत्रफळ ०-०३-० हे आणि घर, जानवली, तालुका कणकवली, जिल्हा सिंधुदूर्ग.	१२,००,०००/-	१,२०,०००/-
४	<b>कर्जदार:</b> श्री. प्रशांत वसंत वरगकर <b>सहकर्जदार:</b> श्रीमती प्रेरणा प्रशांत वरगकर <b>जामिनदार:</b> १) श्री. बाळाराम रामचंद्र तांबट २) श्री. विलास अन्नप्पा धनावडे	खेड	रु.६,७८,८७७.४५ अधिक दि. १२.०९.२०१८ पासून व्याज तसेच इतर शुल्क	निवासी प्लॉट क्र.०३, क्षेत्रफळ ५६५ चौ.फु., सागर पार्क म्हणून ज्ञात इमारत, शिवधर रोड, खेड, तालुका खेड, जिल्हा रत्नागिरी.	११,००,०००/-	१,१०,०००/-
५	<b>कर्जदार:</b> श्री. विजय रोशनलाल जैन <b>जामिनदार:</b> १) श्रीमती छाया रोशनलाल जैन २) श्रीमती स्वाती संतोष यादव	खेड	रु.८,८८,८१९.८० अधिक दि. ३१.०१.२०१८ पासून व्याज तसेच इतर शुल्क.	प्लॉट क्र.२०१, क्षेत्रफळ ८१८ चौ.फु. श्री सिद्धीविनायक दर्शन म्हणून ज्ञात इमारत, ब्राम्हण आळी, खेड, जिल्हा रत्नागिरी.	१०,००,०००/-	१,००,०००/-
६	<b>कर्जदार:</b> श्री. मनमोहन गणपत देसाई <b>जामिनदार:</b> १) श्री. प्रभाकर जयराम देसाई २) श्री. रमेश गजानन नलावडे	रत्नागिरी	रु.७,७१,९३९.५० अधिक दि. २६.०४.२०१८ पासून व्याज तसेच इतर शुल्क.	प्लॉट क्र.एस-२ व एस-३, क्षेत्रफळ ५९२.५५ चौ.फु. व ३५७ चौ.फु., सोहम सिद्धी अपार्टमेंट म्हणून ज्ञात इमारत, नाचणे, रत्नागिरी.	२४,५०,०००/-	२,४५,०००/-
७	<b>कर्जदार:</b> १) श्री. प्रशांत प्रकाश सुर्वे २) श्री. प्रकाश सखाराम सुर्वे (सहकर्जदार) ३) श्रीमती पुनम प्रकाश सुर्वे (सहकर्जदार) <b>जामिनदार:</b> १) श्री. चंद्रकांत नारायण गिजे २) श्री. जयेंद्र विजय खानविलकर ३) श्रीमती मंगल जयेंद्र खानविलकर	तळवली	रु.११,२४,६६३/- अधिक व्याज तसेच इतर शुल्क	प्लॉट/घर क्र.१२२सी१ (जुना २९८(के-१)), क्षेत्रफळ ८१० चौ.फु. गट क्र.२४८ यावर बांधकामित, जनावले, तालुका. गुहागर, जिल्हा रत्नागिरी.	११,००,०००/-	१,१०,०००/-
८	<b>कर्जदार:</b> श्री. जॉनी ऑगस्टीन डीसोझा श्री. ऑगस्टीन जॉनी डीसोझा (सहकर्जदार) <b>जामिनदार:</b> श्री. मार्टीन ऑगस्टीन डीसोझा	तळकट	रु.१२,३५,४१३/- अधिक दि. ०१.१०.२०१६ पासून व्याज तसेच इतर शुल्क	सर्व्हे क्र.२४८-७(सी) व घर क्र.१७०ए आणि बी, चराटे, तालुका सावंतवाडी, जिल्हा सिंधुदूर्ग येथील मालमता.	१४,५०,०००/-	१,४५,०००/-

इसारा रक्कम (इठे)	वर नमुदप्रमाणे आरक्षित मुल्याच्या १०%
बोली वाढविण्याची रक्कम	रु.१००००/-
ई-लिलाव तारीख व वेळ	१५.०४.२०१९ रोजी दु.१२.००ते दु.२.००वा.
इठे व केवायसी सादर करण्याची अंतिम तारीख	१२.०४.२०१९ रोजी दु.३.००वा. पुर्वी

विक्रीच्या सविस्तर नियम व अटीकरिता कृपया बँकेच्या पुढील वेबसाईटवरील लिंक पहावी. [www.vkgb.co.in](http://www.vkgb.co.in)  
ठिकाण: रत्नागिरी  
दिनांक: ११.०३.२०१९  
प्राधिकृत अधिकारी  
विदर्भ कोकण ग्रामीण बँक



# विदर्भ कोंकण ग्रामीण बँक Vidharbha Konkan Gramin Bank

भारत सरकार, बँक ऑफ इंडिया आणि महाराष्ट्र शासनाचा उपक्रम  
Govt. of India, Bank of India & Govt. of Maharashtra Undertaking

Regional Office, Ratnagiri: 792P, Bhairavnath kripa, Opposite Apradh hospital, Maruti mandir, Majgaon road, Ratnagiri-415612  
Telephone Nos.02352-222066, 221378 E-mail: vkgb.rorat@gmail.com

## SALE BY E-AUCTION

Terms & Conditions of E-auction sale of immovable assets under the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

1. E-Auction is being held on "AS IS WHERE IS" "AS IS WHAT IS", and "WHATEVER THERE IS" basis.

1. 2. The E-auction will take place through portal <https://sarfaesi.auctiontiger.net> on 15-04-2019 from 12.00 p.m. to 03.00 p.m. with unlimited extensions of 05 Minutes each & prospective bidders can also view & can make bidding through our Auction Tiger Mobile App(Android).

3. For detailed procedure and terms and conditions of E-Auction, interested bidders may visit <https://sarfaesi.auctiontiger.net> and download relevant documents. Interested bidders may also get in touch with the service provider on below mentioned contact numbers.

4. For the reasons recorded it shall be in the discretion of the Authorised Officer to cancel the Auction proceeding for any reason and return the EMD deposited and bank would not entertain any claim or representation in that regard from the bidders.

5. Particulars specified in respect of the said property have been stated to the best of the information of the Authorised officer/Bank but Authorised Officer and /or Bank will not be answerable for any error, misstatement or omission in this public notice.

6. The Intending purchaser/bidder required to deposit amount of EMD through RTGS /NEFT/Fund transfer to credit of Account No.(detail as under) **by 3:00 p.m. on or before 12-04-2019 and register their name at <https://sarfaesi.auctiontiger.net> and get user ID and password and get training on E-Auction from M/s E-Procurement Technologies Ltd. A-801 wall Street -II Opp. Orient Club Nr. Gujarat College Ellis Bridge Ahmadabad (Help line No. 079-61200 546/568/587/588/597/598/576) Contact person Mr. Ramnath Kale (Nagpur) Mob. 07030464421 email id [ramnath@auctiontiger.net](mailto:ramnath@auctiontiger.net), [maharashtra@auctiontiger.net](mailto:maharashtra@auctiontiger.net) and Mr. Tilak Maratha Cell no.06351896832 email id. [tilak@auctiontiger.net](mailto:tilak@auctiontiger.net). Portal <https://sarfaesi.auctiontiger.net> Cheques will not be accepted for EMD.**

Contact details for inspection of property by the intending bidders are as under

Details for depositing EMD				For inspection of property intended bidder may contact		
Property no .	Branch	IFSC Code	Account no.	Address:-Vidharbha Konkan Gramin Bank	Contact Person	Contact No.
1	Jalgaon	BKIDOWAINGB	304600200000035	A/p-Jalgaon Tal-Dapoli Dist-Ratnagiri	Mr. G. P. Bhutekar	Mob-7083696956 LL-(02358)280202
2	Kagal	BKIDOWAINGB	304500200000035	A/p-Kagal Tal-Kagal Dist-Kolhapur	Mr. C. L. Waghulde	Mob-7774045203 LL-(02325)244040
3	Kankavali	BKIDOWAINGB	303600200000035	A/p. Tal-Kankavali Dist-Sindhudurg	Mr. P. V. Dhuri	Mob-9422633279 LL-(02367)232158
4 & 5	Khed	BKIDOWAINGB	300800200000035	A/p. Tal-Khed Dist-Ratnagiri	Mr. R. P. Jadhav	Mob-9404155997

						LL- (02356)263016
6	Ratnagiri	BKIDOWAINGB	301100200000035	A/p. Tal-Ratnagiri Dist- Ratnagiri	Mrs. S. S. Desai	Mob- 7774045301 LL- (02352)220968
7	Talavali	BKIDOWAINGB	302200200000035	A/p-Talavali Tal-Guhagar Dist-Ratnagiri	Mrs. S. S. Bhatwadekar	Mob- 7774048505 LL- (02359)247219
8	Talkat	BKIDOWAINGB	302800200000035	A/p-Talkat Tal- Dodamarg Dist- Sindhudurg	Mr. Y. A. Patil	Mob- 9404990403 LL- (02363)257327

7. The said EMD shall be adjusted in case of the highest bid, otherwise returned within seven days from close of auction. The earnest money deposit will not carry any interest.

8. The sale shall be confirmed in favour of purchaser who has offered the highest sale price (Minimum Reserve Price or above) in his bid to the Authorised officer and shall be subject to confirmation by the Bank,

9. The purchaser shall pay 25% of the amount of sale price after adjusting the Earnest Money Deposit immediately on acceptance of the highest bid by the Authorised officer in respect of sale, failing which the earnest money deposit shall be forfeited. The highest bidder shall be declared to be the purchaser of the property mentioned herein provided always he is legally qualified to bid.

10. The balance 75% of the sale price shall be paid by the purchaser on or before 15th day (during banking hours) of confirmation of sale by the Authorised officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer.

11. In default of payment of sale price or any part thereof within the period(s) mentioned herein above, the deposit(s) shall be forfeited and the property shall be resold and the defaulting purchasers shall not have any claim to the property or to any part of sum for which the property may be subsequently sold.

12. On confirmation of the sale by the Bank and or compliance of the terms of payment the Authorised Officer shall issue certificate of sale of the said property in favour of the purchaser in the form given in Appendix V to Enforcement of Security Interest Rules.

13. The Authorised Officer is not bound to accept the highest bid or any or all bids and reserves the right to accept or reject any or all the bids without assigning any reason thereof.

14. The purchaser would bear all the charges / fees payable for conveyance such as stamp duty, registration fee, taxes etc, as applicable as per law of Government of India and State of Maharashtra and other Authorities.

15. All people participating in the E-auction should upload and submit his/their sufficient and acceptable proof of his/their identity, residence & authority and also PAN/TAN cards etc.

I. This publication is also thirty days notice required under Rule 8(6) of Enforcement of Security Interest Rules, 2002 to the above borrowers/guarantors.

II. Property(s) shall not be sold below the reserve price in respect of the property.

III. Inspection of the property and documents may be made between 11 A.M. To 5 P.M. on all working days.

**Special Instructions:**

Bidding in the last minutes and seconds should be avoided in the bidders own interest neither the **Vidharbha Konkarn Gramin Bank** nor 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 bidders are requested to make all the necessary arrangements / alternatives such as backup power supply whatever required so that they are able to circumvent such situation and still be able to participate in the auction successfully. As per the new inter operability guidelines released by controller of Certifying Authorities (CCA) the Secured Socket Layer (SSL) certificate for a e-procurement application is generated on a new algorithm, SHA2. The users have to ensure that they have Windows XP (SP3) / Windows Vista / Windows 7 installed in their respective PC/ Laptop. In case of Windows XP service pack - 3, if you get any issue you can install the SSL patch, which is available at our download section of our e-Auction Portal and also at corporate website <https://sarfaesi.auctiontiger.net> just below the label of "Knowledge section".

**Date: 11-03-2019**

**Place: Ratnagiri**

**Authorized Officer**

**Vidharbha Konkan Gramin Bank**