

SALE NOTICE**NOTICE FOR SALE OF MOVABLE OR IMMOVABLE PROPERTY ISSUED UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002, (hereinafter referred to as Act) r/w SECURITY INTEREST (ENFORCEMENT) RULES, 2002 (hereinafter referred to as Rules).**

Whereas,

The Authorized Officer of the Federal Bank Ltd. under the Act issued a demand notice dated **11th of March 2024** calling upon the borrower(s)

- Shri/Smt. Akshay Vitthal Haval, S/o Vitthal Pandurang Haval @ Vitthal Haval**, At SR No. 337 Dhere Bakhal Sus Road, Pashan Armament, Pune, Maharashtra- 411021,
- Shri/Smt. Haval Rohini Vitthal @ Rohini Vitthal Haval, W/o Vitthal Pandurang Haval@ Vitthal Haval**,
 - At SR No. 337 Dhere Bakhal Sus Road, Pashan Armament, Pune, Maharashtra- 411021,
 - Flat No. 104, First Floor, Sai Shwet Apartment, S. No. 116/15, 116/15/1, CTS. No. 1294, Pasha, Haveli, Pune, Maharashtra- 411021.

to pay the below mentioned amount in the notice till payment being the amount due under various Loan Accounts availed by them from our branch **Pune/Sinhagad Road** within 60 days from the date of receipt of the said notice.

	Loan Account	Dues as on	Rate of interest
1.	FHS loan (15107300002157)	₹53,13,682/- as on 05/03/2024	@ 9.10% p.a with monthly rests from 05/03/2024
2.	Personal loan (Asset Guard) (15107600002436)	₹1,48,846/- as on 29/02/2024	@ 11.25% p.a with monthly rests from 29/02/2024
3.	Home Plus Top Up Equity loan (15107600002485)	₹24,84,153.91 as on 05/03/2024	@ 9.20% p.a with monthly rests from 05/03/2024

Whereas the borrower(s) and/or guarantor (s) and/or defaulters having failed to repay the amount within the stipulated time, the authorized officer on behalf of the Federal Bank Ltd. has taken actual possession of the property described herein below in exercise of powers conferred under section 13(4) of the said Act read with Rule 8 of the said Rules on **18/12/2024** by issuing a notice to the borrowers/defaulters and general public and publication thereof in newspapers as contemplated under the said Act and Rules.

The undersigned hereby give notice to the borrower(s) and/or guarantor (s) and/or defaulters and general public that the Bank has decided to sell on **21/04/2025** the property described herein below on "AS IS WHERE IS BASIS" under Rules 8 & 9 of the said Rules for realizing following dues. Thus, the undersigned being the Authorised Officer of the Bank hereby invites from interested the sealed tenders for purchasing the property subject to the terms and conditions mentioned hereunder.

SL No.	Account Number	Amount Due
A	FHS loan - (15107300002157)	₹58,80,511.50/- due as on 05/03/2025
B	Personal loan (Asset Guard) - (15107600002436)	₹1,60,231/- due as on 28/02/2025
C	Home Plus Top Up Equity loan - (15107600002485)	₹27,32,390.91/- due as on 05/03/2025

"While we call upon you to discharge your liability as above by payment of the entire dues to the Bank together with applicable interest, all costs, charges and expenses incurred by the bank till repayment and redeem the secured asset, within the period mentioned above, Please take important note that as per section 13(8) of the SARFAESI Act 2002, (as amended), the right of redemption of secured asset will be available to you only till the date of publication of notice for publication or inviting tenders from public or private treaty for transfer by way of lease, assignment or sale of the secured asset."

Description of Mortgage Property	
<p>All the piece and parcel residential Flat no. 104 on 1st floor saleable built-up area admeasuring 1300 Sq. Ft./ 120.81 Sq. Mtr. along with covered car parking space on ground floor and covered car parking space on basement in the building known as SAISHWETA standing and situated on land bearing S. No. 116/15/1 having CTS No. 1294 at Village Pashan Tal. – Haveli Dist- Pune within the local limits of PMC and for the purpose of registration within the limits of 29 offices of Sub Registrar Haveli Pune.</p> <p>Together with undivided share of interest in the said land, building and common areas and facilities appurtenant thereto.</p> <p>The property bounded as on or towards: East: By Property of GYANOBA TUMKARAM KOKATE, West: By Road, North: By Road and South: By SAI PRATHANA building.</p> <p>The property together with right to ingress and egress along with entire absolute easement rights.</p>	
Place of Auction & Availability of Tender Forms	The Federal Bank Ltd, LCRD/Pune Division, Pune /Warje Branch, JVA Mall, Shop No 3, Plot B, Wing D, Village Hingane Budruk, Karve Nagar, Warje, Pune, Maharashtra 411052

Terms and Conditions

- a. The reserve price below which the property will not be sold is,

Reserve Price	EMD (10%)	Date and Time of Sale
₹60,00,000/- (Rupees Sixty Lakh Only)	₹6,00,000/- (Rupees Six Four Lakh Only)	21 st April 2025 at 12:30PM

- b. The intending purchasers shall submit /send to the undersigned their tender quoting the price offered by them in a sealed cover along with a **Demand Draft** favoring The Federal Bank Ltd. payable at **Pune** OR by **RTGS/NEFT** at following bank details as mentioned above, the earnest money equivalent to **10% (EMD)** of the Reserve Price of both the properties concerned, which is refundable if the tender is not accepted.

RTGS/NEFT Details

Name- The Federal Bank Ltd

A/c No-06080051030001

IFSC- FDRL0000608

Branch- LCRD Pune

- c. Tenders which are not duly sealed and are not accompanied by Demand Draft/RTGS/NEFT details as afore stated will be summarily rejected.
- d. The sealed covers containing tender shall reach the undersigned before **4.00 PM** on **19th April 2025**.

- e. The intending purchasers shall be present before the undersigned at The **Federal Bank Ltd, LCRD/Pune Division, Pune /Warje Branch, JVA Mall, Shop No 3, Plot B, Wing D, Village Hingane Budruk, Karve Nagar, Warje, Pune, Maharashtra 411052 on 21st of April 2025 at 12:30 PM** when the tenders will be opened.
- f. After opening the tender, the intending bidders may be given an opportunity at the discretion of the authorized officer to have, inter se bidding among themselves to enhance the price.
- g. The successful bidder shall deposit 25% of the bid amount / sale price inclusive of the EMD immediately on acceptance of his tender/ offer by the Bank and the balance 75% within 15 days, failing which the entire deposit made by him shall be forfeited without any notice and the property concerned will be re-sold.
- h. All payments shall be made by way of Demand Draft drawn in favor of The Federal Bank Ltd. payable at **Pune**.
- i. **The successful bidder shall bear the entire charges / fees payable for conveyance such as stamp duty, Registration fee, Property Tax, Society Dues, MSEB Charges etc. as applicable as per Law.**
- j. To the best of knowledge and information of the Authorised Officer, no encumbrance exists over the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property put on auction and claims/rights/dues/affecting the property prior to submitting their bid. The auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property being sold with all the existing and future encumbrance whether known or unknown to the Bank. The Authorised officer/secured creditor shall not be responsible in any way for any third-party claims/rights/dues.
- k. The tenders offering price below the Reserve Price mentioned above will be rejected.
- l. The Authorized Officer has the absolute right to accept or reject the bid/ all or any tender including the highest tender or adjourn / postpone the sale without assigning any reason. The decision of the Authorized Officer/Bank shall be final.
- m. The intending purchasers can inspect the properties between **11.00 AM and 4.00 PM on 15th April 2025 with prior appointment**. The intending purchasers who wish to inspect the property and / or know further details / conditions may contact: **The Federal Bank Ltd, LCRD/Pune Division, Pune /Warje Branch, JVA Mall, Shop No 3, Plot B, Wing D, Village Hingane Budruk, Karve Nagar, Warje, Pune, Maharashtra 411052 (+91-9309180037)**
- n. The buyer should satisfy himself/herself/itself as to the title, ownership, statutory approvals, extend etc of the property, before participation in the auction.
- o. This sale will attract the provisions of sec 194-IA of the income Tax Act.
- p. The borrowers/guarantors named above may treat this as the notice of 30 days as stipulated in Rule 8 (6) and Rule 9(1) of the said rules and pay the secured debt in full to avoid the sale of property.

Dated this the 17th of March 2025

For, The Federal Bank Ltd,

Pandurang C Bhattagaonkar
Associate Vice President & Division Head
(Authorised officer under SARFAESI Act)