Ujjivan Small Finance Bank

Registered Office: Grape Garden, No.27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru- 560095, Karnataka.
Regional Office : 7th Floor, Almonte IT Park, Sr. No. 8, Kharadi- Mundhwa Bypass, Village Kharadi, Pune- 411014.

PUBLIC AUCTION NOTICE

PUBLIC NOTICE FOR SALE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI Act) 2002, READ WITH PROVISO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

The undersigned as authorised officer of Ujjivan Small Finance Bank Ltd., has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI Act. The Borrower in particular and public at large are informed that Public auction of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

Sl. No	Loan Acc. No. / Branch	Name of Borrower/ Co-Borrower / Guarantor/ Mortgagor	13(2) Notice Date/ Outstanding Due (in Rs.) As on	Date of Possession	Reserve Price in INR / EMD in INR
1	4495210090000016 / 4495-BYRAMJI TOWN	**1) Shri Harihar Nath Enterprises, 2) Mr. Pramod Jagannath Chandekar, 3) Mrs. Vandana Pramod Chandekar,** All are residing at Nehru Putla, Shri Ganesh Automobiles, Jain Mandir, Telipura, Itwari, Nagpur, Maharashtra - 440002. 2) & 3) also at Plot No. 209/A, opposite Dalvi Hospital, Telephone Exchange Chowk, Garoba Maidan, Nagpur, Maharashtra - 440008.	18.12.2023 / Rs.10,55,516.02 as on 13.12.2023	21.03.2025	Rs.12,32,000/- / Rs.1,23,200/-

Description of the Immovable Property: All that piece and parcel of property being Mouza - Chikhali (Deo), Block/ Building No. B, Flat/ Tenement No. F/8, situated at Khasra No. 119.120 in layout/ ward No. 22, Division East admeasuring area 34.370 sq. mts (370 sq. ft.) situated in the Eastern Industrial Area Street scheme of NIT, Ward No. 22, bearing sheet No. 728/36, City Survey No. 110. 106, within the limit of Nagpur Municipal Corporation & Nagput Improvement Trust, Taluka & District - Nagpur owned by Pramod Jagannath Chandekar.

Date & Time of Inspection of the property(ies) :: 18-07-2025 & 13-08-2025 Between 11AM to 4PM
Date for Submission of Bid & EMD :: 18.08.2025 between 11 AM to 05 PM
Date and Time of Auction :: 19.08.2025 from 11:00 AM to 2:00 PM

Earnest Money Deposit (EMD) in INR (Should be paid through Demand Draft in favour of "Ujjivan Small Finance Bank Ltd."), Place of submission of bids & Auction : Ujjivan Small Finance Bank Ltd., Chitnavis layout Opposite ICICI Bank Gondwana Square, Byramji Town Nagpur, Maharashtra - 440013 (Contact : Deepak Mantri - 9561157757, Dheeraj Rangade - 9518554688)

Terms & Conditions :- The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS' and "whatever there is" BASIS".

1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances 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.
2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
3. The interested Bidders shall submit their Bid before the Authorised officer undersigned one day before the auction date as mentioned above.
4. The E-Auction will be conducted through Ujjivan Small Finance Bank approved E-auction service provider - M/s C1 India Pvt. Ltd.,. Contact person – Prabakaran M - (Mob. No.7418281709).The intending bidders are advised to visit https://www.bankeauctions.com or https://www.ujjivansfb.in/e-auctions for the details of the properties in the website and for taking part in the bid they should register their names at portal https://www.bankeauctions.com and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s. C1 India Pvt. Ltd., Helpline Number's- 7291918824, 25, 26 support email id:- support@bankeauctions.com , Auction portal - https://www.bankeauctions.com.
5. Property shall be sold to the highest bidder / offered, subject to acceptance of the bid by the secured creditor, i.e., Ujjivan Small Finance Bank Ltd. However, the undersigned has the absolute discretion to allow inter -se bidding if deemed necessary. The Authorised officer has the discretion to accept or reject any offer / Tender without assigning any reason.
6. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15 th day of sale or within such extended period in any case not exceeding 3 months as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting Purchaser shall have no claim/ right in respect of property/ amount.
7. The publication is subject to the force major clause.
8. Bidding in the last moment should be avoided in the bidders own interest as neither the Ujjivan Small Finance Bank nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.). in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.

This is also a notice to the above named borrowers/Guarantor's/Mortgagors about public auction scheduled for sale of mortgaged properties.

Place: Nagpur, Date : 09.07.2025.

Sd/- Authorised Officer, Ujjivan Small Finance Bank