

Head Office – “Kalyanam_astu”, Om Vijaykrishna Apartment,
Adharwadi Road, Kalyan (W) Dist. Thane – 421 301.

NOTICE FOR SALE OF SECURED ASSET – Flat

Sale of Immovable Asset (Flat) on ‘AS IS WHERE IS’ basis, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

Notice is hereby given to the public in general and to the Borrower, Mortgagor and Guarantors in particular that, the below described immovable property (secured asset) mortgaged / charged to The Kalyan Janata Sahakari Bank Ltd. (secured creditor), the physical possession of which has been taken by the Authorised Officer will be sold on ‘**As Is Where Is**’ basis, as per the brief particulars given hereunder.

Name of the Borrower, and Guarantors	1. Mrs. Santoshi Rajesh Poddar - Borrower 2. Dr. Pawan Parasmal Dadhich – Guarantor 3. Mr. Rajesh Bhikulal Poddar – Guarantor
Outstanding Loan Balance	Rs. 28,93,274.70 (Rupees Twenty-Eight Lakh Ninety-Three Thousand Two Hundred Seventy-Four Paise Seventy Only), Plus Interest @ 09.50% p.a., Penal Charges 02.00 % from 01.11.2025 and expenses.
Details of Secured Asset	Flat No. 104, admeasuring 704 sq. ft. (built-up) on the First Floor of Momin Apartment No. 2, now named as “Mahavir Society” bearing Municipal House No. 711 / 20, constructed on Land having City Survey No. 8383, 8384 and 8385 situated at Gauri Pada, Taluka Bhiwandi, Dist. Thane, owned by Mrs. Santoshi Rajesh Poddar
Reserve Price	Rs. 18,50,000/- (Rupees Eighteen Lakh Fifty Thousand Only).

-: IMPORTANT TERMS AND CONDITIONS: -

1) Sale is strictly subject to the terms and conditions prescribed in this advertisement and the offer document / form. Further details of the property (Flat) and the offer document / forms can be obtained from the Head Office of The Kalyan Janata Sahakari Bank Ltd. at the above address, on payment of Rs. 1,000/- (Non – Refundable) per offer form.

2) The **Secured Asset (Flat)** will be available for inspection to the interested persons on **06.12.2025** between **03.00 p.m. and 05.00 p.m.**

3) Sealed offers, in the prescribed form only, should be submitted along with the DD / PO for EMD of Rs. 1,00,000/- (Rupees One Lakh Only), drawn in favor of The Kalyan Janata Sahakari Bank Ltd., **at the Head Office of The Kalyan Janata Sahakari Bank Ltd. at Kalyan before 01.00 p.m. on 30.12.2025.**

4) Sealed offers will be opened at **04.00 p.m. on 30.12.2025**, at the **Head Office of The Kalyan Janata Sahakari Bank Ltd., at Kalyan.**

5) The property (flat) offered for sale is strictly on ‘**As Is Where Is**’ basis. The Bank, therefore does not undertake any responsibility to procure any permission / license etc in respect of the property offered for sale or for any dues like outstanding water charges, transfer fees, electricity dues, dues of Municipal Corporation / Local authority / Housing Society or any other dues, taxes, penalty, if any, in respect of the said property / Borrower.

6) This notice should also be treated as the statutory notice to the borrower, guarantors and mortgagors under rule 8(6) and 9(1) of the SARFAESI Act, 2002.

Place: Kalyan
Date: 19.11.2025

Authorised Officer
The Kalyan Janata Sahakari Bank Ltd.