# TERMS AND CONDITIONS OF PUBLIC AUCTION

## PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES
## LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS (ONLINE) ON/BEFORE 29.11.2026 UPTO 05:00 P.M

(SALE OF IMMOVABLE ASSET(S) MORTGAGED TO ORIX LEASING & FINANCIAL SERVICES INDIA LTD. UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 READ WITH SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

In exercise of powers conferred under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 and pursuant to the **Physical Possession** of the secured asset(s) of the borrower(s)/ mortgagors mentioned hereunder, the public and all concerned including the concerned borrowers/mortgagors, their legal heirs/ representatives, as the case may be are hereby informed that offers are invited by the Orix Leasing & Financial Services India Ltd. (Secured Creditor) for sale of the immoveable asset(s) listed below. The sale will be done by the undersigned through e-auction platform provided at the Web Portal (https://www.bankauctions.in/)

**DESCRIPTION OF IMMOVABLE SECURED ASSET(S):**

| NAME OF THE BORROWERS AND CO-BORROWERS | DETAILS OF PROPERTY/SECURED ASSET | RESERVE PRICE (INR) | DATE/ TIME OF E-AUCTION |
|---|---|---|---|
| OUTSTANDING AMOUNT | | EARNEST MONEY DEPOSIT (EMD) | |
| LOAN ACCOUNT NUMBER | | LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS | |
| DEMAND NOTICE DATE | | BID INCREASE AMOUNT | |
| 1. SHILPA SACHIN BANSODE<br>2. SACHIN TANAJI BANSODE<br>3. UNITES ENTERPRISES (THROUGH ITS PROPRIETOR SHILPA SACHIN BANSODE) | ALL THAT PIECE AND PARCEL OF SHOP NO. 223, ADMEASURING 227 SQ. FTS. (BUILT-UP), IN WING NO. "B", ON FIRST FLOOR, IN BUILDING KNOWN AS "JAY GANESH VISHWA", IN SOCIETY KNOWN AS "SIDDHIVINAYAK RAMESHWAR (P) CO-OPERATIVE HOUSING SOCIETY LIMITED", CONSTRUCTED ON LAND BEARING S. NO. 46 HISSA NO. A/2, B AND C, SITUATED AT DHANORI, TALUKA HAVELI, DIST. PUNE, MAHARASTRA, AND THE SAID PROPERTY IS BOUNDED BY AS:<br>SOUTH: DUCT | INR 19,00,000/- (RUPEES NINETEEN LAKHS ONLY) | 30.11.2026 FROM 11:00 A.M TO 01:00 P.M |
| INR 40,66,207.47/- (RUPEES FORTY LAKHS SIXTY-SIX THOUSAND TWO HUNDRED SEVEN AND PAISE FORTY-SEVEN ONLY) AS ON 27.10.2026 | | INR 1,90,000/- (RUPEES ONE LAKH NINETY THOUSAND ONLY) | |

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| **LN0000000017650** | **NORTH: PASSAGE** | **29.11.2026** | |
| **23.09.2025** | **EAST: SHOP NO. 224**<br>**WEST: PASSAGE** | **INR 50,000/-**<br>**(RUPEES FIFTY THOUSAND ONLY)** | |

**TERMS & CONDITIONS:**

The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".

To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the Secured Property. However, the intending bidders should make their/his/her own independent inquiries regarding the encumbrances, title/ legal claims, if any, over Secured Property put on auction and claims/ rights/ title / interest / dues/ affecting the Secured Property, prior to submitting their/his/her bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Secured Creditor. The Secured Property is being sold with all the existing and future encumbrances, rights, titles, interest etc whether known or unknown to the Secured Creditor. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ titles / interest /claims, dues over the Secured Property.

It shall be the responsibility of the bidders to inspect and satisfy themselves about the Secured Property and specification before submitting their/his/her Bid. The inspection of Secured Property put on auction will be permitted to interested bidders at site and in this regard Secured Property put up for auction (for sale) is available for inspection on **23.11.2026** from **11:00 AM to 5:30 PM**, with prior appointment.

The interested bidders shall submit their/his/her EMD through Demand Draft in favor of "ORIX LEASING & FINANCIAL SERVICES INDIA LTD" Payable at "ORIX LEASING & FINANCIAL SERVICES INDIA LTD.". Please note that the Cheques shall not be accepted as EMD amount.

After Registration (One Time) by the bidder in the Web Portal (https://www.bankauctions.in/), the intending bidder/ purchaser is required to get the e-copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. (i) Copy of the NEFT/RTGS Challan or Demand Draft; (ii) Copy of PAN Card; (iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport/ Ration Card etc., without which the Bid is liable to be rejected.

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact may contact M/s. 4 Closure, 605A, 6th Floor, Maitrivanam, Hyderabad Pin: 500038, Help Line No. +91-040 23736405, 8142000062/66, and Mr. T Jay Prakash Reddy (Contact Details: +91- 8142000064),Helpline E-mail Id: info@bankauctions.in and for any query related to Secured Property, the intending bidder/ purchaser may contact Authorized Officer **Mr. Mangesh Sawant (Contact Details: +91- 9822064237) & Soni Sangle (Contact Details: +91- 9920165242)**during the working hours from Monday to Saturday.

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Only buyers holding valid User ID/ Password and confirmed payment of EMD through Demand Draft in favor of "ORIX LEASING & FINANCIAL SERVICES INDIA LTD." shall be eligible for participating in the e-Auction process.

The interested bidder has to submit their/his/her Bid Documents [EMD (not below the Reserve Price) and required documents on/ before **29.11.2026** by way of hardcopy to the Authorized Officer. Interested bidder who is not able to submit their/his/her Bid Documents by way of Hardcopy to the Authorised Officer, can submit their Bid Documents through online mode (which is open from the date of publishing the e-Auction Event on the Web Portal, (https://www.bankauctions.in/) on/ before **29.11.2026**, after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating the e-Auction Process, subject to due verification (of the documents) and/ or approval of the Authorized Officer. However, the original demand draft of the EMD amount has to be mandatorily deposited/submitted with the Authorised Officer on or before **29.11.2026**.

During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it will automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.

The EMD of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The EMD shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, immediately after the acceptance of bid price by the Authorized Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer/ Secured Creditor. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and Secured Property shall be put to re-auction and the defaulting bidder/borrower or any other person shall have no claim/ right in respect of property/ amount.

The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody or in relation to Secured Property.

The Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.

The bidders are advised to go through the detailed Terms & Conditions of e-Auction Process available on the Web Portal of M/s. 4 Closure, https://www.bankauctions.in/ before submitting their/his/her bids and taking part in the e-Auction.

Special Instructions: The prospective qualified bidders may avail online training on e-Auction from M/s. 4 Closure prior to the date of e-Auction. Bidding in the last moment should be avoided. Neither the Authorized Officer nor Secured Creditor or Service provider will be responsible for any technical lapse/ power or internet failure etc. in order to avoid such contingent situations bidders are requested to ensure that they are technically well equipped and has all alternatives such as power supply/internet supply & back-up etc., so that they are able to circumvent such situation and are able to participate in the Online Inter-se Bidding, successfully.

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**Please find herein the 15 days Sale Notice under Rules 8(6) and 9(1) of the Security Interest (Enforcement) Rules, 2002.**

**DATE: 10.11.2026**
**PLACE: PUNE**

**AUTHORISED OFFICER**
**ORIX LEASING & FINANCIAL SERVICES INDIA LTD.**

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