

BY RPAD/SPEED POST.**Date: 06th January 2026**

To,

1. **RAHUL DINESH GOSWAMI (BORROWER)**
805, E WING, POONAM PARK VIEW,
OPP. CLUB ONE, NARINGI BYPASS ROAD,
NR YAZOO PARK, VIRAR WEST,
PALGHAR-401303.
2. **PATIL KIRTI NARSINHA (CO – BORROWER)**
805, E WING, POONAM PARK VIEW,
OPP. CLUB ONE, NARINGI BYPASS ROAD,
NR YAZOO PARK, VIRAR WEST,
PALGHAR-401303.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[UNDER RULE 8(6) READ WITH RULE 9(1) OF SARFAESI ACT]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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 property mortgaged to the Secured Creditor, the possession of which has been taken on **23rd June, 2025** by the Authorized Officer of **Mahindra & Mahindra Financial Services Limited** being the Secured Creditor and will be sold on “As is where is”, “As is what is”, and “Whatever there is” on **28th January, 2026** for recovery of **Rs.1,01,89,189/- (Rupees One Crore One Lakh Eighty Nine Thousand One Hundred and Eighty Nine only)** as on **10th June 2025** due to the Secured Creditor (“Mahindra and Mahindra Financial Services Limited”) from **RAHUL DINESH GOSWAMI (BORROWER) & PATIL KIRTI NARSINHA (CO-BORROWER)**.



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1	Name of the Borrower & Mortgagor	RAHUL DINESH GOSWAMI (BORROWER) PATIL KIRTI NARSINHA (CO-BORROWER)
2	Name of the Secured Creditor / Lender	Mahindra & Mahindra Financial Services Ltd
3	Date; Time & Venue of Auction	28 th January, 2026 at 10:00 AM to 04.00 PM The E-Auction will be online through below portal. The interested bidders can participate E-Auction through Web Portal: https://www.bankeauctions.com (the user ID & Password can be obtained free of cost by registering name with https://www.bankeauctions.com)
4	The secured debt for the recovery of which the secured assets are being put for auction sale	Demand Notice dated- 10.06.2025; Amount Due: Rs. Rs.1,01,89,189/- (Rupees One Crore One Lakh Eighty-Nine Thousand One Hundred and Eighty-Nine only) as on 10 th June 2025; Date of Possession: 23.06.2025.
5	Reserve Price	Rs.72,00,000/- (Rupees Seventy Two Lakh Only)
6	Earnest Money Deposit ("EMD")	Rs.7,20,000/- (Rupees Seven Lakh Twenty Thousand Only) The EMD shall be payable through Online Payment mode NEFT/RTGS or Through Demand Draft on or before Last date of receipt of BID 27th January, 2026.
7	Bid Incremental Amount	Rs.50,000/- (Rupees Fifty Thousand Only)
8	Date & Time of inspection of property for intending purchaser	12.01.2026 to 16.01.2026 Between 11:00 AM to 5:00 PM
9	Contact Person Name, Number & Email-Id	Mr. Arif Khan +91 9822548464 ARIF.KHAN@mahindrafinance.com . Mr. ANURODH KUMAR TIWARI +91 9752002281 ANURODH.TIWARI@mahindrafinance.com . Mr. VARAD BHARNUKE +91 8097185044. varad.bharnuke@mahindrafinance.com .

DESCRIPTION OF IMMOVABLE PROPERTIES

ITEM NO-1 – All the piece and parcel of Flat No. 301, on 3rd Floor, admeasuring 429 sq.ft Carpet area with 1 car parking space in the building known as Ruparel Elara, situated at K. D. Compound, Link Road, Kandivali West, Mumbai– 400067.

TERMS & CONDITIONS:

(1) The properties is being sold on “As is where is”, “As is what is” and “Whatever there is” as such sale is without any kind of warranties and indemnities.



- (2) The EMD amount of 10% of the Reserve Price to be deposited on or before **27th January, 2026**. The EMD amount has to be paid through Online Payment mode "NEFT/RTGS" or Through Demand D8raft payable at **Mumbai** and favouring "**Mahindra and Mahindra Financial Services Ltd**" drawn on any nationalized or scheduled bank on or before Last date of receipt of BID.
- (3) Bids are invited for the lot together with Bid Price clearly mentioned.
- (4) The EMD deposit shall be adjusted in the case of successful bidder, and for others will be refunded within 7 days after opening of the bids. The earnest money deposit will not carry any interest.
- (5) Bids so received by the Authorized Officer shall be opened in presence of all the bidders on **28th January 2026, on prescribed time**. The E-Auction Sale will be online through e-auction portal. The Authorized Officer after opening the bids shall also make an auction and the bidders are entitled to participate in the auction and the highest bidder in the auction shall be declared as the purchaser.
- (6) The successful Purchaser/s shall deposit 25% of the sale price (adjusting the EMD already paid), immediately or latest before closing hours of the next working day after the acceptance of bid price by the Authorized Officer in respect of the sale, failing which the earnest deposit shall be forfeited.
- (7) The balance 75% Sale price amount should be paid by the purchaser to the authorized officer on or before 15 days of confirmation of sale of the immovable property or within such extended period as may be agreed upon in writing by and between the purchaser and the secured creditor, in any case not exceeding 1 month. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited.
- (8) The successful purchaser would bear the Charges/fees payable for conveyance such as stamp duty, registration fee, etc., as applicable as per law for the immovable properties.
- (9) To the best of the knowledge and information of the Authorized Officer no encumbrances exists on the property.
- (10) The Purchaser shall bear all the applicable charges, levies, taxes, duties if any payable on demand on such properties which is exclusive of the sale price.
- (11) The purchaser shall be solely responsible for getting all the requisite licenses, permissions, approvals/clearances, compliances, registrations etc. for the property to be transferred in his/its name, at his/its own cost and expense.
- (12) The purchaser shall make his own arrangement for getting required consents, permissions, approvals, power connection, water and other facilities and payment of arrears of rates & taxes of the said property and shall meet all the costs of whatever nature to be incurred in that behalf. Lender shall not be liable to pay any arrears of charges and costs/expenses by whatever name known or called, if any, in respect of the same. The purchaser shall make own inquiries about arrears of dues for supply of power, water, duties, cess, levies, imposts, taxes, penalties etc. and other facilities, if any, and it shall be borne and paid by the purchaser alone.
- (13) The Authorized Officer is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer (s) or adjourn/postpone/cancel the Bid without assigning the reason thereof.
- (14) The sale is subject to conditions prescribed in the SARFAESI Act/Rules, 2002.
- (15) The E-Auction Sale will be online through e-auction portal. The interested bidders are advised to go through the detailed terms and conditions of auction available on the website of <https://www.bankeauctions.com> & www.mahindrafinance.com before submitting their bids and taking part in e-auction.
- (16) It shall be the responsibility of the bidders to inspect and satisfy themselves about the Property and specification before submitting the bid.

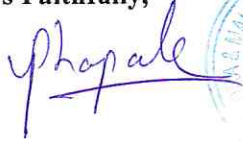


(17) The interested bidders shall submit their EMD details and documents through Web Portal: <https://www.bankeauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankeauctions.com>) through Login ID & Password.

(18) Interested bidders may avail support / online training on E-Auction from **M/s. C1 India Pvt Ltd** Contact No: 7291981124 / 7291981125 / 7291981126. Contact Person **Mr. Balaji Mannur**, Mob No: 07977701080, e-mail-Id: Mannur.govindarajan@clindia.com and for any query in relation to Property, they may contact Authorised Officer, Email Id: Mr. Arif Khan, Mob No. +91 9822548464, Email Id: ARIF.KHAN@mahindrafinance.com, Mr. ANURODH KUMAR TIWARI, Mob No. +91 9752002281, Email Id: ANURODH.TIWARI@mahindrafinance.com. & Mr. Varad Bharnuke, Mob No. 8097185044, Email Id: varad.bharnuke@mahindrafinance.com.

For detailed terms and conditions of sale, please visit: <https://www.mahindrafinance.com/sme-loans/auction-sarfaesi>

Yours Faithfully,



Authorised Signatory
Mahindra and Mahindra Financial Services Limited