



JANATA SAHAKARI BANK LTD., PUNE (Multi State Scheduled Bank)

Head Office : 1444, Shukrawar Peth, Thorale Bajirao Road, Pune -411002 Phone : 24453258, 24453259, 24452894

Recovery Dept :- Bharat Bhavan, 1360 ,Shukrawar Peth,Thorale Bajirao Raod, Near Saraswati Vidya Mandir
Pune - 411002
Phone : 020- 24521000, 24521033 / 1034

E Mail : ho.recovery@jsblpune.bank.in

Web Site : www.jsblpune.bank.in

Ho/Legal-Reco/Sec.Int/Kolhapur/ Archana Koneri /1541/367/344 /2025-26
07/02/2026

Date-

Proclamation of Sale of Attached Immovable Property U/s.13 of "The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002" (54 of 2002) and Under Rule 8 (5) (c), 8(6) & Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Whereas, the Property mentioned herein under, belongs to **Borrowers and Mortgagors Mrs.Archana Jotiba Koneri & Mr. Jotiba Narayan Koneri** for loans of **Mrs. Archana Jotiba Koneri & Mr. Jotiba Narayan Koneri** and **Mr. Satish Vilasrao Patil** stood as **Guarantors** have been in the **Symbolic Possession** of the Authorized Officer of Janata Sahakari Bank Ltd., Pune on account of entire outstanding loan amount of **Rs.98,05,643.00 (Rs.Ninety Eight Lacs Five Thousand Six Hundred Forty Three Only)** as on **28/02/2025** and further interest, charges, expenses etc. thereon as per the **Demand Notice dated 03/03/2025** due to **Janata Sahakari Bank Ltd, Pune Br. Kolhapur.**

Whereas, the Outstanding dues as on **31-01-2026** in the said loan accounts are **Rs.1,05,69,691.00 (Rs.One Crore Five Lac Sixty-Nine Thousand Six Hundred Ninetyone Only)** plus further interest **from 01/02/2026** and charges thereon and it is necessary to recover the said Loan amount by sale of the said property together with all lawful charges and expenses arising due to recovery of possession and proposed Sale of the said **OFFICE Property**, Notice is hereby given that on the **Monday 16th March 2026 at 02.00 p.m.** the undersigned, Authorized Officer, Janata Sahakari Bank Ltd., Pune will hold Public Auction of the property i.e. All that piece and parcel of property i. e. C.S.No. 517/A/1/A, Admeasuring Area 12318.66 Sq.Mtrs Purposed Construction thereon known as "ELIXA PARK" Commercial Complex out of that Forth Floor Office No.409, admeasuring Area 105.23 Sq.Mtrs Carpet, Balcony Area 2.44 Sq.Mtrs (Area as per plan) situated at 'E' Ward, Old Pune- Bangalore Road, Near Star Bazar, Kolhapur. by way of public auction to the highest bidder on "**As Is Where Is Basis**" and "**Without Recourses Basis**" upon such conditions as are set out in the enclosed schedule of Terms and conditions of sale, in respect of the Said Property herein under specified.

DESCRIPTION OF THE PROPERTY

S.No	Particulars	Details
1	Borrowers & Mortgagors Guarantor	Mrs.Archana Jotiba Koneri Mr. Jotiba Narayan Koneri Mr. Satish Vilasrao Patil
2	Details of Property	All that piece and parcel of property i.e. C.S.No. 517/A/1/A, Admeasuring Area 12318.66 Sq.Mtrs Purposed Construction thereon known as "ELIXA PARK" Commercial Complex out of that Forth Floor Office No.409, admeasuring Area 105.23 Sq.Mtrs Carpet, Balcony Area 2.44 Sq.Mtrs (Area as per plan) situated at 'E' Ward, Old Pune- Bangalore Road, Near Star Bazar, Kolhapur.
3	Outstanding Balance as on 31-01-2026	Rs.1,05,69,691.00 (Rs.One Crore Five Lac Sixty-Nine Thousand Six Hundred Ninetyone Only) plus further interest from 01/02/2026 thereon.
4	Assessment or other taxes	Taxes as per Kolhapur Municipal Corporation, Electricity charges and all other charges if applicable- Not Known to Bank.
5	Encumbrances	Not Known to Bank
6	Remarks	1. The property has been in the Symbolic Possession of the undersigned Authorized Officer, Janata Sahakari Bank Ltd, Pune. 2. As per letter given by the Builder some Amount is unpaid regarding this property to the Builder. Hence the said Amount will be informed at the time of Auction.
7	Date, Time and Place of Proposed Auction	Monday 16th March 2026 at 02.00 p.m. Place: - Janata Sahakari Bank Ltd, Pune., Kolhapur Branch Shri Padmalaxmi , 742 'E' Ward, Shahupuri, Lane No.3 , Near Subhash Photo Studio , Kolhapur 416001.
8	Reserve Price	Rs.1,25,00,000 /- (Rs. One Crore Twenty-Five Lacs Only)

Auction Declare Date – 07-02-2026

Place - Pune

Navneet K Chowdhari
Authorized Officer

Under SARFAESI Act 2002 (54 of 2002)

Janata Sahakari Bank Ltd., Pune.

(Multi State Scheduled Bank)



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Copy to

No.	Name of Deafaulter	Address
1	<u>Borrowers & Mortgagors</u> Mrs.Archana Jotiba Koneri Mr. Jotiba Narayan Koneri	R/At- Main Road, Tirmal Rajgoli Khurd, Kolhapur 416508
2	<u>Guarantor</u> Mr. Satish Vilasrao Patil	Near Mohite Park, Plot no. 19 Powar Colony, Radha nagari Road, Kolhapur 416012
3	<u>The Property Tax Department</u> (Please take note this proclamation of Public Auction and please served us the outstanding dues of the said property if any before the Public Auction takes place)	At Post Kolhapur 416001.
4	<u>Chief Engineer MSEDCL</u> (Please take note this proclamation of Public Auction and please served us the outstanding dues of the said property if any before the Public Auction takes place)	At Post Kolhapur 416001.



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Terms and Conditions of Sale Proclamation

The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002" and Under Rule 8 (5) (c) 6 and Rule 9(1) of the Security Interest (Enforcement) Rules 2002

- 1) The Property will be sold on "As is where is Basis" and "Without Recourse basis".
- 2) This notice and mode of sale of secure assets are without prejudice to any other notice / mode of sale secured assets.
- 3) All Pending Costs, Charges, Fees, Dues including cost of Stamp Duty and Registration relating to the sale of the said Property and excluding the Auction Sale Price and all other charges existing and in future for the property whether incidental or otherwise, in respect of the Immovable property should be paid and borne by the Auction Purchaser. **TDS 1% should be borne by the Auction Purchaser.**
- 4) **As a condition precedent to participate in the auction every Participant has to be deposit an amount of Rs.12,50,000 /- (Twelve Lacs Fifty Thousand Only) as Earnest Money Deposit with the Authorised Officer before the auction takes place.** The unsuccessful bidders / participant will be refunded the said deposit after finalization of Auction sale, without any interest, damages, compensation, or consideration thereon, thereto, and thereof or incidental thereto. All Auction participant has to submit latest photograph, Xerox copy of all KYC document i.e. Pan Card, Adhar Card, etc. along with originals (for verification) before the auction take place.
- 5) The sale shall be confirmed in favour of the purchaser/ participant who has offered highest sale price in his bid to the Authorised Officer & shall be subject to confirmation by the secured creditor.
- 6) On sale of the said immovable property, the purchaser / Successful Bidder shall deposit 25% of the amount of total and highest bid / sale price, (Which is inclusive of Earnest Money deposit) immediately on the same day to the Authorised Officer conducting the Auction sale. In default thereof, the amount so deposited including participation amount and all the rights, interest, claim or demand in or upon the property of defaulting purchaser shall be forfeited fully and completely.
- 7) The balance amount payable of purchase price i.e. 75% of Total Highest Bid amount shall be paid by the purchaser to the Authorised Officer, on or before the 15th day from the date of auction of the immovable property.
- 8) In default of the payment of 75% amount of total highest bid amount, within a period of 15 days from the date of auction of the immovable property or such extended period as may be agreed upon in writing between the parties, the entire amount (Including earnest money deposit) deposited, till then deposited with, shall be forfeited fully and completely and the defaulting purchaser shall forfeit all his rights, interest, claim, or demand in or upon the property.
- 9) **The Reserve Price fixed for the sale of the property is Rs.1,25,00,000 /- (Rs. One Crore Twenty-Five Lacs Only) below which the property will not be sold.**
- 10) Other Terms & Conditions will be read at the time of Auction sale.
- 11) The Authorised Officer holds the right to change (i.e. add or delete) the terms and condition and to cancel or Postpone the Auction without assigning any reason.
- 12) The purchaser / participants shall carry out due diligence at its own cost and consequences in respect of the said auction property.



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- 13) In respect of any other terms and conditions contained herein or otherwise relating to the sale of said secured Assets put to the auction through this public notice, if any dispute, difference of opinions, disagreement arises or take place, the same shall be referred to the Courts at Pune only and only Pune courts shall have exclusive Jurisdiction to decide the same.
- 14) **Bid increment Rs.1,00,000/- and in multiples.**
- 15) **For any further details and information Please Contact: -**
- 1) **Authorized Officer, Recovery Dept:** - S. No. 691, Hissa No. A/1/2A, Near Rao Nursing Home, Pune - Satara Raod, Bibwewadi, Pune – 411037. Phone No. 020 - 24404444 & 24404400.
 - 2) **For inspection of property or more information, the prospective bidders may contact –**
Branch Manager – KOLHAPUR BRANCH Shri Padmalaxmi , 742 ‘E’ Ward, Shahupuri, Lane No.3 ,Near Subhash Photo Studio , Kolhapur 416001. Mob : 9975851613, 0231-2641888/2641990
 - 3) **Email :kolhapur.jsblpune.bank**
- .in Web Site: jsblpune.bank.in

Mrs.Archana Jotiba Koneri
R/At- Main Road, Tirmal Rajgoli Khurd,
Kolhapur 416508.

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