



JANATA SAHAKARI BANK LTD., PUNE.

(Multi State Scheduled Bank)

Head Office : 1444, Shukrawar Peth, Thorale Bajirao Road, Pune -411002,

Phone : 24453258, 2445325, 24452894 , 24453430

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

E Mail : ho.recovery@jsblpune.bank.in Web Site : www.janatabankpune.com

H.O/Legal Recovery/ Sec. Int / E-AuctionSale / Karve Rd/Manisha Construction/ 1550-16/345 / 2025-26
07/02/2026

Date

E- Auction Sale Notice for Sale Of Immovable Properties

E -Auction sale notice for Sale of Attached Immovable Property u/s 13 of "The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002" and Rule 5 and 6 (1) (c), 6(2) of the Security Interest (Enforcement) Rules, 2002.

WHEREAS, the Property of M/s. Manisha Construction Co. through Its Partners and Guarantors i.e. a) Mr. Mane Gundappa Laxman b) Mr. Mane Maruti Laxman c) Mr. Mane Shivaji Laxman & Mortgagors & Guarantors Mr. Mane Mithun Gundappa & Mr. Mane Sadashiv Laxman hereunder specified had / has been in the Actual Possession of the Authorised Officer, Janata Sahakari Bank Ltd., Pune w.e.f 15/05/2025 on account of the claim of amount of Rs.44,05,78,805/- (In Words Rs. Forty-Four Crores Five Lakh Seventy-Eight Thousand Eight Hundred Five Only) as on 31/03/2024 and further interest thereon from 01/04/2024 along with further interest @ 11.65% p.a. with monthly rest and expenses, charges etc. thereon as per the Demand Notice dated 12/04/2024, due to the Janata Sahakari Bank Ltd, Pune, having Head Office at Pune, AND WHEREAS, the outstanding balance as on 31/01/2026 in the said loan account is Rs.46,91,49,345.80 (In Words Rs.Forty Six Crores Ninety One Lakh Forty Nine Thousand Three Hundred Forty Five and Eighty Paise Only.) plus further interest & charges, expenses thereon from 01/02/2026 plus charges and further interest thereon. Therefore, to recover the defaulted loan amount, together with all lawful charges, and expenses, including that of sale out of the sale proceeds of the following immovable property, notice is hereby given to the public in general and in particular to the Borrower and Mortgagors and Guarantor(s) that the below mentioned immovable properties Mortgaged / charged to the Secured creditor, physical possession of which has been taken by the Authorised Officer of the Janata Sahakari Bank Ltd., Pune, (the Secured Creditor),

Property No.1) All that piece and parcel of the property bearing Flat No. 105 admeasuring about 350 Sq.Fts. i.e. 32.52 Sq.Mtrs. on first floor alongwith covered car parking No. UBP 106 admeasuring 150 Sq.Ft. and undivided 1.7% interest in the common areas and facilities in the scheme known as "Castle Eleganza Apartment Condominium" constructed on Final Plot No. 56/16 out of S.No. 81 corresponding CTS No. 40/16 situated at Erandawana, Tal Haveli, Dist. Pune within the limits of Pune Municipal Corporation and within the jurisdiction of Sub-Registrar Haveli, Pune. (Property owned by M/s Manisha Construction Co)

Property No.2) All that piece and parcel of the property bearing Flat No. 202 A on third floor and Flat No. 202 B on fourth floor total admeasuring about 8292 Sq.Ft. i.e. 770.63 Sq.Mtrs. alongwith covered car parking No.LBP 203 to 210 and UBP 107 to 111 below the stilt floor each admeasuring 150 Sq.Fts. and undivided 40.5% interest in the common areas and facilities alongwith right to use exclusively top terrace admeasuring about 3500 Sq.Ft. i.e. 325.15 Sq.Mtrs. built up in the scheme known as "Castle Eleganza Apartment Condominium" onstructed on Final Plot No. 56/16 out of S.No. 81 corresponding CTS No. 40/16 situated at Erandawana, Tal. Haveli, Dist. Pune within the limits of Pune Municipal Corporation and within the jurisdiction of Sub-Registrar Haveli, Pune.

(Property owned by M/s Manisha Construction Co)

Property No.3) All that piece and parcel of the property bearing Flat No. 201 admeasuring about 2037 Sq.Fts. i.e. 189.31 Sq.Mtrs. on second floor alongwith covered car parking No. LBP 201 admeasuring 150 Sq.Ft. and undivided 9.9% interest in the common areas and facilities in the scheme known as "Castle Eleganza Apartment Condominium" constructed on Final Plot No. 56/16 out of S.No. 81 corresponding CTS No. 40/16 situated at Erandawana, Tal. Haveli, Dist. Pune within the limits of Pune Municipal Corporation and within the jurisdiction of Sub-Registrar Haveli, Pune.

(Property owned by Mr. Mane Mithun Gundappa)

Property No.4) All that piece and parcel of the property bearing Flat No. 202 admeasuring about 1950 Sq.Ft. i.e. 181.22 Sq.Mtrs. on second floor alongwith covered car parking No. LBP 202 admeasuring 150 Sq.Fts. and undivided 9.5% interest in the common areas and facilities in the scheme known as "Castle Eleganza Apartment Confominium" constructed on Final Plot No. 56/16 out of S.No. 81 corresponding CTS No. 40/16 situated at Erandawana, Tal Haveli, Dist. Pune within the limits of Pune Municipal Corporation and within the jurisdiction of Sub-Registrar Haveli, Pune.

(Property owned by Mr. Sadashiv Laxman Mane)

will be sold through public E Auction on "As is where is, as is what is and whatever there is" and "without recourse" basis and upon such terms and conditions as are set out in the enclosed schedule of Terms and Conditions of sale.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Sr. No	Particulars	Details
1	Borrower & Mortgagor through Its Partners and Guarantors Mortgagors & Guarantors	Borrower & Mortgagor M/s. Manisha Construction Co. through Its Partners and Guarantors a) Mr. Mane Gundappa Laxman b) Mr. Mane Maruti Laxman c))Mr. Mane Shivaji Laxman Mortgagors & Guarantors a)Mr. Mane Mithun Gundappa b)Mr. Mane Sadashiv Laxman



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Sr. No	Particulars	Details
2	Description Of immovable properties.	<p>Property No.1) All that piece and parcel of the property bearing Flat No. 105 admeasuring about 350 Sq.Fts. i.e. 32.52 Sq.Mtrs. on first floor alongwith covered car parking No. UBP 106 admeasuring 150 Sq.Ft. and undivided 1.7% interest in the common areas and facilities in the scheme known as “Castle Eleganza Apartment Condominium” constructed on Final Plot No. 56/16 out of S.No. 81 corresponding CTS No. 40/16 situated at Erandawana, Tal Haveli, Dist. Pune within the limits of Pune Municipal Corporation and within the jurisdiction of Sub-Registrar Haveli, Pune.</p> <p>(Property owned by M/s Manisha Construction Co)</p> <p>Property No.2) All that piece and parcel of the property bearing Flat No. 202 A on third floor and Flat No. 202 B on fourth floor total admeasuring about 8292 Sq.Ft. i.e. 770.63 Sq.Mtrs. alongwith covered car parking No.LBP 203 to 210 and UBP 107 to 111 below the stilt floor each admeasuring 150 Sq.Fts. and undivided 40.5% interest in the common areas and facilities alongwith right to use exclusively top terrace admeasuring about 3500 Sq.Ft. i.e. 325.15 Sq.Mtrs. built up in the scheme known as “Castle Eleganza Apartment Condominium” onstructed on Final Plot No. 56/16 out of S.No. 81 corresponding CTS No. 40/16 situated at Erandawana, Tal. Haveli, Dist. Pune within the limits of Pune Municipal Corporation and within the jurisdiction of Sub-Registrar Haveli, Pune.</p> <p>(Property owned by M/s Manisha Construction Co)</p> <p>Property No.3) All that piece and parcel of the property bearing Flat No. 201 admeasuring about 2037 Sq.Fts. i.e. 189.31 Sq.Mtrs. on second floor along with covered car parking No. LBP 201 admeasuring 150 Sq.Ft. and undivided 9.9% interest in the common areas and facilities in the scheme known as “Castle Eleganza Apartment Condominium” constructed on Final Plot No. 56/16 out of S.No. 81 corresponding CTS No. 40/16 situated at Erandawana, Tal. Haveli, Dist. Pune within the limits of Pune Municipal Corporation and within the jurisdiction of Sub-Registrar Haveli, Pune.</p> <p>(Property owned by Mr. Mane Mithun Gundappa)</p> <p>Property No.4) All that piece and parcel of the property bearing Flat No. 202 admeasuring about 1950 Sq.Ft. i.e. 181.22 Sq.Mtrs. on second floor alongwith covered car parking No. LBP 202 admeasuring 150 Sq.Fts. and undivided 9.5% interest in the common areas and facilities in the scheme known as “Castle Eleganza Apartment Confominium” constructed on Final Plot No. 56/16 out of S.No. 81 corresponding CTS No. 40/16 situated at Erandawana, Tal Haveli, Dist. Pune within the limits of Pune Municipal Corporation and within the jurisdiction of Sub-Registrar Haveli, Pune.</p> <p>(Property owned by Mr. Sadashiv Laxman Mane)</p>
3	Encumbrances	Not known
4	Date and Time of Inspection Of properties	Wednesday , 18th February 2026 at 11.00 to 2.00 p.m.,
5	Date and Time of Proposed E-Auction	Thursday , 26th February 2026 at 2.30 p.m.,
6	Reserve Price	Property No .1 : Rs.60,00,000.00 (Rs. Sixty Lakh Only.) Property No .2 : Rs.12,80,00,000.00 (Rs. Twelve Crore Eighty Lakh Only) Property No .3 : Rs.3,20,00,000.00 (Rs. Three Crore Twenty Lakh Only) Property No .4 : Rs.3,20,00,000.00 (Rs. Three Crore Twenty Lakh Only)
7	EMD	Property No.1 Rs.6,00,000/- Property No.2 Rs.1,28,00,000/- Property No.3 Rs.32,00,000/- Property No.4 Rs.32,00,000/- to be deposited before 05.00 p. m. of 25 th February 2026.
8	Incremental Bid Amount	Rs.1,00,000/- (Rs. One Lakh Only) and in multiples.

Place - Pune

Date – 07/02/2026

(Navneet K Choudhari)
Chief Officer /Authorised Officer
(Under SAFAESI Act 2002 (54 of 2002)
Janata Sahakari Bank Ltd,Pune
(Multi-State Scheduled bank)



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Terms and Conditions of E-Auction Sale

E -Auction sale notice for Sale of Attached Immovable Property u/s 13 of "The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002" and Rule 5 and 6 (1) (c),6(2) of the Security Interest (Enforcement) Rules, 2002.

- 1) The Properties will be sold through public E Auction on “As is where is, as is what is and whatever there is” and “without recourse” basis.
- 2) This notice and mode of sale of the secured assets are without prejudice to any other notice/mode of sale of the secured assets.
- 3) All the payments/deposits in pursuance of this notice, except specifically mentioned hereunder, shall be made in the name and in favour of “Janata Sahakari Bank Ltd., Pune” through RTGS.
As a condition precedent to participate in the auction, an EMD amount of
Property No.1 Rs.6,00,000/-
Property No.2 Rs.1,28,00,000/-
Property No.3 Rs.32,00,000/-
Property No.4 Rs.32,00,000/-
shall be deposited by way of RTGS / NEFT before 05:00PM of 25th February 2026.
Bank details for payment through RTGS /NEFT are as under:
Bank Name: Janata Sahakari Bank Ltd., Pune
Branch Name: Shivajinagar, Pune
Account Name: Legal And Recovery
Account Number: 00226230000011
IFSC: JSBP0000002
- 4) The unsuccessful bidders will be refunded the said deposit after finalization of sale, without any interest, damages, compensation, or consideration thereon, thereto and thereof, or incidental thereto.
- 5) The sale will be confirmed in favour of the purchaser, who has offered highest sale price in his bid subject to confirmation by the secured creditor.
- 6) On sale of the said immovable property, the purchaser shall immediately on the same day deposit 25% of the amount of total sale price, inclusive of Earnest Money Deposit and in default thereof, the amount deposited including Earnest Money shall be forfeited and the defaulting purchaser shall suffer forfeiture of all his rights, interest, claim, or demand in, or upon, or right to get the moveable property or properties.
- 7) The balance amount payable of purchase price i.e. 75% of total highest bid amount, shall be paid by the purchaser on or before the 15th day from the date of auction of the immovable property, to the bank, through RTGS.
- 8) In default of the payment of 75% amount of total accepted bid, within a period of 15 days from the date of auction, or such extended period, (as the Authorized Officer may grant in his absolute discretion), the entire amount, including Earnest Money Deposit, paid till then, in pursuance of this notice, by the purchaser, shall stand forfeited.
- 9) The Reserve Price fixed for the sale of the said immovable property is
Property No .1 : Rs.60,00,000.00 (Rs. Sixty Lakh Only.)
Property No .2 : Rs.12,80,00,000.00 (Rs. Twelve Crore Eighty Lakh Only)
Property No .3 : Rs.3,20,00,000.00 (Rs. Three Crore Twenty Lakh Only)
Property No .4 : Rs.3,20,00,000.00 (Rs. Three Crore Twenty Lakh Only)
below which the said property will not be sold.
- 10) The Authorised Officer holds the right to change (i.e. add or delete) the terms and conditions and also to cancel, or postpone, the Auction, without assigning any reason.
- 11) The intending purchaser can verify and inspect the said immovable property put to auction on **Wednesday 18th February 2026 between 11.00 am to 2.00 pm.** At the time of inspection of the said property, the prospective purchaser should submit his self attested KYC documents to the authorized officer.
- 13) The purchaser shall carry out due diligence at its own cost and consequences, in respect of secured assets.
- 14) In respect of any of the terms and conditions contained herein, or otherwise, relating to sale of the secured assets put to auction through this E- Auction, if any dispute, difference of opinions, or disagreement arises or takes place, the same shall be referred to the courts at Pune (Maharashtra) only and only Pune Courts shall have exclusive jurisdiction to decide the same.



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For more details contact to

- i) Janata Sahakari Bank Ltd., Pune, Sr. No.691, Hissa No. A/1/2A, Near Rao Nursing Home, Pune-Satara Road, Bibwewadi, Pune-411037, Phone No. 020 – 2440 4444 / 2440 4471.
- ii) Web Site – www.jsblpune.bank.in

1. **For detailed terms and condition of this E-auction sale, refer - M/s C1 India Private Limited through their portal <https://bankeactions.com> (Contact Numbers: 7291981124/25/26)**
2. **For any query regarding E-auction, contact: Mr. Bhavik Pandya- at +91- 88666682937-and email is Maharashtra@C1india.com/Support@bankeactions.com**
3. Detailed terms and conditions of auction sale under SARFAESI are available at www.jsblpune.bank.in
4. Bidders shall make independent enquiries prior to submitting their bids and submit bids online in the prescribed format available on portal <https://bankeactions.com> (Contact Numbers: 7291981124/25/26)
5. Interested bidders will have to upload their KYC documents along with the **EMD submission details on ho.recovery@jsblpune.bank.in before 05:00 pm of 25th February 2026 and submit original copies through courier.**
6. The name of the eligible bidders will be identified by the E-Auctioneer to participate in e-auction on the portal <https://bankeactions.com>
The e-auction service provider (C1 India Private Limited Plot No.68, Sector 44, Gurugram-122003, Haryana, India) will provide User id and password by email to eligible bidders.
7. **E-auction date & Time: Thursday 26th Day of February 2026 from 2.30 pm to 05.00 pm IST** (with unlimited extension of 5 minutes each).
8. The bidding shall start from the reserve price, in case, a bid is placed in the last 5 minutes of the closing time of the e-auction, the closing time shall automatically get extended by 5 minutes with unlimited extension. If, in any given case, bidder fails to bid due to any reason, apart from technical issues from Auction portal, EMD amount of bidder shall be forfeited.
9. The bidder, who submits the highest bid amount on closure of e-Auction process shall be declared, as the Successful Bidder, and a communication to that effect will be issued, through electronic mode, which shall be subject to approval by the Authorised Officer.. The highest bid does not entitle the bidder to claim as a successful bidder. The Authorised Officer's decision in this case shall be final, conclusive, and binding on the bidders.
10. Upon the communication by the Authorised Officer to the successful bidder through e-mail / any other electronic mode, the successful bidder shall be required to pay immediately 25% of the bid amount inclusive of EMD amount and balance sale consideration be paid within 15 days from the date of E-auction. Failure to pay such amount shall result in the forfeiture of amount so paid till then including EMD.
11. The initial EMDs paid by the unsuccessful bidders shall be refunded within a period of 15 days from the date of e-auction.

Place - Pune

Date – 07/02/2026.

(Navneet K Choudhari)
Chief Officer /Authorised Officer
(Under SAFAESI Act 2002 (54 of 2002))
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(Multi-State Scheduled bank)



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