

SHIKSHAK SAHAKARI BANK LTD.  
(SCHEDULED BANK)  
HEAD OFFICE, MAHAL, NAGPUR.  
TERM AND CONDITIONS FOR AUCTION  
FOR AUCTION DATED 11/06/2026.

- 1) The bids received after last date mentioned in advertisement will be summarily liable for rejection. The bids must be received by Authorised Officer at Shikshak Sahakari Bank Ltd., Head Office, Mahal, Nagpur. The bids received as above will be opened on at the time of auction at Head Office, Mahal Nagpur, and thereafter the bidders will given sufficient opportunity to improve upon their bids. The bid will Finalized on the very same day.
- 2) Interested participants have to deposit amount mention in advertisement **dtd.26/05/2026 in daily news paper "Navbharat & The Hitvada" in column No.5 (Property wise)** by pay Order/Demand draft/RTGS/NEFT as an earnest money for participating auction as condition precedent with Authorised Officer, Shikshak Sahakari Bank Ltd., Nagpur alongwith tender form. Those who have not deposited Earnest amount for participation will not be allowed to participate in the auction. The Earnest amount will be refundable to the participants whose bid is not finalise.
- 3) Difference of bid will be declared at the time of auction.
- 4) All the rights will be reseeded with Authorised Officer regarding acceptance or refusal of the bids and his decision shall be final and conclusive.
- 5) The Auction is on "**As is where is**" **As is what is**" and "**whatever there is**"basis only. The dues towards local taxes and other charges of such nature and other statutory dues shall be borne by the purchaser. The property to be sold and encumbrances and all the other material aspects relating to property have been already made known by the Notice of Auction issued by Authorised Officer, therefore queries relating to the status of the property and any other aspects will not be entertained.
- 6) The intending purchasers should make discreet enquiries as regards any claim charges on the property of any authority besides the bank's charges and should satisfy themselves about the title, extent, quality of the property before submitting their bid. The property is being sold with all exsting and future encumbrances whether known or unkown to the bank. The Authorised Officer shall not be responsible in any way for any third party claims/rights/dues.
- 7) Succesful bidders shall have to deposit 25% of the price of auction property in the hands of Authorised Officer at the time of purchase i.e. same day by way of Cheque/RTGS/NEFT and in default of such deposits the property shall be resold and Earnest amount deposited by such purchaser for participating in Auction shall stand forfeited.
- 8) The reminder of the Purchase Money (i.e.75%) and the amount required for the general stamp for Sale Certificate shall be paid on or before 15 days from the date of Auction. The time for payment of the cost of stamp may, for good sufficient reasons can be extended at the discretion of the Authorised Officer up to 30 days from the date of sale.
- 9) If Auction will not so confirm or if any delay happens, the highest bidder does not have any right to claim regarding the same.
- 10) It is a right of Authorised Officer to accept or deny the highest bid.
- 11) Where prior to causing sale, defaulter or any person acting on his behalf or any person claiming an interest in the property cought to be sold tenders payment of the full amount due together with interest, Bhatta, and other expenses incurred in bringing the property to sale, including the expenses of the attachment, ifany, the Authorised Officer, shall forthwith release the property after cancelling the attachment.

- 12) If such deposit as said above and application made before execution of sale certificate, Authorised Officer should pass an order setting aside the sale and shall repay to the purchaser, the purchase money so far as it has been deposited by the applicant. Provided that if more persons than one, have made deposit an application, the application of the first depositor shall be accepted by Authorised Officer.
- 13) At any time within 30 days from the date of sale of property, any person entitled to share in rateable distribution of assets, or whose interest are affected by sale, may apply to Authorised Officer to set aside the sale on ground of material irregularity, or mistake or fraud. No sale shall be set aside on above grounds unless Authorised Officer is satisfied.
- 14) When the sale of immovable property is not so confirmed or is set aside the deposit for the purchase money shall be returned to the purchaser without any interest thereon.
- 15) After confirmation of sale, Authorised Officer shall grant a certificate of sale bearing his seal and signature of purchaser.
- 16) Any deficiency of price which may arise on resale by reason of purchaser's default and all expenses attending such resale shall be recovered from the defaulting purchaser and the cost, if any; incidental to such recovery shall also be borne by the defaulting purchaser.
- 17) Where the property on the second sale, sell for higher price than the first sale, the defaulting purchaser at the first sale shall have no claim to the difference or increase.
- 18) The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, etc for execution of sale Certificate.
- 19) Auction purchasers will be required to pay transfer fee & any outstanding legal and statutory dues, taxes, electricity and water charges in respect of above property if any. Bank does not take any responsibility to provide information on the same.
- 20) It is a responsibility of purchaser to obtain necessary No objection from NMC/NIT, Gramapanchayat, Society etc. Required to execute the sale certificate.
- 21) The present auction is to be conducted on the strength of documenta available with the Bank. Therefore, the bank is not responsible for any increase or reduction of land area or property.
- 22) The documents of property available with Bank will be handed over to the purchaser. But the bank is not responsible for documents not available with it.
- 23) The provision of under sub rule (a) of Rule-2 of security interest (Enforcement) Rule, 2002 for enforcement of security interest under securitisation & reconstruction of Financial Assets & Enforcement of security interest (SERFAESI) Act, 2002 (54 of 2002), rules there under are applicable to this auction and would prevail overall the above term and conditions.

Authorised Officer  
Shikshak Sahakari Bank Ltd., Nagpur



**SHIKSHAK SAHAKARI BANK LTD.**  
(SCHEDULED BANK)



Head Office - Gandhisagar,  
Mahal, Nagpur-440018

Section 13(2) & 13 (4) of the Securitisation and Reconstruction of Financial Assets Enforcement of Security Interest Act 2002 read with Rule 8 & 9 of Security Interest (Enforcement) of Rules 2002

## PROPERTY FOR SALE

Whereas, the undersigned had issued notice to following borrower's, under section 13 (2) of the Act to pay the dues of the Bank (secured creditor) and where as the borrower has failed to Pay the amount as demanded together-costs, charges, interest etc. The undersigned, in pursuance of above, hereby order for sale the under mentioned property on "AS IS WHERE IS BASIS" by inviting offer in sealed envelope from interested parties in satisfaction of the dues of the Bank. The prescribed blank tender form can be obtained by depositing Rs.200.00 (Rupees Two Hundred only) plus G.S.T. @ 18% in cash (Non- refundable) at Head office Gandhisagar, Mahal, Nagpur. Possession Status of Property is Symbolic.

S. N.	Name of Borrowers/ Mortgagor	Liability of the Borrower towards the Bank	Discription of Mortgaged Property	Date of Auction & Time, E.M.D. & Reserve Price
1.	<p>Kamptee Branch</p> <p>1) Late Shalu Ravindra Gaidhane (Borrower) Since Decease Through it's Legal Heirs</p> <p>A) Mr. Ravindra Nilkanth Gaidhane (Mortgagor/Legal Heirs/Minor Guardian)</p> <p>B) Kumar Rajat Ravindra Gaidhane (Legal Heirs /Minor)</p> <p>C) Kumar Harshal Ravindra Gaidhane (Legal Heirs/Minor) Through its Minor Guardian Mr. Ravindra Nilkanth Gaidhane</p> <p>2) Mr Ganesh Gopichand Gaidhane (Mortgagor)</p> <p>3) Mr. Raghunath Gopichand Gaidhane (Mortgagor)</p> <p>4) Late Kailash Nilkanth Gaidhane (Mortgagor) Through it's Legal Heirs</p> <p>A) Smt. Pushpa Kailash Gaidhane (Legal Heirs)</p> <p>B) Mr. Rahul Kailash Gaidhane (Legal Heirs)</p> <p>C) Mr. Hemant Kailash Gaidhane (Legal Heirs)</p> <p>5) Mr.Sanjay Shivrarn Wadandre (Mortgagor)</p>	<p>Demand Notice Date 04/05/2022</p> <p>Outstanding Amount As on dt 30/04/2022 Rs.45,94,790.70</p> <p>Plus Interest from 01/05/2022 @ 18.00% &amp; other expenses.</p>	<p>Registered Mortgage of immovable Property of Mr. Kallash Nilkanth Gaidhane and Mr. Ravindra Nilkanth Gaidhane All the piece and parcel of land bearing Survey No.132/1, Area 0.46 H.R., Plot No. 1 to 16, Class-I, P.H.No.43, Mouza Kirnapur (Shivani), within the limit of Gram Panchyat Shivani (Bhondki), Tahsil Ramtek, Dist. Nagpur together with future construction thereon with all rights of easement and appurtances thereto and with future construction thereon.</p>	<p>Dt. 11.06.2026 At 12.30 P.M.</p> <p>Reserve Price Rs. 13.00 lakh</p> <p>EMD Rs.0.50 lakh</p> <p>Tender Form must be received upto 10.06.2026 Before 5.00 P.M.</p>
2.	<p>Branch Ramtek</p> <p>1) M/s Gaidhane Traders (Borrower)</p> <p>2) Mr. Ravindra Nilkanth Gaidhane (Proprietor/Mortgagor)</p> <p>3) Mr. Sanjay Shivrarn Wadandre (Co-Borrower/ Mortgagor)</p>	<p>Demand Notice Date 17/03/2022</p> <p>Outstanding As on dt 28/02/2022 Rs.2,84,06,537.46</p> <p>Plus Interest from 01/03/2022 @ 14.00% &amp; other expenses.</p>	<p>1) Registered Mortgage of Immovable property of Mr. Ravindra Nilkanth Gaidhane. All that portion of property bearing commercial N.A.S. No. 111/2, admeasuring area 0.10 H.R., N.A. Tax Assessment Rs.200/-, Right Occupancy Class-1, having G.P. Property No.264 (Old No.270), G.P. Tax Assessment Rs.16489/-, situated at Mouza Kirnapur, within the limit of Gat Gram Panchayat Shioni (Bhondki), Mouza No.45, P.C.No.43, Tahsil Ramtek, Dist. Nagpur, With all right of easement and appurtances thereto and with present and future construction, together with the undivided share in the land appearing to it shall be transferred under the deed of legal mortgage.</p> <p>2) Registered Mortgage of Immovable property of Mr. Ravindra Nilkanth Gaidhane. All that portion of property bearing commercial N.A.S. No. 112/2, admeasuring area 1.01 H.R., N.A. Tax Assessment Rs.2020/-, Right Occupancy Class-1, having G.P. Property No.264 (Old No.270), G.P. Tax Assessment Rs.16489/-, situated at Mouza Kirnapur, within the limit of Gat Gram Panchayat Shioni (Bhondki), Mouza No.45, P.C.No.43, Tahsil Ramtek, Dist. Nagpur, With all right of easement and appurtances thereto and with present and future construction, together with the undivided share in the land appearing to it shall be transferred under the deed of legal mortgage.</p>	<p>Dt. 11.06.2026 At 12.30 P.M.</p> <p>Reserve Price Rs. 150.00 lakh</p> <p>EMD Rs.2.00 lakh</p> <p>Tender Form must be received upto 10.06.2026 Before 5.00 P.M.</p>

The said bid should be accompanied by an Earnest Money which mention above by way of Pay Order/DD/Electronic Transfer (IFSC Code for Electronic Transfer- SKSB0000002, A/c No.099150000000394) (Adjustable/ Refundable) payable at Nagpur favouring Shikshak Sahakari Bank Ltd, Nagpur. The bids received after this date will be summarily liable for rejection. The bids must be received by Authorised Officer at Shikshak Sahakari Bank Ltd., Head Office, Nagpur. The bids received as above will be opened on at the time of auction at Head Office, Mahal, Nagpur, and thereafter the bidders will given sufficient opportunity to improve upon their bids. The bid will Finalized on the very same day. The successful bidder will have to pay 25% of the offer amount immediately i.e. Same Day by way of Cash/Cheque/Electronic Transfer. And balance amount i.e. 75% of the offer amount within 15 days from the date of acceptance of final bid. In respect of the above property and hence all the charges levies, Taxes and all other liabilities and statutory dues if any accruing on account of above shall be borne by the purchaser. Stamp Duty, Registration Fee etc for execution of Sale Certificate will be borne by auction purchaser. It is a responsibility of purchaser to obtain necessary No Objection Certificate from NIT/NMC/Nazul/Gram Panchayat/Society or any competent authority etc. required for execution of Sale Certificate. The documents of property available with Bank will be handed over to the purchaser, but the Bank is not responsible for documents not available with it. The undersigned reserves the right to accept or reject any or all bids without assigning any reasons whatsoever. The Authorised Officer can be contacted on mobile No. 8329782901, during the office hours.

Date :- 25/05/2026  
Place Nagpur

A.A.Kotewar  
Authorised Officer  
Shikshak Sahakari Bank Ltd, Nagpur M.NO. 8329782901



**शिक्षक सहकारी बँक लि.**  
(शेड्यूल्ड बँक)



मुख्य कार्यालय, गांधीसागर,  
महाल, नागपुर-440018

वित्तीय मालमत्तेच्या सुरक्षिततीकरण आणि पुर्ननिर्माण आणि सुरक्षा अधिकारी (अमलबजावणी) अॅक्ट,2002 च्या नियम 8 आणि 9 सह वाचल्या जाणा-या कलम 13(2) आणि कलम 13 (4) अन्वये.

**स्थावर मालमत्तेच्या विक्रीचा जाहीरनामा**

ज्याअर्थी हस्ताक्षरकर्ताने सुरक्षा अधिकारी (अमलबजावणी) अॅक्ट 2002 च्या नियम 13(2) अन्वये कर्जदारांना गहाणधारकांना डिमांड नोटीस पाठवुन नोटीसमध्ये नमुद केलेले व्याज व इतर खर्चाची परतफेड करण्याची नोटीस जारी करण्यात आली होती. आणि ज्या अर्थी कर्जदारांने रक्कमेची परतफेड करण्यास कसुर केलेला आहे त्याअर्थी हस्ताक्षरकर्ताने खालील वर्णित संपत्तीचा "जेथे असेल जसे असेल" च्या आधारावर विक्री करण्याकरीता खरेदी इच्छुक पक्षाकडून मोहरबंद लिफाफ्यात बोली प्रस्ताव (निवीदा) आमंत्रित करित आहे. कोरे निवीदापत्र बँकेच्या मुख्यालयातुन रु 200/- व त्यावरील 18 टक्के जी.एस.टी. रोखीने भरुन (ना परतेय) प्राप्त करता येतील. विक्रीस काढलेली मालमत्ता बँकेचे कागदपत्री ताब्यात आहे.

अनु. क्र.	कर्जधारकाचे/ गहाणदाराचे नाव	कर्जदाराची बँकेप्रती असलेली देयता	संपत्तीचे विवरण	लिलाव तारीख, वेळ टेंडर फॉर्म जमा करण्याची तारीख, वेळ, अनामत रक्कम व राखीव किंमत
1.	कामर्ती शाखा 1) स्व. शालू गायधने (कर्जदार) तर्फे कायदेशीर वारसदार अ) श्री रविन्द्र निळकंठ गायधने (गहाणदार/ कायदेशीर वारसदार) ब) कुमार रजत रविन्द्र गायधने (कायदेशीर वारसदार/अज्ञान) क) कुमार हर्षल रविन्द्र गायधने (कायदेशीर वारसदार/अज्ञान) 2) श्री गणेश गोपीचंद गायधने (गहाणदार) 3) श्री रघुनाथ गोपीचंद गायधने (गहाणदार) 4) स्व कैलास निळकंठ गायधने (गहाणदार) तर्फे कायदेशीर वारसदार अ) श्रीमती पुष्पा कैलास गायधने (वारसदार) ब) श्री. राहुल कैलास गायधने (वारसदार) क) श्री. हेमंत कैलास गायधने (वारसदार) 5) श्री संजय शिवराम वडान्हे (गहाणदार)	डिमांड नोटीस दिनांक 04/05/2022 दिनांक 30/04/2022 पर्यंत रक्कम रु. 45,94,790.70 व त्यावरील दिनांक 01/05/2022 पासुन 18.00 टक्के दराने पुढील व्याज व इतर खर्च	श्री कैलास निळकंठ गायधने व श्री रविन्द्र निळकंठ गायधने यांचे मालकीची संपत्ती सर्व्हे क्र.132/1, क्षेत्रफळ 0.46 हेक्टर आर. प्लॉट क्र. 1 ते 16, वर्ग-1, पी.एच. क्र.43, मौजा किरणापुर (शिवनी), गट ग्रामपंचायत शिवनी (भोंडकी), तह. रामटेक, जिल्हा नागपुर. यांच्या हद्दीत स्थित आहे. त्या मालमत्तेचा सर्व अधिकार व संलग्न बाबींसह तसेच वर्तमान व भविष्यातील बांधकामासह.	दि.11.06.2026 दुपारी 12.30 वाजता राखीव किंमत रु. 13.00 लाख अनामत रक्कम रु. 0.50 लाख निवीदा फॉर्म दिनांक 10.06.2026 ला सायंकाळी 5.00 पर्यंत जमा करावे.
2.	रामटेक शाखा मे. गायधने ट्रेडर्स (कर्जदार) 1) श्री. रविन्द्र निळकंठ गायधने (प्रोप्रायटर/गहाणदार) 2) श्री संजय शिवराम वडान्हे (सहकर्जदार/गहाणदार)	डिमांड नोटीस दिनांक 17/03/2022 दिनांक 28/02/2022 पर्यंत रक्कम रु. 2,84,06,537.46 व त्यावरील दिनांक 01/03/2022 पासुन 14.00 टक्के दराने पुढील व्याज व इतर खर्च	1) श्री. रविन्द्र निळकंठ गायधने यांचे मालकीची व्यवसायिक संपत्ती एन.ए.एस. क्र. 111/2, ज्याचे क्षेत्रफळ 0.10 हेक्टर, एन.ए. कर निर्धारण रु. 200/- व वहिवाटीचा हक्क वर्ग-1, ग्राम पंचायत संपत्ती क्र. 264 (जुना क्र. 270), ग्रामपंचायत कर निर्धारण रु.16489/- मौजा किरणापुर, गट ग्राम पंचायत शिवनी (भोंडकी) च्या हद्दीतील मौजा नं. 45, पी. सी. नं. 43, तहसील रामटेक, जिल्हा नागपुर., येथे स्थित आहे. त्या मालमत्तेचा सर्व अधिकार व संलग्न बाबींसह आणि वर्तमान व भविष्यातील बांधकामासह तसेच त्यास लागून असलेल्या जमिनीतील अविभाज्य हिश्यासह, कायदेशीर गहाणखताद्वारे हस्तांतरित केला जाईल. 2) श्री. रविन्द्र निळकंठ गायधने यांचे मालकीची व्यवसायिक संपत्ती एन.ए.एस. क्र. 112/2, ज्याचे क्षेत्रफळ 1.01 हेक्टर, एन.ए. कर निर्धारण रु. 2020/- व वहिवाटीचा हक्क वर्ग-1, ग्राम पंचायत संपत्ती क्र. 264 (जुना क्र. 270), ग्रामपंचायत कर निर्धारण रु.16489/- मौजा किरणापुर, गट ग्राम पंचायत शिवनी (भोंडकी) च्या हद्दीतील मौजा नं. 45, पी. सी. नं. 43, तहसील रामटेक, जिल्हा नागपुर., येथे स्थित आहे. त्या मालमत्तेचा सर्व अधिकार व संलग्न बाबींसह आणि वर्तमान व भविष्यातील बांधकामासह तसेच त्यास लागून असलेल्या जमिनीतील अविभाज्य हिश्यासह, कायदेशीर गहाणखताद्वारे हस्तांतरित केला जाईल.	दि.11.06.2026 दुपारी 12.30 वाजता राखीव किंमत रु. 150.00 लाख अनामत रक्कम रु. 2.00 लाख निवीदा फॉर्म दिनांक 10.06.2026 ला सायंकाळी 5.00 पर्यंत जमा करावे.

प्रस्ताव (निवीदा) सोबत शिक्षक सहकारी बँक लि, नागपुर च्या नावे अनामत रक्कम म्हणुन वर नमुद राशीचे पे-ऑर्डर / डिडी / इलेक्ट्रॉनिक ट्रान्सफर (आयएफसी कोड (SKSB0000002, A/c No.099150000000394 इलेक्ट्रॉनिक ट्रान्सफर करीता) (समायोजेय/परतेय) भरणे आवश्यक आहे. आपली निवीदा अधिकृत अधिकारी, शिक्षक सहकारी बँक लि, नागपुर यांना वर नमुद केल्याप्रमाणे आणुन देण्यात यावी. या निवीदा वर नमुद लिलावाच्या तारखेला लिलावाच्या वेळी बँकेचे मुख्य कार्यालय, महाल, नागपुर येथे उघडण्यात येतील. मालमत्तेची सर्वाधिक बोली लावणा-याला किंवा इतर सर्वाधिक बोली बोलणा-याला वरील संपत्ती विकली जाईल किंवा स्विकारण्यात येईल. स्विकारण्यात आलेल्या बोलीच्या 25 टक्के रक्कम त्याच दिवशी ताबडतोब नगद/चेक/ इलेक्ट्रॉनिक ट्रान्सफर द्वारे जमा करावी लागेल व उर्वरीत 75 टक्के रक्कम लिलावाच्या तारखेपासुन 15-दिवसांचे आत जमा करावी लागेल. तसेच गहाण संपत्तीवर देय असलेली रक्कम जसे टॅक्स, इलेक्ट्रीक बिल व इतर सर्व वैधानिक खर्च खरेदीदारास द्यावा लागेल. विी प्रमाणपत्र करीता लागणारा खर्च जसे स्टॅम्प ड्युटी, रजिस्ट्रेशन फी इत्यादी खर्च खरेदीदारास द्यावा लागेल. विक्री प्रमाणपत्र करीता लागणारे ना हरकत प्रमाणपत्र जसे एनआयटी/एनएमसी/नझुल/ग्रामपंचायत/सोसायटी इत्यादी प्राप्त करण्याची जबाबदारी खरेदीदार यांची राहिल. सदर मालमत्तेसंबंधी बँकेकडे उपलब्ध असलेले दस्तावेज खरेदीदारास देण्यात येईल. बँकेकडे उपलब्ध नसलेले दस्तावेज देण्यास बँक जबाबदार राहणार नाही. हस्ताक्षरकर्ता यांच्याकडे कुठलेही कारण न देता बोली स्वीकार/अस्वीकार किंवा तहकुब/स्थगित करण्याचा पुर्ण अधिकार राखुन ठेवलेला आहे. उपरोक्त संपत्तीची प्रत्यक्ष पाहणी करीता अधिकृत अधिका-याशी 8329782901 या नंबरवर कार्यालयीन वेळेत संपर्क करावा.

दिनांक :- 25/05/2026  
स्थळ :- नागपुर  
अभय अशोक कोतेवार  
अधिकृत अधिकारी  
शिक्षक सहकारी बँक लि. नागपुर मो. क. 8329782901