

Regional Office Kolhapur, 1411 C, Maya Chambers, Laxmipuri, Kolhapur - 416002

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Ref No: ROK/748/2026-27

BY REGISTERED POST / HAND  
DELIVERY

Date: 20-04-2026

To,

1.Ms. Bharati Dilip Vanamore  
Saoguru Residency Plot No 8  
Flat No 202 Rajashree Shahu  
Nagar Sangli 416410  
(Borrower and Mortgagor)

2.M/s Palak Beauty Parlour (Prop. Ms.  
Bharati Dilip Vanamore)  
Shop No. G-6, ROYAL ARCADE, 100 FT  
Road Vishrambag, Sangli 416410  
(Borrower)

Dear Sir/Madam,

Sub: Notice of 15 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.


1. Union Bank of India, Shivajinagar Sangli Branch, College Corner Raod, Sangli - 416416, the secured creditor, caused a demand notice dated 22-05-2025 under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, calling upon you to pay the dues within the time stipulated therein. Since you failed to comply with the said notice within the period stipulated, the Authorised Officer, has taken Symbolic possession of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on 03-08-2025 and Physical possession on 12-12-2025.
2. As you have failed to clear the dues of the secured creditor, the scheduled immovable secured assets that have been taken possession of by the Authorised Officer, will be sold by holding public E-auction on 12-05-2026, from 12:00 PM to 5:00 PM by inviting Bids from the public through online mode on [www.baanknet.com](http://www.baanknet.com).
3. The Reserve Price will be ₹. 17,39,000.00 (Rupees Seventeen Lacks Thirty Nine Thousand Only)
4. For detailed Terms and Conditions of the sale, please refer to the link provided in <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx> and the same is also enclosed herewith.

Yours faithfully

Place : Kolhapur  
Date : 20-04-2026

Encl: Sale Notice



  
AUTHORISED OFFICER  
FOR UNION BANK OF INDIA

[Appendix - IV-A]

[See proviso to rule 8 (6)]

**Sale notice for sale of immovable properties**

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 proviso 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/charged to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of Secured Creditor-Union Bank of India, will be sold on "As is where is", "As is what is", and "Whatever there is" on **12-05-2026** for recovery of Rs **19,04,699.86** as on **31-03-2026** due to Secured Creditor, Union Bank of India from Ms. Bharati Dilip Vanamore, M/s Palak Beauty Parlour (Prop. Ms. Bharati Dilip Vanamore). The reserve price will be Rs **17,39,000.00**. and the earnest money deposit will be Rs. **1,73,900.00**.

**Description of Immovable Property**

Residential Flat no 202 Second floor carpet area 38.93 sq. mtr. Built up area 30.33 sq. mtr. Saleble area 56.13 sq mtr. in Sadguru Residency Apartment out of Survey No. 7 Plot No 8 total area 313.05 sq. mtr. situated at Wanleswadi, Taluka Miraj, District Sangli.

East- side margin  
West- Side Margin  
South- Side margin  
North- Adjacent flat no 201  
Above- Flat No. 302  
Below- Flat No. 102

List of Encumbrances:

- a) Not Known to the Bank

For detailed terms and conditions of the sale, please refer to the link provided in <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx> . The same is also enclosed herewith.

Place : KOLHAPUR

Date : 20-04-2026

Encl: Terms of sale



AUTHORISED OFFICER  
FOR UNION BANK OF INDIA

**TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS**

1. Name and address of the Borrower, Co-Applicant and Guarantor	(MORTGAGOR AND BORROWER) Ms. Bharati Dilip Vanamore	(Borrower) M/s Palak Beauty Parlour (Prop. Ms. Bharati Dilip Vanamore)
2. Name and address of the Secured Creditor :	Union Bank of India, Shivajinagar Sangli Branch, College Corner Raod, Sangli - 416416	
3. Description of immovable secured assets to be Sold:	<p>Residential Flat no 202 Second floor carpet area 38.93 sq. mtr. Built up area 30.33 sq. mtr. Saleble area 56.13 sq mtr. in Sadguru Residency Apartment out of Survey No. 7 Plot No 8 total area 313.05 sq. mtr. situated at Wanleswadi, Taluka Miraj, District Sangli.</p> <p>East- side margin West- Side Margin South- Side margin North- Adjacent flat no 201 Above- Flat No. 302 Below- Flat No. 102</p>	
4. The details of encumbrances, if any known to the Secured Creditor	Not Known to the Bank	
5. Details of Stay / Status Quo/ Litigation pending against the property, if any, known to the secured creditor in Courts/Tribunals etc.	NA	
6. Last date for submission of EMD	<p>EMD shall be deposited and Linked/Map the EMD amount with the Property ID before End Time of Auction as per clause 7 below.</p> <p>It is advisable to deposit and Link / Map the EMD amount with the property ID well in advance to avoid any technical glitch.</p>	
7. Date & Time of auction	<p><b>12-05-2026</b> from 12:00Noon to 05:00PM (with 10 minutes unlimited auto extensions) E-auction website- <a href="https://baanknet.com">https://baanknet.com</a></p>	
8. The secured debt for the recovery of which the immovable secured asset is to be sold:	<p>₹ <b>19,04,699.86</b> (As on 31-03-2026 excluding further interest thereon &amp; other charges)</p>	
9.1 Reserve price for the properties below which the immovable property may not be sold:	<p>₹ <b>17,39,000.00</b></p>	
9.2 EMD Payable	<p>₹ <b>1,73,900.00</b></p>	
<p><b>10. 1. Registration</b> The Online E-Auction will be held through web portal/website <a href="https://baanknet.com">https://baanknet.com</a> on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders / purchasers required to register through <a href="https://baanknet.com">https://baanknet.com</a> (Buyer Registration - link provided in the home page of the website) by using their mobile number and valid email-id. The intending bidders / purchasers further required to upload KYC documents and Bank Details. The intending bidders / purchasers can be guided by the Buyer Manual provided in the home page of the website</p> <p><b>10. 2. KYC Verification</b> While registering as buyer/bidder, the intending bidder / purchaser are required to upload KYC documents and Bank account details. Further, for approval of the KYC documents the bidder/ purchasers should have "Digi Locker" facility. Registration formalities shall be completed well in advance.</p> <p><b>10. 3. EMD Payment</b> On completion of KYC verification, the intending bidders / purchasers may login and make the EMD payment, for EMD payment intending bidder/purchasers can be guided by the buyer manual provided therein after</p>		

login as buyer. Payment can be made through payment gateway and also by way of creating challans and deposit the amount in the wallet. The payment shall be ensured well in advance before the stipulated time. If the required EMD amount is not held in the buyer Wallet, the intending bidders / purchasers will not be allowed to bid the property.

#### 10.4 Bidding

The bidder has to select the property for which offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID (as mentioned in <https://ibapi.in>). The property will be visible in 'Live Auctions' on [www.baanknet.com](http://www.baanknet.com) one day prior to the date of auction.

#### 10.5. Help Desk

- For queries contact Number: 8291220220 & email ID [support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.com).
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of <https://baanknet.com>
- For auction related queries e-mail [ubin0921131@unionbankofindia.bank.in](mailto:ubin0921131@unionbankofindia.bank.in) or contact Union Bank of India, Shivajinagar Sangli Branch, College Corner Road, North Shivaji Nagar Sangli - 416416 Mob-9545314904

#### 10.6 Steps Involved

- Register on <https://baanknet.com> using mobile number and email ID.
- Upload requisite KYC Documents.
- Pay EMD amount by Payment Gateways and also by Generate challan and transfer EMD amount to bidder's EMD Wallet.
- Link/ Map the EMD amount with the property ID from the wallet of the bidder/ purchaser ID
- Submission of bid shall be through Online mode on the auction date and time.
- In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.

Bidders are advised to go through the website: <https://baanknet.com> and <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx> for detailed terms and conditions of Auction Sale before submitting their bids and taking part in the E-Auction sale proceedings. Successful bidder will be intimated through e-mail by PSB Alliance Pvt. Ltd after the closing of the e-Bidding Process.

11. The intending bidders may, if they choose, after taking prior appointment from the Authorised Officer, inspect the immovable/movable secured assets to be sold before the date of E-Auction. It shall be the sole responsibility of the bidders to inspect and satisfy themselves about the secured assets and specification before submitting the bid. On participation by any person or corporate it shall be deemed that the bidders have fully satisfied themselves as to the property /assets and claims/ dues affecting the property under Sale in all respects.

12

(a) In case of bidding, the bid increment shall not be less than 1 % of reserve price in excess of highest bid amount or the immediate preceding bid, as the case may be with multiple increment value of 1 % of reserve price.

(b) Invariably, the first bid of the property/ies will be Reserve Price + one Increment. This amount will be the minimum bid amount to participate in bidding process.

13. The sale will be confirmed in favour of the highest bidder and the confirmation of sale shall be subject to the confirmation by the Secured Creditor.

14. Bids once made shall not be cancelled or withdrawn. The failure on the part of bidder to comply with any of the terms and conditions of e-auction, mentioned herein will result in forfeiture of the amount paid by the bidder.

15. The successful bidder so declared by the Authorised Officer shall deposit 25% of the Sale Price (inclusive of EMD), immediately on the sale day or not later than next working day with the Bank in the account bearing Number [211321980050000](#) IFSC code [UBIN0921131](#) and the balance 75% of the Sale Price on or before 15th day of confirmation of Sale or within such extended period as agreed upon in writing between the secured creditor and the purchaser, in any case not exceeding 3 months. In the event of failure to tender 25% (15%+EMD) of the sale price as per the terms of Sale by the successful bidder, the EMD so deposited by the bidder shall be forfeited to secured creditor and the bid accepted shall stand cancelled automatically and the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold. In default of payment of balance amount of purchase price before 15 days from the date of confirmation of sale by the Secured Creditor or such extended period as may be mutually agreed upon between the secured creditor and the purchaser (not exceeding 3 months) the amount already

