



Brief particulars of Auction sale are given hereunder:

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Reserve Price: Rs.14,90,000.00 EMD Amount: Rs.1,49,000.00	Place of Auction: - TJSB Sahakari Bank Ltd., Dapoli Branch, Shop No. 1 & 2, Ground Floor, Manwa Heritage, Bazar Peth, Familymal, Dapoli - 415 712.
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TERMS AND CONDITIONS FOR TENDER SALE:-

1. The offers to be submitted in a sealed envelope super scribed, "Offer for purchase of Immovable Property i.e. **Row House No. B-52, Swami Villa, Village Dapoli, Pandharichi Wadi, Taluka Dapoli, District Ratnagiri**" and bring/send the said offer sealed cover envelope at the above-mentioned auction venue on or before **26/10/2026 before 05:00 P.M.** by the prospective bidder & EMD amount to be transfer by NEFT/RTGS to Account No. **0019952000000001, IFSC Code: TJSB00000001** on or before **26/10/2026 before 05:00 P.M.**
2. The sealed envelopes will be opened in the presence of the available interested parties on **27/10/2026 at 12 : 30 P.M.** at the above-mentioned auction Branch / Head office of TJSB Sahakari Bank Ltd. The Inter-se bidding, if necessary, will also take place among the available bidders. The EMD is refundable if the bid is not successful.
3. Bidder participating in Auction shall ensure that the offer form is duly filled in and completed in all respects. While opening of offer form, if it is found incomplete, the same may be rejected as per discretion of Authorized Officer.
4. Bidder shall ensure to submit the required self-attested KYC documents.
5. If the bidder is unable to remain physically present in the auction and sends his representative /agent/attorney then the said person intending to participate in the auction shall produce POA or the authority letter for participating in the auction. Verbal request to participate in the auction shall not be entertained in any case.
6. Once the auction process starts, the participant(s) / bidder(s) should not leave his seat in the middle till the auction process is completed.
7. The name appearing in the offer form of the bidder/participant should be clear and precise and should not be changed at later stage.
8. In case of multiple bides, all bid envelops will be opened in presence of all bidder by the Authorized officer on Auction date and further bidding and auction process will be started from highest bid amount quoted by any of the bidder.
9. After opening the bid-form, the intending bidders who have submitted their bids for less than the reserve price will be given an opportunity at the sole discretion of the Authorized Officer to increases the bidding amount not less than reserve price with the consent of all other bidders.
10. The secured asset/immovable property will not be sold below the Reserve Price. In case multiple bidders, the Authorized Officer, at his discretion, may request the bidder to increase the bid amount as and when required. The Authorized Officer also reserves the right to quote the incremental bid amount in terms of multiple thereof.
11. In case of participation by more than one bidder, then bidding amount shall be in multiple of **Rs. 10,000.00.**
12. The Authorized officer reserves his right to accept or reject any offer and/or to modify or to cancel and /or postpone the Auction.

13. The bidder shall be deemed to have agreed and consented to all the terms and conditions of Banks once the bidder has paid the EMD amount.
14. To the best of knowledge and information of the Authorized Officer, The Encumbrances and any other dues are not known to the Secured Creditor/Bank as on date.
15. The intending bidders should make their own independent inquiries regarding the encumbrances, conditions of secured asset put on auction and claims/rights/dues affecting the secured asset/immovable property, prior to submitting their bid. The auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the TJSB Sahakari Bank Ltd. The authorized officer shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the bid regarding secured asset/ immovable property put for sale.
16. The secured asset/ immovable property will be sold in “As is where is”, “As is What is”, “Whatever there is” (Without Movables Assets) and “Without Recourse”, there in and the intending bidders should make discreet enquiries as regards any claim/court case/ litigation/charge on the secured asset/ immovable property of any authority besides the Bank's charge and should satisfy themselves about the title, extent, quality and quantity of the property before submitting the bids. No claims of whatsoever nature regarding the secured asset/immovable property put for sale charges/encumbrances over the secured asset/ immovable property or on any other matter etc., will be entertained after submission of bid. Further, the intending bidder shall ascertain and satisfy himself about any statutory claims on the secured asset/ immovable property like property tax, electricity, water, Welfare Association Maintenance dues or any other dues etc. prior to submitting bid. The Authorized Officer/ secured creditor shall not be responsible in any way for any third-party claim/ right/dues. No claim of whatsoever nature will be entertained after submission of the bid regarding secured asset/ immovable property put for sale.
17. **The successful auction purchaser shall deposit 25% of the sale price/ Bid Price (inclusive of EMD already paid), immediately on same day and or not later than next working day from the date of confirmation of sale by the secured creditor. The successful auction purchaser failing to deposit the said 25% towards initial payment, the entire EMD deposited will be forfeited.**
18. Balance amount of the sale price will have to be deposited within 15 days after the confirmation of the sale by the secured creditor; otherwise his initial payment deposited amount shall be forfeited. In case of delayed payment by the purchaser, the same will attract interest @ 8% p.a. payable on the balance amount.
19. The successful auction purchaser would bear the charges/fees payable for conveyance such as Stamp Duty, Registration Fee, and any statutory dues, GST (if any)etc. as applicable as per law for getting the secured asset transferred in his/her name.
20. On realization of the entire sale price, the Authorized officer will handover the said property to the Auction Purchaser within 30 days from date of issuance of Sale Certificate. The Auction Purchaser will be bound to take possession of the said property from the Authorized officer as and when called upon for the same. In case the Auction Purchaser fails to take possession of the said property from the undersigned when called upon for the same, the Auction purchaser will be liable for any kind of loss, damage or other expenses incurred thereby.

21. The Authorized officer does not give any guarantee or warrantee in respect of quantity, quality, size, shape, durability, efficiency or any other aspect in respect of the aforesaid immovable property offered for sale. The interested parties are required to make necessary inquiries and take inspection of the said property and other factors incidental thereto before giving their respective offer. Any complaint in this behalf will not be entertained by the undersigned from any bidder at any stage of the auction.
22. The Authorized officer has absolute right to accept or reject any bid or adjourn/postpone the sale process without assigning any reason thereof. If the date of tender depositing or the date of tender opening is declared as holiday by Government, then the auction will be held on next working day.
23. The bids are not transferable. Any payment made towards the EMD, part payment deposits etc. will not carry any sort of interest.
24. If the Borrower/Mortgagor/Guarantors pays the amount due to the Bank in full before the date of the confirmation of the sale, the auction is liable to be discontinued.
25. The successful auction purchaser shall be entitled to only such secured asset/immovable property which are published in Auction Notice. Auction purchaser is not entitled for any movable assets like Articles/Items /furniture and fixtures etc. lying in the auctioned premises.
26. The secured asset/immovable property will be handed over to the successful bidder/purchaser within 30 days from the date of execution/registration of sale certificate issued by the Authorized Officer of the bank.
27. The successful bidder/purchaser will be required to register sale certificate within 30 days from the date of full and final payment.
28. In case of single/multiple bidders participated in the auction, the EMD amount (10%) so deposited by successful bidder will not be refunded, if he/she refused to participate further, after completing auction process by Authorized Officer.

(Note – Last date of submission is 26/10/2026 before 05:00 P.M.)