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|  <b>TJSB SAHAKARI BANK LTD.</b><br><small>MULTI STATE SOCIETIED BANK</small>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                       | <b>Registered Office:</b> - TJSB House, Plot No. B5, Road No. 2, Wagle Industrial Estate, Thane (West) - 400 604 ☎ 022-6936 8500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| <b>PUBLIC AUCTION</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| TJSB Sahakari Bank Ltd. has initiated recovery action against the following defaulted borrowers through the <b>Authorized Officer of the Bank, appointed under, the Securitisation &amp; Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002</b> and the rules made there under has issued <b>Demand Notice on 27.10.2025</b> under section 13(2) of the said Act, to <b>Mrs. Anita Siddhanath Pandey (Borrower &amp; Mortgagor) and Mr. Siddhanath Gangadatta Pandey (Co-Borrower &amp; Mortgagor)</b><br>The Borrowers & Mortgagors have not repaid the amounts as stated in the <b>Demand Notice</b> within the stipulated period. Hence, the Authorized Officer has taken the <b>physical possession of the immovable property</b> mentioned herein below u/s 13(4) and <b>Section 14 of the SARFAESI Act, 2002 on 16.04.2026</b> .<br>I, the undersigned as the <b>Authorized Officer of TJSB Sahakari Bank Ltd.</b> , have decided to sell the below mentioned Immovable property on <b>"AS IS WHERE IS BASIS"</b> , without movable assets by inviting Tenders as laid down in prescribed laws.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Name of The Borrower(s) / Mortgagor(s) / Guarantor(s)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Date Of Demand Notice &amp; O/s. Amount</b>                                                                                                        | <b>Description of Immovable Property with Reserve Price and EMD Amount</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>1. Mrs. Anita Siddhanath Pandey<br/>... Borrower &amp; Mortgagor</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>27.10.2025</b>                                                                                                                                     | All that plot of land admeasuring <b>600.00 Sq. Mtrs.</b> , surveyed under <b>Survey No.402/1 (part) of Village Cuncolim</b> , along with the <b>residential house bearing H.No. 3/2/2</b> exiting in the said plot, which is forming part of the bigger property known as <b>"CONDATIL BHATA"</b> or <b>"BORGUEACHEM CANTEM"</b> or <b>"COMMAN DATENATA"</b> registered in the Land Registration Office of Quepem under no.9934 of Book B-7 New Series and enrolled in the Matriz record of Taluka Revenue Office of Salcete under No.6266 of <b>Village Cuncolim of Salcete Taluka</b> , situated at Village Cuncolim, within the limits of Municipal Council of Cuncolim, Taluka and Registration Sub-District of Salcete, District of South Goa in the State of Goa, The said plot is bounded as under:<br><b>On the East:</b> By the remaining portion property surveyed under Survey no.402/1;<br><b>On the West:</b> By the road;<br><b>On the North:</b> By the remaining portion property surveyed under Survey No.406/1;<br><b>On the South:</b> By the road;<br><br><b>Reserve Price : Rs. 1,11,64,500.00</b><br><b>EMD Amount : Rs. 11,16,450.00</b> |
| <b>2. Mr. Siddhanath Gangadatta Pandey<br/>... Co-Borrower &amp; Mortgagor</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>as on 30.09.2025</b>                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>(Vasco Da Gama Br. 140)<br/>Loan Account Nos.<br/>TJHSM -300100000138342</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Rs. 1,01,57,982.00</b>                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| <b>Place of Auction :</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>TJSB Sahakari Bank Ltd. Goa-Karnataka Recovery Dept., A-2, 1st Floor, Lakshadeep Apartments, Near Damodar Temple, Vasco Da Gama, Goa - 403 802</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Date and time of Inspection of property</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>15.07.2026 between 11:00 A.M. To 02:00 P.M. and or any working day with prior approval from Authorized Officer of Bank.</b>                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Date and Time of Auction</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>24.07.2026 at 11:00 A.M.</b>                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Terms &amp; Conditions:-</b><br>1. The offer to be submitted in a sealed envelope super scribed, <b>"Offer for purchase of Survey No.402/1 (part) of Village Cuncolim, along with the residential house bearing H.No.3/2/2 situated at Village Cuncolim of Salcete Taluka"</b> and bring/send the said offer sealed cover envelope at above-mentioned auction venue on or before <b>23.07.2026 before 05:00 P.M.</b> by the prospective bidder & EMD amount to be transferred through <b>RTGS/NEFT to Account No. 001995200000006, IFSC Code - TJSB0000001</b> on or before <b>23.07.2026 before 05:00 P.M.</b><br>2. All or any such person(s) having any share, right, title, benefit, interest, claim, or demand in respect of the said property or to any part thereof by way of sale, allotment, exchange, mortgage, let, sub-let, lease, lien, charge, maintenance, license, gift, inheritance, share, possession, easement, trust, bequest possession, assignment or encumbrance of whatsoever nature or otherwise are requested to intimate to the undersigned in writing at the address mentioned below of any such claim accompanied with all necessary and supporting documents within <b>7 days</b> from the date of publication hereof, failing which transaction shall be completed without reference to such claim, and any such person shall be deemed to have waived of his rights and the same shall not be binding on <b>TJSB Sahakari Bank Ltd.</b><br>3. Offers so received by the undersigned will be opened and considered on <b>24.07.2026</b> at the above-mentioned auction venue as per respective time.<br>4. The Auction Purchaser/Bidder shall be entitled to pay <b>1% TDS</b> of sale price or on price as per Government ready reckoner rate/value whichever is higher in respect of secured asset(s)/immovable property(ies)<br>5. The Undersigned hereby informs to the Borrower/ Mortgagor/s, and/or legal heirs, Legal representative(s) (whether known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective borrower(s)/ Mortgagor(s) (since deceased) or absconding, as the case may be, to pay entire dues within <b>15 days</b> from the date of the notice; otherwise Authorized officer shall proceed to sell the mortgaged property(ies) mentioned herein above in accordance with the <b>Rule 8(5) of Security Interest (Enforcement) Rules, 2002</b><br>6. Tender form along with the terms and conditions sheet will be separately available with office of <b>Authorized Officer</b> at the cost of <b>Rs.100/- Plus Rs.18/- GST Total Rs.118/- (Contact Nos. 8655843062, 9527886559).</b><br>7. The undersigned reserves his right to accept or reject any offer and/modified to cancel and/or postpone the Auction.<br>8. The Auction will be finalized by the bank only. The bank does not authorize any other person or agency for the said auction. |                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>This Publication is also 15 days' notice to the Borrower / Mortgagor / Guarantors of the above said loan accounts.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Yogesh Bhale</b><br><b>Senior Manager &amp; Authorized Officer,</b><br><b>Under SARFAESI Act, 2002</b><br><b>For &amp; on behalf of TJSB Sahakari Bank Ltd.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>DATE: 05.07.2026</b><br><b>PLACE: Vasco Da Gama, Goa.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |