

PUBLIC AUCTION

TJSB Sahakari Bank Ltd. being the Secured Creditor has initiated recovery action against the following defaulter borrowers through its Authorized Officer, appointed under, the **Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (In short "SARFAESI Act, 2002") and the rules made there under, whereby the **Authorized Officer** has issued **Demand Notice** as per details given below in table under section 13(2) of the said Act, to M/s. Shinde's Dairy Through its Prop. Mr. Shinde Manohar Ramchandra & Others.

The Borrowers, Mortgagors & Guarantors have not repaid the amounts as stated in the **Demand Notice** within the stipulated period and thereafter also despite granting sufficient indulgence. Hence, the Authorized Officer had taken **Physical possession** measures of the immovable property u/s. 13(4) and Section 14 of the **SARFAESI Act, 2002**.

I, the undersigned as the Authorized Officer of **TJSB Sahakari Bank Ltd.**, have decided to sell the mortgage secured property on **"AS IS WHERE IS BASIS"**, without movable assets by inviting Tenders in public auction as laid down in prescribed laws.

Name of the Borrower(s)/Mortgagor(s)/Guarantor(s)	Date of Demand Notice & O/s. Amount	Description of Immovable Property with Reserve Price and EMD Amount		
1. M/s. Shinde's Dairy Prop. Mr. Shinde Manohar Ramchandra ... Borrower	Demand Notice Date - 10.07.2023			
2. Mr. Shinde Manohar Ramchandra ... Proprietor	Outstanding Amount as on 30.06.2023			
3. Mr. Shinde Ramchandra Shivramrao (Deceased) Through his legal heirs: i. Mr. Shinde Sharad Ramchandra ii. Mr. Shinde Dinesh Ramchandra iii. Mr. Shinde Manoj Ramchandra iv. Mrs. Bhosale Ranjana Kashinath v. Mr. Shinde Yashwant Ramchandra vi. Mr. Shinde Manohar Ramchandra ...Guarantor	Rs. 4,29,60,637.00 (Rupees Four Crore Twenty Nine Lakhs Sixty Thousand Six Hundred Thirty Seven Only) plus further interest and charges thereon from 01.07.2023			
4. Mr. Shinde Dinesh Ramchandra ... Guarantor				
5. Mr. Shinde Sharad Ramchandra ...Guarantor				
6. Mrs. Salvi Aakanksha Ajay ...Mortgagor & Guarantor				
CHIPLUN BRANCH Loan A/c Nos.: ODS/085140300000010, ADVHYP-M/08530070000006, ADVHYP-M/08530070000007, ECLGSTL 1/5/08530780000005 PRLN-M/08530290000009 SAHAYOG 2/5 /08530740000005		Reserve Price	Rs.60,75,000.00	
		EMD Amount	Rs.6,07,500.00	
Place of Auction: - TJSB SAHAKARI BANK LTD., CHIPLUN BRANCH , Shop No. 3,4,5,6, Shree Sai Keshavraj Plaza, Ground Floor, Opp. Sane Guruji Udyan, Chiplun Karad Road, Chiplun-415605.	Date and time of Inspection of Property 02.01.2026 Between 11:45 A.M. To 03:00 P.M.	Date and Time of Auction of Property 14.01.2026 at 12:00 Noon		

TERMS & CONDITIONS :

1. The offer to be submitted in a sealed envelope super scribed, "Offer for purchase of Immovable property i.e. "House No. 461, Jamsut, Guhagar" and bring/send the said offer(s) sealed cover envelope at "TJSB Sahakari Bank Ltd., "Madhukar Bhavan", Recovery Department, 3rd Floor, Wagle Industrial Estate, Road No.16, Thane (West) - 400 604" or at place of auction on or before 12.01.2026 before 05.00 P.M. by the prospective bidder & EMD amount to be transfer by NEFT/ RTGS to Account No. 00199520000001, IFSC Code TJSB000001 on or before 12.01.2026 before 05:00 P.M.
2. Offers so received by the undersigned will be opened and considered on 14.01.2026 at the above-mentioned auction venue at 12.00 Noon.
3. The secured Asset(s) /property is offered for sale on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" AND "NO RECOURSE" BASIS.
4. The undersigned reserves his right to accept or reject any offer and/modified to cancel and/or postpone the Auction.
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 15 days from the date of the notice; otherwise Authorized officer shall proceed to sell the secured asset mentioned herein above in accordance with the Rule 8(5) of **Security Interest (Enforcement) Rules, 2002**.
6. 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 07 days 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 **TJSB Sahakari Bank Ltd.**
7. Tender forms along with the terms and conditions sheet will be separately available with office of Authorized Officer at the cost of Rs. 100/- Plus Rs. 18/- GST Total Rs. 118/- (Contact No. 8422918084/9323220042/022-26997 8594/752/700/701).
8. The Auction will be finalized by the Bank only. The Bank does not authorize any other person or agency for the said auction.

This Publication is also 15 days notice to the Borrowers/Mortgagors/Guarantors of the above said loan accounts.

Sd/-

(AUTHORISED OFFICER)

Under SARFAESI Act, 2002

For & on behalf of TJSB Sahakari Bank Ltd.