

PUBLIC AUCTION

TJSB Sahakari Bank Ltd. has initiated recovery action against the following defaulted borrowers through the Authorized Officer of the Bank, appointed under, the **Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** and the rules made there under has issued **Demand Notice to Mr. Pawar Sachin Gangaram (Borrower & Mortgager), Mr. Pawar Nitin Gangaram (Guarantor), Mr. Chalke Jayendra Shripat (Guarantor) on 03/01/2025 under section 13(2) of the said Act.**

The Borrower & Mortgagor have not repaid the amount of **Rs. 7,53,392.17 (Rupees Seven Lakh Fifty Three Thousand Three Hundred Ninety Two and paise Seventeen Only)** as on **31/12/2024** with further interest from **01/01/2025** mentioned in the said **Demand Notice** within stipulated period; hence the Authorized Officer has taken the **Physical Possession of the immovable property** mentioned herein below u/s **13(4) and Section 14 of the said Act.**

I, the undersigned as the **Authorized Officer of TJSB Sahakari Bank Ltd.,** have decided to sell the below mentioned property on **“AS IS WHERE IS BASIS”** without movable assets by inviting Tenders as laid down in prescribed laws.

Name of the Borrower(s)/ Mortgagor(s)/Guarantor(s)	Description of Immovable Property
1. Mr. Pawar Sachin Gangaram ...Borrower & Mortgagor.	The property under consideration is a residential flat in a building named as “Dnyaneshwari”. The Residential flat is admeasuring 583 sq. ft. i.e. 54.182 Sq. Mt. Built up areas. It is numbered as flat no. 2 and is located on the 1st Floor of the building no. 2. The said Building is standing on the landed property located at village Kalambaste and situated within the territorial limit of Kalambaste Grampanchayat. In Revenue village Kalambaste, Tal. Chiplun, Dist. – Ratnagiri. It is described as under: 1. Gat No. 254, Area H-R-P: 0-7-3, Assessment Rs. Ps.-0.20 It is bounded as under: East: Gat No. 252, West: Gat No. 279, South: Part of Gat No. 255, North: Gat No. 253 2. Gat No. 279, Area H-R-P: 0-33-0, Assessment Rs. Ps. – 1.87 It is bounded as under: On the East: Gat No. 254 & Part 253 On the West: Gat No. 278, On the South: Gat No. 255, On the North: Part of Gat No. 376, Gat No. 280 & Gat No. 250 Owned by Mr. Pawar Sachin Gangaram.
2. Mr. Pawar Nitin Gangaram, ...Guarantor.	
3. Mr. Chalke Jayendra Shripat ...Guarantor.	
Chiplun Branch Loan Account Nos. (PSS-M/ 85303900000004)	
Place of Auction: - TJSB SAHAKARI BANK LTD Shop No. 3,4,5,6 Shree Sai Keshavraj Plaza, Ground Floor, Opp. Sane Guruji Udyan, Chiplun Karad Road, Chiplun 415605	Reserve Price : Rs. 14,68,800.00 EMD Amount : Rs. 1,46,880.00
Date and time of Inspection of property	15.11.2025 between 11.00 A.M. To 3:00 P.M.
Date and Time of Auction of property	28.11.2025 at 12.00 Noon.

- TERMS & CONDITIONS :**
- The offer to be submitted in a sealed envelope super scribed, **“Offer for purchase of Immovable property i.e. Flat No. 02, Building No. 2, 1st Floor, Dnyaneshwari Building, admeasuring 583 sq. ft. i.e. 54.182 Sq. Mt. Built up area, Kalambaste, Chiplun – 415 605 - of Mr. Pawar Sachin Gangaram (Borrower & Mortgagor)”** and bring/send the said offer sealed cover envelope at the above-mentioned venue on or before **27.11.2025 before 5.00 P.M.** by the prospective bidder & EMD amount to be transfer by DD/Pay Order/RTGS to **Account No. 001995200000001, IFSC Code TJSB0000001** in favor of **TJSB Sahakari Bank Ltd., payable at Chiplun** on or before **27.11.2025 before 5:00 P.M.**
 - Offers so received by the undersigned will be opened and considered on **28.11.2025** at the above mentioned venue at **12.00 Noon.**
 - The undersigned reserves his right to accept or reject any offer and/modified to cancel and/or postpone the Auction.
 - 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 **30 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.**
 - 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 **15 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.**
 - 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. 8691038848 / 8422936872/8097441834).**
 - 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 30 days' notice to the Borrower/Mortgagor/Guarantors of the above said loan accounts.**