



Registered Office: - TJSB House, Plot No. B5, Road No. 2, Wagle Industrial Estate, Thane (West) - 400 604. ☎ 022-6936 8500

Regional Recovery Office: TJSB Sahakari Bank Ltd. -1st Floor, Lakshdeep Apts, Near Damodar Temple, Vasco-da-Gama, Goa-403802 E-Mail gokarnarecovery@tjsb.co.in ☎ 8655843062, 9527886559

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 on 27.10.2025 under section 13(2) of the said Act, to Mrs. Anita Siddhanath Pandey (Borrower & Mortgagor) and Mr. Siddhanath Gangadatta Pandey (Co-Borrower & Mortgagor) The Borrowers & Mortgagors have not repaid the amounts as stated in the Demand Notice within the 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 SARFAESI Act, 2002 on 16.04.2026. I, the undersigned as the Authorized Officer of TJSB Sahakari Bank Ltd., have decided to sell the below mentioned Immoveable 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)	Date Of Demand Notice & O/s. Amount	Description of Immoveable Property with Reserve Price and EMD Amount
1. Mrs. Anita Siddhanath Pandey ... Borrower & Mortgagor	27.10.2025 Outstanding Amount	All that plot of land admeasuring 600.00 Sq. Mtrs., surveyed under Survey No.402/1 (part) of Village Cuncolim, along with the residential house bearing H.No. 3/2/2 exiting in the said plot, which is forming part of the bigger property known as "CONDATIL BHATA" or "BORGUEACHEM CANTEM" or "COMMAN DATENATA" 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 Village Cuncolim of Salcete Taluka, 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: On the East: By the remaining portion property surveyed under Survey no.402/1; On the West: By the road; On the North: By the remaining portion property surveyed under Survey No.406/1; On the South: By the road; Reserve Price : Rs. 99,90,000.00 EMD Amount : Rs. 9,99,000.000
2. Mr. Siddhanath Gangadatta Pandey ... Co-Borrower & Mortgagor	as on 30.09.2025 Rs. 1,01,57,982.00	
(Vasco Da Gama Br. 140) Loan Account Nos. TJHSM -300100000138342	(Plus further interest and cost thereon from 01.10.2025)	

Place of Auction : TJSB Sahakari Bank Ltd. Goa-Karnataka Recovery Dept., A-2, 1st Floor, Lakshadeep Apartments, Near Damodar Temple, Vasco Da Gama, Goa - 403 802

Date and time of Inspection of property 07.10.2026 between 11:00 A.M. To 02:00 P.M. and or any working day with prior approval from Authorized Officer of Bank.

Date and Time of Auction 21.10.2026 at 11:00 A.M.

Terms & Conditions:-

- The offer to be submitted in a sealed envelope super scribed, "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" and bring/send the said offer sealed cover envelope at above-mentioned auction venue on or before 19.10.2026 before 05:00 P.M. by the prospective bidder & EMD amount to be transferred through RTGS/NEFT to Account No. 001995200000006, IFSC Code - TJSB0000001 on or before 19.10.2026 before 05:00 P.M.
- 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 7 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.
- Offers so received by the undersigned will be opened and considered on 21.10.2026 at the above-mentioned auction venue as per respective time.
- The Auction Purchaser/Bidder shall be entitled to pay 1% TDS 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)
- 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 mortgaged property/(ies) mentioned herein above in accordance with the Rule 8(5) of Security Interest (Enforcement) Rules, 2002
- Tender form 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 Nos. 8655843062, 9527886559).
- The undersigned reserves his right to accept or reject any offer and/or modified to cancel and/or postpone the Auction.
- The Auction will be finalized by the bank only. The bank does not authorize any other person or agency for the said auction.

Publication is also 15 days' notice to the Borrower / Mortgagor / Guarantors of the above said loan accounts.

Yogesh Bhale

Senior Manager & Authorized Officer,
Under SARFAESI Act, 2002

DATE: 28.09.2026

PLACE: Vasco Da Gama, Goa.

For & on behalf of TJSB Sahakari Bank Ltd.