



Registered Office : TJSB House, Plot No. B-5, Road No. 2,  
Wagle Industrial Estate, Thane (W) - 400604, Ph. 022-69368500

Goa-Karnataka Recovery Department:- A-2, 1st Floor,  
Lakshdeep Apartments, Near Damodar Temple, Vasco Da Gama,  
Goa - 403 802. Email : gokarnarecovery@tjsb.co.in, Ph : 8655843062

## 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 29.05.2024 under section 13(2) of the said Act, to M/s. S. S. Paints & Hardware (A Partnership firm through its partners: Mr. Bharat Vishnu Kamli, Mr. Siddharth Bharat Kamli & Mr. Soham Bharat Kamli), Mr. Bharat Vishnu Kamli (Guarantor & Mortgagor), Mr. Siddharth Bharat Kamli (Guarantor), Mr. Soham Bharat Kamli (Guarantor), Mrs. Medha Bharat Kamli (Guarantor & Mortgagor)

The Borrowers, Mortgagors & Guarantors 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 29.09.2025.

I, the undersigned as the Authorized Officer of TJSB Sahakari Bank Ltd., have decided to sell the below mentioned Immovable 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 Immovable Property with Reserve Price and EMD Amount
To, 1) M/s. S. S. Paints and Hardware (A Partnership Firm through its Partners) i) Mr. Bharat Vishnu Kamli ii) Mr. Siddharth Bharat Kamli iii) Mr. Soham Bharat Kamli ... Borrower 2) Mr. Bharat Vishnu Kamli ... Mortgagor & Guarantor 3) Mr. Siddharth Bharat Kamli ... Guarantor 4) Mr. Soham Bharat Kamli ... Guarantor 5) Mrs. Medha Bharat Kamli ... Mortgagor & Guarantor (Panjim Branch) Loan Account No. 107306100000011	Demand Notice Date 29/05/2024  Outstanding Amount as on 30/04/2024 Rs.73,43,860.00 (Plus further interest and cost thereon from 01.05.2024)	Shop No. 10 admeasuring 25.40 sq. meters of super built-up area including Mezzanine Floor the incidence of staircase, elevators and common toilets on the ground floor, in building No. 1, of LYDIA GARDENS with a corresponding carpet area of 20.65 sq. meters, being constructed on the property known as lot No. C of the property "Morgado, situated at St. Inez, Panaji, of Ilhas Taluka and Sub-District, District of Goa  Reserve Price : Rs. 76,50,000.00 EMD:- Rs. 7,65,000.00
Place of Auction :	TJSB Sahakari Bank Ltd., Goa-Karnataka Recovery Department : A-2, 1st Floor, Lakshdeep Apartments, Near Damodar Temple, Vasco Da Gama, Goa - 403802	
Date and time of Inspection of Property	12/01/2026 Between 11:00 A.M. To 02:00 P.M.	
Date and Time of Auction of Property	19/01/2026 at 11:00 A.M.	

### Terms & Conditions:-

- 1) The offer to be submitted in a sealed envelope super scribed, "Offer for purchase of Shop No.10 ground floor, in building No. 1, of LYDIA GARDENS situated at St. Inez, Panaji" and bring/send the said offer sealed cover envelope at above-mentioned auction venue on or before 17/01/2026 before 05.00 P.M. by the prospective bidder & EMD amount to be transferred through RTGS/NEFT to Account No. 00199520000006, IFSC Code - TJSB0000001 on or before 17/01/2026 before 05:00 P.M.
- 2) Offers so received by the undersigned will be opened and considered on 19/01/2026 at the above-mentioned auction as per respective time
- 3) 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).
- 4) 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 Authorised 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.
- 5) 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.
- 6) 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. 8655843062, 9136677811, 9076035471, 9850947099).
- 7) The undersigned reserves his right to accept or reject any offer and/modified to cancel and/or postpone the Auction.
- 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 Borrower/Mortgagor/Guarantors of the above said loan accounts.

Date: 02/01/2026,  
Place: Vasco Da Gama

Sd/-  
Authorized Officer,  
Under SARFAESI Act, 2002  
For & on behalf of TJSB Sahakari Bank Ltd.