



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, 9527886559

PUBLIC AUCTION

TJSB Sahakari Bank Ltd has initiated recovery action against the following defaulted borrower 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 12.09.2025 under section 13(2) of the said Act, to **1. Mr. Omkar Laxman Hongekar (Borrower & Mortgagor), 2. Mr. Gourav Prakash Kulkarni (Guarantor), 3. Mr. Anil Anand Narlikar (Guarantor)**

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) of the SARFAESI Act, 2002 on 19.12.2025.**

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. Mr. Omkar Laxman Hongekar ... Borrower & Mortgagor 2. Mr. Gourav Prakash Kulkarni ... Guarantor 3. Mr. Anil Anand Narlikar ... Guarantor (Belagavi Branch) Loan Account Nos. ODS-076140300000015/ PRLN-M-076302900000018	Demand Notice Date 12/09/2025 Outstanding Amount as on 31/08/2025 Rs. 61,61,446.78 (Plus further interest and cost thereon from 01.09.2025)	All that part and parcel immovable property bearing C.T.S. No.1213, admeasuring East-West 25 fts. And North – South 110 fts. In all measuring 2750 sq. fts. (Measuring totally land area 225.50 Sq. Mtrs. as per CTS records) out of R. S. No. 59, earlier known as Plot No. Q-10, comprising of RCC structure measuring basement area 1500 sq.ft. Ground floor 2425 sq.ft., 1st floor admeasuring area 416 sq.ft. situated at APMC Kangrali K.H. Tal & Dist. Belagavi, which is Bounded as : Towards East: By Plot No. Q-9, CTS No.1212, Towards West: By Plot No. Q-11, CTS No.1214, Towards North: By Market Yard Road, Towards South: By Market Yard Road Reserve Price : Rs.67,35,000.00 EMD Amount : Rs.6,73,500.00
Place of Auction :	TJSB Sahakari Bank Ltd. Belgaum Branch Gr. Floor, Anandi Shankar Heritage, Kali Ambrai, College Road, Belgaum Karnataka Pin Code -590 001	
Date and time of Inspection of Property	13/08/2026 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 of Property	24/08/2026 at 12:30 Noon	

Terms & Conditions:-

- The offer to be submitted in a sealed envelope super scribed, **“Offer for purchase of R. S. No. 59, earlier known as Plot No. Q-10, Ground floor & 1st floor, situated at APMC Kangrali K.H. Tal & Dist. Belagavi”** and bring/send the said offer sealed cover envelope at above-mentioned auction venue **on or before 21/08/2026 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 **21/08/2026 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 **24/08/2026** at the above-mentioned **auction 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 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.**
 - 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, 9527886559).**
 - The undersigned reserves his right to accept or reject any offer and/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.
- This 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
For & on behalf of TJSB Sahakari Bank Ltd.

Date: 03/08/2026,
Place: Belgaum

“If there is any discrepancy in the above text, the English text should prevail”.