

THE GOA STATE CO-OP. BANK LTD.

Head Office: Sahakar Sankul, Patto Panaji Goa. Ph. 2437641/88/53

PUBLIC NOTICE FOR SALE OF PROPERTY

(In terms of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act 2002)

The following borrower have failed to repay the amount, mentioned in the respective column. Notice is hereby given to the following borrower and the public in general that Authorised Officer has taken actual possession of the hypothecated property described herein below in exercise of powers conferred on them under section 13(4) of the said Act read with relevant rules of the said rules on the date mentioned below in the table.

OFFERS are invited by the undersigned in sealed cover for purchase of undemoted property on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" as per brief particulars given hereunder.

Sr. No.	Name of the Branch	Name of Borrowers / Guarantors	Amount Outstanding	Brief Description of the Property	Reserve Price/ EMD		Date/ Time Of Auction
					Shop No.	Amount (Rs.)	
1.	The Goa State Co-op. Bank Ltd., Bethora Branch	M/s Delta Associates Mr. Manguesh Bhiku Kundaikar (Partner-1), Nr. Rajashray Bungalow, Ground floor, Khadpabandh, Ponda-Goa & Mr. Afzal Mulla (Partner-2), Nr. Fatima School, Nagamasjid, Curti, Ponda-Goa. 1) Mrs. Noorjahan Bi Sayyad, C. S. Govt. Quarter, Altinho, Panaji Goa. 2) Mr. Laximan Narayan Dayekar, G. D. R. Yusuf Enclave, Nagamasjid, Curti, Ponda Goa.	Rs. 1,23,69,364/- as on 31.12.2025 plus further interest, expenses & other charges etc.	<p>Property I</p> <p>ALL the Shops bearing Nos. 1 & 2 admeasuring 27.40sq.mts., 24.20 sq.mts. respectively on the ground floor towards the Western part of the the Building by name "SHANTAYEE" facing the main road constructed in the plot of land admeasuring 1350 sq.mts. of the entire landed property known as "PREDIO PALMAR DENOMINADDO GORBATA" commonly known as "SHANTADURGA THICAN" situated at Kavlem within the limits of village Panchayat of Kavlem, Sub-District of Ponda, District of North Goa, registered in the Land Registration Office of Ilhas at Panaji under No. 2563 at folio 101 V of Book B 7 (New) enrolled in the Taluka Revenue office under No.265 and described in the new survey under 63/3</p> <p>Property II</p> <p>ALL the Shops bearing Nos. 3 & 5 admeasuring 17.75 sq.mts. and 25.65 sq.mts. respectively on the ground floor of the Building by name "SHANTAYEE" constructed in the plot of land admeasuring 1350 sq.mts. of the entire landed property known as "PREDIO PALMAR DENOMINADDO GORBATA" commonly known as "SHANTADURGA THICAN" situated at Kavlem within the limits of village Panchayat of Kavlem, Sub-District of Ponda, District of North Goa, registered in the Land Registration Office of Ilhas at Panaji under No. 2563 at folio 101 V of Book B 7 (New) enrolled in the Taluka Revenue office under No. 265 and described in the new survey under No.63/3 and bounded as whole as under: East : By a nallah; West: By property of Suraji Rau Valaulikar; North : By paddy field Sridorcond of Panduranga Porobo Sincro and others; and South: By stream water (Aguas Vertentes)</p>	----- 1 2 3 5 Total	9,59,000/- 8,47,000/- 6,21,250/- 9,32,750/- 33,60,000/- =====	09/03/2026 At 11:30a.m.

NB.I. To the best of knowledge and information of the Bank, there are no other encumbrances, statutory dues like other dues etc. be ascertained by the prospective purchaser(s)/ Tenderer in their own interest.

II. The particulars in respect of the assets specified hereinabove have been stated to the best of the information of the undersigned, who however shall not be responsible for error, misstatement or commission in the said particulars. The Purchaser/Tenderers are therefore, requested to check up in their own interest these and other details before submitting the tenders.

TERMS & CONDITIONS:

- All the intending bidders should send their bids in closed/sealed cover superscribed as Bid/Tender along with an EMD @ 10% of reserve price (refundable without any interest to unsuccessful bidders) only by way of Demand Draft / Pay order issued in favour of The Goa State Co-op. Bank Ltd., payable at Panaji so as to reach our office any working day i.e. on or before 07/03/2026 by 5:00 p.m.
- The sealed covers will be opened by the Authorised Officer at The Goa State Co-op. Bank Ltd., H.O., Panaji Goa in the presence of available/intending bidders and Bank representatives on 09/03/2026 at 11.30 a.m.
- The aforesaid property shall not be sold below the reserve price mentioned above. The said deposit shall be adjusted in the case of successful bidder, otherwise refunded on the same day or later on as decided by the Authorised Officer. The earnest money deposited will not carry any interest.
- The successful bidder should deposit 25% of the bid amount (inclusive of EMD) on the same day of the sale or within such extended time as permitted by the Authorised Officer, in cash or DD drawn as above and the balance bid amount i.e. 75% within 15 days or within the extended time from the date of confirmation of the sale by the Secured creditor / Authorised Officer. In case of default, all amounts deposited till then shall be forfeited including earnest money.
- Inspection of the aforesaid property can be permitted on request of the bidder on any working day i.e. upto 07/03/2026 between 10:30a.m. to 4:30p.m.
- After opening the tenders, the intending bidders may be given an opportunity, at the discretion of the Authorised Officer, to have inter-se bidding among them to enhance the offer price. The minimum enhancement offers shall be Rs. 5,000/-
- The highest bid will be subject to approval of the Secured creditor / Authorised Officer.
- Property will be sold on "As is where is basis" and "As is what is basis" alongwith other/ liabilities if any.
- The Bank / Authorised Officer reserves the right to accept or reject any or all offers without assigning any reason. In case all offers are rejected, the Authorised Officer reserves the right to either call for open bid or negotiate with any of the buyers present.
- All expenses to be borne by the terms & conditions of this sale without any prior notice.
- The borrowers/Guarantors shall treat this notice as 30 days notice.

SEAL

Date: 30/01/2026
Place: Panaji-Goa.

Sd/-
Shri. Pradeep U. Avkhale
Authorised Officer
The Goa State Co-op. Bank Ltd