

Registered Office :- TJSB House, Plot No. B5, Road No. 2, Wagle Industrial Estate, Thane (West)-400604., ☎ 022-6936 8500
Ho Recovery Office : Madhukar Bhavan, Recovery Department, 3rd Floor, Wagle Estate Road No.16, Thane (West) -400604., ☎ 022-6997 8599/752/700/701



PUBLIC AUCTION

TJSB Sahakari Bank Ltd. being the Secured Creditor has initiated recovery action against the following defaulter borrowers through its **Authorized Officer, appointed under, the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (In short "SARFAESI Act, 2002")** and the rules made there under, whereby the Authorized Officer has issued **Demand Notice** as per details given below in table under **section 13(2)** of the said Act, to **M/s. Shinde's Dairy Through its Prop. Mr. Shinde Manohar Ramchandra & Others.**

The Borrowers, Mortgageors & Guarantors have not repaid the amounts as stated in the **Demand Notice** within the stipulated period and thereafter also despite granting sufficient indulgence. Hence, the Authorized Officer had taken **possession** measures of the movable and immovable properties u/s. **13(4) of the SARFAESI Act, 2002.**

The Borrower has preferred SA No.511/2025 (D.N.1775/2024) against order dated 06.07.2024 passed by the Ld. CJM, Ratnagiri u/s. 14 of SARFAESI Act and notice dated 01.08.2024 issued by Court Commissioner alongwith IA No.1975 of 2024, wherein Hon'ble DRT Pune vide its order dated 21.08.2024 has directed the borrower to handover possession of the following property and accordingly borrower on 22.08.2024 has handover possession to the Authorized Officer and in turn Authorized Officer has put the borrower in possession as Agent of the Bank, which order is continued by DRT Pune vide order dated 19.06.2025 passed in IA No.1517/2025 till the Bank sales said property and directed the borrower to surrender the possession of the said property immediately to the Bank upon sale thereof.

I, the undersigned as the Authorized Officer of **TJSB Sahakari Bank Ltd.**, have decided to sell the mortgage secured property (i.e. Industrial Plot and construction thereon) & hypothecated machineries on **"AS IS WHERE IS BASIS"**, by inviting Tenders in public auction as laid down in prescribed laws.

Name of the Borrower(s)/Mortgagor(s)/ Guarantor(s)	Date of Demand Notice & O/s. Amount	Description of movable and Immovable Property with Reserve Price and EMD Amount				
1. M/s. Shinde's Dairy Prop. Mr. Shinde Manohar Ramchandra ... Borrower	Demand Notice Date - 10.07.2023 Outstanding Amount as on 30.06.2023 Rs. 4,29,60,637.00 (Rupees Four Crore Twenty Nine Lakhs Sixty Thousand Six Hundred Thirty Seven Only) plus further interest and charges thereon from 01.07.2023	LOT : I INDUSTRIAL PLOT WITH MACHINERIES : i. Machineries situated at Plot No.A-9, admeasuring 2,160 sq. mtrs. out of Gane-Khadpoli Industrial area, situated at village Khadpoli, within the limits of Khadpoli Gram Panchayat, Tal: Chiplun, Dist. Ratnagiri. ii. All that piece & parcel of the leasehold industrial plot, bearing Plot No. A-9, admeasuring 2,160 sq. mtrs. out of Gane- Khadpoli Industrial area, situated at village Khadpoli, within the limits of Khadpoli Gram Panchayat, Tal: Chiplun, Dist. Ratnagiri, along with existing construction of an industrial shade, admeasuring 964 sq. mtrs. to be constructed in the said plot of land The said Industrial Plot is bounded as: - On or towards North : MIDC Plot No. A-8 & MIDC boundary On or towards South : MIDC Plot No. A-10 & internal road. On or towards East : MIDC boundary & Plot No. A-10 On or towards West : Internal road & Plot No. A-8. <table><tr><td>Combine Reserve Price</td><td>Rs.4,27,50,000.00</td></tr><tr><td>Combine EMD Amount</td><td>Rs.42,75,000.00</td></tr></table>	Combine Reserve Price	Rs.4,27,50,000.00	Combine EMD Amount	Rs.42,75,000.00
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2. Mr. Shinde Manohar Ramchandra ... Proprietor & Mortgagor						
3. Mr. Shinde Ramchandra Shivramao (Deceased) Through its legal heirs : i. Mr. Shinde Sharad Ramchandra ii. Mr. Shinde Dinesh Ramchandra iii. Mr. Shinde Manoj Ramchandra iv. Mrs. Bhosale Ranjana Kashinath v. Mr. Shinde Yashwant Ramchandra vi. Mr. Shinde Manohar Ramchandra ...Guarantor						
4. Mr. Shinde Dinesh Ramchandra ...Guarantor						
5. Mr. Shinde Sharad Ramchandra ...Guarantor						
6. Mrs. Salvi Aakanksha Ajay ... Guarantor						
Chiplun Branch Loan A/c Nos.: 85/ODS/10, 85/ADVHYP-M/6,* 85/ADVHYP-M/7, 85/ECLGSTL 1/5, 85/PRLN-M/9, 85/SAHAYOG 2/5		LOT : II MACHINERIES Machineries situated at Plot No.A-9, admeasuring 2,160 sq. mtrs. out of Gane-Khadpoli Industrial area, situated at village Khadpoli, within the limits of Khadpoli Gram Panchayat, Tal: Chiplun, Dist. Ratnagiri. <table><tr><td>Reserve Price</td><td>Rs.2,01,60,000.00</td></tr><tr><td>EMD Amount</td><td>Rs.20,16,000.00</td></tr></table>	Reserve Price	Rs.2,01,60,000.00	EMD Amount	Rs.20,16,000.00
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EMD Amount	Rs.20,16,000.00					
Place of Auction: - TJSB SAHAKARI BANK LTD., Chiplun Branch, Shop No.3,4,5,6, Shree Sai Keshavraj Plaza, Ground Floor, Opp. Sane Guruji Udyan, Chiplun Karad Road, Chiplun-415605.	Date and time of Inspection of Properties 09.09.2025 Between 11:45 A.M. To 03:00 P.M.	Date and Time of Auction of Properties 16.09.2025 at 12:00 Noon				

TERMS & CONDITIONS :

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1. The offer to be submitted in a sealed envelope super scribed, "Offer for purchase of Immovable property i.e. "Plot No. A/9, Khadpoli along with machineries, LOT:I" or "Offer for purchase of Machineries lying in Plot No. A/9, Khadpoli, LOT:II" and bring/send the said offer sealed cover envelope at "TJSB Sahakari Bank Ltd., "Madhukar Bhavan", Recovery Department, 3rd Floor, Wagle Industrial Estate, Road No.16, Thane (West) – 400 604" or at place of auction on or before 12.09.2025 before 5.00 P.M. by the prospective bidder & EMD amount to be transfer by RTGS to Account No. 001995200000001, IFSC Code TJSB00000001 on or before 12.09.2025 before 5:00 P.M.
 2. Offers so received by the undersigned will be opened and considered on 16.09.2025 at the above-mentioned auction venue at 12.00 Noon.
 3. The secured Asset(s) /property (ies) is / are offered for sale on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" AND "NO RECOURSE" BASIS.
 4. To the best of knowledge and information of the Authorized Officers, there are no encumbrances on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims / rights / dues / affecting the property, prior to submitting their bid. The auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank.
 5. The Authorized Officer / Bank is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn / postpone/cancel the Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.
 6. The borrower / guarantors are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of auction, failing which the property will be auctioned / sold and balance dues if any will be recovered with interest and cost.
 7. The purchaser shall be required to bear all the necessary expenses like stamp duty, registration expenses, transfer fee and other charges etc. for transfer of the secured asset (s) / immovable property(ies) in his / her / their /its name(s).
 8. The sale shall be subject to rules / conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
 9. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).
 10. 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. 8422918084/9323220042/022-26997 8599/752/700/701).
 11. 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 Borrowers/Mortgagors/Guarantors of the above said loan accounts.**

Sd/-

(AUTHORISED OFFICER)

Under SARFAESI Act, 2002

For & on behalf of TJSB Sahakari Bank Ltd.

Date : 22.08.2025

Place: Thane.

SEAL