


**Saraswat  
Bank**
**Saraswat Co-op. Bank Ltd.  
(Multi-State Scheduled Bank)**
**Zone V: Mustifund Sauntha Bldg.,  
Dr. Dada Vaidya Road, Panjim, Goa 403 001.  
Tel. No. 0832 2430907  
mobile: 8806171275 / 9561957099**
**E-AUCTION SALE NOTICE**
**(Auction Sale/bidding would be conducted only through website <https://sarfaesi.auctiontiger.net>)**
**SALE OF IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND  
RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST  
(SARFAESI) ACT, 2002.**

Pursuant to Demand Notice issued u/s 13(2), the undersigned as Authorized Officer of Saraswat Co-op. Bank Ltd. has taken over possession of the following assets u/s 13(4) of the SARFAESI Act. Public at large is informed that e-auction (under SARFAESI Act, 2002) of the charged assets in the below mentioned case for realisation of Bank's dues will be held on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WITHOUT RECOURSE BASIS" as specified hereunder:

Name of Borrower, Co-Borrower, Guarantor/ Mortgager, Legal Heir (if applicable)	A. Date of Notice B. Possession Type/Date C. Demand Amount	Description of Assets	I. Reserve Price
			II. EMD
			III. Bid Increment Amount
			Date / Time of Inspection
Borrowers/Mortgagers Mr. Aniket Pandurang Morye Guarantors 1) Mr. Mangesh Laxman Morye 2) Mrs. Ankita Aniket Morye	29.11.2022 Physical / 24.12.2024 Rs.17,68,867.17 * as on 28.11.2022 with further interest thereon.	Flat No T-2, 3rd Floor, in a building named "Anant Laxmi Apartment" admeasuring 435.35 sq. feets, on plot bearing S. No 230A/6B/2 at Jalkewadi, Kankavli, Tal- Kankavli, Dist- Sindhudurg in the name of Mr. Aniket Pandurang Morye.	Last date / time for EMD & KYC submission
			Date / Time of E-Auction
			Rs.15.75 Lakhs Rs. 1.60 Lakhs Rs. 0.20 Lakhs
			06.06.2025 11.00 a.m. to 12.00 p.m.
			21.06.2025 upto 5.00 p.m.
			23.06.2025 3.00 p.m. to 5.00 p.m.

\*With further interest as applicable, incidental expenses, costs, charge etc. incurred till the date of payment and/or realization.

\*\* The successful bidder shall have to deposit 25% of the final bid amount not later than next working day.

The auction will be conducted through the Bank's approved service provider M/s e-Procurement Technologies limited (Auction Tiger). Bid form, Terms & Conditions of the said Sale/Auction, and procedure of submission of Bid/Offer, are available from their website at <https://sarfaesi.auctiontiger.net>

**STATUTORY 15 DAYS NOTICE TO THE BORROWER/MORTGAGOR / GUARANTORS AS PER RULE  
8(6) of SARFAESI ACT, 2002**

The notice is also a mandatory notice of 15 (Fifteen) days to the Borrower/Mortgagor/Guarantors/ of the above loan account. Under Rules 8 and 9 of the Security Interest (Enforcement) Rules, 2002 and provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, Informing them about holding auction/sale on the above referred date and time with the advice to redeem the Secured Assets if so desired by them, by paying the outstanding dues as mentioned hereinabove along with further interest, cost & expenses, as per the rules/conditions prescribed under the SARFAESI Act, 2002 and its various amendments. In case of default in payment, the Secured Assets shall at the discretion of the Authorised Officer/Secured Creditor, be sold through any of the modes as prescribed under Rule 8 (5) of the Security Interest (Enforcement) Rules, 2002.

Date: 31.05.2025,  
Place: Panaji

Sd/-  
**AUTHORISED OFFICER**  
Saraswat Co-op Bank Ltd.



 **Saraswat Bank**  
सारस्वत कॉ-ऑप बँक लिमिटेड  
(यहुराज्य शेड्युल्ड बँक)

क्षेत्र ५: मुष्टिफंड संस्था विल्डिंग डॉ. दादा वैद्य रोड,  
पणजी, गोवा ४०३००९  
दूरध्वनी : ०८३२-२४३०९०७  
मोबाईल : ८८०६९७९२७५/९५६९९५७०९९

ई-लिलाव विक्री सूचना  
(लिलाव विक्री/बोली वेबसाईट <https://sarfaesi.auctiontiger.net> द्वारे आयोजित करण्यात येणार आहे.)

सेक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्शियल अँसेटस अँड एन्फोर्समेंट ऑफ सिक्कुरिटी इंटरेस्ट (सरफेएसी) कायदा २००२च्या अंतर्गत सदर बँकेकडे चार्ज असलेल्या स्थावर मालमत्तांची विक्री

सारस्वत को.ऑप. बँक लिमिटेड यांचे अधिकृत अधिकारी या नात्याने कलम १३ (२) च्या अंतर्गत मागणी सूचना खाली रवाक्षरीकृत्याने जारी केलेल्या होत्या त्यानुसार खालील मालमत्तांचा कब्जा सरफेएसी कायद्याच्या कलम-१३ (४) च्या अंतर्गत घेण्यात आला आहे. सर्वसामान्य जनतेला कळविण्यात येते की सदर चार्ज मालमत्तांकरिता ई-लिलाव (सरफेएसी कायदा २००२च्या अंतर्गत) खालील प्रकरणाबाबत सदर बँकेची देय असलेली रक्कम वसूल करण्यासाठी "जसे आहे जिथे आहे तत्त्वावर" "जसे आहे जे काही आहे तत्त्वावर" व "कोणत्याही रिकोर्सशिवाय" खालील उल्लेख केल्याप्रमाणे घेण्यात येणार आहे.

कर्जदाराचे, सह-कर्जदाराचे, हमीदार/गहाणवटदार/ कायदेशीर वारस यांचे नाव (लागू असेल तर)	ए. सूचनेची तारीख बी. कब्जाप्रकार/ दिनांक सी. डिमांड रक्कम	मालमत्तांचे वर्णन	१. राखीव किंमत
			२. ईएमडी
			३. बोली वाढीय रक्कम
			पाहणीची तारीख/वेळ
कर्जदार गहाणवटदार श्री. अनिकेत पांडुरंग मोयें हमीदार १) श्री. मंगेश लक्ष्मण मोयें २ २) सी. अंकिता अनिकेत मोयें	२९.११.२०२२ भौतिक/ २४.१२.२०२४ / रु. १७,६८,८६७.१७ २८.११.२०२२ रोजीपर्यंत तसेच त्यावरील पुढील व्याज	फ्लॅट नं. टी-२, तिसरा मजला, "अनंत लक्ष्मी अपार्टमेंट" नावाच्या इमारतीत, ४३५.३५ चौ.फू. क्षेत्र एस. नं. २३०ए/६ बी/२ घास्क प्लॉटवरती, जालकेवाडी, कणकवली, ता. कणकवली, जिल्हा सिंधुदुर्ग येथे श्री. अनिकेत पांडुरंग मोयें यांच्या नावे	ईएमडी व केवायसी सादरीकरणाची शेवटची तारीख/वेळ
			ई-लिलाव तारीख/वेळ
			रु. १५.७५ लाख रु. १.६० लाख रु. ०.२० लाख
			०६.०६.२०२५ स. ११.०० ते दु. १२.००
			२१.०६.२०२५ संध्या. ५.०० पर्यंत
			२३.०६.२०२५ संध्या. ३.०० ते ५.००

\*तसेच रक्कम भरण्याच्या आणि/किंवा रक्कम पूर्ततेच्या तारखेपर्यंत लागू होणारे पुढील व्याज, प्रासंगिक खर्च, किंमती, चार्ज इत्यादी.

\*\* सदर यशस्वी बोलीदाराला अंतिम बोली रक्कमेच्या २५% रक्कम पुढील कामकाजाच्या दिनापूर्वी भरली पाहिजे.

सदर लिलाव बँकेचे मान्यताप्राप्त सेवा पुरवठादार मेसर्स ई-प्रोक्युअरमेंट टेक्नॉलॉजिज लिमिटेड (ऑक्शन टायगर) यांच्याद्वारे आयोजित केला जाईल. त्यांच्या वेबसाईट-<https://sarfaesi.auctiontiger.net> वरती बोली अर्ज, सदर विक्री/लिलाव यांच्या शर्ती व अटी आणि बोली/ऑफर सादर करण्याची प्रक्रिया यांचा तपशील उपलब्ध आहे.

सरफेएसी कायदा २००२ च्या नियम ८(६)च्या नुसार कर्जदार/गहाणवटदार/हमीदार यांना १५ दिवसांची संवैधानिक सूचना.

ही सूचना सदर वरील कर्ज खात्याच्या कर्जदार/गहाणवटदार/हमीदार यांना देण्यात येणारी १५ (पंधरा) दिवसांची अनिवार्य सूचना मानण्यात यावी सेक्युरिटी इंटरेस्ट (एन्फोर्समेंट) नियम २००२ च्या नियम ८ व ९ अंतर्गत व सेक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्शियल अँसेटस अँड एन्फोर्समेंट ऑफ सिक्कुरिटी इंटरेस्ट अक्ट २००२ च्या तरतुदीनुसार त्यांना कळविण्यात येते की वरील संदर्भित तारखेला व वेळी लिलाव/विक्री घेण्यात येणार आहे व त्यांना सल्ला देण्यात येतो की, त्यांची इच्छा असल्यास त्यांनी सरफेएसी कायदा २००२च्या अंतर्गत व त्यांच्या दुरुस्त्यांनुसार उल्लेखित नियम व अटीनुसार पुढील व्याज, खर्च व किंमती यांचा वरती उल्लेखित असलेल्या देय रक्कमेसह भरणा करावा व सदर सेक्युअर्ड मालमत्ता रिडिम करावी. जर सदर रक्कम भरण्यात कसूरदार ठरले तर सदर सेक्युअर्ड मालमत्ता ही प्राधिकृत अधिकारी/सेक्युअर्ड क्रेडिटर यांच्या सर्वस्वी तारतम्यावर अवलंबून असतील व त्यांची विक्री सेक्युरिटी इंटरेस्ट (एन्फोर्समेंट) नियम २००२ च्या अंतर्गत उल्लेखित नियम ८(५) नुसार कोणत्याही प्रकारे करण्यात येऊ शकते.

दिनांक : ३१.०५.२०२५

स्थळ : पणजी

सही/-  
प्राधिकृत अधिकारी  
सारस्वत को. ऑप. बँक लिमिटेड



Saraswat  
Bank

**OFFER FORM**

**SALE OF IMMOVABLE PROPERTY UNDER SARFAESI ACT, 2002**

(Please fill in Capital Letters)

1.	* Name of the Bidder(s)	:			
2.	Name of representative of Bidder	:			
3.	Father's/Husband's Name	:			
4.	* PAN No	:			
5.	* Postal Address of Bidder(s)	:			
6.	* Phone/Cell No.	:			
7.	* E-Mail ID	:			
8.	* Property Details (Sr. No. & Lot No)	:			
9.	Public Notice ref, if applicable (Newspaper /date / Edition):	:			
10.	Earnest Money Deposit (EMD) Details	:	DD/PO/UTR No:	:	
			Cent Recovery account	:	
			Date of DD/PO/UTR	:	
			DD/PO Payable at	:	
			Amount	:	
			Name of Bank	:	
			Branch Name	:	
			IFSC Code	:	
			Bank Account No	:	
11.	Bank details for refund of EMD	:	Bank Name	:	
			Branch Name	:	
			Bank A/c No	:	
			IFSC Code	:	
12.	* Self-attested KYC Documents : (Voter ID/PAN Card/Aadhar Card/Driving Licence / Govt. ID Card/Valid Passport)	:	<u>Photo ID / Address Proof</u>	<u>No.</u>	<u>Valid upto</u>

**\* Mandatory fields**

I/We have downloaded copies of the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from web site (<https://www.auctiontiger.net>) of your service provider and shall abide by them and have also carried out my own due diligence in the matter of purchase of the secured assets / Properties. In case any information is found to be incorrect/ incomplete, I shall not hold the Authorised Officer, the secured lender and / or any of its officials, responsible for the same and shall not have any claim whatsoever against anyone of them.

Date:

NAME & SIGNATURE



**ANNEXURE-III**  
**DECLARATION BY BIDDER(S)**

To,  
Authorized Officer

Bank Name : \_\_\_\_\_ ,

Date : \_\_\_\_/\_\_\_\_/\_\_\_\_

1. I/We, the bidder/s do hereby state that, I/We have read the entire terms and conditions of the sale and have understood them fully. I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Auction.
2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.
3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Authorized Officer and that the Authorized Officer will be at liberty to annul the offer made to me/us at any point of time.
4. I/We understand that in the event of me/us being declared as successful bidder by the Authorized Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorized Officer and thereafter if I/We fail to comply or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfill any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorized Officer.
5. I/We also agree that in the eventuality of forfeiture of the amount by Authorized Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
6. I/We also understand that the EMD of all offerer/bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
7. The decision taken by Authorized Officer in all respects shall be binding on me/us.
8. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

eMail ID: \_\_\_\_\_



Saraswat  
Bank

**Saraswat Co-op. Bank Ltd.**  
(Multi-State Scheduled Bank)

**Zone V:** Mustifund Saunstha Bldg., Dr. Dada Vaidya Road, Panjim, Goa 403 001.  
Tel. No. 0832 2430907

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				II. EMD
				II. Bid increment Amount
				Date / Time of Inspection
				Last date / time for EMD & KYC submission
				Date / Time of E-Auction
1.	<b><u>Borrowers/Mortgagers</u></b> Mr. Aniket Pandurang Morye  <b><u>Guarantors</u></b>  1) Mr. Mangesh Laxman Morye 2) Mrs. Ankita Aniket Morye	29.11.2022  Physical / 24.12.2024  Rs. 17,68,867.17* as on 28.11.2022 with further interest thereon.	Flat No T-2, 3 <sup>rd</sup> Floor, in a building named "Anant Laxmi Apartment" admeasuring 435.35 sq. feets, on plot bearing S. No 230A/6B/2 at Jalkewadi, Kankavli, Tal- Kankavli, Dist- Sindhudurg in the name of Mr. Aniket Pandurang Morye.	Rs.15.75 Lakhs
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				Rs. 0.20 Lakhs
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Date: 31.05.2025  
Place: Panaji

Sd/-  
**AUTHORISED OFFICER**  
Saraswat Co-op Bank Ltd.



# Saraswat Bank

SARASWAT CO-OPERATIVE BANK LTD. (A SCHEDULED BANK)

Name of Borrower	Mr. Aniket Pandurang Morye
	<b><u>Guarantors</u></b>
	1) Mr. Mangesh Laxman Morye
	2) Mrs. Ankita Aniket Morye
Date & Time of Auction	23.06.2025 / 3.00 p.m. to 5.00 p.m.
Date & Time of Inspection	06.06.2025 / 11.00 a.m. to 12.00 a.m.
Last date & time for submission of EMD & KYC	21.06.2025 / upto 5.00 p.m.

**Terms and Conditions of the E-auction are as under:**

**Terms and Conditions of the E-auction are as under:**

1. The above secured asset/s shall be sold on "As is where is basis", "As is what is basis" and "Without Recourse basis" and will not be sold below the Reserve Price mentioned as per E-Auction Sale Notice.
2. Prior to submitting the Bids, bidders may obtain Bid form, information about the said Sale/Auction, it's Terms & Conditions and procedure of submission of Bid/Offer, from Bank's Authorised Officer, on above address or phone numbers - Monday to Friday 11:00 AM to 05:00 PM & Saturday - 11:00 AM to 4:00 PM. OR website of our technology partner e-Procurement Technologies. Ltd. at <https://sarfaesi.auctiontiger.net> (Closed on 2nd & 4th Saturday / All Sunday's)
3. Prior to Submitting the Bids, Bidders should satisfy themselves about the rights, title, interest & claims, rights, dues affecting the property in respect of the property put on auction. The property is being sold with all the encumbrances whether known or unknown to the Bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. Objections of any kind in this regard shall not be entertained.
4. Applicable stamp duty, Transfer and Registration Charges, Fees, surcharge etc. will have to be borne by the purchaser only.
5. All statutory/non statutory dues, taxes, GST, rates, assessments, charges, fees, TDS, claims, society charges etc. pertaining to above property & its sale will be the responsibility of the purchaser only.
6. All expenses that would be required to secure title of the said property in purchaser's favour including transfer fees / premium payable to the society with other incidental expenses if any will have to be borne by the purchaser only and it would be purchaser's responsibility to transfer/registered his/her name in the said society.
7. The auction will be conducted through the Bank's empaneled service provider M/s e-Procurement Technologies limited (Auction Tiger). Intending bidders may avail training for online bidding from M/s. e-Procurement Technologies. Ltd., b-704/705, Wall Street - ii, Opp. Orient Club, Near Gujarat College, Ellisbridge, Ahmedabad-380006, Gujarat. Monday – Friday 10:00 AM - 07:00 PM (Saturday - 10:00 AM - 06:00 PM. Closed on 2nd & 4th Saturday / All Sunday's); Contact Persons: **Mr. Praveen Thevar** (M) +91 9722778828 (O) 079- 6813 6851, email: [Praveen.thevar@auctiontiger.net](mailto:Praveen.thevar@auctiontiger.net) and [maharashtra@auctiontiger.net](mailto:maharashtra@auctiontiger.net), [support@auctiontiger.net](mailto:support@auctiontiger.net), Landline No. 079-61200513/594/577/55. Prospective bidder can also view sale details and bidding through Auction Tiger Mobile Application (Android).
8. Earnest Money Deposit (EMD) shall be deposited either through NEFT/ RTGS **Name of the A/C.: SARASWAT BANK – ZONE - V, IFSC Code: SRCB0000054, Bank Name & Address: SARASWAT CO-OP. BANK LTD., Zone – V, Mustifund Saunstha Building., Dr, Dada Vaidya Road, Panjim, Goa 403 001. Beneficiary Account No.: 0054422720000001, Sender to Receiver Information / Remarks: mention the Name of the Borrower.** The EMD amount shall not carry any interest.

9. Physical / scanned copies of Bank Receipt with UTR for EMD remitted and KYC documents should reach the Authorised Officer at above address or on email id: virendra.surve@saraswatbank.com, balkrishna.pednekar@saraswatbank.com and siddhesh.pokle@saraswatbank.com two working days prior to the Auction date upto 5.00 p.m.
10. The bid price submitted shall not be below the Reserve Price and the bidder shall improve their further offers in multiple of amounts indicated under "Bid increment" in the Auction Notice.
11. If a bid is placed in the last 5 minutes of the closing time, the process will automatically get extended for 5 minutes unlimited. On closure of e-Auction process, the bidder who submits the highest bid amount (not below the Reserve Price) shall be declared as Successful Bidder.
12. The successful bidder shall, immediately but not later than next working day after sale, deposit 25% of the final bid amount [Including EMD before bid]. If the successful bidder fails to pay 25% amount within the prescribed time herein above, the EMD shall be forfeited without any notice. After deposit of 25% of Reserve Price, 10 days notice will be send to our borrower to redeem our debts and thereafter confirming the sale by the Authorised Officer, the bidder shall have to pay remaining amount i.e. 75% of the bid amount on or before 15 working days from the receipt of the confirmation letter or within such extended period as may be agreed upon in writing solely at the discretion of the Authorised Officer. If the remaining amount is not paid within the time prescribed in the confirmation letter, the amount of 25% would be forfeited without any notice and secured asset shall be put to re-auction. The defaulting bidder shall have no claim/ right in respect of property/amount. The EMD amount of unsuccessful bidder will be refunded on closure of the e-auction/sale proceeding as per instructions provided in the Auction Bid Form.
13. Inspection of the subject properties will be available as per prior appointment. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.
14. The Authorized Officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction at any stage without assigning any reason thereof.
15. The sale will be confirmed and 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). It will be responsibility of purchaser to lodge the sale certificate with Sub-Registrar of Assurances for registration.
16. The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
17. The sale is subject to confirmation of the Authorised Officer.
18. Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Saraswat Co-op. Bank Ltd. nor the service provider will be responsible for any lapses/failure (internet failure, power failure etc.) on the part of the vendor in such cases. In order to ward off such contingent situation, the bidders are requested to make all the necessary arrangements/alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

**Sd/**  
**Authorised Officer**  
**Saraswat Co-operative Bank Ltd.**