



Bharat Co-operative Bank (Mumbai) Ltd.

(Multi-State Scheduled Bank)

Recovery and Legal Department, Hampakkatta

Classic Arcade, K S Rao Road, Near City Center, Hampakkatta, Mangalore - 575001. Ph: 0824 - 2421076, Email: recovery.karnataka@bharatbank.bank.in
Central Office: (Recovery and Legal) Goregaon (East), Mumbai - 400 063. Tel: 022-61890000/88

AUCTION NOTICE

AUCTION SALE OF IMMOVABLE PROPERTY UNDER SARFAESI ACT 2002 READ WITH PROVISION TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

WHEREAS

Sealed Offers/Tenders are invited from the public/intending bidders for purchase of below said immovable mortgaged properties on "As is where is basis and as is what is basis" which is now in the possession of the Authorised Officer of Bharat Co-operative Bank (Mumbai) Ltd., as per section 13 (4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

SL NO.	NAME & ADDRESS OF THE MORTGAGOR / BORROWERS	OUTSTANDING AMOUNT	(i) PROPERTY DESCRIPTION & (ii) ENCUMBRANCES KNOWN TO THE BANK (iii) TYPE OF POSSESSION (iv) PENDING COURT CASES	i. RESERVE PRICE ii. EMD, iii. LAST DATE AND TIME FOR SUBMITTING OF BID / OFFERS iv. DATE & TIME OF OPENING TENDER
1.	Branch: Moodbidri Principal Borrower : Mr. Elias D'Souza S/o. Late Mr. Alex D'Souza Door No.2-90/18, Kimbadi House, Near SNS Poly Technique, Sunkadakatte, Paduperar, Bajpe, Mangaluru Taluk, Dakshina Kannada District - 574 142 Surety : Mr. Gerald Elston Shawn D'Souza, S/o. Mr. Elias D'Souza Near SNS Poly Technique, Sunkadakatte, Paduperar, Bajpe, Mangaluru Taluk, Dakshina Kannada District - 574 142	Rs.91,83,315/- as on 26.01.2026 under Mortgage Loan Account No.004632500000556	i) Non-agricultural immovable properties held on Muli (warg) right comprised in Survey No.111/1 (Old No.11/A/P) (PID No:15100301200121052) measuring 50 cents (2023 sq.mtrs) and Survey No.111/2 (Old No.11/A/P) (PID No:151003012001210308) measuring 10 cents (404.60 sq.mtrs) along with Poultry Farm Building known as "Fortune Farms" bearing Door No.2-90/1/2 situated at Padupera Village of Mangaluru Taluk within the Registration Sub-District of Mangaluru Taluk, Dakshina Kannada District - 574 142 with all the mammal easementary rights appurtenant thereto. Boundaries: East: Survey Line and Road, West: Survey Line, North: Portion of the same Sy. No., South: Portion of the same Sy. No. ii) Nil iii) Physical Possession iv) Nil	i. Rs.65,00,000/- ii. Rs.6,50,000/- iii. 16.02.2026 at 5.00 PM iv. 17.02.2026 at 11.00 AM
2.	Branch: Moodbidri Branch Principal Borrower : Mr. John Monthero. S/o. Mr. Thomas Monthero, R/flat, Flat No.113, 1st Floor, Vishwas Anmol Baleballi, Mangalore-575004	Rs.42,81,991/- as on 30.12.2025 under Term Loan Account No.004633510001698 together with further interest @ contractual rate and costs, charges and expenses and less amounts repaid thereafter if any.	i) Commercial premise bearing No.19 having Door No.5-210-49 (Property ID No. 151100203000120177) measuring super built up area of 326 sq.ft (30.32 sq.mtrs) on the Upper Ground Floor of the Commercial premise known as "Vishwas City Centre", together with proportionate 0.708% undivided right and common areas and facilities and amenities in the building constructed on non agricultural immovable property comprised in Sy.No.34-1A1A2 (as per RTC -34-1A 1AP2) admeasuring 30 cents, Sy.No.34-1A1A1 Part (as per RTC - 34-1A1AP1) admeasuring 2.50 cents & Sy.No.34-1A1AP1 admeasuring 2.50 cents (Total 35 cents) situated at Pudu Village Bantwal Taluk, within the Registration Sub-District of Bantwal, Dakshina Kannada District. ii) Nil iii) Physical Possession iv) Nil	i. Rs.14,75,000/- ii. Rs.1,47,500/- iii. 16.02.2026 at 5.00 PM iv. 17.02.2026 at 11.15 AM
3.	Branch: Moodbidri Branch Principal Borrower : Mr.Vikas Shetty S/o Mr. Rajaram Shetty Door No.6-150/8, Shree Raksha, 6th Cross, J.B. Lobo Road, Kodical, Mangaluru Taluk, Dakshina Kannada District - 575 006 Joint/Co-Borrower : Mr.Mohammed Rizwan S/o/Late Mr.Abdul Raheman Flat No.H.D.61, His Grace Apartment, Lady Hill, Hat Hill, Near BSNL Telecom, Koidialbail Village, Ashok Nagar, Mangaluru Taluk, Dakshina Kannada District - 575 006	Rs.92,94,239/- as on 21.01.2026 under Term Loan Account No.004633510001254	i) Non agricultural immovable property held on Muli (warg) right comprised in T.S.No.23(part) (As per RTC 23-P1) measuring 3.75 cents with Tile Roof of Building bearing Door Nos.21-3-329, 21-3-30 & 21-3-31 along with all other mammal & easementary rights appurtenant thereto situated at Mangaluru Thota Village of Mangaluru "A" Hobli, Mangaluru Taluk, Hoige Bazar Road, Opp. Albuquerque Tile Factory falling within the Hoige Bazar Ward of Mangaluru City Corporation and within the Registration Sub-District of Mangaluru Taluk, Dakshina Kannada District - 575 001 Boundaries: East : Survey Line, West : Railway gate to Hoige Bazar Road, North : Survey Line. South : Portion of the same T.S.No. ii) Nil iii) Physical Possession, iv) Nil	i. Rs.36,00,000/- ii. Rs.3,60,000/- iii. 16.02.2026 at 5.00 PM iv. 17.02.2026 at 11.30 AM
4.	Branch: Moodbidri Branch 1.Mrs. Dakshayini Ganesh (Joint/Co-Borrower and Wife & Legal heir of Late D.Ganesh Kumar Deceased Principal Borrower) 2. Ms. Divyashree (Daughter & Legal heir of Late D.Ganesh Kumar Deceased Principal Borrower) 3. Ms. Disha (Daughter & Legal heir of Late D.Ganesh Kumar Deceased Principal Borrower)(Rep by her mother guardian Mrs.Dakshayini Ganesh) 4. Master. Rajath (Son & Legal heir of Late D.Ganesh Kumar Deceased Principal Borrower) (Rep by his mother guardian Mrs.Dakshayini Ganesh) all are residing at : Flat No.306, 3rd Floor, Golden Chamber,Kasaba Bazar Street, 44 Bunder, Mangalore, Dakshina Kannada District - 575 001. All are also having address at : #147, MS Palya, Vidyaranyapura Post, Bangalore - 560097, Surety : Mr. Sadashiva Shetty, S/o. Seena Shetty R/flat-21/1, Ollody House,Dandegoli Post, Budoli, Bantwal Taluk, Dakshina Kannada District - 574 324.	Rs.52,14,834/- as on 27.12.2025 under Housing Loan Account No.004633330000060	i) Residential Apartment No.306, measuring 902 Sq.ft. Plinth Area, bearing D.No.9-7-405/37 in the Third Floor of the Residential Apartment Building known as "Golden Chambers" along with 2.27% undivided right (Khata No.5491) in the Non Agricultural Immovable Property held on Muli (Warg) right comprised in R.S.No.1263, T.S.No.254, measuring 49 cents situated in Casba Bazar Village of Mangalore Taluk falling within the Navayath Ward of the Mangalore City Corporation, Registration Sub District of Mangalore City, Dakshina Kannada District alongwith with all easementary rights appurtenant thereto. ii) Nil, iii) Physical Possession, iv) Nil	i. Rs.21,72,000/- ii. Rs.2,17,200/- iii. 16.02.2026 at 5.00 PM iv. 17.02.2026 at 11.45 AM
5.	Branch: Moodbidri Branch Principal Borrower : Mr. Pakkeerappa Shettigar S/o. Mr. Bhimappa Shettigar Paliguppe House, A.M. Kunni Crausher, Puchamogaru Post & Village, Moodbidri Taluk, Dakshina Kannada District - 574 227 Joint/Co-Borrower : Mr. Yamunappa Shettigar S/o. Mr. Pakkeerappa Shettigar Paliguppe House, A.M. Kunni Crausher, Puchamogaru Post & Village, Moodbidri Taluk, Dakshina Kannada District - 574 227 Surety : Mr. Kunhi Monu S/o. Mr. Abdul Raheman Door No.2-121, Kambara Gude, Puchamogaru Post & Village, Moodbidri Taluk, Dakshina Kannada District - 574 227	Rs.47,23,698/- as on 29.12.2025 under Housing Loan Account No.004633330000549	i) Non Agricultural immovable landed property comprised in Survey No.207/2 having Property No.1511003045 00220197 measuring 10 cents (out of 30 cents) alongwith Residential House constructed thereon situated at Puchamogaru Village of Hosabettu Grama Panchayat, Mangaluru Taluk (now Moodbidri Taluk), Dakshina Kannada District - 574 227 with all mammal easementary rights appurtenant thereto. Boundaries: East : Survey No.194 West : Survey No.207/2 North : Survey No.207/2 South : Survey No.207/2 ii) Nil iii) Physical Possession iv) Nil	i. Rs.34,00,000/- ii. Rs.3,40,000/- iii. 16.02.2026 at 5.00 PM iv. 17.02.2026 at 12.15 PM
6.	Branch : Udupi Borrower : Mrs. Savithri Sathish Poojary W/o. Mr. Sathish Vithal Poojary Surety : Mr. Sathish Vithal Poojary S/o. Mr. Vithal B Poojary Both are residing at : H.No.1-1/2, Koravadi Cross, Kundabhi Village, Kundapura Taluk, Udupi District-576 222 Also Having Address at: Flat No. 106, Swarna Residency, Near Akashwani Petrol pump Post Brahmavara, Udupi- 576213	Rs.43,68,431/- as on 02.01.2026 under Loan Account No.003233330000421	i) Non agricultural Immovable property comprised in Survey No.165/3 having property No.152600302100310193 measuring 20 cents along with Residential Building admeasuring 1129.58 sq.ft. bearing Door No. 1-12/1 situated at Hiliyana Village, Kundapura Taluk, Udupi District. Boundaries : East : Mahalinga Pa.Ja House West : PWD Road North : Survey No.207/2 South : Sadiya Madivala House ii) Nil iii) Physical Possession iv) Nil	i. Rs.12,88,000/- ii. Rs.1,28,000/- iii. 16.02.2026 at 5.00 PM iv. 17.02.2026 at 12.30 PM
7.	Branch : Ujire Borrower : Mr. Santhosh alias Mr. Santosh Ancham S/o. Mr. Gopala Poojary Joint/Co-Borrower : Mrs. Rajeevi W/o. Mr. Gopala Poojary Both are residing at : Door No.4-79/1 SR, Munnalai Vacheri Hosalchil House, Peniyapada, Alipade Post, Sarapady Village, Bantwal Taluk, Dakshina Kannada District - 574 211 Surety : 1. Mr. Mohan Darnappa, S/o. Mr. Darnappa Poojary Door No.4-82, Hosalchil House, Vaccharu, Sarapady, Bantwal Taluk, Munnalai Padavu, Dakshina Kannada District - 574 211, Surety for Loan Account No. 00573333000097 2. Mr. Ranjith, S/o. Mr. Padmanabha Poojary Door No.4-81, Hosalchil House, Vaccharu, Periyapada, Sarapady, Bantwal Taluk, Munnalai Padavu, Dakshina Kannada District - 574 211. Surety for Loan Account No. 00573333000259	(i) Rs.79,42,216/- as on 23.01.2026 under Griha Samridhi Loan Account No. 00573333000097 and (ii) Rs.4,92,909/- as on 13.01.2026 under Griha Shobha Loan Account No. 005733330000259	i) Non Agricultural Immovable property comprised in Survey No.122-4P having Property No.151100203900120279 measuring 5 cents (202.34 sq.mtrs) situated at SARAPADY Village of Bantwal Taluk, Dakshina Kannada District and within the Registration Sub Division of Bantwal And Residential Building bearing Door No. 4-79/1 SR consisting of Ground Floor & First Floor, admeasuring 2029.75 sq.ft. each with R.C.C.Roofing together with right of way, water, structures, improvements and all other appurtenant attached thereto and Bounded by : East : Road West : S.Y. No 122/4 P North : S.Y. No 122/4 P South : S.Y. No 122/4 P ii) Nil iii) Physical Possession iv) Nil	i. Rs.61,83,000/- ii. Rs.6,18,300/- iii. 16.02.2026 at 5.00 PM iv. 17.02.2026 at 12.45 PM

Terms & Conditions:
1. Auction is being held on "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" and the Bank is not responsible for encumbrances on title if any, condition or any other fact affecting the property, unknown to the Bank. The property is being sold under "AS IS WHAT IS BASIS" with all the existing and future encumbrances / Society Dues / Builders dues / Property Tax / Utility Service provider outstanding dues etc, and same shall be borne by bidders whether known or unknown to the Bank. The Authorised Officer / Secured Creditor shall not be held responsible in any way for any third-party claims / rights / dues received after date of opening of the bid. The purchaser should conduct due diligence on all aspects related to the property to his/her satisfaction. The purchaser shall not be entitled to make any claim against the Authorised Officer / Secured Creditor in this regard at a later date. 2. Charges for documentations, transfer fees with Revenue Department, Conveyance, Stamp Duty, statutory dues (lawful house tax, Electricity charges& other dues), Registration Charges with the Registrar of Assurances as applicable and other statutory dues if any as applicable under law, shall be borne by the purchaser and the purchaser should complete all the transfer formalities. 3. The Authorised Officer of the Bank reserves the right to CANCEL/ACCEPT/REJECT/ ALTER/MODIFY/POSTPONE the Tender Sale/Auction without giving any reason whatsoever or prior notice. 4. The intending bidders may obtain the prescribed Tender forms from Bharat Co-Operative Bank (Mumbai) Ltd, Classic Arcade, K S Rao Road, Near City Center, Hampakkatta, Mangalore - 575001 and the intending bidders should submit their bids/offers in the prescribed forms along with the KYC documents (PAN Card & Address Proof) together with the Pay Order/Demand Draft of EMD amount in favour of "Bharat Co-Operative Bank (Mumbai) Ltd" in a sealed envelope addressed to the Authorised Officer, Bharat Co-Operative Bank (Mumbai) Ltd at the above said address or before 16.02.2026 at 05.00PM. (Envelope containing the Bids/offer should be superscribed as for Sr.No.1 property as "Bid for 60 cents alongwith building bearing Door No.2-90/1/2 situated at Padupera Village of Mangaluru Thota Village of Mangaluru Taluk", in respect of Sr.No.2 property as "Bid for 3.75 cents with Tile Roof of Building situated at Mangaluru Thota Village of Mangaluru Taluk", in respect of Sr.No.3 property as "Bid for 20 cents alongwith Residential Building bearing Door No.2-90/1/2 situated at Pudu Village of Bantwal Taluk", in respect of Sr.No.4 property as "Bid for 20 cents alongwith Residential Building bearing Door No.4-79/1 situated at SARAPADY Village of Bantwal Taluk") 6. Tenders quoted below the "Reserve Price" will not be considered & liable to be rejected. 7. Bidders present during the opening of the Tenders may participate in the Oral Bidding / Inter-se Bidding. The Authorised Officer of the Bank have discretion in the manner of conduct of sale including decision with regard to inter-se bidding / negotiations amongst the bidders to realize highest sale value for the said property/ies. They are, therefore advised to remain present themselves through their duly authorized representative(s), who can take the decision for them. 8. Mortgagor/borrower/ Joint/Co Borrower/Legal Heirs may bring prospective bidders/offers to realize good value and may also remain present while the opening of the bids (EMD) immediately on the day of auction or not later than next working day, as case may be, of opening of bids and Center, Hampakkatta, Mangalore - 575001. 9. The successful bidders/offers should deposit 25% of the bid amount (Including EMD) immediately on the day of auction or not later than next working day, as case may be, of opening of bids and Center, Hampakkatta, Mangalore - 575001. 10. If the successful bidders fail to pay the amount as aforesaid the deposited amount shall be stand forfeited. 11. In case of non-acceptance of offer by the Secured Creditor/Authorised Officer, the EMD amount of 10% paid along with the application will be refunded without any interest to the unsuccessful bidders.

STATUTORY NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT

This is also a notice to the Borrowers / Guarantor / Mortgagor of the above loan under Rule 8(6) of the SARFAESI Act, 2002 about holding of sale by inviting sealed tenders from the public in general for the sale of the secured assets on above mentioned date if his / their dues are not cleared in full.

Notice is hereby given to you to pay the sum as mentioned above before the date fixed for sale failing which the property will be sold and balance dues, if any will be recovered with interest and costs from the Borrowers / Guarantor / Mortgagor.

Sl/-, Chief Manager & Authorised Officer
Bharat Co-operative Bank (Mumbai) Ltd.

INVITATION FOR BID (IFB) (LOCAL COMPETITIVE BIDDING)	
SRM e-Tender No. T-2604/MSETCL/CO/Projects/Pre-Tender (RFx No.6000001465) (2nd Call)	
MSETCL invites offers by SRM e-tendering in TWO bid system (Techno-Commercial Bid and Price Bid) from the eligible registered bidders for the following work as detailed below.	
"Establishment of 132/33kV Sawana Substation alongwith 132kV DCDC line from 220kV Malegaon Substation to Sawana Substation (Route Length - 35.122kms) Dist. Hingoli under Chh. Sambhajinagar Zone, MSETCL, Maharashtra."	
Interested bidders may obtain further information available on the website https://srmtender.mahatransco.in	
The date of downloading of Bid documents available on the website is from 23.01.2026.	

Chief Engineer (Projects), MSETCL

ANDHRA PRADESH FOREST DEVELOPMENT CORPORATION LIMITED	
(A Govt. of Andhra Pradesh Undertaking)	
Regd. Off: Jodugullapalem, Near Visakshmi Nagar, Beside APEDCL, Visakhapatnam-530043	
Ref.No.4.5.17/Office/2025-26/AZ, Dated: 24.01.2026	
Coffee Beans Sale Notification	
Sale of Graded Coffee Beans of 2025-26 season by e-auction through NCDEX e-Markets Limited, will be held on all Fridays commencing from 6th February, 2026 till the Quantity is disposed. As per the auction schedule, the auctions falling on 20.03.2026 (Friday), 27.03.2026 (Friday), and	