MLC POLLS

Cong routed in K'taka; BJP wins 5 seats in UP

JD(S) wins one seat, BJP retains three in Karnataka

PTI

LUCKNOW/BENGALURU

The Congress drew a blank in Karnataka while the BJP won five legislative council seats in Uttar Pradesh and the Samajwadi Party three as results were announced on Wednesday for the biennial elections held in 28 upper house constituencies across four states.

Counting began on Tuesday and was still underway in some seats. Elections to the six teachers' and five graduates' constituencies in Uttar Pradesh, four each in Bihar, two each in Karnataka, and three graduates' and two teachers' constituencies in Maharashtra were held on October 23. Only graduate and teacher voters are eligible to participate in these elections. Ballot papers, rather than electronic voting machines, are used for polling.

In Maharashtra, the BJP-led ruling Mahayuti was leading in three seats while the Opposition NCP (SP) was ahead in two seats. The Jan Suraaj Party opened its account in Bihar, where the BJP, the JD(U), the RJD and an Independent have won one seat each.

The Congress suffered a setback in Karnataka, losing in all the four seats with the opposition JD(S) wresting one segment from the ruling party and its ally BJP retaining three. The JD(S) wrested the Bengaluru Teachers' Constituency from Congress. The BJP registered victory in North-East Teachers', South-East Graduates' and West Graduates' constituencies, defeating the Congress candidates.

Although the outcome will not impact the Congress government's stability, it is being seen as a result of BJP-JD(S) opposition consolidation and serves as a moral victory for the bloc. While the results of Bengaluru Teachers' and North-East Teachers' constituencies were declared on Tuesday, the counting continued overnight in the other two segments, officials said on Wednesday.

Karnataka BJP chief B Y Vijayendra said the NDA's victory is a rejection of the ruling Congress and a pointer to the 2028 assembly elections.

In Uttar Pradesh, SP's Mansingh Yadav was declared elected from the Allahabad-Jhansi Graduates' constituency. The BJP's Manvendra Pratap Singh (Guruji) won the Agra Graduates' constituency. The party also retained the Bareilly-Moradabad Teachers' seat, with its candidate Hari Singh Dhillon defeating SP nominee Danish Akhtar by 17,676 votes.

The BJP also won the Lucknow Teachers' constituency, where its candidate Umesh Dwivedi defeated SP's Sushil Kumar by 6,992 votes. In Meerut, the BJP won both the Teachers' and Graduates' constituencies.

THE RESULTS

- The BJP won five seats and the Samajwadi Party three in Uttar Pradesh's legislative council elections.
- The Congress drew a blank in Karnataka, losing all four seats.
- The BJP retained three Karnataka seats, while the JD(S) wrested the Bengaluru Teachers' constituency.
- In Maharashtra, the BJP-led Mahayuti was leading in three seats, while NCP (SP) led in two

'It's done, bro': BJP mocks DK after K'taka flop

BENGALURU: The BJP on Wednesday took a swipe at Karnataka Chief Minister Dk Shivakumar after the ruling Congress was whitewashed in the elections to four seats in the Legislative Council in Karnataka. "DK, it's done, bro," the BJP's Karnataka unit posted on X.

Bank of Maharashtra

Zonal Office: 1st Floor, Datta Prasad Building, MG Road, Panaji, Goa - 403001.

Sale of Used Bank's Car/Vehicle

Bank of Maharashtra, Zonal Office Goa, invites sealed tenders for the sale of the Bank's vehicle **Maruti Suzuki Dzire ZXI+ AGS (GA07N0724)** on an **"as is where is"** basis.
Detailed tender documents can be downloaded from the Bank's website:**https://bankofmaharashtra.bank.in.**
The last date for submission of tenders at the aforementioned office is **07.11.2026 by 04:00 PM.** Offers with incomplete details/information or received after the last date and time will not be considered.
The Bank reserves the right to accept or reject any or all offers without assigning any reason whatsoever.

Sd/-
Authorised Officer
Bank of Maharashtra

Date: 29.10.2026

अखिल गोमंतक क्षत्रिय मराठा समाज
मराठा संकुल, पर्वरी, गोवा ४०३ ५२१
भ्रमणध्वनी ९१४६०५९६९६, ई-मेल :agkmsgoa@gmail.com
स्थापना : २६-१२-१९७० | नोंदणी क्र. ५५/गोवा/८४

No. AGKMS/26-27/ Dated: 20/10/2026

अखिल गोमंतक क्षत्रिय मराठा समाज केंद्रीय कार्यकारिणी (२०२६ ते २०२९) च्या निवडणुकीचा कार्यक्रम

१) दि. २०/०६/२०१९ रोजी दुरुस्त केलेल्या घटनेतील कलम क्र. ६ प्रमाणे वर्गीकृत सुधारित सभासद यादी (दि. १६/१०/२०२६ रोजी अस्तित्वात असलेली) व केंद्रीय कार्यकारिणीच्या इतिवृत्तांत नोंद असलेले सर्व सभासदाची यादी प्रसिद्ध करणे, दिनांक २१/१२/२०२६.

२) मराठा संकुलात सभासद यादी सभासदांना विक्रीस उपलब्ध करणे. दि. २४/१२/२०२६ पासून (कार्यालयीन कामकाज दिवस व वेळेत)

३) उमेदवारी अर्ज जारी करणे व निवडणूक समितीकडे सादर करणे २८ डिसेंबर २०२६ ते ४ जानेवारी २०२७ (कार्यालयीन कामकाज वेळेत)

४) उमेदवार अर्जाची छाननी करणे. ५ जानेवारी २०२७ रोजी दुपारी २.०० ते संध्याकाळी ५.०० पर्यंत.

५) ग्राह्य उमेदवारी अर्जाची यादी जाहीर करणे. ५ जानेवारी २०२७ रोजी संध्याकाळी ५.३० नंतर.

६) उमेदवारी अर्ज मागे घेणे, दि. ६ जानेवारी २०२७ ते ७ जानेवारी २०२७ (कार्यालयीन कामकाज वेळेत)

७) उमेदवारांची अंतिम यादी जाहीर करणे, दि. ८ जानेवारी २०२७ रोजी संध्याकाळी ५.३० वाजता.

८) केंद्रीय कार्यकारिणीच्या १२ सदस्यांची निवडणूक (गरज भासल्यास) मराठा संकुल पर्वरी गोवा येथे दिनांक ३१ जानेवारी २०२७ सकाळी १०.०० ते संध्याकाळी ५.०० वाजेपर्यंत मतदान व तदनंतर मतमोजणी व निवडणूक समितीतर्फे निकाल जाहीर करणे.

टीप:- कार्यालयीन कामकाजाची वेळ सकाळी ९.३० ते दुपारी १.०० व दुपारी २.०० ते संध्याकाळी ५.३० असे समजण्यात यावे. कार्यालयीन कामकाजाचे दिवस म्हणजे सरकारी सार्वजनिक सुट्टीचे दिवस सोडून इतर दिवस.

आपला स्नेहांकित
सही/-
श्री. दिनेश देवप्पा देसाई (सचिव)
अखिल गोमंतक क्षत्रिय मराठा समाज, मराठा संकुल, पर्वरी - गोवा

शिक्का

OFFICE OF THE JOINIT MAMLATDAR-I, TISWADI TALUKA, PANAJI GOA
MUTATION CASE NO. COMP/ MUTATION/47442/SIRIDAO

1. **Jorge Cardozo**
2. **Maria Cardozo,** Both R/o H No 134, Jesus, Nazareth, Siridao, Tiswadi, Goa.....**Applicant V/S**
1. **Jose Cardozo**.....**Interested Party**

PUBLIC NOTICE

Application received from Jorge Cardozo and Maria Cardozo Both R/o H No 134, Jesus, Nazareth, Siridao, Tiswadi, Goa. Requesting to include the names of Jorge Cardozo and Maria Cardozo in occupant's column of Form I & XIV of Sy. No. 8/1-C of village Siridao of Tiswadi Taluka after deleting name of Jose Cardozo in occupant's column of Form I & XIV, as the applicant have acquired right on landed property for an admeasuring area of 225 sq. mtrs, as per Order vide No CRSR/ Tiswadi/709/2025-26 Dated 06/08/2025 regarding Cancellation of Gift Deed Dated 27/05/2014 bearing registration No. PNJ-BKI-01342-2014, Book-I dated 18/06/2014 and as per Judgement vide no SDM/TIS/ Wel-Sen-Cit/03/2024 Dated 08/07/2025 issued before the Maintenance Tribunal and Deputy Collector and Sub Division Officer, Panaji, Sub Division, At Panaji-Goa.

And whereas the notice in the Form X (Under rule 10) of the L.R.C. 1968 issued to the opponents at the last known address unserved back with postal remarks "Party Expired/ Return unserved/ Addressee Left without instruction/item returned unclaimed" unserved as the applicant does not know the detail addresses of the legal heirs of the opponents and their further addresses.

And whereas the applicant has prayed for substituted service, by publication of public notice on daily newspaper as required under order V rule 20 (1A) of C. P. C. 1908 as the applicant does not know the detail legal heirs of the Respondents/ Interested Party nor their addresses.

Now, therefore, if any person having any objection to the above said mutation entry are called upon and to submit their objection to me either orally or in writing within **fifteen days** from the date of publication of this notice.

Please note that if No Objection is received by me within said period of **fifteen days,** it shall be presumed that they agree to the mutation entry. The mutation will be certified on any other days after the above period is over.

Place: Panaji
Date: 21/10/2026

Sd/- **(SANJEEV A SIGNAPURKAR)**
Joint Mamlatdar- I of
SEAL Tiswadi Taluka Panaji-Goa

Government of Goa
Office of the Executive Engineer,
Elect. Dept, Division VI(O&M),
Near Cine Alankar, Mapusa Goa
Tender Notice

Tender 25(2026-27): Tender for the Work of enhancement of 200 KVA Madgaonkar Distribution Transformer Centre to 400 KVA in order to release power supply to Ashwini Belwal, for a load of 38.37 KW at Candolim, Bardez Goa under the Jurisdiction of Sub Division-IV Calangute, Division-VI, Mapusa.
Tender 26(2026-27): Tender for the Work of erection of new 100 KVA Distribution Transformer Centre in order to release power supply to Antonio De-Souza at Gaura waddo Calangute Bardez Goa, for a load of 46.71 KW Under the Jurisdiction of Sub Division-IV Calangute, Division-VI, Mapusa.

Above Tenders are published on following website **https://eprocure.goa.gov.in**

DI/ADVT/1823/2026

PUBLIC NOTICE

It is hereby made known to the public that my client intends to purchase from Glen Savio Agnelo Francis Gerard Pereira and his wife Jane Sebastiana Pereira alias D'Souza, both permanently residing at House No. 837/1, Glen Villa, Carabhat, Chorao, Tiswadi, Goa, and presently residing at Canada, the properties better described in the Schedule herein written below.

Any person/s having any objections, lien, charges, encumbrances, easementary rights, share, profits, rights and/or interests in any manner whatsoever including any agreements and mortgages over the said properties herein written below shall lodge the same to the undersigned at the address given below within 15 days from the date of publication of this notice with supporting documents, failing which it shall be presumed that no person/s has/have objections over the said purchase and my client shall proceed to purchase the same and no claims or objections shall be entertained thereafter.

SCHEDULE

All these properties situated at Village Chorao, within the jurisdiction of the Village Panchayat of Chorao, Tiswadi, Goa.

a. All that property known as **'KARABHAT',** admeasuring an area of **450 square meters,** surveyed under **Survey No. 64,** Sub-Division No. 4
b. All that part admeasuring an area of 2250.50 square meters, of the property known as 'KANER BHAT', surveyed under **Survey No. 206,** Sub-Division No. 7A
c. All that property known as **'KARABHAT'** admeasuring an area of **1900 square meters,** along with house bearing No. 837/1 (old) and 909 (New) existed therein, surveyed under **Survey No. 229,** Sub-Division No. 26
d. All that property known as **'CARABHAT',** admeasuring an area of **1300 square meters,** surveyed under **Survey No. 202,** Sub-Division No. 1
e. All that part of the property known as **'KARABHAT'** admeasuring an area of **2875 square meters,** surveyed under **Survey No. 229,** Sub-Division No. 25

sd/-
Place: Panaji-Goa,
Date: 28/10/2026
(Adv. Gustavo Monteiro)
Office No. 203, Edcon Galleria, Caetano de Albuquerque Road, Panaji, Goa. **Email: adv.gustavomonteiro@gmail.com**

vikaspublicity1027b

Classifieds

SIT.VACANT

Wanted Biology Laboratory Attendant- Multi Tasking Staff on Regular Basis to work in Biology Laboratory. Qualification S.S.C/ Std. XII. Apply with all your testimonials to the Chairman, Guardian Angel Higher Secondary School, Curchorem - Goa within 08 days.

Wanted Counter Sales Girls/ Boys Part time / full time for Shop at Margao, Goa. Call 9921411445 / 7030484944.

Applications are invited for the post of one Laboratory Assistant, XII Science, on regular basis. Apply in writing to the Manager M.E.F's Higher Secondary School of Science, Nagamasjid, Ponda, Goa, with all the testimonials, residence certificate and employment card within 7 days.

Application are invited for the post of one Trained Undergraduate Teacher with B.Sc. B. Ed. on regular basis. Apply in writing with all the testimonials, residence certificate and employment card to the Manager M.E.F's Ayesha Girls' High School, Curti, Ponda, Goa, within 7 days.

PREMISES AVAILABLE

Office Premises Available (Prime Area) in Panjim (35.35/ 34.45 sqmts.) Ground Floor/ Mezzanine. Opposite Tato's Cafe. Contact:8956505360/7559168419

CHANGE OF NAME

I, **Mrs. Dorotia Rodrigues**, R/o. H.No. 209, E Building Anjalica Arcade, Voletembi Quepem, South Goa 403705, hereby change my name from **Mrs. Dorotia Rodrigues De Souza** to **Mrs. Dorotia Rodrigues.** Hereafter in all my dealings and documents, I will be known by the name, **Mrs. Dorotia Rodrigues.**

STATE BANK OF INDIA
Home Loan Centre Panaji
Panaji Main Branch, 2nd Floor, D. B. Road, Panaji , Goa 403 001 | Tel: 0832- 2234239

POSSESSION NOTICE

Whereas,
The undersigned being the Authorized Officer of the **State Bank Of India** under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a **DEMAND NOTICE** dated **24.08.2026** calling upon the Borrower **Shri. Naveen Kumar Rai** to repay the amount mentioned in the notice being **Rs.1,00,93,095.29/- (Rupees One Crore Ninety Three Thousand Ninety Five and Twenty Nine paise only)** as on **24.08.2026 plus URI** together with future interest at the contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. Incurred or to be incurred from **24.08.2026** onward until the date of payment, within 60 days from the date of receipts of the said Notice.

The Borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under the Section 13(4) of the said Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the **27th day of October 2026.**

The Borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the State Bank of India for an amount **Rs.1,00,93,095.29/- (Rupees One Crore Ninety Three Thousand Ninety Five and Twenty Nine paise only)** as on **24.08.2026** together with future interest at the contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. incurred/to be incurred w.e.f. **24.08.2026.**

The borrowers attention is invited to provisions of Sub-section(8) of Section 13 of the Act, in respect of time available to redeem the secured assets.

DESCRIPTION OF THE PROPERTY

Residential Bungalow with House Tax No.89/65, admeasuring 214 m2 along with the plot bearing No. 65 admeasuring 297 m2 situated at Sancoale, Sub-district of Mormugao, District South Goa is bounded as under:- **North** : By internal 10 mts wide road , **South** : By Plot No. 66, **East** : By Plot No. 67, **West** : By Plot No. 63

Sd/-
Date : 28.10.2026
Place : Panaji - Goa
Authorized Officer
State Bank Of India, Home Loan Centre, Panaji Goa

GIC HOUSING FINANCE LTD.
CORPORATE OFFICE / HEAD OFFICE : GICHFL, National Insurance Building 6th Floor, 14, Jamshedji Tata Road, Churchgate, Mumbai – 400020.
Tel No- 022-43041900. corporate@gichf.com **Website :** www.gichfindia.com
● **BRANCH OFFICE ADDRESS : Akash Bhavan, B-202, 2nd Floor, Opp. Mathias Plaza, 18th June Road, Panaji, Goa 403001**
Office Tel : 2432779 Branch mail Id: panaji@gichfindia.com Authorized Officer Name/Contact No : Christopher DSouza M. 8788804598 / 9657933444

E-AUCTION SALE NOTICE

E-AUCTION DATE : 18-11-2026 / Last Date for Bid Submission : 17-11-2026

WHEREAS the undersigned being the Authorized Officer of GIC Housing Finance Ltd. (GICHFL), under Securitization & Reconstructions of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued Demand Notice to following Borrowers/Mortgagors calling upon them to repay the outstanding due amount mentioned in the said notices. However, the Borrowers/Mortgagors having failed to repay the said outstanding loan amount, the authorised officers of GICHFL have taken **PHYSICAL POSSESSION** of the following properties in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8 of the said Rules.

Sr. No.	Loan File No/ Name of the Borrower/ Co Borrower/ Guarantor Branch Name	Property Address/ Property Area (Built Up In Sq Ft)	Demand Notice Issued Date	Date of Physical Possession	Total Outstanding as on 27.10.2026 (Incl. POS, Interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
1	**GA0120610001528 / RAMAN PREET SINGH**	Survey No. 242/3, Building Name: Akar Heights, "D" Building, Flat No. D-Ft-1, 5Th Floor Land Mark: Near Mount Litera School And Bits Pilani,Village: Sancoale, Taluka: Mormugao,State: Goa,Pin Code: 403710	20.10.2021	08.05.2023	74,09,952	35,63,213
2	**GA0120610001554 / SANJAY JAISWAL**	Survey No. 242/3, Building Name: Akar Heights, "B" Building, Flat No: B-F-3 & B-F-4, 1St Floor, Land Mark: Near Mount Litera School And Bits Pilani, Village: Sancoale, Taluka: Mormugao, State: Goa, Pin Code: 403710(Super Built Up Area 823 Sqft For Each Flat X 2 Flats)	03.06.2021	08.05.2023	1,30,19,276	48,27,074
3	**GA0120610001542 / KUNAL BANSAL / DEEPTI GOYEL**	Survey No. 242/3, Building Name: Akar Heights Bldg D Flat No: D-Fo-3/D-Ft-3,Floor No: 4 And 5, Land Mark: Near Bits Pilani, Sancoale, Mormugao, Goa : 403710(Sper Built Up Area 1311 Sqft For Each Flat X 2 Flats)	03.06.2021	09.11.2022	1,83,58,495	75,91,733
4	**GA0120610001558 / DEEPAK CHETRI**	Survey No. 242/3,Building Name: Akar Heights, Building-B , Flat No: B-Sv-1 & B-Et-7,Floor No: 7 And 8, Near Bits Pilani, Sancoale, Mormugao, Goa : 403710(Super Built Up Area 823 Sqft For Each Flat X 2 Flats)	03.06.2021	07.10.2022	1,30,14,520	48,27,074
5	**GA0120610001546 / VIKRAMADITYA SETHI**	Survey No. 242/3,Building Name: Akar Heights Bldg C Flat No: C-S-1 And C-S-2, 2Nd Floor, Near Bits Pilani, Sancoale, Mormugao, Goa : 403710 (Super Built Up Area 810 Sqft For Each Flat X 2 Flats)	03.06.2021	14.10.2022	1,20,90,719	46,92,719
6	**GA0120610001537 / ALSHAHRUKH S BAIG**	Survey No. 35/1-35/2, Building Name: D K Arcade Wing B H No 8/35/7-74, House No: Flat No. F-4, Floor No: 5Th Flr, Plot No: 35/1 And 35/2, Opposite To Monginis, Ponda, Taluka: Ponda, State: Goa, Pin Code: 403401(Super Built Up Area 1162 Sqft)	22.07.2021	11.11.2022	78,75,635	32,81,090

DATE OF E-AUCTION & TIME : 18.11.2026 at the Web-Portal (www.auctionbazaar.com) from 3.00 PM TO 04:00 PM. with unlimited extensions of 5 minutes each.

Last date of submission of Tender/Sealed Bid in the prescribed tender form along with EMD & KYC either through online mode or at the above mentioned GICHFL Office at 17.11.2026 before 5.00 PM.

Further to this **PUBLIC NOTICE** for E-Auction Sale of the above said Assets / properties (in terms and conditions of the SARFAESI, Act 2002 and rules thereunder) GICHFL invites **OFFERS EITHER** in sealed cover/s or in Online mode to purchase the said properties on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".**

TERMS & CONDITIONS OF THE AUCTION SALE ARE AS FOLLOWS:-

1. **E-Auction** is being held on **'As is where is Basis', 'As is what is Basis', 'Whatever there is' And 'Without Any Recourse Basis',** and will be conducted **"Online".** The E-Auction will be conducted through GICHF approved Eauction service provider **"ARCA EMART PRIVATE LIMITED"**
2. **The intending bidders should register their names at portal www.auctionbazaar.com/ and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider ARCA EMART PRIVATE LIMITED, AuctionBazaar.com, 6-3-1090/1/1, II Floor, Part 2B, Uma Hyderabad House Rajbhavan Road, Somajiguda, Hyderabad – 500082 Telangana, India. Auction Bazaar Helpline: 83709 69696 / 79970 43999 Email ID : Email IDs: contact@auctionbazaar.com / support@auctionbazaar.com, Property Enquiries CONTACT DETAILS : CHRISTOPHER DSOUZA M. 8788804598 / 9657933444**
3. The E-auction Sale is subject to the conditions prescribed in the SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder/website also subject to conditions in the offer/ bid documents to be submitted by the intending/participating bidders.
4. Every bidder is required to have his/her own email address in order to participate in the online E-auction.
5. **Once Intending Bidder** formally registers as a qualified tenderer before authorized officer of GICHFL, will have to express his/her interest to participate through the E-auction bidding platform, by submitting document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login ID and password from the E-auction service provider.
6. The aforesaid properties shall not be sold below the reserve price mentioned above.
7. Intending bidders are required to deposit Earnest Money Deposit/s (EMD) @ 10% of the abovesaid respective reserve prices, by way of DD/RTGS/NEFT favouring GIC Housing Finance Ltd. Bank details are as follows: **Bank Name: UNION BANK OF INDIA, A/c No: 005111010000039 - A/c Name: GIC HOUSING FINANCE LTD AUCTION A/C, Branch Name : LCB, FORT Address : UBI, 239 BACKBAY RECLAMATIO NARIMAN POINT MUMBAI MAHARASHTRA PINCODE 400021. IFSC Code - UBIN0800511.**
8. The said Deposit/s shall be adjusted in the case of successful bidder/s, otherwise refunded. The said earnest money deposit/s will not carry any interest.
9. The offer/s along with the aforesaid Earnest Money Deposit (EMD) can be submitted either "online" through the portal **www.auctionbazaar.com/** along with the EMD and scanned copy of KYC documents including PAN Card & address proof, to the service provider or through submitting sealed cover comprising bid form, EMD and KYC documents and it should reach the respective branch offices of GIC Housing Finance Ltd., mentioned above on or before EMD Submission due date.
10. That, after opening the tenders, the intending bidders who have submitted their bids for not less than the reserve price will be given an opportunity at the sole discretion of the Authorized Officer to increase the bidding amount.
11. The successful bidder/s shall deposit 25% of the amount of sale price, adjusting the EMD paid already, immediately on acceptance of offer by the Authorized officer in respect of the sale, failing which the earnest money deposited shall be forfeited. The balance 75% of the sale price is payable within 15 days from the date of confirmation of the sale solely at the discretion of the Authorized Officer. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited. The Authorized Officer shall not be required to give any further notice of forfeiture to the successful bidder.
12. Bidders are bound by the principle of "caveat emptor" (Buyer Beware) and advised to conduct their own due diligence to find any encumbrances, statutory liabilities and any other applicable tax etc. in respect of the said properties. The Successful bidders shall have to bear all outgoing i.e., municipal taxes, maintenance/society charges, electricity charges, water charges, stamp duty, registration charges, (if applicable), if any and all other incidentals charges, cost including all outgoing relating to the respective properties other than the sale price...
13. The successful bidder should bear the charges/fees payable on sale certificate, such as registration fees, stamp duty, taxes, or any other duties payable for getting the secured asset transferred in his/her name.
14.. Sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire /sale price.
15. Inspection of the above said properties can be given on request and as per convenience of Authorized Officer.
16. The Authorized Officer is not bound to accept the highest offer or any or all offers and reserves the right to accept or reject any or all the tenders without assigning any reason thereof.
17. GICHFL is not responsible for any liability whatsoever pending upon the properties as mentioned above. The property shall be auctioned on **"As is where is", "As is what is", Whatever there is" and without any recourse basis.**
18. The highest bidder has to pay 25% (inclusive of earnest money deposited) of the bid amount in terms of the sale notice immediately and the balance 75% of the bid amount is payable in 15 days or such other extended period as agreed upon between the parties (AO and the successful bidder).
19. **Minimum Bid increment value is Rs.10,000/-**

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

For detailed terms and Conditions of the sale and full description of the properties please refer to the website of approved e-auction service provider ARCA EMART PRIVATE LIMITED and website www.auctionbazaar.com

For GIC Housing Finance Ltd.
Sd/-
Authorised Officer

Date : 29.10.2026
Place : GOA

RBL BANK LTD.
RBL BANK apna ka bank
REGISTERED OFFICE: 1st Lane, Shahupuri, Kolhapur-416001
National Operating Centre : 9th Floor, Techniplex-I, Off Veer Savarkar Flyover, Goregaon (West) Mumbai - 400062.

GOLD AUCTION CUM INVITATION NOTICE

The below mentioned borrower has been served with demand notices to pay outstanding amount towards the loan facility against gold ornaments ("Facility") availed by them from RBL Bank Limited. Since the borrower has failed to repay dues under the Facility, we are constrained to conduct an auction of the pledged gold ornaments on dates mentioned in the below table.
In the event any surplus amount is realised from this auction, the same will be refunded to the concerned borrower and if there is a deficit post the auction, the balance amount shall be recovered from the borrower through appropriate legal proceedings. RBL Bank has the authority to remove following account from the auction without prior intimation. Further, RBL Bank reserves the right to change the Auction Date without any prior notice.

Sr. No.	Account Number	Branch Name	Borrower's Name	Details of Gold Ornament (in gms)		Gold Auction Venue	Branch Manager Name & Mobile No.	Auction Date & Time
1.	809011933040	Calangute	VAISHALI VISHNU GURAV	TOTAL_GROSS_WT	110.85	The RBL BANK Ltd, Shop No. 7,8,9,10, Ground and First Floor, Simplex Complex Phase 2, Calangute, Bardez, Goa - 403 516	Nitesh Raikar 9923732827	26-11-2026 02:00 PM to 04:00 PM
				TOTAL_IMPURITY	4.80			
				TOTAL_STONE_WT	4.00			
				TOTAL_NET_WT	102.05			
2.	809012859082	Calangute	ANSAARI ARSHIYA ANJUM MOHAMMAD ISRAIL	TOTAL_GROSS_WT	42.40	The RBL BANK Ltd, Shop No. 7,8,9,10, Ground and First Floor, Simplex Complex Phase 2, Calangute, Bardez, Goa - 403 516	Nitesh Raikar 9923732827	26-11-2026 02:00 PM to 04:00 PM
				TOTAL_IMPURITY	1.45			
				TOTAL_STONE_WT	3.00			
				TOTAL_NET_WT	37.95			
3.	809012916101	Calangute	ANSAARI ARSHIYA ANJUM MOHAMMAD ISRAIL	TOTAL_GROSS_WT	31.99	The RBL BANK Ltd, Shop No. 7,8,9,10, Ground and First Floor, Simplex Complex Phase 2, Calangute, Bardez, Goa - 403 516	Nitesh Raikar 9923732827	26-11-2026 02:00 PM to 04:00 PM
				TOTAL_IMPURITY	3.60			
				TOTAL_STONE_WT	0.15			
				TOTAL_NET_WT	28.24			
4.	809012757438	Ponda	AJAY ANKUSH GAONKAR	TOTAL_GROSS_WT	38.50	RBL BANK Ltd, Dr. Dada Vaidya Chowk,Main Road, Ponda (Goa) - 403 401.	Kalpesh Borkar 9765531797	26-11-2026 02:00 PM to 04:00 PMv
				TOTAL_IMPURITY	1.92			
				TOTAL_STONE_WT	0.00			
				TOTAL_NET_WT	36.58			

Intending bidders should contact to the Branch Manager
For detailed Terms and Conditions, please visit to the RBL Bank respective Branches.
Place : Goa
Date : 29-10-2026
Authorized Officer
RBL Bank Ltd.