

Branch



Indian Overseas Bank
Corlim Branch (0210)
Bhomkar Chambers, Main Highway, Near Dhulapkar,
Corlim Tiswadi, Goa- 403110, Phone: 8925950210
Email ID: iob0210@iob.in

SALE NOTICE OF IMMOVABLE SECURED ASSETS
Issued under Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules
2002

To

Borrowers :	Guarantors:
1. M/s Greenfield Enterprises Private Limited Address: Shop No 2 H No 434/4 DHULAPI CORLIM, TISWADI, GOA-403110 021003300000015 TWCTL - WORKING CAPITAL TL(WCTL) 021003304000006 TLFIT - FUNDED INTEREST TL 021003304000007 TLFIT - FUNDED INTEREST TL 021003510000010 ECLGS - GUARANTEED EMERGENCY CRED 021033000000125 CCEsy - IOB-SME EASY	1. Mr. Miguel Fernandes (Guarantor) Address: Flat no S5 and 6 SR3 Navelkar Hill City Bainguim Goa 403110 2. Mr. Rajesh M Naidu (Guarantor) Address: A 104 Vijaya Housing Society, Pajifond Margao, South Goa, Tiswadi Goa 403601 3. Mr. Gorakhnath Suresh Kerkar (Guarantor) Address: H No 371 Dhulapi, Corlim, North Goa, Tiswadi , Goa 403110 4. Mrs. Maria Fernandes (Guarantor) Address: Flat no S5 and 6 SR3 Navelkar Hill City Bainguim Goa 403110 5. Mr. Pratish Pramod Naik (Guarantor) Address: H No 360/2, Dhulapi, Corlim, North Goa, Goa 403110 6. Mrs. Supriya Gorakhnath Kerkar (Guarantor) Address: H No 371 Dhulapi, Corlim, North Goa, Tiswadi , Goa 403110



कृते इण्डियन ओवरसीज बैंक
FOR INDIAN OVERSEAS BANK

प्रधिकृत अधिकारी / Authorised Officer



Sir,

1. This has reference to recovery actions initiated against you under the provisions of the SARFAESI Act 2002.
2. Please refer to the possession notice dated 24.07.2024 issued to you regarding taking possession of the secured assets at more fully described in the schedule below and the publication of the said possession notice In Navhind Times & Navprabha on 26.07.2024 by the undersigned for the purpose of realization of the secured assets in exercise of the powers conferred on the bank as Secured Creditor under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules there under.
3. You have failed to pay the dues in full save and except payments amounting to Rs. **Nil** after issuance of demand notice dated 16.01.2024, Hence it is proposed to sell the secured assets mentioned in the Schedule below on "as is where is" and "as it is what is" condition under Sec 13(4) of the Act read with Rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002.
4. After appropriating the aforesaid repayments, the dues in the loan account as on 04.06.2026 is Rs. 63,11,840.86 along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full.
5. We hereby give you notice of 15 days that the below mentioned secured assets shall be sold by the undersigned on 26.06.2026 between 10 a.m. and 4 p.m hours with auto extension of 10 minutes through e-auction using URL: <https://baanknet.com/>.
6. A copy of the E-auction notice inviting offers for e-auction setting out the terms & conditions of sale such as particulars of the secured asset, the dues of the Bank, reserve price, earnest money deposit, date and time fixed for inspection, last date for submission of offers and date, time of sale etc., is enclosed for your ready information. Please also be advised that the said sale notice will also be published in the English Newspaper and Marathi Newspaper shortly.

Schedule of Secured Assets



कुते इण्डियन ओवरसीज बैंक
FOR INDIAN OVERSEAS BANK
अर्धितरुत अधिकारी / Authorised Officer



Description of the Immovable properties

Property 1:

Registered mortgage of Residential Flats bearing Flat Nos-FF/1 (situated at 1st Floor), the flat having super built up area 86 sq meters and carpet area 68 sq meters, situated in building No. A, Tilaka Residency, surveyed under Sy.No.125/9-D of Corlim Village and all standing in the name of Mr. GORAKHNATH SURESH KERKAR and Mrs. SUPRIYA GORAKHNATH KERKAR

Property 2:

Registered mortgage of Residential Flats bearing Flat Nos-FF/2 (situated at 1st Floor), the flat having super built up area 86 sq meters and carpet area 68 sq meters, situated in building No. A, Tilaka Residency, surveyed under Sy.No.125/9-D of Corlim Village and all standing in the name of Mr. GORAKHNATH SURESH KERKAR and Mrs. SUPRIYA GORAKHNATH KERKAR

Property 3:

Registered mortgage of Residential Flats bearing Flat Nos-SF/1 (situated at 2nd Floor), the flat having super built up area 86 sq meters and carpet area 68 sq meters, situated in building No. A, Tilaka Residency, surveyed under Sy.No.125/9-D of Corlim Village and all standing in the name of Mr. GORAKHNATH SURESH KERKAR and Mrs. SUPRIYA GORAKHNATH KERKAR

Property 4:

Registered mortgage of Residential Flats bearing Flat Nos-SF/2 (situated at 2nd Floor), the flat having super built up area 86 sq meters and carpet area 68 sq meters, situated in building No. A, Tilaka Residency, surveyed under Sy.No.125/9-D of Corlim Village and all standing in the name of Mr. GORAKHNATH SURESH KERKAR and Mrs. SUPRIYA GORAKHNATH KERKAR

Place: Goa
Date : 05.06.2026



कृते भारतीय ओवरसीज बैंक
FOR INDIAN OVERSEAS BANK
प्रधिकृत अधिकारी
Authorised Officer
Authorised officer



Indian Overseas Bank
Corlim Branch (0210)
Bhomkar Chambers, Main Highway, Near Dhulapkar,
Corlim Tiswadi, Goa- 403110, Phone: 8925950210
Email ID: job0210@job.in

PUBLIC NOTICE FOR E- AUCTION FOR SALE OF IMMOVABLE PROPERTIES
Sale of immovable properties mortgaged to Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 54 of 2002) whereas, the Authorized Officer of **Indian Overseas Bank** has taken possession of the following properties pursuant to the notice issued under Section 13(2) of the Security Interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on, **AS IS WHERE IS BASIS and AS IS WHAT IS BASIS** for realization of Bank's dues of Rs. 63,11,840.86 as on 04.06.2026 plus interest & costs till realization of our entire dues and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act proposes to realize the Bank's dues by sale of the said properties. The sale will be done by the undersigned through e-auction platform provided at the Web Portal URL: <https://baanknet.com/>

Name & address of the Borrowers/ Mortgagors:

1. M/s Greenfield Enterprises Private Limited Address: Shop No 2 H No 434/4 DHULAPI CORLIM, TISWADI, GOA-403110

Name & address of the Guarantors / Mortgagors:

1. Mr. Miguel Fernandes (Guarantor) Address: Flat no S5 and 6 SR3 Navelkar Hill City Bainguim Goa 403110
2. Mr. Rajesh M Naidu (Guarantor) Address: A 104 Vijaya Housing Society, Pajifond Margao, South Goa, Tiswadi Goa 403601
3. Mr. Gorakhnath Suresh Kerkar (Guarantor) Address: H No 371 Dhulapi, Corlim, North Goa, Tiswadi , Goa 403110
4. Mrs. Maria Fernandes (Guarantor) Address: Flat no S5 and 6 SR3 Navelkar Hill City Bainguim Goa 403110
5. Mr. Pratish Pramod Naik (Guarantor) Address: H No 360/2, Dhulapi, Corlim, North Goa, Goa 403110
6. Mrs. Supriya Gorakhnath Kerkar (Guarantor) Address: H No 371 Dhulapi, Corlim, North Goa Tiswadi , Goa 403110



कुते इण्डियन ओवरसीज बैंक
FOR INDIAN OVERSEAS BANK
प्रधिकृत अधिकारी / Authorised Officer



Date of NPA: 28.11.2023

Date of Demand notice: 16.01.2024

Dues claimed in Demand Notice: Rs. 1,27,46,800.26 as on 16.01.2024 with further interest & costs.

Date of possession notice: 24.07.2024

Dues claimed in Possession Notice: Rs. 1,35,07,308.26 as on 24.07.2024 with further interest & costs

Outstanding dues as on 04.06.2026 is Rs. 63,11,840.86 with further interest & costs.

*Local Self Government (Property Tax, Water sewerage, Electricity Bills etc.):
Not known

DESCRIPTION OF THE IMMOVABLE PROPERTY

Property 1:

Registered mortgage of Residential Flats bearing Flat Nos-FF/1 (situated at 1st Floor), the flat having super built up area 86 sq meters and carpet area 68 sq meters, situated in building No. A, Tilaka Residency, surveyed under Sy.No.125/9-D of Corlim Village and all standing in the name of Mr. GORAKHNATH SURESH KERKAR and Mrs. SUPRIYA GORAKHNATH KERKAR

Property 2:

Registered mortgage of Residential Flats bearing Flat Nos-FF/2 (situated at 1st Floor), the flat having super built up area 86 sq meters and carpet area 68 sq meters, situated in building No. A, Tilaka Residency, surveyed under Sy.No.125/9-D of Corlim Village and all standing in the name of Mr. GORAKHNATH SURESH KERKAR and Mrs. SUPRIYA GORAKHNATH KERKAR

Property 3:

Registered mortgage of Residential Flats bearing Flat Nos-SF/1 (situated at 2nd Floor), the flat having super built up area 86 sq meters and carpet area 68 sq meters, situated in building No. A, Tilaka Residency, surveyed under Sy.No.125/9-D of Corlim Village and all standing in the name of Mr. GORAKHNATH SURESH KERKAR and Mrs. SUPRIYA GORAKHNATH KERKAR

Property 4:



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FOR INDIAN OVERSEAS BANK
प्रधिकृत अधिकारी / Authorised Officer



Registered mortgage of Residential Flats bearing Flat Nos-SF/2 (situated at 2nd Floor), the flat having super built up area 86 sq meters and carpet area 68 sq meters, situated in building No. A, Tilaka Residency, surveyed under Sy.No.125/9-D of Corlim Village and all standing in the name of Mr. GORAKHNATH SURESH KERKAR and Mrs. SUPRIYA GORAKHNATH KERKAR

The reserve price and the earnest money deposit is:

S. No.	Security Details	Reserve Price	Earnest Money Deposit (EMD)	Bid Increase Amt
1.	Property 1	Rs. 32,20,200/-	Rs. 3,22,020/-	Rs. 50,000/-
2.	Property 2	Rs. 32,20,200/-	Rs. 3,22,020/-	Rs. 50,000/-
3.	Property 3	Rs. 32,20,200/-	Rs. 3,22,020/-	Rs. 50,000/-
4.	Property 4	Rs. 32,20,200/-	Rs. 3,22,020/-	Rs. 50,000/-

Date & Time of auction: **26.06.2026, 10.00 AM to 4.00 PM**

Bid increase amount: Rs. 50,000/-

Auto extension time: 10 minutes

Known Encumbrance if any: NIL

Inspection Date & Time: during office hours from **10:00 AM till 05:00 PM**, from **06.06.2026 to 26.06.2026**.

***Bank's dues have priority over the statutory dues**

For terms and conditions please visit:

URL: <https://baanknet.com/>

Date: 05.06.2026

Place: Corlim



कुते इण्डियन ओवरसीज बैंक
FOR INDIAN OVERSEAS BANK
प्रधिकृत अधिकारी
Authorised Officer
Indian Overseas Bank

E-auction notice containing terms and conditions

1. The property(ies) will be sold by e-auction through the service provider URL: <https://baanknet.com/> under the supervision of the Authorized Officer of the Bank.
2. The intending Bidders /Purchasers are requested to register on portal URL: <https://baanknet.com/> using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders /Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet account by **26.06.2026 before 03:00 PM**. Intending bidders shall have a valid email address and should register their name / account by login to the website of the aforesaid service provider.
3. The auction will be conducted on **26.06.2026, 10.00 am to 4.00 pm**.
4. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through NEFT/RTGS mode (**After generation of Challan from URL: <https://baanknet.com/> which will provide account details**) in bidders Global EMD Wallet account. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. Bids without EMD shall be rejected summarily. The Earnest Money Deposited shall not bear any interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.
5. The intending participants of e-auction may download copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-auction related to this e-auction from URL: <https://baanknet.com/>.
6. The submission of online application for bid with EMD shall start from **06.06.2026 till 26.06.2026**
7. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
8. Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding will initially be for a period of **10 Minutes** with auto extension time of **10 minutes** each till the sale is concluded.
9. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase of Rs 50,000/- for the property as mentioned above to the last higher bid of the bidders. **10 minutes** time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of **10 minutes** to the last highest bid, the e-auction shall be closed.
10. The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorised Officer shall deposit 25% of the sale price (less EMD amount) immediately on the same day and not later than the next working day in favour of "**Indian Overseas Bank Corlim Branch**" to the credit of A/C No. **02100113035001** Indian Overseas Bank, Corlim Branch Address: - Bhomkar Chamber, Main Road, Corlim Goa; Branch Code. **0210** IFSC Code: **IOBA0000210**



कृते इण्डियन ओवरसीज बैंक
FOR INDIAN OVERSEAS BANK
[Signature]
अधिकारी / Authorised Officer



23. Platform (URL: <https://baanknet.com/>) for e-auction will be provided by service provider M/s BAANKNET having Registered office at Unit 1 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400 037 (email: psba@psballiance.com). The intending Bidders /Purchasers are required to participate in the e-auction process at e-auction Service Provider's website URL: <https://baanknet.com/> .

Place: Corlim

Date :05.06.2026



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FOR INDIAN OVERSEAS BANK
प्रधिकृत अधिकारी
Authorized Officer

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This may also be treated as a Notice under Rule 8(6)/Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about holding of e-auction on the above-mentioned date.