SC directs Centre to introduce Romeo-Juliet clause in POCSO

SAYS IT WILL EXEMPT GENUINE ADOLESCENT RELATIONSHIPS FROM MISUSE OF LAW

PTI

NEW DELHI

Taking note of the rampant misuse of the Protection of Children from Sexual Offences Act, the Supreme Court on Friday asked the Centre to curb the menace by introducing a Romeo-Juliet clause to exempt genuine adolescent relationships from its stringent provisions.

In a significant verdict, the top court also held that the high courts cannot order mandatory medical age determination of victims at the stage of bail in cases under the Protection of Children from Sexual Offences (POCSO) Act.

A bench comprising Justices Sanjay Karol and N Kotiswar Singh said, Considering that repeated judicial notice has been taken of the misuse of these laws, let a copy of this judgment be circulated to the Secretary, Law, Government of India, to consider initiation of steps as may be possible to curb this menace inter alia, the introduction of a Romeo-Juliet clause exempting genuine adolescent relationships from the stronghold of this law; enacting a mechanism enabling the prosecution of those persons who, by the use of these laws, seek to settle scores, etc.

The bench, however, termed the law the most solemn articulations of justice aimed at protecting the children of today and the leaders of tomorrow.

Setting aside an Allahabad High Court order to this effect, it held that the high court's direction of medical age determination of victims at the stage of bail exceeded the jurisdiction under Section 439 (grant of bail) of the Code of Criminal Procedure (CrPC).

The bench ruled that the high courts cannot use their bail jurisdiction to conduct "mini-trials" or issue mandatory investigative protocols that contradict existing laws.

The determination of the victim's age is a matter for trial, and the presumption which is accorded to the documents enumerated under the Section has to be rebutted there, for that is the appropriate forum to do so, not the bail court, it held.

The case stems from a challenge by the Uttar Pradesh government against an Allahabad High Court order granting bail to an accused in a sexual assault case, apparently involving a minor girl.

While granting bail, the high court issued a slew of directions, including that in every case under the POCSO Act, police must conduct a medical age-determination test at the outset.

The top court, which set aside the high court judgement, however, left the part of the order granting bail as undisturbed.

POCSO MISUSE

- The Supreme Court asked the Centre to consider introducing a Romeo–Juliet clause to exempt genuine adolescent relationships and curb misuse of the POCSO Act for vendetta or score-settling
- The court held that high courts cannot order compulsory medical age determination of victims while hearing bail pleas, ruling that such directions exceed jurisdiction under Section 439 CrPC
- Emphasising that bail courts cannot conduct "mini-trials," the bench said the victim's age must be conclusively determined during trial, with bail courts limited to a prima facie review of documents
- The SC quashed the Allahabad High Court's directions mandating age tests in all POCSO cases but left undisturbed the bail granted to the accused, while directing circulation of the verdict for compliance

TMC MPs detained during protest over ED raids

PTI

NEW DELHI

Several Trinamool Congress MPs were detained while staging a protest outside the Home Ministry's office here on Friday against alleged misuse of probe agencies by the Centre.

The Delhi Police evicted the protesters from the spot, lifting them up and dragging the parliamentarians to clear the area.

The protest came a day after the Enforcement Directorate (ED) carried out raids at the office of political consultancy firm I-PAC and the residence of its chief in connection with a coal smuggling case.

Its officials faced obstructions during the raids on Thursday, with the ED claiming that Chief Minister Mamata Banerjee entered the premises and took away "key" evidence related to the probe.

Under Order 5 Rule 20(IA)

IN THE COURT OF THE SENIOR CIVIL JUDGE 'A' COURT AT MERCES, TISWADI, GOA

Reg. Execution Appln. No. 8/2025/A

Landscape Developers ...Decree Holder

V/s

Ms. Maria Marta Fernanda do Rego & 5 ors ...Judgment Debtors

To,

Judgment Debtors No. 3 & 4

3. Mr. Gabriel Ermigilo Do Rego Major of age, Indian National
4. Mrs. Maria Bridget Rego, Major of age, married and her son

Both residents of H.No. 1369, Bondir, St. Cruz, Ilhas Goa

WHEREAS the above named Decree Holder has filed an application for execution of Decree under Order 21 rule 11 of the code of Civil Procedure.

AND WHEREAS notice issued to you on the last available address has been returned to this Court unserved.

AND WHEREAS, Decree Holder has filed an application in this Court praying that you be served by way of publication in the local daily in circulation in the state of Goa and whereas this Court is satisfied that this is a fit case for ordering such as service.

NOW, therefore, notice is hereby given to you to appear before this Court either in person or by a pleader duly instructed on 3rd February, 2026 at 2.30 p.m. to answer the claim.

TAKE further notice that, in default of your appearance on that day and time aforementioned, the matter will be heard and determined in your absence.

Given under my hand and the seal of the court, this 19th day of November, 2025.

SEAL

Sd/-
(Ms. Sarika N. Fal Dessai)
Senior Civil Judge
"A" Court, Merces, Tiswadi, Goa.

Summons for settlement of Issues (O.V, r. 20(1A) CPC)

IN THE COURT OF THE CIVIL JUDGE SENIOR DIVISION MARGAO

Special Execution Appln. No. 6/2024/A

1. Shri Shyam Pundalik Chodnekar Son of Shri Pundalik Chocinekar Aged 68 years, Contractor, And resident of H.No. 2228, Near Raghvendra Swamy Mutt Monte Hill, Margao, Goa. ...Decree Holder

V/s

1 Pulcheria beach Resort Pvt. Ltd. Having its office at H.No. 820/A, Adsurlem, Benaulim, Salcete, Goa ...Judgment Debtor

To, **Judgment Debtor no.1** - Pulcheria beach Resort Pvt. Ltd. Having its office at H.No. 820/A, Adsurlem, Benaulim, Salcete, Goa

WHEREAS the above named Decree Holder has made an Application for Execution Under Order XXI Rule 11(2) of Civil Procedure Code, of the Decree Dated 22/11/2012, passed by the Hon'ble District Judge-2, South Goa at Margao in RCA/513/2010 in SCS/32/99/II. (Copy of which may be collected from the office on any working day during office hours).

AND WHEREAS show cause notice sent to you, Judgment Debtor returned unserved with endorsement of the Bailiff "H.No. 820/A is not at Adsurlem Benaulim". Further, once again the show cause notice was issued to you, Judgment Debtor returned unserved with endorsement of the Bailiff " as locality people and the panchayat staff could not identify the said Judgment debtor".

WHEREAS the Decree holder has made an Application for substituted service by publication under Order V Rule 20(1A), Code of Civil Procedure Code, before this Court praying for Substituted service of publishing an advertisement in a daily newspaper 'The Goan' and 'The Time of India' circulating in the locality as provided under Order 5 Rule 20(1A) of the Code of Civil Procedure, 1908, and this Court is satisfied that this is a fit case for ordering such a service.

NOW THEREFORE, notice is hereby given to you to appear before this Court in person or by a pleader duly instructed, if any on the **09th day of February, 2026 at 02:30 p.m.** and file your say, failing which the said application will be heard and determined in your absence.

Given under my hand and the seal of the Court this 07th day of January, 2026.

SEAL

Sd/-
(Superintendent)
By Order of the Court

CHANGE IN NAME

I, Anthony Linus Ferrao r/o H. No. 413-B, Coldem, Talaulim, Navelim Salcete Goa has changed my name from Anthony Michael Ferrao to Anthony Linus Ferrao Hereafter in all my dealings and documents I will be known as Anthony Linus Ferrao.

sd/-
Anthony Linus Ferrao

Cosry's Ads, Chinchinim, Navelim, 9850473904

CHANGE IN NAME

Prasad Raghunath Haldankar, R/o H.no. 522, Chichula Dhargal, Dhagalim North Goa - 403513 has changed my name from **Prasad Haldonkar** to **Prasad Haldankar** Hereafter in all my dealings and documents I will be known by name the **Prasad Haldankar.**

SD/-
Prasad Haldankar

CHANGE OF NAME

I, **LOUELA MARIA PATRICIA MENDONCA E GEORGE**, r/o Flat No. 1, House No. 1479, Plot No. 54, Opp. Salmah Villa, Gogol, Housing Board, Margao, Salcete Goa 403601, has changed my name from **LOUELA MARIA PATRICIA GEORGE** to **LOUELA MARIA PATRICIA MENDONCA E GEORGE.**

Hereafter, in all my dealings and documents, I will be known by the name **LOUELA MARIA PATRICIA MENDONCA E GEORGE.**

Sd/- LOUELA MARIA PATRICIA MENDONCA E GEORGE

CHANGE OF NAME

I, **SIMETRA RODRIGUES**, r/o H. No. 13/80/B, Zuzegal, Cuncolim, South Goa, 403703, has changed my name from **SIMETRA SOARES** to **SIMETRA RODRIGUES.**

Hereafter, in all my dealings and documents, I will be known by the name **SIMETRA RODRIGUES.**

Sd/- SIMETRA RODRIGUES

PUBLIC NOTICE

Notice is hereby given to the public informing them that my client Mrs. Hansam Gazira Alias Limbani Hansaben Kamleshbhai, Wife of Mr. Kamlesh L. Limbani, Daughter of Late. Mr. Mohan Popat Gajera Alias Mohan Gajira Alias Mohan P Gajra Alias Mohan Gajira, Aged about 52 years, Married, Housewife, Resident of Gokul Palace, Flat No. 401, Guruprasad Chowk, Krushn Nagar, Main road, Rajkot Post Colony, Gujarat- 360004, has revoked the Power of Attorney dated 07.08.2019, executed before Notary Preeti P. P. Agrasani alias Preeti V. Bhat, bearing Registration No. 1883/19 dated 07.08.2019 in favour of Mrs. Rozarin Furtado Alias Rajani M. Gajira Alias Rajini Gajira Alias Rajani M. Gajera, Wife of Late Mr. Mohan Popat Gajera Alias Mohan Gajira Alias Mohan P Gajra Alias Mohan Gajira Aged about 84 years, Residing at House No. 427, Bellem, Telaulim, Navelim, Salcete, Goa – 403 707.

The said revocation has been intimated to Mrs. Rozarin Furtado Alias Rajani M. Gajira Alias Rajini Gajira Alias Rajani M. Gajira Alias Rajani M. Gajera vide Speed Post A/D dated 09.01.2026.

In view of the said position, notice is hereby given to the General Public that if any person or persons deal with Mrs. Rozarin Furtado Alias Rajani M. Gajira Alias Rajini Gajira Alias Rajani M. Gajira Alias Rajani M. Gajera based on the said Power of Attorney dated 07.08.2019, executed before Notary Preeti P.P. Agrasani alias Preeti V. Bhat, bearing Registration No. 1883/19 dated 07.08.2019, then such person or persons shall be doing so at his/her own risk, which you may please note.

Margao-Goa
Date:10/01/2026 **Sd/-**
Adv. Adish V. Halarnkar
Office No. 2B, 2nd Floor, Arjun Tree One Building, Behind BSNL, Margao, Goa- 403 601.

PUBLIC NOTICE

ICICI Bank

Registered Office: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara- 390007
Corporate Office: ICICI Bank Towers, Bandra-Kurla Complex Mumbai 400051

GOLD E-AUCTION CUM INVITATION NOTICE

The below mentioned borrowers have been issued notice to pay off their outstanding amount towards the facility against gold ornaments.("Facility") availed by them from ICICI Bank Limited ("ICICI Bank"). We are constrained to conduct an E-Auction of pledged gold ornaments on January 21, 2026 as they have failed to repay the dues. ICICI Bank has the authority to remove account /change the E-Auction date without any prior notice. Auction will be held online-https://jewel-auction.procuretiger.com between 12:30 pm to 3:30 pm. For detailed Terms and conditions, please log into given website. In case of deceased borrower, all conditions will be applicable to legal heirs.

Loan A/C No.	Customer Name
Branch Name: Aquem, Goa	
350162000587	Gauttam Mathan
Branch Name: Bicholim	
136162000894	Rajesh Raghunath Kavalekar
136162001178	Jotsna Mayekar
Branch Name: Goa-Curchoremcacora	
114162001390	Thomas Caitan Faria

Loan A/C No.	Customer Name
Branch Name: Goa-Siolim	
154262001273	Jairam Madhu Shetgaonkar
Branch Name: Mapusa	
003062003491	Gopala Naique
Branch Name: Panaji - Taleigao	
198362000480	Megh Singh Shisodiya
Branch Name: Sanquelim	

Loan A/C No.	Customer Name
260362001689	Sameer P Mainkar
260362001698	Vinayak Shankar Dhatkar
Branch Name: Vasco	
022662001913	Shefali M Rathore
Branch Name: Verna	
265162000729	Rakesh Budhaji Gawade

Date : 10.01.2026
Place : North Goa, South Goa

S/d Authorised Officer
For ICICI Bank Limited

Government of Goa
OFFICE OF THE CIVIL REGISTRAR-CUM-SUB REGISTRAR, SALCETE
Room No. 209, 2nd floor, Mathany Saldhana Administrative Complex, Margao - Goa

NO: CR/SR/SAL/4448/2025 Dated: 26/12/2025

NOTICE

Office of the Civil Registrar-cum-Sub-Registrar and Special Notary, Salcete.

Shri. Pramod Madhu Velip, Jt. Civil Registrar - cum- Sub Registrar I & II and Special Notary in the said Judicial Division of Salcete, Margao.

In accordance with Section 346(11) of the Goa Succession Special Notaries and Inventory Proceedings Act 2012 it is hereby made public that by Deed of Declaration of Heirship dated 23/12/2025 duly recorded under Book No. 1736 at page 6V to 8V of the office, the following is recorded:

That DARSHAN VISHNU RAO VALAULIKAR died on 11.01.2025 at Royal Hospital, Aquem, Margao- Goa leaving behind him Closed Will along with a Deed of Consent and a with a Deed of Approval of sealed Will, all dated 18.11.2024 of his last wish. And leaving behind his wife SMT. RUPA DARSHAN RAO VALAULIKER, alias Rupa Naik, widow as his moiety sharer and his following children/heirs namely(1) Miss. RADHA alias MEDHA DARSHAN RAO VALAULIKAR, major in age, spinster (2) SHRI. KALPAK DARSHAN RAO VALAULIKAR married to SMT. SHRUTI MAHENDRA KHANDEPARKAR, as his "sole and universal heirs". And besides them, there being no one else or no other person or heir who in terms of Law of Succession in force in this State of Goa may prefer the estate left by the deceased person.

Any person having objection to this deed may file their objection in this office within one month from the date of its publication.

Seal

Sd/-
(Shri. Pramod Madhu Velip)
Special Notary and Jt. Civil Registrar-cum -Sub Registrar - I&II, Salcete Margao Goa

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Office of the Civil Registrar-Cum-Sub Registrar,Mormugao,Goa.
Shop No.1 & 2, Karma Empress Building, Ground Floor, Near KTC Bustand,Vasco da Gama,Goa Telephone No. 9405864461

No.CR/SR/MOR/825/2025 Dated: 01/10/2025

Office of the Civil Registrar-eum -Sub Registrar and Special Notary Shri. Tushan Gurudas Kunkolienkar, Civil Registrar-Cum -Sub Registrar and Special Notary in the said Judicial Division.

accordance with the section 346(11) of "The Goa Succession Special Notaries and Inventory Proceeding Act, 2012", it is hereby made public that by a **Deed of Qualification of Heirship** dated 01/10/2025, drawn by and before me Shri. Tushan Gurudas Kunkolienkar, **Civil Registrar-Cum -Sub Registrar and Special Notary, Mormugao at Vasco-da-Gama, at pages 62 to 65 of Notarial Book No. 205 of this office,** the following is recorded:

That late Bento Salvador Luis Gonzaga Saldanha alias Bento Salvador Luis De Gonzaga Saldanha, died on 09/05/2000, at Home, who hailed from Arossim Falvaddo, Cansaulim Goa, intestate without any will or gift or any other testamentary disposition , of the his last wish but leaving behind his widow Smt. Olga Heraclia Beatriz Viegas alias Heraclia Beatriz Viegas alias Heracles Beatriz Viegas, as his moiety sharer and his four children, namely (i) Maria Gwen Elvidia Joanita Saldanha, Divorcee, (ii) Gilroy Lionel LourencoSalvador Saldanha married to Maria Otilia Luciana Pinto, (iii) Griselia Escolastica Lucia Saldanha married to Cesar Estevao Da Costa and (iv) Godwin Paul Robert Saldanha married to Celina Hyacinth Whilma Lobo, as his "Sole and universal heirs'. And besides them, there being no one else in terms of law of succession still in force in this state of Goa who may prefer or concur along with them to the inheritance left by the said deceased persons.

Any person having objection to this deed may file their objection in this office within one month from the date of its publication.

Place: Mormugao-Goa.
Dated: 01/10/2025

Seal

Sd/-
(Tushan Gurudas Kunkolienkar)
Special Notary, Mormugao Goa.

GOVERNMENT OF GOA

OFFICE OF THE EXECUTIVE ENGINEER WORKS DIVISION V, DEPARTMENT OF DRINKING WATER SANGUEM - GOA

E-Tender Notice No: 48-1/DDW-WD V-ASW/2025-26/04, Dt: 09/01/2026.

1. Last date of online submission: - 24/01/2026 upto 15.00 hrs.
2. Date & Time of opening of online tender: - 27/01/2026 at 10.30 hrs. at the Office of the Superintending Enginee, C.O.II (SOUTH), DDW, Fatorda-Goa.

For more details log on to the website: (https://eprocure.goa.gov.in)

DI/ADVT/2130/2026

Government of Goa
Public Works Department
Office of the Executive Engineer Works Division- X (Stores) Vidyanagar-Aquem, Margao-Goa.
Tender Notice (e-tendering mode only)

Tender Notice No. 21/25-26/PWD/WD.X/Stores/Tech/TN-10 dated: 09/01/2026 has been issued.

1. **Last date of online application : 23/01/2026 up to 17:00Hrs**
2. **The date and time of opening online tender is 27/01/2026 at 11:00 A.M**

For eligibility and participation log on to e-tendering website : https://eprocure.goa.gov.in

The detailed tender notice is also displayed on Notice Board of Works Division-X (Stores), PWD, Vidyanagar-Aquem, Margao-Goa.

DI/ADVT/2128/2026

SBI | STATE BANK OF INDIA

SARB Thane : 11697, Stressed Assets Recovery Branch, 1st Floor, Plot No. A-112, Circle Road No. 22, Wagle Industrial Estate, Thane (West), 400604 **E-mail:** sbi.11697@sbi.co.in

Appendix - IV-A SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES [See Provisio to rule 8(6))

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **Physical Possession** of which has been taken by the Authorised Officer of State Bank Of India, the Secured Creditor, will be sold on " As is Where is", As is What is" and Whatever there is" basis on **28.01.2026,** for recovery of **Rs. 61,11,926/- (Rs. Sixty One Lakh Eleven Thousand Nine Hundred Twenty Six Only)** as on **22.09.2023** with further interest incidental expenses and costs there on due to the secured creditor from **Mr. Ninad Suryakant Varadkar.**

The reserve price will be **Rs. 54,00,000/- (Rupees Fifty Four Lakh only)** and the earnest money deposit will be **Rs. 5,40,000.00 (Rupees Five Lakh Forty Thousand only).**

The intending bidders should make their own independent inquiries regarding encumbrances, title of property put on auction and claims / rights / society / builders dues affecting the property prior to submitting their bid. In this regards, e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank.

The Bidders should get themselves registered on **(https://baanknet.com)** by providing requisite KYC documents and registration fee as per the practice followed by M/s PSB Alliance Private Limited well before the auction date.

Date & Time of public E-Auction **28.01.2026 from 11.00AM to 3.00PM** with unlimited extensions clause of 10 minutes each.

Detail of Property				
Flat No.305, 3rd floor, T-10, admeasuring 61.22 sq.mtrs carpet in Goa Paradise, Plot No.215/1, Sancoale village of Marmugao Taluka, Vasco, South Goa-403701 in the name of Mr. Ninad Suryakant Varadkar				
Property ID No	**Reserve Price (Rs.)**	**Earnest Money Deposit (Rs.)**	**Bid increase Amount (Rs.)**	**Date & time of inspection**
SBIN200015906632	Rs. 54,00,000.00	Rs. 5,40,000.00	Rs. 50,000.00	19.01.2026 11.00AM to 2.00PM

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India the Secured Creditor' Website **www.sbi.co.in ,https://bank.sbi, https://sbi.co.in/web/sbi-in-the-news/auction-notices/sarfaesi-and-others** and https://baanknet.com, or contact to MR. CHANDRAKUMAR D KAMBLE, CLO Mob. No. 7875551566 & MR. AMIT M SATHE, CO Mob.No.9834937001

Sd/-
Chandrakumar D Kamble
Chief Manager & Authorised Officer
State Bank of India.

Date : 08.01.2026
Place : Thane

Phoenix ARC Private Limited

Regd Office: 3rd Floor, Wallace Towers, 139/140/B/1, Crossing of Sahar Road and Western Express Highway, Vile Parle East, Mumbai- 400057 400 098, Tel : 022- 6849 2450, Fax : 022- 67412313
CIN: U67190MH2007PTC168303; Email: info@phoenixarc.co.in Website: www.phoenixarc.co.in

ONLINE E- AUCTION SALE OF ASSET

PUBLIC NOTICE FOR ONLINE E- AUCTION

In exercise of the powers under the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (in short referred to as SARFAESI Act) Rules, 2002 (in short referred to as RULES)** and pursuant to the possession of the secured asset of the borrower/guarantor/mortgagors mentioned hereunder vested with the Authorised Officer under the said SARFAESI Act and RULES for recovery of the secured debts, the Authorised Officer under the said SARFAESI Act and RULES for recovery of the secured debts, the Authorised Officer has decided to sell the secured asset by auction sale.

Notice is hereby given to the public in general and to the borrower, mortgagors and guarantors in particular, that the under mentioned property mortgaged to **Phoenix ARC Private Limited acting in capacity as Trustee of Phoenix Trust FY25-2 (Phoenix)** (pursuant to assignment of debts by HDFC Bank Limited in favour of Phoenix vide Assignment Agreement dated 27.03.2025) will be sold on **"AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE CONDITION", by way of "online e-auction"** for recovery of dues and further interest, charges and costs etc. as detailed below in terms of the provisions of SARFAESI Act read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002 through website **https://www.bankeauctions.com** as per details given below:

Name of the Borrowers	**Mr. Gutte Vijay Ratnakar** **M/s. VRG Digital Corporation Private Limited**
Name of the Guarantor	**Mr. Gutte Sunil Ratnakar**
Amount due	**Rs.2,01,06,736/-** (Rupees Two Crores One Lakhs Six Thousand Seven Hundred Thirty Six Only) **as on 31.12.2019 as on** as per Demand Notice dated 27.01.2020 issued under Sec. 13 (2) of SARFAESI Act
Possession taken under SARFAESI Act, 2002	**Physical Possession taken on 18.06.2021**
Date of Inspection	**On request**
Last date for submission of EMD	**27th January 2026 (Tuesday) before 6.00 pm**
Earnest Money Deposit (EMD)	**Property No.1-Rs.2,80,000/-** (Rupees Two Lakhs Eighty Thousand Only) **Property No.2-Rs.2,80,000/-** (Rupees Two Lakhs Eighty Thousand Only) **Property No.3-Rs.2,80,000/-** (Rupees Two Lakhs Eighty Thousand Only)
EMD Remittance details	EMD Amount to be deposited by way of RTGS Favouring **"Phoenix Trust-FY25-2"**, Current Account: **5548931809**; Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, **IFSC Code: KKBK0000631**.
Reserve Price	**Property no.1- Rs.28,00,000/-** (Rupees Twenty-Eight Lakhs Only) **Property no.2- Rs.28,00,000/-** (Rupees Twenty-Eight Lakhs Only) **Property no.3- Rs.28,00,000/-** (Rupees Twenty-Eight Lakhs Only)
Bid Increment	**Rs. 50,000/- & in such multiples**
Date of E- Auction	**28th January 2026 (Wednesday) between 11.00 am to 12.00 noon**
Mode of E- Auction	**Online – e auction**
Description of the Secured Assets being auctioned.	**Property No.1:-** Flat No.402 on 4th floor, A wing, Green Acres, "CODAL" SY No.110/0, LRO:943@ Folio 428, BK B-3(Old), VP- Carapur, Bicholim, North Goa 403529. **Property No.2:-** Flat No.204 on 2nd floor, C wing, Green Acres, "CODAL" SY No.110/0, LRO:943@ Folio 428, BK B-3(Old), VP- Carapur, Bicholim, North Goa 403529. **Property No.3:-** Flat No.304 on 3rd floor, C wing, Green Acres, "CODAL" SY No.110/0, LRO:943@ Folio 428, BK B-3(Old), VP- Carapur, Bicholim, North Goa 403529.
Link for Tender Documents	**https://phoenixarc.co.in?p=6759**

Terms & Conditions:

1. The auction sale is being conducted by the Authorised Officer under the provisions of SARFAESI Act with the aid and through e-auction mode. Auction/ Bidding shall be only through **"Online Electronic Mode"** through the website https://www.bankeauctions.com and C1 India Private Limited is the service provider to arrange platform for e-auction. **2.** The E-auction is conducted as per the further Terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may go through the website of Phoenix and also at https://phoenixarc.co.in?p=6759 and the website of the service provider, **www.bankeauctions.com** for bid documents, the details of the secured asset put up for auction / obtaining the bid form. **3.** The bidders may participate in the e-auction quoting/ bidding from their own offices/ place of their choice. Internet connectivity shall have to be arranged by each bidder himself/itself. The Authorised Officer/ Phoenix/ service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc. **4.** For details, help, procedure and online training on e-auction, prospective bidders may contact **Mr. Bhavik Pandya of M/s C 1 India Private Limited, Contact Number: 91-124-4302020/2021/2022/2023/2024, 91-8866682937/07291981124/25/26, email id: support@bankeauctions.com / maharashtra@c1india.com. 5.** The intending purchasers/bidders may go through the website of Phoenix, as mentioned above, for verifying the details of the secured asset put up for e-auction/obtaining bid form. **6.** The e-auction will be conducted on the date and time mentioned herein above, when the secured asset mentioned above will be sold on **"AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE CONDITION" 7.** All the intending purchasers/bidders are required to register their name in the portal mentioned above as **https://www.bankeauctions.com** and get user ID and password free of cost to participate in the e-auction on the date and time aforesaid. **8.** For participating in the e-auction, intending purchasers/ bidders will have to submit the details of payment of refundable Earnest Money Deposit of 10% of the Reserve Price of the Secured asset along with copies of the PANCARD, Board Resolutions in case of Company and Address Proof as more particularly described in Tender Document on or before the Last date for submission of EMD as mentioned above. **9.** The successful purchaser/bidder shall deposit the 25% (inclusive of EMD) of his/her/its offer by way of RTGS/NEFT to the account respectively mentioned herein above on the date of e-auction mentioned above or not later than the next working day before the closure of banking hours, which deposit will have to be confirmed by Phoenix, failing which the sale will be deemed to have been failed and the EMD of the said successful bidder shall be forfeited. **10.** The EMD of all other bidders who did not succeed in the e-auction will be refunded by Phoenix within 5 working days from the closure of the e-auction. The EMD will not carry any interest. **11.** The balance amount of purchase consideration shall be payable by the successful purchaser/ bidder on or before the fifteenth (15) day, from the date of confirmation of sale of the said secured asset by the Authorised Officer/Secured Creditor or such extended period as may be agreed upon in writing by the Authorised Officer at his/her discretion. In case of default, all amounts deposited till then shall be liable to be forfeited. **12. For inspection of the secured asset/property or more information, the prospective bidders may contact Ms. Janhavi Mane / Mr. Suresh Variyam, at following email address janhavi.mane@phoenixarc.co.in / suresh.variyam@phoenixarc.co.in (email) or on 8655873640 / 7506490036 (Mob). 13.** At any stage of the e-auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pone the e-auction as mentioned above, without assigning any reason thereof and without any prior notice. **14.** The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset/property conveyed/delivered in his/her/its favour as per the applicable law. **15.** The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees, society dues etc. owing/payable to any authority/board/society etc during anytime, shall be the sole responsibility of the successful bidder only. **16.** The successful purchaser/bidder shall be solely responsible for any cost / expenses / fees / charges / transfer premium etc. payable to Municipal Corporation or any other authorities or board etc towards the transfer of the rights in its / his / her favour. **17.** It shall be the sole responsibility of the intending purchasers/bidders to make their own independent enquiries, inspect, verify and satisfy themselves about the secured asset encumbrances, title of property put on e-auction and claims/rights/dues affecting the secured asset, including the statutory dues and specifications before submitting the bid. **18.** The particulars specified in the e-auction notice published in the newspapers have been stated to the best of the information of the undersigned, however the undersigned shall not be responsible / liable for any error, misstatement or omission. **19.** The prospective/intending bidder shall furnish an undertaking that he/she is not dis-qualified as per provisions of Sec.29 (A) of Insolvency and Bankruptcy Code, 2016 and failure to furnish such undertaking along with the KYC documents, shall automatically disqualify or he/she bid will be rejected. **20.** In the event, the e-auction as scheduled for the secured asset hereinabove fails for any reason whatsoever, Phoenix has the right to sell the secured asset by any methods under the provisions of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002 and SARFAESI Act, 2002. **21.** The borrower/guarantors/owners/mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 (6) of the Security Interest (Enforcement) Rules, about the holding of above-mentioned auction sale.

Place: GOA **Sd/- Authorised Officer**
Date: 10.01.2026 **Phoenix ARC Private Limited, Phoenix Trust-FY25-2**

SBI | STATE BANK OF INDIA

Authorised Officer's Details:- Name: Dinesh Kshirsagar
Mobile No. 9970470864 Landline No. (Office):-022-41611401

Branch - Stressed Assets Management Branch –II , Raheja Chambers, Ground Floor, Wing –B, Free Press Journal Marg, Nariman Point, Mumbai - 400021
Tel No: 9892834460 E-mail id : team4.15859@sbi.co.in

Appendix – IV – A [See Proviso to Rule 6(2) and 8(6)]

SALE NOTICE FOR SALE OF MOVABLE AND IMMOVABLE PROPERTIES

E Auction Sale Notice for Sale of Movable and Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2) and 8(6) of Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described movable and immovable property mortgaged / charged to the secured creditor, the Physical Possession of which has been taken by the Authorized Officer of State Bank of India, will be sold on **"AS IS WHERE IS BASIS, AS IS WHAT IS BASIS and "WHATEVER THERE IS"** on **28.01.2026** for recovery of **Rs. 11,30,54,525/- as on 30.11.2022** plus further interest expenses and other charges etc. due to secured creditor from **M/s. Foamalux Wood Pvt. Ltd.** (Borrower) and **1. Mr. Alok H Patel 2. Mr. Bhadreshkumar P Patel 3. Mr. Sunharilal Kushwah and 4. Mrs. Dayavati S Kushwah** are personal guarantors **to M/s. Foamalux Wood Pvt Ltd .** The e-auction of the charged property/ies (under SARFAESI Act, 2002) for realisation of Bank's dues will be held on and on the terms and conditions specified here under. The reserve price and the earnest money deposit for the properties are as given below

Names of owners of the Property and Property ID	Description of Property/ ies	Date & Time of e-Auction:	Reserve Price and EMD Details :	Date & Time of Inspection property
M/s. Foamalux Wood Pvt. Ltd. SBIN200032987196 (Lot No- 1) **Property Location:**	Commercial Building situated at Plot No. 298,299,301,302, bearing Survey Number - 43, Kundaim Industrial Estate Kundaim, Taluka Ponda, North Goa-403001, State- Goa, Admeasuring Total Area : 5300 Sq. Mtrs. in the name of **M/s. Foamalux Wood Pvt. Ltd.**	**Date:- 28.01.2026 Time: - from 11:00 a.m. to 4:00 p.m. with unlimited extensions of 10 Minutes each**	**Reserve Price Rs. 6,51,00,000/-** Below which the property will not be sold **Earnest Money Deposit (EMD)** 10% of the Reserve Price i. e. **Rs. 65,10,000/-** **Bid Increment Amount Rs. 2,00,000/-**	**19.01.2026 from 11.00 a.m. to 3.00 p.m.** **Photos of Property**
M/s. Foamalux Wood Pvt. Ltd. SBIN200050438797 (Lot No-2) **Property Location:**	Plant and Machinery situated at Plot No.298,299,301,302, bearing Survey Number – 43, Kundaim Industrial Estate Kundaim, Taluka Ponda, North Goa-403001, State- Goa, Admeasuring Total Area : 5300 Sq.Mtrs. in the name of **M/s. Foamalux Wood Pvt. Ltd.**	**Date:- 28.01.2026 Time: - from 11:00 a.m. to 4:00 p.m. with unlimited extensions of 10 Minutes each**	**Reserve Price Rs. 1,11,00,000/-** Below which the property will not be sold **Earnest Money Deposit (EMD)** 10% of the Reserve Price i. e. **Rs. 11,10,000/-** **Bid Increment Amount Rs. 2,00,000/-**	**19.01.2026 from 11.00 a.m. to 3.00 p.m.** **Photos of Property**
M/s. Foamalux Wood Pvt. Ltd. SBIN4000330415 (Lot No -3) **Property Location:**	Plant & Machinery alongwith Commercial Building situated at Plot No.298,299,301,302, bearing Survey Number - 43, Kundaim Industrial Estate Kundaim, Taluka Ponda, North Goa-403001, State- Goa, Admeasuring Total Area : 5300 Sq.Mtrs. in the name of **M/s. Foamalux Wood Pvt. Ltd.**	**Date:- 28.01.2026 Time: - from 11:00 a.m. to 4:00 p.m. with unlimited extensions of 10 Minutes each**	**Reserve Price Rs. 7,62,00,000/-** Below which the property will not be sold **Earnest Money Deposit (EMD)** 10% of the Reserve Price i. e. **Rs. 76,20,000/-** **Bid Increment Amount Rs. 2,00,000/-**	**19.01.2026 from 11.00 a.m. to 3.00 p.m.** **Photos of Property**

Note : i). The Preference will be given to sale of Lot- No. 3 over Lot No- 1 & Lot No. 2 if bid received for Lot No. 1, 2 & 3. ii) Possession of properties in lot No. 1 will be handed over only after sale of Lot No. 2 if bid received only for Lot No. 1.

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's websites: **www.sbi.co.in, https://baanknet.com/eauction-psb/x-login**

AGM/CLO Mob. No. 9892834460 & CO Mob. No. 9970470864

Bank website	E-auction website	USP of Property

STATUTORY 15 DAYS SALE NOTICE UNDER SARFAESI ACT

The Borrowers / Guarantors have been given notice dated 03.01.2026 as required under proviso to Rule 6(2) and 8(6) of Security Interest (Enforcement) Rules, 2002.

Date: 10.01.2026 **Sd/-**
Place: Mumbai **Authorized Officer, State Bank of India**