CITIZENCREDIT CO-OPERATIVE BANK LTD
(A Scheduled Multi-State Bank)
REGD. NO. MSCS/CR/75/98 DT. 20-1-98

E-AUCTION SALE NOTICE

CITIZENCREDIT Co-Operative Bank Ltd.
Registered Office: Helena Apartment, 57, Mount Carmel Road, Bandra (West), Mumbai- 400 050

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF MOVABLE & 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 CITIZENCREDIT CO-OP BANK LTD has taken Possession of the below mentioned property as per the Act / pursuant to the Order Passed under section 14 of the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** by the concerned Magistrate office/s in the following loan account/s with right to sell the same on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS"** for realization of Bank's dues plus interest as detailed hereunder. The sale will be done by the undersigned through e-Auction platform provided at the Web Portal **(https://www.bankeauctions.com)**

DESCRIPTION OF IMMOVABLE / MOVABLE PROPERTIES

Name of the Branch & Account	Name of the owner of the property	Details of property	Outstanding Amount as per order / 13(2) Date of order u/s 14	Reserve Price (Rs.) EMD Bid Increase Amount	Date and Time of Inspection	Date & Time of EMD Date & Time of E-Auction
Margao Branch **M/s. Goa Mining & Minerals** Name of Guarantors:, Mr. Mariano Rodrigues and Mrs. Martha Rodrigues	Mr. Mariano Rodrigues	Plot No. A-2, admeasuring an area of 450 sq. mts, forming a part of the larger property known as 'Furandongor', situated within the limits of Village Panchayat of Sao Jose de Areal, Salcette Taluka, State of Goa and surveyed under Survey No. 28/0 of Wadd Mugall, Village of Sao Jose de Areal along with residential house constructed thereon having Panchayat House No.779/D	Rs.5,95,26,065.86 as on 30.09.2018 - 13 (2) (plus interest & charges from 01.10.2018) U/s 14 Order dated 06.05.2019	Rs.4,43,52,000/- Rs.44,35,200/- Rs.1,00,000/-	01.10.2019 11.00 am to 2.00 pm	EMD by 09.10.2019 by 5 p.m. ---------- E-Auction on 11.10.2019 11.00 am to 12.30 pm

TERMS & CONDITIONS:

The e-Auction is being held on **"AS IS WHERE IS"** and **"AS IS WHAT IS BASIS"**.

1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property (excluding society dues). However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property (ies) put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting their Bid. The inspection of the property put on auction will be permitted to interested bidders at site as mentioned above.
3. The interested bidders shall submit their EMD (as mentioned above) through NEFT/ RTGS in the following **Account: 2090055100000001, Name of the A/C.: The Authorized Officer, CITIZENCREDIT Co-Operative Bank Ltd., Name of the Beneficiary: CITIZENCREDIT Co-Operative Bank Ltd., IFSC Code: CCBL0209005 (fifth digit is zero).** Please note Cheques will not be accepted as EMD amount.
4. After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the e-copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan ii) Copy of PAN Card iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Aadhar Card/ Voter ID Card/ Driving License/ Passport etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE- II & III (can be downloaded from the Web Portal: https://www.bankeauctions.com) AFTER DULY FILLED UP & SIGNATURE IS ALSO REQUIRED.
5. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact **M/s. C1 INDIA , Plot No. 301, 1st Floor, Udyog Vihar, Phase - 2, Gurgaon, Haryana. Pin: 122015, Help Line No. +91-124-4302020 / 21 / 22 / 23 / 24 +91-7738866326 / +91-9594597555, Help Line e-mail ID: support@bankeauctions.com** and for any property related query may contact Authorised Officer: **Mr. Carlyle D'Mello Mobile No. +91- 9820 35 2842 e-mail ID: CM.legal @citizencreditbank.com during working hours (10 am to 6 pm) from Monday to Saturday.**

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6. Only buyers holding valid User ID/ Password and confirmed payment of EMD through NEFT/ RTGS shall be eligible for participating in the e-Auction process.
7. The interested bidder has to submit their Bid Documents [EMD (not below the amount mentioned) and required documents (mentioned in Point No.4)] on / before the date and time mentioned therein, by way of hardcopy to the Authorised Officer. Interested bidder who is not able to submit their Bid Documents by way of Hardcopy to the Authorised Officer, can submit their Bid Documents through online mode (which is open from the date of publishing the e-Auction Event on the Web Portal, https://www.bankeauctions.com) on/ before the date and time mentioned therein, after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating in the e-Auction Process, subject to due verification (of the documents) and/ or approval of the Authorised Officer.
8. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it will automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorised Officer/ Secured Creditor, after required verification.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, immediately after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 30th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting bidder & borrower shall have no claim/ right in respect of property/ amount.
10. The prospective qualified bidders may avail online training on e-Auction from M/s. C1 India Pvt. Ltd. prior to the date of e-Auction. Neither the Authorised Officer/ Bank nor M/s. C1 India Pvt. Ltd. shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.
11. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
12. The Authorised Officer, who is not bound to accept the highest offer, has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
13. The bidders are advised to go through the detailed Terms & Conditions of e-Auction Process available on the Web Portal of M/s. C1 India Pvt. Ltd., https://www.bankeauctions.com before submitting their bids and taking part in the e-Auction.
14. **Special Instructions:** Bidding in the last moment should be avoided. Neither the Bank nor Service provider will be responsible for any technical lapse/ power or internet failure etc. In order to avoid such contingent situations, bidders are requested to ensure that they are technically well equipped and has all alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the Online Inter-se Bidding, successfully.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

The borrower/ guarantors are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

Date : 09.09.2019
Place: Mumbai

Authorised Officer
CITIZENCREDIT Co-Operative Bank Ltd.