

CITIZEN CREDIT Co-Operative Bank Ltd.
Registered Office: **CITIZEN CREDIT CENTRE, CTS No. 236, Marve Road, Orlem, Malad (West), Mumbai 400 064.**

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale notice for Sale of immovable properties mortgaged to Bank under **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8 (6) and 9(1) 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 following immovable properties mortgaged to the Secured Creditor, the physical possession of which has been taken by the Authorised officer of CITIZEN CREDIT CO-OP BANK LTD will be sold on **“AS IS WHERE IS BASIS” “AS IS WHAT IS BASIS”** and **“WHATEVER THERE IS BASIS”** for recovery of dues plus interest and costs 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 PROPERTIES

Branch Name Name & Address of Borrower	Details of mortgaged property	Outstanding Amount as per order / 13(2) Date of order u/s 14	Reserve Price (Rs.)	Date and Time of Inspection	Date & Time of EMD
			EMD		Date & Time of E-Auction
			Bid Increase Amount		
Thane -Branch Mr. Jiten Shamji Shah Mrs. Mamta Jiten Shah <u>Address of Borrowers:-</u> 304 Narmada Dham 3 rd Floor Navghar Rd, Opposite Railway Station, Chandan Nagar, Bhayandar East, Mira Bhayandar, Maharashtra 401105 <u>Name of Guarantors:</u> Mr. Ashish Rajnikant Pandya Mr. Aditya Kalyanji Maru	Property No.1 Flat No 301, 3 rd floor, Raviraj Residency CHSL, Mira Bhayander Road, Nr Dharam Kanta, Azad Nagar, Bhayander (E) – 401105 Area 510 sq. ft. (Built Up) (Owned by Mr. Jiten Shamji Shah & Mrs. Mamta Jiten Shah)	Rs.37,26,928/- as on 30.06.2021– 13 (2) (plus interest & charges from 01.07.2021) U/s 14 Order dated 10.04.2023	Property No.1 Rs.46,51,500/- Rs.4,65,150/- Rs.20,000/-	14.02.2024 12.30 pm to 2.00 pm	EMD by 22.02.2024 by 5.00 p.m. ----- E-Auction on 23.02.2024 11.00 am to 01.00 pm
Branch -Mahakali Mr. Abhishek Vijay Ved Mrs. Simi Abhishek Ved <u>Address of Borrowers:-</u> Flat No. 904, 9 th Floor, Verosva Godavari CHSL, SVP Nagar, Four Bungalows, Andheri (W), Mumbai- 400053. <u>Name of Guarantor:</u> Mr. Hitesh Vijay Sampat	Property No.2 Flat No.203, 2 nd Floor, A II Wing, Zishan Star Arcade, Old Survey No.280/2, New Survey No. 307/2, Naigaon East, Taluka Vasai, District, Palghar Area 1250 sq.ft (built up) (Owned by Mr. Abhishek Vijay Ved & Mrs. Simi Abhishek Ved)	Rs. 47,14,211/- as on 31.01.2020– 13 (2) (plus interest & charges from 01.02.2020) U/s 14 Order dated 08.06.2022	Property No.2 Rs.47,25,000/- Rs.4,72,500/- Rs.20,000/-	14.02.2024 10.00 am to 11.30 am	EMD by 22.02.2024 by 5.00 p.m. ----- E-Auction on 23.02.2024 11.00 am to 01.00 pm
Branch-Vashi M/s Yesamma Ventures/ Mr. Santosh Marathe and Mrs. Suyog Marathe <u>Address of Borrowers:-</u> Suyog Sangeet Vidyalaya, D/69 Kamgar Nagar Road, Kurla (E), Mumbai – 400 024 <u>Name of Guarantors:-</u> Mr. Vasudev Vinayak Kulkarni & Mr. Shailendra B Marathe	Property No.3 Flat No.101, 1 st Floor admeasuring 365 sq.ft (built up area) situated at Samayak Raj, House Nos.630A & 630B, Plot No.3, Sector-13, Kharghar Village, Taluka Panvel, Dist. Raigad, Navi Mumbai – 410210 (Owned by Mr. Santosh Narayan Marathe & Mrs. Suyog Santosh Marathe)	Rs.15,69,079/- & Rs.19,64,146/- as on 31.10.2018 - 13(2) (plus interest & charges from 01.11.2018) U/s 14 Order dated 18.01.2020	Property No.3 Rs.18,10,400/- Rs.1,81,040/- Rs.10,000/-	13.02.2024 10.00 am to 12.30 pm	EMD by 22.02.2024 by 5.00 p.m. ----- E-Auction on 23.02.2024 11.00 am to 01.00 pm

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<p>Marol -Branch M/s Dsouza Travels Pvt Ltd (Directors: Mr.Saver Elias D'Souza and Mrs.Shaila Saver D'Souza)</p> <p>Name of Guarantors Mr.Saver Elias D'Souza and Mrs.Shaila Saver D'Souza</p>	<p>Property No.4 Unit No.42, 2nd Floor, A Wing, Raj Industrial Complex Premises Co-operative Society Ltd, Military Road, Marol, Andheri (East), Mumbai – 400 059. Area-980 sq ft (Built up) (Owned by Mr. Saver Elias D'Souza and Mrs. Shaila Saver D'Souza).</p>	<p>Rs.84,12,931.98 as on 30.11.2019 -13 (2) (plus interest & charges from 01.12.2019)</p> <p>U/s 14 Order dated 04.01.2021</p>	<p>Property No.4</p> <table border="1"> <tr><td>Rs.1,03,49,000 /-</td></tr> <tr><td>Rs.10,34,900/-</td></tr> <tr><td>Rs.50,000/-</td></tr> </table>	Rs.1,03,49,000 /-	Rs.10,34,900/-	Rs.50,000/-	<p>07.03.2024 10.00 am to 12.00 noon</p>	<p>EMD by 15.03.2024 by 5.00 p.m. ----- E-Auction on 16.03.2024 11.00 am to 01.00 pm</p>
Rs.1,03,49,000 /-								
Rs.10,34,900/-								
Rs.50,000/-								
<p>Branch - Hill Road Mr Ram Abhilash Pal Ms. Vitola Pal</p> <p>Address of Borrowers:- Flat No. 115, D Wing, 1st Floor, Suraj Nagar CHSL, B.P Cross Road No. 5 Revenue Village Khari, Bhayander (East) Pin-401105</p> <p>Name of Guarantors Mr Rajeshwar Singh Mr.Jitesh More Mr Nandlal Pal Mr.Chouraja Panchu Pal</p>	<p>Property No.5 Flat No. 115, D Wing, 1st Floor, Suraj Nagar CHSL, B.P Cross Road No. 5 Revenue Village Khari, Bhayander (East), Pin-401105 Thane. Old Survey No 103, New Survey No 57, Hissa No.15 Area 34.85 Sq. Mtrs Built Up(Owned by Mr. Ram Abhilash Pal and Ms. Vitola Pal)</p>	<p>Rs.20,85,778/- as on 30.06.2021-13 (2) (plus interest & charges from 01.07.2021)</p> <p>U/s 14 Order dated 10.04.2022</p>	<p>Property No.5</p> <table border="1"> <tr><td>Rs. 20,75,000/-</td></tr> <tr><td>Rs. 2,07,500/-</td></tr> <tr><td>Rs.10,000/-</td></tr> </table>	Rs. 20,75,000/-	Rs. 2,07,500/-	Rs.10,000/-	<p>07.03.2024 10.00 am to 12.00 noon</p>	<p>EMD by 15.03.2024 by 5.00 p.m. ----- E-Auction on 16.03.2024 11.00 am to 01.00 pm</p>
Rs. 20,75,000/-								
Rs. 2,07,500/-								
Rs.10,000/-								
<p>Branch -Amboli Mr. Manav P Pandey Mr. Parmanand Pandey Address of Borrowers:- 301, Jyoti Villa, Plot No.52/A Sher-E-Punjab, Andheri (East), Mumbai-400 093</p> <p>Name of Guarantors: Mr. Sanjay L. Varma Mr. Sudhirkumar R. Jha,</p>	<p>Property No.6 Flat No. 1404 and 1404-A, 14th Floor, Gaurav Woods, Bldg No.1, Village Navghar, Mira Road (East), Thane – 401 107. Admeasuring 315 sq.ft (Carpet incl of balcony area) and 645 sq.ft (Carpet incl of balcony area) (Owned by Mr Manav P Pandey)</p>	<p>Rs.1,37,49,579/- as on 30.04.2022-13(2) (plus interest & charges from 01.05.2022)</p> <p>U/s 14 Order dated 23.08.2023</p>	<p>Property No.6</p> <table border="1"> <tr><td>Rs. 73,12,000/-</td></tr> <tr><td>Rs. 7,31,200/-</td></tr> <tr><td>Rs.20,000/-</td></tr> </table>	Rs. 73,12,000/-	Rs. 7,31,200/-	Rs.20,000/-	<p>07.03.2024 12.30 pm to 2.30 pm</p>	<p>EMD by 15.03.2024 by 5.00 p.m. ----- E-Auction on 16.03.2024 11.00 am to 01.00 pm</p>
Rs. 73,12,000/-								
Rs. 7,31,200/-								
Rs.20,000/-								

TERMS & CONDITIONS:

- To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. 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 Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- 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 properties put on auction will be permitted to interested bidders at site as mentioned above.
- The interested bidders shall submit their EMD (as mentioned above) through NEFT/ RTGS in the following **Account: 10057700, Name of the A/C.: CITIZEN CREDIT CO-OPERATIVE BANK LTD., Name of the Beneficiary: CITIZEN CREDIT CO-OPERATIVE BANK LTD., IFSC Code: CCBL0209005 (fifth digit is zero)**. Please note Cheques will not be accepted as EMD amount.
- 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

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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 Pvt Ltd, Plot No.68, 3rd Floor ,Sector -44, Gurugram, Haryana, Pin: 122003, Help line No. +91-124-4302020 / 21 / 22 / 23 / 24, +91-9594597555, Help Line email ID: support@bankeauctions.com** and for any property related query may contact Authorised Officer: **Mr. Anthony Noronha, Mobile No. +91- 9819 57 6214, e-mail ID: legal@citizencreditbank.com during working hours (10 am to 6 pm) from Monday to Saturday.**
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 after 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 15th 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 for re-auction and the defaulting bidder & borrower shall have no claim/ right in respect of property or 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, Registration expenses & transfer charges including pending dues against the property such as Society dues, electricity bill etc.
12. The Authorised Officer 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.

Date: 02.02.2024
Place: Mumbai

Sd/-
Authorised Officer
CITIZENCREDIT Co-Operative Bank Ltd.