
 बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उपक्रम एक परिवार एक बैंक	पुणे शहर अंचल कार्यालय PUNE CITY ZONAL OFFICE 1183/ए, यशोमंगल, एफ सी रोड, शिवाजीनगर, पुणे-5 1183/A 'Yashomangal' F C Road, Shivajinagar, Pune - 5 टेलीफोन/TELE : फोन 020 - 25573402/3303 फैक्स/FAX 25510812-020	 स्वच्छ भारत एक कदम स्वच्छता की ओर 'स्वच्छता अधियान' की सफलता हेतु हम प्रतिबद्ध हैं
	प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5	

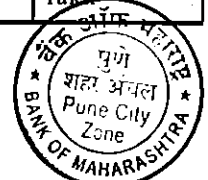
Terms & Conditions for E Auction Sale Notice

Sr. No	Borrowers/Guarantors/Name and Address:	Prop Lot no Branch & Contact No.	Description of Property	Reserve Price	Earnest Money Deposit
1	Borrower: M/s Universal Auto Pressing, prop. Mr. Rambhau Deoraaji Urkudkar, Gulmohar Cornor, Buildg No.9/3, Mahatma Phule Nagar, Chinchwad, Pune - 19 Guarantor: 1) Mr. Suraj Jagannath Urkudkar, B-3, Gajanan Maharaj Hsg Society, Sector NO.27, PCNTDA, Pune 411044.; 2) Mr. Eknath Krishna Awate R/o Flat No.5, Pushpak Apartment, Mai Ali, Gandhi Peth, Chinchwad, Pune 411033. 3) Mr. Sanjay Dattuji Urkudkar, Flat no.02, GMC Empire, RH 194, G Block, Nr Thermax Chowk MIDC, Chinchwad, 411019	1-- Akurdi Branch 020-27246869/8427646421	All that piece and parcel of the bearing S.No.179, Gat No.769, adm.1360 Sq Ft i.e.126.39 Sq Mtrs and construction thereon i.e. factory shed situated at Kudalwadi Chikhali, Tal Haveli Dist Pune. Bounded as East: By Road, South:Property of Mr. Mullas, West Property of Rehamans, North: Property of Mr. Choudhary.	Rs.26.45 lakh Bid Increment	Rs.2.65 lakh Rs.20,000/
		2-- Akurdi Branch 020-27246869/8427646421	All that piece and parcel of Gat No.767, adm.2500 Sq Ft i.e.232.34 Sq Mtrs and construction thereon i.e. factory shed adm area 1085 Sq ft situated at Kudalwadi Chikhali, Tal Haveli Dist Pune. Bounded as East: 20 ft common Road, South:Property of Dalane Enterprises, Wes: 15 ft common Road, North: Property of Laxmi Enterprises	Rs.50.95 lakh Bid Increment	Rs.5.10 lakh Rs.20,000/
Out Standing Amount: Rs.1,44,85,701.65ps (One Crore Forty Four Lakh Eighty Five Thousand Seven Hundred and sixty five paise) plus future interest thereon as applicable w.e.f. 30/04/2015					
2	Borrower: 1) Mr. Mukund Shankar Hirve, 2) Mrs. Dhanashri Mukund Hirve, Both R/at, Flat No. 7,8,9 D Wing DSK	3- Shaniwar Peth Branch	All that piece and parcel of Flat No.(7+8+9), D Wing on Ground floor in the 'F' Building known as 'DSK Chintamani' Co-op Housing Society, adm	Rs.30.00 lakh Bid Increment	Rs.3.00 lakh Rs.20,000/
				Physical possession	



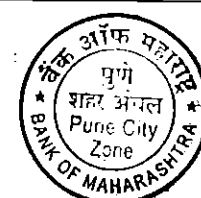
ANNEXURE - B

	Chintamani, Shaniwar Peth Pune 411030. Guarantor: 1) Mr. Mahesh Bhanudas Dambe, A/3/943, B5, PMC Society, Hanuman Nagar, Pune - 411016. 2) Mr. Rajendra Dashrath Mule, Flat no. 2, Panchratna Apartment, Rambag Colony, Paud Road, Pune - 411038	020- 24458829 9575938192	400.50 Sq Ft, CTSNo.417/514/513/519/ 517 Shaniwar peth Pune411030. Bounded as East: By Passage, South: Open space, West: Open Space, North: Flat No.10.	Date of E- Auction	13/2/2019
Rs.5,63,560/- (Five lakh sixty three thousand five hundred sixty) plus future interest thereon as applicable w.e.f. 07/07/2016					
3	Borrower: 1) Mr. Pravin Dhirubhai Songdigala. 2) Mrs.Ranjan Pravin Songigala Both R/at, Flat No.14, Satyam, S.No.89+90, Lokmanya Colony, Paud Road, Pune 411038.	4- Chatusrun gi Branch 020- 25534429 9860858731	Flat No.103, on first floor in the Building No.'J' styled as 'Astronia Royal' adm area 71.81 Sq Mtrs with terrace adjoining adm 17.84 Sq being constructed up on Survey no.62/3/4, 62/5B, Ambegaon Bk Tal Haveli Dist Pune.	Rs.62.93 lakh Bid Increment	Rs.6.30 lakh Rs.20,000/ Symbolic possession Date of E- Auction
Rs.53,03,522/- Fifty three lakh three thousand five hundred twenty two) plus future interest thereon as applicable w.e.f. 03/06/2017					
4	Borrower: 1) Mrs. Mamta Ashish Minase, R/o S. No.35, Shree Yash Garden, Flat no. 404, Wing A-2, Mohannagar, Dhankwadi, Pune - 411043. 2) Dr. Ashish Laxmikant Minase (since deceased through LR - Mrs. Mamta Ashish Minase) R/o Flat No.201, Building - B, S. No. 710A/3, Sneh Ganga, Shankarsheth Road, Pune - 411042	5- Bhavani Peth Branch 020- 26385850 7030777454	Flat No.504, on 5 th Floor, Building No. A-2,Shree Yash Garden adm. 595 eie. 55.29 Sq mtrs and Terrace 74 Sq Ft situated being & laying at Survey Nos. 35/5, 35/5/1, 35/5/2, 35/5/3, 35/5/4, 35/5/5, 35/5/6 at Dhankwadi, Tal Haveli, Dist Pune : Bounded as - North: By Compound wall, East: By property of Mr. Surana, West: By property of Mr. Shivaji Gogawale, South: By property of Mr. Chaudhary & Road	Rs.31.60 lakh Bid Increment	Rs.3.16 lakh Rs.20,000/ Physical possession Date of E- Auction
Rs.22,57,673/- (Twenty two lakh Fifty Seven thousand Six Hundred Seventy three) plus future interest thereon as applicable w.e.f.22/09/2015.					
5	Borrower: M/s Maheshwara International Pvt Ltd, Flat No.7, 1 st floor, B Building, Yugmsneh, CTS 202, Somwar Peth, Tal Haveli, Dist Pune. Guarantor: 1) Mahesh Vinod Bora, 2) Mahavir Vinodlal Bora, R/o Flat NO.702, 7 th floor,C wing, Atrium Skyward, S. No.5, Near St Bishops International School Undri, Pune. Also at Flat No.7 on 1 st floor B building, Yugmsneh, CTS 202, Somwar peth, Pune.	6- Overseas Branch 020- 25573351 9922436272 7- Overseas	All the piece and parcel of flat bearing no.01, adm 380 Sq ft i.e.35.30 Sq mtrs, including balconies and proportionate staircase area a situated on first floor and consisting of two rooms at City survey No.200 Somwar Peth Pune 411011. All that piece and parcel of the flat bearing no.07	Rs.16.00 lakh Bid Increment	Rs.1.60 lakh Rs.20,000/ Symbolic possession Date of E- Auction
Rs.10.12 lakh					
Rs.1.02 lakh					



ANNEXURE - B

	3) Santosh Babaji More, 4) Mrs. Swati Santosh More, R/o Flat No.701 on 7 th floor C wing, Atrium Skyward, S No.5, Near St Bishops interantunonal School, Undri. Also at Flat No.1 on 1 st floor, CTS 200, Somwar Peth Pune. 5) Mrs.Vasanti Kisan Nikam, R/o Flat no.1 on 1 st floor CTS 200, Somwar Peth , Pune.	Branch 020- 25573351 9922436272	on 1 st floor adm 220 Sq Ft i.e.20.43 Sq Mtrs of built up area in Building 'B' in the scheme called as 'Yugm Sneh' constructed on CTS 202Somwar Peth Pune 411011	Bid Increment	Rs.20,000/
Rs.2,14,72,694/- (Two Crore Fourteen lakhs Seventy two thousand Six Hundred ninety four) plus future interest thereon as applicable w.e.f.01/08/2016.					
6	<u>Borrower:</u> 1) Mr.Abhay Sharad Oza, 2) Mr. Sharad M Oza Both R/at Flat no.09, on 2 nd floor 'Jai Complex' Sr. No.34/2, Ambegaon Budruk, Pune 411046	8- Mayur Colony Branch 020- 25430495 9220484034	Flat NO.402 on 4 th floor, adm. Area 76.67 Sq Mtrs i.e. 825 Sq fts wing B 'Ramana Srushti' Survey No.57/1/6A and 57/1/6B, Hissa No.2, Narhe, Pune 411041	Rs.43.02 lakh Bid Increment	Rs.4.31 lakh Rs.20,000s/
Rs.38,79,097/- (Thirty eight lakhs Seventy Nine Thousand and ninety Seven) plus future interest thereon as applicable w.e.f.29/11/2017.					
7	<u>Borrower:</u> 1) Mr. Kishor Dnyaneshwar Kand, 2) Mrs. Rupali Kishor Kand, Both R/at Flat no. A-201, 2 nd Floor Survey No.56, Erande Park, Vadgaon Sheri Tal Haveli, Dist Pune 411014	9- Model Colony Branch 020- 25678824 9890416293	Flat no. A-201, on second Floor carpet area adm 54.94 Sq Mtrs / built up area 768.85 Sq Ft i.e. 71.42 Sq Mtrs, adjoin terrace carpet 9.20 Sq mtrs / 128.74 Sq ft i.e. 11.95 Sq Mtrs built up in "Erande Park" Survey No.56, Hissa No.3/2 and 2/1 (part),Vadgaon Sheri Tal Haveli, Dist Pune 411014	Rs.41.70 lakh Bid Increment	Rs.4.17 lakh Rs.20,000s/
Rs.57,03,432/- (Fifty Seven lakh Three Thousand Four Hundred Thirty Two) plus future interest thereon as applicable w.e.f.24/01/2015.					
8	<u>Borrower:</u> 1) Mr. Rifaquat Mohammad Siddik Kash, Near Kamogar Masjid, Mitha Fali Linoi Bazar, Jamnagar - 361006	10- Model Colony Branch 020- 25678824 9890416293	Flat No.14 on 4 th floor, wing 2, Building No.D, in "M. P. Residency", adm carpet area 408 Sq Ft i.e. 37.90 Sq Mtrs. Asm built up salable area 600 Sq ft i.e.55.74 Sq mtrs, along with terrace at survey NO.64/14+15, 64/20, 64/18, 64/19, 64/21 and 64/22 B/h Bhairavnath Mandir Near Post Office, off Marunji Road, at	Rs.19.88 lakh Bid Increment	Rs.1.99 lakh Rs.20,000s/



ANNEXURE - B

			Village Marunji Tal Mulshi Pune 411057	minutes each	
Rs.17,84,925/- (Seventeen lakh Eighty Four Thousand Nine Hundred Twenty Five) plus future interest thereon as applicable w.e.f.04/07/2016					
9	Borrower: 1) Pradeep Makhn Das. 2) Pinky P Das both R/o Flat No.102, Building No. A Ambar Park, Survey No.12, Ambegaon Budruk Pune 411046	11- Ambegaon Bk	All that consisting of flat bearing no.305, on Third floor, in 'B' Building adm 522 Sq Ft carpet area along with attached terrace adm about 72 Sq ft situated in Building 'Advika Apartment' constructed at survey no.32/5C at pisoli Pune 411060.	Rs.28.20 lakh	Rs.2.82 lakh
		020- 25573305 9960255195		Bid Increment	Rs.20,000/
				Symbolic possession	
				Date of E- Auction	13/2/2019
				Time of e-auction: 12.30pm to 1.30pm unlimited extension of 5 minutes each	
		12- Ambegaon Bk Branch	All that consisting flat no. A-102, having carpet area 755 Sq Ft, charged Built-up area of 991 Sq Ft along with attached terrace having salable area 991 Sq ft on first floor of wing 'A' in 'Amber Park' constructed at survey no.12 Ambegaon Bk Tal Haveli, Dist Pune	Rs.38.69 lakh	Rs.3.87 lakh
		020- 25573305 9960255195		Bid Increment	Rs.20,000/
				Symbolic possession	
				Date of E- Auction	13/2/2019
				Time of e-auction: 2.00pm to 3.00pm unlimited extension of 5 minutes each	
Rs.47,78,659/- (Forty Seven lakh Seventy Eight Thousand Six Hundred Fifty Nine) plus future interest thereon as applicable w.e.f.14/10/2016.					
10	Borrower: SIND'S Partnership Firm, c/o Poona Club, Camp Pune. Partners & Guarantor: 1) Mrs. Lajwanti Murlidhar Punjabi. 2) Mr. kapil Prakash Punjabi. 3) Mr. Varun Prakash Punjabi. 4) Mrs. Neetu Prakash Punjabi. All R/at Flat No 16 Building No F Gita Society Camp Pune-411001	13- Raviwar Peth Branch	Office No 409, of the Type B-II of the SBU area adm 40.59 Sq Mtrs. Super Built up i.e. 34.50 Sq Mtrs. Built up on 4 th floor of the Building named LLOYDS Chambers' Situated at S. No.59, 229, Muncipal House No.459/1 & 460 Somwar peth and now CTS No.408, 409, final Plot 12, Mangalwar peth Pune.	Rs.42.60 lakh	Rs.4.26 lakh
		020- 25573305/ 3315 9960255195		Bid Increment	Rs.20,000s/
				Symbolic possession	
				Date of E- Auction	13/2/2019
				Time of e-auction: 12.30pm to 1.30pm unlimited extension of 5 minutes each	
Rs.9289820.00 (Ninety Two Lakh Eighty Nine Thousand Eight Hundred Twenty) plus future interest thereon as applicable 11/01/2017					
11	Borrower: M/s Sind Trading Company 591 Mayura Chambers, Rasta Peth, Pune- 411011 Partners & Guarantor: 1) Mrs. Lajwanti Murlidhar Punjabi. 2) Mr. kapil Prakash Punjabi. 3) Mr. Varun Prakash Punjabi. 4) Mrs. Neetu Prakash Punjabi. All R/at	14- Raviwar Peth Branch	Flat no. 802, on 8 th floor, in LA-CRESTA Building 'B' Wing, adm.103.59 Sq Mtrs i.e.1115 Sq Ft and terrace adm 26.85 Sq Mtrs i.e. 289 Sq Ft and parking, constructed at Survey No. 62/1, CTS No. 541 at Sopanbug, Ghorpadi, Pune, Bounded as North - Flat No.801, East - Open	Rs.140.00 lakh	Rs.14.00 lakh
		020- 25573305/ 3315		Bid Increment	Rs.50,000s/
				Symbolic possession	
				Date of E- Auction	13/2/2019
				Time of e-auction:	



ANNEXURE - B

	Flat No 16 Building No F Gita Society Camp Pune-411001	9960255195	Space, West- Entrance Lobby, South - Open space	1.00pm to 2.00pm unlimited extension of 5 minutes each		
Rs.1,55,96,213/- (One Crore Fifty five Thousand Ninety Six Thousand Two Hundred Thirteen) plus future interest thereon as applicable 21/11/2015						
12	Borrower: 1) Mr. Suhas Vijaykumar Katare. 2) Mrs. Varsha Suhas Katare Both R/at A 1460 Vinayak Residency B/4 Daji Peth Near Pulgam Showroom Solapur 413005. Also at Flat No.402 Sai Chintan 4 th Floor B wing S.No.171 Hissa No.3 C, Harpale Vasti Fursungi Tal Haveli Dist Pune.	15-	Flat N.402 on fourth floor adm. Carpet area 512.58 Sq fts total saleable built-up area 61.89 Sq Mtrs i.e. 666 Sq Ft in Building B wing of "Sae Chinntan" situated at Survey No.171/3C (old Survey No.143A) Village Fursungi, Tal Haveli Dist Pun.	Rs.24.00 lakh	Rs.2.40 lakh	
		Swargate Branch		Bid Increment	Rs.20,000s/	
		020-24484454 8275066620		Symbolic possession	Date of E-Auction	13/2/2019
				Time of e-auction: 1.00pm to 2.00pm unlimited extension of 5 minutes each		
Rs.18,89,758/- (Eighteen Lakh Eighty Nine Thousand Seven Hundred Fifty Eight) plus future interest thereon as applicable 04/07/2018						
13	Borrower: 1) Mr. Kishor Rambhau Borade. 2) Mrs. Borade Kirti Kishor Both R/at Flat nO.10 Sai Samarth Sankul, S. No. 23/1/1 NR Limaye Nagar Dhayri Pune 411041 Guarantor: Mr. Tembe Dattatrya Baburao, R/at Vinayak Nagar S. No.54 New Sangavi Pune 411027	16--	All that piece and parcel of Residential Flat no.10 adm about 353 Sq ft situated on the Third Floor in wing B, in Building known as "Sai Samarth Sankul" which is constructed at S. No.23 Hissa No.1/1, at Dhayri, tal Haveli Dist Pune. Bounded as East: S. No.23/2, South: S.No. 23/1/2, West: Flat NO.11, North: Flat No.09.	Rs.14.00 lakh	Rs.1.40 lakh	
		Swargate Branch		Bid Increment	Rs.20,000s/	
		020-24484454 8275066620		Symbolic possession	Date of E-Auction	13/2/2019
				Time of e-auction: 3.00pm to 4.00pm unlimited extension of 5 minutes each		
Rs.4,58,489/- (Four Lakh Fifty Eight Thousand Four Hundred Eighty Nine) plus future interest thereon as applicable 01/03/2018						
14	Borrower: Mrs. Pooja Pandharinath Danke R/at 26, Aishwarya, Pooja Park Paud Road, Kothrud, Pune. Also R/at Flat NO.504, Prestige Properties S. No.668/69, Behind Chintamani Hotel, Bibwewadi, Pune 411037	17-	Flat no.504 on 5 th Floor in Building 'Prestige Properties, Wing D-1 adm78.50 Sq mtrs i.e. 845 Sq ft built up and 9.29 Sq Mtrs i.e. 100 Sq ft of parking Space constructed at Survey No.668/1B/2+3+668/6A/1+2+3, Plot no.07, off Swami Veivekanand Road Bibwewadi, Pune 411037.	Rs.57.59 lakh	Rs.5.76 lakh	
		Deccan Gymkhana Branch		Bid Increment	Rs.20,000s/	
		020-25531290 9820988568		Physical possession	Date of E-Auction	13/2/2019
				Time of e-auction: 1.00pm to 2.00pm unlimited extension of 5 minutes each		
Rs.69,08,684/- (Sixty Nine Lakh Eight Thousand Six Hundred Eighty Four) plus future interest thereon as applicable w.e.f.26/09/2018.						
15	Borrower: M/s Pandhare Industries prop. Priyasarshi	18-	Row House No.1, Building no.E, adm 1300 Sq ft,	Rs.153.34 lakh	Rs.15.34 lakh	



ANNEXURE - B

	Eknath Pandhare R/at Row House No.1, Gajanan Society B, Kothrud, Pune 411038. <u>Guarantor & mortgagors:</u> 1) Mr. Eknath Dattatrya Pandhare (deceased through LR) a) Smt. Sunetra Eknath Pandhare. b) Mr. Priyadarshi Eknath Pandhare. c) Mrs. Jui Das. 2) Smt. Sunetra Eknath Pandhare Above all R/o Row House No.1, Gajanan Society B, Kothrud, Pune 411038	Deccan Gymkhana Branch 020-25531290 9820988568	ground and first floor, lane no.14, Paramhans nagar, in Gajanan Society B, constructed on the land bearing S. No.91 Hissa No.1/9 at village Kothrud, Pune 411038.	Bid Increment Rs.50,000s/	
Rs.1,32,21,096/- (One Crore Thirty Two lakh Twenty one thousand and Ninety Six) plus future interest thereon as applicable w.e.f. 20/08/2018.					
16	<u>Borrower:</u> Mr. Pramod Devram Nighot R/o 127/4, Sus Road, Pandav Nagar, Sutaewadi Pune 411008. Also R/o Flat No.12, on 3 rd floor Building C, Satguru Heights, S No.77/1/1/1B+1+3, 77/1/1A/1/1C Ghorpadi Mundhwa Road, Near Passport office, Ganga Park Pingale Vasti, Mundhwa Pune.	19-- Tilak Road Branch 020-24336635 9890054326	All the piece and parcel of Flat no.12, on Third floor in Building No. "C" Sadguru Hights adm area 76.85 Sq mtrs i.e. 826.90 Sq ft Built up area and Terrace adm area4.36 Sq mtrs i.e.49.91 Sq ft at village Mundhwa, Pune bearing PMC NO. AF/1/50100482000 constructed at Survey No. 77/1/1/1B+1+3A, Survey No. 77/1/1A/1/1C/1C Ghorpadi Mundhwa Road Tal Haveli Dist Pune.	Rs.42.80 lakh Bid Increment Rs.20,000s/	Rs.4.28 lakh Physical possession Date of E-Auction 13/2/2019 Time of e-auction: 1.00pm to 2.00pm unlimited extension of 5 minutes each
Rs.32,23,402/- (Thirty Two lakh Twenty Three Thousand Four Hundred and two) plus future interest thereon as applicable w.e.f. 05/06/2017.					
17	<u>Borrower:</u> 1) Shalendra Bhagawan Deshpande. 2) Smt. Veena Shailendra Deshpande. 3) Smt Sulochana Bhagawan Deshpande All R/at Flat No.2, on second floor, Omka Niwas CTS No.469, Shaniwar Peth Pune 411030. <u>Guarantor:</u> 1) Shri. Shivraj Sundgikar R/o E302 Westend Village Right Bhusari Colony Kothrud Pune 411029 2) Shri. Nilesh S Jangam R/o Flat No.203 on second Floor Sneha Sankul Lane No.17, Dahanukar Colony, Kothrud Pune 411038.	20-- Tilak Road Branch 020-24336635 9890054326	Flat No.2, on second floor, adm 875 Sq ft i.e. 81.31 Sq mtrs in "Omka Niwas Apartment Condominium" constructed on CTS No.469, Shaniwar Peth Pune 411030. Bounded as East: By CTS NO.467, South: By lane/Road, West: CTS No.444, North:CTS No.446.	Rs.69.93 lakh Bid Increment Rs.20,000s/	Rs.7.00 lakh Symbolic possession Date of E-Auction 13/2/2019 Time of e-auction: 2.00pm to 3.00pm unlimited extension of 5 minutes each
Rs.64.19lakh (Sixty Four lakh Nineteen Thousand) plus future interest thereon as applicable w.e.f. 01/09/2016.					
18	<u>Borrower:</u> 1) Nainesh Krishnakant Rajkotia R/at Rajkotia Securities Ltd. 7088 Cotton Exchange Building Kalabadevi Road Mumbai Rajkotia. 2) Mrs. Harsha Nainesh Rajkotia.3) Mr.	21-- Tilak Road Branch	All that piece and parcel of Flat No.202, on second floor adm 144.19Sq mtrs, attached terrace adm 6.13 Sq Mtrs total salable area 146.32 Sq Mtrs 'Ceneraria Wing B, in Project known	Rs.85.00 lakh Bid Increment Rs.20,000s/	Rs.8.50 lakh Symbolic possession



ANNEXURE - B

	Krishnakant Harjynda Rajkotia. All R/o Badrikeshwar, 14th floor, 82 Marine Drive, Near Hub Griss School Mumbai.	020- 24336635 9890054326	as Venkatesh Flora Phase II, at S. NO. 96B, 96C, 96D, CTS No.1881 to 1897 village Mundhwa Pune Tal Haveli, Dist Pune.	Date of E- Auction	13/2/2019		
		22--	All that piece and parcel of Flat No.203, on second floor adm 99.86 Sq mtrs, attached terrace 5.57 Sq mtrs total salable area 105.43 Sq mtrs in Ceneraria Wing B, Project known as Venkatesh Flora Phase II, at S. NO. 96B, 96C, 96D, CTS No.1881 to 1897 village Mundhwa Pune Tal Haveli, Dist Pune.	Rs.60.00 lakh	Rs.6.00 lakh		
		Tilak Road Branch		Bid Increment	Rs.20,000s/ Symbolic possession		
		020- 24336635 9890054326		Date of E- Auction	13/2/2019		
				Time of e-auction: 1.00pm to 2.00pm unlimited extension of 5 minutes each			
Rs.83;96,322/- (Eighty Three Lakh Ninety Six thousand Three Hundred Twenty Two) plus future interest thereon as applicable w.e.f. 04/09/2017.							
19	Borrower: M/s Kartik Developers pro. Shri. Rohidas Maruti Danane, Office No.303, on third floor Vasudha Equinox CTS no.2504, S. No.5/12, Bapodi Pune Guarantor: 1) Renuka Rohidas Danane R/at Ankit Home Flat No.B-18, Astha Society Opp MGM Malladpodi Pune 411012. 2) Shriniwaslu Awaraih Mekhala, S. No. 71/1B8 B T Kawade Road, Shrinath Nagar, Ghorpadigaon Pune 411001.	23--	Flat no.9 on 4 th floor, adm 28.94 Sq mtrs plus open terrace adm 13.02 Sq mtrs carpet in building "Laxman Krupa" Apartments, at survey no. 2497 lying at village Bhosari (Kasarwadi Gaathan) Tal Haveli, Dist. Pune.	Rs.15.98 lakh	Rs.1.60 lakh		
		Tilak Road Branch		Bid Increment	Rs.20,000s/		
		020- 24336635 9890054326		Physical possession			
					Date of E- Auction	13/2/2019	
					Time of e-auction: 11.00am to 12.00noon unlimited extension of 5 minutes each		
				24--	Flat No. 18 on 5 th floor adm 44.00 Sq Mtrs. Carpet area equivalent to 55.88 Sq Mtrs in 'B' wing in Building' Aastha Co-operative Hsg' laying at Survey no.31 Hissa no. 1B+2+3+4/9 corresponding CTS No. 1251 and Survey NO.32 Hissa No.A/7(old Survey No.31/A, Plot No.8) corresponding CTS no.1244, 1245 and 1246at Dapodi, Dist Pune.	Rs.27.00 lakh	Rs.2.70 lakh
			Tilak Road Branch	Bid Increment		Rs.20,000s/	
			020- 24336635 9890054326	Physical possession			
					Date of E- Auction	13/2/2019	
					Time of e-auction: 1.00pm to 2.00pm unlimited extension of 5 minutes each		
				25--	Flat no. 10 on 4 th floor adm. 500 Sq fts i.e.46.45 Sq mtrs built up in Building "Laxman Krupa" Apartments, at survey no. 2497 lying at village Bhosari (Kasarwadi Gaathan) Tal Haveli, Dist. Pune.	Rs.16.83 lakh	Rs.1.70 lakh
			Tilak Road Branch	Bid Increment		Rs.20,000s/	
	020- 24336635 9890054326	Physical possession					
			Date of E- Auction	13/2/2019			
			Time of e-auction: 2.00pm to 3.00pm				



ANNEXURE - B

				unlimited extension of 5 minutes each
	26 -	Tilak Road Branch	Office no. 303 on the third floor adm 818 Sq ft in Building "Vasudha Equinox" near Khadki Railway Station situated and lying at CTS no. 2504 Survey No. 5/2 mauje Bopodi, Pune.	Rs.61.47 lakh
				Bid Increment
	020-24336635 9890054326			Physical possession
				Date of E-Auction
				13/2/2019
				Time of e-auction: 3.00pm to 4.00pm unlimited extension of 5 minutes each
Rs.1,22,78,637/- (One Crore Twenty Two Lakh Seventy Eight Thousand Six Hundred Thirty Seven.) plus future interest thereon as applicable w.e.f. 13/07/2014.				

Date & Time for submission of request letter of participation /KYC Documents / Proof of EMD etc. up to **12/02/2019**.
The intending purchasers can inspect the property/ies with prior appointment at his/her own expenses on 29/01/2019 & 30/01/2019 during office hours and with prior appointment.

The auction sale will be 'On line E-Auction/Bidding through website <https://www.bankeauctions.com> on **13/02/2019** for above Properties at given time with unlimited extensions of 5 minutes duration each. Bidders shall improve their offers in multiple of as given above during online bidding for property/ies.

- 1) Bidders are advised to go through the website www.bankofmaharashtra.co.in and e-auction website <https://www.bankeauctions.com> for detailed terms and conditions of auction sale before submitting their bids and taking part in the E- auction sale proceedings.
- 2) Registration of Bidders with Auctioneer Company M/s.C1 India Pvt. Ltd Mr. Hareesh Gowda , e-mail support@bankeauctions.com, hareesh.gowda@c1india.com Mobile No.9594597555, Helpline no. +91-120-4888888 at the web portal www.bankeauctions.com for bidding in e- auction as per the requirement of the Auctioneer Company is essential.
- 3) Offer should be submitted online only in the prescribed format with relevant details, as available on the website from date of publication.
- 4) Intending bidder should hold a valid e-mail id. Interested bidders should have their own arrangements for internet service. Internet connectivity and other paraphernalia requirements shall have to be ensured by the bidders themselves.
- 5) Bidders staying abroad/NRIs/PIOs/Bidders holding dual citizenship must submit photo page of his/her valid Indian Passport.
- 6) All persons participating in the E Auction should submit sufficient and acceptable proof of their identity, residence address and copy of PAN/TAN cards etc. The bidders should upload scanned copies of PAN card and proof of residential address, while submitting e-tender. The bidders other than individuals should also upload proper mandate for e bidding.
- 7) Prospective bidder may avail online training from M/s.C1 India Pvt. Ltd Mr. Hareesh Gowda , e-mail support@bankeauctions.com, hareesh.gowda@c1india.com Mobile No.9594597555, Helpline no. +91-120-4888888



ANNEXURE - B

- 8) E-Auction is being held on "AS IS WHERE IS, "AS IS WHAT IS", AND "WHATEVER THERE IS" basis" after taking **PHYSICAL** possession of the property. Further, after taking symbolic possession of Flat property. Successful bidder/s shall have to get physical possession of the properties at his/their own cost, risk & responsibility. Though the Bank will facilitate in taking possession by obtaining orders from the competent authorities.

To the Best of knowledge and information of the Bank, there is no encumbrance on any property. However, the Bidder/s has to satisfy himself about the details of property before submitting their bids/taking part in e-auction sale proceedings. The bidder/ purchaser should make their own inquiries regarding any statutory liabilities, arrears of tax, claims etc. by themselves before making the bid. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues of the Municipal Corporation/ local authority/ Cooperative Housing Society or any other dues, taxes, levies, fees,/transfer fees if any, in respect of and/or in relation to the sale of the said property. Successful bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.

- 9) Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/ to the credit of Authorised Officer, Bank of Maharashtra, Pune City Zone Current Account No. 60116202193 with Bank of Maharashtra, **Corporate Finance Branch**, and Pune IFSC code: MAHB0000941 before submitting the tender online. The said EMD shall be adjusted towards final bid amount in the case of highest bidder. In respect of other/unsuccessful bidders the EMD will be refunded without interest through RTGS/NEFT to the account from which it is received.
- 10) A copy of the tender form along with the enclosures submitted online (also mentioning the UTR No. and the account number through which EMD is remitted) shall be forwarded to the Branch Manager, Bank of Maharashtra, above mention Branch /Authorised Officer Bank of Maharashtra, Pune City Zone, Yashomangal Bldg, 3rd floor, F.C Road, Shivajinagar, Pune 411 005, so as to reach on or before 12/02/2019.
- 11) Bidders may give offers either for one or for all the properties. In case of offers for more than one property bidders will have to deposit the EMD for each property.
- 12) Highest bid will be provisionally accepted on 'subject to approval" basis and the highest bidder shall not have any right/title over the property until the sale is confirmed by the Authorised Officer.
- 13) The successful bidder shall have to deposit 25% of the purchase amount (including Earnest Money already paid), immediately on closure of the e-auction sale proceedings on the same day or by the next day of E-auction sale in the mode stipulated in **clause 11** above. *The balance of the bid amount shall have to be deposited on or before the fifteenth day of confirmation of Sale.*
- 14) On confirmation of the sale by the Bank and compliance of the terms of payment, the Authorized officer shall issue a certificate of sale of the said property in favor of the successful bidder/purchaser in the form given in Appendix V to Enforcement of Security Interest Rules. The sale certificate shall be issued only in the same name in which the tender is submitted.
- 15) The successful bidder would bear all the charges/fees payable for conveyance such as stamp duty, registration fee or any other cost as applicable as per the law. All statutory/non statutory dues, taxes, rates, assessments, charges fees etc will be the responsibility of the successful bidder only.
- 16) It shall be the responsibility of the successful bidder to remit the TDS @1% as applicable u/s194 1-A of IT Act if the aggregate of the sums credited or paid for such consideration is Rs.50.00 lakh or above. TDS should



ANNEXURE - B

be filed online by filling form 26QB & TDS certificate to be issued in form 16B. The purchaser has to produce the proof of having deposited the income tax into the government account.

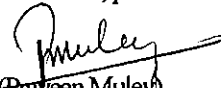
- 17) In the event of any default in payment of any of the amounts, or if the sale is not completed by reason of any default on the part of the successful bidder, the Bank shall be entitled to forfeit all the monies till then paid by the successful bidder and put up the property in question for resale/disposal in its absolute discretion, and the defaulting successful bidder shall forfeit all claim to the property or to any part of the sum for which it may be subsequently sold.
- 18) The Bank has the absolute right and discretion to accept or reject any bid or adjourn / postpone / cancel the sale / modify any terms and conditions of the sale without any prior notice and assigning any reason.
- 19) Bid form without EMD or with below EMD amount shall be rejected summarily
- 20) Particulars specified in respect of the property in the public notice have been stated to the best of the information of the Authorized Officer/Bank and Bank would not entertain any claim or representation in that regard from the bidders.
- 21) This publication is also thirty days' notice required under section 13(8) (6) of Securitization Act to the above borrower/guarantors, or this publication is fifteen days' notice as required under the said Act for subsequent auction under SARFAESI.
- 22) The sale shall be subject to rules/conditions prescribed under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
- 23) Disputes, if any, shall be within the jurisdiction of Pune Courts only.
- 24) Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed there under.
- 25) This notice is also being published in vernacular. The English version shall be final if any question of interpretation arises

Special Instructions:



Bidding in the last minutes and seconds should be avoided in the bidders own interest. Neither the Bank of Maharashtra nor the Service Provider will be responsible for any lapses/failure (Internet failure, power failure etc).

Date:05/01/2019
Place: Pune




(Praveen Muley)
Authorised Officer
Pune City Zone.

O'CF

 बैंक ऑफ महाराष्ट्र Bank of Maharashtra सार्वजनिक क्षेत्र का उद्योग एक परिवार एक बैंक	पुणे शहर अंचल कार्यालय PUNE CITY ZONAL OFFICE 1183/ए, यशोमंगल, एफ सी रोड, शिवाजीनगर, पुणे-5 1183/A 'Yashomangal' F C Road, Shivajinagar, Pune - 5 टेलीफोन/TELE : फोन 020 – 25573402/3303 फेक्स/FAX25510812-020	 का कदा कदा की को स्वच्छता अधिवान की सफलता हेतु हम प्रतिबद्ध हैं
	प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 Head Office: LOKMANGAL,1501,SHIVAJINAGAR,PUNE-5	

E-AUCTION BID FORM

(Read carefully the terms and conditions of sale before filling –up and submitting the bid)

Sr. No.	Name of Bidder(s) (in Capital)	Father's / Husband's Name	Postal Address of Bidder(s) (If Bidder is a company, address of its Regd.Office)	Phone / Cell Number and email ID
(1)	(2)	(3)	(4)	(5)
1				
2				

5. Bank Account details to which EMD amount to be returned
 i) Bank A/c. No. :
 ii) IFSC Code No. :
 iii) Branch Name :
6. Date of submission of bid :
7. PAN Number:
8. Property/Assets Item No. in respect :
 of which the bid is submitted
9. Whether EMD remitted : Yes / No
10. EMD remittance details*
 Date of remittance :
 Name of Bank :
 Branch :
 Account No. :
 IFSC Code No :
 UTR No :
 11. Bid Amount quoted :

I declare that I have read and understood all the terms and conditions of auction sale and shall abide by them.

(Signature of the Bidder)

***mandatory: Bidders are advised to preserve the EMD remittance challan.**

DECLARATION

Date:

The Chief Manager and Authorized Officer ,
Bank of Maharashtra,
Pune City Zone, Yashomangal Bldg,
3rd floor, F.C Road, Shivajinagar,
Pune 411 005

1. I/We, the Bidder/s aforesaid do hereby state that, I/We have read the entire terms and conditions of the sale and understood them fully. I/We, hereby unconditionally agree to conform with and to be bound by the said terms and conditions and agree to take part in the Online Auction.
2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our bid and that the particulars remittance given by me/us in the bid form is true and correct.
3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief. I/We understand and agree that if any of the statement/ information revealed by me/us is found to be incorrect and/or untrue, the bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Bank and the Bank will be at liberty to annul the offer made to me/us at any point of time.
4. I/We also agree that after my/our offer given in my/our bid for purchase of the assets is accepted by the Bank and I/We fail to accept or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfill any/all the terms and conditions of the bid and offer letter, the EMD and any other monies paid by me/us along with the bid and thereafter, are liable to be forfeited.
5. The decision taken by the Authorised Officer of the Bank in all respects shall be binding on me/us.
6. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of terms being offered for sale.
7. I also understand the Bank is not liable to pay any interest/ refund of EMD in case of any delay in issue of confirmation of sale/ Sale Certificate, handing over of physical possession of secured asset sold under e-auction by virtue of any Court Order received after e-auction is held.

Signature:

Name:



.....

Address:

.....

e-mail id.....

Mobile.....

 <p>बैंक ऑफ महाराष्ट्र Bank of Maharashtra एक प्रतिभार एक बैंक</p>	<p>पुणे शहर अंचल कार्यालय PUNE CITY ZONAL OFFICE 1183/ए, यशोमंगल, एफ सी रोड, शिवाजीनगर, पुणे-5 1183/A 'Yashomangal' F C Road, Shivajinagar, Pune - 5 टेलीफोन/TELE : फोन 020 – 25573402/3303 फैक्स/FAX25510812-020</p> <p>प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 Head Office: LOKMANGAL,1501,SHIVAJINAGAR,PUNE-5</p>	 <p>एक बंधन प्रणाली की ओर 'प्रगल्भता अधिष्ठान' की एकलता हेतु हम प्रतिबद्ध हैं</p>
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General Terms and Conditions of Online Auction Sale

1. **Nature and Object of Online Sale:**
 - a. The online e-auction sale is with the object of Free and Fair Sale, Transparency and for achieving best-possible recovery of public money.
 - b. The sale is governed by the Provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 and the following specific terms and conditions.
2. **Caution to bidders:**
 - a. Property is sold on as is and where is /on what it is/ no complaint basis.
 - b. Bidders are advised / cautioned to verify the concerned SRO as well as the Revenue Records/ other Statutory authorities such as Sales Tax/Excise/Income Tax etc. and shall satisfy themselves regarding the nature, description, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids.
 - c. Bidders are advised to go through all the terms and conditions of sale given in the tender document and also in the corresponding public sale notice in the dailies before submitting the bid and participating in the online bidding/auction.
 - d. Statutory dues/liabilities etc., due to the Government/Local Body, if any, shown in the sale notice/tender document shall be borne by the purchaser(s).
3. **Inspection of Property/Immovable Assets:**
 - a. Property/Assets can be inspected on the date(s) given in the public sale notice / tender document.
 - b. Bidders shall inspect the property/Assets and satisfy themselves regarding the physical nature, condition, extent, etc of the property/Assets.
 - c. Bidders are bound by the principle of caveat emptor (Buyer Beware).
 - d. Complaints, if any, in the matter of inspection shall immediately be brought to the notice of the Authorised Officer.
4. **Inspection of Title Deeds:**
 - a. Bidders may inspect and verify the title deeds and other documents relating to the property available with the Bank
5. **Submission of bid forms:**
 - a. Bids in the prescribed format given in the tender document shall be submitted "offline" in the proforma provided in portal [https:// www.bankeauctions.com](https://www.bankeauctions.com) Bids submitted otherwise shall not be eligible for consideration and rejected.
 - b. Bids shall be submitted online before the last date and time given in the sale notice/tender document.

- c. Bids form shall be duly filled in with all the relevant details.
- d. Bidders staying abroad/NRIs/PIOs/Bidders holding dual citizenship must submit photo page of his/her valid Indian Passport.
- e. Incomplete/unsigned bids without EMD remittance details will be summarily rejected. NRI Bidders must necessarily enclose a copy of Photo page of his/her Passport and route their bid duly endorsed by Indian Mission.
- f. Only copy of PAN Card, Passport, Voter's ID, Valid Driving License or Photo Identity Card issued by Govt. and PSU will be accepted as the identity document and should be submitted along with the bid form.
- g. Original Identity Document copy of which is submitted along with the bid form must be produced on demand.

6. Earnest Money Deposit (EMD):

- a. The bid shall be accompanied by the EMD as specified in the public sale notice/tender document.
- b. EMD and other deposits shall be remitted through EFT/NEFT/RTGS Transfer to the bank account as specified in the sale notice/Tender document.
- c. Bidders not to disclose remittance details of EMD, UTR Code, etc. to any one and to safeguard its secrecy.
- d. Bidders shall preserve the remittance challan and shall produce the same as and when demanded.
- e. Bid form without EMD shall be summarily rejected.
- f. All details regarding remittance of EMD shall be entered in the bid form.
- g. EMD, either in part or in full, is liable for forfeiture in case of default.

7. Bid Multiplier:

- a. The bidders shall increase their bids in multiples of the amount specified in the public sale notice.

8. Duration of Auction sale:

- a. Online auction sale will start automatically on and at the time given in the public sale notice/Tender Document.
- b. Auction/Bidding time will initially be for a period of one hour and if bidding continues, the bidding process will get automatically extended five minutes duration of each and kept open till the auction-sale concludes.
- c. If any market-leading bid (bid higher than the highest at the point in time) is received within the last five minutes of closing time, the bidding time will be extended automatically by five minutes and if no bid higher than last quoted highest bid is received within the said extended five minutes, the auction sale will automatically get closed at the expiry of the extended five minute. There will thus be an extension of bidding-time, each of five minutes duration, till auction is concluded.
- d. Bidders are advised to enter their bid accordingly keeping in mind the five minutes duration.
- e. No complaint on time-factor or paucity of time for bidding will be entertained.

9. Online Bidding:

- a. Auction/ bidding will be only online bidding through the portal provided by the service provider.

- b. In case of sole bidder, the sale may be accepted or deferred and property be brought for resale or otherwise sale will be deferred or cancelled.
- c. Bidders are cautioned to be careful while entering their bid amount and to check for alteration, if any, before confirming the same.
- d. No request/complaint of wrong bidding will be entertained for canceling the sale and in such case, the EMD in full will be forfeited.
- e. Bidders may, subject to conditions of online service provider, may avail pre-auction training and/or for demo/mock auction-sale.

10. Declaration of successful bidder:

- a. Highest bidder will be declared the successful bidder and sale will be confirmed in his favour. Intimation to this effect will be given through e-mail by service provider/Bank.
- b. All intimations to bidders/auction purchaser will be primarily through e-mail by the service provider/Bank. Date of sending e-mail will be considered as date of intimation. If no intimation reaches, bidders are expected to take efforts to find out status from the Bank. Non-receipt of intimation should not be an excuse for default/non-payment.

11. Deposit of purchase price:

- a. The bidder declared successful, shall pay, immediately on the same day after such declaration, a deposit of 25% (less EMD already paid) on the amount of his purchase money.
- b. In case of the auction-sale proceeding and concluding beyond the banking transaction hours, the deposit of 25% of purchase price (less EMD already paid) shall be remitted before 3.00 p.m. of the next working day.
- c. The balance amount of purchase money shall be paid on or before the fifteenth day from the date of the sale or within such period as may be extended, for the reason to be recorded, by the Authorised Officer.

12. Default of Payment:

- a. Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated in para 11(b) above and 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice.
- b. The EMD and any other monies paid by the successful bidder shall be forfeited by the Authorised Officer of the Bank.

13. Sale Certificate / Payment of Stamp Duty:

- a. On payment of the entire purchase price / bid amount, Sale Certificate will be issued by the Authorised Officer of the Bank only in the name/names of the bidders whose name/names are mentioned in the bid form.
- b. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.
- c. Sale Confirmation/Sale Certificate shall be collected in person or through an authorized person.
- d. The Stamp Duty, Registration Charges, etc. as per relevant laws for the sale certificate shall be borne by the successful bidder.
- e. The Sale Certificate will not be issued pending operation of any stay/ injunction/ restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate.
- f. The deposit made by the successful-bidder, pending execution of Sale Certificate, will be kept in non interest bearing deposit account.

- g. No request for return of deposit either in part or full/cancellation of sale will be entertained.

14. Return of EMD:

- a. EMD of unsuccessful bidders will be returned through EFT/NEFT/RTGS transfer to the bank account details provided by them in the bid form and intimated via their email id.
- b. Unsuccessful bidders shall ensure return of their EMD and if not, immediately to contact the Authorised Officer of the Bank.

15. Stay/Cancellation of Sale:

- a. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.
- b. Default in payment of 25% of the purchase price or the balance purchase price within the stipulated/extended time will result in forfeiture and cancellation of sale and Bank will be entitled to re-auction the same.

16. Delivery of Title Deeds:

- a. The title deeds and other documents related to the property and deposited with the Bank for creation of Equitable Mortgage shall be delivered to the Successful bidder/Auction Purchaser, on execution of the Sale Certificate

17. Delivery of possession:

- a. All expenses and incidental charges there to shall be borne by the auction purchaser.

18. Other Conditions:

- a. The Authorised Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case.
- b. The Authorised Officer reserves the right to accept or reject all or any bid or bids without assigning any reason and to postpone or cancel the sale without assigning any reason.
- c. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same.
- d. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained.

Technical Terms and Conditions of Online Auction Sale

1. Prospective bidder has to register with the "online" service provider.
2. Only upon verification of the bid form and confirmation of remittance of EMD, the User ID issued by the online service provider will be activated permitting the bidder to enter into the website of the service provider for bidding.
3. Bidders should not disclose their User ID as well as password and other material information relating to the bidding to any one and to safeguard its secrecy.
4. Bidders are advised to change the password immediately on receipt from the service provider.
5. **Time Extension:** If any market leading bid (bid higher than the highest at the point in time) is received within the last five minutes of closing time, the time of auction sale will get automatically extended by another five minutes and subsequently, if no further bid higher than the last quoted

highest bid is received within the said extended five minutes, the auction sale will be automatically closed at the expiry of the extended five minutes.

6. **Training:** The online service provider will provide training "online" if required by the bidders at a mutually convenient date and time before the auction.
7. **Bids:** All bids placed are legally valid bids and are to be considered as bids from the bidder himself. Once the bid is placed, the bidder cannot reduce or withdraw the bid for whatever reason. If done so, the EMD amount shall be forfeited.
8. The highest and the latest bid on the auction shall supersede all the previous bids of the respective bidders. The bidder with the highest offer/ bid does not get any right to demand acceptance of his bid in case any stay order is received by the Bank.
9. The bidder shall be solely responsible for all consequences arising out of the bid submitted by him (including any wrongful bidding) and no complaint/ representation will be entertained in this regard by the Bank. Hence bidders are cautioned to be careful to check the bid amount and alter/rectify their bid if required before confirming the bid submitted.
10. The intimation to the bidder/ bidders concerned of having declared successful in the auction sale will primarily be sent to them through e-mail. The date of sending the email will be considered as date of intimation.
11. If no intimation reaches for reasons beyond the control of the Bank, the bidders are required to take efforts to ascertain the status. Non receipt of intimation shall not be a ground for non-payment or delayed payment. Bidders must therefore keep a watch on their incoming e-mail or can contact the Bank/ Authorised Officer. The Bank will not be liable for wrong e-mail id registered by the bidder or for return of the mail for mailbox being full.

12. Demo/mock auction:

For bidders who have indicated non-familiarity with e-Auction, training on a DEMO/MOCK Auction will be arranged in a manner and on such date by the service provider as may be specified in the schedule Programme. Only those Bidders who have registered themselves for the Auction by submitting the "Declaration Form" and have also paid the EMD can participate in this Mock Auction. No training will be given during the actual e-Auction.

13. Note of caution for the Bidders:

Bidders may encounter certain unforeseen problems such as time lag, heavy traffic, system/ power failure at the Bidders end. To avoid losing out on bidding because of above-mentioned reasons, it is advised not to wait for the last moment for submitting their bids.

