

## TENDER DOCUMENT FOR E AUCTION

### Terms & Conditions of Online E-Auction for sale of Properties as per E-auction Reference No: LOT NO. 3

(Note- Bidders are requested to go through the Sale Notice published in The Hindustan Times (English- Mumbai Ed.), Free Press Journal (English- Mumbai Ed.), Lokmat (Marathi- Mumbai Ed.), The Business Standard (English- Pune Ed.), Pudhari (Marathi- Satara Ed.) on 01.02.2014 by Bank of Maharashtra, Mumbai Suburb Zone for information.)

<b>Auctioneer Name</b>	Authorised officer details: Chief Manager & Authorised Officer Bank of Maharashtra Mumbai Suburb Zonal Office 632, “Yashomangal” Gandhi Nagar, Bandra (E), Mumbai– 400 051. Tel. 022- 26444447/8/9; 26406722 (Dir); Fax- 022- 26444446 E-mail: <a href="mailto:legalmsr@mahabank.co.in">legalmsr@mahabank.co.in</a>
<b>Auction to be Conducted by</b>	M/s. C1 India Pvt. Ltd., C-104, Sector – 2, Noida – 201301 (UP), Help Line No. +91-120-4888888, +91-9821690968, Help Line e-mail ID: <a href="mailto:support@bankeauctions.com">support@bankeauctions.com</a>
<b>Auction Schedule</b>	<b>Date of Auction:- 07.03.2014</b>  <b>Timings:- 01:00 p.m. to 02:00 p.m.. (IST)</b>  <b>Auction Website :- <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a></b>  <b>(With unlimited extensions of 5 min. Each)</b>
<b>Annexures</b>	<ol style="list-style-type: none"><li>1) Business rule for E-Auction</li><li>2) Item Description for E-Auction</li><li>3) Contact Information</li><li>4) Letter submitting offer/Bid/Tender (Annexure- I)</li><li>5) Bid/Auction/Tender Form (Annexure- II)</li><li>6) Price Confirmation Letter (Annexure – III)</li></ol>
<b>Special Instructions</b>	<b><u>Bidding in the last minute and second should be avoided in the bidders own interest. Neither the Service Provider nor Bank will be responsible for any lapses / failure on the part of the Bidder, in such cases.</u></b>

## **BUSINESS RULE FOR E- AUCTION**

**Bank** shall finalize the Sale of Asset through Online E-Auction mode and arrangement has been made with **M/s. C1 India Pvt. Ltd.**, Mumbai, who shall be authorized service provider for the same. Please go through the guidelines given below and submit your acceptance to the same.

1. Computerized E-Auction shall be conducted by **Bank of Maharashtra**, on pre-specified date, while the Bidders shall be quoting from their own offices/ place of their choice. Internet connectivity and other paraphernalia requirements shall have to be ensured by Bidders themselves. The bidders shall be solely responsible in the event of failure of their Internet connectivity (due to any reason whatsoever). It is to be noted that either Bank or **M/s. C1 India Pvt. Ltd.**, Mumbai, shall not be responsible for these unforeseen circumstances. *In order to ward-off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives whatever required so that they are able to circumvent such situation and still be able to participate in the E-Auction successfully. However, the Bidders are requested to not to wait till the last moment to quote their bids to avoid any such complex situations.*
2. Please note that the start price of an item in online E-Auction is open to all the participating bidders. Any bidder can start bidding, in the online E-Auction, from the start price itself. Please note that the first online bid that comes in the system during the online E-Auction can be equal to the auction's start price, or higher than the auction's start price by one increment, or higher than the auction's start price by multiples of increment. The subsequent bid that comes in to outbid the H1 rate will have to be higher than H1 rate by one increment value or in multiples of the increment value. The increment value has been given in ITEM DESCRIPTION FOR E-AUCTION.
3. **M/s. C1 India Pvt. Ltd.**, Mumbai, shall arrange to train the person(s), without any cost to you. They shall also explain you, all the Rules related to the E-Auction / Business Rules to be adopted along with tender manual. You are required to give your compliance on it before start of bid process.
4. **Material for Bid: Sale of Properties by Bank of Maharashtra**
5. **Type of Auction:** E-Auction.
6. **Bidding Currency & Unit of Measurement:** Bidding will be conducted in Indian Rupees (INR).
7. **Starting (Opening) Price / Bid Increment:** The opening price of the auction and the bid Increment value shall be available to the bidders on their bidding screen.
8. **Bid Price:** The Bidder has to quote the total price.

9. **Procedure of E -Auctioning**

i. **E-form Submission**

- All interested bidder need to fill online form available on e-Auction domain <https://www.bankeauctions.com> with necessary details in auction document provided by Bank **on or before 03.03.2014 till 12:00 midnight.**

ii. **Online E - Auction :**

- **Bank of Maharashtra**, will declare its **Opening Price (OP)**, which shall be visible to all the Bidders during the start of the E-Auction. Please note that the start price of an item in online E-Auction is open to all the participating bidders. Any bidder can start bidding, in the online E-Auction, from the start price itself. Hence, the first online bid that comes in the system during the online E-Auction can be equal to the auction's start price, or higher than the auction's start price by one increment, or higher than the auction's start price by multiples of increment. The second online bid and onwards will have to be higher than the H1 rate by one increment value, or higher than the H1 rate by multiples of the increment value.
- The bid Increment value is fixed by **Bank of Maharashtra** which the bidders can view on their bidding screen.
- Online Auction shall be for a **period 1 hour**. If a bidder places a bid in the last 5 minutes of closing of the E-Auction and if that bid gets accepted, then the auction's duration shall get extended automatically for another 5 minutes, for the entire auction (i.e. for all the items in the auction), from the time that bid comes in. Please note that the auto-extension will take place only if a bid comes in those last 5 minutes and if that bid is valid bid in terms of e-auction notice published and this business rule document. If valid bid is not received, the auto-extension will not take place even if that bid might have come in the last 5 minutes. In case, there is no bid in the last 5 minutes of closing of E-Auction, the auction shall get closed automatically without any extension. *However, bidders are advised not to wait till the last minute or last few seconds to enter their bid during the auto-extension period to avoid complications related with internet connectivity, network problems, system crash down, power failure, etc.*

10. **All bidders shall submit online Tender Form in the prescribed format with relevant details on or before 03.03.2014 till 12:00 midnight. After filling online form, the bidder shall be required to submit the following documents on or before 05.03.2014 by 5:00 p.m. to Chief Manager & Authorised Officer, Bank of Maharashtra, Mumbai Suburb Zonal Office, 632, "Yashomangal", Gandhi Nagar, Bandra (E), Mumbai- 400 051, Phone No. 022- 26444447/8/9; 26406722 (Dir); Fax- 022- 26444446:**

- a. Letter Submitting Offer/Bid/Tender in Annexure- I;
- b. Bid/Auction/Tender Form in Annexure- II along with accepted Terms and conditions;
- c. Self attested copy of Identity Proof;
- d. Self attested copy of Address Proof;
- e. Self attested copy of PAN card; and
- f. Original RTGS/NEFT/Journal No. Receipt for payment of EMD

**After the completion of E-Auction, the highest bidder is required to submit duly signed document regarding Price Confirmation in Annexure – III to the Authorised Officer immediately by E-mail/fax or by hand delivery.**

11. During E-Auction, if no bid is received within the specified time, **Bank of Maharashtra** at its discretion may decide to revise Opening price / scrap the E-Auction process / proceed with conventional mode of tendering.
12. Your bid will be taken as an offer to buy. Bids once made by you, cannot be cancelled / withdrawn and you shall be bound to buy as mentioned above at your final bid price. **Your failure to comply with any of the terms and conditions of the E-auction notice and Tender document will result in forfeiture of the amount paid.** Should you back out and not buy as per the rates quoted, BANK shall take action as appropriate.
13. You will be able to view the following on your screen along with the necessary fields in the E Auction:
  - a. Leading Bid in the Auction (H1 – Highest Rate)
  - b. Bid Placed by you
  - c. Opening Price & Minimum Increment Value.
  - d. Your rank in the auction.
14. **Bank of Maharashtra** decision on declaration of successful bidder shall be final and binding on all the Bidders.
15. **Bank of Maharashtra** shall be at liberty to cancel the E-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason.
16. **Bank of Maharashtra / M/s. C1 India Pvt. Ltd.** shall not have any liability to bidders for any interruption or delay in access to the site irrespective of the cause.
17. You are required to submit your acceptance to the terms / conditions / modality given above before participating in the E-Auction.
18. **Duration of Auction:** The auction is scheduled to be conducted as per the opening and closing Date & time given in ITEM DESCRIPTION FOR E-AUCTION following the unlimited extensions of 5 min. each. Bidders are advised not to wait till the last minute or last few seconds to enter their bid to avoid complications related with internet connectivity, network problems, system crash down, power failure, etc.
19. **Successful bidder:** At the end of the E-Auction, Bank will evaluate all the bids submitted and will decide upon the successful bidder the decision of the Bank will be final & binding on all the bidders.

20. The Bidder shall not involve himself or any of his representatives in Price manipulation of any kind directly or indirectly by communicating with other bidders.
21. The Bidder shall not divulge either his Bids or any other exclusive details of **Bank** or to any other party.
22. The decision of Bank declaration of successful bidder shall be final and binding on all the Bidders.
23. **M/s. C1 India Pvt. Ltd.**/ Bank shall not have any liability to Bidders for any interruption or delay in access to the site irrespective of the cause.
24. **M/s. C1 India Pvt. Ltd.**/ BANK is not responsible for any damages, including damages that result from, but are not limited to negligence. **M/s. C1 India Pvt. Ltd.** will not be held responsible for consequential damages, including but not limited to systems problems, inability to use the system, loss of electronic information etc.

### **ITEM DESCRIPTION FOR E-AUCTION**

The List of Items to be procured along with the Quantities and the Auction Start Time & Close Time is as follows:

ITEM DESCRIPTION: **Sale of Properties by Bank of Maharashtra**

Item	Quantity	Opening Price	Bid Increment	Opening Date & Time	Closing Date & Time
<b>LOT NO. 3**:</b>  Flat No. 101, 102 & 103 at 1st floor, Mubarak Complex, Building No. 5, Kurla Kokan Niwas CHS Ltd., Vinoba Bhave Nagar, Kurla West, Mumbai-400070  **All the three flats under this Lot are merged in one.  Total Area: 1975 sq. ft. Built up	1	Rs. 160.00 lacs	Rs. 25,000/-	07.03.2014 01:00 p.m.	03.03.2014 to 02:00 p.m.  (with unlimited extension of 5 min each)

**Reserve Price:** ₹ 160.00 lacs

**Earnest Money Deposit:** ₹ 16.00 lacs

**Bid Increment Amount:** ₹ 25,000/- or in such multiples

## CONTACT INFORMATION

<b>M/s. C1 India Pvt. Ltd.</b>	<b>Bank of Maharashtra</b>
<b>M/s. C1 India Pvt. Ltd.,</b> C-104, Sector – 2, Noida – 201301 (UP), Help Line No. 0120-4888888, +91- 9821690968, Help Line e-mail ID: support@bankeauctions.com	Chief Manager & Authorised Officer Bank of Maharashtra Mumbai Suburb Zonal Office 632, “Yashomangal” Gandhi Nagar, Bandra (E), Mumbai– 400 051. <b>Tel.</b> 022- 26444447/8/9; 26406722 (Dir.); <b>Fax-</b> 022- 26444446 E-mail: <a href="mailto:legalsmr@mahabank.co.in">legalsmr@mahabank.co.in</a>

## ANNEXURE - I

### LETTER SUBMITTING OFFER/BID/TENDER

To,  
The Authorised Officer,  
Bank of Maharashtra  
Mumbai Suburb Zonal Office  
632, Yahomangal, Gandhinagar  
Bandra East, Mumbai- 400051

Date

Dear Sir,

1. With reference to your Notice inviting Tender, I / We do hereby offer to purchase the assets mentioned at Lot No. \_\_\_\_\_ of offer/bid/tender document, & Sale Notice i.e property situated at \_\_\_\_\_ by e-auction.
2. I / We have seen/inspected the assets to be purchased and understand the general terms and conditions as mentioned in the offer/bid/tender document, sale notice advertisements, and those mentioned hereinafter. I/We, hereby unconditionally agree to confirm with and to be bound by the said conditions.
3. I / We have deposited Earnest Money Deposit (EMD) of Rs. **16.00 lacs** by RTGS/NEFT/Fund Transfer favouring **“Authorised Officer (E-Auction Account)” to the credit of Account No. 60118198172, Bank of Maharashtra, Corporate Finance Branch, IFSC code: MAHB0001504** before submitting the tender online.
4. I / We do hereby agree that the EMD shall be forfeited by Bank in the event of my / our tender is accepted and I / we fail to make payment of the initial deposit as per terms & conditions by any reason whatsoever.
5. I / We understand that Bank is not bound to accept any offer/bid/tender that Bank may receive, or to conduct the e-auction as scheduled.
6. I/We further declare that I/we intend to purchase the above-referred assets from the Bank for our own use/business and that the information revealed by me/us in the Quotations document is true and correct to the best of my/our belief. I/We agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the Quotations submitted by me/us is liable to be cancelled and in such case, the Earnest Money Deposit paid by me/us is liable to be forfeited by the Bank and the Bank shall be at liberty to annul the offer made to me/us at any point of time. I/We also agree that after my/our offer given in my/our Quotations for purchase of this property is accepted by the Bank and I/we fail to accept or act upon the terms and conditions of the Offer letter or am/are not able to complete the transaction within the time limit specified in the Offer letter for any reason whatsoever and/or fail to fulfil any/all the terms and conditions of the Quotations and Offer letter, the Earnest Money Deposit and any other monies paid by me/us along with the Quotations and thereafter, are liable to be forfeited by the Bank and that the Bank has also a right to proceed against me/us for specific performance of the contract if so desired by the Bank.



7. I / We do hereby agree to participate in e-auction on the terms and conditions stipulated in the Tender Form.

**Yours faithfully,**

**Signature of the Tenderer**

NAME OF THE TENDERER:

ADDRESS: (1) OFFICE:

(2) RESIDENCE:

TEL No.: OFFICE:

FAX No.:

RESIDENCE:

**E-mail ID:**

**(Mandatory)**

**Mobile No.**

**(Mandatory)**

**Encl.:**

- a. Bid/Auction/Tender Form in Annexure- II along with accepted Terms and conditions;**
- b. Self attested copy of Identity Proof;**
- c. Self attested copy of Address Proof;**
- d. Self attested copy of PAN card; and**
- e. Original RTGS/NEFT/Journal No. Receipt for payment of EMD**



**BANK OF MAHARASHTRA**  
**MUMBAI SUBURB ZONAL OFFICE**  
 632, "YASHOMANGAL"  
 GANDHI NAGAR, BANDRA (E), MUMBAI – 400 051.  
**Phone No.** 26444447/8/9; 26406722 (Dir); **Fax-** 26444446  
**E-mail:** [legalmsr@mahabank.co.in](mailto:legalmsr@mahabank.co.in)

<b>Auction Ref.:-</b> <b>BOM/MSZ/E-AUC/2014/LOT NO. 3</b>		Reserve Price: Rs.160.00 Lacs
<b>Time and date of opening of tenders:</b> Auction/ bidding through "On Line Bidding" through the Web Portal: <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a> on <b>07.03.2014 from 1:00 p.m.. to 2:00 p.m.</b>		Offer must be submitted on-line in the prescribed format with relevant details on or before <b>03.03.2014 till 12:00 midnight</b> . After filling online form, the bidder shall be required to submit the Tender documents on or before <b>05.03.2014 by 5:00 p.m.</b> at Bank of Maharashtra Suburb Zonal Office, as mentioned in Annexure-II
<b>Ref:</b> Sale of Secured assets under the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 [SARFAESI ACT]		

### **ANNEXURE- II**

#### **BID/AUCTION/TENDER FORM**

PROPERTY FOR SALE ON

"AS IS WHERE IS" AND "AS IS WHAT IS BASIS"

**(PROPERTY TAKEN OVER UNDER SECURITISATION & RECONSTRUCTION of FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002)**

1. Name of the bidder/ Tenderer : \_\_\_\_\_

2. Address of the bidder/ Tenderer: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. Details of Secured Asset: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**(For details see Item Description for E-Auction)**

4. Bid/ Tender price offered Rs. \_\_\_\_\_ (In Figure)

(Rupees \_\_\_\_\_ only) (In Words)

**Copy of the Terms and Conditions duly signed are enclosed. (See Annexure)**

**Date:**

**Place:**

\_\_\_\_\_  
 (Signature of the bidder/ Tenderer)

## **Annexure to Bid/Auction/Tender Form (to be submitted with Bid/Auction/Tender Form)**

### **1 TERMS & CONDITIONS OF SALE**

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:

- i) If the dues of the Bank together with all costs, charges and expenses incurred by it or part thereof as may be acceptable to the Bank are tendered by or on behalf of the borrower or property holder/s or guarantor/s at any time on or before the date fixed for sale, the sale of assets may be cancelled.
- ii) The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation.
- iii) The property shall not be sold below the reserve price.
- iv) Intending bidders shall hold a valid email address. For details with regard to E-auction, please contact **M/s. C1 India Pvt. Ltd., C-104, Sector – 2, Noida – 201301 (UP), Help Line No. 0120-4888888, +91- 9821690968, Help Line e-mail ID: [support@bankeauctions.com](mailto:support@bankeauctions.com)**
- v) Bidder/Tenderers may give offers either for one or for all the properties. In case of offers for more than one property bidder/tenderer will have to submit separate bid/tender form for each property giving separately the offer amounts for each property.
- vi) The Tender shall be accompanied by an Earnest Money Deposit (EMD) equal to 10% of the reserve price, by RTGS/NEFT in favour of “**Authorized Officer (E-Auction Account)** to the credit of **Account No. 60118198172, Bank of Maharashtra, Corporate Finance Branch, Mumbai; IFSC code: MAHB0001504.**
- vii) The EMD of the unsuccessful bidders will be refunded within 15 days on the closure of the e- auction sale proceedings, as per details provided by such bidders in the “auction bid form”. The Tenderer will not be entitled to claim any interest, costs, expenses and any other charges (if any).
- viii) The offer should be in the prescribed Tender form. A copy of the Tender Form along with the enclosures submitted online **on or before 03.03.2014 till 12:00 midnight** (also mentioning the UTR No./Journal No.) shall be forwarded to the Authorized Officer, Bank of Maharashtra Suburb Zonal Office, 632, Yashomangal, Gandhinagar, Bandra (E), Mumbai- 400051, so as to reach **on or before 05.03.2014 by 05:00 p.m.**
- ix) In case of any dispute arising as to the validity of the tender, amount of bid, EMD or as to the eligibility of the bidder, authorization of the person representing the bidder, the interpretation and decision of the Bank shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and may put the property to sale once again on any date and as such time as may be decided by the Bank.

- x) The bid price to be submitted shall be above the Reserve Price and bidders shall improve their further offers in multiples of ₹ 25,000/- (Rupees Twenty Five thousand only).
- xi) For reasons to be recorded, it shall be in the discretion of the officer conducting the sale to adjourn it to any date or even to cancel the same.
- xii) In the case of movable property, the person declared to be the purchaser shall have to pay immediately after such declaration; the full amount of his purchase money to the officer conducting the sale and, in default of such deposit, the property shall forthwith be put up again for sale. The deposit, after defraying the expenses of the sale, may be forfeited to the Bank and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold. The Bank however shall be within its own discretion entitled to allow time for making payment or any part thereof.
- xiii) In case of immovable property the successful bidder will have to pay 25% of the offer amount less amount paid as EMD immediately (or following day in case business hours is closed on the day of Auction) by RTGS/NEFT in favour of **“Authorised Officer (E-Auction Account)” to credit of Account No. 60118198172, Bank of Maharashtra, Corporate Finance Branch, Mumbai; IFSC code: MAHB0001504** and the balance amount on or before the 15 day of confirmation of sale by the Bank. Bank may at its discretion allow further time to pay the balance amount. In the event of any default in payment of any of these amounts, or if the sale is not completed by reason of any default on the part of the purchaser, the Bank shall be entitled to forfeit all the monies till then paid by the purchaser and put up the property in question for resale/disposal in its absolute discretion, and the defaulting purchaser shall forfeit all claim to the property or to any part of the sum for which it may be subsequently sold.

The auction sale will be `On line E-Auction / Bidding through website <https://www.bankeauctions.com> on 07.03.2014 between 01:00 p.m. to 02:00 p.m. with Unlimited extensions of 5 minutes duration each.

- xiv) The property offered for sale is on ‘**AS IS WHERE IS AND AS IS WHAT IS BASIS**’. The Bank, therefore, 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, due of the Municipal Corporation/ local authority/CHS or other dues, taxes, if any, in respect of and/or in relation to the said property. In case of Bank has only symbolic possession of the above mentioned secured asset then also the successful bidder will have to pay the entire amount within the specified time.
- xv) The Tenderers are advised, in their own interest, to verify the area of the premises in question as also the above and any other dues like Sales Tax, Excise Duty, etc. from the respective authorities to their satisfaction before submitting the Tenders.
- xvi) The intending purchasers can inspect the property with prior appointment at his / her expenses on the time and date mentioned above. For inspection of the properties, please contact Mr. R. D. Singh, Asst. General Manager, Ghatkopar East Branch, Nilkanth Krupa, R. B. Mehta Marg, Ghatkopar East, Mumbai- 400077. Ph. No.: 022-21026353; Fax.: 022-21021864; E-mail: [bom228@mahabank.co.in](mailto:bom228@mahabank.co.in)

- xvii) Tenders with conditional offers may be treated as invalid. Likewise correspondence about any change in the offers will not be entertained. If any Tenderer wishes to give a fresh offer on or before the last date prescribed for submission of the Tenders in the concerned advertisement, he may file a fresh Tender with appropriate EMD and Tender fees.
- xviii) The purchaser will be required to bear all the necessary expenses like Stamp Duty, Registration expenses, etc. for transfer of the property in his/her name.
- xix) The Bank reserves its right to accept or reject any or all the offers without assigning any reason and in case all the offers are rejected, either to hold negotiations with any of the bidders/tenderers or sell the property through private negotiations with any of the bidders/tenderers or any other party/parties. The Bank's decision in this behalf shall be final.
- xx) The sale certificate shall be issued in the same name in which the tender is submitted.
- xxi) Disputes, if any, shall be within the jurisdiction of Mumbai Courts only.
- xxii) 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.

**Accepted all the Terms & Conditions of Sale**

Date:

Place:

(Signature of the bidder/ Tenderer)

**Annexure – III**  
**Price Confirmation**

To,

**The Authorised Officer  
Bank of Maharashtra  
Mumbai Suburb Zonal Office  
632, Yahomangal, Gandhinagar  
Bandra East, Mumbai- 400051**

Sub: Final price quoted during E- Auction and price break - **Sale of Properties by Bank of Maharashtra**

Ref : **E-Auction dt. 07.03.2014 with reference to property viz. LOT NO. 3: Flat No. 101, 102 & 103 at 1<sup>st</sup> floor, Mubarak Complex, Building No. 5, Kurla Kokan Niwas CHS Ltd., Vinoba Bhawe Nagar, Kurla West, Mumbai- 400070**

**\*\*All the three flats under this Lot are merged in one.**

**Total Area: 1975 sq.ft. (Built up).**

Dear Sir,

We confirm that we have quoted.

1. -----

(Price quoted as Total Price)

as our final lump sum prices during the E-Auction conducted on **07.03.2014.**

Yours sincerely,

**Signature :**

**Name:**

**Date:**

**Seal (if applicable):**