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TD. (Scheduled Bank) ZONE- V Mustifund Saunstha Bldg, Dr. Dada Valdya Road, Panall, Goa 403001

Tel. No. 0832-2430907

E-AUCTION SALE NOTICE

SALE OF IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002.

(Auction Sale/bidding would be conducted only through website https://sarfaesi.auctionti

Pursuant to DEMAND NOTICE issued u/s 13(2), the undersigned as Authorized Officer of Saraswat Co-op, Bank Ltd. has taken over possession of the following assets u/s 13(4) of the SARFAESI Act. Public at large is informed that e-auction (under SARFAESI Act, 2002) of the charged assets in the below mentioned case for realisation of Bank's dues will be held on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WITHOUT RECOURSE BASIS" as specified

he	hereunder:								
Sr No		A. Date Of Notice B. Possession Type/ Date C. Demand Amount	Description of Assets	I. Reserve Price II. EMD III. Bid increment Amount Date/Time of Inspection. Last date / time for EMD & KYC submission Date / Time of E-Auction					
1.	Borrowers/Mortgagers M/s Dalvi Commercial Syndicate. Partners/ Guarantors/ Mortgagers 1) Mr. Dalvi Mangish	Physical /	Flat No.E-3, on First Floor, in the Block E, Feira Co-op Housing Society, Altinho, Mapusa, Goa 403507. The building constructed on property known as "ARADICHEM BHAT" admeasuring about 3757-50 square metres bearing Chalta No. 46, of P. T. Sheet No. 133 in the registers of the new Survey maintained under the New City Survey situated at Mapusa, Gaunsayaddo, Ward No. 6.	Rs.37.75 Lakhs Rs. 4.00 Lakhs Rs. 0.50 Lakhs 31.01.2025 11.00 a. m.					
	Rajendra 2) Mrs. Dalvi Siddhi Mangish 3) Mrs. Dalvi Harshal Rajendra	as on 09.08.2022 with further interest thereon.	Taluka Bardez, District of North Goa in the name of Mrs Harshal Rajendra Dalvi [Admeasuring area around 74.00 Sq. Mtr.] and bounded as follows: East: by the property of Teofilo Machado West: by the land belonging to the Communidade of Mapusa, North: by the property belonging to Manohar Sawkar and R. B. Naik and T. Machado South: by the property of Teofilo Machado	24.02.2025 upto 5.00 p.m. 25.02.2025 3.00 p.m. to 5.00 p.m.					
•14	"With further interest as applicable, incidental expenses, costs, charge etc. Incurred till the date of payment								

enses, costs, charge etc. Incurred till the date of payment and for realization.

The successful bidder shall have to deposit 25% of the final bid amount not later than next working day. The auction will be conducted through the Bank's approved service provider M/s e-Procurement Technologies limited (Auction Tiger). Bid form, Terms & Conditions of the said Sale/Auction, and procedure of submission of Bid/Offer, are available from their website at https://sarfaesi.auctiontiger.net

STATUTORY 30 DAYS NOTICE TO THE BOROWER/MORTGAGOR/GUARANTORS AS PER RULE 8(6) of SARFAESI ACT, 2002 The notice is also a mandatory notice of 30 (Thirty) days to the Borrower/Mortgagor/Guarantors/ of the above loan account. Under Rules 8 and 9 of the Security Interest (Enforcement) Rules, 2002 and provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002; Informing them about holding auction/sale on the above referred date and time with the advice to redeem the Secured Assets if so desired by them, by paying the outstanding dues as mentioned hereinabove along with further interest, cost & expenses, as per the rules/conditions prescribed under the SARFAESI Act, 2002 and its various amendments. In case of default in payment, the Secured Assets shall at the discretion of the Authorised Officer/Secured Creditor, be sold through any of the modes as prescribed under Rule 8 (5) of the Security Interest (Enforcement) Rules. 2002.

prescribed under Rule 8 (5) of the Security Interest [Enforcement] Rules, 2002. Date: 20.01.2025

Place: Panali - Goa

AUTHORISED OFFICER Saraswat Co-op. Bank Ltd

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गुराध्नी का. – ०८३२ – २४३०९०७ Poogos क्रिक् मुन्यों क्षित्य हैं हैं हैं हैं हैं हैं हैं है जिन्ह कर्म है है । जानक (को काला) - क्रिंग क्रिक्न अर्डार्रगार-कि प्रअर्गाप

Bank Saraswat

(लिलाय विक्री , योली मेम्प् वेषूसाईट https://sariaeshaticitontiger.net मार्कतम करण्यात घेईल. विवास सिक्

स्तुनीकरीता खाली नमूद खटत्यातील प्रत्यारिकाम क्रिनिस्सा (सरकेसी ॲक्ट,२००२ अंतर्गत) खालील विनिर्देशानुसार ने आहे जेसे आहे ताथा कोणत्यारी बादित्यारीयाय तत्वाने करण्यात येणार आहे. तरकेसी अंदरच्या कलम १३ (४) अन्यये खालील मालमत्तेया तावा घेतला आहे. तमाम जनतेला कळविण्यात येते की, बेंकच्या थकदाकीच्या जासन्तिक किया प्राप्त के किया है। इन मान किया किया है कि के किया नाम किया है। इन किया नाम किया नाम किया नाम कि १००१, उम्हें (मिल्फ्रेम) अर्गरंब डिग्रीट्रमी लोह उस्मिकिए ब्रिट मुक्सिट लगानीहरूमल लॉह मारबरूर की बर्ग्स मार्गस्यकी ही विक्री किलामान प्रमाध्य त्रीतम् इंग्रांक्य त्रीतम्

मानकाळी ५,०० वाजुनप्त विषे जाननीमुक क्षण्याः -क्षण्याः उत्तरः ,श्रवद्रेशक प्रशंतः -क्षण्यः ,सिष्ट विष्ट रिक्रमः ,छ पीक्षः ,क्षणः ,छ विष्ट रिक्रमाः क्षण्याः ,क्षण्याः হুদিয়ে লেটিয় B, IZ oo. € BIPŞ किळ्ट्र ,िमिरि (इ 7509.50.79 मानम्ता, होत्रस्य पुरा काल्याना काल्या प्यावरीय त्रवीत व्याज हिनि किसी मानकाकी ५,०० वाजेनपैत हम्भि गिम्प 4509.90.89 किका .किम्दि (१ 5505.20.90 *38.100,73,53.0.7 क्रोम्स्टाइ ००.९१ गिम्ह हिंगाः ।श्रिम म नामका ११ काकाम 1505 . Te. (9 გბიბ:**ඉი**'გი 7509,80.85 | कशिक्ष छात्र १७.थइ.त छात्र ००.४ .त छात्र ०.५० ताख रिप्तामा निरुक्त कार्य स्टब्स्य कोलवादी नामारी **उद्**धिंग Fridais , first ingilp , f - f in 550 feliveis , firster vitz - for ver 20, f ox 10ft - ingiss frumei ferencie mas ver meldere हारिक्षिक कियर .रि <u>ૣ૽૾ૡ</u>૽ૡ૱૽૱૱ ज्ञाञीस्त्रे \ जञ्गेरक <u> ६- जिसामाची पारीच | क</u> केंद्रायमी साद्यं करण्याची खाँण इएनद्रापेत ऑस्प तारीख\दञ्ज (लागू अस्ट्यास) मक्फप्र विकास ,क नाम भाष क्रिया अधिक हो। EF \ Bilin Dilvery प्राक्षा होते अव र. दूरमुद्दी है. चाली बाड किपत ,519विदार्/गहाणखतदार, मासमत्त्रेच दर्णम म्ब्रुम जूरीगरू द्व उस. नोटीस तार्थेख ,प्राञ्चिकद्वार, प्राञ्चिक

र्गेकेतरश्कावर उपसद्धा. प्रिक्ष मिर्म विक्री सिलायामें नियम आणि अरी मीली ऑफर शादर करण्याची प्रक्रिया https://sarfaesl.auctiontiger.net ** यशस्वी बोलीदारांनी पुढील कामकाणाच्या दिवसाअगोद्दर २५ % खेतिन बोली एक्कन जमा करणे आवश्यक आहे. संदर लिलाव बेंकच्या मंजूर, सेवा पुरवंठादार मेसर्स ई-प्रोक्यूरमेंट टेवनोलॉजीज लिपिटेख (ऑवशन टावगर) माध्यमातून घेष्णात धेईल. ै पुढील याज म्हणून लागू, प्रासंगिक खर्च, खर्च, शुल्क इत्यादी. देवकाच्या ताएखेपर्यंत आणि | किंचा प्राप्तिपर्यंत

ाहाजालार \ आहाजालार \ हिन्दी होते होते होते हें के लिए हें के लिए हैं कि स्वार्थ कि स्वार्थ है अपनित मुख्य

२००२ च्या नियम ८ (५) जेतर्गत विहित केलेला कोणलाही पथ्लीब्स् विकल्पा जातील. स्याज, खर्च आणा खर्चासह वर नमुद कैत्याप्रमाणे थकवाकी भरुन त्यांना हवे असत्यात मुरक्षित मोतमतोची पूर्तता फरप्याचा सत्त्वा देण्यात येतो. योज, खर्च आणा खर्चासह वर नमुद कैत्याप्रमाणे थकवाकी भरुन त्यांना हवे असत्याच्या विवेकवृष्टीनुसार सिक्वुरिटी इंटरेस्ट (एन्कोसंनेट) कत्स, करणगबरत माहिती देणाता है। सूचना अशून सरकेती कायदा, २००२ आणि त्याच्या विविध सुधारणो नुतार विहित नियम/शर्ति मुकील 1) इतिह हमान्नीत्माक क्ष्रिक निष्ठमूत्रनक्ष्री बर्क नाष्ट्रियाउद्यिष्टक्षी ाणीष्ट त्रोतक्ष २ ाणीष्ट २ मण्टी गण ६००९ ,क्ष्रिक् (उसीर्तक्रम्) उर्१उद् डिजीएकार्थ ,बास्य कोर्च के प्रचार के कार्या वाहाण कर होता है के (भिस्) दिवसांधी अभिवार्थ सूचना देखील अहे. पिरवृष्टि

,ही कड़ .गॉर-कि तकआह क्रिक्रिमार एकेमार 'ं - \छि।≻

विकाय : प्राजी-गोदा 부우 0 9 . 9 0 . 0 우 : h:티타티



SARASWAT CO-OPERATIVE BANK LTD. (A SCHEDULED BANK)

Name of Borrower	M/s Dalvi Commercial Syndicate.						
	Partners/Guarantors/Mortgagers						
	Mr. Dalvi Mangish Rajendra						
	Mrs. Dalvi Siddhi Mangish Mrs. Dalvi Harshal Rajendra						
Date & Time of Auction	25.02.2025 / 3.00 p.m. to 5.00 p.m.						
Date & Time of Inspection	31.01.2025 / 11.00 a.m. to 12.00 a.m.						
Last date & time for submission of EMD & KYC	24.02.2025 / upto 5.00 p.m.						

Terms and Conditions of the E-auction are as under:

Terms and Conditions of the E-auction are as under:

- 1. The above secured asset/s shall be sold on "As is where is basis", "As is what is basis" and "Without Recourse basis" and will not be sold below the Reserve Price mentioned as above.
- 2. Prior to submitting the Bids, bidders may obtain Bid form, information about the said Sale/Auction, it's Terms & Conditions and procedure of submission of Bid/Offer, from Bank's Authorised Officer, on above address or phone numbers Monday to Friday 11:00 AM to 05:00 PM & Saturday 11:00 AM to 4:00 PM. OR website of our technology partner e-Procurement Technologies. Ltd. at https://sarfaesi.auctiontiger.net (Closed on 2nd & 4th Saturday / All Sunday's)
- 3. Prior to Submitting the Bids, Bidders should satisfy themselves about the rights, title, interest & claims, rights, dues affecting the property in respect of the property put on auction. The property is being sold with all the 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. Objections of any kind in this regard shall not be entertained.
- 4. Applicable stamp duty, Transfer and Registration Charges, Fees, surcharge etc. will have to be borne by the purchaser only.
- 5. All statutory/non statutory dues, taxes, GST, rates, assessments, charges, fees, TDS, claims, society charges etc. pertaining to above property & its sale will be the responsibility of the purchaser only.
- 6. All expenses that would be required to secure title of the said property in purchaser's favour including transfer fees / premium payable to the society with other incidental expenses if any will have to be borne by the purchaser only and it would be purchaser's responsibility to transfer/registered his/her name in the said society.
- 7. The auction will be conducted through the Bank's empaneled service provider M/s e-Procurement Technologies limited (Auction Tiger). Intending bidders may avail training for online bidding from M/s. e-Procurement Technologies. Ltd., b-704/705, Wall Street ii, Opp. Orient Club, Near Gujarat College, Ellisbridge, Ahmedabad-380006, Gujarat. Monday Friday 10:00 AM 07:00 PM (Saturday 10:00 AM 06:00 PM. Closed on 2nd & 4th Saturday / All Sunday's); Contact Persons: Mr. Praveen Thevar (M) +91 9722778828 (O) 079- 6813 6851, email: Praveen.thevar@auctiontiger.net and Ms. Soni Hemani (M) 079 35022145/149/182 email: soni@auctiontiger.net, maharashtra@auctiontiger.net, support@auctiontiger.net, Landline No. 079-61200513/594/577/55. Prospective bidder can also view sale details and bidding through Auction Tiger Mobile Application (Android).
- 8. Earnest Money Deposit (EMD) shall be deposited either through NEFT/RTGS Name of the A/C.: SARASWAT BANK ZONE V, IFSC Code: SRCB0000054, Bank Name & Address: SARASWAT CO-OP. BANK LTD., Zone V, Mustifund Saunstha Building., Dr, Dada Vaidya Road, Panjim, Goa 403 001. Beneficiary Account No.: 0054422720000001, Sender to Receiver Information / Remarks: mention the Name of the Borrower. The EMD amount shall not carry any interest.

- 9. Physical / scanned copies of Bank Receipt with UTR for EMD remitted and KYC documents Authorised Officer at above address virendra.surve@saraswatbank.com, or on email balkrishna.pednekar@saraswatbank.com siddhesh.pokle@saraswatbank.com two working days prior to the Auction date upto 5.00 p.m. <u>and</u>
- 10. The bid price submitted shall not be below the Reserve Price and the bidder shall improve their further offers in multiple of amounts indicated under "Bid increment" in the Auction Notice.
- 11. If a bid is placed in the last 5 minutes of the closing time, the process will automatically get extended for 5 minutes unlimited. On closure of e-Auction process, the bidder who submits the highest bid amount (not below the Reserve Price) shall be declared as Successful Bidder.
- 12. The successful bidder shall, immediately but not later than next working day after sale, deposit 25% of the final bid amount [Including EMD before bid]. If the successful bidder fails to pay 25% amount within the prescribed time herein above, the EMD shall be forfeited without any notice. After deposit of 25% of Reserve Price, 10 days notice will be send to our borrower to redeem our debts and thereafter confirming the sale by the Authorised Officer, the bidder shall have to pay remaining amount i.e. 75% of the bid amount on or before 15 working days from the receipt of the confirmation letter or within such extended period as may be agreed upon in writing solely at the discretion of the Authorised Officer. If the remaining amount is not paid within the time prescribed in the confirmation letter, the amount of 25% would be forfeited without any notice and secured asset shall be put to re-auction. The defaulting bidder shall have no claim/ right in respect of property/amount. The EMD amount of unsuccessful bidder will be refunded on closure of the e-auction/sale proceeding as per instructions provided in the Auction Bid Form.
- 13. Inspection of the subject properties will be available as per prior appointment. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before
- 14. The Authorized Officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction at any stage without assigning any reason thereof.
- 15. The sale will be confirmed and Sale Certificate will be issued in the name of the purchaser(s)/applicant (s) only and will not be issued in any other name(s). It will be responsibility of purchaser to lodge the sale certificate with Sub-Registrar of Assurances for registration.
- 16. The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
- 17. The sale is subject to confirmation of the Authorised Officer.
- 18. Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Saraswat Co-op. Bank Ltd. nor the service provider will be responsible for any lapses/failure (internet failure, power failure etc.) on the part of the vendor in such cases. In order to ward off such contingent situation, the bidders are requested to make all the necessary arrangements/alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Sd/ Authorised OfficerSaraswat Cooperative Bank Ltd.

ANNEXURE-II

<u>DETAILS OF BIDDER – FILL All LETTER IN CAPITAL</u>
(Read carefully the terms and conditions of sale before filling-up and submitting the bid)

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ANNEXURE-III <u>DECLARATION BY BIDDER(S)</u>

Authorized Officer								
Dalik	(Name : ,	Date :	_/_	_/				
1.	I/We, the bidder/s do hereby state that, I/We have sale and have understood them fully. I/We, hereby be bound by the said terms and conditions and agree	unconditionally agree to abj	de with	s of the and to				
2.	I/We declare that the EMD and other deposit towar against my/our offer and that the particulars of rem	ds purchase-price were mad ittance given by me/us in th	le by m e bid fo	e/us as orm are				

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 offer/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 Authorized Officer and that the Authorized Officer will be at liberty to annul the offer made to me/us at any point of time.

true and correct.

- 4. I/We understand that in the event of me/us being declared as successful bidder by the Authorized Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorized Officer and thereafter if I/We fail to comply 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 of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorized Officer.
- 5. I/We also agree that in the eventuality of forfeiture of the amount by Authorized Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
- 6. I/We also understand that the EMD of all offerer/bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
- 7. The decision taken by Authorized Officer in all respects shall be binding on me/us.
- 8. 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 times being offered for sale.

Signature:		_		
Name:			-	
Address:	_			
eMail ID:				



OFFER FORM

SALE OF IMMOVABLE PROPERY UNDER SARFAESI ACT, 2002

(Please fill in Capital Letters)

	1.	* Name of the Bidder(s)	1:				
		1					
	2.	Name of representative of Bidder	:	The state of the s			
	-						
	3.	Father's/Husband's Name	:				
	4.	* PAN No	:	The state of the s	milian m milibhanan		
	5.	* Postal Address of Bidder(s)	:				
	6.	* Phone/Cell No.	:				
ļ	7.	* E-Mail ID	ļ.,	TOTAL TOTAL CONTRACTOR OF THE PROPERTY OF THE		THE RESIDENCE OF THE PROPERTY	
	8.	* Property Details (Sr. No. & Lot No)	<u> :</u>		······································		
	9.	Public Notice ref, if applicable (Newspaper	H:			·	
		/date / Edition):	•				
	10.	Earnest Money Deposit (EMD) Details		DD/PO/UTR No:	T:		
		1	•	Cent Recovery account	•		
			 	Date of DD/PO/UTR	:		
		I		, , , , , , , , , , , , , , , , , , , ,	•		
				DD/PO Payable at	1:		
						*	
				Amount	:	WHITE COLUMN THE PROPERTY OF T	
1				Name of Bank		and the first time and the second time and t	
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				Branch Name			
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				IFSC Code	:		
				Pank Agent M.	-		
	ļ			Bank Account No	:		
	11.	Bank details for refund of EMD	:	Bank Name	+		
			•	Dank Name			
	į			Branch Name	:	THE PARTY OF THE P	The state of the s
					•	•	
				Bank A/c No ·	:	The state of the s	
				IFSC Code	:	rendere de la company de l	
	12.	* Self-attested KYC Documents :	:	Photo ID / Address Prod	<u>of</u>	No.	Valid upto
	[(Voter ID/PAN Card/Aadhar Card/Driving				A STATE OF THE PARTY OF THE PAR	
		Licence / Govt. ID Card/Valid Passport)		Maria Ma			
	1						
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I/We have downloaded copies of the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from web site (https://www.auctiontiger.net) of your service provider and shall abide by them and have also carried out my own due diligence in the matter of purchase of the secured assets / Properties. In case any information is found to be incorrect/ incomplete, I shall not hold the Authorised Officer, the secured lender and / or any of its officials, responsible for the same and shall not have any claim whatsoever against anyone of them.

Deter	
Date:	NAME & SIGNATURE