



BHARAT CO-OPERATIVE BANK (MUMBAI) LTD.

(MULTI-STATE SCHEDULED BANK)

Central Office : "Marutagiri", Plot No. 13/9A, Sonawala Road, Goregaon (East),
Mumbai-400063. Tel. : 61890085 / 61890134 / 61890083.

AUCTION NOTICE

AUCTION SALE OF IMMOVABLE PROPERTY/IES

Sealed Offers/Tenders are invited from the public/intending bidders for purchasing the following immovable property/ies on "as is where is basis and as is what is basis" under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, read with Rule 8(6) of Security Interest Enforcement Rules 2002.

Sr. No	NAME OF THE MORTGAGOR / BORROWERS & BRANCH	OUTSTANDING AMOUNT AS PER DEMAND NOTICE	PROPERTY DESCRIPTION & ENCUMBRANCES KNOWN TO THE BANK	i. RESERVE PRICE, ii. EARNEST MONEY DEPOSIT (EMD) iii. BID INCREMENT AMOUNT (Over & Above Highest Bid Amount)	i. DATE & TIME OF INSPECTION ii. LAST DATE & TIME OF SUBMISSION OF TENDERS / OFFERS	DATE AND TIME OF OPENING THE TENDERS
1	M/s. Shree Annapoorneshwari Mills Partners & Joint Borrowers 1) Mr. Ganesh Anandraya Prabhu 2) Mr. Chandrakant Shivappa Poojary 3) Mr. Prashant Kumar Karkera 4) Mrs. Lata Chandrakant Poojary (Andheri West) [2nd Auction Notice]	Demand Notice Date : 21.10.2020 <u>i. Loan Account No. 000713100001407:</u> Rs.2,53,42,005.45 as on 30.09.2020 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 01.10.2020. <u>ii. Loan Account No. 000733510066737:</u> Rs.5,37,62,642.00 as on 25.09.2020 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 26.09.2020. <u>iii. Loan Account No. 000733510066746:</u> Rs.2,76,46,442.00 as on 26.09.2020 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 27.09.2020. <u>iv. Loan Account No. 000733510067019:</u> Rs.34,62,674.00 as on 29.09.2020 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 30.09.2020. (Less amount paid if any thereafter)	Piece and parcel of land bearing Survey No.119, 121, 178, 179 & 235, totally admeasuring 28100 sq.meters along with Mill/Shed/Structure having constructed thereon admeasuring 1287 sq.meters built up area and Plant & Machineries lying at Khanivali Sirishpada Road, Village Konsai, Post Neroli, Taluka Wada, District Palghar - 421303 [Physical Possession with the Bank]	i. Rs.5,40,00,000/- ii. Rs.54,00,000/- iii. Rs.1,00,000/-	i. 30.07.2025 from 11.00 a.m. to 05.00 p.m. ii. 11.08.2025 upto 05.00 p.m.	12.08.2025 at 11.30 a.m.
2	M/s.V Vaishali Consultant Pvt.Ltd., Joint/Co-Borrowers 1. Mr. Sujit Kumar Singh 2. Mr. Mahendra Dasharath Kesarkar 3. Mrs. Archana Mahendra Kesarkar (Mulund (West) Branch) [9th Auction Notice]	Demand Notice Date : 27.07.2020 <u>i. Loan Account No.005233510000245:</u> Rs.59,29,092.00 as on 29.06.2020 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 30.06.2020 <u>ii. Loan Account No.005233580000046:</u> Rs.29,90,665.59 as on 14.07.2020 together with further interest @ 12.80% per annum + penal interest @ 2% per annum thereon with effect from 15.07.2020. <u>iii. Loan Account No.005213100000280:</u> Rs.29,34,355.00 as on 30.06.2020 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 01.07.2020. (Less amount paid if any thereafter)	Shop No.C-308, admeasuring 367 sq.ft. carpet area equivalent to 34.10 sq. meters on the 3rd Floor along with one reserved Car Parking Space No.118 in the two level basement in the Commercial Building known as "Eastern Business District" (formerly known as "Magnet Mall") constructed on land bearing CTS No.372 (Part) and 372/1 to 372/65 (Part) of Village Kanjur, Taluka Kuria within the Registration District and Sub District of Mumbai City and Mumbai Suburban situated at L.B.S.Road, Bhandup (West), Mumbai - 400 078 [Physical Possession with the Bank]	i. Rs.53,00,000/- ii. Rs.5,30,000/- iii. Rs.50,000/-	i. 30.07.2025 from 11.00 a.m. to 05.00 p.m. ii. 12.08.2025 upto 05.00 p.m.	13.08.2025 from 10.30 a.m. onwards
3	Mr. Deepak Rama Mhatre Prop. of M/s. Dhanshree Enterprises (Ghodbunder Branch) [5th Auction Notice]	Demand Notice Date : 07.04.2021 <u>Loan Account No.004333560000057:</u> Rs.1,01,42,246.70 as on 30.03.2021 together with further interest @11.50% per annum + penal interest @ 2% per annum thereon with effect from 31.03.2021. (Less amount paid if any thereafter)	Flat No.602 admeasuring 670 sq. ft., i.e., 62.24 sq. mtr. carpet area on the 6th Floor of Building No.1, 'A' Wing, "Swastik Regalia", together with One Stilt Parking Space constructed on land bearing survey no.229/P, 230 & 231/2/1 of Village Kavesar, Taluka and District Thane in the Registration District and Sub District of Thane situated at Ghodbunder Road, Kavesar, Thane (West)-400 615 [Physical Possession with the Bank]	i. Rs.63,00,000/- ii. Rs.6,30,000/- iii. Rs.50,000/-	i. 31.07.2025 from 11.00 a.m. to 05.00 p.m. ii. 18.08.2025 upto 05.00 p.m.	19.08.2025 from 10.30 a.m. onwards
4	Mr. Sanjay Lalini Maity Prop. of M/s. Ria Pooja Stores (Khar East Branch) [1st Auction Notice]	Demand Notice Date : 28.07.2021 <u>Loan Account No.010333510000015:</u> Rs.7,83,322.10 as on 29.06.2021 together with further interest @13.90% per annum + penal interest @ 2% per annum thereon with effect from 30.06.2021. <u>Loan Account No.010333510000022:</u> Rs.3,92,196.00 as on 29.06.2021 together with further interest @13.90% per annum + penal interest @ 2% per annum thereon with effect from 30.06.2021. (Less amount paid if any thereafter)	Flat No. 13, admeasuring 330 sq.ft. i.e. equivalent to 30.66 sq.mtrs built up area on the Second Floor in building known as "Savitri Apartment Co-operative Housing Society Ltd. constructed on piece and parcel of land bearing Survey No.97(pt) situate, lying and being at Village Tulini, Taluka Vasai, Near Datta Mandir and St.Francis School, Datta Nagar, Taki Road, Off. Virar Road, Nallasopara (East), District Palghar - 401 209 [Physical Possession with the Bank]	i. Rs.16,00,000/- ii. Rs.1,60,000/- iii. Rs.50,000/-	i. 05.08.2025 from 11.00 a.m. to 05.00 p.m. ii. 26.08.2025 upto 05.00 p.m.	28.08.2025 at 11.30 a.m.
5	Mr. Raghunath	Demand Notice Date : 10.06.2024	Flat No. 203, admeasuring Built up area	i. Rs.22,75,000/-	i. 01.08.2025 from	20.08.2025

		will effect 10.06.2021. (Less amount paid if any thereafter)	(Physical Possession with the Bank)			
5	Mr. Raghunath Ladhuram Bishnoi (Boisar Branch) [1st Auction Notice]	Demand Notice Date : 10.06.2024 Loan Account No.007433330000393: Rs.29,82,898.11 as on 28.05.2024 together with further interest @10.20% per annum + penal interest @ 2% per annum thereon with effect from 29.05.2024 (Less amount paid if any thereafter)	Flat No. 203, admeasuring Built up area about 650 sq. ft. i.e. 60.41 sq. mtrs. on the Second Floor, in A Wing of the building known as "Sunrise View Phase - I" lying and being on N.A. Plot of land bearing Gut No. 148 part, Plot No. 12, 13, 14, 18 and 19, situated at Village - Betegaon, Taluka Palghar, Dist. Palghar - 401501 [Physical Possession with the Bank]	i. Rs.22,75,000/- ii. Rs.2,27,500/- iii. Rs.50,000/-	i. 01.08.2025 from 11.00 a.m. to 05.00 p.m. ii. 19.08.2025 upto 05.00 p.m.	20.08.2025 from 11.00 a.m. onwards
			Flat No. 204, admeasuring Built up area about 610 sq. ft. i.e. 56.69 sq. mtrs. on the Second Floor, in A Wing of the building known as "Sunrise View Phase - I" lying and being on N.A. Plot of land bearing Gut No. 148 part, Plot No. 12, 13, 14, 18 and 19, situated at Village - Betegaon, within jurisdiction of Sub Registrar - Palghar, Dist. Palghar - 401 501 [Physical Possession with the Bank]	i. Rs.21,35,000/- ii. Rs.2,13,500/- iii. Rs.50,000/-	i. 01.08.2025 from 11.00 a.m. to 05.00 p.m. ii. 19.08.2025 upto 05.00 p.m.	20.08.2025 from 1.00 p.m. onwards
6	Mrs.Ratnamala Vilas Ingole, Prop. of M/s.Sakhi Ladies Tailor (Dombivli Branch) [1st Auction Notice]	Demand Notice Date : 27.10.2017 Loan Account No.002032500000655: Rs.4,78,503.00 as on 04.10.2017 together with further interest @14.90% per annum + penal interest @ 2% per annum thereon with effect from 05.10.2017. Loan Account No.002032500000655: Rs.9,34,621.00 as on 04.10.2017 together with further interest @14.90% per annum + penal interest @ 2% per annum thereon with effect from 05.10.2017 (Less amount paid if any thereafter)	Shop No.004, admeasuring 225 sq. ft. built up area on the Ground Floor of "Vishnu Niwas" situated at Ajde Pada, Dombivli (East), Dist.Thane- 421 201 constructed on land bearing Survey No.71 Hissa No 2(pt) lying & being at Village Ajade Golawali, Taluka Kalyan and within the limits of Kalyan Dombivli Municipal Corporation, Dombivli Division [Physical Possession with the Bank]	i. Rs.14,00,000/- ii. Rs.1,40,000/- iii. Rs.50,000/-	i. 05.08.2025 from 11.00 a.m. to 05.00 p.m. ii. 22.08.2025 upto 05.00 p.m.	25.08.2025 from 10.30 a.m. onwards
7	Mr.Javedali Abidali Shaikh, Prop. of M/s.Alfiya Enterprises (Virar (West) Branch) [4th Auction Notice]	Demand Notice Date : 22.09.2021 Loan Account No.005633510000126: Rs.27,70,703/- as on 29.08.2021 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 30.08.2021. (Less amount paid if any thereafter)	Gala No.107, admeasuring 649 sq.ft carpet area on the First Floor of Building No.19 known as "HDL Industrial Park" constructed on land bearing Survey No.138(251), Hissa No.13 (Part) of Village Chandansar situated Besides Laxmi Marbles, Virar (East), Taluka Vasai, District Palghar - 401 303	i. Rs.36,00,000/- ii. Rs.3,60,000/- iii. Rs.50,000/-	i. 07.08.2025 from 11.00 a.m. to 05.00 p.m. ii. 28.08.2025 upto 05.00 p.m.	29.08.2025 from 10.30 a.m. onwards

Terms and Conditions of the Bharat Co-operative Bank (Mumbai) Ltd - Auction Sale:-

- Auction is being held on "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" with all the existing and future encumbrances / Society Dues / Builders dues / Property Tax / Utility Service provider outstanding dues etc. and same shall be borne by bidders whether known or unknown to the Bank. The Bank is not responsible for encumbrances unknown to the Bank. The Authorised Officer / Secured Creditor shall not be held responsible in any way for any third-party claims / rights / dues received after date of opening the bid. The purchaser should conduct due diligence on all aspects related to the property to his / her satisfaction. The purchaser shall not be entitled to make any claim against the Authorized Officer / Secured Creditor in this regard at a later date.
- Tenders quoted below the "Reserve Price" will not be considered & same is liable to be rejected.
- The Bidder shall submit bid / offers alongwith their KYC documents and 10% of EMD amount by Pay Order / D.D. drawn in favour of "Bharat Co-operative Bank (Mumbai) Ltd." [Envelope containing the Bids / offer should be superscribed as Bid for "Flat / Shop No. _____"].
- Place of Submission and opening of Tenders/Offer: Bharat Co-operative Bank (Mumbai) Ltd., Central Office - Recovery & Legal Department, Marutagiri, Plot No.13/9A, Sonawala Road, Goregaon (East), Mumbai - 400 063.
- Outstanding Builder / Society dues, Property Tax, Utility Bills etc. and Charges for documentations, transfer fees of Society / Builders / Revenue Department, Conveyance, Stamp Duty, Registration Charges with the Joint Sub-Registrar of Assurances as applicable and other statutory dues if any, shall be borne by the purchaser and the Bidder / purchaser above should complete all the transfer formalities & the Bank will not be responsible in any manner whatsoever, in this regard.
- In case of more than one bid is received for above Reserve Price, the Bidders present during the opening of the Tenders may participate in the Oral Bidding / Inter-se Bidding. The Authorised Officer of the Bank have discretion in the manner of conduct of sale including decision with regard to inter-se bidding / negotiations amongst the bidders to realize highest sale value for the said property/ies. Bidders are, therefore advised to remain themselves or through their duly authorized representative(s) well before time, who can take the decision for them.
- The Authorised Officer reserves the right to reject any or all tenders and/or postpone the date and time of opening of tender or sale confirmation without giving any reason thereof.
- Mortgagor/borrower/joint-borrower/surety/guarantor may bring maximum bid /offers to realize a good value.
- The successful bidders should deposit 25% (including 10% EMD) of the bid amount immediately on the same day or not later than next working day, as the case may be, of opening of bids and balance 75% within 15 days from the date of opening the tenders. In case, successful bidder failed to pay the remaining 15% of the bid amount as aforesaid then the EMD amount shall stand forfeited automatically without any further notice.
- If the successful bidders fail to pay the balance 75% of the bid amount within 15 days from date of opening the offers, the deposited amount shall stand forfeited.
- In case of non-acceptance of offer of purchaser by the Secured Creditor / Authorised officer, the EMD amount of 10% paid along with the application will be refunded / returned without any interest to the unsuccessful bidders.
- The Principal Borrower / Joint-Borrower / Guarantor / Mortgagor is hereby informed in their own interest to take away all the movables, personal belongings, office documents / equipments / papers, articles, etc. which are not hypothecated to the Bank, if any lying in the above said premises with prior intimation in writing to the Authorised Officer, failing which the same shall be removed / disposed-off as scrap without any realizable, value without giving any further notice to you Borrower / Joint-Borrower / Guarantor / Mortgagor to enable us to handover the vacant and peaceful possession of said assets to the successful bidders on receipt of entire sale amount, which please take note.

Note : 1) This is also a 30 days notice as the case may be to the Borrower / Joint-Borrower / Guarantor / Mortgagor of the above loan accounts under Rule 8[6] of the SARFAESI Act, 2002 about holding of sale by inviting sealed tenders from the public in general for the sale of the above said secured assets on abovementioned date if your dues are not cleared in full. 2) The Bank will not be responsible for payment or any arrears or taxes or assessment taxes or maintenance etc. 3) Notice is hereby given to you Mortgagors / Borrowers / Joint-Borrowers / Sureties / Guarantors u/s.13(b) of the SARFAESI Act, 2002 to pay the sum as mentioned above before the date fixed for sale failing which the property will be sold in Auction Sale and you shall be liable for balance outstanding dues remains, if any with interest, charges, expenses, costs etc. after adjusting the Net Sale proceeds i.e. Sale Price less incidental expenses & TDS as applicable. 4) Conditions Apply