



**THE PUDUCHERRY STATE CO-OPERATIVE BANK LTD., HEAD OFFICE, PUDUCHERRY.**  
No.204, East Coast Road (100 Feet Road), Olandai Keerapalayam,  
Mudaliarpet Post, Puducherry – 605 004.

e-mail: [www.apexbank@mypsccb.com](mailto:www.apexbank@mypsccb.com)

Phone (0413) 2285300,2285303.

Website: [www.mypsccb.com](http://www.mypsccb.com)

### **TENDER DOCUMENT FOR E AUCTION**

The Puducherry State Coop. Bank Ltd., Puducherry has decided to sale its properties through **e –auction as** mentioned in **Annexure – I.**

Auctioneer Name	The Puducherry State Coop. Bank Ltd., Puducherry. Address – As per paper publication.
Auction to be conducted by	M/s. C1 India (P) Ltd.
Auction Schedule	Date of Auction : As per publication. Timings : As per publication. Auction website: <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a> please refer sale notice for number of extensions. Note: if the extensions are not available in the sale notice, it will be considered as unlimited extensions of 5 minutes.
Annexure	<ol style="list-style-type: none"><li>1. Terms &amp; Conditions of e-Auction.</li><li>2. Details of Bidder (Annexure – II)</li></ol> <p>INSTRUCTIONS: This document is required to be duly filled in and signed by the bidder and thereafter uploaded in the website <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a> during the time of submission of the bid.</p> <ol style="list-style-type: none"><li>3. Declaration by Bidder (Annexure – III)</li></ol> <p>INSTRUCTIONS: This document is required to be duly filled in and signed by the bidder and thereafter uploaded in the website <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a> during the time of submission of the bid.</p> <ol style="list-style-type: none"><li>4. Confirmation by bidder regarding Receipt of Training (Annexure – IV)</li></ol> <p>INSTRUCTIONS: This document is required to be duly filled in and signed by the bidder and thereafter sent the scanned copy of that to the Puducherry State Coop. Bank Ltd., mentioned in the Sale Notice just after availing training on e-auction from our service provider, M/s. C1 India (P) Ltd., with a copy to <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a>.</p>

	<p>5. Price Confirmation Letter by H1 Bidder (Annexure – V).</p> <p>INSTRUCTIONS: This document is required to be duly filled in and signed by the H1 bidder and thereafter e-mail scanned letter to The Puducherry State Coop. Bank Ltd., mentioned in the Sale Notice &amp; copy to <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a>. immediately on completion of the bidding.</p>
Special Instructions	<p><b><u>Bidding in the last minutes and seconds 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></p>

### **E-Auction bidding Terms and Conditions**

Computerized e-auction shall be conducted by service provider **M/s. C1 India (P) Ltd.**, on behalf of the Puducherry State Coop. Bank Ltd., 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. Please Note that failure of internet connectivity (Due to any reason whatsoever it may be ) shall be sole responsibility of bidders and neither Bank nor M/s. C1 India (P) Ltd., shall be responsible for these unforeseen circumstances. In order to ward-off such contingent situation, bidders are requested to make all necessary arrangements/ alternative 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. M/s. C1 India (P) Ltd., shall arrange to train the bidder(s), without any cost. M/s. C1 India (P) Ltd., shall acquaint bidder regarding the bidding process, functions and e-Auction rules. All the bidders required to ensure that compliance regarding receipt of training before start of bid process.

3. **Material for Bid:** Sale of Properties by the Puducherry State Co-op. Bank Ltd.

4. **Type of Auction:** e-Auction.

5. **Bidding Currency & Unit of Measurement:** Bidding will be conducted in Indian Rupees (INR) only.

6. **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.

7. **Bid Price:** The Bidder has to quote the total price.

8. **For other terms and conditions, please see the e-auction notice published by The Puducherry State Co-op Bank Ltd.,**

## **Procedure of e-Auctioning:**

### **i. e-Form submission**

All interested bidder need to fill online form available on e-Auction domain with necessary details.

### **ii. Online e-Auction:**

The Puducherry State Co-op. Bank Ltd., will declare its **Opening Price (OP)**, which shall be visible to all 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 Increase Amount**" has been fixed in respect of each property which the bidders can view on their bidding screen and the bidders will have to increase the bid amount in the multiple of "**Bid increase Amount**".

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 automatically get extended for some minutes (refer sale notice for details), from the time that bid comes in. Please note that the auto-extension shall be for limited / **unlimited times** (as given under the sale notice) and will take place only if a valid bid comes in last 5 minutes of closing. 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.

9. Successful Bidder shall be required to submit the final prices, quoted during the e-Auction as per Annexure – III after the completion of Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction.

During e-Auction, if no bid is received within the specified time, The Puducherry State Co-op. Bank at its discretion may decide to revise Opening price / scrap the e-Auction process / proceed with conventional mode of tendering.

10. The bid once submitted by you, cannot be cancelled / withdrawn and the bidder shall be bound to buy the property at the final bid price. **The failure of part of bidder 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 by the defaulting bidder.**

11. The bidders 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 bidder.
- c. Opening price & Minimum increment Value.
- d. The bid rank of bidder in the auction.

12. The decision of the Bank regarding declaration of successful bidder shall be final and binding on all the Bidders.

13. The Bank shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason.

14. The Bank /M/s. C1 India (P) Ltd., shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the cause.

15. The bidders are required to submit acceptance of the terms & conditions and modality of e-Auction given above before participating in the e- Auction.

16. **Duration of Auction:** The auction of each property is scheduled to be conducted on day & time as specified in the auction notice published in the newspapers and soft copy enclosed as Annexure – I below. The bidders are cautioned not to wait till the last minute or last few seconds to enter their bid to avoid complications related to internet connectivity, network problems, system crash down, power failure, etc.

17. **Successful bidder:** At the end of the e-Auction, Bank will evaluate all the bids submitted and will decide upon the successful bidder. Bank's decision will be final & binding on all the bidders.

#### **Terms & Conditions for Sale of Property (ies)**

- i) The e-Auction is being held on "**AS IS WHERE IS**" and "**AS IS WHAT IS BASIS**".
- ii) To the best of knowledge and information of the bank, no other encumbrance exists on the properties. However, the intending bidders should make their own independent enquiries regarding the other encumbrances, title of property/ies put on auction and claims/rights/dues effecting the property, prior to submitting their bid. The auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The Property is being sold with all the existing and future encumbrances whether known or unknown to the Bank. The bank shall not be responsible in any way for any third party claims/rights/dues.
- iii) It shall be the responsibility of the bidders to inspect and satisfy themselves about the assets and specification before submitting the bid.
- iv) The particulars specified in the auction notice published in the newspapers and annexed herein below as **ANNEXURE I**, have been stated to the best of the information of the undersigned; however undersigned shall not be responsible / liable for any error, misstatement or omission.

v) The inspection of property put on auction will be permitted to interested bidders at sites to on the day and time mentioned in the public notice annexed as **ANNEXURE-I**

vi) The EMD is required to be deposited in the bank account within the stipulated date and time as per the details mentioned in the sale notice. For payment mode, intended bidders are required to go through the attached sale notice.

**\*Please refer the payment mode for the remittance of EMD amount to the concerned account given under the sale notice. Advertisement released in the newspaper** which is annexed herewith as **ANNEXURE-I** and register their name at <https://www.bankeauctions.com> and get user ID and Password free of cost and get training on e-Auction from our service provider, M/s. C1 India (P) Ltd., by contacting on Helpline No.(+91-124-4302020/21/22, +91-7291981124/1125/1126) and e-mail ID: [support@bankeauctions.com](mailto:support@bankeauctions.com) of M/s. C1 India (P) Ltd.

vii) After Registration of bidders in the web-site as mentioned in para (vi) above, the intending purchaser/ bidder is required to **get the copies of following documents uploaded** in the website before last date of submission of the bid(s) ( as mentioned in the public auction notice published in the newspapers and copy of which I attached below as **ANNEXURE-I**).

1. Copy of the NEFT/RTGS challan;
2. Copy of PAN card;
3. Proof of identification (KYC) viz. attested copy of Voter ID Card/ Driving License/Passport etc.
4. Copy of proof of address, without which the bid is liable to be rejected.

viii) The e-Auction will take place through web portal "<https://www.bankeauctions.com>." on the time specified in the e-Auction notice published in the newspaper and as per **ANNEXURE-I** attached herewith.

ix) The bidder has to specify the choice of the property for which offer is submitted from the list mentioned in the above website along with the EMD amount **(kindly take note that minimum offer amount cannot be less than the reserve price mentioned in the public auction notice published in the newspapers and copy of which is attached below as Annexure-I below).**

x) The interested bidders may give offers either for one or more than one properties, in case bidder, bids for more than one property, he will have to submit separate EMD amount for each property and also upload in website separate documents as per para (vii) above for each property along with the bid amount.

xi) The bid/s shall be accompanied by a Earnest Money Deposit (EMD) equal to 10% of the Reserve Price, by RTGS/NEFT. The bids submitted without EMD amount shall be summarily rejected. **The property shall not be sold below the reserve price.**

xii) The conditional bids may be treated as invalid. **Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.**

xiii) 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.

xiv) The auction is by way of inter-se bidding amongst the bidders and the bidders shall increase the bid amount in the multiple of amount mentioned against each property under column "**Bid Increase Amount**" in **ANNEXURE-I**. The inter-se bidding amongst the bidders shall commence online exactly on the date & time specified in the public notice annexed as **ANNEXURE-1**.

xv) The EMD of unsuccessful bidders will be refunded to their respective A/c No. shared in e-Auction Portal (<https://www.bankeauctions.com>) online. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

xvi) The bank is not bound to accept the highest offer and the bank has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. **The sale is subject to confirmation by the secured creditor.**

xvii) The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, within the prescribed period (as mentioned in the auction sale notice) after the acceptance of offer by the bank, failing which the earnest money deposit by the bidder shall be forfeited. The balance 75% of the sale price is payable on or before 15<sup>th</sup> day of confirmation of the sale by the bank or such extended period as agreed upon in writing by and solely at the discretion of the bank. In case of failure to deposit the balance amount within prescribed period, the amount deposited by the defaulting bidder shall be forfeited and the defaulting bidder shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold.

xviii) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fess, etc., for transfer of the property in his/her name.

xix) The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees, etc., owing to anybody shall be the sole responsibility of successful bidder only.

xx) In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority 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 put the property to sale once again on any date and at such time as may be decided by the Bank. **For any kind of dispute, bidders are required to contract the bank only.** In case all the bids are rejected, The bank can negotiate with any of the bidders or other parties for sale of the properties by way of private treaty.

xxi) The sale certificate shall be issued on the receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued by The bank in the same name in which the offer is submitted.

### **Other Terms & Conditions for Sale of Property(ies)**

- 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.
- The Bidder shall not divulge either his Bids or any other exclusive details of Bank or to any other party.
- The decision of Bank declaration of successful bidder shall be final and binding on all the Bidders.
- M/s. C1 India (P) Ltd./Bank shall not have any liability to Bidders for any interruption or delay in access to the site irrespective of the cause.
- M/s. C1 India (P) Ltd., /Bank is not responsible for any damages, including damages that result from, but are not limited to negligence. M/s. C1 India (P) 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.

Sd/-  
MANAGING DIRECTOR.

**N.B.: Bidder(s) will have to go through the ANNEXURES uploaded on the Web Portal (<https://www.bankeauctions.com>) and follow the following procedures:**

**Annexure-II:** All the Prospective Bidder(s) will have to-

- Get the printout
- Fill it up and sign
- Upload the scanned copy while submitting the bid

**Annexure-III:** All the Prospective Bidder(s) will have to –

- Get the printout
- Fill it up and sign
- Upload scanned copy while submitting the bid

**Annexure-IV:** Just after receiving Training on e-Auction, Bidder(s) will have to-

- Get the printout
- Fill it up and sign
- E-mail the scanned copy to the bank (e-mail ID mentioned in Sale Notice) with a copy to <https://www.bankeauctions.com>

**Annexure-V:** Just after the completion of e-Bidding Process, the H1 Bidder will have to-

- Get the printout
- Fill it up and sign
- E-mail the scanned copy to the bank (e-mail ID mentioned in the Sale Notice) with a copy to <https://www.bankeauctions.com>

**ANNEXURE – II**  
**DETAILS OF BIDDER**

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

- |                                                               |                                                                                        |
|---------------------------------------------------------------|----------------------------------------------------------------------------------------|
| 1. Name(s) of Bidder ( in Capital)                            | :                                                                                      |
| 2. Father's/Husband's Name                                    | :                                                                                      |
| 3. Postal Address of Bidder(s)                                | :                                                                                      |
| 4. Phone/Cell Number & & E-mail ID                            | :                                                                                      |
| 5. Bank Account details to which<br>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 item No.                                          | :                                                                                      |
| 9. Whether EMD remitted                                       | : Yes/No.                                                                              |
| 10. EMD remittance details                                    | : Date of remittance:<br>: Name of Bank:<br>: Branch :<br>: A/c No.<br>: IFSC Code No. |
| 11. Bid amount quoted                                         | : ..... (Rupees.....<br>.....<br>.....                                                 |

I/We declare that I/We have read and understood all the above terms and conditions of auction sale and the auction notice published in the daily newspaper which are also available in the website <https://www.bankeauctions.com> and shall abide by them. I/We also undertake to improve my/our bid by one bid incremental value notified in the sale notice if I/We am/are the sole bidder.

(Name & Signature of the Bidder(s))

**\*Mandatory : Bidders are advised to preserve the EMD remittance challen.**

**Note: This document is required to be duly filled in and signed by the bidder and thereafter uploaded in the website <https://www.bankeauctions.com> during the time of submission of the bid.**



**ANNEXURE – III**  
**DECLARATION BY BIDDER(S)**

To  
The Managing Director,  
The Puducherry State Coop. Bank Ltd.,  
Puducherry.

Date:

1. I/We, the bidder/s do hereby state that, I/We have read the entire terms and conditions of the sale and have understood them fully. I/We, hereby unconditionally agree to abide 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 offer and that the particulars of remittance given by me/us in the bid form are 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 offer/bid submitted by me/us is liable to be canceled and in such case, the EMD paid by me/us is liable to be forfeited by the bank and that the bank will be at liberty to annul the offer made to me/us at any point of time.
4. I/We understand that in the event of me/us being declared as successful bidder by the bank 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 bank 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 bank.
5. I/We also agree that in the eventuality of forfeiture of the amount by the bank, 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 offer/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 the bank 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 :  
E-mail ID :

**Note: This document is required to be dully filled in an signed by the bidder and thereafter uploaded in the website <https://www.bankeauctions.com> during the time of submission of the bid.**

**ANNEXURE – IV**  
**Confirmation by Bidder Regarding Receipt of Training.**

To  
The Managing Director,  
The Puducherry State Coop. Bank Ltd.,  
Puducherry.

Sub : Confirmation regarding receipt of e-Auction Training

Dear Sir,

This has reference to the Terms & Conditions for the e-Auction mentioned in the Tender document and available on the website <https://www.bankeauctions.com>

I/We confirm that:

- a. I/We have read and understood the terms and condition governing the e-Auction as mentioned in Tender Document available on the website <https://www.bankeauctions.com> and also e-Auction notice published by the Puducherry State Coop. Bank Ltd., in daily newspapers and unconditionally agree to them.
- b. I/We also confirm that we have taken training on the on-line bidding/auction and confirm that we are fully conversant with the functionality and process.
- c. I/We confirm that the bank and <https://www.bankeauctions.com> shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-Auction platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the auction event.
- d. We, hereby confirm that we will honour the Bids placed by us during the e-Auction process.

With regards

Signature of the Bidder :

Name of Bidder :

Date :

Address of Bidder :

**Copy to: M/s. C1 India (P) Ltd., (<https://www.bankeauctions.com>).**

**Note: This document is required to be duly filled in and signed by the bidder and thereafter sent the scanned copy of that to the Puducherry State Coop. Bank Ltd., Puducherry mentioned in the Sale Notice just after availing training on e-auction with a copy to <https://www.bankeauctions.com>**

**ANNEXURE – V**  
**Price confirmation Letter by Bidder(s)**

To  
The Managing Director,  
The Puducherry State Coop. Bank Ltd.,  
Puducherry.

Sub : Final bid quoted during e-auction – Sale of Properties of the Puducherry State  
Coop. Bank Ltd., Puducherry.

Dear Sir,

We confirm that we have quoted the highest bid of Rs..... ( in words.....  
..... ) for the purchase of the property (give description of  
property ..... ) during e-auction of the said property  
held by **M/s. C1 India (P) Ltd.**, on .....

Yours sincerely,

Signature :

Name of Bidder :

Date :

**Copy to: M/s. C1 India (P) Ltd., (<https://www.bankeauctions.com>).**

**Note: This document is required to be duly filled in and signed by the H1 bidder and thereafter e-mail scanned letter to the Puducherry State Coop. Bank Ltd., Puducherry mentioned in the Sale Notice & copy to <https://www.bankeauctions.com>, immediately on completion of the bidding.**