

Overflowing waste sparks outcry in Mapusa; MMC denies crisis

CONCERNS OVER CLEANLINESS, PUBLIC HEALTH, CIVIC RESPONSIBILITY



FLOWING FILTH: Garbage lies strewn along the roadside at Canca, within the Mapusa Municipal Council limits, on Monday afternoon. (Right) Uncollected garbage seen in Ward 7 of Mapusa.

THE GOAN NETWORK

MAPUSA

The garbage problem in Mapusa has resurfaced, with overflowing piles of waste dotting every corner of the town. Despite repeated assurances and symbolic crackdowns by the Mapusa Municipal Council (MMC), residents complain that there is no regular door-to-door garbage collection in his ward.

“Even the labour assigned to clean and sweep the streets is being diverted to collect waste, which is not sustainable,” he added.

Councillor Tarak Arolkar also shared an image of an uncollected garbage heap with a sarcastic remark: “Municipal authority is active” – underscoring the mounting discontent within the civic body itself.

Meanwhile, locals allege that a recent “fine drive” by MMC officials, including the chairperson and councillors,

and filth,” said Suraj Mantravadi, a long-time resident.

Social media has become a platform for civic criticism, with Ward 5 Councillor Shashank Narvekar claiming that there is no regular door-to-door garbage collection in his ward.

“How is it that in 2025, a municipality in a major town like Mapusa doesn’t have funds or initiative to install basic surveillance to curb illegal dumping?” asked Pooja Naik, a college student.

However, MMC officials appear to be downplaying the crisis.

Municipal Engineer Augustinho Misquita claimed, “The situation is under control. Only Ward 7 had an issue where garbage wasn’t picked up for a couple of days. That is

being addressed.”

But a walk through Mapusa tells a different story, with garbage dumps visible near the KTC bus stand, Mapusa market, and several internal roads – a clear indication that the problem is not isolated.

Interestingly, some residents admit that not all blame lies with the civic body. “Despite regular door-to-door collection in many areas, some people – especially in apartment complexes – continue to dump waste in open areas and by the roadside,” said a civic official.

With the monsoon approaching, locals fear the worsening of the garbage crisis. Unless the MMC acts swiftly with long-term solutions and stricter enforcement, the town may face a health and sanitation emergency.

was nothing more than a one-day publicity stunt. Since then, no consistent action has followed.

Citizens are also questioning the council’s inability to install CCTV cameras to catch offenders who illegally dump garbage.

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Classifieds

SIT VACANT

Wanted Office Receptionist (F). Pleasing personality and excellent communication skills in English & Hindi Good knowledge of computers, including MS Office job location Panjim. Contact +91 83780 37393

Wanted Office Assistant, Working with general office needs Maintaining supplies and other tasks. Preferably with a driver’s license or own two wheeler job location Panjim. Contact +91 83780 37393

Notice U/s (V Rule 20(1-A) of C.P.C.)
IN THE COURT OF THE CIVIL JUDGE,
JUNIOR DIVISION, COURT AT MAPUSA, GOA
Reg. Civil Suit No. 207/2023/E
Mr. Filipe Sequeira & 3 OrsPlaintiffs
Vs
Mr. Augustino D’Souza & 8 Ors
.....Defendants
The Defendant No. 1: Mr. Augustino D’Souza, Son of late Mr. Luis Jose Santan De Souza, 80 years of age, Landlord, R/O H. No. 142, Gaura Vaddo, Calangute, Bardez, Goa
WHEREAS the above named Plaintiffs has instituted a Suit for Declaration under Section 34 of Specific Relief Act.
AND WHEREAS the summons issued to you on the above last known address summons to Defendant No. 1 service report unserved.
AND WHEREAS the Plaintiff has prayed for substituted service by publication of def. No. 1 by way of publication in a local english daily.
NOW THEREFORE, notice is hereby given to you under Order V Rule 20 (1-A) sub rule (2) of Civil Procedure Code 1908 to appear before this Court either in person or by a pleader duly instructed if any and able to answer all material questions and you are directed to produce on the day all the documents upon which you intend to rely in support of your defence and to file your written statement.
TAKE NOTICE THAT, in default of your appearance the matter will be heard and determined in your absence.
AND the next date of hearing is on 13th June 2025 at 10.00 am
GIVEN under my hand and the seal of the Court, this 5th day of the month of April 2025.
Sd/- (Purva V. Naik)
Civil Judge, Junior Division, D Court, Mapusa, Bardez, Goa
IC/CJJD ‘E’ Court Mapusa

CHANGE IN NAME
I, ROSHAN DIBRU MINJ, Indian National R/O H.No. 108/1, Near Don Bosco Rehabilitation Center, Sulcorna, Mormugao, Vasco da Gama, South Goa, Quepem, South Goa, Would like to change my name on Passport bearing No. C6845266 from ROSHAN MINJ to ROSHAN DIBRU MINJ as per my Aadhaar Card and Address as per my Passport. Hereafter in all my future dealings & documents I shall be known as ROSHAN DIBRU MINJ.
Sd/- ROSHAN DIBRU MINJ

CHANGE IN NAME
I, Jovino Rosario Vas H.No. 405, Bogda, Near Desterro Church, Mormugao, Vasco da Gama, South Goa, hereby change my name from JOVINO ROSARIO VAS TO JOVINO ROSARIO VAS. Hereafter in all my dealings and documents I will be known by the name JOVINO ROSARIO VAS.
Sd/- Jovino Rosario Vas
Cesry's Ads, Chicholim, Navelim, 9850473904

CHANGE IN NAME
I, JANCITO SIMOES R/o H.No. 14111, Rangalli, Velim, Salcete, South Goa, Goa 403723, would like to change my name on passport from JANCITO BASILIO SIMOES to JANCITO SIMOES and address as per my Aadhar Card. Hereafter in all future documents and dealings I shall be known as JANCITO SIMOES.
BOSS - 9822100065

VILLAGE PANCHAYAT CORLIM, TISWADI, GOA

Ref.No.:VP/COR/2025-2026/102 TENDER NOTICE
The Sarpanch of Village Panchayat Corlim, invites on behalf of V.P. Corlim, percentage rate tenders from eligible P.W.D. Contractors in appropriate class and category for the following works.

Sr. No.	Name of Work	Estimated amount put to tender Exclusive of GST (Rs)	Earnest Money Deposit (Rs)	Class & Category of Contractor		Time Limit	Cost of Tender Form (Rs.)
				As per old registration	As per new registration		
1	Asphalting of road from Pidu Residency junction to Robert Vaz House in Ward No. VI Bellavista in V. P. Corlim	3,69,127.14	7382.00	Class III & Above RBLD	Class V & Above RBLD	90 Days Excluding Monsoon	2000.00
2	Repair of drainage and replacement of new concrete slabs cover from Chandresh House to Pandurang Dhalupkar in Ward No. 8 of V. P. Corlim jurisdiction of block Tiswadi under V. P. Funds	4,83,155.11	9663.00	Class III & Above RBLD	Class V & Above RBLD	90 Days Excluding Monsoon	2000.00
3	Asphalting of road from Pidu Residency junction to Carlos Rodrigues House in Ward VI V.P. Corlim	3,94,024.32	7880.00	Class III & Above RBLD	Class V & Above RBLD	90 Days Excluding Monsoon	2000.00
4	Construction of drainage Murgankar Building at Ravalnath Nagar Ward No. II of V. P. Corlim under V. P. Funds	3,75,654.29	7513.00	Class III & Above RBLD	Class V & Above RBLD	90 Days Excluding Monsoon	2000.00
5	Construction of drainage with slabs from Imam House to Arney Residency at Ravalnath Nagar in Ward No. II of V. P. Corlim	4,76,726.08	9534.00	Class III & Above RBLD	Class V & Above RBLD	90 Days Excluding Monsoon	2000.00
6	Asphalting of road from Bethel House to Goan Bounty House in Ward No. V of V. P. Corlim under V. P. Funds	4,83,829.20	9676.00	Class III & Above RBLD	Class V & Above RBLD	90 Days Excluding Monsoon	2000.00
7	Asphalting of road from Peshve House to Marathe House in Ward No. V of V. P. Corlim, Tiswadi, Goa	4,78,616.40	9572.00	Class III & Above RBLD	Class V & Above RBLD	60 Days Excluding Monsoon	2000.00
8	Improvement to the existing drainage from Pinto House to Datsun Datsury in Ward No. VI of V. P. Corlim jurisdiction of Block Tiswadi under V. P. Funds	4,55,026.10	9100.00	Class III & Above RBLD	Class V & Above RBLD	60 Days Excluding Monsoon	2000.00

Terms & Conditions: 1. Last date of receiving application is on 30.04.2025 up to 12:00 noon along with cost of tender form (non-refundable). 2. Date of issue of blank tender form is on 03.05.2025 up to 12:00 noon. 3. Date of receipt of sealed tenders on 05.05.2025 up to 11:30 pm and will be opened on 06.05.2025 at 10:30 am. 4. Application for issue of tender form shall be accompanied with a) Attested copy of valid registration certificate of the contractor in the concerned category of work b) Attested copy of PAN Card c) Copy of valid GST registration Certificate and acknowledgement of up to date filed returns with ARN (Application Reference Number generated on GST common portal as per GST law. d) Declaration of works in hand shall be submitted with detailed list indicating the present status on Rs. 100/- stamp paper (however tender form will not be issued to the person who has work in hand more than four times the tendering limit e) Attested copy of valid Income Tax Clearance Certificate 5. EMD shall be in form of Demand Draft/ Deposit Call Receipt (DCR)/ Pay order from Nationalised or Scheduled bank drawn in favour of Village Panchayat Corlim at Corlim sealed in separate envelope 6. Contractor shall submit separate applications for each work. Incomplete and third party applications shall not be entertained by this panchayat and no tender form shall be issued. 7. Unsealed and conditional tenders will be rejected outright. 8. The contractor shall quote the tender excluding GST & GST as applicable shall be paid separately on total value of work executed. 9. For the tenders/terms of tender in case of being quoted abnormally below i.e. 20.00% below the estimated cost, then the contractor shall furnish on demand an additional performance security in the form of Bank Guarantee from Nationalized/Schedule Bank for that amount which is worked out as difference between quoted amount and reasonable amount reduced by 20.00%. 10. Right to accept or reject any or all the tenders without assigning any reasons is reserved with the Village Panchayat.

Sd/- (Freeda Eyma Po) Sarpanch, Village Panchayat Corlim, Tiswadi, Goa

Mock exercise on Cyclone and Induced Disaster on April 25

MARGAO: The State Disaster Management Authority, Goa, with the NDMA, will conduct a State Level Mock Exercise on Cyclone and Induced Disaster on April 25 to assess monsoon preparedness. South Goa Collector Egna Cleetus chaired a planning meeting.

The drill will cover Mormugao, Ponda, and Quepem talukas, testing communication systems, logistics, ambulance response times, and hospital readiness. Authorities will check medicine stocks and food grain supplies.

The exercise, under the Disaster Management Act, 2005, will also compile data on Nodal Officers for disaster coordination and response. Wireless sets will be used instead of mobile phones to evaluate communication efficiency.

CHANGE IN NAME
I, ZAHEERUDDIN AHMAD KHAN, R/o. H.No. 9, Cotta, Davorim, Navelim, South Goa, Goa 403707 do hereby change my name from ZAHEERUDDIN AHMAD to ZAHEERUDDIN AHMAD KHAN. Hereafter in all documents and dealings, I will be known by my name ZAHEERUDDIN AHMAD KHAN.
BOSS - 9822100065

CHANGE IN NAME
I, ESPESIOSA SWETY ALVES E FERNADES, Indian National R/O H.No. 93, 1st Daddio, Talaulim, Navelim, Salcete South Goa, Would like to change my name on Passport from ESPESIOSA SWETY ALVES E FERNADES to ESPESIOSA SWETY ALVES as per my Aadhaar Card and Address as per my Passport. Hereafter in all my future dealings & documents I shall be known as ESPESIOSA SWETY ALVES.
Sd/-ESPESIOSA SWETY ALVES

SOUTH INDIAN Bank Ltd. Margao
The South Indian Bank Ltd. Margao Branch PB NO: 399, Casa Aliados, Adade Faria Road, Margao, Goa, 403601

GOLD AUCTION NOTICE

Loan No.	Name	Gross wgt (in gms)
0364653000018554	Prabhakar Ganpati Naik	25.2

Gold Auction will be conducted on Friday 02-05-2025 11:30am at the bank premises. Those desirous of participating in the auction should remit Rs. 1000/- before 10.30 am on 02-05-2025.

CHANGE OF NAME
I Marylyn Cardozo Resident of house no 59, Patnem canacona Goa declare that I has changed my Name from Marylyn Cardozo E Rodrigues to Marylyn Cardozo. Henceforth I will be known as Marylyn Cardozo in all my documents, proceedings and dealings.

CHANGE IN NAME
I, Gorette Fernandes W/o. Eric Joseph Fernandes R/O H. No. 5/76 A Donvaddo Near Valentine Chapel Bardez VTC Salgaoo, P.O Salgaoo, District North Goa, State Goa, Pin Code 403511 has Changed my name from Gorette Pinto Fernandes to Gorette Fernandes. Hereafter in all my dealings and documents I will be known by the name Gorette Fernandes.
Sd/- Gorette Fernandes.

VILLAGE PANCHAYAT SANCOALE, Mormugao Goa
Ref.No.V.P/IS/41/ 2025-26/222 TENDER NOTICE (E-Tendering Mode Only) Date: 21/04/2025
The Sarpanch, Office of Village Panchayat Sancoale, Mormugao Goa invites on behalf of Governor of Goa online Percentage tender from approved and eligible contractors of State PWD, Goa registered in appropriate class and categories for the following work

Sr. No.	Name of Work & Location	Estimated Cost put to Bid Rs.	Earnest Money Deposit Rs.	Tender Document Fees Rs.	Tender Processing Fees Rs.	Class & Category of Contractor As per new registration	Period of Completion in Days
1	Construction / Reconstruction of drains and cross drainage with concrete slab/gritting beside the existing roadside in Airway Colony from late Suresh house to Noor Manzil building and road cross from Noor Manzil building till Jal Vayu, survey no. 178 of Village Sancoale in ward no.1 under VP Fund.	8,03,709.28	16,074.00	5000.00	1607.00	Class IV & above RBLD	60 Days
2	Reconstruction/Repair and covering of existing drain in Sancoale Suryanagar in ward no 1 Survey no. 178 sub division 1 of Village Sancoale with slabs/gritting near house Surla and the second garden from the Shridraran Pillai till end of garden compound to be constructed of GI Pipe railing and pavers etc ward no. 1 from Panchayat Fund	7,83,234.89	15,665.00	5000.00	1567.00	Class IV & above RBLD	60 Days

TENDER SCHEDULE 1. The Last date of online submission of tender is 02/05/2025 up to 4.00 pm.
2. Technical opening date 06/05/2025 at 4.00 pm, in the Office of the Village Panchayat Sancoale, Mormugao-Goa
For more details please contact the Office of the Village Panchayat Sancoale, Mormugao, Goa.
Scan & upload on Website: https://eprocure.goa.gov.in
Sd/- Derick Vales (Acting Sarpanch) Village Panchayat Sancoale

VILLAGE PANCHAYAT SURLA, BICHOLIM, GOA
Ref.No.VP/SURLA/BICH/2025-2026/49 NOTICE INVITING TENDER Date: 17/04/2025
The Sarpanch of Village Panchayat Surla, Goa invites sealed percentage rate tenders from the eligible Contractors from the approved list of PWD/CPWD/Railways/MES for the execution of below works.

Sr. No.	Name of the Work	Estimated Amount Rs	E.M.D. Rs.	Time Period	Class & Category of Contractor		Cost of Tender Form Rs
					As per old registration	As per new registration	
1.	Reconstruction of footpath near Rajat Usgaonkar House, Ramesh Satodkar House, Vithal Usgaonkar House in Ward No. 1 of Village Panchayat Surla, Bicholim, Goa under XVth Finance Commission Fund	2,41,860.68	4838.00	90 Days	BLDG Class IV & Above	BLDG Class V & Above	4000.00
2	Repair of existing stage with room in front of Laxmi Narayan Devasthan at Bayem Surla in Ward No. 5 of Village Panchayat Surla, Bicholim, Goa under XVth Finance Commission Fund	3,21,652.93	6433.00	120 Days	BLDG Class IV & Above	BLDG Class V & Above	4000.00
3	Providing and Laying of PCC surrounding Sateri Temple at Bayem Surla in Ward No. 4 of Village Panchayat Surla, Bicholim, Goa under XVth Finance Commission Fund	1,60,135.80	3203.00	120 Days	BLDG Class IV & Above	BLDG Class V & Above	4000.00

Terms & Conditions: 1. Last date of receiving application 02.05.2025 up to 10:30 am along with cost of tender form (non-refundable). 2. Date of issue of blank tender form 03.05.2025 up to 11:30 am. 3. Date of receipt of sealed tender 05.05.2025 up to 12:30 pm and will be opened on 06.05.2025 at 3:00 pm. 4. Application for issue of tender form shall be accompanied with a) Attested copy of valid registration certificate of the contractor in the concerned category of work b) Attested copy of PAN Card c) Copy of valid GST registration Certificate and acknowledgement of up to date filed returns with ARN (Application Reference Number generated on GST common portal. d) Declaration of works in hand shall be submitted with detailed list indicating the present status on Rs. 100/- stamp paper (however tender form will not be issued to the person who has work in hand more than four times the tendering limit 5. EMD shall be in form of Demand Draft/ Deposit Call Receipt (DCR)/ Pay order from Nationalised or Scheduled bank drawn in favour of The Sarpanch, Village Panchayat Surla payable at Village Panchayat Surla. 6. Unsealed and conditional tenders will be rejected outright. 7. The contractor shall quote the tender excluding GST & GST as applicable shall be paid separately on total value of work executed. 8. The Contractor must have proven experience in executing projects of similar nature, scope and complexity. 9. For the tenders/terms of tender in case of being quoted abnormally below i.e. 20.00% below the estimated cost, then the contractor shall furnish on demand an additional performance security in the form of Bank Guarantee from Nationalized/Schedule Bank for that amount which is worked out as difference between quoted amount and reasonable amount reduced by 20.00%. 10. Right to accept or reject any or all the tenders without assigning any reasons is reserved. 11. Right to accept or reject any or all the tenders without assigning any reasons is reserved. 12. Acceptance is subject to reasonability.
Sd/- Saheema S. Gaude (Sarpanch) Village Panchayat Surla

GIC HOUSING FINANCE LTD.
CORPORATE OFFICE / HEAD OFFICE : GICHL, National Insurance Building 6th Floor, 14, Jamshedji Tata Road, Churchgate, Mumbai - 400020. Tel No: 022-43041900. Email: investors@gichf.com, corporate@gichf.com Website : www.gichfindia.com
PANJI BRANCH OFFICE : Akash Bhavan, B-202, 2nd Floor, Opp. Mathias Plaza, 18th June Road, Panaji, Goa 403001
Office Tel : 2432779. Branch Mail Id: panaji@gichfindia.com, Authorized Officer Name/Contact No : Sachin Kamble M. 8779872763

E-AUCTION SALE NOTICE

E-AUCTION DATE : 06-05-2025 / Last Date for Bid Submission : 05-05-2025

WHEREAS the undersigned being the Authorized Officer of GIC Housing Finance Ltd. (GICHL), under Securitization & Reconstructions of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued Demand Notice to following Borrowers/Mortgagors calling upon them to repay the outstanding due amount mentioned in the said notices. However, The Borrower/Mortgagor having failed to repay the said due amount, the undersigned has taken PHYSICAL POSSESSION of the following property in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8 of the said Rules.

Sr. No.	Loan File No/ Name of the Borrower/ Co Borrower/ Guarantor Name / Branch Name	Property Address/ Property Area (Built up in Sq Ft)	Demand Notice Issued Date	Date of Physical Possession	Total Outstanding as on 16-04-2025 (Incl. P.Os, Interest and other Charges) (In Rupees)	Reserve Price (In Rupees)
1	GA0120610001554 / SANJAY JAISWAL	Survey No. 242/3, Building Name: Akar Heights, "B" Building, Flat No: B-F-3 & B-F-4, 1st Floor, Land Mark: Near Mount Litera School And Bits Pilani, Village: Sancoale, Taluka: Mormugao, State: Goa, Pin Code: 403710 Built Up Area-823 Sq.Ft. For Each Flat * 2 Flats	03.06.2021	08.05.2023	1,08,80,108/-	59,59,350/-
2	GA0120610001542 / KUNAL BANSAL/ DEEPTI GOYEL	Survey No. 242/3, Building Name: Akar Heights Bldg D Flat No: D-Fo-3/D-Ft-3, Floor No: 4 And 5, Land Mark: Near Bits Pilani, Sancoale, Mormugao, Goa : 403710 Built Up Area-1311 Sq.Ft. For Each Flat * 2 Flats	03.06.2021	09.11.2022	1,54,92,029/-	93,72,510/-
3	GA0120610001558 / DEEPAK CHETRI	Survey No. 242/3, Building Name: Akar Heights, Building-B, Flat No: B-Sv-1 & B-ET-7, Floor No: 7 And 8, Near Bits Pilani, Sancoale, Mormugao, Goa : 403710 Built Up Area-823 Sq.Ft. For Each Flat * 2 Flats	03.06.2021	07.10.2022	1,08,95,692/-	59,59,350/-
4	GA0120610001546 / VIKRAMADITYA SETHI	Survey No. 242/3, Building Name: Akar Heights Bldg C Flat No: C-S-1 And C-S-2, 2Nd Floor, Near Bits Pilani, Sancoale, Mormugao, Goa : 403710. Built Up Area-810 Sq.Ft. For Each Flat * 2 Flats	03.06.2021	14.10.2022	1,01,63,234/-	57,93,480/-

DATE OF E-AUCTION & TIME : 06-05-2025 at the Web-Portal (https://www.bankauctions.in) from 3.00 PM TO 04:00 PM. with unlimited extensions of 5 minutes each.
Last date of submission of Tender/Sealed Bid in the prescribed tender form along with EMD & KYC either through online mode or at the above mentioned GICHF Office at 05-05-2025 before 5.00 PM.
Further to this PUBLIC NOTICE for E-Auction Sale of the above said Assets / properties (in terms and conditions of the SARFAESI, Act 2002 and rules thereunder) GICHL invites OFFERS EITHER in sealed covers or in Online mode to purchase the said properties on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".

- TERMS & CONDITIONS OF THE AUCTION SALE ARE AS FOLLOWS:-**
- E-Auction is being held on "As is where is Basis", "As is what is Basis", "Whatever there is" And "Without Any Recourse Basis", and will be conducted "Online". The E-Auction will be conducted through GICHF approved Eaucion service provider "M/s 4 closure"
 - The intending bidders should register their names at portal https://bankauctions.in/ and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s. 4closure, # 605 A, 6th Floor Maitrivanam, Ameerpet, Hyderabad - 500038, Telangana. Office Land Line No: 040-23736405; Backend team : 814200062 / 66, Mr. Prakash - 814200064 / 814200725, prakash@bankauctions.in, Mr. Nitesh Pawar, Manager, Mumbai, No:8142000725, mail id: Nitesh@bankauctions.in Property enquiries, CONTACT DETAILS : SACHIN KAMBLE M. 8779872763
 - The E-auction Sale is subject to the conditions prescribed in the SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder/website also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.
 - Every bidder is required to have his/her own email address in order to participate in the online E-auction.
 - Once Intending Bidder formally registers as a qualified tenderer before authorized officer of GICHF, will have to express his/her interest to participate through the E-auction bidding platform, by submitting document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login ID and password from the E-auction service provider.
 - The aforesaid properties shall not be sold below the reserve price mentioned above.
 - Intending bidders are required to deposit Earnest Money Deposits (EMD) @ 10% of the above said reserve prices, by way of DD/RTGS/NEFT favouring GIC Housing Finance Ltd. Bank details are as follows: Bank Name: UNION BANK OF INDIA, A/c No: 00511101000039 - A/c Name: GIC HOUSING FINANCE LTD AUCTION AC, Branch Name : LCB, FORT Address : UBI, 239 BACKBAY RECLAMATION NARIMAN POINT MUMBAI MAHARASHTRA PINCODE 400021. IFSC CODE - UBIN000511.
 - The said Deposits shall be adjusted in the case of successful bidder's, otherwise refunded. The said earnest money deposits will not carry any interest.
 - The offer's along with the aforesaid Earnest Money Deposit (EMD) can be submitted either "online" through the portal https://bankauctions.in/ along with the EMD and scanned copy of KYC documents including PAN Card & address proof, to the service provider or through submitting sealed cover comprising bid form, EMD and KYC documents and it should reach the respective branch offices of GIC Housing Finance Ltd., mentioned above on or before EMD Submission due date.
 - That, after opening the tenders, the intending bidders who have submitted their bids for not less than the reserve price will be given an opportunity at the sole discretion of the Authorized Officer to increase the bidding amount.
 - The successful bidder's shall deposit 25% of the amount of sale price, adjusting the EMD paid already, immediately on acceptance of offer by the Authorized officer in respect of the sale, failing which the earnest money deposited shall be forfeited. The balance 75% of the sale price is payable within 15 days from the date of confirmation of the sale solely at the discretion of the Authorized Officer. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited. The Authorized Officer shall not be required to give any further notice of forfeiture to the successful bidder. Bidders are bound by the principle of "caveat emptor (Buyer Beware) and advised to conduct their own due diligence to find any encumbrances, statutory liabilities, arrears of property tax, Income Tax, Excise Duty, Labour Dues, electricity and maintenance dues etc., of the firm or Secured Asset. The Successful bidders shall have to bear all outgoing i.e., municipal taxes, maintenance/society charges, electricity charges, water charges, stamp duty, registration charges, (if applicable), if any and all other incidental charges, cost including all outgoing relating to the respective properties other than the sale price...
 - The successful bidder should bear the charges/fees payable on sale certificate, such as registration fees, stamp duty, taxes, or any other duties payable for getting the secured asset transferred in his/her name.
 - The Sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire /sale price.
 - The notice is hereby given to the Borrowers/ Mortgagees and Guarantors that they can bring the intending buyer/purchaser for purchasing the properties mentioned above, as per the terms and Conditions of the EAUCTION Sale.
 - Inspection of the above said properties can be given on request and as per convenience of Authorized Officer.
 - The Authorized Officer is not bound to accept the highest offer or any or all offers and reserves the right to accept or reject any or all the tenders without assigning any reason therefor.
 - GICHL is not responsible for any liability whatsoever pending upon the properties as mentioned above. The property shall be auctioned on "As is where is", "As is what is", "Whatever there is" and without any recourse basis.
 - In case the borrowers/mortgagor approaches GICHL before confirmation of sale, offering contractual dues + expenses + interest @ 15 % from date of proclamation of sale + 5% of the purchase money (in case after sale which is to be paid to successful bidder) and requests for cancellation of the sale, GICHL shall accept the amount and hand over the possession to mortgagor
 - The highest bidder has to pay 25% (inclusive of earnest money deposited) of the bid amount in terms of the sale notice immediately and the balance 75% of the bid amount is payable in 15 days or such other extended period as agreed upon between the parties (AO and the successful bidder). However, Authorized Office is to be confirmed sale certificate after expiry of 30 days from the date of sale and in no case the sale is to be confirmed before expiry of 30 days from the date of sale. Only after receipt of full payment, sale to be confirmed and the sale certificate to be issued.
 - Minimum Bid increment value is Rs.10,000/-

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002
For detailed terms and Conditions of the sale and full description of the properties please refer to the website of approved e-auction service provider M/s 4 closure and website https://bankauctions.in.
Date : 22.04.2025
Place : PANJI (GOA)
For GIC Housing Finance Ltd.
Sd/-
Authorised Officer