



SALE NOTICE FOR SALE OF MOVABLE AND IMMOVABLE PROPERTY

E-Auction Sale Notice for sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is given to the public in general and in particular to the Borrower and the Guarantor that physical possession of the immovable property described below which is mortgaged/charged with the Secured Creditor (mentioned below) has been taken by the Authorized Officer of the Secured Creditor. Detailed to be sold through e-auction for recovery of outstanding amount of secured creditor from the following debtors, guarantors and guarantors on "as is where is and whatever is there and as is" and "without liability" basis are as follows.

SCHEDULE OF SECURED ASSETS

Sl. No.	(a) Branch Name (b) Account Holder Name (c) Account Number (d) Name of the Property Owner (e) Guarantor Name	(a) Date of demand Notice u/s 13 (2) of SARFAESI Act 2002 (b) O/S amount as on date of 13 (2) notice (c) Possession date u/s 13 (4) of SARFAESI Act 2002 (d) Nature of possession symbolic/ physical/constructive	Description of Immovable Properties/securities mortgaged/Owner's name (Mortgagors of properties)	a) Reserve Price b) EMD (Last date of submitting KYC for depositing EMD) c) Bid Increase Amount	Date & Time of E-Auction
1.	(A) Branch-Muradpur (B) Mrs. Nirmala Choudhary, W/o Mr. Ashok Choudhary, Rai Hasanpur Chai Tola, Chak Musallahpur, Patna. (C) 3167358307 (D) Mrs. Nirmala Chaudhary (E) Mr. Ashok Choudhary, H/O Mrs. Nirmala Choudhary.	A) 24.05.2019 (B) Rs. 42,36,119.00 + (interest and other expenses) (C) 18.09.2019 (D) Physical	Sale Deed No. 7699, Dated 20.07.2005, Mauza- Chak Musallahpur, District - Patna, PS. - Kadamkuan, Ward No. - 13 (Old) /13 (New), Circle No. - 36, Sheet No.-97, Municipal Plot No.-1654, Holding No.- 486 (Old), 867/560 (New), Total Land 15 Dhur, Ground Floor Area 1020 Sq.ft, First Floor - 970 Sq.ft. - North - Ram Sevak Mahato's house, Hall Vijay Mahato, South - Municipal Gali Badhu Home, Paltan Mahato and Siyaram Singh Hall Devi Prasad and Bijli Prasad East - Municipal Gali, West - Municipal Survey Plot No. 1624, apparent possession	A) Rs. 1,18,45,664.00 B) Rs. 11,84,566.00 (30.10.2023) C) Rs. 20,000.00	01.11.2023 1 PM to 5 PM

- The sale will be subject to the Security Interest (Enforcement) Rules 2002 and the following terms and conditions.
- Properties can be sold on the basis of "as is where is" and "what is there" basis.
- The particulars of the secured assets specified in this Schedule are stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be liable for any error, misstatement or omission in this declaration. Will not done.
- The sale website <https://www.mstcecommerce.com> will be conducted by the undersigned on the date and time given above through the e-auction platform provided.
- For terms and conditions of sale, please visit the following website: www.ibapi.in, www.mstcecommerce.com
- For inspection/information of title documents/other documents/property, the concerned branch - Muradpur, Patna (Phone: 0612-2302921) can be contacted during working hours on banking working days. For any other information regarding the above, contact Shri Sanjay Kumar Sharma / Chief Manager Mob. 9264291503, Shri Anupam Kumar / Senior Branch Manager Mob. 9264291438 can be contacted on all working days during working hours.

Terms and condition for E-Auction

The auction will be "Online E-auction" through website. The E-Auction will take place through portal <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> **Date and Time for auction: 01.11.2023** between 01.00 PM To 5.00 PM (With auto extension clauses in case of bid in last 5 minutes before closing). E-Auction is being held on "As Is Where Is", "As Is What Is Basis" and "Whatever There Is" basis.

- Auction/Bidding shall only through "Online Electronic Bidding" through the website. The E-Auction will take place through portal <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> Bidders are advised to go through the website for detailed terms and part in the e-auction sale proceedings.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit :
a. <https://www.centralbankofindia.co.in>,
b. website address of our E-Auction Service Provider <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>. Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> where "Guidelines" for bidders are available with educational videos. Bidders have to complete following formalities in advance:
Step 1 : Bidders/Purchaser Registration : Bidders to register on e-auction platform (link given above) using his mobile number and email Id.
Step 2 : KYC verification Bidders to upload requisite KYC documents. KYC Documents shall be verified by e-auction service provider (may take 2 working days.)
Step 3 : Transfer of EMD amount to bidder Global EMD Wallet : online /Off-line transfer of fund using NEFT/Transfer, using challan generated on e-auction Platform.
Step 4 : Bidding Process and Auction Results : Interested Registered bidders can bid online e-auction Platform after completing Step 1, 2 and 3.
Please note that step 1 to step 3 should be completed by bidders well in advance, before e-auction date.
- Platform (<https://www.mstcecommerce.com>) for e-Auction will be provided by our E-Auction service provider MSTC Limited having its Registered office at 225-C, A.J.C. Bose Road, Kolkata-700020. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://www.mstcecommerce.com>. This Service Provider will also provide online demonstration/ training on e-Auction on the portal. The Sale Notice containing the General Terms and Conditions of Sale is available/published in the Banks websites/webpage portal. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.com>. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from e-बकपुर्तल -IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-2290100
- The intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet well in advance before the auction time. In case EMD amount is not available in Global EMD Wallet, system will not allow to bid. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. Bidders may give offers either for one or for all the properties. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from (<https://www.mstcecommerce.com>) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques/DD will not be accepted. Bidders, not depositing the required EMD in his Wallet, will not be allowed to participate in the e-auction. The Earnest Money Deposit (EMD) shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the Reserve Price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiples of the amount specified in the public Sale Notice/Terms and condition of Sale. Unlimited extension of 10 Minutes time will be given in case of receipt of bid in last ten minutes. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-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 Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ due
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the "Bid Increase Amount" (mentioned in Sale Notice) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 10 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already deposited on the same day or not later than next working day after the acceptance of bid price by the Authorized Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer through NEFT/RTGS in the A/c No. of respective Branch as mentioned below.

Account Name : Central Bank Of India, RO Patna E-auction Account
Account No : 3315153029
IFSC Code : CBIN0281488

- In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.
- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules.
- The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on "As is where is", "As is what is" and "Whatever there is" basis (Exclusive of Furniture / Fixture / Stocks / Movables), and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank's charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above (if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank 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, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of MSTC <https://www.mstcecommerce.com> and www.ibapi.in and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure/Internet failure/power failure etc.) in order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- The sale is subject to confirmation by the Bank.
For further details contact :
Property Name/Designation of officer Contact Number
All Property Mr. Sanjay Kr. Sharma / Chief Manager 9264291503
Mr. Anupam Kumar/ BM 9264291438

Special Instructions

- Bidding in the last moment should be avoided in the bidders own interest as neither the CENTRAL BANK OF INDIA nor service provider will be responsible for any lapse/failure/Internet failure /Power failure etc.). In order to ward -off such contingent situation bidders are requested to make all necessary arrangements/alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the auction successfully.
- To the best of knowledge and information of the Authorized Officer, there is not known encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances; title of property/ies put on auction and claims/rights/dues/affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of bank. The property is being sold with all the existing and failure encumbrances whether known or unknown to bank. The Authorised Officer/ Secure Creditor shall not be responsible in any way for any third party claims/rights/dues.

Date: 29.09.2023

Place: Patna

Authorised Officer
Central Bank of India