

कार्पोरेशन बैंक (सार्वजनिक क्षेत्र का अग्रणी  
बैंक) आंचलिक कार्यालय आर-11 हरदेव  
काम्पलेक्स प्रथम तल जोन-II  
एम.पी.नगर भोपाल-462011 (म.प्र.)



Corporation Bank  
(A Premier Public Sector Bank)  
Zonal Office, R-11, Hardev Complex,  
First Floor, Zone II, M. P. Nagar  
Bhopal - 462 011 (M. P.)

फोन/Phone: (0755) 2550282 फेक्स/Fax: 0755-2550190 ई-मेल/e-mail: cb8819rec@corpbank.co.in

ZO/BHO/REC/64/2019-20

Date: 29.04.2019

(पंजीकृत डाक / Regd Post)

To,

1) Mr. Kalpesh Patel s/o Dinesh Patel, (Borrower)  
Ward Number 9, Vishu Nagar,  
Parasia Road, Loniya Karbal Chhindwara 480001

2) Mr. Daya Bhai Patel s/o Ramji Bhai Patel, (Guarantor)  
Ward Number 9, Vishu Nagar,  
Parasia Road, Loniya Karbal Chhindwara 480001

Dear Sir/Madam,

**Subject: Notice of 30 days for sale of immovable secured assets under Rule 8 of the Security Interest (Enforcement) Rules, 2002.**

1. Corporation Bank, Chhindwara Branch (1291), Near Pankaj Talkies, Parasia Road – 480001 (M.P.), the secured creditor, caused a **Demand notice dated 07.01.2019** under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, calling upon you to pay the dues within the time stipulated therein. Since you failed to comply with the said notice within the period stipulated, the Authorised Officer has taken possession of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002. **Possession notice dated 10.04.2019** issued by the Authorised Officer, as per appendix IV to the Security Interest (Enforcement) Rules, 2002 was delivered to you and the same was also affixed to the properties mortgaged with the Secured Creditor, apart from publication of the same in **newspapers dated 12.04.2019** Please note that you were informed about your right to redeem the property within the time available under Section 13(8) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, which you have failed to honour.
2. As you have failed to clear the dues of the secured creditor, the immovable secured assets that have been taken possession by the Authorised officer, will be sold by holding public E-auction on 11.06.2019 at 11.00 am to 1.00 pm by inviting Bids from the public through online on <https://www.bankauctions.in>
3. You are also requested to ensure participation by parties interested in buying the immovable secured assets in the sale as proposed above.
4. A copy of the terms of sale is enclosed for your reference. Please note that the Auction will be conducted through E-Auction mode on the date and time mentioned in the enclosed terms of sale.

Place: **Bhopal**  
Date: **29.04.2019**

**Authorised Officer**

**Corporation Bank**

Encl: Terms of sale

**TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS:**

1. Name and address of the Borrower and Guarantor	1) Mr. Kalpesh Patel s/o Dinesh Patel,(Borrower) Ward Number 9, Vishu Nagar, Parasia Road, Loniya Karbal Chhindwara 480001  2) Mr. Daya Bhai Patel s/o Ramji Bhai Patel, Ward Number 9, Vishu Nagar, Parasia Road, Loniya Karbal Chhindwara 480001 (Guarantor & Mortgagor)
2. Name and address of the Secured Creditor :	Corporation Bank, Chhindwara Branch (1291), Near Pankaj Talkies Parasia Road Chhindwara (M.P.)
3. Description of immovable secured assets to be sold	All that piece and parcel of Residential land bearing Khasra Number 1726/10, Area 0.009 Hectare or 1000 Sq Ft, B.No. 177, PHN 22/19, RIC Chhindwara 1, situated at Mouza Chhindwara Khas, Tehsil and District Chhindwara owned by Mr. Dayabhai Patel S/o Ramji Bhai Patel which is surrounded as per sale deed- North- Road South- Seller's Land. East- Land of Dheeraj Patel. West-Land of Dayabhai Patel.
4.The details of encumbrances, if any known to the Secured Creditor	No
5. Last date for submission of EMD	On or before 10.06.2019 before 5.00 PM
6. Date & Time of auction	11.06.2019 at 11.00 am to 1.00 pm (with 10 min unlimited auto extensions) E-auction <b>website- <a href="https://www.bankauctions.in">https://www.bankauctions.in</a></b>
7.The secured debt for the recovery of which the immovable secured asset is to be sold ( <b>Claim Amount as per Demand Notice</b> ):	<b>Rs. 21,00,002.00 (Twenty one Lakh and Two rupees Only)/- plus interest till the date of realization and costs, charges and expenses</b>
8.Reserve price for the properties below which the immovable property may not be sold:	<b>Rs. 77,25,000/- (Rupees Seventy seven Lakhs twenty five thousand only)</b>
9. The intending bidder shall deposit with the Authorized Officer an amount equivalent to 10% of reserve price by way of Earnest Money Deposit in the account of Authorized Officer, Corporation Bank, Chhindwara Branch, by Demand Draft or <b>NEFT/RTGS or through Internet payment to Account No. 510101002168439</b> and IFSC Code-CORP0001291, simultaneously bidder has to submit the e-bid form available on <b>website- <a href="https://www.bankauctions.in">https://www.bankauctions.in</a></b> website/ before the date and time mentioned above and shall obtain written receipt thereof from the branch/Authorized Officer. The intending bidders shall mention the property Item i.e. <b>“Mortgagor- Mr. Daya bhai Patel”</b> for which the EMD has been tendered.	
10.Full name and address of the bidder with their identity proof and PAN card has to be furnished while filling up the e-bid form on <b>E-Auction Agency's website- <a href="https://www.bankauctions.in">https://www.bankauctions.in</a></b>	
11. Bank, the Secured Creditor, reserves the right to accept / reject the highest bid without assigning any reason thereof or to cancel the sale.	
12. In case of bidding the same shall not be less than Rs. 1,00,000.00( Rupees One Lakh Only) in excess of highest bid amount or the immediate preceding bid, as the case may be with multiple increment value of Rs. 10,000.00 ( Ten thousand only)	
13. The sale will be confirmed in favor of the highest bidder and the confirmation of sale shall be subject to the confirmation by the Secured Creditor. In case of single bid received, the sole bidder shall be declared as the successful bidder.	

13.1 Bids once made shall not be cancelled or withdrawn.
14. The successful bidder so declared by the Authorized Officer shall deposit 25% of the Sale Price (inclusive of EMD) in Cash/DD/RTGS/NEFT/Internet transfer/Cheque subject to realization, immediately on the sale day or not later than next working day and the balance 75% of the Sale Price on or before 15 <sup>th</sup> day of confirmation of Sale or within such extended period as agreed upon in writing not exceeding 3 months.
14.1 In case of failure to participate in the auction by logging into the online bidding portal or in the event of failure of the successful bidder to tender 25% (15%+EMD), of the sale price as per the terms of Sale, the EMD deposited by him shall be forfeited to secured creditor and the bid accepted shall stand cancelled automatically.
15. In default of payment of balance amount of purchase price before 15 days from the date of confirmation of sale by the Secured Creditor or such extended period as may be mutually agreed upon between the parties (not exceeding 3 months) the deposit of 25% of the amount of sale price made shall be forfeited and the property shall forthwith be sold again and the defaulting purchaser shall forfeit all claim on the property or to any part of the sum for which it may be subsequently sold.
16. On confirmation of sale by the secured creditor and if the terms of payment have been complied with by the successful tenderer / bidder, the Authorized Officer shall issue a certificate of sale of immovable property in favor of the purchaser in Appendix-V to the Security Interest (Enforcement) Rules, 2002.
17. The Authorized Officer may, where the property sold is subject to any encumbrances, if he thinks fit, allow the purchaser to deposit with him the money required to discharge the encumbrances and any interest due thereon together with such additional amount that may be sufficient to meet the contingencies or further costs, expenses and interest as may be determined by him.
18. On such deposit of money for discharge of encumbrances, the Authorized Officer may issue or cause the purchaser to issue the notices to the persons interested in or entitled to the money deposited with him and take steps to make the payment accordingly
19. Legal charges for conveyance, stamp duty and registration charges as applicable will be borne by the successful bidder.
20. The Authorized Officer will deliver the property on the basis of <b>symbolic possession</b> taken to the purchaser free from encumbrances, known to the Secured Creditor on deposit of money by the purchaser towards the discharge of such encumbrances.
21. The certificate of sale will be issued specifically mentioning whether the purchaser has purchased the immovable/movable secured assets free from any encumbrances known to the secured creditor or not.
22. The unsuccessful Bidders who have deposited EMD shall be entitled to have the same refunded without any interest immediately after the confirmation of sale by the Authorized Officer in favor of successful bidder.
23. If the Borrower were to pay to the Authorized Officer the entire amount due, with the up-to-date expenses including the expenses in taking possession and conducting the sale, to the secured creditor before e-Auction, the sale by E auction may be cancelled by the Authorized Officer.
24. The above movable/immovable secured assets will be sold in “ <b>As is where is</b> ”, “ <b>As is What is</b> ” and “ <b>whatever there is</b> ” condition.
25. The intending bidders may, if they choose, after taking prior appointment from the Authorized Officer, inspect the immovable/movable secured assets to be sold before the date of E-Auction.
26. The entire sale consideration shall be exclusively available for appropriation towards dues to the Bank and it is exclusive of encumbrances of all statutory dues and other dues if any, all of which have to be paid / settled by the proposed purchaser out of his own sources.
27. The E-auction will be conducted through portal website- <a href="https://www.bankauctions.in">https://www.bankauctions.in</a> on <b>11.06.2019 at 11.00 am to 1.00 pm</b> with unlimited extension of 10 Minutes. The intending

bidder is required to register their name at <https://www.bankauctions.in> and get user ID and password free of cost and get training / on-line training on E-Auction from **M/s 4Closure, Hyderabad** (Contact No.08142000030/66 and Tel. No.: 040-23836405),Email id:- [info@bankauctions.in](mailto:info@bankauctions.in) and [amaresh@bankauctions.in](mailto:amaresh@bankauctions.in)

28. To the best of Information and Knowledge of the Authorized Officer, there is no encumbrance on the property. However the intending bidders should make their own independent enquiry regarding the encumbrances, title of the property put on auction and the 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 the Bank to sell the property and the Authorized Officer has right to cancel the auction without assigning any reason. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/rights/dues.

Place: **Bhopal**  
Date: **29.04.2019**

AUTHORISED OFFICER

CORPORATION BANK

**AUCTION SALE OF IMMOVABLE ASSETS UNDER SECURITY INTEREST  
(ENFORCEMENT) RULES, 2002 through E-Auction**

**E-AUCTION APPLICATION FORM  
FOR THE PROPERTY**

1. Name of the Bidder (s) (in capitals) :
  2. Father's/Husband's Name :
  3. Date of Birth & Age :
  4. Postal Address of Bidders (proof to be enclosed) :
  5. Phone Nos. : Landline:                      Mobile :
  6. E-Mail ID of Bidder/Participant :
  7. Bank account details to which EMD amount is to be Refunded :  
Type of Account : Saving/Current/CC  
Name of A/c Holder :  
Bank A/c No. :  
IFSC Code No. :  
Bank & Branch Name :
  8. PAN Number of Bidder (copy to be enclosed):
  9. EMD remittance details :  
Date of remittance details :  
Name of Bank & Branch :  
Account No. :  
IFSC Code No. :
-

## DECLARATION

I, \_\_\_\_\_ s/o Sri  
, aged about \_\_\_\_\_ years, R/o \_\_\_\_\_ do hereby  
express my interest for participation in e-auction being conducted by **Corporation Bank, Chhindwara Branch (1291), Near Pankaj Talkies, Parasia Road – 480001 (M.P.)** for purchase of the property and declare that I have read, understood and agree to all the terms and conditions of e-Auction sale and shall abide by them. In the event, I am not being declared as successful bidder in the e-Auction, the EMD amount paid by me may be credited to my Bank Account furnished herein above.

(Signature of the Bidder/s)

Note: 1. In case of multiple bidders, the details shall be given in a tabular form on a separate sheet.

2. Auction Application Form duly filled in may be submitted to **Corporation Bank, Chhindwara Branch (1291), Near Pankaj Talkies, Parasia Road – 480001 (M.P.)** by **10.06.2019 before 5:00 pm** and / or uploading the form along with scan copy of identity proof with E Auction portal as specified in the terms of sale for getting qualified to participate in the e-auction. If there are more than one property, the said requirements to be made on each property.

IFSC CODE OF BRANCH	CORP0001291																																								
BORROWER'S NAME	1) Mr. Kalpesh Patel s/o Dinesh Patel, Ward Number 9, Vishu Nagar, Parasia Road, Loniya Karbal Chhindwara 480001																																								
BORROWER'S CIF ID	2008533165																																								
Whether Borrower has created mortgage. YES/NOI	NO																																								
If No. Property OWNER'S NAME (Mortgagor) <b>(property to be sold)</b>	Mr. Daya Bhai Patel s/o Ramji Bhai Patel, Ward Number 9, Vishu Nagar, Parasia Road, Loniya Karbal Chhindwara 480001 (Guarantor & Mortgagor)																																								
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OTHERS (DESCRIPTION)	D6													
AUCTION OPEN DATE		11.06.2019												
AUCTION CLOSE DATE		11.06.2019												
RESERVE PRICE		Rs.77,25,000/-												
EARNEST MONEY DEPOSIT (EMD)		Rs.7,72,500/-												
EARNEST MONEY DEPOSIT LAST DATE		10.06.2019												
<b>POSSESSION CODE</b> <b>Please specify the following Code</b> <table border="1"> <tr> <td>PHYSICAL – under SARFAESI</td> <td>1</td> </tr> <tr> <td>SYMBOLIC – under SARFAESI</td> <td>2</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td>UNDER DRT</td> <td>3</td> </tr> <tr> <td>OTHERS</td> <td>4</td> </tr> </table>		PHYSICAL – under SARFAESI	1	SYMBOLIC – under SARFAESI	2			UNDER DRT	3	OTHERS	4	2		
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<b>Property description</b>														
Short description of the property to be sold		All that piece and parcel of Residential land bearing Khasra Number 1726/10, Area 0.009 Hectare or 1000 Sq Ft, B.No. 177, PHN 22/19, RIC Chhindwara 1, situated at Mouza Chhindwara Khas, Tehsil and District Chhindwara owned by Mr. Dayabhai Patel S/o Ramji Bhai Patel which is surrounded as per sale deed- North- Road South- Seller's Land. East- Land of Dheeraj Patel. West-Land of Dayabhai Patel.												
CITY (property to be sold)		Chhindwara												
TOWN (property to be sold)		Chhindwara												
VILLAGE (property to be sold)														
DISTRICT CODE (property to be sold)		23												



STATE (property to be sold)	MADHYA PRADESH
PINCODE (property to be sold)	480001
FLOOR AREA, NO. OF ROOMS (property to be sold)	
DISTANCE FROM AIRPORT /RLY STATION/ BUS STAND (property to be sold) <b>If not available please mention as NA</b>	DISTANCE FROM RLY STN IS APPROX 1.5 KMS.
COORDINATE LONGITUDE <b>If not available please mention as NA</b>	NA
COORDINATE LATITUDE <b>If not available please mention as NA</b>	NA
E AUCTION SITE URL OF THE PROPERTY TO LOACTE ON E AUCTION SITE <b>If not available please mention as NA</b>	NA
Colour Photograph of the property put on auction. <b>If not available please mention as NA</b>	NA
Contact Person Name and Mobile Number. (Branch Head or Officer in charge or Recovery Officer or Recovery Agent if entrusted/allotted.	Branch Manager Saket Shrivas (Mob:- 8839868699), Ms. Pallavi Dhengre 07162-223034