



ANNEXURE - F

[Terms and Conditions for Sale to be upload in Banks website as well as at IBAPI website]

TERMS AND CONDITIONS FOR SALE OF ASSETS OF THROUGH ONLINE-AUCTION UNDER SARFAESI ACT 2002

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower and Guarantor (s) that the below described immovable property mortgaged/ charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on “As is where is”, “As is what is”, and “Whatever there is” for recovery of below mentioned account/s. The details of Borrower/s /Guarantor/s/ Secured Asset/s/ Dues/ Reserve Price/ e-Auction date & Time, EMD and Bid Increase Amount are mentioned below—

Last date of EMD submission is: 08.07.2020 upto 4:00 P.M.

Sl.	Name & address of Borrower/s / Guarantor/ s	Give short description of the immovable property with known encumbrances, if any	Total Dues (Rs. in Lakhs)	Date & Time of E-auction	Reserve Price EMD (Rs.)	Bid Increase Amount (Rs.)	Possession (Symbolic /Physical)	Property Inspection date & Time	Authorised Officer Name & Contact No
1.	M/s Kritika Enterprises	All the part and parcel of the property consisting Land & Structure standing in the name of M/s Kritika Enterprises by sale deed no. 6347 dt. 04.11.2011 situated on NH 33, at Mauza: Assanbani, P.S.: Chandil, Thana: 325, Halka No. 2, Khata No. 354, Plot No. 1865/A having Area 71.50 Decimal and 2024/A area having area: 11.00 Decimal, District: Saraikela - Kharsawan.	467.79 plus unapplied interest and charges	09.07.2020 from 1:00 pm to 4:00 pm	1,91,48,000/- 19,15,000/-	1,91,500/-	Physical	07.07.2020 between 11:00 AM to 4:00 PM	Manoj Kumar Gupta 7542032124
2.	M/s Maruti Enterprises	Equitable Mortgage of Flat standing in the name of Mr. Gabbulal Jaiswal and Chanda Devi Jaiswal, Sale Deed no. 1547 dated 22.02.2005 of Flat no 4C, 4th Floor, Loknath Construction, Surja Torrom Prathama, Phase 1, Plot no 1488, New Khata No. 413/266/1, Thana No 1161, Ward no 4, Mouza-Jugsalai, Dist. Singhbhum, having super Built up area 994 sq ft within town	191.64 plus unapplied interest and charges	09.07.2020 from 1:00 pm to 4:00 pm	23,73,000/- 2,38,000/-	23,800/-	Symbolic	07.07.2020 between 11:00 AM to 4:00 PM	Manoj Kumar Gupta 7542032124

**क्षेत्रीय दबावग्रस्त परिसंपत्ति वसूली शाखा : प्रथम तल्ला अरिहंत मार्केट, तुलसी चौक,
पोस्ट-डोरंडा, जिला-राँची-834002, झारखण्ड, भारत**
**Regional Stressed Assets Recovery Branch : 1st Floor, Arihant Market, Tulsi Chowk,
P.O - Doranda, Dist-Ranchi-834002, Jharkhand, India**
Phone : 7542032124

Sl.	Name & address of Borrower/s / Guarantor/ s	Give short description of the immovable property with known encumbrances, if any	Total Dues (Rs. in Lakhs)	Date & Time of E-auction	Reserve Price EMD (Rs.)	Bid Increase Amount (Rs.)	Possession (Symbolic /Physical)	Property Inspection date & Time	Authorised Officer Name & Contact No
		Jamshedpur, Dist.: East Singhbhum, in the state of Jharkhand							
		Equitable Mortgage of Flat standing in the name of Mr Gabbu Lal Jaiswal, Sale Deed no 9266 dated 27.12.2007 of F1-4C, Flat no B/2, 2nd Floor, Govinda Block, Sri Krishna Udayan Complex, town Jamshedpur, Dist East Singhbhum, having super built up area 745 sq. ft. together with one scooter parking space, and undivided proportionate share of land measuring 200 sq ft being portion of Plot no 936, a, b and 937 a, b, Khata no 85 within town Jamshedpur, Dist East Singhbhum in the state of Jharkhand.	191.64 plus unapplied interest and charges	09.07.2020 from 1:00 pm to 4:00 pm	14,58,000/- 1,46,000/-	14,600/-	Symbolic	07.07.2020 between 11:00 AM to 4:00 PM	Manoj Kumar Gupta 7542032124
3.	M/s Nikhil Trading Co.	House Property consisting flat no. 4/1B, at 4 th floor of the Building Ganga's Shree Ram Vatika admeasuring 1245 sq.ft. including one car parking space at basement of the building and undivided proportionate share of land measuring 150 sq.ft. standing on Plot no. 100 a, b, c, d, e, f Khata No. 405, Mouza & P.S. Mango, Ward No. 10, Thana No. 1642, Dimna Road, Near Transport Nagar, Jamshedpur, East Singhbhum, in the name of Mr. Vivek Kumar, S/o Mr. Rama Kant Sharma	240.99 plus unapplied interest and charges	09.07.2020 from 1:00 pm to 4:00 pm	30,06,000/- 3,00,600/-	30,000/-	Physical	07.07.2020 between 11:00 AM to 4:00 PM	Manoj Kumar Gupta 7542032124
		House Property consisting Flat no. 3/1A at 3 rd Floor of the Building Ganga's Shree Ram Vatika admeasuring 1300 sq.ft. standing on Plot no. 100 a, b, c, d, e, f, Khata No. 405, Mouza & P.S. Mango, Ward No. 10, Thana No. 1642, Dimna Road, Near Transport Nagar, Jamshedpur, East Singhbhum, in the name of Mrs. Meena Sharma, W/o Ajay Kumar	240.99 plus unapplied interest and charges	09.07.2020 from 1:00 pm to 4:00 pm	29,95,000/- 2,99,500/-	30,000/-	Physical	07.07.2020 between 11:00 AM to 4:00 PM	Manoj Kumar Gupta 7542032124

Sl.	Name & address of Borrower/s / Guarantor/ s	Give short description of the immovable property with known encumbrances, if any	Total Dues (Rs. in Lakhs)	Date & Time of E-auction	Reserve Price EMD (Rs.)	Bid Increase Amount (Rs.)	Possession (Symbolic /Physical)	Property Inspection date & Time	Authorised Officer Name & Contact No
		House Property consisting Flat no. 2/5B at 2 nd Floor of the Building Ganga's Shree Ram Vatika admeasuring 1400 sq.ft. including one car parking space at basement of the building and undivided proportionate share of land measuring 150 sq.ft. standing on Plot no. 100 a, b, c, d, e, f, Khata No. 405, Mouza & P.S. Mango, Ward No. 10, Thana No. 1642, Dimna Road, Near Transport Nagar, Jamshedpur, East Singhbhum, in the name of Mr. Ajay Kumar, S/o Rama Kant Sharma.	240.99 plus unapplied interest and charges	09.07.2020 from 1:00 pm to 4:00 pm	33,59,000/- 3,35,900/-	34,000/-	Physical	07.07.2020 between 11:00 AM to 4:00 PM	Manoj Kumar Gupta 7542032124
4.	M/s Ritu Rani & Co.	All the part and parcel of the property consisting Land & Building standing in the name of Mrs. Rita Gupta by sale deed no. 2883 dt.11.05.2009 situated at Mouza Mango, Thana no. 1642, Revenue ward no. 10, Khata No. 238, portion of Plot no. 3257 (Area 3.75 Kattha	585.34 plus unapplied interest and charges	09.07.2020 from 1:00 pm to 4:00 pm	82,80,000/- 8,28,000/-	83,000/-	Symbolic	07.07.2020 between 11:00 AM to 4:00 PM	Manoj Kumar Gupta 7542032124
5.	M/s Maa Tara Ispat Industries (P) Ltd.	All that part and parcel of Property consisting of Duplex No. M-07, "Sun Shine Enclave", Dimna Road, In front of Ashiana, Mouza: Dimna, P.S.: Mango, Jamshedpur, having built up area of 1751 sq.ft. standing on land admeasuring area of 1200 sq.ft. bearing Plot no. 1730, Khata No. 538, covered under sale deed no. 2922 dated 30.03.2011 in the name of Rajnandan Singh	1464.89 plus unapplied interest and charges	09.07.2020 from 1:00 pm to 4:00 pm	61,70,000/- 6,17,000/-	61,700/-	Physical	07.07.2020 between 11:00 AM to 4:00 PM	Manoj Kumar Gupta 7542032124
		All that part and parcel of Property consisting of Duplex No. M-08, "Sun Shine Enclave", Dimna Road, In front of Ashiana, Mouza: Dimna, P.S.: Mango, Jamshedpur, having built up area of 1751 sq.ft. standing on land admeasuring area of 1360 sq.ft. bearing Plot no. 1730, Khata No. 538, covered under sale deed no. 6079 dated 20.08.2011 & Rectification sale deed no. 6371 dated 14.09.2011 in the name of Rajnandan Singh	1464.89 plus unapplied interest and charges	09.07.2020 from 1:00 pm to 4:00 pm	61,70,000/- 6,17,000/-	61,700/-	Physical	07.07.2020 between 11:00 AM to 4:00 PM	Manoj Kumar Gupta 7542032124

Sl.	Name & address of Borrower/s / Guarantor/ s	Give short description of the immovable property with known encumbrances, if any	Total Dues (Rs. in Lakhs)	Date & Time of E-auction	Reserve Price EMD (Rs.)	Bid Increase Amount (Rs.)	Possession (Symbolic /Physical)	Property Inspection date & Time	Authorised Officer Name & Contact No
		All that part and parcel of Property consisting of Residential Flat No. G/6, Ground Floor, Sabu Madhusudan Niketan, Near Mauni Baba Asharam, Sonari, Jamshedpur, East Singhbhum having built up area 1135 sq.ft. alongwith one car parking space in the parking No. C-27 and 295.10 sq.ft. undivided proportionate share of land out of new plot no. 604, 605 & 607 unde new khata no. 405 covered under Sale Deed No. 142 dated 06.01.2011 in the name of Rajnandan Singh.	1464.89 plus unapplied interest and charges	09.07.2020 from 1:00 pm to 4:00 pm	39,07,000/- 3,91,000/-	39,100/-	Symbolic	07.07.2020 between 11:00 AM to 4:00 PM	Manoj Kumar Gupta 7542032124

TERMS AND CONDITIONS –

- The Sale will be done by the undersigned through e-auction platform provided at the Website <https://www.mstcecommerce.com> on the date and time mentioned above. The intending Bidders/Purchasers are requested to register on portal (<https://www.mstcauction.com>) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), 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 (\geq 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 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 Deposited shall not bear any interest. The EMD of the unsuccessful bidders will be returned without interest.
- 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.bankofbaroda.in> / e-auction.htm, <https://ibapi.in> and <http://www.mstcecommerce.com> . The intending participants of e- auction may download

क्षेत्रीय दबावग्रस्त परिसंपत्ति वसूली शाखा : प्रथम तल्ला अरिहंत मार्केट, तुलसी चौक,
पोस्ट-डोरंडा, जिला-राँची-834002, झारखण्ड, भारत
Regional Stressed Assets Recovery Branch : 1st Floor, Arihant Market, Tulsi Chowk,
P.O - Doranda, Dist-Ranchi-834002, Jharkhand, India
Phone : 7542032124



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-**क़य-IBAPI** portal (<https://www.ibapi.in>).

4. The bid price to be submitted shall be equivalent or above the reserve price and during the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in above table to the last higher bid of the bidders. 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 multiplies 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.
5. Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.
6. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider (<https://www.mstcauction.com>), details of which are available on the e-Auction portal.
7. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (on mobile no/ email address given by them/ registered with the service provider).
8. The successful bidder shall have to deposit 25% [Twenty Five Percent) of the bid amount, less EMD amount deposited, the same day or not later than next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale. In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
9. Default of Payment: Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated above and/ or 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited by the Authorized Officer of the Bank.
10. Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount.
11. 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.
12. 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.
13. The Sale Certificate will not be issued pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the successful bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or

क्षेत्रीय दबावग्रस्त परिसंपत्ति वसूली शाखा : प्रथम तल्ला अरिहंत मार्केट, तुलसी चौक,
पोस्ट-डोरंडा, जिला-राँची-834002, झारखण्ड, भारत
Regional Stressed Assets Recovery Branch : 1st Floor, Arihant Market, Tulsi Chowk,
P.O - Doranda, Dist-Ranchi-834002, Jharkhand, India
Phone : 7542032124



- full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.
14. 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.
 15. The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Bank of Baroda Branch during office hours prior to two days of auction date.
 16. The property is being sold on "As is where is", "As is what is" and "Whatever there is" basis 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.
 17. 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.
 18. The sale is subject to confirmation by the Bank.
 19. The sale is subject to conditions /Rules/ Provisions prescribed in the SARFAESI Act 2002 and Rules framed there under and the conditions mentioned above. For more details if any prospective bidders may contact the authorized officer on Tel No. Mobile 7542032124

Date: 12.06.2020

Place :- Ranchi

Name: (Manoj Kumar Gupta)

Authorised Officer Bank of Baroda

क्षेत्रीय दबावग्रस्त परिसंपत्ति वसूली शाखा : प्रथम तल्ला अरिहंत मार्केट, तुलसी चौक,
पोस्ट-डोरंडा, जिला-राँची-834002, झारखण्ड, भारत
Regional Stressed Assets Recovery Branch : 1st Floor, Arihant Market, Tulsi Chowk,
P.O - Doranda, Dist-Ranchi-834002, Jharkhand, India
Phone : 7542032124