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CIRCLE SASTRA RANCHI SOUTH (Address- 5<sup>th</sup> Floor, Nile Complex, H.B. Road, Kantatoli, Ranchi - 8324001)  
Ph:9910099379, E mail: [cs6794@pnb.co.in](mailto:cs6794@pnb.co.in)

Annexure-B

AuctionRefNo.

Date:06.01.2021

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

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 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

**SCHEDULE OF THE SECURED ASSETS**

Lot Nos	Name of the Branch	Description of the Immovable Properties Mortgaged/ Owner's Name(mortgagors of property(ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding Amount as on _____ C) Possession Date u/s 13(4) of SARFESI ACT 2002 D) Nature of Possession Symbolic/Physical/Constructive	A)Reserve Price (Rs. in Lac) B)EMD C)Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1.	CIRCLE SASTRA RANCHI SOUTH	EM of IP being Commercial Land at Mauza: Kamplapur (NH-3), PS Kasmar, Dist: Bokaro. Plot No.: 437, Khata No.; 39. Thana No.: 76, Touzi no.:28, Khewat no.: 1 Sale Deed No. 805 Dt: 14.02.2003	A) 02.12.2015 B) Ra 103637210.00+ D+Further interest- Less Recovery C) 13.04.2016 D) Symbolic Possession	Rs.88.72.Lac Rs.8.73Lac Rs.00.50 Lac	29.01.2021/ 11.A.M. to 01.00 P.M	Any other encumbrances known to the bank is not known
	M/S URMILA CONSTRUCTION	Area: 132 Decimal Owner's Name: <u>Sanjay Kumar Choubey</u>				
	Proprietor :-Smt. Neelam Choubey, W/o Sri Sanjay Kumar Choubey Guarantor: Sri Sanjay Kumar Choubey Address: ,Urmila Nawas, 18J, Cooperative colony ,Bokaro-837001, Jharkhand.					

**TERMS AND CONDITIONS OF E-AUCTION SALE**

- The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.
  - The auction sale will be "online through e-auction" portal <http://www.mscecommerce.com/>
- The intending Bidders/ Purchasers are requested to register on portal (<http://www.mscecommerce.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 before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 mode



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1. i.e. NEFT/ Cash/ 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, however for Cash/ Transfer the bidder has to visit Punjab National Bank Branch. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.
4. Platform (<https://www.mstcecommerce.com/>) for e-Auction will be provided by e Auction service provider M/S MSTC Limited having its Registered office at 225-C, A.J.C. Bose Road, Kolkata- 700020 (contact Phone & Toll free Numbers 079-41072412/ 411/ 413 or 1800-103-5342). 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.
5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal.
  - a. <https://www.ibapi.in>
  - b. <https://eprocure.gov.in/epublish/app>
  - c. <http://www.mstcecommerce.com/>
  - d. [www.rtbindia.in](http://www.rtbindia.in).
6. 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-bikray-IBAPI portal (<https://www.ibapi.in>).
7. The intending Bidders / Purchasers are requested to register on portal (<https://www.mstcecommerce.com/>) using their mobile number and email-id. Further, they will upload the 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. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction
8. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding.
9. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be of Rs. 00.50 LAKH to the last higher bid of the bidders. 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.
10. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.
  - a. In case of any difficulty or need of assistance before or during e-Auction process may contact authorized representative of our e-Auction Service Provider (<http://www.mstcecommerce.com/>). Details of which are available on the e-Auction portal.
11. 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).
12. The secured asset will not be sold below the reserve price.
13. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque/ Demand Draft issued by a Scheduled Commercial Bank drawn in favor of "The Authorized Officer, Punjab National Bank, A/c (No Lien Imprest A/C 6794002200000013, IFSC-PUN0679400), Payable at Ranchi. 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.
14. 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/full deposit of BID amount.
15. The Authorised Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his