

#### BANGIYA GRAMIN VIKASH BANK Nadia Regional Office 5,R.K.Mitra Lane,Patra Market,Krishnagar,Nadia,Pin741 101,W.B.

# **E-AUCTION SALE NOTICE**

### **APPENDIX-IV-A**

[See proviso to Rule 8(6)]

# SALE OF IMMOVABLE PROPERTY MORTGAGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

In exercise of powers under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 and pursuant to the possession of secured asset of the borrower / guarantor, taken by the Authorized Officer for recovery of the secured debt / outstanding dues: ₹ 2,11,08,624.00 (Interest upto 31.07.2016) plus un-booked interest and other expenses & charges w.e.f. 01.08.2016 with further interest and expenses and other charges, the Bank acting through the authorized officer has decided to put up for e-auction of the mortgaged properties on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS". The details of the secured asset / immovable property mortgaged to the Bank for the recovery of secured debt is as under:

Name & Address of the borrower / guarantors	Location & details of the Property	A) Reserve Price B) EMD C) Bid Multiplier
Borrower:M/S Gulmohor Plastic Prop. : ShaswatiSaha Address of unit:HijuliBaganb ari ( Near Ranaghat Town ) , Hijuli, PO; Dhantala, Dist.: Nadia, WB, PIN- 741 201Personal Guarantors : i.)Jiban Krishna Saha and ii) Sikha Rani Saha Address:Barendr anagar, PO: Ranaghat, Dist. Nadia, WB, PIN- 741201 Branch: Hijuli,Vill& Po - Hijuli ,Ranaghat ,Dist.Nadia, Pin- 741201, W.B.	<ul> <li>1.Equitable Mortgage of Land &amp;Factorybuilding at Mouza :Hijuli,JL No: 112, Khatian No: RS-245, LR-4006, 4007 Plot No: 271, Class : Karkhana, Area: 35.33decimal. atPS: Dhantala, Dist: Nadia, in the names of Jiban Krishna Saha S/o NityalalSaha and Sikha Rani Saha W/o Jiban Krishna Saha, Barendranagar, PO: Ranaghat, Dist : Nadia, Pin: 741201, Guarantors (both) contained in the deed no. 4548 &amp; 4547 of 2009. Bounded by : On the North by : Vacant Land, On the South by : Main Road On the East by : Common Passage On the West by : Factory of Kamal Sutradhar</li> <li><b>2.</b> :Residential Land and Building (three storied) at Mouza : Hijuli, JL No:112, Khatian No: RS-1505, LR-405, Plot No: 53/1483, 51/1662, Class : Viti , Area: (3+1)=4 dec. at PS: Ranaghat, Dist: Nadia, in the name of Sikha Rani Saha W/O Jiban Krishna Saha, Barendranagar, PO: Ranaghat, Dist : Nadia, Pin: 741201, Guarantor contained in the deed no 6618 of 1996. Bounded by :</li> <li>On the North by : House of BhairabBiswas, On the South by : House of Nihar Kr Pal On the East by : Khal On the West by : BarendranagarPukurpara Lane</li> </ul>	A) Rs.67.50 lakh B) Rs.6.75 lakh C) Rs.0.65 lakh A) Rs.37.00 lakh B) Rs.3.70 lakh C) Rs.0.35 lakh

Inspection of the property: 15-07-2019 & 16-07-2019 12.00 Noon to 04.00 PM Last date for submission of on-line application for Bid with EMD:28-07-2019 upto 04:00 PM

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## Terms & Conditions:

1. E-auction will take place on 29-07-2019 from 11:00 AM to 12:00 PM with unlimited extension of 5 minutes each.

2. The property will be sold by E-Auction through the Bank's approved service provider **M/s Antares Systems Limited** under the supervision of the Authorized Officer of the Bank.

3. E-Auction Tender Document containing online e-Auction bid form, declaration, general terms and conditions of online auction sale are available in the website www.bankeauctionwizard.com. Intending participants may download relevant documents or may get in touch with the service provider on contact no. Mr.Kushal Bose Mob: 07686913157/ Mr.Tousik Ghosh Mob: 09674758724 / 080-4935-2000 E-mail:kushal.b@antaressystems.com / tousik.g@antaressystems.com

#### 4. Intending bidders shall hold a valid e-mail address.

5. Bids in the prescribed format given in the Tender document along with EMD shall be submitted to the Authorized Officer, Bangiya Gramin Vikash bank, Nadia Region, Krishnagar on or before the last date mentioned above. The Bid Form and EMD received late for any reason whatsoever will not be entertained. Bank reserves the right to accept or reject any or all tenders without assigning any reason whatsoever. Bid Form, Terms and Conditions of Sale can be obtained from the bank.

6. The EMD shall be remitted through **DD/Pay Order** drawn in favour of Regional Manager, Nadia, Bangiya Gramin Vikash Bank & payable at Krishnagar Branch (West Bengal).

7. Bid form without EMD shall be rejected summarily.

8. Online auction will start automatically on and at the time mentioned above.

9. Auction /Bidding will be only online through the portal provided by M/s Antares Systems Limited.

10. The property will not be sold below the reserve price. The property shall be sold to the highest bidder. The successful bidder shall deposit 25% of sale price (less EMD) immediately and the balance amount of 75% of sale price to be paid within 15 days from the date of auction without giving any notice or such extended period as may be allowed and communicated in writing by the authorized officer through **DD/Pay Order** as mentioned in **para 6** above.

11. In case of default in payment of sale price or any part thereof within the period(s) mentioned herein above, the EMD and/or initial deposit(s) as the case may be, shall be forfeited and the property shall be sold again through auction. The highest bidder / successful purchaser will have no right on the said property.

12. The sale certificate will be issued in favour of the purchaser (as per Bid form) only, after payment of entire sale price amount.

13. The property is being sold on "**AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS**". The purchaser(s) should make their own inquiries regarding any statutory liabilities, arrears of property tax, claims etc. by themselves before making the bid.

14. Encumbrances known to the creditor /Bank appears to be **NIL**. However the interested bidders may enquire from concerned departments, before bidding.

15. The Authorized Officer is not bound to accept the highest bid or any or all bids and reserves the right to accept or reject any or all the bids or cancel, postpone the e-auction without assigning any reason thereof.

16. The successful purchaser would bear all the charges/fees/expenses payable for conveyance such as Stamp Duty, additional stamp duty, Registration Fee etc. as applicable as per laws of Government of India and State of West Bengal and other Authorities.

17. All statutory/non statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody will be the responsibility of the buyer only.

18. All persons participating in the e-auction should submit his/her/their sufficient and acceptable proof of his/her/their identity, residence and authority and also copy of PAN / TAN cards etc. The bidders shall upload scanned copies of PAN card and proof of residential address (preferably Aadhar Card), while submitting the e-tender. The bidders other than individuals shall also upload proper mandate for e-bidding.

19. Sale is subject to confirmation by the secured creditor Bank..

20. Neither Bangiya Gramin Vikash Bank nor Service provider will be responsible for any lapses /failure on the part of the bidder during bidding time due to link /power failure. To ward off such contingent situations, bidders are requested to make all necessary arrangements /alternatives such as back-up power supply etc wherever required.

21. In case of default in payment of sale price or any part thereof by the highest bidder within the period(s) mentioned hereinabove, the EMD and/or initial deposit(s), as the case may be, shall be forfeited and the bank reserves the right to go again for a sale through auction without any further notice whatsoever from the Bank. In such the defaulting highest bidder/successful purchaser will have no right on the said property.

> Authorized Officer, Bangiya Gramin Vikash Bank

## ANNEXURE-II AUCTION BID FORM AUCTION SALE OF IMMOVABLE/ MOVABLE PROPERY UNDER SARFAESI ACT, 2002

(Please fill in Capital Letters)

1.	*	Name	of the	Bidder(s)	or	Company	or	Farm	Name	:
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2. Father's/Husband's Name	:	
3. Postal Address of Bidder(s)	:	
<ul> <li>4. * Phone/Cell No.</li> <li>5. * E-Mail ID</li> <li>6. * Property Details(Borrower Name &amp;SI No)</li> <li>7. Bid Amount quoted</li> </ul>	: : : : Rs	(Rupees
<ol> <li>8. Date of submission of EMD(enclosed with Bid Form &amp; KYC Documents)</li> <li>9. Demand Draft/Pay Order Details:</li> </ol>	:	

Name of issuing Bank & Branch	
DD/ PO/BC No.	
Date of DD/PO/BC	
Amount	
Payable at	
In favour of	

10. EMD remittance details:

Amount	: Rs
Date of remittance	:
Name of Bank	•
Branch	:
A/c No.	•
IFSC Code No.	:
UTR No.	:
11 Bank Account Datails to which	

- 11. Bank Account Details to which EMD amount should be returned
- i) Bank Name
- ii) Branch Name
- iii) Bank A/c. No.
- iv) IFSC Code No.
- 12. PAN Number

13. Photo ID enclosed : Voter ID / PAN Card / Driving License / Govt. ID card / Passport

I/We declare that I/We have read and understood all the above terms and conditions of auction sale and the auction notice published in the daily newspaper which are also available in the website

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"\_\_\_\_\_\_" and shall abide by them. I/We also undertake to improve my/our bid by one bid incremental value notified in the sale notice if

I/We am/are the sole successful-bidder.

Date:

(Seal)

(Signature of the Bidder)

# To: The Authorised Officer,

Date:

Dear Sir/Madam

1. I/We, the bidder/s do hereby state that, I/We have read the entire terms and conditions of the sale and have understood them fully. I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Auction.

2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.

3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Authorised Officer and that the Authorised Officer will be at liberty to annul the offer made to me/us at any point of time.

4. I/We understand that in the event of me/us being declared as successful bidder by the Authorised Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorised Officer and thereafter if I/We fail to comply or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfil any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorised Officer.

5. I/We also agree that in the eventuality of forfeiture of the amount by Authorised Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.

6. I/We also understand that the EMD of all officer/bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.

7. The decision taken by Authorised Officer in all respects shall be binding on me/us.

8. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.

Signature:
Name:
Address:
E-mail id

Note: This document is required to be duly filled in and signed by the bidder and thereafter uploaded in the website\_\_\_\_\_ during the time of submission of the bid.