
 <p><b>बैंक ऑफ महाराष्ट्र</b> Bank of Maharashtra भारत सरकार का अंग</p> <p>एक परिवार एक बैंक</p>	<p>अंचल कार्यालय जयपुर : छठा तल, फोरचून हाईदस, अहिंसा सर्किल, सी स्कीम, जयपुर-302001</p> <p>Zonal Office, Jaipur: 6<sup>th</sup> Floor, Fortune Heights, Ahinsa Circle, C-Scheme, Jaipur-302001</p> <p>टेलीफोन/TELE : 0141-2379903/05 फैक्स /FAX : 0141-2379907</p> <p>ई-मेल/e-mail : dzmjaipur@mahabank.co.in</p> <p>प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5</p> <p>Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5</p>	 <p>जनगणना से जन कल्याण</p>
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**PUBLIC NOTICE FOR SALE OF IMMOVABLE ASSETS MORTGAGED TO THE BANK, THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT), 2002 READ WITH PROVISIO TO RULE 8(6) & RULE 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.**

Names and addresses of the Borrower		Property Lot No.	Desc. of the Mort. Property	Earnest Money Deposit	Reserve Price
1.	M/s. Golden Ganesh Buildhome Pvt. Ltd. (Borrower) Plot No. 5, Bhawani Singh Lane, Bhawani Singh Road, Sahkar Marg, C-Scheme, Jaipur, Rajasthan	1	Plot No 5, Durgadas Colony, Bhawani Singh Lane, Bhawani Singh Road, Sahakar Marg, C-Scheme, Jaipur, Rajasthan	Rs.67,00,000/-	Rs.6,66,41,346/-
2.	Mr. Mohan Singh Choudhary S/o Mr. Mooli Ram (Director/Guarantor) 105, Gopal Vihar, Police Line, Baran Road, Kota, Rajasthan		admeasuring approx. 850.00 Sq. Yds. in the name of M/s. Golden Ganesh Buildhome Pvt. Ltd.	(The property is in Symbolic Possession of bank, We have applied for CMM permission for physical possession) (Bid Multiplier is of Rs.10,000/-)	
3.	Mrs. Neelesh Choudhary W/o Mohan Singh Choudhary (Director/Guarantor) 105, Gopal Vihar, Police Line, Baran Road, Kota, Rajasthan				
Outstanding Amount – Rs.9481864/- (Ninety Four lakhs Eighty One thousand Eight hundred Sixty Four rupees only) PLUS further interest along with penal interest thereon w.e.f. 16.02.2022 in Term Loan account					
Branch Office: Bank of Maharashtra, Chitrakoot branch, Plot No. E-2, Gautam Marg, Chitrakoot, Vaishali Nagar, Jaipur (Raj) 0141-2357380 Email – bom1886@mahabank.co.in. Authorized Officer – Shri Manish Kumar – 8227996789					

Public at large is informed that e-auction (Under SARFAESI Act, 2002) of the charged properties in the below mentioned cases for realization of Bank's dues will be held on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" on 07.03.2022 and on the terms & conditions specified hereunder:

**1. Nature and Object of Online Sale:**

- The auction sale will be On-line E-Auction / Bidding through website <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp> on 07.03.2022 for mentioned property between 11.00 a.m. and 1.00 p.m. with unlimited extension of 10 minutes time in case of receipt of bid in last 5 minutes. Bidders shall improve their offers in multiple of as given in above table for immovable property during online bidding of the property.
- Platform (<https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp>) for e-auction will be provided by e-auction service provider M/s MSTC Limited having its Registered office as 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 providers website <https://www.mstcecommerce.com>. This Service Provider will also online demonstration / training on e-auction on the portal.
- The intending participants of e-auction may download free of cost, copies of Sale Notice, Terms and Conditions of e-auction, Help manual on operational part of e-auction from e-Bikray-IBAPI portal (<https://www.ibapi.in>).
- Property/Assets can be inspected on the date(s) given in the public sale notice, and on any other at the discretion of Authorised Officer.
- The intending bidders/ purchasers are requested to register on portal (<https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp>) using their mobile number and e-mail id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2-3 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online

mode in his Global Wallet. Only after having sufficient EMD in his wallet, the interested bidder will be able to bid on the date of e-auction.

6. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through only one mode i.e. NEFT (After generation of Challan from <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp>) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Bank. Payment of EMD by any other mode such as Cheque will not be accepted. Bidders not depositing the required EMD online, will not be accepted. Bidders, not depositing the required EMD online will not be allowed to participate in the e-auction. The Earnest Money Deposit (EMD) shall not bear any interest.
7. It is the responsibility of intending Bidder(s) to property read the Sale Notice, Terms of Conditions of e-auction, Help Manual on operational part of e-auction and follow them strictly.
8. In case of any difficulty or need of assistance before or during the e-auction process may contact authorized representative of our e-auction service provider (<https://www.mstcecommerce.com>). Details of which are available on the e-auction portal.
9. After finalization of e-auction by the Authorised Officer, only successful bidder will be informed by our above referred service provider through SMS/e-mail. (On mobile no/e-mail address given by them/registered with the service provider).
10. The secured Asset will not be sold below reserve price.
11. 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 through NEFT / RTGS in the Account No. **60336338327**; Name of the A/c: **THE AUTHORISED OFFICER BANK OF MAHARASHTRA**, Name of the Beneficiary: Bank of Maharashtra; IFS Code: MAHB0000389. In case of failure to deposit the amounts as per above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorised Officer shall have the liberty to conduct fresh auction/sale of the property & the defaulting bidder shall not have claim over the forfeited amount and property.
12. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E-auction, and self-attested copies of (i)Proof of Identification (KYC) viz. Voter ID Card / Driving License / passport etc. (ii) Current Address – Proof for communication, (iii)PAN Card of the bidder, (iv)valid e-mail ID, (v)contact number (Mobile / Landline) of the bidder etc. to the Authorized Officer of Bank of Maharashtra, Jaipur Zonal Office, 6<sup>th</sup> Floor, Fortune Heights, Subhash Marg, Ahinsa Circle, Jaipur -302001 by **05.03.2022 upto 03:00 p.m.** Scanned copies of the original of these documents are also required to be submitted to e-mail id displayed above.
13. Names of the Eligible Bidders, will be identified by Bank of Maharashtra, Jaipur Zonal Office, 6<sup>th</sup> Floor, Fortune Heights, Subhash Marg, Ahinsa Circle, Jaipur -302001 to participate in online -auction on the portal <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp>, M/s MSTC Limited., will provide User ID and Password after due verification of PAN of the Eligible Bidders.
14. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder, on acceptance of bid price by the Authorized Officer, shall immediately i.e. on the same day or not later than next working day, as the case may be, pay a deposit of Twenty Five percent of the amount of the sale price which is inclusive of earnest money deposited, if any, to the authorized officer and in default of such deposit, the property shall be sold again. The balance of the sale price shall be deposited by the successful bidder on or before 15<sup>th</sup> day of auction. Default in deposit of any amount by the successful bidder would entail forfeiture of the whole money already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim / right in respect of property / amount.
15. It shall be the responsibility of the successful bidder to remit the TDS @1% as applicable u/s 194 1-A, if the aggregate of the sums credited or paid for such consideration is Rs.50.00 Lakhs or more. TDS should be filed online by filling form 26QB & TDS certificate to be issued in form 16B. The purchaser has to produce the proof of having deposited the income tax into the government account.

16. The prospective qualified bidders may avail online training of e-Auction from <https://www.mstcecommerce.com>, prior to the date of e-Auction. Neither the Authorized Officer nor Bank of Maharashtra, nor M/S MSTC Limited., shall be held responsible for any Internet Network problem / Power failure / any other technical lapses / failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction.
17. 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.
18. The Authorized Officer / Bank is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn / postpone/cancel the e-auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.
19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).
20. The sale shall be subject to rules / conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
21. Bid form without EMD or with below EMD amount shall be rejected summarily.
22. The Bank is not liable to pay any interest/refund of EMD in case of any delay in issue of confirmation of sale/Sale Certificate by virtue of any Court Order received after the publication of this notice and before or after e-auction is held.
23. **The Borrowers attention is invited to the provisions of sub-section 8 of section 13 of the Act in respect of time available, to redeem the secured asset.**

**2. Caution to bidders:**

- a. Property is sold on "As is where is", "As is what is", and "Whatever there is" basis after taking Physical /Symbolic possession of the properties.
- b. To the best of knowledge and information of the Authorized Officers, there are no encumbrances on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction, physical area of property, and claims / rights / dues / affecting the property, prior to submitting their bid. Further the bidder/purchaser should make their own inquiries regarding any statutory liabilities, arrears of tax, claims etc. by themselves before making the bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part 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 claims / rights / dues.
- c. 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.
- d. Bidders are advised / cautioned to verify the concerned Revenue Records/ other Statutory authorities such as Sales Tax/Excise/Income Tax etc. and shall satisfy themselves regarding the nature, description, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids.
- e. Bidders are advised to go through all the terms and conditions of sale and also in the corresponding public sale notice in the details before submitting the bid and participating in the online bidding/auction.
- f. Statutory dues/liabilities etc., due to the Government/Local Body, if any, shown in the sale notice/tender document shall be borne by the purchaser(s).

- g. This notice for sale is also being published in vernacular. The English version shall be final if any question of interpretation arises.

**3. Inspection of Property/Immovable Assets:**

- a. Bidders shall inspect the property/Assets and satisfy themselves regarding the physical nature, condition, extent, etc of the property/Assets.
- b. Bidders are bound by the principle of caveat emptor (Buyer Beware).

**4. Inspection of Title Deeds:**

Bidders may inspect and verify the title deeds and other documents relating to the property available with the Bank.

**5. Submission of bid forms:**

- a. Bids shall be submitted online only before the last date and time given in the sale notice.
- b. Bidders may give offers either for one or for all the properties. In case of offers for more than one property bidders will have to deposit the EMD for each property.
- c. Bids form shall be duly filled in with all the relevant details. The bidders should upload scanned copies of PAN card and proof of residential address, while submitting e- tender/bid form.
- d. The bidders other than individuals should also upload proper mandate for e bidding.
- e. Intending bidder should hold a valid e-mail id. All the correspondences will be done through E-mail. Interested bidders should have their own arrangements for internet service.
- f. Internet connectivity and other paraphernalia requirements shall have to be ensured by the bidders themselves.
- g. Bids form shall be duly filled in with all the relevant details. The bidders should upload scanned copies of PAN card and proof of residential address, while submitting e- tender/bid form. The bidders other than individuals should also upload proper mandate for e bidding.
- h. Bidders staying abroad/NRIs/PIOs/Bidders holding dual citizenship must submit photo page of his/ her valid Indian Passport.
- i. Incomplete/unsigned bids without EMD remittance details will be summarily rejected. NRI Bidders must necessarily enclose a copy of Photo page of his/her Passport.
- j. Only copy of PAN Card, Passport, Voter's ID, Valid Driving License or Photo Identity Card issued by Govt. and PSU will be accepted as the identity document and should be submitted along with the bid form.
- k. Original Identity Document copy of which is submitted along with the bid form must be produced on demand.

**6. Bid Multiplier:**

The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale.

**7. Duration of Auction sale:**

- a. Online auction sale will start automatically on and at the time given in the public sale notice/Tender Document.
- b. Auction/Bidding time will initially be for specified period and if bidding continues, the bidding process will get automatically extended five minutes duration of each and kept open till the auction-sale concludes.
- c. If any market-leading bid (bid higher than the highest at the point in time) is received within the last five minutes of closing time, the bidding time will be extended automatically by five minutes and if no bid higher than last quoted highest bid is received within the said extended five minutes, the auction sale will automatically get closed at the expiry of the extended five minute. There will thus be an extension of bidding-time, each of five minutes duration, till auction is concluded.
- d. Bidders are advised to enter their bid accordingly keeping in mind the five minutes duration.

- e. No complaint on time-factor or paucity of time for bidding will be entertained.

**8. Online Bidding:**

- a. Auction/ bidding will be only online bidding through the portal provided by the service provider.
- b. In case of sole bidder, the sale may be accepted or deferred and property be brought for resale or otherwise sale will be deferred or cancelled.
- c. Bidders are cautioned to be careful while entering their bid amount and to check for alteration, if any, before confirming the same.
- d. No request/complaint of wrong bidding will be entertained for canceling the sale and in such case, the EMD in full will be forfeited.

**9. Declaration of successful bidder:**

- a. Highest bidder will be declared the successful bidder and sale will be confirmed in his favour in consultation of Secured Creditor. Intimation to this effect will be given through e-mail by service provider/Bank.
- b. Highest bid will be provisionally accepted on "subject to approval" basis and the highest bidder shall not have any right/title over the property until the sale is confirmed by the Authorized Officer.
- c. All intimations to bidders/auction purchaser will be primarily through e-mail by the service provider/Bank. Date of sending e-mail will be considered as date of intimation. If no intimation reaches, bidders are expected to take efforts to find out status from the Bank. Non-receipt of intimation should not be an excuse for default/non-payment.

**10. Deposit of purchase price:**

- a. The bidder declared successful, shall pay, immediately on the same day after such declaration, a deposit of 25% (less EMD already paid) on the amount of his purchase money.
- b. In case of the auction-sale proceeding and concluding beyond the banking transaction hours, the deposit of 25% of purchase price (less EMD already paid) shall be remitted before 5.00 p.m. of the next working day.
- c. The balance amount of purchase money shall be paid on or before the fifteenth day from the date of the sale or within such period as may be extended, for the reason to be recorded, by the Authorized Officer.
- d. It shall be the responsibility of the successful bidder to remit the TDS @ 1% as applicable u/s 194 1-A if the aggregate of the sums credited or paid for such consideration is Rs. 50 lakhs or more. TDS should be filed online by filling form 26QB & TDS certificate to be issued in form 16 B. The purchaser has to produce the proof of having deposited the income tax into the government account.

**11. Default of Payment:**

- a. Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated in para 13(b) above and 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice.
- b. The EMD and any other monies paid by the successful bidder shall be forfeited by the Authorized Officer of the Bank.

**12. Sale Certificate / Payment of Stamp Duty:**

- a. On confirmation of the sale by the Bank and compliance of the terms of payment, the Authorized Officer shall issue a certificate of sale of the said property in favour of the successful bidder/purchaser in the form given in Appendix V to Enforcement of Security Interest Rules. The sale certificate shall be issued only in the same name in which the tender /bid is submitted.
- b. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.
- c. Sale Confirmation/Sale Certificate shall be collected in person or through an authorized person.
- d. The successful bidder would bear all the charges/fees payable for conveyance such as stamp duty, registration fee or any other cost as applicable as per law. All statutory/non stator dues, taxes, rates, assessments, charges fees etc. will be responsibility of the successful bidder only.
- e. 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.
- f. The deposit made by the successful-bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account.
- g. No request for return of deposit either in part or full/cancellation of sale will be entertained.

**13. Return of EMD:**

- a. EMD of unsuccessful bidders will be returned through service providers to the bank account details provided by him/her/them at the time of submission of bid.
- b. Unsuccessful bidders shall ensure return of their EMD and if not, immediately to contact the Authorized Officer of the Bank.

**14. Stay/Cancellation of Sale:**

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.

**15. Delivery of Title Deeds:**

The title deeds and other documents related to the property and deposited with the Bank for creation of Equitable Mortgage shall be delivered to the Successful bidder/Auction Purchaser, on execution of the Sale Certificate.

**16. Delivery of possession:**

All expenses and incidental charges there to shall be borne by the auction purchaser.

**17. Other Conditions:**

- a. The Authorized Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case.
- b. The Bank has the absolute right and discretion 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 assigning any reason.
- c. The Authorized Officer reserves the right to accept or reject all or any bid or bids without assigning any reason and to postpone or cancel the sale without assigning any reason.
- d. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same.
- e. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained.
- f. The Borrowers attention is invited to the provisions of sub-section 8 of section 13 of the Act in respect of time available, to redeem the secured asset.

- g. Particulars specified in respect of the property in the public notice have been stated to the best of the information of the Authorized Officer/Bank and Bank would not entertain any claim or representation in that regard from the bidders.
- h. This publication is also 15 days' notice required under Rule 8(6) of the Security Interest (Enforcement) Rules, 2002. Securitization Act to the above borrower/guarantor.
- i. Disputes, if any, shall be within the jurisdiction of Mumbai Courts only.
- j. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.

**STATUTORY 15 DAYS SALE NOTICE AS PER RULE 9 UNDER SECURITY INTEREST (ENFORCEMENT) (AMENDMENT) RULES, 2002**

The borrowers / guarantors are hereby notified to pay the sum as mentioned above along with further interest and ancillary expenses before the date of auction, failing which the property will be auctioned / sold and balance dues if any will be recovered with interest and cost.

Place: Jaipur  
Date: 17.02.2022  
Jaipur

(Manish Kumar)  
Authorized Officer & DZM  
Bank of Maharashtra, Zonal Office,