

 <p>बैंक ऑफ महाराष्ट्र Bank of Maharashtra एक परिवार एक बैंक</p> <p>प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005. H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.</p>	<p>अंचल कार्यालय - चंद्रपुर / Zonal office - Chandrapur उद्योग भवन बिल्डिंग / Udyog Bhavan Building, रेल्वे स्टेशन रोड / Railway station Road, चंद्रपुर / Chandrapur टेलीफोन/TELE : 07172- 254518 ई-मेल/e-mail : emmarc_chn@mahabank.co.in</p>	 <p>75 Azadi Ka Amrit Mahotsav</p>
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AX36/Sale/E-Auction/ Himsagar Ice Factory/ Umarkhed Branch /2021-22/

Date: 11.02.2022

Terms and Conditions for sale of assets of through online e-auction on under SARFAESI Act, 2002

	<ul style="list-style-type: none"> • Date of E- Auction: 23.03.2022 From 11.30 a.m. to 02.30 p.m. with auto extension for 5 minutes in case bid is placed within last 5 minutes • Last date & time for submission of Bid/Deposit of EMD and Proof: 19.03.2022 up to 4.00 pm. • Date & Time of inspection of property on: 07.03.2022 to 11.03.2022 between 11.00 am to 04.00 p.m. with prior appointment. • Bid increase Amount Rs.10,000/- 				
Sr no.	Branch Name & Name and Address of Borrower/s & Guarantor/s	Total Dues as on 11.02.2022 for Recovery to which property/ies are being sold (Rs.)	Shot description of the immovable Property	Reserve Price	Branch Manager Name & contact no
			Possession Type	Earnest Money Deposit	
			Encumbrances	Bid Increase Amount	
1	Branch: Ballarsha Borrower:- M/s Sai Electronic; Prop. Mr. E. Venkateshwarlu Narsaiah Yelgamwar Flat No. F-1, Omkar Residency, Plot No. 54, BTS Plot, Shivaji Ward, Ballarpur ; Tah -Ballarsha; Dist - Chandrapur. Pin:- 442701; Alternate Address: At - Colory Road, Near Gandhi Putala, Gandhi Ward Ballarpur (MCL) Tah -Ballarsha; Dist - Chandrapur. Pin:- 442902	Total (TL+CC+ FITL): Present Ledger Balance Rs. 6,43,155.00/- Unapplied Interest of Rs. 97,744.00 /- Total Dues for Cash Credit account Rs 7,40,899/- + unapplied Interest w.e.f. 11.02.2022.	All those pieces and parcel of residential Flat located at Flat No. F-1 at First Floor in "Omkar Residency Apartment" BTS Plot; Bearing CTS survey no. 1148/39, Old Survey No. 195/35 and Plot No. 54; admeasuring 500 sq. mtrs and built up area of 49.92 sq. mtrs. at Shivaji ward Mauza: Ballarpur Dist: Chandrapur; which owned by Shri. E. Venkateshwarlu Narsaiah Yelgamwar; Bounded as under: East: 30 Ft Road; West: Plot No. 30,31,32; North: Plot No. 53; South: Plot No. 55. Symbolic Possession Encumbrances Known To the bank:- NIL	12,20,000/- 1,30,000/- Rs. 10,000/-	Mr. Ajay Kotecha : contact no. 9970124595
2	Branch: Wadgaon (Ch) Borrower:- M/s Shivani Enterprises Prop: Mr. Sunilkumar Ishwariprasad Suryawanshi	Total (CC+ FITL): Present Ledger Balance Rs. 25,40,548.00/- Unapplied Interest of Rs. 3,97,355.00 /-	All those pieces and parcel of residential Flat located at flat No. S -2, Second floor, "Vaibhav laxmi apartment", plot no. 39, survey no 87/1, admeasuring 358.60 sq. mtr. with undivided share of land of	18,70,000/-	Mr. Sagar Khapne contact no. 9766276682

I/We have carefully gone through terms and conditions for e-auction and unconditionally accept it.

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	<p>Add – Flat no S-2, second floor, Vaibhavlaxmi Apartment, Plot no 39, Postal colony, Bapat Nagar, Chandrapur; Tah & Dist – Chandrapur-442401</p> <p>Guarantor:- Mrs. Anita Sunilkumar Suryawanshi Add – Flat no S-2, second floor, Vaibhavlaxmi Apartment, Plot no 39, Postal colony, Bapat Nagar, Chandrapur; Tah & Dist – Chandrapur-442401</p>	<p>Total Dues for Cash Credit account Rs 29,37,903/- + unapplied Interest w.e.f. 11.02.2022.</p>	<p>39.84 sq. mtr, situated at Mouza: Wadgaon, Postal colony, Bapat Nagar, Near Hanuman Nagar, Chandrapur; Tah & Dist Chandrapur- bounded as under: East : Plot no. 51 & Road; West: Flat no. S-3; North : Plot no.40; South: Flat no. S-1.</p>		
			Symbolic Possession	1,90,000/-	
			Encumbrances Known To the bank:- NIL	Rs. 10,000/-	
3	<p>Branch Name:- Umarmhed; Borrower: -M/s Himsagar Ice Factory; Prop : Mr. Vinod Madhao Ghugre Add – Sr. No. 293/2A, Plot no. 4/4, Near Karkhana Office, Pusad Road, Umarmhed, Dist Yavatmal-445206</p> <p>Guarantor:- Mr. Subhash Vitthal Kalbande Add – Karkhana Colony, Borban Umarmhed, Dist – Yavatmal-445206</p>	<p>Present Ledger Balance Rs. 5,81,719.00/+ Unapplied Interest of Rs. 4,05,270.00 /- Total Dues for Cash Credit account Rs 9,86,989/- + unapplied Interest @12.65% w.e.f. 11.02.2022</p>	<p>All those pieces and parcels of Plot No. 4/4 located at Village – Dahagaon, Ward no.21D, CTS/Survey No. 293/2A, admeasuring 126.08 sq mtr, Pusad Road, Umarmhed, Dist Yavatmal; Bounded As Under: East : Plot of Maheshwari, West : Plot of Muneshwari, North : Plot of Vinod Bansod, South : Road. Together with the building and structure constructed thereon.</p>	<p>14,50,000/-</p> <p>1,50,000/-</p> <p>Rs. 10,000/-</p>	<p>Mr. AMIT NAGDIVE contact no. 8380878986</p>
4	<p>Branch Name:- Umarmhed; Borrower: -M/s Onkar Agro Agencies; Prop : Mr. Digambar Shriram Govindwar Add – Pusad Road, Umarmhed, Dist Yavatmal-445206</p> <p>Guarantor:- Mr. Vilas Pandhari Nilawar Add – Sardar Patel Ward, Giriraj Cloth Center, Umarmhed,</p>	<p>Present Ledger Balance Rs. 5,53,046/-+ Unapplied Interest of Rs. 14,71,553/-. Total Dues for Cash Credit account Rs. 20,24,599/- + unapplied Interest @13.50% w.e.f. 11.02.2022.</p>	<p>All those pieces and parcels of house property bearing Plot No. 16 CTS/Survey No. 17/1, admeasuring 278.81 sq mtr, located at Village – Shrirampur, Ta. Pusad, Dist Yavatmal; Bounded As Under: East : Road, West : Agri Land , North : Plot no.17, South : Plot no.15. Together with the building and structure constructed thereon.</p>	<p>35,00,000/-</p> <p>3,50,000/-</p> <p>Rs. 10,000/-</p>	<p>Mr. AMIT NAGDIVE contact no. 8380878986</p>




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	Dist – Yavatmal-445206 Guarantor:- Mr. Digambar Baliram Mahajan Add – Samati Niwas Krishnanagar, Umarchhed, Dist – Yavatmal-445206				
5	Branch Name:- Zari Jamni; Borrower: - M/s Tirupati Krishi Kendra Prop. Mr. Amol Gajanan Gore Add: At - Plot No. 145, Mangli, Tah Zari Jamni, Dist – Yavatmal 445305 Guarantor:- Mr. Haribhau Narayan Raktawar Add: At - Jamni Po. Zari Jamni, Tal – Zari Jamni, Dist. – Yavatmal – 445 305 Guarantor:- Mr. Gajanan Vishwanath Gore Add: At - Jamni Po. Zari Jamni, Tal – Zari Jamni, Dist. – Yavatmal – 445 305	<u>Cash credit Limit :</u> Present Ledger Balance Rs. 9,73,347/-+ Unapplied Interest of Rs. 2,95,677/- Total Dues for Cash Credit account Rs 12,69,024/- + unapplied Interest @11.15% w.e.f. 11.02.2022.	All those pieces and parcel of house property of Mr. Gajanan Vishvanath Gore, bearing Plot No. 158, house No.145. Ward No.1, situated at At. Po. Mangali Tah.Zari Jamani Dist-Yavatmal-445305; total plot areaadmeasuring 101.22 sq. mtr. and construction thereon and Bounded as follows: East : House of Vishvanath Gore, West : House of Keshav Dhakate, North : Grampanchayat Road, South : House of Mohan Patil. Together with the building and structure constructed thereon.	15,50,000/-	Mr. Prem Kinake Contact No. 9960119980
			Symbolic Possession	1,60,000/-	
6	Branch Name:- Zari Jamni; Borrower: - M/s Nitin Krushi Kendra Mangli Prop. Mr. Gajanan Vishwanath Gore Add: At - Mangali Po. Dhanora, Tal – Zari Jamni, Dist. – Yavatmal – 445 319 Guarantor:- Mrs. Sumanbai Gajanan Gore Add: At - Mangali Po. Dhanora, Tal – Zari Jamni, Dist. – Yavatmal – 445 319 Guarantor:- Mr. Nitin Gajanan Gore Add: At - Mangali Po. Dhanora, Tal – Zari	<u>Total (WCTL+ FITL):</u> Ledger Balance Rs. 20,36,865/-+ Unapplied Interest of Rs. 83,600/- Total Dues for Cash Credit account Rs 21,20,465/- + unapplied Interest w.e.f. 11.02.2022.	Encumbrances Known To the bank:- NIL	Rs. 10,000/-	

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Jamni, Dist. - Yavatmal - 445 319				
Guarantor:- Mr. Haribhau Narayan Raktawar Add: At - Jamni Po. Zari Jamni, Tal - Zari Jamni, Dist. - Yavatmal - 445 319				

OTHER TERMS AND CONDITIONS:

1. Nature and Object of Online Sale:

- The online e-auction sale is with the object of Free and Fair Sale, Transparency and for achieving best-possible recovery of public money.
- The sale is governed by the Provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 and the following specific terms and conditions.

- The auction sale will be On-line E-Auction / Bidding through website <https://www.mstcecommerce.com> on **23.03.2022** for mentioned property between **11.30 am to 02.30 pm**, with unlimited extension of 5 minutes time in case of receipt of bid in last 5 minutes. Bidders shall improve their offers in multiple of **Rs.10,000/- (Rupees Ten Thousand Only)** during online bidding of the property.
- Platform (<https://www.mstccoomerce.com>) 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, Kolkatta-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.
- 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>).
- The intending Bidders / Purchasers are requested to register on portal (<https://www.mstcauction.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 2-3 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.
- 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>) 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 Deposited shall not bear any interest.
- Bidders may give offers either for one or for all the properties, as the case may be. In case of offers for more than one property, bidders will have to deposit the EMD for each property. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding.
- It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms and Conditions of e-auction, Help Manual on operational part of e-auction and follow them strictly.

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Name of Bidder	Signature of Bidder	Date



9. 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.
10. 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).
11. The secured asset will not be sold below reserve price.
12. 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 *Account No. 20028001481; Name of the A/c: BOM Regional Office Chandrapur Admin Account; Name of the Beneficiary: Bank of Maharashtra; IFS Code: MAHB0000618* or by way of demand draft drawn in favour of "Authorized Officer, Bank of Maharashtra" drawn on any Nationalized or scheduled Bank, payable at Chandrapur or through NEFT/RTGS. 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 Authorized 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.

13. 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.

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

14. Inspection of Property/Immovable Assets:

- a. Property/Assets can be inspected on the date(s) given in the public sale notice, and on any other at the discretion of Authorized Officer. For prior appointment please contact Branch official.
- b. Bidders shall inspect the property/Assets and satisfy themselves regarding the physical nature, condition, extent, etc of the property/Assets.
- c. Bidders are bound by the principle of caveat emptor (Buyer Beware).

15. Inspection of Title Deeds:

Bidder/s may inspect and verify the title deeds and other documents relating to the property available with the Bank, after submission of EMD. However they may enquiring the preliminary details of the property of their own as per paper publication details.

16. Submission of bid forms:

- a. Bids shall be submitted online only, within time and on or 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. 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. Internet connectivity and other paraphernalia requirements shall have to be ensured by the bidders themselves.
- d. 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.
- e. Bidders staying abroad/NRIs/PIOs/Bidders holding dual citizenship must submit photo page of his/her valid Indian Passport.
- f. 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.
- g. 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.
- h. Original Identity Document copy of which is submitted along with the bid form must be produced on demand.

17. Bid Multiplier:

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

18. Duration of Auction sale:

- a. Online auction sale will start automatically on and at the time given in the public sale notice/Tender Document.

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- 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.

19. 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 amount will be forfeited.

20. 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 bidder/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.

21. 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.**

22. 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 21 above and 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice and Bank will be entitled to resale the property.**

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 Chandrapur
 Maharashtra

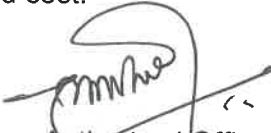
- c. The Authorized Officer reserves the right to accept or reject all or any bid or bids without assigning any reason and to postpone or cancel the sale without assigning any reason.
- d. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same.
- e. No 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 **30 days'** notice required under SARFAESI Act to the above borrower/guarantor.
- i. Disputes, if any, shall be within the jurisdiction of **Yavatmal Courts** only.
- j. Words and expressions used herein above shall have the same meaning as assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.

30 Days Statutory 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 up to dated 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: Chandrapur
Date: 11.02.2022




Authorized Officer
Bank of Maharashtra

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