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|  <p>बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम एक परिवार एक बैंक</p> | <p>अ- चल कार्यालय, एब्लोक्लातोड, मैकल्योड हाउस कलकता 700001 Zonal Office - KOLKATA, 3, N. S. Road, McLeod House, 1st Floor, Kolkata - 700001 टेलीफोन/TELE : 033 4037905 फैक्स /FAX : 033 22430287 ई-मेल/e-mail : cmmarc_cal@mahabank.co.in प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5</p> |  <p>एक कदम स्वच्छता की ओर 'स्वच्छता अभियान' की सफलता हेतु हम प्रतिबद्ध हैं</p> |
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Terms & Conditions for E Auction Sale Notice No. Howrah/01/2019-20

| Branch & Phone No. | Name of Borrower | Name of Guarantor | Amount Due | Short description of the property with known encumbrances | Possession Type | Reserve Price / Earnest Money Deposit | Last date of bid submission with EMD (DD/MM/YYYY) |
|---------------------|-----------------------------------------------------------------|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| Howrah 2637-7252 | M/S Gupta Store, Prop – Mr. Bimal Kumar Gupta | Mrs. Khoosboo Devi Gupta | Rs.9,79,11 6.00/- (Rupees Nine Lakhs seventy nine Thousand one Hundred sixteen Only) plus unapplied interest @12.95% p.a. w.e.f. 01.06.2016 and other incidental charges and expenses thereon | Equitable mortgage of shop property area measuring about more or less 506 sq. ft, situated at 27, Rameshwar Malia Lane, Howrah – 711101, P.S – Howrah, ward no. – 29, Borough No. – II of Howrah Municipal Corporation, District – Howrah – 711101 pertaining to Dag No. – 403,404,405 of khatian No. – 245 and 246, sheet no. – 27, Registered Book No. – I, CD volume No. – 18, page no. – 3077 to 3099 being no. – 04336 for the year 2008, | Symbolic | Rs.20.56 lakhs (Rupees Twenty Lakh Fifty Six thousand only) and the Earnest Money Deposit (EMD) will be Rs.2,05,60 0.00/- (Rupees Two lakh Five thousand Six Hundred only). | 23/07/2019 |

- 1) The auction sale will be `On line E-Auction/Bidding through website www.bankeauctions.com on **25/07/2019** for mentioned property from **12.00 P.M to 2.00 P.M** with unlimited extensions of 5 minutes duration each. Bidders shall improve their offers in multiple of Rs.10,000.00/- (Rupees. Ten Thousand Only) during online bidding for property/ies.

- 2) Bidders are advised to go through the website www.bankofmaharashtra.co.in and e – auction website www.bankeauctions.com for detailed terms and conditions of auction sale before submitting their bids and taking part in the E-auction sale proceedings.
- 3) Registration of Bidders with Auctioneer Company, M/S. C1 India Pvt. Ltd, Plot No.301, 1st Floor, Udyog Vihar, Phase-2, Gurgaon, Pin-122015 Tel: 0124-4302000, Mobile: Kingshu1 Ghosh +919836311889, Help Desk: 0124-4302000, E-Mail = support@bankeauctions.com, kolkata@c1india.com at the web portal www.bankeauctions.com (service provider) for bidding in e-auction as per the requirement of the Auctioneer Company is essential.
- 4) Offer should be submitted online only in the prescribed format with relevant details, as available on the website from date of publication.
- 5) Intending bidder should hold a valid e-mail id. 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.
- 6) Bidders staying abroad/NRIs/PIOs/Bidders holding dual citizenship must submit photo page of his/her valid Indian Passport.
- 7) All persons participating in the E Auction should submit sufficient and acceptable proof of their identity, residence address and copy of PAN/TAN cards etc. The bidders should upload scanned copies of PAN card and proof of residential address, while submitting e-tender. The bidders other than individuals should also upload proper mandate for e bidding.
- 8) Prospective bidders may avail online training from M/s C1 India Pvt. Ltd. Prior to the e – auction. (Website: www.bankeauctions.com, Contact No, Tel: 0124-4302000, Mobile: Kingshuk Ghosh +919836311889 Help Desk: 0124-4302000, email -, kolkata@c1india.com.)
- 9) E-Auction is being held on “AS IS WHERE IS AND WHATEVER THERE IS BASIS” after taking physical possession of the property.
- 10) To the Best of knowledge and information of the Bank, there is no encumbrance on any property. However, the Bidder/s has to satisfy himself about the details of property before submitting their bids/taking part in e-auction sale proceedings. The bidder/ purchaser should make their own inquiries regarding any statutory liabilities, arrears of tax, claims etc. by themselves before making the bid. 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 of 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.

- 11) The intending purchasers can inspect the property/ies with prior appointment at his/her own expenses on **20/07/2019** between **11.00 A.M to 5.00 P.M.** For prior appointment please contact **Branch Manager, Howrah Branch** on or before **20/07/2019**.
- 12) Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/ to the credit of *Authorized Officer, BOM E-Auction deposit, Current Account No. 60136836726, with Bank of Maharashtra, N.S Road Branch, IFSC code: MAHB0000455* before submitting the tender online. The said EMD shall be adjusted towards final bid amount in the case of highest bidder. In respect of other/unsuccessful bidders the EMD will be refunded without interest through RTGS/NEFT to the account from which it is received.
- 13) A copy of the tender form along with the enclosures submitted online (also mentioning the UTR No. and the account number through which EMD is remitted) shall be forwarded to the Branch Manager, Bank of Maharashtra, Howrah Branch/Authorised Officer, Zonal Office, Kolkata Zone so as to reach on or before **23/07/2019**.
- 14) 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.
- 15) 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 Authorised Officer.
- 16) The successful bidder shall have to deposit 25% of the purchase amount (including Earnest Money already paid), immediately on closure of the e-auction sale proceedings on the same day or by the next day of E-auction sale in the mode stipulated in **clause 11** above. The balance of the bid amount shall have to be deposited on or before the fifteenth day of confirmation of Sale.
- 17) 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 favor 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 is submitted.
- 18) 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 the law. All statutory/non-statutory dues, taxes, rates, assessments, charges fees etc. will be the responsibility of the successful bidder only.
- 19) In the event of any default in payment of any of the amounts, or if the sale is not completed by reason of any default on the part of the successful bidder, the Bank shall be entitled to forfeit all the monies till then paid by the successful bidder and put up the property in question for resale/disposal in its absolute discretion, and the defaulting successful bidder shall forfeit all claim to the property or to any part of the sum for which it may be subsequently sold.
- 20) 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.

- 21) 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.
- 22) This publication is also fifteen days' notice required under section 13(8) (6) of Securitization Act to the above borrower/guarantors.
- 23) The sale shall be subject to rules/conditions prescribed under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
- 24) Disputes, if any, shall be within the jurisdiction of Howrah Courts only.
- 25) Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed there under.

Special Instructions:

Bidding in the last minutes and seconds should be avoided in the bidders own interest. Neither the Bank of Maharashtra nor the Service Provider will be responsible for any lapses/failure (Internet failure, power failure etc.).

Place: Kolkata
Date: 11/07/2019

Authorized Officer
Bank of Maharashtra, Kolkata Zone.

* The terms and conditions are only illustrative and the authorized Officer is at liberty to put such other terms and conditions as deemed fit.