



सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

"SERVING TO YOU SINCE 1911"

Central Bank of India

Regional Office, Shimla

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE / MOVABLE PROPERTIES

LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS on or before 07.02.2020 upto 4:00 PM

E auction Sale Notice for sale of Movable/Immovable Assets under the Securitization and Reconstruction of Financial Assests and Enforcement of Security Interest Act,2002 read with provision to Rule 8 (6) & 6(2) 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/Movable property mortgaged/charged to the Secured Creditor, the **constructive/physical possession** of which has been taken by the Authorized Officer of Central Bank of India, will be sold on "As is where is", "As is what is", and "Whatever there is basis".

DESCRIPTION OF IMMOVABLE/ MOVABLE PROPERTIES

Sr. No.	Name of the Branch & Account	Details of property/ secured assets & owner of the property	Date of Demand Notice	Reserve Price	Date and time of E-auction
			O/S Dues	EMD	
1.	BRANCH OFFICE : BHUNTAR		Possession Date	Bid Increase Amount	
Borrower : 1) Sri Ravinder Kumar, S/o Sri Keshav Ram, Village- Bandal, P.O. Gushaini, Tehsil- Banjar, District- Kullu (HP)		1. Land measuring 0-2-18 Bigha being 1/72 share of land measuring 10-10-0 Bigha comprised in Khesra No. 1486, 1530, 1559, 1608, Kita-4 of Khata Khatauni No. 406/456 to 457.	15.03.2017	Rs. 25.10 Lacs	10.02.2020 11:00 AM to 01:00 PM
			Rs. 14.86 Lacs plus further interest and expenses thereon	Rs. 2,51,000/-	
			19.09.2017	Rs. 10,000/-	
2. Land measuring 0-4-1 Bigha being 1/72 share of land measuring 1-12-0 Bigha comprised in Khesra No. 2045/ 1613 of Khata Khatauni No. 404/454.					
3. Land measuring 0-0-9 Bigha being 1/72 share of land measuring 14-15-0 Bigha comprised in Khesra No. 1605 of Khata Khatauni No. 405/455 entered in Jamabandi for the year 2007-2008 of Phati & Kothi Sarchi, Tehsil- Banjar, District- Kullu along with any structure thereon. Total- 00-02-18 + 00-04-01 + 00-00-09 = 00-07-08 Bigha. Boundary : North- Property of Sri Sesh Ram, East- Property of Sri Ramesh Kumar, South- Bandal Sarchi PWD Road, West- Property of M/s Khimsar Fort.					
2.	BRANCH OFFICE : BHUNTAR	LOT : 1. (Shop No. 210 Near Bus Stand, Bhuntar on Lease for 99 years along with other rights of easement attached thereto).	25.07.2018	LOT : 1	
M/S Fever- Your Complete Fashion Store (Prop- Sri Amreesh Kumar) Sandhya Complex, Near Bus Stand, Bhuntar, P.O. & Tehsil- Bhuntar, District- Kullu (HP)		I. Land measuring 0-1-10 Bigha comprised under Shikmi Khesra No.1591/993/1 of Khata Khatauni No. 331/539.	Rs. 13.19 Lacs plus further interest and expenses thereon	Rs. 8.00 Lacs	10.02.2020 11:00 AM to 01:00 PM
			07.01.2019	Rs. 80,000/-	
				Rs. 10,000/-	
ii. Land measuring 0-1-0 Bigha comprised under Shikmi Khesra No.1397/994 of Khata Khatauni No. 380/632 incorporated in Jamabandi for the year 2006-07 of Phati & Kothi Khokhan, Tehsil & District- Kullu and super structure thereon in the name of guarantor/mortgagor Smt. Aruna Kumari, W/o Amreesh Kumar. Boundary : North- Property of Sri Shadi Lal, East- Okeja's Shop, South- Property of Sri Narender Rana, West- Ram Garments.					
LOT: 2. 1.Land measuring 0-4-10 Bigha being 90/2240 share out of total land measuring 5-12-0 bigha comprised under Khasra No.331 of Khata Khatauni No. 7 min/145 incorporated in Jamabandi for the year 2008-09 of Phati Hat, Kothi Bajaura, Tehsil & District- Kullu in the name of Sri Amreesh Kumar. Boundary : North- Property of Sri Nathe Ram, East- Properties of Sri Gulaba, South- Property of Sri Bhupender, West- Property of Sri Bhimi Ram			LOT : 2		
				Rs. 8.87 Lacs	10.02.2020 11:00 AM to 01:00 PM
				Rs. 88,700/-	
				Rs. 10,000/-	
3.	BRANCH OFFICE : BHUNTAR	Land measuring 0-9-0 Bigha being 9/13 share of land measuring 0-13-0 Bigha comprised in Khasra No.2333/1666 of Khata Khatauni No. 749/1047 entered in Jamabandi for the year 2008-09 of Phati Balh Kothi Maharaja, Tehsil & District- Kullu and house constructed thereon. Boundary : North- Open Land Jain, South- House & Land of Sri D.S. Matharu, East – Kullu-Bhuntar Major Distt. Road, West- Open Land Smt. Kamala & Sis.	28.08.2018 & 22.01.2019	Rs. 98.06 Lacs	10.02.2020 11:00 AM to 01:00 PM
M/s Rigchai Collection (Prop- Mrs. Sunita Bakshi W/o Sri Pankaj Bakshi) & M/s Doma Collection (Prop- Sri Pankaj Bakshi)- Badah, Bhuntar, Kullu Major District Road, Phatti Balh Kothi Maharaja, Tehsil- Bhuntar, District- Kullu (HP).		Rs. 52.22 Lacs plus further interest and expenses thereon		Rs. 9,80,600/-	
				Rs. 10,000/-	
			27.11.2018 & 06.07.2019		
4.	BRANCH OFFICE : SHIMLA	LOT : 1. Building constructed on Land comprising in Khata Khatoni No. 1/3 min, Khasra No. 338/1/1 measuring 00-03-69 Hect situated at Village- Sihana, PO- Kuniyar, Tehsil- Arki, District- Solan (HP)	29.08.2015	LOT : 1	
M/s Himachal Milk Products (Prop- Sri Gian Singh), Village- Nagar Sihana, P.O. Kuniyar, Tehsil- Arki, District- Solan.			Rs. 56.83 Lacs plus further interest and expenses thereon	Rs. 16.00 Lacs	10.02.2020 11:00 AM to 01:00 PM
				Rs. 1,60,00/-	
				Rs. 10,000/-	
Boundary: North- Open Land of Sri Mahabir Singh, South- Road Nagar Sihana, East- Open Land of Sri Sumit Sood, West- Open Land of Sri Mahabir Singh. (Sale will be confirmed subject to Successful auction of Plant and Machinery)			03.12.2015	LOT : 2	
				Rs. 8.61 Lacs	10.02.2020 11:00 AM to 01:00 PM
				Rs. 86,100/-	
				Rs. 10,000/-	
LOT : 2. Plant & Machinery.					

The E-Auction is being held on "As is where is", "As is what is", and "Whatever there is basis". 1. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid 2. For detailed Terms & Conditions of E-Auction, Please refer the link <https://www.mstcecommerce.com> & Secured Creditor's webstie i.e. <https://www.centralbankofindia.co.in> before submitting their bids and taking part in the e-Auction.

Note :- The inspection of the Property/ies put on auction will be permitted to interested bidders during working days between 2 PM to 4PM with prior appointment and consultation with the branch Manager/ Authorised Officer .

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

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

Date : 18.01.2020

Place : Shimla

(Authorised Officer)



Regional Office, Shimla

The e-auction is being held on “As is where is”, “As is what is” and “Whatever there is” basis.

LAST DATE & TIME OF SUBMISSION OF EMD & DOCUMENTS 08-02-2020 UP TO 04:00 PM

DATE AND TIME OF E-AUCTION :10.02.2020 BETWEEN 11:00 AM TO 1:00 PM

Terms and condition for E-Auction

The auction will be “Online E-auction” through website <https://www.mstcecommerce.com>

1. **Date and Time for auction: 10.02.2020 between 11:00 AM To 1.00 PM (With auto extension clauses in case of bid in last 5 minutes before closing). E-Auction is being held on “As is where is”, “As is what is” and “Whatever there is” basis.**
2. Auction/Bidding shall only through “Online Electronic Bidding” through the website <https://www.mstcecommerce.com> and property details is also available at <https://www.mstcecommerce.com>. Bidders are advised to go through the website for detailed terms and part in the e-auction sale proceedings.
3. Bidders has to complete following formalities well in advance:-
Step 1- **Bidder/ Purchaser Registration:** Bidder to register on e-Auction portal <https://www.mstcecommerce.com> using his mobile number and email-id.
Step 2: **KYC Verification:** Bidder to upload requisite KYC documents. KYC documents shall be verified by e-auction service provider (may take 2 working days)
Step 3: **Transfer of EMD amount to his Global EMD Wallet:** Online/ off-line transfer of fund using NEFT/Transfer, using challan generated on e-Auction portal.
Step 1 to Step 3 should be completed by bidder well in advance, before e-Auction date.
4. **Earnest Money Deposit (EMD) as mentioned above shall be paid online through NEFT/RTGSTransfer (After generation of Challan from <https://www.mstcecommerce.com>) in bidders Global EMD Wallet.**
5. **The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, latest by the next working day and the remaining amount shall be paid within 15 days from the date of auction through NEFT/RTGS in the following account:-**
 - **Account Name :** Authorised Officer, Central Bank Of India,
 - **Account No :** 3691110469
 - **IFSC Code :** CBIN0281002**In case of default in payment by the successful bidder, the amount already deposited shall be liable to be forfeited and property shall be put to re-auction and the defaulting bidder shall have no claim / right in respect of property/amount.**
6. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting their bid. The inspection of property (ies) put on auction will be permitted to interested bidders at sites **between 02:00 PM to 4:00 PM on**

working days, with prior appointment with Branch Manager/ Authorised Officer . For inspection of properties prospective bidders may contact the following persons:-

Property	Name /Designation of officer	Contact Number
Properties mentioned in Serial No.1 to 3	Sri Uttam Chand, Chief Manager	9736020422
Properties mentioned in Serial No.4	Sri Narender Jaggi, Branch Manager	9588543036

7. Auction would commence at Reserve Price, as mentioned above. Bidder shall improve their offers in multiplies of Rs. 10000/- (Rupees Ten Thousand Only).The Bidder who submits the highest bid (Not below the Reserve Price) on closure of Online Auction shall be declared as successful bidder subject to approval of Authorised Officer.
8. All the charges including dues to any authority , conveyance ,stamp duty and registration charges etc. as applicable shall be borne by successful bidder only.
9. On receipt of the entire sale consideration, the Authorised Officer shall issue the Sale Certificate as per rules.
10. The Authorised Officer/Bank reserves the right to postpone /cancel or vary any of terms and conditions of the auction without assigning any reason thereof.
11. The Sale shall be subject to rules/conditions/prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
12. Platform (<https://www.mstcecommerce.com>) for e-Auction will be provided by our 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.
13. The intending Bidders/ Purchasers are requested to register on portal (<https://www.mstcecommerce.com>) 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 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.
14. Bidder's Global Wallet should have sufficient balance (\geq EMD amount) at the time of bidding.
15. Intending bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.
16. For further details bidders may contact the persons mentioned in Para-6 above for the respective properties. Bidders may also contact authorised representative of our e-Auction Service Provider <https://www.mstcecommerce.com>, details of which are available on the e-Auction portal.

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, TDS (if any), rates ,assessment charges ,fee etc. owing to anybody.**
18. The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has absolute right to accept or reject any or all offer (s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

Special Instructions

19. Bidding in the last moment should be avoided in the bidders own interest as neither the CENTRAL BANK OF INDIA nor service provider will be responsible for any lapse/failure(Internet failure /Power failure etc.). In order to ward –off such contingent situation bidders are requested to make all necessary arrangements/alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the auction successfully.
20. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances; title of property/ies put on auction and claims/rights/dues/affecting the property, prior to submitting their bid. The E-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of bank. The property is being sold with all the existing and failure encumbrances whether known or unknown to bank .The Authorised Officer /Secure Creditor shall not be responsible in any way for any third party claims/rights/dues.

Date:22.01.2020
Place: Shimla

Authorised Officer
Central Bank Of India