



চেন্দ্রেল বেঙ্ক অর ইণ্ডিয়া
सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

E-AUCTION SALE NOTICE

Regional Office, 3rd Floor, Central Bank Building, Bhangagarh, Guwahati - 781005

APPENDIX-IV A

[See proviso to Rule 8(6)]

Sale Notice for sale of Immovable Property

DATE OF E-AUCTION – 29/09/2020

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) 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 property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of **Central Bank of India, Chandmari Branch** (Secured Creditor), will be sold on "**As is where is**", "**As is what is**", and "**Whatever there is**" on **29/09/2020**, for recovery of **Rs. 8,48,645/- (Rupees Eight Lakh Forty Eight Thousand Six Hundred Forty Five only)** as on **13.02.2019** plus further interest thereon and charges till date due to the **Central Bank of India, Chandmari Branch** (Secured Creditor) from **M/s Lucky Tailoring (Proprietor: Abdul Salam Chowdhury)** The Reserve Price and the earnest money deposit will be as per schedule below.

(SHORT DESCRIPTION OF PROPERTY WITH KNOWN ENCUMBRANCES, IF ANY)

All that part and parcel of commercial shop measuring approx. 100 sq. ft. in the name of Md. Abdul Salam Chowdhury in Prince Commercial Complex, (Ground Floor), South Sarania Main Road, (Ashram Road) covered under Dag No 4, K P Patta No 1199 situated at Village Sahar Ulubari, Guwahati 781007, District-Kamrup, Assam.

Boundary as follows:

North: Staircase

East: Common Passage

South : Goswami Shop

West: Mistimukh

Reserve Price

EMD

Bid Increment Amount

Rs. 2,98,000/-

Rs.29,800/-

Rs. 10,000/-

Encumbrances known to the Secured Creditor: NIL

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 28-09-2020 UP TO 04:00 PM

DATE AND TIME OF E-AUCTION: 29-09-2020 BETWEEN 02:00 PM to 4:00 PM

For detailed terms and conditions of sale, please refer to the link provided in Secured Creditor's website i.e. www.centralbankofindia.co.in. Bidder may also visit the website <https://www.mstcecommerce.com>

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6)/ RULE 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002

This may also be treated as notice under Rule 8(6) /Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about the holding of E-auction Sale on the above mentioned date.

Date : 09.09.2020

Place: Guwahati

Authorized Officer, Central Bank of India

Terms and Conditions for E-Auction

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

1. **Date and Time for auction: 29.09.2020 between 02:00 PM To 4.00 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/RTGS Transfer (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, same day or not later than next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale through NEFT/RTGS in the following account:-**
 - **Account Name : Authorised Officer, Central Bank Of India,**
 - **Account No : 3779236609**
 - **IFSC Code : CBIN0283229**

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 of Branch Manager/ Authorised Officer. For inspection of properties prospective bidders may contact the following person:-

| Property Details | Name /Designation of Officer | Contact Number |
|-----------------------------|--|----------------|
| Property as mentioned above | Sri Tridip Kalita, Branch Manager, B/o Chandmari | 9127063234 |

7. Auction would commence at Reserve Price, as mentioned above. Bidder shall improve their offers in multiplies of **Rs. 10,000/- (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 (**>= 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.
19. Sale is subject to confirmation by the Bank/Authorised Officer.
20. The Sale is subject to conditions/Rules/Provisions prescribed in the SARFAESI Act 2002 and Rules framed thereunder & conditions mentioned herein.

Special Instructions

21. 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.
22. 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 future 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: 09.09.2020

Place: Guwahati

**Authorised Officer
Central Bank Of India**

E-AUCTION BID FORM

(Read the terms and conditions of sale carefully before filling-up and submitting the bid)

1. Name(s) of Bidder (in Capital):
2. Father's/Husband's Name:
3. Postal Address of Bidder(s):
4. a. Phone/Cell Number:
b. E-mail ID:
5. Bank Account details to which EMD amount to be returned in case required:
 - i) Bank A/c. No.:
 - ii) Account Holder Name:
 - iii) IFSC Code No.:
 - iv) Bank & Branch Name:
6. Date of submission of bid:
7. PAN / TAN Number:
8. Whether EMD deposited: Yes/No.
9. EMD remittance details:
Date of remittance _____
Name of Bank _____
Branch _____
UTR No./D. D. No.. _____

I declare that I have read and understood all the terms and conditions of auction sale and shall abide by them.
I further declare that I have personally visited the property to be auctioned and have no confusion regarding identification of the property.

(Signature of the Bidder)

Date: _____

DECLARATION

Date: _____

To:

The Authorized Officer

Central Bank of India

Chandmari Branch

1. I/We, the Bidder/s aforesaid do hereby state that, I/We have read the entire terms and conditions of the sale understood them fully. I/We, hereby unconditionally agree to conform 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 bid 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 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.
4. I/We also agree that after my/our offer given in my/our bid for purchase of the assets is accepted and I/We fail to accept 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 fulfill any/all the terms and conditions of the bid and offer letter, the EMD and any other monies paid by me/us along with the bid and thereafter, are liable to be forfeited.
5. I/We also understand that the EMD of all 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 therein and agree to be bound by the same.
6. The decision taken by the Authorized Officer in all respects shall be binding on me/us.
7. I also undertake to abide by the additional conditions, if any, announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.
8. I also undertake to increase my bid by at least one incremental value, if I am sole/single bidder in the auction.

Signature:.....

Name:.....

Address:.....