

**BANK OF BARODA**  
Regional Stressed Asset Recovery Branch, MMWR, 6th floor, Baroda House, Behind Dewan Shopping Centre, SV Road, Jogeshwar(W) Mumbai-400102, Email: sammw@bankofbaroda.co.in

**DEMAND NOTICE**  
(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

Whereas at their request the below mentioned Borrowers/Guarantors have been granted credit facilities by the bank from time to time by way of financial assistance against various assets creating security interest in favor of the bank. The particulars of properties mortgaged/charged by you by way of deposit of title deeds/hypothecation of furniture, stocks, equipment etc. creating security interest in favor of the bank are mentioned hereunder. As you have failed to discharge the debt due to the bank your account has been classified as Non-performing Assets as per the guidelines issued by the Reserve Bank of India. As the demand notice sent to you and Guarantors by Registered post calling upon to discharge the debt due to the bank were returned by the postal department, hence this notice is issued.

Sr. No.	Name & Address of the Borrowers / Guarantors/Mortgagors	Outstanding Amount in Rs	Details of Security	Date of NPA	Date of Demand Notice
1	Mrs. Anita Maruti Bhandare Room No. 51, Patra Chawl Anand Nagar, New PMG Mahada Colony, Mulund East Mumbai-400081 (Borrower) Mr. Maruti J Bhandare Room No. 51, Patra Chawl, Anand Nagar, New PMG Mahada Colony Mulund East Mumbai-400081 (Co-Borrower)	Rs.20,43,668.53 (Rupees Twenty Lakhs Forty Three Thousand Six Hundred Sixty Eight & Fifty Three Paise Only) as on 11.03.2024 plus unapplied interest at Contractual rate and charges thereon	Primary Security: Flat No.004, admeasuring about 431 Sq.Ft (Carpet Area) on the ground floor, in the building No. 11, in the building named 'Lotus' N.K.Garden standing upon all that piece and parcel of land lying being and situated at Survey No. 89A at Village-Wavanje Gram Panchayat Wavanje in the Panchayat Samitee Panvel & Zila Parishad Raigarh, Sub-District-Panvel and Dist:-Raigarh	30-09-2016	11-03-2024

If you the above mentioned borrowers/guarantors fail to repay the above mentioned amount due by you with future interest, incidental expenses, costs as stated above in terms of this notice under sub section 13(2) of SARFAESI Act within 60 days from the date of this notice the bank will exercise all or any of the rights detailed under section 13(4) of SARFAESI Act and other applicable provisions of the said act. As per the section 13(13) of the Act, on receipt of this notice you are restrained/prevented from disposing or dealing with the above securities without the consent of the bank. We may add that in compliance with the above provision contained in section 13(13) of the said Act, an offer is punishable under section 29 of the Act. Your attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI in respect of time available to redeem the secured Assets. This notice is without prejudice to the bank's right to initiate such other actions or legal proceedings as it deems necessary under any other provisions of law.

Date: 01/04/2024  
Place: Mumbai

Authorised Officer,  
Bank of Baroda

**PUBLIC NOTICE**

My clients are negotiating with 1. MRS. NANDA RAMAKANT BANDA, 2. MR. ARUN CHANDRAKANT PATIL, 3. MR. PRAKASH CHANDRAKANT PATIL, 4. MS. TINA BHARAT NANDA C/o MRS. ANJANI BHARAT BHAGAT owners in respect of survey No. 58, Hissa No. 6, Area H.A.P. 044.30 P.O.KH.0.08.60, ASSESSMENT RS.PS 3.00 (said land) & investigating title of the said land. If any persons having objections of any nature whatsoever by way of sale, exchange, arrangement, possession, etc. In respect of said land are hereby required to make the same known in writing with supporting documentary evidence to undersigned, within 7 days from date of publication of this notice, failing which my clients will proceed further.

Sd/-  
CHIRAG MUKESH UNADKAT,  
ADVOCATE HIGH COURT  
9, Santygaeshwar Nagar,  
Opp. Tata Motors, M.G X Road No.01,  
Kandivali (West), Mumbai 400067.  
Place: Mumbai Date: 02/04/2024

**AAVAS FINANCIERS LIMITED**  
(Formerly known as AU HOUSING FINANCE LIMITED) (CIN:L65922RJ2011PLCO34297)  
Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020

**POSSESSION NOTICE**

Whereas, The undersigned being the Authorised Officer of AAVAS FINANCIERS LIMITED (Formerly known as 'AU HOUSING FINANCE LIMITED') under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred upon me under section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice calling upon the borrowers mentioned herein below to repay the amount mentioned in the respective notice within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, undersigned has taken possession of the properties described herein below in exercise of powers conferred on me under Section 13(4) of the said Act read with Rule 9 of the said rules on the dates mentioned as below.

The borrower and Guarantor in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the property will be subject to the charge of the AAVAS FINANCIERS LIMITED (Formerly known as 'AU HOUSING FINANCE LIMITED') for an amount mentioned as below and further interest thereon.

Name of the Borrower	Date & Amount of Demand Notice	Description of Property	Date & Type of Possession
NILESH MANOHAR THIK, Mrs. NISHA NILESH THIK, Mr. MANOHAR MAHADEV THIK, Mrs. MANISHA MANOHAR THIK (A/c No.) LNRAT02919-200113201	06 Oct 2021 ₹ 544748/- 04 Oct 2021	SR NO. 35/5/C. HOUSE NO. 193, TIVANDEWADI, NEAR ROAD, SHIRGAON, RATNAGIRI, MAHARASHTRA, Admeasuring, 3000 Sq. Ft.	Physical Possession Taken on 30 Mar 24

Place: Jaipur Date: 02-04-2024 Authorised Officer Aavas Financiers Limited

**JANA SMALL FINANCE BANK**  
(A scheduled commercial bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Dmltr, Koramangla Inner Ring Road, Next to EGI Business Park, Challaahatta, Bangalore-560071. Regional Branch Office: Modi Plaza, Office No.704/705, Mukund Nagar, Swargate, Opp. Laxminarayan Cinema Hall, Pune-411037.

**E-AUCTION NOTICE**  
PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISOR RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

The undersigned as authorised officer of Jana Small Finance Bank Limited has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that online auction (e-auction) of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on 30.03.2024	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last date TIME & Place for submission of Bid
1	45609430000045	1) Mr. Mohmad Aleemuddin Farooqui (Borrower), 2) Mrs. Vasim Sultana Alimuddin Farooqui (Co-Borrower)	23.04.2021	27.07.2021	Rs.38,51,182.06 (Rupees Thirty Eight Lakh Fifty One Thousand One Hundred Eighty Two and Six Paise Only)	08.04.2024 09:30 AM to 05:00 PM	Rs.15,45,000/- (Rupees Fifteen Lakhs Forty Five Thousand Only)	Rs.1,54,500/- (Rupees One Lakh Fifty Four Thousand Five Hundred Only)	19.04.2024 @ 11.30 AM	18.04.2024, before 05.30 PM Jana Small Finance Bank Ltd., Modi Plaza, Office No.704/705, Mukund Nagar, Swargate, Opp. Laxminarayan Cinema Hall, Pune-411037

**Details of Secured Assets:** Boundaries of the Flat No.8 on Third Floor Admeasuring Built-up Area 39.33 Sq.mtrs Super Built-up Admeasuring 13.89 Sq.mtrs totally Admeasuring 53.22 Sq.mtrs. Constructed on the Building known as "Farooqui Residency" CTS No.6679 situated at Lota Karanja, Aurangabad. Bounded on: East: House of Salim Kacchi, West: House of Sheikh Baa, South: Road, North: Flat No.9.

The properties are being held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and the E-Auction will be conducted 'On Line'. The auction will be conducted through the Bank's approved service provider M/s. 4 Closure at the web portal <https://bankauctions.in> & [www.foreclosureindia.com](http://www.foreclosureindia.com). For more information and for details, help, procedure and online training on e-auction, prospective bidders may contact M/s. 4 Closure; Contact Mr. Arjit Kumar Das Contact Number: 8142000725. Email id: [info@bankauctions.in](mailto:info@bankauctions.in) / [arjit@bankauctions.in](mailto:arjit@bankauctions.in).

For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact Jana Small Finance Bank authorized officers Mr. Kaushik Bag (Mob No.7019949040), Mr. Ajay Naik (Mob No.9960946887). To the best of knowledge and information of the Authorised Officer, 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 prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named Borrowers/ Guarantors/ Mortgagees about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagee are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.

Date: 02.04.2024, Place: Aurangabad Sd/- Authorized Officer, Jana Small Finance Bank Limited

**यूनियन बैंक ऑफ इंडिया**  
भारत सरकार का उपकार  
A Government of India Undertaking

**UNION BANK OF INDIA**

CREDIT RECOVERY AND LEGAL SERVICE DEPARTMENT KOLHAPUR REGIONAL OFFICE  
1411, C. Maya Chambers, Laxmipuri, Kolhapur

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets & 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 to the Borrower/s and Guarantor/s in particular by the Authorized Officer, that the under mentioned properties mortgaged to Union Bank of India, taken possession under the provision of Section 13(4) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, will be sold by E-Auction as mentioned below for recovery of under mentioned dues and further interest, charges and costs etc. as detailed below. The property is being sold on "As is where is", "As is what is" and "Whatever there is" as such sale is without any kind of warranties and indemnities.

**Details of any Encumbrances on the below mentioned properties is not known to Bank.**

All the properties will be sold on the basis of Symbolic Possession. Bid Increment Amount to further increase the bid amount from base price is 1% of reserve price for all the properties mentioned.

Sr. No.	Names of the Borrowers / Guarantors	Reserve Price, EMD Amount (Rs.)	Debt due in Rs. as per sale notice (excluding further interest & Legal/Other Charges)	Union Bank of India Branch Name, Contact Info
1.	Borrower: Abdul Haneef M Sadhu, Tayyba Abdul Hanif Sadhu Guarantor: Sayyed Yasin Abdul Rahiman Zari	11,94,000 1,19,400	22,94,889.00	Ratnagiri eCB 9130052954

**Description of the Property:** All the piece and parcel of Flat No. 205, 'A' Wing Building, Attari Residency, situated on Survey No. 71/1, Mouje Rahatagar within Municipal limits, Tal. and Dist. Ratnagiri, owned by Mr. Abdul Haneef Mohammad Sadhu. The said property is Bounded on or towards: East- Open Space, West- Passage, North- Flat No.204 and South- Flat No.206.

**Date & Time of E-Auction: 16.04.2024 from 12.00 PM. to 5.00 PM.**

For detailed terms and condition of the sale, please refer to the link provided in [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) OR <https://www.ibapi.in> For Registration and Login and Bidding Rules visit <https://www.mstcecommerce.com/aucautionhome/ibapi/index.jsp>

This may also be treated as notice u/r 8(6) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the above said loan about the holding of E-Auction Sale on the above mentioned date, if their outstanding dues are not repaid in full.

Place: Kolhapur. Date: 31.03.2024 Sd/- Authorized Officer, Union Bank of India

**बैंक ऑफ इंडिया**  
Bank of India

**ASSET RECOVERY MANAGEMENT BRANCH**  
Bank of India Building, First Floor, 28, S. V. Road, Andheri (W), Near Andheri West Railway Station, Mumbai - 400 058. Tel No. - 26210406 / 07, Email: [asset.mnz@bankofindia.co.in](mailto:asset.mnz@bankofindia.co.in)

**E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES**

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 following Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to Bank of India (Secured Creditor), the constructive/physical possession of which has been taken by the Authorised Officers of Bank of India, will be held on "as is where is" "as is what is" and "whatever there is", for recovery of respective dues as detailed here under against the secured assets mortgaged/charged to Bank of India from respective borrowers and guarantors. The reserve price and earnest money deposit is shown there against each secured asset. The sale will be done by the undersigned through E-Auction platform provided hereunder.

E-AUCTION SALE NOTICE UNDER SARFAESI ACT 2002 CUM NOTICE TO BORROWER/ GUARANTOR (Rs. In Lakh) (E-Auction Date : 25.04.2024)

Sr. No.	Names of the Account / Borrower/ Guarantor	Description of the Properties	Reserve Price / EMD Amount	Minimum Bid Increment (in Lakhs)	O/s. Dues (Excluding Int. Penal Int. & Exp.) in Rs. Lakh	Cersai Security Interest/ Asset Id	Date/ Time of on site inspection of property	Contact No.
1.	M/s. Anu Diagnostic & Imaging Centre M/s. Reeti Diagnostic & imaging Centre Prop: Dr Naveen K. Gupta Gur: Mrs. Archana Naveen Gupta (Guarantor)	Flat No.3, Lav Kush CHS, Panchrasta Junction, Mulund (West), Mumbai-400080. Carpet Area: 789 Sq. Ft. (Physical Possession)	148.00/14.8	1.00	597.27	200033250525	01:00 PM TO 03.00 10.04.2024	9999392777
2.	M/s. Jai Hanuman Textiles Prop: Ms. Bharti Gorakh Bhamre Guarantor: Mr. Vinod Gyarsalil Sharma	Gala Plinth Bearing No.1, on Ground and Two upper Floor, Building No. A, Venus Industrial Complex, Survey No. 197, Hissa No.1(P), Mouje Sonale, Taluka: Bhiwandi, Dist. Thane Built-up: 4310.60 Sq. Ft. (Physical Possession)	67.00/6.70	1.00	271.00	200010367178	01:00 PM TO 02:00 PM 19.04.2024	9920112532
3.	M/s. Trifa Diamonds Prop: Mr Bhawin Nalinkant Shah	Unit No. 203, 2nd Floor, Lotus Pride, Survey No. 271/6, Vallabh Bhai Patel Road, Near Northern Railway Crossing, Vile Parle West Mumbai - 400056. Carpet Area: 287 Sq. Ft. Built-up Area: 344 Sq. Ft. (Physical Possession)	76.00/7.6	1.00	253.32	200005381094	01:00 PM TO 02:00 PM 15.04.2024	7737400511
4.	M/s. Privi Textiles Borrowers/Guarantors Mr. Kanhaiyalal Saini Mr. Rajesh K. Saini Mr. Dropadidevi K. Saini	Industrial Unit Nos. 323,324 & 325 on Ground Floor in sainanth Industrial Complex, Village: Khoni, Near Kamadhenu Textile, Tal. Bhiwandi, Dist. Thane. EXT.5739 sq. ft. (BUA)	37.00/3.7	1.00	198.00	20000148713	01:00 PM TO 02:00 PM 19.04.2024	9999392777
5.	Venus Creation Mr. Bhavin N. Shah Mr. Jaymik Shah	Gala No.4 & 5, B-wing, Ground Floor, Kohinoor Industrial Estate Bldg., situated at Near Barak No. 957, Station Road, Ulhasnagar-3, District Thane. (Physical Possession with Bank)	61.00/6.1	1.00	303.00	200030581348	01:00 PM TO 02:00 PM 20.04.2024	9999392777
6.	M/s. Leeway Logistics Limited. Borrowers/Guarantors Mr. Sanjay Sinha Mrs. Namita Sinha	Residential Flat and Furniture-Fixture at 702/703 7th Floor, Breezy Height, Carter Road, Rizvi Complex, Bandra (West), Mumbai. standing in the name of Mr. Sanjay Singh Carpet Area (Flat 702)-752.00 sq. ft. Carpet Area (Flat 703)-780.00 sq. ft. Total Carpet area - 1532 sq. ft. Total Built up Area - 1838 sq. ft. (Physical Possession with bank)	594.00/59.40	05.00	2171.00	200007130404	01:00 PM TO 02:00 PM 10.04.2024	9769317859
7.	M/s. Leofortune Infrabuildcon Pvt. Ltd. Fortune Calypso Borrowers/Guarantors Pradeep K. Swami Prasad K. Swami Dhiren C. Savala Vasant D. Bhamaniya Sitapati Chavali	Shop No.1, Fortune Garden, Koprol, Tehsil Panvel, Dist. Raigad having an area of 184 sq. ft. (Carpet Area) (Physical Possession with Bank) Shop No. 2, Fortune Garden, Koprol, Tehsil Panvel, Dist. Raigad having an area of 231 sq. ft. (Carpet Area) (Physical Possession with Bank) Shop No. 3, Fortune Garden, Koprol, Tehsil Panvel, Dist. Raigad having an area of 231 sq. ft. (Carpet Area) (Physical Possession with Bank) Shop No. 4, Fortune Garden, Koprol, Tehsil Panvel Dist. Raigad having an area of 184 sq. ft. (Carpet Area) (Physical Possession with Bank)	11.50/1.15 14.50/1.45 14.50/1.45 11.50/1.15	1.00	537.15	200005590110 200005600293 200005600373 200005600407	01:00 PM TO 02:00 PM 18.04.2024 01:00 PM TO 02:00 PM 18.04.2024 01:00 PM TO 02:00 PM 18.04.2024 01:00 PM TO 02:00 PM 18.04.2024	9769317859 9769317859 9769317859 9769317859
8.	M/s. Leofortune Infrabuildcon Pvt. Ltd. Fortune Symphony Borrowers/Guarantors Pradeep K. Swami Prasad K. Swami Dhiren C. Savala Vasant D. Bhamaniya Sitapati Chavali	H-302, Green Heaven Residency, Koprol, Tehsil Panvel, Dist. Raigad having an area of 1063 sq. ft. (Carpet Area) (Physical Possession with Bank) E-Wing, Flat No. 302 admeasuring an area of 923 sq. ft. (Carpet Area) situated at Fortune Garden, at Koprol, Tehsil Panvel, Dist. Raigad (Physical Possession with Bank) I-Wing, Flat No. 301, admeasuring an area of 1014 sq. ft. (Carpet Area) situated in Building known as "MARGOLD" at Fortune Garden, at Koprol Tehsil Panvel Dist. (Physical Possession with Bank) F-Wing Flat No. 302, admeasuring an area of 934 sq. ft. (Carpet Area) Situated at Fortune Green Heaven Resi. at Koprol Tehsil Panvel, Dist. Raigad. (Physical Possession with Bank)	30.00/3.00 31.50/3.15 33.00/3.30 29.00/2.90	1.00	537.15 673.52 673.52 673.52	200005588808 200006112024 200006111765 200006111574	01:00 PM TO 02:00 PM 18.04.2024 01:00 PM TO 02:00 PM 18.04.2024 01:00 PM TO 02:00 PM 18.04.2024 01:00 PM TO 02:00 PM 18.04.2024	9769317859 9769317859 9769317859 9769317859

Sr. No.	Names of the Account / Borrower/ Guarantor	Description of the Properties	Reserve Price / EMD Amount	Minimum Bid Increment (in Lakhs)	O/s. Dues (Excluding Int. Penal Int. & Exp.) in Rs. Lakh	Cersai Security Interest/ Asset Id	Date/ Time of on site inspection of property	Contact No.
9.	M/s. Sunrise Metallic India Pvt. Ltd. Borrowers/Guarantors Anil Bhanwarlal Jain Bhanwarlal T. Jain Ketan Bhanwarlal Jain Paras Bhanwarlal Jain Sunrise Gold Alloys Pvt. Ltd. Neeta Anil Jain Seema Paras Jain Bhuribai Bhanwarlal Jain	Entire Ground Floor, Entire 1st & 2nd Floor, 'B' Wing, Building Known as 'Mahavir Apartment', Parol Road, Plot No.14, Survey No.13, Hissa No. 1/16, Village Shelar, Tal. Bhiwandi, Dist. Thane -421302 Built up Area - 11890.23 sq. ft. (Physical Possession with Bank) Rear Side of Ground Floor, Entire 1st & 2nd Floor, 'A' Wing, Building Known as 'Mahavir Apartment', Parol Road, Plot No.14, Survey No.13, Hissa No. 1/16, Village Shelar, Tal Bhiwandi, Dist. Thane -421302. Built up Area- 11387.24 sq. ft (Physical Possession with Bank)	215/21.50 224.00/22.40	1.00	2709.00	200002923678 200004740832	01:00 PM TO 02:00 PM 19.04.2024 01:00 PM TO 02:00 PM 19.04.2024	7977483885 7977483885
10.	Maxgrow Overseas Ltd. Borrowers/Guarantors: Mrs. Kiran Devi Rajendra Saraf (deceased) Mrs. Roshni Rahul Saraf Mr. Rajendra Prasad Saraf Mr. Rahul Rajendra Saraf (deceased)	Office at 23, 2nd Floor, New Bhagwan Bhuvan CHS Ltd., Samuel Street, Masjid Bunder, Mumbai - 400009 admeasuring Approx area 402 sq. ft. owned by Ms. Roshni Rahul Saraf. (Physical Possession with Bank) Flat No. 5 at 1/C, Natural Heights, Building No. 5, 137-Kazi Nazul Islam Avenue, Kolkata-700052 admeasuring super built up area 2385 sq. ft. (approx. as per sale agreement) owned by director Mr. Rahul Saraf (Physical Possession with Bank)	68.00/6.80 117.00/11.70	1.00	2531.00	2000094110921 200009493979	01:00 PM TO 02:00 PM 22.04.2024 01:00 PM TO 02:00 PM 20.04.2024	7739014174 7739014174

Terms and Conditions of the E-auction are as under: "AS IS WHERE IS" basis, "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" and will be conducted "On Line". The Auction will be conducted through Government of India approved service provider e-B integrated portal (<https://ibapi.in>). E-auction bid form Declaration, General Terms and Conditions of online auction sale are available in websites- <https://www.bankofindia.co.in>

The auction sale will be online e-auction/bidding through websites <https://www.mstcecommerce.com/aucautionhome/ibapi/index.jsp> on 25.04.2024 from 11:00 am to 5:00 pm IST with unlimited extension of 10 minutes duration. Bidder may visit <https://www.ibapi.in> where "Guidelines" for Bidders are available with educational videos. Bidders have to complete following formalities well in advance:-

- Step 1: Bidder/Purchaser Registration: Bidder to register on e-Auction portal <https://www.mstcecommerce.com/aucautionhome/ibapi/index.jsp> using his mobile no. and E-mail 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 funds using NEFT, using challan generated on e-auction portal.
- Step 1 to Step 3 should be completed by bidder well in advance, before e-auction date. Bidder may also visit <https://www.ibapi.in> for registration and bidding guidelines.

Helpline Details/Contact Person Details of MSTC:

Toll Free No.: 18001035342			
Name	E-mail ID	Landline No.	Mobile No.
Shri Argha Sengupta, CM	argha@mstcindia.co.in		09231690249
Smt. Srabani Barai, Manager	sbarai@mstcindia.co.in		09051077886
Shri Rakesh Ranjan, AM	rranjan@mstcindia.co.in		09911700233
Shri Ritesh Nath, DM	math@mstcindia.co.in		09668551395
Shri Bishnupada Bank, SM(F&A)	bbank@mstcindia.co.in	2289-5064(D)	09088013889
Shri Surajit Membran DM(F&A)	shembram@mstcindia.co.in		09886855560

- Intending bidders shall hold a valid e-mail address, for further details and query please contact IBAPI Helpline No. 18001025026 or 01141106131 Helpline e-mail ID [ibapi@allahabadbank.in](mailto:ibapi@allahabadbank.in)
- To the best of knowledge and information of the authorized officer there is no encumbrances on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the property/ies put on auction and claims/rights/dues effecting 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 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 third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale.
- Earnest money deposit (EMD) shall be deposited through RTGS/NEFT/Fund Transfer to the bank account as guided and mentioned in ibapi portal before participating in the bid online.
- The KYC documents are 1.Proof of Identification (KYC) viz. Voter ID Card/Driving License/Passport 2. Current Address Proof for communication 3. PAN Card of the bidder 4. Valid e-mail ID/contact number of the bidder etc.
- Date of inspection will be as mentioned in the table above with prior appointment with above mentioned contact numbers.
- Prospective bidders may avail online training on e-auction from IBAPI portal.
- Bids shall be submitted through online procedure only in the prescribed formats with relevant details.
- Bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
- The bid price to be submitted shall be above the reserve price and bidders shall improve their further offers in multiples of Rs. 1.00 Lakh (Rupees One Lakh) for Reserve Price upto Rs. 5 Crore/5.00 Lakhs (Rupees Five Lakhs) for Reserve price above Rs. 5 Crore - upto Rs.9.00 Crore/ and 10.00 Lakhs (Rupees Ten Lakhs) for Reserve Price above Rs.9 Crore.
- It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.
- The earnest money deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidder will be returned on the closure of the e-auction sale proceedings.
- The earnest money deposit shall not bear any interest the successful bidder shall have to pay 25% of the purchased amount (including earnest money already paid immediately on acceptance of bid price by authorized officer on the same day or maximum by next day and the balance of the sale price on or before 15th day of sale. The auction sale is subject to confirmation by the bank. Default in deposit of the amount by the successful bidder at any stage 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 the property/amount.
- The prospective qualified bidders may avail online training on e-auction from IBAPI portal prior to the date of e-auction neither the authorized officer nor the bank will be held responsible for any internet network problem power failure, any other technical lapse/failure etc. in order to ward off such contingent situation the interested are requested to ensure that they are technically well equipped with adequate power backup etc. for successfully participating in the e-auction event.
- The purchaser shall bear the applicable stamp duties registration fees other charges etc. and also all the statutory non-statutory dues, taxes assessment charges etc. owing to anybody.
- The authorized officer/ bank is not bound to accept the highest offer and has absolute right and discretion to accept or reject any or all offers or adjourn /postpone/cancel the e-auction or withdraw any property or portion there-of from the auction proceeding at any stage without assigning any reason there for.
- 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).
- The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002. Further details inquires on or on the terms and conditions of sale can be obtained from the contact numbers given.
- If any participant deposits the EMD after registering himself and afterwards opt to not to bid, can reverse the bid amount through system as specified in IBAPI portal.
- GST, wherever applicable, to be borne by successful bidder.

**SALE NOTICE TO BORROWER/ GUARANTORS**

The undersigned being the Authorized Officers of Bank of India are having full powers to issue this notice of sale and exercise all powers of sale under securitization and reconstruction of financial assets and Enforcement of Security Interest Act, 2002 and the rules framed there under. You have committed default in payment of the dues with interest, cost and charges etc. in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notices to all of you under section 13(2) to pay the amount mentioned there on within 60 days. You have failed to pay the amount even after the expiry of 60 days. Therefore, the Authorized Officers in exercise of the powers conferred under section 13(4), took possession of the secured assets more particularly described in the schedule mentioned above. Notice is hereby given to you to pay the sum as mentioned above before the date fixed for sale, failing