

	देना बैंक DENA BANK	आंचलिक कार्यालय, द्वितीय तल, जीवन बीमा लिगम निवेश भवन-II, जीवन बीमा लिगम मंडल कार्यालय के पीछे, पंडरी, जीवन बीमा मार्ग, रायपुर - 492004 (छ.ग.) Zonal Office, 2nd floor, LIC Investment Building-II, Behind L.I.C. Divisional Office, Pandri, Jeevan Bima Marg, Raipur-492004 (C.G.)
	(भारत सरकार का उद्यम A Govt. of India Enterprise) दूरभाष Telephone : 0771-2229563, 2228852, 2535337. ई-मेल E-mail : ro.raipur@denabank.co.in फेक्स Fax : 0771-2533008. आंचलिक प्रबंधक Zonal Manager : 0771-2536629; उप आंचलिक प्रबंधक Dy. Zonal Manager : 0771-4049108	

SALE NOTICE FOR SALE OF IMMOVABLE & MOVABLE PROPERTIES

E-Auction Sale Notice for sale of Immovable & Movable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provisio to Rule 8(6) / Rule 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 /hypothecated/ charged to the Secured Creditor, the constructive / physical (whichever is applicable) possession of which has been taken by the Authorised Officer of Dena Bank (Secured Creditor) will be sold on "As is where is", "As is what is" and "whatever there is" on **15.03.2019**, for recovery of amount due (mentioned against each property from Sr No 1 to 4 in the following table) to the Dena Bank (Secured Creditor) from Borrowers (mentioned against each property from Sr No 1 to 4 in the following table) and Guarantors (mentioned against each property from Sr No 1 to 4 in the following table). The Reserve Price and the earnest money to be deposited in the account mentioned against each property from Sr No 1 to 4 in the following table.

Short description of the immovable / Movable property with known encumbrances-

Sr No	Details of Borrower / Martgagor	Description of the property to be sold with known encumbrances (Type of Possession /Encumbrances)	Secured debt for recovery of which the property is to be sold (As per 13(2) Notice)	Reserve Price (in Rs)	Earnest Money Deposit (EMD) to be deposited in MSTC Account	Contact no. of Authorised Officer / Service Provider
1	Kanak Pulp & Paper Mills Pvt Ltd Directors – Shri Prakash Goel, Smt. Savita Goel, Shri Iqbal Singh Bhalla Branch Bhanpuri, Raipur	(A) Immovable Property Land & Buiding situated at KH.NO-25/3 and KH No. 26/3 & KH No 27 at Mauza - Manohara, PH No. 87/4 RIC Dharsiva -1 Tahsil & Dist – Raipur Area 1.287 Hect + 1.007 Hect Total Area 2.294 Hect (B) Hypothecation of Plant & Machinery & Stock of M/s Kanak Pulp & Paper Mills Pvt Ltd.) (Symbolic / No encumbrance in Bank's Knowledge)	Rs 14,15,24,923.24 + interest + other expenses	Rs 1,77,18,000.00 Rs 2,82,07,000.00 Total 4,59,25,000.00	Rs 17,71,800.00 Rs 28,20,700.00	9152940917 / 7471118456

2	M/s Bhagwati Enterprises Prop: Mr. M P Mishra Guarantor: Mr Bal Krishna Mishra Branch – Tatibandh, Raipur	Open Plot situated at KH No 271/12, PH No 104 Raipura C.G Area 2220 Sq ft (Physical / No encumbrance in Bank's Knowledge)	Rs 51,87,681.13 + interest + other expenses	Rs 24,80,000.00	Rs 2,48,000.00	9152941079 / 7471118456
3	M/s Om Sai Automobiles Prop- Rakesh Kumar Verma Guarantor – Mr. Madhav Prasad Verma Branch - Chhura	Diverted open Land situated at Khasra No 85 (Part) P.H No 28 Vill – Mohlai, RIC Tahsil – Gariaband, Dist – Gariaband , Area – 0.70 Hect (In the Name of Shri Madhav Prasad Verma) (Physical / No encumbrance in Bank's Knowledge)	Rs 7,19,661.91 + interest + other expenses	Rs 8,22,000.00	Rs 82,200.00	9993586567 / 7471118456
4	Shri Tej Ram Bishi Branch -Saraipali	Immovable Property Land & Building situated at Vill- Singhoda, Khata No 255 Khasra No 260/3, PH No 45 Near NH 53, RIC Khamharpali, Tahsil - Saraipali, Dist - Mahasamund Total Area 0.400 Hect / 43600 sq ft (In the name of Tej Ram) (Symbolic / No encumbrance in Bank's Knowledge)	Rs 4,10,073.21 + interest + other expenses	Rs 18,53,000.00	Rs 1,85,300.00	9993586567 / 7471118456

Terms & Conditions

- 1 . The auction will be conducted online through website www.mstcecommerce.com on **15.03.2019** between **12:00 noon to 02:00 pm**.
2. Interested bidders are requested to register themselves with MSTC. For details, please contact www.mstcindia.co.in / www.mstcecommerce.com / Ms. Archana Juneja (022-22872011/ 9990673698) & Ms Rupali Pandey (022-22883501/ 9458704037) and Ms Unneti (7471118456). The EMD shall be payable through NEFT/RTGS as per procedure laid down in Annexure-I.
3. The EMD shall be payable through NEFT/RTGS on or before 14.03.2019 by 4:00 p.m. in the account mentioned above and shall carry no interest.

4. Only eligible buyers as per terms and conditions available at the web sites as above and after confirmed payment of EMD shall be eligible for participating in the online auction.
5. Bids shall be submitted through online mode only in the format prescribed. For all details as to eligibility / terms and conditions / website/ mode of e-auction etc, please contact www.mstcindia.co.in / www.mstcecommerce.com / Ms. Archana Juneja (022-22872011/ 9990673698) & Ms Rupali Pandey (022-22883501/ 9458704037) Ms Unneti (7471118456).
6. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price. The interested bidders may inspect the property at site between 10.30 AM to 4.30 PM on 12/03/2019.
7. 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 by the Authorised Officer.
8. Bid increment amount is Rs 20,000.00 (Twenty Thousands only). If any offer is received within the last 5 minutes of closing time, the bidding time will be extended automatically by another 5 minutes and if no bid higher than last quoted highest bid is received within the extended 5 minutes, the auction sale will automatically get closed at the expiry of extended 5 minutes.
9. Upon confirmation of the sale, the successful purchasers shall deposit 25% of the sale price (including EMD amount already paid) immediately and balance 75% within 15 days failing which the Bank shall forfeit amounts already paid/deposited by the purchaser. In default of payment, the property shall be re-sold and the defaulting purchaser shall not have any claim whatsoever.
10. In case of final bid amount/sale consideration of asset under auction is Rs 50.00 lakh or above, the successful bidder shall deduct and remit TDS @ 1% of bid amount from the sale consideration by giving PAN number of borrower/mortgagor as deductee which can be obtained from Authorised Officer/Bank after completion of bidding and remaining 99% of sale consideration shall be payable to bank within stipulated time.
- 11 In such cases sale consideration of asset under auction is Rs 50.00 lakh or above, the successful bidder/purchaser on payment of entire sale consideration as above (net of TDS) and on completion of sale formalities, shall be issued a Sale certificate for the subject property as per format prescribed under SARFAESI act & Rules 2002 only upon receipt of challan-cum-statement in form no. 26QB having remitted the TDS. The certificate for TDS in form 16B to be submitted to the Bank subsequently.
- 12 The successful purchaser, on payment of entire sale price and on completion of sale formalities, shall be issued a sale certificate as per format prescribed under SARFAESI Act & Rules 2002. The purchaser shall bear the expenses on Stamp duty and Registration charges if any on the Sale Certificate.
- 13 Any statutory and other dues payable and due on the properties shall be borne by the Purchaser. The offers not confirming to the terms of sale shall be rejected. The Bank reserves its rights to reject any or all of the offers or accept offer for one or more properties received without assigning any reasons, whatsoever.

14 Further inquiries, if any and/or terms and conditions for sale please go through the Annexure I as attached with the sale notice and can also be obtained from the Authorised Officer / Branch.

STATUTORY 15 DAYS SALE NOTICE UNDER SARFAESI ACT

The Borrowers/Guarantors are hereby given notice to pay the sum mentioned as above before the date of auction, failing which the property will be auctioned and balance if any will be recovered with interest and cost from them by legal avenues.

Authorized Officer

Place: Raipur
Date: 27/02/2019

Annexure - I

For Bidders ;

Common Terms & Conditions for auctioning of the properties through availing services of MSTC Ltd :

- i)** The auction will be on line through website www.mstcecommerce.com (service provider MSTC Ltd.)
- ii)** Before participating in bids , all the prospective bidders for the property auction have to register as buyer on MSTC's website well in advance. Buyers have to make payment of Rs.1180/- (Rs.1000 + 18% GST) as registration fees. The buyer's login will be valid for 1 year.

Steps for Registration : -

1. Log on to MSTC's e-Auction Website at www.mstcecommerce.com.
2. Click on e-Auction --> all general auctions.
3. On next page click on link "Register"
4. On next page (GENERAL TERMS & CONDITIONS OF e-AUCTION) click on Register As Buyer
5. On next page (BUYER SPECIFIC TERMS & CONDITIONS (BSTC)) click on Agree
6. On next page (Registration Form) select your buyer type (all general auctions for all types of auctions) and fill up the complete details and click on SUBMIT.
7. On next page select the list of pollution control board certificate if applicable and press the button preview
8. On next page check the details submitted by you and click on SUBMIT button. After successful registration you will receive the confirmation e-Mail on your registered e-Mail address indicating 'Buyer Ref. No.'

9. Once the online registration is done bidders have to upload the requisite KYC documents on our website using the link Upload Document (https://www.mstcecommerce.com/auctionhome/index_new.jsp).

Requisite KYC – PAN Card, AADHAR CARD, GST no. (if applicable), Other's address proof, Bank's Certificate etc. A/c details , IFSC etc.

Steps to follow for online submission of fees -

1. Log on to MSTC's e-Auction Website at www.mstcecommerce.com.
2. Click on e-auction-> All general Auctions.
3. Click on the blue colored moving link available on the login page -"e-payment link for new/deactivated users
4. Login with the user name and password which you had chosen at the time of online registration.
5. Click on the link "e-payment" and on the next page you will be required to enter payment type, region and amount. Choose payment type as registration fees, region as WRO Mumbai since you are going to do registration from MSTC Mumbai. Enter payment amount as desired.
6. Click on the button "NEFT/RTGS"
7. On the next page, enter your firm's account details. Click on the button "Print". It will go to next page having our IndusInd Bank account details.
8. Take out the print of the slip and go to your bank and tell them do RTGS/NEFT or you can add beneficiary in you net banking account if you have a facility to do so. Please note that this account no. shall be valid only for 2-3 days. After that, it will expire. In case you don't do payment within 2-3 days and generate a fresh slip and proceed further
9. Please note our system generates different account no every time you generate a slip from your login.
10. Once the payment is done, send us the UTR details along with payment date by email.

iii) For submission of Pre-bid, bidder's have to follow the below mentioned steps, account number cannot be shared as MSTC uses dynamic account number due to security concern-

- a) Pre-Bid EMD amount for lot as indicated in the auction catalog is required to be submitted by the bidders through RTGS/NEFT into MSTC's Punjab National Bank (PNB) account on or before one day prior to start date of e-Auction **or as mentioned in sale notice**. MSTC shall not be responsible for delayed credits/non-receipt of pre-bid EMD.
 - b) Pre Bid EMD must be paid by the bidder (NEFT/RTGS) through link "Pay Pre Bid EMD" only. Payments without using link "Pay Pre Bid EMD" shall not be considered/ acted upon.
 - c) For Pre-bid, EMD links are available in bidders login as under:
 - i) Pay Pre Bid EMD:- For submission of pre-bid EMD
 - ii) After submission of details, challan will be generated to deposit the amount .
 - iii) Payment should be made within 3 days after generating the Challan for NEFT/RTGS otherwise Challan shall become invalid.
 - iv) One NEFT/RTGS Challan will be valid for one transaction only, if multiple transactions are made, only first will be reconciled.
 - v) Pre-bid EMD submitted by the bidder cannot be used/adjusted towards other payment
 - d) EMD Refund Request:- For online refund request.
 - e) EMD Ledger:- For checking available pre-bid EMD against your registration.
 - f) It shall be sole responsibility of the bidder to check his "EMD Ledger" available in his login to confirm the credit of pre-bid EMD.
 - g) RTGS/NEFT payment only from bidder's account shall be considered. Payment received from any other account, will not be considered.
 - h) Date of credit of payment into A/c of MSTC, shall be the basis for accepting the payments.
- IV)** Buyers can also claim refund of the pre-bid amount in case of unsuccessful participation and the pre-bid EMD would reflect in their account in 1 day.
- V)** During bidding all the properties are shown on the screen and the bidder after browsing select the property towards which EMD has been deposited and proceed for auction.
- VI)** Prospective bidders can contact the following MSTC officials regarding any information about the property auction.

Contact Person	Contact Number	Email Address
Ms. Archana Juneja (Asst. Manager)	9990673698/ 022-22872011	archana@mstcindia.co.in
Ms. Rupali Pandey (Asst. Manager)	9458704037/ 022-22883501	rpandey@mstcindia.co.in

Contact Person for Registration related queries	Contact Number	Email Address
Ms. Pranali Kamble	022-22829565	mstcpranali@gmail.com

Contact Person for auction related query	Contact Number
Mr. Chetan Worlikar	022-22886266
Mr. Afzal Khan	022-22870471
Mrs. Bhargavi	022-22885567
MSTC customer care	033-22901004

The websites to be visited for auction are mentioned below-

Websites to visit	
MSTC Corporate website – The website can be visited to gather information about the company, upcoming events, services provided by MSTC etc.	www.mstcindia.co.in
MSTC auction website- This website is for conducting auctions. Bidders who are registered with MSTC can log in to their profile by using their login credentials and register participation in the auction.	www.mstcecommerce.com

Note – MSTC site is best viewed in Internet Explorer version 8 and above. You are advised to use Internet Explorer for online registration.

(The same will also be uploaded in Bank's and Govt. website along with terms and condition of sale notice.)