

	<p>पाँच बत्ती एम आई रोड जयपुर-302001 दु : 0141- 2362957, 2360472 स्विफ्ट: BKDNINBBJAI ई मेल: jaipur@denabank.co.in</p>	<p>PANCH BATTI, M.I. ROAD, JAIPUR - 302001 TEL: 0141- 2362957, 2360472 FAX: 0141- 2360493 SWIFT: BKDNINBBJAI E-MAIL: jaipur@denabank.co.in</p>
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Appendix- IV-A

Sale notice for sale of immovable properties

[Under Rule 8(6) of Security Interest (Enforcement) Rules, 2002]

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) Guarantor (s) that the below described immovable property mortgaged/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 basis" and "as is what is" on 11.04.2019** for recovery of Bank's secured debt plus costs, charges and future interest thereon as per details given below.

The auction will be conducted online through website www.mstcecommerce.com on **11.04.2019** between **12:00 pm to 04:00 pm**.

SN	Details of Borrower (s) Guarantor (s)	Description of the property to be sold with known encumbrances	Secured debt for recovery of which the property is to be sold	Reserve Price	Earnest Money Deposit (EMD)	Contact No. of Authorised Officer
1	M/s AL Madina Frozen Foods Pvt Ltd / Mr. Mohd. Shahid/ Mr. K.M. Khandelwal / Mr. Pappu Qureshi/ Mr. Majeed Khan Parihar/ Mr. Ehsaan Qureshi/	Plot 4 Ga 13, RHB, Nahari ka Naka, Shastri Nagar, Jaipur, belonging to Smt. Afroz w/o Shri Pappu Qureshi (Symbolic Possession)	Rs 3,93,51,536 and interest as per Demand Notice	Rs. 70.66 Lakh	Rs. 7.06 Lakh	91529-40142
2	Mr. Tanmaya Khandelwal S/o Sh. K.M. Khandelwal/ Ms. Kanta Khandelwal w/o Sh. K.M. Khandelwal/ Ms. Archana Khandelwal/ Ms. Meena Khandelwal/ Mr. Saurabh Khandelwal S/o Sh. K.M. Khandelwal/ Ms. Afroz w/o Sh. Pappu Qureshi/ Mr. Rajendra Joshi/ Mr. Basir Khan	Plot No. 319-A, Udyog Nagar, Niwaru Road, Jhotwara, Jaipur belonging to Shri Ahsan Qureshi (Symbolic Possession)	Branch- Dena Bank M I Road Jaipur	Rs. 33.98 Lakh	Rs. 3.39 Lakh	

Any encumbrances in relation to the above mentioned properties are not known to the bank.

Terms & Conditions

- Interested bidders are requested to register themselves with MSTC Limited.
- Bids shall be submitted through online mode only in the format prescribed. The bid form can be downloaded from www.mstcindia.co.in Last date for submission of EMD is **09.04.2019**.
- 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 5.00 PM on 08.04.2019**.
- E-auction bids are invited for sale of movable / immovable properties of Dena Bank on "As Is Where Is" and "No Complaint basis" only. It would be deemed that by submitting the Bid the bidder has made a complete and careful examination of the Property and has satisfied himself/itself of all the relevant and material information in relation to the Property.

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5. E-Auction opening time, closing time, inspection schedule and other dates & times mentioned in the e-auction Sale Notice / catalogue may be treated as (IST) Indian Standard Time only. The rates are to be quoted in Indian Rupees only.

6. The Bidders who are participating in the e-auction shall submit their bids with a minimum incremental of specific amount over and above the Starting Price as fixed by the Bank. The bid shall be for the entire assets on or above with reserve price.

7. The Bidders who are interested to purchase above property (ies) through e-auction should get themselves registered with MSTC as bidder for e-auctions and submit the required Pre-bid EMD. Pre-bid EMD amount shall be reflected in MSTC Account at least one day before the commencement of the e-auction.

8. The Word BIDDER wherever it appears shall mean Individuals/ Institutions / Societies / Companies which is interested in participating and purchasing the property put up for sale in this e-auction. The Word successful bidder wherever it appears shall mean Individuals / Institutions / Societies / Companies / firms, whose rate has been H-1 (Highest) in this e-auction.

9. Detail regarding date of auction, date of inspection, last date of deposit of EMD and other terms and condition for sale, available on banks website/ MSTC website. Inspection of property/ies will be in the presence of DENA Bank Officials. The e-auction commencement date/ closing date are also mentioned in sale notice. The bidder has to satisfy himself about property in every aspect. The Principle of ~CAVEAT EMPTOR~ (LET THE BUYER BE AWARE) will apply. For inspection, the registered Parties (or their Authorized Representative) should produce their e-Auction Photo ID Card to the Seller.

10. THE DETAILS OF PROPERTY AND SPECIAL TERMS AND CONDITIONS (STC) DISPLAYED UNDER VIEW FORTHCOMING AUCTIONS ON MSTC'S E- AUCTION WEBSITE ARE TENTATIVE AND SUBJECT TO CHANGE AT THE SOLE DISCRETION OF DENA Bank.

BEFORE THE START OF E-AUCTION. BIDDERS SHOULD, THEREFORE, DOWNLOAD THE DETAILS OF PROPERTY AND STC DISPLAYED ONLY UNDER "VIEW LIVE AUCTIONS" FOR THEIR RECORD PURPOSE, IF REQUIRED, AND BID ACCORDINGLY.

11. The complete Item Details can be seen by the Bidders by clicking on the respective Item hyperlinked under Lot Name and it shall be the responsibility of the Bidders to see the Item details before bidding and no representation / complaint in this regard will be entertained by MSTC / DENA Bank from the Bidders

12. The Highest (H-1) bid received in the e-auction will be under subject to approval by DENA bank and it will not be binding on the DENA BANK to sell the Property to the H-1 bidder. The right of acceptance & rejection of the H-1 bid lie entirely with the DENA BANK, and only after approval of H-1 bid by DENA Bank, communication of which will be given by DENA Bank to MSTC, an Acceptance Letter will be issued to the successful bidder by MSTC.

13. The pre-bid EMD of the successful bidder will be retained by MSTC as Security Deposit and will be forwarded to DENA bank. No interest whatsoever will be paid on the same. The pre-bid EMD of non H-1 bidder will be returned after the closure of the e-auction without any interest.

14. Payment terms: If DENA Bank approves the H-1 offer. The successful bidder shall be required to deposit 25% of bid/sale value immediately by the next working day, by /RTGS/NEFT in MSTC Account through E payment portal. Failure to deposit 25% of Bid/Sale value, as specified herein in this clause, shall lead to forfeiture of EMD in favor of Dena Bank without further reference to the bidder/buyer. Balance 75% of Bid/Sale value along with other duties/taxes, shall have to be deposited by the buyer within next 15 day or such event Failure to deposit balance value by the buyer may lead to forfeiture in favor of Dena Bank of Security Deposit as also 25% of Bid/Sale value deposited by the buyer.

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15. If the sale price of the property/ies is Rs.50,00,000/- (Rupees Fifty Lacs only) and above, the successful purchaser has to deduct 1% of the sale price as TDS in the name of the owner of the property/ies and remit to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the sale price has to be remitted to the bank.

16. The successful purchaser, on payment of entire sale price as above and on completion of sale formalities, shall be issued a sale certificate for the properties as per format prescribed under SARFAESI Act & Rules 2002 only on receipt of form no. 26QB and challan for having remitted the TDS. Certificate of TDS in form 16B to be submitted to the bank subsequently. The purchaser shall bear the expenses on Stamp duty and Registration charges, if any, on the Sale Certificate.

17. All charges on account of obtaining necessary clearances or approvals should be undertaken by the bidder at its own cost, effort and liabilities. Conveyance of the property through a registered sale Deed will be made on the name(s) of successful bidder only at the cost and expenses of the successful bidder after payment of the full Sale Value and any other dues and no additions / deletions of names of the bidders shall be permitted at any later stage and names of the bidders submitted at the time of registration as a buyer in MSTC portal shall only be considered for this purpose.

18. Handover of the property will be given to the successful bidder after execution of the sale certification.

19. The Bidder shall be solely responsible for all consequences arising out of the bid submitted by him (including any wrongful bidding by him) and no complaint/representation will be entertained by MSTC/DENA Bank in this regard. Hence Bidders must be careful to check (the Bid Amount/No. Of 0s /No of Digits/Unit of Measurement etc.) rectify their bid (if required) before submitting their Bid into the live e-Auction floor. During Live Auction, only brief Lot/Item details will be shown under Lot Name on the Auction Floor where Bidders are required to bid.

20. Bidders can improve their offer in multiples of Rs 20000/- (Rupees Twenty thousand only). If any offer is received within the last 8 minutes of closing time/extended closing time, the bidding time will be extended automatically by another 8 minutes and if no bid higher than last quoted highest bid is received within the extended 8 minutes, the auction sale will automatically get closed at the expiry of such extended 8 minutes .

21. DENA Bank /MSTC shall have the right to issue addendum to the TERMS AND CONDITIONS prior to commencement of e-auction to clarify, amend, modify, supplement or delete any of the conditions, clauses or items stated therein and the Addendum so issued shall form a part of the original STC.

22. DENA Bank reserves the right to accept / reject any offer / bid, withdraw from sale, the property offered for sale in full or part thereof prior to or after the acceptance of the bid without specifying any reason thereof.

23. In case of postponement due to exigency, the same will be informed to the bidders through a newspaper notification or if such notification is not possible, by affixing a notice to that effect on the Notice Board in the DENA Bank HO/ZO Office or MSTC website.

24. The sale shall be subject to cancellation for violation of any of the terms and conditions or stipulations or instructions.

25. DENA/MSTC reserves the right to defer, cancel, alter, amend or modify the Notification/Advertisement/Auction Catalogue prior to commencement of e-auction.

26. All the correspondence will be made to the address/e-mail as appearing in the registration with MSTC. It shall be the responsibility of the bidder to keep his e-mail id valid.

27. Any amendment made will form part of the terms and condition and no individual intimation will be sent to the bidders.

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28. In all matters of doubts or disputes or in respect of any matter not provided for in these terms and conditions, or if law permits, the decision of the authorized officer of DENA Banks shall be final and binding.
29. In case of any dispute regarding payment/registration of the property or any other matter relating to this e-auction, the decision of MSTC/DENA bank shall be final.
30. Non Disclosure Clause : The bidder will maintain the confidentiality of e-auction documents and all other information related to the bidding process and shall not use them for any purpose other than evaluation of the property for perspective of the bidding process. Bidders shall also refrain from reproducing/forwarding or dissemination of any document or information on bidding process to any other person except its legal and financial advisors
31. NOTE: DDs/PO will not be accepted and will be returned without any action being taken on them.
32. In consideration of your use of the Service, you agree to: (a) provide true, accurate, current and complete information about yourself as prompted by the Service's registration form (such information being the "Registration Data") and (b) maintain and promptly update the Registration Data to keep it true, accurate, current and complete. If you provide any information that is untrue, inaccurate, not current or incomplete, or MSTC has apparent / reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, MSTC has the right to suspend or terminate your account and refuse any and all current or future use of the Service (or any portion thereof). MSTC is concerned about the safety and privacy of all its users.
33. You will receive a password and account designation upon completing the registration process. You are responsible for maintaining the confidentiality of the password and account, and are fully responsible for all activities that occur under your password or account. You agree to (a) immediately notify MSTC of any unauthorized use of your password or account or any other breach of security, and (b) ensure that you exit from your account at the end of each session. MSTC cannot and will not be liable for any loss or damage arising from your failure to comply with this Clause
34. Unsuccessful Buyers may get the refund of the EMD submitted by them from their login using link EMD refund request
35. Interested bidders are required to submit EMD 1 day prior to the auction.
36. During bidding all the properties are shown on the screen and the bidder must bid for the property towards which EMD has been deposited by them and proceed for auction.
37. On completion of details as per registration format and payment of registration fee, all such bidders will be able to access the auction floor with the user id and password they have chosen at the time of registration. Such bidders will henceforth be called as registered bidders. None other than the registered bidders will have any access to the details of the auction.
38. The auction notification mentioning the starting date, list of materials, location of materials, name of principal or owner will however, be available on our web-site for all Internet users.
39. After selecting the desired auction, all users can finally arrive at the Live floor using linklive/forthcoming auction available on the home page containing list of items, quantity, unit of measurement and column for bidding.
40. The respective items will be marked "sold" after closing of the auction when the highest bid is greater than the reserve price and automatically intimation to the concerned buyer will be sent on line for making payment as detailed in the subsequent.

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41. Neither the principal nor MSTC will be held responsible for authorising any on line payment by any buyer/bidder and subsequent loss or damage caused to that buyer or bidder for such authority. In respect to forthcoming auctions, MSTC reserves the right to alter, postpone, modify, cancel any or all of the contents of the notification without any prior intimation to the prospective buyers.

This is also a mandatory notice of **30 days** as per the provisions of the **SARFAESI Act, 2002** to the borrowers / guarantors / mortgagors of above accounts informing them about holding of sale/auction on aforesaid dates and to redeem the assets, if so desired by them, by paying the secured debt mentioned hereinabove along with cost before the scheduled auction.

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.

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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.

 देना बैंक DENA BANK	पाँच बत्ती एम आई रोड जयपुर-302001 दु : 0141- 2362957, 2360472 स्विफ्ट: BKDNINBBJAI ई मेल: jaipur@denabank.co.in	PANCH BATTI, M.I. ROAD, JAIPUR - 302001 TEL: 0141- 2362957, 2360472 FAX: 0141- 2360493 SWIFT: BKDNINBBJAI E-MAIL: jaipur@denabank.co.in
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- 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

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

Place: Jaipur

Date: 04.03.2019

(Authorised Officer)

Dena Bank