

**ORIENTAL BANK OF COMMERCE**RRL CLUSTER
MATHURA – 7649

RADHIKA VIHAR , PHASE – 2 , NEAR HIGHWAY PLAZA , MATHURA - 281001

**E-AUCTION
SALE NOTICE****PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES
LAST DATE TIME OF SUBMISSION OF EMD AND DOCUMENTS 23.01.2020 UPTO 04:00 PM**

Sale of immovable properties mortgaged to Bank under Securitization and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 (No.54 of 2002).

Whereas, the Authorized Officer of Oriental Bank of Commerce had taken possession of the following properties pursuant to the notice issued under **Sec 13(2)** of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following NPA account with right to sell the same on "**AS IS WHERE IS BASIS** and **AS IS WHAT IS BASIS**" for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under **Section 13(4)** of the said Act proposes to realize the Bank's dues by sale of the said property/ies. The sale will be done by the undersigned through e-auction platform provided at the website.**DESCRIPTION OF IMMOVABLE PROPERTIES**

S.No	Name of the Account	Name of the owner of the property	Details of property	Date of Demand Notice / Possession/ Outstanding Amount	Reserve Price	EMD	Bid Increase Amount	Date/ Time of e-Auction	A/c &IFSC Code for Bid Submission & Name of the A/c
1	TARACHAND JASAWAT	Smt Seema Thakur W/O Shri Tara Chand & Shri TaraChand SO Shri Bahadur Singh	Equitable Mortgaged of All that part and parcel of house building property bearing Plot no. 27(western part, Khasra no.314 –part) & Situated at Sakarwa Road, Mauja Goverdhan Gorva, Tehsil - Goverdhan Distt.- Mathura. Total Area 92.89 Sqm, Standing in the name of Smt Seema Thakur W/O Shri Tara Chand & Shri TaraChand SO Shri Bahadur Singh Bounded as: East:- Plot No. 28 West:- Plot No 29 North:- Plot No 04 South:- 19' wide Road (SYMBOLIC POSSESSION)	Date: 31.10.2017/ 26.02.2018 Rs. 13,24,946.00/- as on 30.11.2019	Rs 12.96 Lakhs	Rs 1.30 Lakhs	Rs. 0.10 lakh	27.01.2020 At 11AM. to 12.00 P.M. Unlimited extensions of 5.00 minutes each	E-Auction- EMD AC 18181181000030 IFSC code- ORBC0101818



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TERMS & CONDITIONS:

1. The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS”.
2. The intending bidders should make their own independent inquiries regarding the encumbrances, title of properties 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.
3. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ ies put on auction will be permitted to interested bidders at sites on **11:30 AM to 4:00PM** during the **working days on 15.01.2020-16.01.2020 with** prior information from the authorized officer of the Branch.
4. The interested bidders shall submit their EMD not below the Reserve Price through online mode on or before 23.01.2020 **UPTO 4.00- PM** shall be eligible for participating the e-bidding process. The interested bidders shall submit their EMD through Web Portal **www.antaressystems.com** (the user ID & Password can be obtained free of cost by registering name with **M/s Antares Systems Ltd,**) through Login ID & Password. The EMD 10% of reserve price shall only be payable through NEFT/ RTGS in respective account nos. as described above. Bank has made Oriental Bank of Commerce, **RRL Cluster, RADHIKA VIHAR, PHASE - 2, NEAR HIGHWAY PLAZA, MATHURA-** as facilitation center for E-Auction participants.
5. After Registration by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before last date of submission of the bid(s) viz. i) Copy of the NEFT/RTGS Challan; ii) Copy of PAN Card; iii) Proof of Identification (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc. iv) Copy of proof of address; without which the bid is liable to be rejected.
6. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact **M/s Antares Systems ;Ltd contact for support Kushal Boase asst project coordinator mobile no 7686913157 & e-Mail id kaushal.b@antaressystems.com,tousik.g@antressystems.com,manohar.s@antaressystems.com** , property related query, detailed terms and conditions and inspection of property interested bidders may contact the authorized officer **Mr. -BRIJ MOHAN NAGPAL**, Chief Manager, Mobile No .7303801133, **.Email:rrl_7649@obc.co.in** within office hours.
7. Only buyers holding valid User ID/ Password and confirmed payment of EMD through NEFT/ RTGS shall be eligible for participating in the e-Auction process.
8. The interested bidders who have submitted their EMD not below the Reserve Price through online mode before **4:00 PM on or before 23.01.2020** shall be eligible for participating the e-bidding process. The e-Auction of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increase Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (**subject to maximum of unlimited extensions of 5 minutes each**). The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorized Officer/ Secured Creditor
9. On every sale of immoveable property, the purchaser shall immediately, ie on the same day or not later than next working day, as the case may be , pay a deposit of 25% of the amount of the sale price .which is inclusive of earnest money deposited, if any, to the authorized officer conducting the sale and in default of such deposit ,the property shall be sold again.
10. On deposit of 25% of sale consideration, sale will be confirmed in his/her/their favour and the balance 75% of the purchase price shall have to be paid within 15 days of confirmation of sale, failing which the bank shall forfeit the amount already paid/ deposited by the purchaser to the secured creditor. The property shall be re-sold and defaulting bidder/purchaser shall not have any claim whatsoever upon it. For depositing remaining 75% Auction amount, Bank May extend the time as may be agreed upon in writing between the purchaser and the secured creditor(in any case not exceeding three months)..
11. The EMD of unsuccessful bidder will be returned on the closure of the e-auction sale proceedings. No interest is payable on the EMD of the intending bidders.
12. The sale is subject to confirmation by the Bank, if the borrower/guarantor pays the bank in full before sale, no sale will be conducted.
13. The property is sold in "As is Where is" and "As is What is" condition and the intending bidder should make discreet enquiries as regards encumbrances/dues/charges on the property of any authority besides the banks charges and should be satisfied themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges encumbrances over the property on any other matter etc. will be entertained after submission of the online bid.
14. The Authorised Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reasons.
15. The purchaser shall bear the stamp duties charges including those of sale certificate registration charges, all statutory dues payable to Government, taxes and rates and outgoing both existing and future relating to the property. The sale certificate will be issued only in the name of successful bidder.
16. The sale is subject to conditions prescribed in the SARFAESI Act/Rules 2002 and the conditions mentioned above.



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17. In case bids are placed in last 5 minutes of the closing of auction, the closing time automatically gets extended to 5 more minutes. The process continues till no bid comes for a period of 5 minutes and auction gets closed. The highest bidder shall get an e-mail confirmation by the Authorized Officer on the same day declaring his highest bid and declaration as the auction purchaser
18. On compliance of terms of sale, the Authorized Officer shall issue a certificate of sale of the said property in favor of the purchaser in the form(s) given in Appendix to Security Interest (Enforcement) Rules, 2002.\
19. As per Income Tax Rules TDS @ 1% of auction price is payable by the. Auction purchaser as the purchase price is more than Rs. 50.00 lacs. The successful purchaser will have to deposit 1% of the bid amount with the IT Department, Government of India and proof thereof be submitted to the bank\
20. If auction fails due to any reason whatsoever, bank may sell the above mortgaged property through private treaty without any further notice/consent of Mortgagor/Borrower as per the provisions of SARFAESI Act.
21. The interested bidders are informed that the bank will not pay any cost ,damages , compensation etc on any amount deposited by the bidder if any court/tribunal /forum stays the auction proceedings or due to any delay in handing over the vacant possession which may be caused due o stay /any other restrained order of any court /tribunal /forum .

Place: -MATHURA

Date: 20.12.2019

**BRIJ MOHAN NAGPAL, Chief Manager
Authorized Officer
Oriental Bank of Commerce**



STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

Annexure-VII

Date : 20.12.2019

NOTICE TO BE SERVED UPON BORROWER/GUARANTOR/MORTGAGOR BEFORE EFFECTING SALE OF SECURED ASSETS

1. Shri TaraChand Jasawat

- Vill- Madhora Tehsil- Goverdhan ,Mathura
- Vatsaliya Ke Samne Sakarwa Road, Goverdhan Mathura

2. Smt seema Thakur W/o Shri Tartachand Jaswant

- Vill- Madhora Tehsil- Goverdhan ,Mathura
- Vatsaliya Ke Samne Sakarwa Road, Goverdhan Mathura

REG. : SALE OF SECURED ASSETS UNDER SARFAESI ACT, 2002

SHRI TARACHAND JASAWAT (A/C No. 18187015002116 , 18597015002045 & 11594015002051) (Name of the borrower with account number)

This is to inform you that pursuant to the possession taken by the undersigned as Authorized Officer under SARFAESI Act, 2002 on 26.02.2018(date) vide possession notice dated 26.02.2018 for recovery of the secured debts of Oriental Bank of Commerce **JATIPURA & Goverdhan** Mathura (name of the Branch) amounting to Rs.13,24,946 .00 /- and interest thereon from 30.11.2019 (date) and with costs and charges from Shri Tara Chand Jasawat (name of borrower), the undersigned intends to sell the following secured assets for recovery of the entire dues for which necessary steps including publication in Newspapers have been taken/being taken.

Secured Assets:

S.No	Description of Property	Reserve Price (Rs. In lacs)	Date fixed for auction
1.	<p>Equitable Mortgaged of All that part and parcel of house building property bearing Plot no. 27(western part, Khasra no.314 –part) & Situated at Sakarwa Road, Mauja Goverdhan Gorva, Tehsil - Goverdhan Distt.- Mathura. Total Area 92.89 Sqm, Standing in the name of Smt Seema Thakur W/O Shri Tara Chand & Shri TaraChand SO Shri Bahadur Singh</p> <p>Bounded as: East:- Plot No. 28 West:- Plot No 29 North:- Plot No 04 South:- 19' wide Road</p> <p>(SYMBOLIC POSSESSION)</p>	Rs. 12,96,000	27.01.2020

Please note that the Bank shall put your property/ies on auction sale on the date/s at the reserve price as mentioned above. This is for your information.

Copy of detailed sale notice is enclosed.

Place: -MATHURA

Date: 20.12.2019

BRIJ MOHAN NAGPAL, Chief Manager
 Authorized Officer
 Oriental Bank of Commerce



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