

 ORIENTAL BANK OF COMMERCE (A Govt. of India Undertaking) Circle Office - Shimla, 3rd Floor, Modern ISBT, Tutikandi, Shimla - 171004 Ph.: 0177-2802202-05, E-mail: law.sml@obc.co.in, co.sml@obc.co.in		PUBLIC NOTICE CUM NOTICE TO BORROWER / GUARANTOR FOR E-AUCTION FOR SALE OF MOVABLE / IMMOVABLE PROPERTIES			
DATE & TIME OF E-AUCTION ON 28.02.2020 BETWEEN 11:00 A.M. TO 01:00 P.M.					
Sale of movable / immovable properties mortgaged / hypothecated with Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 (No. 54 of 2002) read with rule 6(2), 8(6) & 9(1) of the Security Interest (Enforcement) Rules, 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 (SARFAESI) Act, 2002 in the following loan accounts with our Branch Offices with a right to sell the same on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" for realization of Bank's dues. The sale will be done by the undersigned through E-auction platform provided at the website: https://www.ibapi.in ; https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp .					
DESCRIPTION OF THE PROPERTY					
Sr. No.	Name of the Branch & Borrower & Guarantor Name	Description & owner of property	Demand Notice Date Outstanding Amount Possession Date	(i) Reserve Price (Rs.) (ii) EMD (Rs.) (iii) Bid Increase Amount (Rs.)	Date & Time of E-Auction with unlimited auto extension of 5 minutes each
1.	Branch Office: Kotwali Bazar, Dharamshala, Distt Kangra (H.P.), Ph.: 01892-229483, M.: 8894721363, E-mail: bm1029@obc.co.in; Borrower(s): (1) Sh. Deepak Kumar S/o Sh. Jagdish Chand (2) Smt. Sonia Sahota W/o Sh. Deepak Kumar, both R/o Village Tika Chattr, P.O. Yol Cantt., Tehsil Dharamshala, Distt. Kangra (H.P.).	Hypothecation of New Honda Mobilio Car comprising Chassis No. MAKDD575AFN005483, Engine No.: N15A11318195 and Model MOBOLIO/1.5 RS(O) MT IDTEC. Vehicle No. HP-68A-1594, Hypothecated in favour of Oriental Bank of Commerce Branch Office Dharamshala, Distt. Kangra (H.P.).	Demand Notice Date: 18.01.2016 Outstanding Amount: Rs. 10,65,007/- as on 31.12.2015 with Interest, costs and charges thereon, Less recovery, if any; Date of Possession: 15.07.2019.	(i) Rs. 3.72 Lacs (ii) Rs. 0.38 Lac (iii) Rs. 10,000/-	28.02.2020 between 11:00 A.M. to 1:00 P.M.
2.	Branch Office: Barog Road, P.O. Kumarhatti, Tehsil & Distt. Solan, H.P., Ph. No.: 01792-266036, E-mail: bm1888@obc.co.in; Borrower(s): Sh. Karam Chand S/o Sh. Suresh Chand, Village Sheel, Top Ki Ber, Deothi, Tehsil & Distt. Solan (H.P.)-173211	All the part and parcel of Land & Building comprised in Khewat / Khatauni No. 50 min / 56, Khasra No. 220 / 184 / 155 / 39 as per Jamabandi for the year 2012-2013, measuring 00-07-00 Bigha (7 Biswa), situated at Mauza - Lohanji Hadbast No. 803, Tehsil & Distt. Solan (H.P.), Sale Deed No. 1820/2017 dated 12.09.2017, Registered Mortgage in favour of Oriental Bank of Commerce B/o Kumarhatti vide Regd. Mortgage Deed No. 51/2018 dated 06.01.2018, registered with Sub-Registrar Solan (H.P.) standing in the name of Mr. Karam Chand S/o Sh. Suresh Chand.	Demand Notice Date: 01.03.2019 Outstanding Amount: Rs. 24,83,231.70 as on 28.02.2019 with Interest, costs and charges thereon, Less recovery, if any; Date of Possession: 10.05.2019.	(i) Rs. 19.60 Lacs (ii) Rs. 1.96 Lacs (iii) Rs. 10,000/-	28.02.2020 between 11:00 A.M. to 1:00 P.M.
3.	Branch Office: Kullu, H.P., Ph. No.: 01902-224108 E-mail: bm0800@obc.co.in; Borrower(s): Sh. Ghanshyam S/o Sh. Jyoti Swaroop Sharma, Village Bhatgran, P.O. Piplaage, Tehsil Bhuntar & Distt. Kullu (H.P.) (2) Sh. Devi Chand S/o Sh. Budh Ram (Guarantor), Village Mian Behar, P.O. Dhalpur, Tehsil & Distt. Kullu (H.P.).	Equitable mortgage Residential property measuring 00-03-00 bigha being 60/195 share out of total land measuring 00-09-15 bigha comprised under Khasra No. 3611/1444 of Khata & Khatauni No. 456 min / 660 incorporated in Jamabandi for the Year 2002-2003 situated at Village Bhatgraon, PO Piplage, Phati Diyar, Kothi Kotkandi, Tehsil Bhuntar Distt. Kullu (H.P.) standing in the name of Shri Ghanshyam Sharma S/o Shri Jyoti Swaroop Sharma. Bounded: On North by: Land of Sh. Tek Chand; South by: Land of Dabbi Devi; East by: Approach Road; West by: Temple.	Demand Notice Date: 12.10.2012 Outstanding Amount: Rs. 10,77,827/- and interest thereon from 01.09.2013 with costs and charges, less recovery, if any; Date of Possession: 19.09.2013.	(i) Rs. 9.70 Lacs (ii) Rs. 0.97 Lac (iii) Rs. 10,000/-	28.02.2020 between 11:00 A.M. to 1:00 P.M.
4.	Branch Office: Kullu, H.P., Ph. No.: 01902-224108 E-mail: bm0800@obc.co.in; Borrower(s): M/s Sharma Iron & Steel Fabrications (through its Proprietor Sh. Hem Raj S/o Sh. Khekh Ram), Village Trambli, P.O. Bari, Kullu (H.P.). Guarantor: Smt. Sapna Devi S/o Sh. Hem Raj Sharma, Village Trambli, P.O. Bari, Kullu (H.P.).	EQM of Property measuring 0-12-02 bigha being 25/254 share out of total land measuring 06-03-06 Bigha, situated at Phati Kharahal Kothi Kais, Tehsil and Distt. Kullu, comprised in Khasra No. 9126/4596, Khata / Khatauni No. 1140/1659 as per Jamabandi for the Year 2001-2002 vide Title / Gift Deed bearing Registration No. 2007/2010 dated 6.11.2010 with Sub-Registrar, Kullu standing in the name of Smt. Sapna Devi W/o Sh. Hem Raj Sharma R/o Village Trambli, P.O. Bari, Tehsil and Distt. Kullu (H.P.). Bounded by:- On North by: Foot Path; South by: Vacant Land; East by: Bijji Mahadev Road; West by: Land of Om Parkash.	Demand Notice Date: 10.04.2013 Outstanding Amount: Rs. 11,07,281/- and interest thereon from 01.09.2013 with costs and charges, less recovery, if any; Date of Possession: 19.09.2013.	(i) Rs. 9.32 Lacs (ii) Rs. 0.94 Lac (iii) Rs. 10,000/-	28.02.2020 between 11:00 A.M. to 1:00 P.M.
5.	Branch Office: Sunder Nagar, Purana Bazar, Distt. Mandi, H.P. 174402, Ph.: 01907-262704, E-mail: bm0167@obc.co.in Borrower:- Mrs. Indra Devi W/o Shri Hoshiar Singh, Village Biharta, P.O. Chunahan, Tehsil Sadar, Distt. Mandi, Himachal Pradesh - 175027.	All the part & parcel of property in the name of Mrs. Indra Devi W/o Shri Hoshiar Singh, bearing sale deed No.573, Bahi No.1, Zild no.165, Safa no.72, Additional Book No.1 dated 29.05.2008 measuring 0-4-0 Bigha being share 80/904 out of total land measuring 02-05-04 Bigha ,comprised in khewat No.317, Khatauni No.352, Khasra No.202 situated in Muhal Bhiarta /239, Tehsil Sadar, Distt. Mandi H.P. recorded in the Jamabandi for the Year 2006-07.	Demand Notice Date: 05.12.2017 Outstanding Amount: Rs. 3,35,599/- and interest thereon from 01.12.2017 with costs and charges, Less recovery, if any; Date of Possession - 15.02.2018.	(i) Rs. 8.64 Lacs (ii) Rs. 0.87 Lac (iii) Rs. 10,000/-	28.02.2020 between 11:00 A.M. to 1:00 P.M.
TERMS & CONDITIONS: The E-Auction Sale shall be subjected to the Terms & Conditions as prescribed in the Security Interest (Enforcement) Rules 2002 and also to the following further conditions:- (1) The E-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS" and "WHATEVER THERE IS BASIS" on 28.02.2020 BETWEEN 11:00 A.M. TO 01:00 P.M. through E-Auction platform provided at the Website https://www.ibapi.in , https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp . (2) The intending Bidders/ Purchasers are requested to register on portal https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp using their mobile number and email-id. Further, they are requested to upload 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 before the E-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. (3) The Earnest Money Deposit (EMD) amount as mentioned in Sale Notice shall be paid online through NEFT/Cash/Transfer (After generation of Challan from www.mstcecommerce.com) in bidders Global EMD Wallet. NEFT/RTGS transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit Oriental Bank of Commerce Branch. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the E-Auction. Bidder s Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding. (4) The properties are being sold with all the existing and future encumbrances whether known or unknown to Authorised Officer and the Authorised Officer shall not be responsible in any way for any third party claims / rights / dues. The intending bidders should make their own independent inquiries regarding the encumbrances, lien, dues, charge, title of property/ies & to inspect & satisfy themselves prior to submitting their bid. (5) Property can be inspected 10.02.2020 to 26.02.2020 between 11:00 a.m. to 4:00 p.m. on any working day with prior appointment with the Authorised Officer. (6) The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the E-Auction without assigning any reason thereof. (7) Platform (https://www.mstcecommerce.com) for E-Auction will be provided by 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. (8) The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody. (9) The Purchaser / Applicants shall abide by The Himachal Pradesh Tenancy and Land Reforms Act' 1972 and other Local Laws, Rules & Regulation of Himachal Pradesh Government. (10) GST shall be charged on Sale of Movable Property as per applicable rates.					
(For detailed term and conditions please refer to Websites - https://www.obcindia.co.in/content/auctions ; https://www.ibapi.in ; https://www.mstcecommerce.com)					
STATUTORY 30 / 15 DAYS SALE NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 If the dues of the bank together with all costs , charges and expenses incurred by the Bank or part thereof as may be acceptable to the banks are tendered by/on behalf of the borrowers or guarantor/s, at any time before the date fixed for sale, the sale of assets may be cancelled / postponed at the subject to discretion of Authorized Officer.					
Date: 07.02.2020		Place: Shimla		Authorised Officer, Oriental Bank of Commerce	