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**Sale Notice**  
**(Including e-auction mode)**

**Notice of intended sale under Rule 6 (2) & 8 (6) & proviso of The Security Interest (Enforcement) Rules 2002 under The Securitisation and Reconstruction of Financial assets and Enforcement of Security Interest Act 2002.**

Sub: Loan accounts of A/c M/s Rajwati Enterprise, A/c no. 6404352361 with Indian Bank, Asansol Branch

M/s Rajwati Enterprise availed loan facilities from Indian Bank, Asansol Branch, the repayment of which is secured by mortgage/hypothecation of schedule mentioned property hereinafter referred to as "the property." M/s Rajwati Enterprise, Proprietor Smt Rina Chourasiya and Shri Ramesh Chourasiya failed to pay the outstanding to the bank. Therefore a Demand Notice dated 09.07.2019 under Sec 13 (2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (for short called as "The Act"), was issued by the Authorised Officer calling upon M/s Rajwati Enterprise (borrower), Rina Chourasiya (proprietor / mortgagor) & Ramesh Chourasiya (Guarantor / Mortgagor) liable to the Bank to pay the amount due to the tune of Rs. 1467850.00 as on 04.07.2019 and the said amount carries further interest at the agreed rate from 05.07.2019 till date of repayment. M/s Rajwati Enterprise (borrower), Rina Chourasiya (proprietor / mortgagor) & Ramesh Chourasiya (Guarantor / Mortgagor) failed to make payment despite the Notice dated 09.07.2019.

As M/s Rajwati Enterprise (borrower), Rina Chourasiya (proprietor / mortgagor) & Ramesh Chourasiya (Guarantor / Mortgagor) failed to make payment despite Demand notice dated 09.07.2019, the Authorised Officer took possession of the schedule mentioned property under the Act on 19.09.2019 after complying with all legal formalities.

The amount due as on **31.10.2019** is **Rs 1503818.20** and the said amount carries further interest at the agreed rate from 01.11.2019 till date of repayment.

The sale proposed to be held is by way of public tender/auction adopting the **e-auction mode**.

The Tender/bid Form with the terms and conditions can be had on-line from the website, <https://www.indianbank.in> and <https://www.bankeauctions.com> and using the provision in the system/ software, the same could be procured using the 'seal bid option' such that the activities could be done online. The tender form and the terms and conditions would be available in the website from the date of publication to the last date & time of EMD Submission.

The last date for submitting tenders/bids complying with all necessary terms along with EMD in the stipulated manner is **01.01.2020** up to **4 pm**.

The auction shall be held on **02.01.2020**, in the e-auction mode from **11.00 am to 12 pm** with **unlimited 5 minutes auto extension** if someone bids in the last 5 minutes





It shall be responsibility of the bidders to inspect and satisfy themselves about the assets and specification before submitting the bid. The inspection of property and related documents / up to date EC etc. by the intending purchasers/bidders may be done at sites on **26.12.2019 & 27.12.2019 between working hours** at their own expenses.

The Reserve price and Earnest Money Deposit (EMD) for the sale of the secured assets is fixed as mentioned in the schedule. The sealed tenders should be accompanied with EMD taken in DD/BPO/RTGS/NEFT/Account Transfer and /or any other acceptable mode of money transfer without time lag, failing which the tender becomes disqualified.

The Nodal Bank account No. /IFSC Code etc. for online money transfer is as under:

S. No.	Nodal A/c No./Name of the A/c	IFSC Code
1.	6834039094/ No Lien A/c	IDIB000A042

The sale shall be conferred on the person making highest offer/tender/bid subject to confirmation by Secured Creditor. The Authorised Officer reserves right to accept or reject the bid/tender without assigning any reason whatsoever. Once the auction/e-auction is completed and sale is conferred on the person making the highest offer/ tender/bid, the successful bidder will be intimated in person/ by email, as the case may be, who has to remit 25% of the bid amount (less the EMD) immediately by DD/BPO/RTGS/NEFT/Account Transfer and/or any other acceptable mode of money transfer, failing which the EMD amount remitted will stand to be forfeited.

The balance sale price shall be paid within 15 days of confirmation of sale. If the balance amount is not remitted within stipulated/agreed time, the amount of 25% remitted will also stand to be forfeited.

The sale is subject to confirmation by the secured Creditor.

In the case of movable property/ies the sale price to be paid as agreed to/as per terms of sale published. The Authorized Officer reserves right to accept or reject the tender/bid/offer without assigning any reason therefor.

The sale is made on 'As is where is' and 'As is what is Basis' and no representations and warrants are given by the Bank relating to encumbrances statutory liabilities etc.

Notice is hereby given to the public in general and in particular to the Borrower (s) /Guarantor (s) / Mortgagor (s) that the below described immovable property mortgaged / charges to the secured creditor, the constructive possession of which has been taken by Authorised Officer of Indian Bank, Secured Creditor, will be sold on 'As is where is', 'As is what is' and 'Whatever there is on' 02.01.2020, for recovery of Rs 1503818.20 as on 31.10.2019 and further interest from 01.11.2019 till date of realization due to the Secured Creditor from M/s Rajwati Enterprise (borrower), Rina Chourasiya (proprietor / mortgagor) & Ramesh Chourasiya (Guarantor / Mortgagor).

SA/288/19 has been filed by borrower(s) / Guarantor (s) / Mortgagor (s) before Debt Recovery Tribunal, Kolkata and this sale is subject to the outcome of the DRT proceedings. However no stay order granted.





If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days prior notice.

This notice is without prejudice to any other remedy available to the Secured Creditor.

#### SCHEDULE

The specific details of the assets, which are intended to be brought to sale, are enumerated hereunder:

Mortgaged/Hypothecated Assets item Wise	Detailed Description to be given	Reserve Price ( Rs )	EMD ( Rs )	Bid incrementa value ( Rs )	Date & Time	Prior Encumbrance
Description of Mortgaged / Hypothecated assets	As detailed below	17.14 lakhs	1.71 lakhs	10,000/-	02.01.2020  11.00 am to 12 pm with unlimited 5 min auto extension	Not known
Mortgaged assets	All that part and parcel of the property one self-contained residential flat being no.202 on the 2 <sup>nd</sup> floor in the said four(G+3) storied building known as "Parbati Niketan " measuring super a built up area is 870 sqft consisting of 2 Bedrooms,1 Drawing cum dining,1 kitchen,2 Toilets,1 Balcony having mosaic floor finished together with a open two wheeler parking spaces measuring 20 sqft at the ground floor aforesaid building together with all fittings,fixture & connection along with undivided proportionate share in the A schedule land " PARBATI NIKETAN" within Mouza-Asansol Municipality,J.L No.20,R.S Khatian No.18520,C.S Plot No.7190,R.S Plot No.6071,ward No.07 of AMC Holding No.879,Housing No.0071372 S.B Gorai Road(Chopra Gali) according to the Sale Deed No.I-11638/2012 dated.12.11.2012 in favour of Sri Ramesh Chourasiya ,S/O Mr.Kesso Prasad Chourasiya and Smt.Rina Chourasiya,W/O Sri Ramesh Chourasiya.					

**The secured assets will not be sold below the reserve price.**

The bidders are also requested to visit the website <http://www.indianbank.in> , <https://www.bankeauctions.com> for detailed terms and conditions for e-auction sale before submitting their bids and taking part in the e-auction sale proceedings and/or contact Bimal Chandra Mishra, the Authorised Officer, Mob. No. 9073960022 and our E Auction service provider C1 India Pvt Ltd Address : Udyog Vihar, Phase 2, Gulf Petrochem building, Building No. 301, Gurgaon, Haryana. Pin: 122015, e-mail ID : [support@bankeauctions.com](mailto:support@bankeauctions.com) , [kolkata@c1india.com](mailto:kolkata@c1india.com) Tel No: 0124-4302000/21/22/23/24, Contact person Mr. Kingshuk Ghosh Mobile No. 9836311889 for auction bid form and detailed terms and conditions which are annexed to the bid form.

कुल इंडियन बैंक / For INDIAN BANK

प्राधिकृत अधिकारी / Authorised Officer

Authorised Officer

(Indian Bank)

Date: 28.11.2019

