



# BANK OF INDIA

(A GOVT. OF INDIA UNDERTAKING)

ZONAL OFFICE : SCO 102, RANJIT AVENUE, DISTT. SHOPPING CENTRE, AMRITSAR. PH. 0183-5099346

**PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

**E-AUCTION SALE NOTICE**

**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 provision to Rules 6(2), 8(6) and 9 of the Security Interest (Enforcement) Rules, 2002.** Notice is hereby given to the public in general and in particular to the borrowers and guarantors that the below described moveable and immovable properties mortgaged / charged to **Bank of India (Secured Creditor)**, the constructive / physical possession of these properties has been taken by the **Authorised Officers of Bank of India (Secured Creditor)**, will be sold on "As is where is", "As is what is", and "Whatever there is" on **31-07-2024**, for recovery of bank dues + interest (as mentioned below against the properties) due to the **Bank of India (Secured Creditor)** from below mentioned borrowers / guarantors. The Reserve Price and Earnest Money Deposit will be as mentioned below against the properties. Detailed terms and conditions of the sale are mentioned below / refer to **Website : (a) <https://www.bankofindia.co.in> (b) <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp> (c) <https://www.eprocure.gov.in>**

DATE OF THE INSPECTION OF PROPERTIES	LAST DATE & TIME OF SUBMISSION OF EMD IN GLOBAL EMD WALLET ON OR BEFORE	DATE AND TIME OF E-AUCTION
24-07-2024 from 11.00 AM to 04.00 PM with Concerned Branch	30-07-2024 upto 05:00 PM by ONLINE Payment	31-07-2024 from 11.00 AM onwards

Name of the NPA Accounts / Branch Name	Owner of the Property	Description of the Immoveable Properties / Nature of Possession	Demand Notice Date	Account Name / Number for Remaining Payment through RTGS / NEFT	Name of the Contact Officer / Ph. no. / Email ID	Reserve Price
			Outstanding Amount			EMD Bid Increment Amount
(1) M/s Shivani Spinal Cergem Therapy Center, Plot no. 41, Abadi Chowk Chatiwind, Guru Teg Bahadur Colony, Amritsar 143001 through its Prop. Smt. Shivani Parija W/o Sh. Suresh Parija, House no. 342, Near Ekta Bhawan, Para Lal Merchant, Old Ranjithpura, Chheharta, Amritsar 143001 Branch: Majitha Road, Amritsar	Ms. Shivani W/o Mr. Suresh Parija	Residential Plot no. 317, Khasra no. 69//14, 69//17, 69//18/1/1, 69//24/1 all min, Jamabandi Khasra no. 69//14, 69//17, Khewat Khatouni no. 1927/2611, 1928/2612, Hadbast no. 368, Jamabandi for the year 2013-14 vide Sale deed no. 9106 dated 18-12-2014, situated at Locality Orchard Valley, falls in the revenue estate of Kala Ghanapur Sub Urban, Abadi Orchard Valley, Sher Shah Suri Road, Tehsil Amritsar II, Distt. Amritsar, admeasuring 180 sq yards, in the name of Ms. Shivani W/o Mr. Suresh Parija and bounded as per Deed North : Plot no. 318, South : Plot no. 316, East : Ownership of Others, West : Gali 25' wide (Free Hold Property - Physical Possession)	30-12-2022	Account Name : Intermediary Inward Outward Account no. 635790200000033 IFSC : BKID0006357	Mr. Anil Kumar Gera (M) 98960-87252 Email : MajithaRoad. Amritsar@bankofindia.co.in	Rs. 10.67 Lacs
			Rs. 9,06,978/51 as on 30-12-2022 + interest, other charges w.e.f. 28-10-2022 and less recovery if any, till date affected			Rs. 1.07 Lac
(2) Sh. Jagdish Parshad Gupta S/o Sh. Kapil Dev Prasad Gupta, Address 1st : House No. 67-L, Model Town, Hoshiarpur (Punjab) 146001 Address 2nd : Village Ram Nagar, P.O. Mubarakpur, Tehsil Amb, District Una (H.P.) 177202 Address 3rd : Flat no. 26, Juhu Sea Queen CHS 4th Floor, Opp. Hotel Sea Princess, Juhu Tara Road, Mumbai 400049. Address 4th : Flat No. C-31, Neha Apartment, Juhu Tara Road, Santacruz West, Opposite SNDT College, Mumbai 400049 Address 5th : Shop no. 7, Raturaj Complex, Juhu Tara Road, Santacruz West, Opposite SNDT College, Mumbai 400049 and Guarantor Mr. Jasbir Singh S/o Sh. Sewa Singh, Address 1st : House no. 67L, Model Town, Hoshiarpur, Punjab 146001, Address 2nd : Backside Gursimran Hospital, Hargobind Nagar, Naloyian, Hoshiarpur, Punjab 146001 Address 3rd : C/o Khalsa Mobile, Naloyian, Hoshiarpur, Punjab 146001 Branch : Teg Complex, Roshan Road, Hoshiarpur	Mr. Jagdish Parshad Gupta S/o Mr. Kapil Dev Prasad Gupta	Double Storied Residential Building Property measuring 10 Marla 96 sq.ft., situated at House no. 67-L, Model Town, Hoshiarpur, Punjab and bounded towards as East : Kothi No. 91-L, West : Road, North : Remaining part of House no. 67L, South : Kothi No. 67-R, standing in the name of Mr. Jagdish Parshad Gupta S/o Mr. Kapil Dev Prasad Gupta (Free Hold Property - Physical Possession)	19-10-2023	Account Name : Intermediary Inward Outward Account no. 652890200000033 IFSC : BKID0006528	Mr. Jagdish Chander Sultan (M) 94165-82617, 82195-33068, Email: @bankofindia.co.in	Rs. 61.64 Lac
			Rs. 1,27,84,986/56 + interest, other charges and less recovery if any, till date affected			Rs. 6.17 Lac
(3) M/s Jerath Cosmetology Clinic Pvt Ltd Branch : Jalandhar Overseas, Jalandhar	Prashant Jerath S/o Mr. Vinod Parkash Jerath	All that part and Parcel of the Property consisting of Plot no. 18 min and 19 salam, measuring 368 sq. yards comprised in Khasra no. 3//25/2-2/21, Khata no. 516/524-515/523, as per Jamabandi for year 2009-2010 (Khata no. 523/533-524/534, as per Jamabandi for year 2014-2015), situated at Village Ayali Khurd, Hadbast no. 153, Abadi Main Hambran Road, Tehsil and District Ludhiana as per Sale Deed bearing Vasika no. 9538 dated 14-11-2017, owned by Mr. Prashant Jerath S/o Mr. Vinod Parkash Jerath and bounded as North : Hambran Road, South : Vacant Plot, East : Vacant Plot no. 17 Salem and 19 Min, West : Vacant Plot no. 20 (Free Hold Property - Symbolic Possession)	29-02-2024	Account Name : Intermediary Inward Outward Account no. : 640590200000033 IFSC : BKID0006405	Mr. Rakesh Dogra (M) 94656-28300 Email : overseasjalandhar. Amritsar@bankofindia.co.in	Rs. 255 Lac
			Rs. 5,09,06,141/- + interest, other charges w.e.f. 31-01-2024 and less recovery if any, till date affected			Rs. 25.50 Lac
<p><b>Terms and Conditions :-</b> (1) E-auction is being held on "As is where is", "As is what is", and "Whatever there is" will be conducted "On Line". The auction will be conducted through the Bank's approved service provider M/S MSTC, Kolkatta at Web portal (<a href="https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp">https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp</a>) E-auction Tender document containing online e-auction bid form, declaration, General Terms and Conditions of Online auction sale are available in websites (a) <a href="http://www.eprocure.gov.in">http://www.eprocure.gov.in</a> (b) <a href="https://www.bankofindia.co.in">https://www.bankofindia.co.in</a> (c) <a href="https://www.mstcecommerce.com">https://www.mstcecommerce.com</a> (2) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claims / rights / dues / affecting the properties, prior to submitting their bid. The e-auction advertisement does not constitute and will be deemed to constitute any commitment or any representation of the bank. The properties are being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues. (3) In case of sole bidder, he / she has to increase minimum 1 Bid from Reserve Price. (4) Names of the Eligible Bidders, will be identified by the Bank of India above mentioned Branches to participate in online e-auction on the web portal <a href="https://www.mstcecommerce.com">https://www.mstcecommerce.com</a> M/S MSTC, Kolkatta will provide User ID and Password after due verification of PAN of the Eligible Bidders. (5) It shall be the responsibility of the interested bidders to inspect &amp; satisfy themselves about the properties before submission of the bid. (6) The e-Auction / bidding of above properties would be conducted exactly on the scheduled Date and Time as mentioned above by way of inter-se bidding amongst the bidders. The bidders shall improve their offer in multiple of the amount mentioned under the column "Bid Increment Amount" against each property. In case bid is placed in the last 10 minutes of the closing time of the e-auction, the closing time will automatically get extended for 10 minutes. The bidders 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 Authorised Officer / Secured Creditor (7) The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidders shall have to deposit 25% of the sale price including EMD already paid, immediately on acceptance of bid price by the Authorised Officer &amp; the balance of the sale price on or before 15th day of sale in above mentioned account. Please note that Cheque shall not be accepted. The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidders would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidders shall have no claim / right in respect of the property / amount. (8) The prospective qualified bidders may avail online training on e-Auction from M/S MSTC prior to the date of e-auction. Neither the Authorised Officer / Bank nor M/S MSTC, Kolkatta will be held responsible for any Internet Network Problem / Power failure/ any other technical lapses / failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power backup etc. for successfully participating in the e-Auction event. (9) The purchaser shall bear the applicable stamps duties / registration fee / other charges, etc. &amp; also all the statutory / non-statutory dues, taxes / TDS, assessment charges, etc. owing to anybody (10) The Authorised Officer / Bank is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn / postpone / cancel the e-auction or withdraw any property or portion thereof from auction proceedings at any stage without assigning any reason therefore (11) The Sale Certificate will be issued in the name of the purchaser / applicant only and will not be issued in any other names. (12) The sale shall be subject to rules / conditions prescribed under the Securitisation and Reconstruction of Financial Assets &amp; Enforcement of Security Interest Act, 2002. For further details / enquires if any on the terms &amp; conditions of sale can be obtained from Authorised Officer / Bank of India of above mentioned Branches or Bank's website (a) <a href="https://www.bankofindia.co.in">https://www.bankofindia.co.in</a> (b) <a href="https://www.mstcecommerce.com">https://www.mstcecommerce.com</a> (c) <a href="http://www.eprocure.gov.in">http://www.eprocure.gov.in</a> (13) For further details regarding the above properties / inspection of properties, the intending buyers may contact above mentioned Branches of Bank of India. All the intending purchasers are also advised to visit website <a href="https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp">https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp</a> For any information on procedure of e-auction (14) The Authorised Officer or Bank shall not be responsible for any charge, lien, encumbrances or any other dues to the Government or anyone else in respect of immovable properties e-auctioned (15) The Bidder should get themselves registered on website <a href="https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp">https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp</a> by providing requisite KYC documents &amp; registration fee as per the practice followed by M/s. MSTC Ltd. well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). (16) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with MSTC Ltd at <a href="https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp">https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp</a> by means of NEFT transfer from his bank account. (17) The Intending bidder should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with M/s. MSTC Ltd is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (18) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s MSTC Ltd. The Bidder has to place a request with MSTC Ltd for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs and any other charges (if any). (19) It shall be the responsibility of the successful bidder to remit the TDS @ 1% as applicable u/s 194 1-A, if the aggregate of the sums credited or paid for such consideration is Rs. 50 Lakhs or more. TDS should be filed online by filing form 26QB &amp; TDS Certificate to be issued in form 16B. The purchaser has to prepare the proof of having deposited the income tax in to the government account.</p>						

**All concerned to note please this publication is also a Statutory 30 Days Sale Notice under Rule 6(2), 8(6) & 9 of the SARFAESI ACT, 2002 to the Borrower / Mortgagor / Guarantor**