



बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक
Baroda Rajasthan Kshetriya Gramin Bank
(भारत सरकार, राजस्थान सरकार तथा बैंक ऑफ बड़ौदा का संयुक्त उपक्रम)
(Joint Venture of Govt of India, Govt of Rajasthan & Bank of Baroda)

Branch- Jhunjhunu (Shardul Market) (Raj.)
Mob. 7726854300, E-Mail: bcjjjn@barodarajasthanrrb.co.in

TERMS & CONDITIONS OF PUBLIC NOTICE FOR E-AUCTION FOR SALE OF SECURED PROPERTIES UNDER RULE 8 to 9 OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

LAST DATE & TIME FOR SUBMISSION OF EMD AND DOCUMENTS copy by 06.08.2024 up to 4:00 P.M.

Public at large and borrower(s)/guarantor(s) and mortgagor in general are hereby informed that e-auction under Securitization and Reconstruction of Financial assets and Enforcement of Security Interest (SARFAESI) Act, 2002 (No.54 of 2002) in respect of the secured assets as mentioned in the front of the respective borrowers and mortgaged by the owner of the property in the account, will be held for realization of Bank's dues. The sale shall be subject to the conditions prescribed in the security interest (Enforcement) rules 2002 and to the following further conditions.

The Authorized Officer of **Baroda Rajasthan Kshetriya Gramin Bank** had taken symbolic possession of the following property pursuant to the notice issued under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 in the following loan accounts with **Baroda Rajasthan Kshetriya Gramin Bank** with a right to sell the same on "**AS IS WHERE IS BASIS, AS IS WHAT IS BASIS and WHATSOEVER IS AVAILABLE 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.bankeauctions.com>**

Name & address of Borrowers & Guarantor & Mortgagor's	Name & Address Borrower & Guarantor & Mortgagor's Mrs. Suman Krishnia W/o Mr. Suni Krishnia (Borrower) A. 1-K-42, Housing Board Jhunjhunu (Raj.) 333001 B. Ward No. 03, VPO-Budana, Tehsil & Distt. Jhunjhunu (Raj.) 333023 C. Ward No. 05, Mandawa Road, Opposite to Swaran Jayanti Stadium, Jhunjhunu (Raj.) 333001 D. Patta No. 412, Near Adarsh Academy, Angasar Road, Jhunjhunu (Raj.) 333001 Mr. Sunil Krishnia S/o Mr. Bajarang Lal Krishnia (Co-Borrower) A. 1-K-42, Housing Board Jhunjhunu (Raj.) 333001 B. Ward No. 03, VPO-Budana, Tehsil & Distt. Jhunjhunu (Raj.) 333023 C. Ward No. 05, Mandawa Road, Opposite to Swaran Jayanti Stadium, Jhunjhunu (Raj.) 333001 Patta No. 412, Near Adarsh Academy, Angasar Road, Jhunjhunu (Raj.) 333001
Demand Notice Date & Outstanding Amount	Demand Notice Date & outstanding Amount: - 10/01/2024; Rs. 3838807.81/- inclusive of interest up to 09/01/2024 + further applicable interest, cost, charges & other expenses etc. Present outstanding Amount:- Rs. 3838807.81/- inclusive of interest up to 09/01/2024 + further applicable interest, cost, charges & other expenses etc.
Date & Time of E-auction:- 07.08.2024 12.00 Noon to 04.00 P.M. (With unlimited extensions of 05 min. each)	
Property Inspection date & Time: - 23-07-2024 12.00 Noon to 04.00 P.M	
Status of Possession: - Symbolic Possession	
DESCRIPTION OF SECURED PROPERTIES	Reserve price:- Rs. 1,25,19,000/- Earnest Money





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<p>❖ Residential Property (admeasuring area 856 sq. yards) situated at Khasra no-523/2/1, Near Adarsh Academy School of South Side area, Angasar Road, Jhunjhunu, Tehsil:-Jhunjhunu, District:- Jhunjhunu (Raj.) in the name of Mrs. Suman w/o Mr. Sunil Krishnia.</p> <p>Four corner of said property is as below:- North:- Property of Shri Gopal Manjhu South:- Dhukia School East:- Jhunjhunu-Angasar Road West:- Property of Col. Shri RK Singh</p> <p>Encumbrances: - Not known</p>	<p>:- Rs. 12,51,900/- BID Increment Amt. :-Rs. 25,000/-</p>
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TERMS & CONDITIONS:-

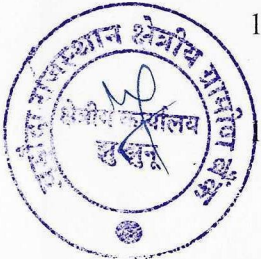
1. The e-Auction is being held on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS and WHAT SO EVER IS AVAILABLE BASIS" with all the known and not known encumbrances. The details shown above are as per the record available with the bank, the auction bidder should satisfy himself about the actual measuring and position of the property. The actual measuring and position of the property may differ and the authorized officer will not be held responsible for that.
2. To the best of knowledge and information based on the records available with bank, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, demarcation, boundaries, title of property/ies & to inspect & satisfy themselves. Bank will not be responsible for any encumbrances and dues on the property which comes to knowledge of bank after the auction date. The successful bidder also liable pay GST & Tax Deducted at Source (TDS) as per prevailing provisions. Property may be inspected as above mentioned or any other pre-decided suitable date. For inspection and other details, please contact Mr. Satish Sihag, Mob.- 9602352222. Sihag Management Service, 3/27, Housing Board, Jhunjhunu. satish.jhun@gmail.com and sihagmanagementservices@gmail.com
3. The intending purchasers / bidders are required to deposit EMD amount through NEFT/ RTGS/Demand Draft latest by 06/08/2024 in the **Account No. 43000015181118** beneficiary name **Baroda Rajasthan Kshetriya Gramin Bank, Branch Jhunjhunu (Shardul Market) (Raj.) IFSC Code: BARB0(Zero)BRGBXX** upto 4:00 PM.
4. The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact M/s CI INDIA Pvt. Ltd., Udyog Vihar, Phase 2, Gulf Petrochem building, Building No. 301, Gurgaon, Haryana-122015, Help Line No. 0124-4302020, 43002021, 4302022, 4302023, 4302024, Mr. Bhavik R. Pandya, Mob. 08866682937, E-mail : gujarat@clindia.com, Support Mob. 7291981124/25/26, Help Line e-mail ID support@bankeauctions.com and for any property related query may contact **Mob. 7726854300** (Authorised Officer), Baroda Rajasthan Kshetriya Gramin Bank, Branch- Jhunjhunu (Shardul Market) (Raj.) E-mail- bcjjjn@barodarajasthanrrb.co.in during office hours and during the working days.





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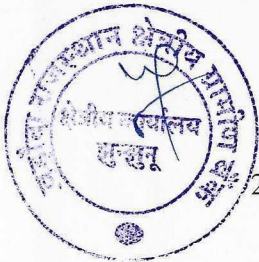
5. The bidders may participate in the e-auction by quoting/ bidding from their own offices places of their choice. Internet connectivity shall have to be ensured by each bidder himself. Bank/ Service Provider shall not be held responsible for the internet connectivity, network problems, system rash down, Power failure etc.
6. The Bank has designated Branch- Jhunjhunu (Shardul Market) (Raj.) related as facilitation Centre to help the intending bidders in putting the bid on line.
7. The sale shall be held and confirmed as per the provisions of SARFAESI Act, 2002 and relevant security interest (Enforcement), Rules 2002
8. The bid price to be submitted shall be equivalent or above the reserve price and during the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in above table to the last higher bid of the bidders The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 10 Minutes time will be given in case of receipt of bid in last ten minutes. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
9. Intending Bidders are advised to properly read the Sale Notice, Terms& conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.
10. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider (<https://www.bankeauctions.com>), details of which are available on the e-Auction portal.
11. The successful bidder shall have to deposit 25% [Twenty Five Percent) of the bid amount, less EMD amount deposited, the same day or not later than next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale. In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty conduct a fresh auction sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
12. Default of Payment: Default of payment of 25% of bid amount (less EMD) on the same day or the net working day as sated above and/ or 75% of balance bid amount within the stipulated time shall render automatic cancelation of sale without any notice. The EMD and any other monies pad by the successful bidder shall be forfeited by the authorized Officer of the Bank.
13. Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-1A of Income Tax Act 1961 and TDS to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount.
14. On receipt of the entire sale consideration, the Authorized officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing, both existing and future relating to properties.
15. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be entertained. The sale Certificate will be issued only in the name of the successful bidder.





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16. The Sale Certificate will not be issued pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the successful-bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation. If the bidder fail to deposit the remaining amount than the bank will be entitled to forfeited the already deposited amount and the property will be re-sold by the bank. The Authorized Officer has the absolute right to adjourn/ postpone/ cancel the E-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for, no interest shall be given by the bank on any amount deposited by the bidder as earnest money/sale consideration.
17. The Authorized Officer/Bank has the absolute right 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 without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
18. The intending bidders also should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank's charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above (if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
19. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
20. The Authorized Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case. The Bank/ Authorized 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 reason. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed there under.
21. The sale is subject to confirmation by the Bank.





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22. The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI Act 2002 and Rules framed there under and the conditions mentioned above more details if any prospective bidders may contact the authorized officer on Mobile No. **7726854300**.

(FOR DETAILED TERMS AND CONDITIONS OF E-AUCTION PLEASE VISIT WEBSITE <https://www.bankeauctions.com>,
<https://www.brkgb.com>)

Date : 03.07.2024
Place : Jhunjhunu (Raj.)



खासतः बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक



मुख्य प्रबन्धक
क्षेत्रीय कार्यालय, जूजुनु
Authorized Officer

Baroda Rajasthan Kshetriya Gramin Bank