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E –Auction sale notice under SARFAESI Act 2002

**Sale of immovable assets under the Securitization and Reconstruction of
Financial
Assets and Enforcement of Security Interest Act, 2002
(hereinafter referred to as the Act).**

Notice is hereby given to the public in general and to the Borrower/s and Guarantor/s in particular that the under mentioned property mortgaged to Syndicate Bank, the possession of which had been taken by the Authorised Officer of the Bank under S. 13(4) of the Act will be sold by E- Auction as mentioned below for recovery of under mentioned dues and applicable interest, charges and costs etc as detailed below.

The property described below is being sold on “AS IS WHERE IS, WHATEVER THERE IS AND WITHOUT RECOURSE BASIS” under the rule no. 8 & 9 of the Security Interest (Enforcement) Rules (hereinafter referred to as the rules) for the recovery of the dues detailed as under:

Name and address of Borrower/Guarantor	<ol style="list-style-type: none">1. Smt Gangamma Shedthi (Borrower) W/O Late Vittal Shetty H No 1 3 Kadur Post Mundadi Thotlu Bailu Udupi Karnataka 576234 2. Mr Himakara Shetty (Co Borrower) S/O Late Vittal Shetty H No 1 3 Pooja House Kadur Post Mundadi Thotlu Bailu Udupi Karnataka 576234 3. Mr Diwakara (Guarantor) S/O Ganapayya Shetty Nandagolula House No 1-214 Belthadi Kadur Post Udupi
The total amount due as on 31/12/2018	Rs. 8,55,842.69 (Rupees Eight Lakh Fifty Five Thousand eight Hundred forty two and Paise Eighty Eight only) with future interest and costs from 01/01/2019 till date of payment.

Description of the Immovable/Movable properties with name of the owner/Mortgager	1. UREM of converted non agricultural land measuring 0.05 acres bearing survey no 14-3P3 and residential building bearing house no 1- 3 measuring 870 sqft thereon situated at Kadoor Village, Udupi Taluk
	<p><u>Boundaries:</u></p> <p>East : Portion of the Survey No 14/3</p> <p>West : Survey No 129/1</p> <p>North : Portion of the Survey No 14/3</p> <p>South : Portion of the Survey No 14/3</p> <p><u>Name of Owner:</u> Mrs. Gangamma Shedthi</p> <p>And all appurtenances thereto.</p>
Details of encumbrances over the property, as known to the Bank	NIL

The details regarding E Auction are mentioned below:

Date and time of E – Auction	On 22/03/2019 between 11 a.m to 12 noon
Reserve price of property	Rs. 11,10,000/-
E Auction Website address	https://auctiontiger.syndicatebank.net
Earnest Money deposit(EMD)	Rs. 1,11,000/-
Last date for submission of bids	21/03/2019 - 5 pm
Minimum Bid increment amount	Rs. 50,000/-
Date and time of inspection of property for intending purchasers	From 18/02/2019 to 20/02/2019 Time: 10 am to 5 pm
Contact details & website address service provider (Name/telephone no./email id/address)	M/s. E-Procurement Technologies Ltd (Auction Tiger), A-801, Wall Street-II, Opp. Orient Club, Near Gujarat College, Ahmedabad, Phone No. 079-40230813, 079-40230820. Support Mail id: rikin@auctiontiger.net Contact No. 09913326773

Terms and conditions

1. Sale is subject to the conditions prescribed in SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder as also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.
2. The sale process of above properties shall be conducted through e-auction only, on the said date ie. 22/03/2019 between 11 a.m to 12 noon by the Bank's e-auction service provider M/s e-Procurement Technologies (ABC Procures), Contact person Mr. Jinesh Jariwala - 9537046315 on the platform of the website i.e. <https://auctiontiger.syndicatebank.net>. The service provider will also provide training on e-auction, if required, to those bidders who will deposit EMD.
3. Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/Fund Transfer to the credit of A/c no. 02103100000013 Syndicate Bank Kurady Honehalli Branch IFSC Code SYNB0000210 before submitting bids online. EMD can also be paid by way of Pay order/Demand Draft in favour of Syndicate Bank payable at Udupi.
4. Bids shall be submitted in the prescribed format with relevant details. For details please contact M /s e-Procurement Technologies Limited (ABC Procures) <https://auctiontiger.syndicatebank.net>

5. The intending bidders should submit the duly filled in Bid form (format available in the above website) along with the DD/PO/quoting the UTR no. of NEFT/RTGS remittance towards EMD in a sealed cover addressed to the Authorised Officer, Syndicate Bank, Kurady Honehalli Branch so as to reach the same before 21/03/2019 by 5 p.m (last date of submission of bid). The sealed cover should be super scribed with "Bid for participating in E Auction Sale – in the A/c of Sri Gangamma Shedthi".
6. On compliance with the above, the bidders shall be provided with the facility of online participation in the inter se auction bidding. Online bidding will take place at the Website of <https://auctiontiger.syndicatebank.net> and shall be subject to the terms and conditions mentioned herein as well as those given in the bid document. Further the sale shall be in accordance with the SARFAESI Act/Rules.
7. No person other than the intending bidder themselves, or their duly authorized agent shall be allowed to participate in the E Auction.
8. The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above mentioned website of service provider i.e. <https://auctiontiger.syndicatebank.net>. For the purpose of participation in e-auction, the intending bidders must have a **valid digital signature**, active **e-mail ID and PAN Number**. Any intending bidders presently not having digital signature may procure it from any Registering Authority (Certified by the Government of India) issuing of such signature.
9. It is the sole responsibility of the bidder to obtain the said Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider.
10. Bidders can bid for all or any one of the lots.
11. Bidders are required to comply with KYC norms and provide self attested KYC documents online as well as offline on or before 21/02/2019. The genuinity of the KYC documents is the sole responsibility of the bidder
12. Offers that are not duly filled up or offers not accompanied by the EMD or offers received after the above date and time prescribed herein will not be considered/treated as valid offers, and accordingly shall be rejected.
13. After expiry of the last date of submission of bids with EMD, Authorised officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc) to the service provider M/s. e-Procurement Technologies(ABC Procures) to enable them to allow only those bidders to participate in the online inter se bidding/auction proceedings at the date and time mentioned in E – Auction Sale notice.
14. Inter se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders and bidders can bid in multiples of Rs. 50,000/-
15. Auction will be scheduled for an initial period of 60 minutes followed by unlimited extension of 5 minutes each viz. the auction will run for 60 minutes first and in case there is a valid bid received within last 5 minutes, the auction will get extended for another 5 minutes. **The process will continue until there are no valid bids during last 5 minutes.**
16. In no eventuality the property would be sold below the Reserve Price.
17. The property shall be sold to highest bidder, subject to acceptance of the bid by the secured creditor.

18. The successful applicant declared through the process of e-auction shall deposit 25% of the purchase amount (inclusive of EMD), immediately on the same day or not later than next working day, on closure of the e-auction sale proceedings through the mode of payment mentioned in Clause (3). The successful bidder is advised to note the business hours of the Bank to avoid technical issues/default.
19. The balance amount of the purchase money shall be paid to the Authorized Officer of the Bank on or before 15th day from the date of e-Auction or such extended period as agreed upon in writing by the Authorized Officer subject to a maximum three months. In case of any default of respective payment within the stipulated period, the sale will automatically stand revoked and the entire deposit made by the bidder together with the earnest money shall be forfeited without any notice and the property shall be resold. The defaulting bidder shall not have any recourse/claim against the Bank/Authorised Officer.
20. The EMD of the unsuccessful bidders will be returned on the closure of the e-auction sale proceedings.
21. The successful bidder 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 properties.
22. The sale certificate will be issued in the name of the successful bidder only and for the successful bid amount as sale consideration, after payment of the entire successful bid amount/closing bid amount and other charges if any.
23. The defaulting purchaser/bidder shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
24. The property is sold in "AS IS WHEREIS, WHAT IS THERE IS AND WITHOUT ANY RECOURSE BASIS" in all respects and subject to statutory dues if any. The intending bidders should make discrete enquiry as regards any claim, charges/encumbrances on the properties, of any authority, besides the Bank's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. For any discrepancy in the property the participating bidder is solely responsible for all future recourses from the date of submission of bid.
25. 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 bid/confirmation of sale.
26. The Authorized Officer/Bank will not be responsible for any charge, lien, encumbrance, property tax dues, electricity dues etc or any other dues to the Government, local authority or anybody, in respect of the property under sale.
27. Prospective bidders are advised to peruse the copies of title deed, if any available with the bank and also carry out their own inquiries to satisfy themselves regarding title to the property, marketability, right, interest, encumbrances, dues if any, over the property.
28. The Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale or add/delete/change any of the terms and conditions of this sale at any time without prior notice to the owner, bidder, public etc and without assigning any reason.
29. The e-Auction sale is subject to the confirmation by the Secured Creditor/Bank. If the borrower/guarantor pays the amount due to the Bank in full before date of sale, no sale will be conducted. The successful bidder shall not have claim in this regard and cancellation of the sale/auction is at the discretion of the Bank/Authorised Officer.
30. Syndicate Bank has appointed M/s e-Procurement Technologies Pvt Ltd as a service provider who will assist the undersigned in conducting the auction.
31. Prospective bidders may avail online training on e-Auction from M/s e-Procurement Technologies Pvt. Ltd Karnataka@auctiontiger.net (Support Mail id: rikin@auctiontiger.net and Contact No. 09913326773)
32. The intending purchasers can inspect the property with prior appointment at his/her expenses on the

time and date mentioned above. For inspection of the properties please contact our Kurady Honehalli branch 9449860850 and br.210@syndicatebank.co.in or M/s e-Procurement Technologies Pvt Ltd Karnataka@auctiontiger.net (Support Mail id: rikin@auctiontiger.net and Contact No. 09913326773)

33. The particulars specified in the Description of property have been stated to the best of information of the Bank and the Bank will not be responsible for any error, misstatement or omission.
34. For further details contact the Authorised Officer, Syndicate Bank, Syndicate Tower, K M Marg, Udupi. Phone : 9449860867

IMPORTANT INSTRUCTIONS

Bidding in the final minutes and seconds should be avoided in the bidders own interest. Neither Syndicate Bank nor Service Provider will be responsible for any failure/lapse (Power failure, Internet failure etc.) on the part of the vendor. In order to prevent such contingent situation bidders are requested to make all the necessary arrangements/alternatives such as backup power supply etc required so that they are able to prevent such situation and continue to participate in the auction successfully. As per the new inter-operability guidelines released by the Controller of Certifying Authorities (CCA), the Secured Socket Layer (SSL) certificate for a e-procurement application is generated on a new algorithm, SHA2. Also, the Digital Certificate that will be applicable for these platforms have to be SHA2 algorithm compliant. For the same, the users have to ensure that they have Windows XP (SP3)/Windows Vista/Windows 7 installed in their respective PC/Laptop. In case of Windows XP service pack-3, if you get any issue you can install the SSL patch, which is available at our download section of our e-Auction Portal.

This is also a notice to the borrower/guarantor of the above said loan about holding of this sale on the above mentioned date if their outstanding dues are not repaid in full.

Place: Udupi
Date: 21/01/2019

Sd/-

AUTHORISED OFFICER
सिंडिकेट बँक/Syndicate Bank
क्षेत्रीय कार्यालय /Regional Office II
उडुपि/Udupi

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E –Auction sale notice under SARFAESI Act 2002

Sale of immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the Act).

Notice is hereby given to the public in general and to the Borrower/s and Guarantor/s in particular that the under mentioned property mortgaged to Syndicate Bank, the possession of which had been taken by the Authorised Officer of the Bank under S. 13(4) of the Act will be sold by E- Auction as mentioned below for recovery of under mentioned dues and applicable interest, charges and costs etc as detailed below.

The property described below is being sold on “AS IS WHERE IS, WHATEVER THERE IS AND WITHOUT RECOURSE BASIS” under the rule no. 8 & 9 of the Security Interest (Enforcement) Rules (hereinafter referred to as the rules) for the recovery of the dues detailed as under:

Name and address of Borrower/Guarantor	<ol style="list-style-type: none"> 1. Sri Kodamanithayi Industries S No 44 11 Padukudoor Varanga Karkala – 574108 2. Mrs. Laxmi G Hegde W/o. Girish G Hegde Shri Matha Hegde Hose Padukudoor Muniyal - 574108
The total amount due as on 31/12/2018	Rs. 14,43,795.45 (Rupees Fourteen Lakh Forty Three Thousand Seven Hundred Ninety Five and Paise Forty Five Only) with future interest and costs from 01/01/2019 till date of payment.
Description of the Immovable/Movable properties with name of the owner/Mortgager	<ol style="list-style-type: none"> 1. REM of converted Land measuring 10 cents and bearing Sy. No. 44/11 along with building measuring 1995 sqft. situated at Padukudoor Village, Karkala Taluk. <u>Boundaries:</u> East: Portion of same SD belonging to Sri Ganesh Shyam Hegde West : Survey Line Sy. No. 46 North: Portion of same SD belonging to Sri Ganesh Shyam Hegde South: Portion of same SD belonging to Sri Ganesh Shyam Hegde <u>Name of Owner:</u> Mrs. Laxmi G Hegde And all appurtenances thereto.
Details of encumbrances over the property, as known to the Bank	NIL

The details regarding E Auction are mentioned below:

Date and time of E – Auction	On 22/03/2019 between 11 a.m to 12 noon
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Reserve price of property	Rs. 11,00,000/-
E Auction Website address	https://auctiontiger.syndicatebank.net
Earnest Money deposit(EMD)	Rs. 1,10,000/-
Last date for submission of bids	21/03/2019 - 5 pm
Minimum Bid increment amount	Rs. 50,000/-
Date and time of inspection of property for intending purchasers	From 18/02/2019 to 20/02/2019 Time: 10 am to 5 pm
Contact details & website address service provider (Name/telephone no./email id/address)	M/s. E-Procurement Technologies Ltd (Auction Tiger), A-801, Wall Street-II, Opp. Orient Club, Near Gujarat College, Ahmedabad, Phone No. 079-40230813, 079-40230820. Support Mail id: rikin@auctiontiger.net Contact No. 09913326773

Terms and conditions

35. Sale is subject to the conditions prescribed in SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder as also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.
36. The sale process of above properties shall be conducted through e-auction only, on the said date ie. 22/03/2019 between 11 a.m to 12 noon by the Bank's e-auction service provider M/s e-Procurement Technologies (ABC Procures), Contact person Mr. Jinesh Jariwala - 9537046315 on the platform of the website i.e. <https://auctiontiger.syndicatebank.net>. The service provider will also provide training on e-auction, if required, to those bidders who will deposit EMD.
37. Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/Fund Transfer to the credit of A/c no. 01703100000016 Syndicate Bank Muniyal Branch IFSC Code SYNBO000170 before submitting bids online. EMD can also be paid by way of Pay order/Demand Draft in favour of Syndicate Bank payable at Udupi.
38. Bids shall be submitted in the prescribed format with relevant details. For details please contact M /s e-Procurement Technologies Limited (ABC Procures) <https://auctiontiger.syndicatebank.net>
39. The intending bidders should submit the duly filled in Bid form (format available in the above website) along with the DD/PO/quoting the UTR no. of NEFT/RTGS remittance towards EMD in a sealed cover addressed to the Authorised Officer, Syndicate Bank, Muniyal Branch so as to reach the same before 21/03/2019 by 5 p.m (last date of submission of bid). The sealed cover should be super scribed with "Bid for participating in E Auction Sale – in the A/c of Sri Kodamanithayi Industries".
40. On compliance with the above, the bidders shall be provided with the facility of online participation in the inter se auction bidding. Online bidding will take place at the Website of <https://auctiontiger.syndicatebank.net> and shall be subject to the terms and conditions mentioned herein as well as those given in the bid document. Further the sale shall be in accordance with the SARFAESI Act/Rules.
41. No person other than the intending bidder themselves, or their duly authorized agent shall be allowed to participate in the E Auction.
42. The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above mentioned website of service provider i.e. <https://auctiontiger.syndicatebank.net>. For the purpose of participation in e-auction, the intending

bidders must have a **valid digital signature**, active **e-mail ID and PAN Number**. Any intending bidders presently not having digital signature may procure it from any Registering Authority (Certified by the Government of India) issuing of such signature.

43. It is the sole responsibility of the bidder to obtain the said Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider.
44. Bidders can bid for all or any one of the lots.
45. Bidders are required to comply with KYC norms and provide self attested KYC documents online as well as offline on or before 21/02/2019. The genuineness of the KYC documents is the sole responsibility of the bidder
46. Offers that are not duly filled up or offers not accompanied by the EMD or offers received after the above date and time prescribed herein will not be considered/treated as valid offers, and accordingly shall be rejected.
47. After expiry of the last date of submission of bids with EMD, Authorised officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc) to the service provider M/s. e-Procurement Technologies(ABC Procures) to enable them to allow only those bidders to participate in the online inter se bidding/auction proceedings at the date and time mentioned in E – Auction Sale notice.
48. Inter se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders and bidders can bid in multiples of Rs. 50,000/-
- 49. Auction will be scheduled for an initial period of 60 minutes followed by unlimited extension of 5 minutes each viz. the auction will run for 60 minutes first and in case there is a valid bid received within last 5 minutes, the auction will get extended for another 5 minutes. The process will continue until there are no valid bids during last 5 minutes.**
50. In no eventuality the property would be sold below the Reserve Price.
51. The property shall be sold to highest bidder, subject to acceptance of the bid by the secured creditor.
52. The successful applicant declared through the process of e-auction shall deposit 25% of the purchase amount (inclusive of EMD), immediately on the same day or not later than next working day, on closure of the e-auction sale proceedings through the mode of payment mentioned in Clause (3). The successful bidder is advised to note the business hours of the Bank to avoid technical issues/default.
53. The balance amount of the purchase money shall be paid to the Authorized Officer of the Bank on or before 15th day from the date of e-Auction or such extended period as agreed upon in writing by the Authorized Officer subject to a maximum three months. In case of any default of respective payment within the stipulated period, the sale will automatically stand revoked and the entire deposit made by the bidder together with the earnest money shall be forfeited without any notice and the property shall be resold. The defaulting bidder shall not have any recourse/claim against the Bank/Authorised Officer.
54. The EMD of the unsuccessful bidders will be returned on the closure of the e-auction sale proceedings.
55. The successful bidder 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 properties.
56. The sale certificate will be issued in the name of the successful bidder only and for the successful bid amount as sale consideration, after payment of the entire successful bid amount/closing bid amount and other charges if any.

57. The defaulting purchaser/bidder shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
58. The property is sold in "AS IS WHEREIS, WHAT IS THERE IS AND WITHOUT ANY RECOURSE BASIS" in all respects and subject to statutory dues if any. The intending bidders should make discrete enquiry as regards any claim, charges/encumbrances on the properties, of any authority, besides the Bank's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. For any discrepancy in the property the participating bidder is solely responsible for all future recourses from the date of submission of bid.
59. 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 bid/confirmation of sale.
60. The Authorized Officer/Bank will not be responsible for any charge, lien, encumbrance, property tax dues, electricity dues etc or any other dues to the Government, local authority or anybody, in respect of the property under sale.
61. Prospective bidders are advised to peruse the copies of title deed, if any available with the bank and also carry out their own inquiries to satisfy themselves regarding title to the property, marketability, right, interest, encumbrances, dues if any, over the property.
62. The Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale or add/delete/change any of the terms and conditions of this sale at any time without prior notice to the owner, bidder, public etc and without assigning any reason.
63. The e-Auction sale is subject to the confirmation by the Secured Creditor/Bank. If the borrower/guarantor pays the amount due to the Bank in full before date of sale, no sale will be conducted. The successful bidder shall not have claim in this regard and cancellation of the sale/auction is at the discretion of the Bank/Authorised Officer.
64. Syndicate Bank has appointed M/s e-Procurement Technologies Pvt Ltd as a service provider who will assist the undersigned in conducting the auction.
65. Prospective bidders may avail online training on e-Auction from M/s e-Procurement Technologies Pvt. Ltd Karnataka@auctiontiger.net (Support Mail id: rikin@auctiontiger.net and Contact No. 09913326773)
66. The intending purchasers can inspect the property with prior appointment at his/her expenses on the time and date mentioned above. For inspection of the properties please contact our Muniyal branch 9449860837 and br.0170@syndicatebank.co.in or M/s e-Procurement Technologies Pvt Ltd Karnataka@auctiontiger.net (Support Mail id: rikin@auctiontiger.net and Contact No. 09913326773)
67. The particulars specified in the Description of property have been stated to the best of information of the Bank and the Bank will not be responsible for any error, misstatement or omission.
68. For further details contact the Authorised Officer, Syndicate Bank, Syndicate Tower, K M Marg, Udupi. Phone : 9449860867

IMPORTANT INSTRUCTIONS

Bidding in the final minutes and seconds should be avoided in the bidders own interest. Neither Syndicate Bank nor Service Provider will be responsible for any failure/lapse (Power failure, Internet failure etc.) on the part of the vendor. In order to prevent such contingent situation bidders are requested to make all the necessary arrangements/alternatives such as backup power supply etc required so that they are able to prevent such situation and continue to participate in the auction successfully. As per the new inter-operability guidelines released by the Controller of Certifying Authorities (CCA), the Secured Socket Layer (SSL) certificate for a e-procurement application is generated on a new algorithm, SHA2. Also, the Digital Certificate that will be applicable for these platforms have to be SHA2 algorithm compliant. For the same, the users have to ensure that they have Windows XP (SP3)/Windows Vista/Windows 7 installed in their respective PC/Laptop.

In case of Windows XP service pack-3, if you get any issue you can install the SSL patch, which is available at our download section of our e-Auction Portal

This is also a notice to the borrower/guarantor of the above said loan about holding of this sale on the above mentioned date if their outstanding dues are not repaid in full.

Place: Udupi
Date: 21/01/2019

Sd/-

AUTHORISED OFFICER
सिंडिकेट बैंक/Syndicate Bank
क्षेत्रीय कार्यालय /Regional Office II
उडुपि/Udupi

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E –Auction sale notice under SARFAESI Act 2002

Sale of immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the Act).

Notice is hereby given to the public in general and to the Borrower/s and Guarantor/s in particular that the under mentioned property mortgaged to Syndicate Bank, the possession of which had been taken by the Authorised Officer of the Bank under S. 13(4) of the Act will be sold by E- Auction as mentioned below for recovery of under mentioned dues and applicable interest, charges and costs etc as detailed below.

The property described below is being sold on “AS IS WHERE IS, WHATEVER THERE IS AND WITHOUT RECOURSE BASIS” under the rule no. 8 & 9 of the Security Interest (Enforcement) Rules (hereinafter referred to as the rules) for the recovery of the dues detailed as under:

Name and address of Borrower/Guarantor	<p>1. Sri Santhosh Kumar S/O Rukkayya Poojary Sadbhavana Nagar House No 1-25 to 1-52 Banglegudde Karkala Karnataka 574104</p> <p>1. Sathish S Kotian (Guarantor) Rangamahal House Bailgudde Hiriangadi Karkala Karnataka 574104</p>
The total amount due as on 01/12/2018	931949.21 (Rupees Nine Lakh thirty one Thousand nine Hundred forty nine and Paise twenty one only) with future interest and costs from 01/01/2019 till date of payment.
Description of the Immovable/Movable properties with name of the owner/Mortgager	<p>1. SRM of 7 cents of land situated in Sy No 660/4 of Karkala village and Taluk along with building.</p> <p><u>Boundaries:</u> East : Survey no 660/5 West : Road North : Part of same plot South : Road</p> <p>1. <u>Name of Owner:</u> Mr Santhosh Kumar</p> <p>And all appurtenances thereto.</p>

Details of encumbrances over the property, as known to the Bank	NIL
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The details regarding E Auction are mentioned below:

Date and time of E – Auction	On 22/03/2019 between 11 a.m to 12 noon
Reserve price of property	Rs. 31,90,700/-
E Auction Website address	https://auctiontiger.syndicatebank.net
Earnest Money deposit(EMD)	Rs. 3,19,070/-
Last date for submission of bids	21/03/2019 - 5 pm
Minimum Bid increment amount	Rs. 50,000/-
Date and time of inspection of property for intending purchasers	From 18/02/2019 to 20/02/2019 Time: 10 am to 5 pm
Contact details & website address service provider (Name/telephone no./email id/address)	M/s. E-Procurement Technologies Ltd (Auction Tiger), A-801, Wall Street-II, Opp. Orient Club, Near Gujarat College, Ahmedabad, Phone No. 079-40230813, 079-40230820. Support Mail id: rikin@auctiontiger.net Contact No. 09913326773

Terms and conditions

69. Sale is subject to the conditions prescribed in SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder as also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.
70. The sale process of above properties shall be conducted through e-auction only, on the said date ie. 22/03/2019 between 11 a.m to 12 noon by the Bank's e-auction service provider M/s e-Procurement Technologies (ABC Procures), Contact person Mr. Jinesh Jariwala - 9537046315 on the platform of the website i.e. <https://auctiontiger.syndicatebank.net>. The service provider will also provide training on e-auction, if required, to those bidders who will deposit EMD.
71. Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/Fund Transfer to the credit of A/c no. 02663180000011 Syndicate Bank TPOC Kukkundoor Branch IFSC Code SYNB0000266 before submitting bids online. EMD can also be paid by way of Pay order/Demand Draft in favour of Syndicate Bank payable at Udupi.
72. Bids shall be submitted in the prescribed format with relevant details. For details please contact M /s e-Procurement Technologies Limited (ABC Procures) <https://auctiontiger.syndicatebank.net>
73. The intending bidders should submit the duly filled in Bid form (format available in the above website) along with the DD/PO/quoting the UTR no. of NEFT/RTGS remittance towards EMD in a sealed cover addressed to the Authorised Officer, Syndicate Bank, TPOC Kukkundoor Branch so as to reach the same before 21/03/2019 by 5 p.m (last date of submission of bid). The sealed cover should be super scribed with "Bid for participating in E Auction Sale – in the A/c of Mr Santhosh Kumar".
74. On compliance with the above, the bidders shall be provided with the facility of online participation in the inter se auction bidding. Online bidding will take place at the Website of <https://auctiontiger.syndicatebank.net> and shall be subject to the terms and conditions mentioned herein as well as those given in the bid document. Further the sale shall be in accordance with the SARFAESI Act/Rules.
75. No person other than the intending bidder themselves, or their duly authorized agent shall be allowed

to participate in the E Auction.

76. The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above mentioned website of service provider i.e. <https://auctiontiger.syndicatebank.net>. For the purpose of participation in e-auction, the intending bidders must have a **valid digital signature**, active **e-mail ID and PAN Number**. Any intending bidders presently not having digital signature may procure it from any Registering Authority (Certified by the Government of India) issuing of such signature.
77. It is the sole responsibility of the bidder to obtain the said Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider.
78. Bidders can bid for all or any one of the lots.
79. Bidders are required to comply with KYC norms and provide self attested KYC documents online as well as offline on or before 21/02/2019. The genuineness of the KYC documents is the sole responsibility of the bidder
80. Offers that are not duly filled up or offers not accompanied by the EMD or offers received after the above date and time prescribed herein will not be considered/treated as valid offers, and accordingly shall be rejected.
81. After expiry of the last date of submission of bids with EMD, Authorised officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc) to the service provider M/s. e-Procurement Technologies(ABC Procures) to enable them to allow only those bidders to participate in the online inter se bidding/auction proceedings at the date and time mentioned in E – Auction Sale notice.
82. Inter se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders and bidders can bid in multiples of Rs. 50,000/-
- 83. Auction will be scheduled for an initial period of 60 minutes followed by unlimited extension of 5 minutes each viz. the auction will run for 60 minutes first and in case there is a valid bid received within last 5 minutes, the auction will get extended for another 5 minutes. The process will continue until there are no valid bids during last 5 minutes.**
84. In no eventuality the property would be sold below the Reserve Price.
85. The property shall be sold to highest bidder, subject to acceptance of the bid by the secured creditor.
86. The successful applicant declared through the process of e-auction shall deposit 25% of the purchase amount (inclusive of EMD), immediately on the same day or not later than next working day, on closure of the e-auction sale proceedings through the mode of payment mentioned in Clause (3). The successful bidder is advised to note the business hours of the Bank to avoid technical issues/default.
87. The balance amount of the purchase money shall be paid to the Authorized Officer of the Bank on or before 15th day from the date of e-Auction or such extended period as agreed upon in writing by the Authorized Officer subject to a maximum three months. In case of any default of respective payment within the stipulated period, the sale will automatically stand revoked and the entire deposit made by the bidder together with the earnest money shall be forfeited without any notice and the property shall be resold. The defaulting bidder shall not have any recourse/claim against the Bank/Authorised Officer.
88. The EMD of the unsuccessful bidders will be returned on the closure of the e-auction sale proceedings.
89. The successful bidder 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 properties.

90. The sale certificate will be issued in the name of the successful bidder only and for the successful bid amount as sale consideration, after payment of the entire successful bid amount/closing bid amount and other charges if any.
91. The defaulting purchaser/bidder shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
92. The property is sold in "AS IS WHEREIS, WHAT IS THERE IS AND WITHOUT ANY RECOURSE BASIS" in all respects and subject to statutory dues if any. The intending bidders should make discrete enquiry as regards any claim, charges/encumbrances on the properties, of any authority, besides the Bank's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. For any discrepancy in the property the participating bidder is solely responsible for all future recourses from the date of submission of bid.
93. 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 bid/confirmation of sale.
94. The Authorized Officer/Bank will not be responsible for any charge, lien, encumbrance, property tax dues, electricity dues etc or any other dues to the Government, local authority or anybody, in respect of the property under sale.
95. Prospective bidders are advised to peruse the copies of title deed, if any available with the bank and also carry out their own inquiries to satisfy themselves regarding title to the property, marketability, right, interest, encumbrances, dues if any, over the property.
96. The Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale or add/delete/change any of the terms and conditions of this sale at any time without prior notice to the owner, bidder, public etc and without assigning any reason.
97. The e-Auction sale is subject to the confirmation by the Secured Creditor/Bank. If the borrower/guarantor pays the amount due to the Bank in full before date of sale, no sale will be conducted. The successful bidder shall not have claim in this regard and cancellation of the sale/auction is at the discretion of the Bank/Authorised Officer.
98. Syndicate Bank has appointed M/s e-Procurement Technologies Pvt Ltd as a service provider who will assist the undersigned in conducting the auction.
99. Prospective bidders may avail online training on e-Auction from M/s e-Procurement Technologies Pvt. Ltd Karnataka@auctiontiger.net (Support Mail id: rikin@auctiontiger.net and Contact No. 09913326773)
100. The intending purchasers can inspect the property with prior appointment at his/her expenses on the time and date mentioned above. For inspection of the properties please contact our TPOC Kukkundoor branch 9449860885 and br.266@syndicatebank.co.in or M/s e-Procurement Technologies Pvt Ltd Karnataka@auctiontiger.net (Support Mail id: rikin@auctiontiger.net and Contact No. 09913326773)
101. The particulars specified in the Description of property have been stated to the best of information of the Bank and the Bank will not be responsible for any error, misstatement or omission.
102. For further details contact the Authorised Officer, Syndicate Bank, Syndicate Tower, K M Marg, Udupi. Phone : 9449860867

IMPORTANT INSTRUCTIONS

Bidding in the final minutes and seconds should be avoided in the bidders own interest. Neither Syndicate Bank nor Service Provider will be responsible for any failure/lapse (Power failure, Internet failure etc.) on the part of the vendor. In order to prevent such contingent situation bidders are requested to make all the

necessary arrangements/alternatives such as backup power supply etc required so that they are able to prevent such situation and continue to participate in the auction successfully. As per the new inter-operability guidelines released by the Controller of Certifying Authorities (CCA), the Secured Socket Layer (SSL) certificate for a e-procurement application is generated on a new algorithm, SHA2. Also, the Digital Certificate that will be applicable for these platforms have to be SHA2 algorithm compliant. For the same, the users have to ensure that they have Windows XP (SP3)/Windows Vista/Windows 7 installed in their respective PC/Laptop. In case of Windows XP service pack-3, if you get any issue you can install the SSL patch, which is available at our download section of our e-Auction Portal

This is also a notice to the borrower/guarantor of the above said loan about holding of this sale on the above mentioned date if their outstanding dues are not repaid in full.

Place: Udupi
Date: 21.01.2019

Sd/-

AUTHORISED OFFICER
सिंडिकेट बैंक/Syndicate Bank
क्षेत्रीय कार्यालय /Regional Office II
उडुपि/Udupi

[Format - Y]
E –Auction sale notice under SARFAESI Act 2002

Sale of immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the Act).

Notice is hereby given to the public in general and to the Borrower/s and Guarantor/s in particular that the under mentioned property mortgaged to Syndicate Bank, the possession of which had been taken by the Authorised Officer of the Bank under S. 13(4) of the Act will be sold by E- Auction as mentioned below for recovery of under mentioned dues and applicable interest, charges and costs etc as detailed below.

The property described below is being sold on “AS IS WHERE IS, WHATEVER THERE IS AND WITHOUT RECOURSE BASIS” under the rule no. 8 & 9 of the Security Interest (Enforcement) Rules (hereinafter referred to as the rules) for the recovery of the dues detailed as under:

Name and address of Borrower/Guarantor	<ol style="list-style-type: none"> 1. Sri Santhosh Marakala (Borrower) S/O Narasimha Kanchan Prop Milan Studio N H 66 Sasthan Karnataka 2. Mrs Girija Kanchan (Guarantor) W/O Narasimha Kanchan Sri Ganesh Udbhav Pandeshwar Sasthan Karnataka 576226
The total amount due as on 31/12/2018	Rs. 6,78,686.68 (Rupees Six Lakh Seventy Eight Thousand Six Hundred Eighty Six and Paise Sixty Eight Only) with future interest and costs from 01/01/2019 till date of payment.
Description of the Immovable/Movable properties with name of the owner/Mortgager	<ol style="list-style-type: none"> 1. Non agricultural land measuring 8 cents bearing survey number 91/15B situated in Pandeshwara village, udupi Taluk along with residential building bearing house number 2-07 and measuring 2000 sqft. <u>Boundaries:</u> East : Survey Line West : Survey Line North : Survey Number 91/15A South : Private Road <ol style="list-style-type: none"> 2. <u>Name of Owner:</u> Mrs Girija Kanchan And all appurtenances thereto.
Details of encumbrances over the property, as known to the Bank	NIL

The details regarding E Auction are mentioned below:

Date and time of E – Auction	On 22/03/2019 between 11 a.m to 12 noon
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Reserve price of property	Rs. 8,70,000/-
E Auction Website address	https://auctiontiger.syndicatebank.net
Earnest Money deposit(EMD)	Rs. 87,000/-
Last date for submission of bids	21/03/2019 - 5 pm
Minimum Bid increment amount	Rs. 50,000/-
Date and time of inspection of property for intending purchasers	From 18/02/2019 to 20/02/2019 Time: 10 am to 5 pm
Contact details & website address service provider (Name/telephone no./email id/address)	M/s. E-Procurement Technologies Ltd (Auction Tiger), A-801, Wall Street-II, Opp. Orient Club, Near Gujarat College, Ahmedabad, Phone No. 079-40230813, 079-40230820. Support Mail id: rikin@auctiontiger.net Contact No. 09913326773

Terms and conditions

103. Sale is subject to the conditions prescribed in SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder as also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.
104. The sale process of above properties shall be conducted through e-auction only, on the said date i.e. 22/03/2019 between 11 a.m to 12 noon by the Bank's e-auction service provider M/s e-Procurement Technologies (ABC Procures), Contact person Mr. Jinesh Jariwala - 9537046315 on the platform of the website i.e. <https://auctiontiger.syndicatebank.net>. The service provider will also provide training on e-auction, if required, to those bidders who will deposit EMD.
105. Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/Fund Transfer to the credit of A/c no. 01593170000087 Syndicate Bank Sasthan Branch IFSC Code SYNB0000159 before submitting bids online. EMD can also be paid by way of Pay order/Demand Draft in favour of Syndicate Bank payable at Udupi.
106. Bids shall be submitted in the prescribed format with relevant details. For details please contact M /s e-Procurement Technologies Limited (ABC Procures) <https://auctiontiger.syndicatebank.net>
107. The intending bidders should submit the duly filled in Bid form (format available in the above website) along with the DD/PO/quoting the UTR no. of NEFT/RTGS remittance towards EMD in a sealed cover addressed to the Authorised Officer, Syndicate Bank, Sasthan Branch so as to reach the same before 21/03/2019 by 5 p.m (last date of submission of bid). The sealed cover should be super scribed with "Bid for participating in E Auction Sale – in the A/c of Mr. Santhosh Marakala".
108. On compliance with the above, the bidders shall be provided with the facility of online participation in the inter se auction bidding. Online bidding will take place at the Website of <https://auctiontiger.syndicatebank.net> and shall be subject to the terms and conditions mentioned herein as well as those given in the bid document. Further the sale shall be in accordance with the SARFAESI Act/Rules.
109. No person other than the intending bidder themselves, or their duly authorized agent shall be allowed to participate in the E Auction.
110. The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above mentioned website of service provider i.e. <https://auctiontiger.syndicatebank.net>. For the purpose of participation in e-auction, the intending

bidders must have a **valid digital signature**, active **e-mail ID and PAN Number**. Any intending bidders presently not having digital signature may procure it from any Registering Authority (Certified by the Government of India) issuing of such signature.

111. It is the sole responsibility of the bidder to obtain the said Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider.
112. Bidders can bid for all or any one of the lots.
113. Bidders are required to comply with KYC norms and provide self attested KYC documents online as well as offline on or before 21/02/2019. The genuineness of the KYC documents is the sole responsibility of the bidder
114. Offers that are not duly filled up or offers not accompanied by the EMD or offers received after the above date and time prescribed herein will not be considered/treated as valid offers, and accordingly shall be rejected.
115. After expiry of the last date of submission of bids with EMD, Authorised officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc) to the service provider M/s. e-Procurement Technologies(ABC Procures) to enable them to allow only those bidders to participate in the online inter se bidding/auction proceedings at the date and time mentioned in E – Auction Sale notice.
116. Inter se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders and bidders can bid in multiples of Rs. 50,000/-
117. Auction will be scheduled for an initial period of 60 minutes followed by unlimited extension of 5 minutes each viz. the auction will run for 60 minutes first and in case there is a valid bid received within last 5 minutes, the auction will get extended for another 5 minutes. **The process will continue until there are no valid bids during last 5 minutes.**
118. In no eventuality the property would be sold below the Reserve Price.
119. The property shall be sold to highest bidder, subject to acceptance of the bid by the secured creditor.
120. The successful applicant declared through the process of e-auction shall deposit 25% of the purchase amount (inclusive of EMD), immediately on the same day or not later than next working day, on closure of the e-auction sale proceedings through the mode of payment mentioned in Clause (3). The successful bidder is advised to note the business hours of the Bank to avoid technical issues/default.
121. The balance amount of the purchase money shall be paid to the Authorized Officer of the Bank on or before 15th day from the date of e-Auction or such extended period as agreed upon in writing by the Authorized Officer subject to a maximum three months. In case of any default of respective payment within the stipulated period, the sale will automatically stand revoked and the entire deposit made by the bidder together with the earnest money shall be forfeited without any notice and the property shall be resold. The defaulting bidder shall not have any recourse/claim against the Bank/Authorised Officer.
122. The EMD of the unsuccessful bidders will be returned on the closure of the e-auction sale proceedings.
123. The successful bidder 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 properties.
124. The sale certificate will be issued in the name of the successful bidder only and for the successful bid amount as sale consideration, after payment of the entire successful bid amount/closing bid amount and other charges if any.

- 125.The defaulting purchaser/bidder shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
- 126.The property is sold in “AS IS WHEREIS, WHAT IS THERE IS AND WITHOUT ANY RECOURSE BASIS” in all respects and subject to statutory dues if any. The intending bidders should make discrete enquiry as regards any claim, charges/encumbrances on the properties, of any authority, besides the Bank’s charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. For any discrepancy in the property the participating bidder is solely responsible for all future recourses from the date of submission of bid.
- 127.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 bid/confirmation of sale.
- 128.The Authorized Officer/Bank will not be responsible for any charge, lien, encumbrance, property tax dues, electricity dues etc or any other dues to the Government, local authority or anybody, in respect of the property under sale.
- 129.Prospective bidders are advised to peruse the copies of title deed, if any available with the bank and also carry out their own inquiries to satisfy themselves regarding title to the property, marketability, right, interest, encumbrances, dues if any, over the property.
- 130.The Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale or add/delete/change any of the terms and conditions of this sale at any time without prior notice to the owner, bidder, public etc and without assigning any reason.
- 131.The e-Auction sale is subject to the confirmation by the Secured Creditor/Bank. If the borrower/guarantor pays the amount due to the Bank in full before date of sale, no sale will be conducted. The successful bidder shall not have claim in this regard and cancellation of the sale/auction is at the discretion of the Bank/Authorised Officer.
- 132.Syndicate Bank has appointed M/s e-Procurement Technologies Pvt Ltd as a service provider who will assist the undersigned in conducting the auction.
- 133.Prospective bidders may avail online training on e-Auction from M/s e-Procurement Technologies Pvt. Ltd Karnataka@auctiontiger.net (Support Mail id: rikin@auctiontiger.net and Contact No. 09913326773)
- 134.The intending purchasers can inspect the property with prior appointment at his/her expenses on the time and date mentioned above. For inspection of the properties please contact our Sasthan branch 9449860831 and br.159@syndicatebank.co.in or M/s e-Procurement Technologies Pvt Ltd Karnataka@auctiontiger.net (Support Mail id: rikin@auctiontiger.net and Contact No. 09913326773)
- 135.The particulars specified in the Description of property have been stated to the best of information of the Bank and the Bank will not be responsible for any error, misstatement or omission.
- 136.For further details contact the Authorised Officer, Syndicate Bank, Syndicate Tower, K M Marg, Udupi. Phone : 9449860867

IMPORTANT INSTRUCTIONS

Bidding in the final minutes and seconds should be avoided in the bidders own interest. Neither Syndicate Bank nor Service Provider will be responsible for any failure/lapse (Power failure, Internet failure etc.) on the part of the vendor. In order to prevent such contingent situation bidders are requested to make all the necessary arrangements/alternatives such as backup power supply etc required so that they are able to prevent such situation and continue to participate in the auction successfully. As per the new inter-operability guidelines released by the Controller of Certifying Authorities (CCA), the Secured Socket Layer (SSL) certificate for a e-procurement application is generated on a new algorithm, SHA2. Also, the Digital Certificate that will be applicable for these platforms have to be SHA2 algorithm compliant. For the same, the users have to ensure that they have Windows XP (SP3)/Windows Vista/Windows 7 installed in their respective PC/Laptop.

In case of Windows XP service pack-3, if you get any issue you can install the SSL patch, which is available at our download section of our e-Auction Portal

This is also a notice to the borrower/guarantor of the above said loan about holding of this sale on the above mentioned date if their outstanding dues are not repaid in full.

Place: Udupi
Date: 21/01/2019

Sd/-

AUTHORISED OFFICER
सिंडिकेट बैंक/Syndicate Bank
क्षेत्रीय कार्यालय /Regional Office II
उडुपि/Udupi

[Format - Y]
E –Auction sale notice under SARFAESI Act 2002

Sale of immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the Act).

Notice is hereby given to the public in general and to the Borrower/s and Guarantor/s in particular that the under mentioned property mortgaged to Syndicate Bank, the possession of which had been taken by the Authorised Officer of the Bank under S. 13(4) of the Act will be sold by E- Auction as mentioned below for recovery of under mentioned dues and applicable interest, charges and costs etc as detailed below.

The property described below is being sold on “AS IS WHERE IS, WHATEVER THERE IS AND WITHOUT RECOURSE BASIS” under the rule no. 8 & 9 of the Security Interest (Enforcement) Rules (hereinafter referred to as the rules) for the recovery of the dues detailed as under:

Name and address of Borrower/Guarantor	<ol style="list-style-type: none">1. Sri Suvasini Hegde (Borrower) W/O Dinesh Hegde 2-91 Nadumane Suprabatha Hermunde Post Ajekar Karkala Taluk Udupi 5741012. Mr Dinesh Hegde (Co Borrower) S/O Bhioja Hegde Heggodlu Mavin Kodlu Kundapur Taluk Kulanje Shankaranarayana Udupi 5762271. Mr Prasanna Kumar Shetty (Guarantor) S/O Jayaram Shetty Marali Harimakki Ho Nalur Village Udupi 576234
The total amount due as on 01/12/2018	Rs.36,86,591.93 (Rupees Thirty Six Lakh Eighty Six Thousand Five Hundred Ninety One and Paise Ninety Three only) with future interest and costs from 02/12/2018 till date of payment.

Description of the Immovable/Movable properties with name of the owner/Mortgager	1. Simple mortgage of house site with building bearing Sy No 28/24 measuring 12 cents situated at Hermunde village, Karkala Taluk, Udupi District
	<u>Boundaries:</u> East : Portion of same SD belonging to Sri Sundara Hegde West : Portion of same SD belonging to Sri Sundara Hegde North : Portion of same SD belonging to Sri Sundara Hegde South : Portion of same SD belonging to Sri Sundara Hegde <u>Name of Owner:</u> Mrs. Suvasini Hegde And all appurtenances thereto.
Details of encumbrances over the property, as known to the Bank	NIL

The details regarding E Auction are mentioned below:

Date and time of E – Auction	On 22/03/2019 between 11 a.m to 12 noon
Reserve price of property	Rs. 16,20,000/-
E Auction Website address	https://auctiontiger.syndicatebank.net
Earnest Money deposit(EMD)	Rs. 1,62,000/-
Last date for submission of bids	21/03/2019 - 5 pm
Minimum Bid increment amount	Rs. 50,000/-
Date and time of inspection of property for intending purchasers	From 18/02/2019 to 20/02/2019 Time: 10 am to 5 pm
Contact details & website address service provider (Name/telephone no./email id/address)	M/s. E-Procurement Technologies Ltd (Auction Tiger), A-801, Wall Street-II, Opp. Orient Club, Near Gujarat College, Ahmedabad, Phone No. 079-40230813, 079-40230820. Support Mail id: rikin@auctiontiger.net Contact No. 09913326773

Terms and conditions

137. Sale is subject to the conditions prescribed in SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder as also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.
138. The sale process of above properties shall be conducted through e-auction only, on the said date i.e. 21/03/2019 between 11 a.m to 12 noon by the Bank's e-auction service provider M/s e-Procurement Technologies (ABC Procures), Contact person Mr. Jinesh Jariwala - 9537046315 on the platform of the website i.e. <https://auctiontiger.syndicatebank.net>. The service provider will also provide training on e-auction, if required, to those bidders who will deposit EMD.
139. Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/Fund Transfer to the credit of A/c no. 01703100000016 Syndicate Bank Muniyal Branch IFSC Code SYNB0000170 before submitting bids online. EMD can also be paid by way of Pay order/Demand Draft in favour of Syndicate Bank payable at Udupi.
140. Bids shall be submitted in the prescribed format with relevant details. For details please contact M/s e-Procurement Technologies Limited (ABC Procures) <https://auctiontiger.syndicatebank.net>

141. The intending bidders should submit the duly filled in Bid form (format available in the above website) along with the DD/PO/quoting the UTR no. of NEFT/RTGS remittance towards EMD in a sealed cover addressed to the Authorised Officer, Syndicate Bank, Muniyal Branch so as to reach the same before 21/03/2019 by 5 p.m (last date of submission of bid). The sealed cover should be super scribed with "Bid for participating in E Auction Sale – in the A/c of Sri Mrs. Suvasini Hegde".
142. On compliance with the above, the bidders shall be provided with the facility of online participation in the inter se auction bidding. Online bidding will take place at the Website of <https://auctiontiger.syndicatebank.net> and shall be subject to the terms and conditions mentioned herein as well as those given in the bid document. Further the sale shall be in accordance with the SARFAESI Act/Rules.
143. No person other than the intending bidder themselves, or their duly authorized agent shall be allowed to participate in the E Auction.
144. The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above mentioned website of service provider i.e. <https://auctiontiger.syndicatebank.net>. For the purpose of participation in e-auction, the intending bidders must have a **valid digital signature**, active **e-mail ID and PAN Number**. Any intending bidders presently not having digital signature may procure it from any Registering Authority (Certified by the Government of India) issuing of such signature.
145. It is the sole responsibility of the bidder to obtain the said Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider.
146. Bidders can bid for all or any one of the lots.
147. Bidders are required to comply with KYC norms and provide self attested KYC documents online as well as offline on or before 21/02/2019. The genuinity of the KYC documents is the sole responsibility of the bidder
148. Offers that are not duly filled up or offers not accompanied by the EMD or offers received after the above date and time prescribed herein will not be considered/treated as valid offers, and accordingly shall be rejected.
149. After expiry of the last date of submission of bids with EMD, Authorised officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc) to the service provider M/s. e-Procurement Technologies(ABC Procuress) to enable them to allow only those bidders to participate in the online inter se bidding/auction proceedings at the date and time mentioned in E – Auction Sale notice.
150. Inter se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders and bidders can bid in multiples of Rs. 50,000/-
- 151. Auction will be scheduled for an initial period of 60 minutes followed by unlimited extension of 5 minutes each viz. the auction will run for 60 minutes first and in case there is a valid bid received within last 5 minutes, the auction will get extended for another 5 minutes. The process will continue until there are no valid bids during last 5 minutes.**
152. In no eventuality the property would be sold below the Reserve Price.
153. The property shall be sold to highest bidder, subject to acceptance of the bid by the secured creditor.

154. The successful applicant declared through the process of e-auction shall deposit 25% of the purchase amount (inclusive of EMD), immediately on the same day or not later than next working day, on closure of the e-auction sale proceedings through the mode of payment mentioned in Clause (3). The successful bidder is advised to note the business hours of the Bank to avoid technical issues/default.
155. The balance amount of the purchase money shall be paid to the Authorized Officer of the Bank on or before 15th day from the date of e-Auction or such extended period as agreed upon in writing by the Authorized Officer subject to a maximum three months. In case of any default of respective payment within the stipulated period, the sale will automatically stand revoked and the entire deposit made by the bidder together with the earnest money shall be forfeited without any notice and the property shall be resold. The defaulting bidder shall not have any recourse/claim against the Bank/Authorised Officer.
156. The EMD of the unsuccessful bidders will be returned on the closure of the e-auction sale proceedings.
157. The successful bidder 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 properties.
158. The sale certificate will be issued in the name of the successful bidder only and for the successful bid amount as sale consideration, after payment of the entire successful bid amount/closing bid amount and other charges if any.
159. The defaulting purchaser/bidder shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
160. The property is sold in "AS IS WHEREIS, WHAT IS THERE IS AND WITHOUT ANY RECOURSE BASIS" in all respects and subject to statutory dues if any. The intending bidders should make discrete enquiry as regards any claim, charges/encumbrances on the properties, of any authority, besides the Bank's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. For any discrepancy in the property the participating bidder is solely responsible for all future recourses from the date of submission of bid.
161. 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 bid/confirmation of sale.
162. The Authorized Officer/Bank will not be responsible for any charge, lien, encumbrance, property tax dues, electricity dues etc or any other dues to the Government, local authority or anybody, in respect of the property under sale.
163. Prospective bidders are advised to peruse the copies of title deed, if any available with the bank and also carry out their own inquiries to satisfy themselves regarding title to the property, marketability, right, interest, encumbrances, dues if any, over the property.
164. The Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale or add/delete/change any of the terms and conditions of this sale at any time without prior notice to the owner, bidder, public etc and without assigning any reason.
165. The e-Auction sale is subject to the confirmation by the Secured Creditor/Bank. If the borrower/guarantor pays the amount due to the Bank in full before date of sale, no sale will be conducted. The successful bidder shall not have claim in this regard and cancellation of the sale/auction is at the discretion of the Bank/Authorised Officer.
166. Syndicate Bank has appointed M/s e-Procurement Technologies Pvt Ltd as a service provider who will assist the undersigned in conducting the auction.
167. Prospective bidders may avail online training on e-Auction from M/s e-Procurement Technologies Pvt. Ltd Karnataka@auctiontiger.net (Support Mail id: rikin@auctiontiger.net and Contact No. 09913326773)
168. The intending purchasers can inspect the property with prior appointment at his/her expenses on the

time and date mentioned above. For inspection of the properties please contact our Muniyal branch 9449860837 and br.0170@syndicatebank.co.in or M/s e-Procurement Technologies Pvt Ltd Karnataka@auctiontiger.net (Support Mail id: rikin@auctiontiger.net and Contact No. 09913326773)

169.The particulars specified in the Description of property have been stated to the best of information of the Bank and the Bank will not be responsible for any error, misstatement or omission.

170.For further details contact the Authorised Officer, Syndicate Bank, Syndicate Tower, K M Marg, Udupi.
Phone : 9449860867

IMPORTANT INSTRUCTIONS

Bidding in the final minutes and seconds should be avoided in the bidders own interest. Neither Syndicate Bank nor Service Provider will be responsible for any failure/lapse (Power failure, Internet failure etc.) on the part of the vendor. In order to prevent such contingent situation bidders are requested to make all the necessary arrangements/alternatives such as backup power supply etc required so that they are able to prevent such situation and continue to participate in the auction successfully. As per the new inter-operability guidelines released by the Controller of Certifying Authorities (CCA), the Secured Socket Layer (SSL) certificate for a e-procurement application is generated on a new algorithm, SHA2. Also, the Digital Certificate that will be applicable for these platforms have to be SHA2 algorithm compliant. For the same, the users have to ensure that they have Windows XP (SP3)/Windows Vista/Windows 7 installed in their respective PC/Laptop. In case of Windows XP service pack-3, if you get any issue you can install the SSL patch, which is available at our download section of our e-Auction Portal

This is also a notice to the borrower/guarantor of the above said loan about holding of this sale on the above mentioned date if their outstanding dues are not repaid in full.

Place: Udupi
Date: 21/01/2019

Sd/-

AUTHORISED OFFICER
सिंडिकेट बँक/Syndicate Bank
क्षेत्रीय कार्यालय /Regional Office II
उडुपि/Udupi