TENDER DOCUMENT FOR E AUCTION BARINDER PAL SINGH (HHECHD00520548 & HHLCHD00520540)

Whereas the Omkara Assets Reconstruction Pvt Ltd (OARPL) acting through its Authorised Officer, in exercise of its power under Section 13(2) of the Securitisation Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 54 of 2002) has decided to sale through Auction the property mentioned in ANNEXURE - I for realization of the secured debts due to OARPL of **Rs.39,13,142/- (Rupees Thirty Nine Lakh Thirteen Thousand & One Hundred Forty Two only) as on 29.10.2026, plus interest and expenses w.e.f. 30.10.2026 for loan account number HHLCHD00520540 and outstanding dues of Rs.1,17,207/- (Rupees One Lakh Seventy Thousand Two Hundred & Seven Only) as on 29.10.2026, plus interest and expenses w.e.f. 30.10.2026 for loan account number HHECHD00520548,**with further accrued interest/unrealized interest thereon, at the contractual rate(s) together with incidental expenses, costs, charges, etc till date thereon under SARFAESI Act, 2002. The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

Auctioneer Name	Omkara Assets Reconstruction Pvt Ltd. (Acting in its capacity as a Trustee of Omkara PS 22/20224-25 Trust) Address- As per Paper Publication
Auction to be Conducted by	M/s C1 India Pvt Ltd., Phase 2, Gulf Petrochem building, Building No. 301, Gurgaon, Haryana. Pin: 122015 Phone numbers: +91-124-4302020, +91 7291981124/1125/1126
Auction Schedule	Date of Auction: - As per Publication Timings: - As per Publication Auction Website: - https://www.bankeauctions.com Auction Website: - https://www.bankeauctions.com
Annexure	1) Publication of Sale Notice (Annexure - I) 2) Details of Bidder (Annexure – II) **INSTRUCTION**: This document is required to be duly filled in and signed by the bidder and thereafter uploaded on the website https://www.bankeauctions.com during the time of submission of the bid. 3) Declaration by Bidder (Annexure – III) **INSTRUCTION:** This document is required to be duly filled in and signed by the bidder and thereafter uploaded on the website https://www.bankeauctions.com during the time of submission of the bid. 4) Confirmation by Bidder Regarding Receipt of Training (Annexure – IV) **INSTRUCTION:** This document is required to be duly filled in and signed by the bidder and thereafter sent the scanned copy of that to the Authorised Officer, OARPL mentioned in the Sale Notice just after availing training on E-Auction with a copy to support@bankeauctions.com 5) Price Confirmation Letter by H1 Bidder (Annexure – V) **INSTRUCTION:** This document is required to be duly filled in and signed by the H1 bidder and thereafter e-mail scanned letter to the Authorised Officer, OARPL mentioned in the Sale Notice & copy to support@bankeauctions.com, immediately on completion of the bidding. Annexure VI – Description of the Property
Special Instructions	Bidding in the last minutes and seconds should be avoided in the bidders own interest. Neither the Service Provider nor OARPL will be responsible for any lapses / failure on the part of the Bidder, in such cases.

OMKARA
ASSETS RECONSTRUCTION PRIVATE LIMITED

E-Auction bidding Terms and Conditions (HHECHD00520548 & HHLCHD00520540)

1. Computerized E-Auction shall be conducted by service provider M/S C1 INDIA PVT. LTD. on behalf of OARPL, on pre-specified date, while the bidders shall be quoting from their own offices / place of their choice. Internet connectivity and other paraphernalia requirements shall have to be ensured by bidders themselves. Please note that failure of Internet connectivity (due to any reason whatsoever it may be) shall be sole responsibility of bidders and neither OARPL nor M/s C1 INDIA PVT. LTD. shall be responsible for these unforeseen circumstances. In order to ward-off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives whatever required so that they are able to circumvent such situation and still be able to participate in the E-Auction successfully. However, the Bidders are requested to not to wait till the last moment to quote their bids to avoid any such complex situations.
2. M/s C1 INDIA PVT. LTD. shall arrange to train the bidder(s), without any cost. M/s C1 INDIA PVT. LTD. shall acquaint bidder regarding the bidding process, functions and E-Auction rules. All the bidders required to ensure that compliance regarding receipt of training before start of bid process.
3. **Material for Bid:** Sale of Properties by OARPL under SARFAESI Act, 2002.
4. **Type of Auction:** E-Auction.
5. **Bidding Currency & Unit of Measurement:** Bidding will be conducted in Indian Rupees (INR) Only
6. **Starting (Opening) Price / Bid Increment:** The opening price of the auction and the bid Increment value shall be available to the bidders on their bidding screen.
7. **Bid Price:** The Bidder has to quote the total price.
8. For other terms and conditions, please see the E-Auction notice published by OARPL.
9. Procedure of E-Auctioning:
    a. e-Form Submission
    b. All interested bidder need to fill online form available on E-Auction domain with necessary details.
    c. Online E-Auction:
        i. OARPL will declare its Opening Price (OP), which shall be visible to the all Bidders during the start of the E-Auction. Please note that the start price of an item in online E-Auction is open to all the participating bidders. Any bidder can start bidding, in the online E-Auction, from the start price itself. Hence, the first online bid that comes in the system during the online E-Auction can be equal to the auction's start price, or higher than the auction's start price by one increment, or higher than the auction's start price by multiples of increment. The second online bid and onwards will have to be higher than the H1 rate by one increment value, or higher than the H1 rate by multiples of the increment value.
        ii. The "Bid Increase Amount" has been fixed in respect of each property which the bidders can view on their bidding screen and the bidders will have to increase the bid amount in the multiple of "Bid Increase Amount".
        iii. If a bidder places a bid in the last 5 minutes of closing of the E-Auction and if that bid gets accepted, then the auction's duration shall automatically get extended for some minutes (refer sale notice for details), from the time that bid comes in. Please note that the auto-extension shall be for limited / unlimited times (as given under the sale notice) and will take place only if a valid bid comes in last 5 minutes of closing. If valid bid is not received, the auto-extension will not take place even if that bid might have come in the last 5 minutes. In case, there is no bid in the last 5 minutes of closing of E-Auction, the auction shall get closed automatically without any extension. However, bidders are advised not to wait till the last minute or last few seconds to enter their bid during the auto-extension period to avoid complications related with internet connectivity, network problems, system crash down, power failure, etc.

10. Successful Bidder shall be required to submit the final prices, quoted during the E-Auction as per Annexure – III after the completion of Auction, duly signed and stamped as token of acceptance without any new condition

other than those already agreed to before start of auction. During E-Auction, if no bid is received within the specified time, OARPL at its discretion may decide to revise Opening price / scrap the E-Auction process / proceed with conventional mode of tendering.

11. The bid once submitted by you, cannot be cancelled / withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on part of bidder to comply with any of the terms and conditions of the E-auction notice and Tender Document will result in forfeiture of the amount paid (EMD) by the defaulting bidder.
12. The bidders will be able to view the following on your screen along with the necessary fields in the E Auction:
    a. Leading Bid in the Auction (H1 – Highest Rate)
    b. Bid Placed by bidder
    c. Opening Price & Minimum Increment Value.
    d. The bid rank of bidder in the auction
13. The decision of the OARPL regarding declaration of successful bidder shall be final and binding on all the Bidders.
14. OARPL shall be at liberty to cancel the E-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason.
15. OARPL / M/S. C1 INDIA PVT. LTD. shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the cause.
16. The bidders are required to submit acceptance of the terms & conditions and modality of E-Auction given above before participating in the E-Auction.
17. Successful bidder: At the end of the E-Auction, OARPL will evaluate all the bids submitted and will decide upon the successful bidder. OARPL's decision will be final & binding on all the bidders
18. **Duration of Auction:** The auction of each property is schedule to be conducted on day & time as specified in the auction notice published in the newspapers and soft copy enclosed as Annexure -I below. The bidders are cautioned not to wait till the last minute or last few seconds to enter their bid to avoid complications related to internet connectivity, network problems, system crash down, power failure, etc.

OMKARA ASSETS RECONSTRUCTION PVT. LTD. MUMBAI

OMKARA
ASSETS RECONSTRUCTION PRIVATE LIMITED

Terms & Conditions for Sale of Property (HHECHD00520548 & HHLCHD00520540)

1. The E-Auction is being held on **"AS IS WHERE IS" and "AS IS WHAT IS BASIS", "WHATEVER THERE IS" AND "WITHOUT RECOURSE BASIS".**
2. To the best of knowledge and information of the Authorised officer, no other encumbrance exists on the properties. However, the intending bidders should make their own independent enquiries regarding the other encumbrances, title of property/ies put on auction and claims/rights/dues effecting the property, prior to submitting their bid. The auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the OARPL. The property is being sold with all the existing and future encumbrances whether known or unknown to the OARPL. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues.
3. It shall be the responsibility of the bidders to inspect and satisfy themselves about the assets and specification before submitting the bid.
4. The particulars specified in the auction notice published in the newspapers and annexed herein below as ANNEXURE I, have been stated to the best of the information of the undersigned; however, undersigned shall not be responsible/liable for any error, misstatement or omission.
5. The inspection of property put on auction will be permitted to interest bidders at sites to on the day and time mentioned in the public notice annexed as ANNEXURE-I.
6. The EMD is required to be deposited in the bank account within the stipulated date and time as per the details mentioned in the sale notice. For payment mode, intended bidders are required to go through the attached sale notice. Please refer the payment mode for the remittance of EMD amount to the concerned account given under Terms and Conditions and register their name at "https://www.bankeauctions.com" and get user ID and Password free of cost and get training on E-Auction from our service provider, M/S C1 India Pvt. Ltd. by contacting on Helpline No. 01244302020/ 21/22/23, +91 7291981124/1125/1126 and e-mail ID: support@bankeauctions.com. Mr. Bhavin Pandya, Mobile: 8866682937 E mail: maharashtra@c1india.com
7. After Registration of bidders on the website as mentioned in para (vi) above, the intending purchaser/ bidder is required to get the copies of following documents uploaded in the website before last date of submission of the bid(s) (as mentioned in the public auction notice published in the newspapers and copy of which is attached below as ANNEXUREI)
    a. Copy of the NEFT/RTGS challan.
    b. Copy of PAN card.
    c. Proof of identification (KYC) viz. attested copy of Voter ID Card/ Driving License/ Passport etc.
    d. Copy of proof of address, without which the bid is liable to be rejected.
8. The E-Auction will take place through web portal "https://www.bankeauctions.com" on the time specified in the E-Auction notice published in the newspaper and as per ANNEXURE-I attached herewith.
9. The bidder has to specify the choice of the property for which offer is submitted from the list mentioned in the above website along with the EMD amount. (Kindly take note that minimum offer amount cannot be less than the reserve price mentioned in the public auction notice published in the newspapers and copy of which is attached below as ANNEXURE-I below.)
10. The bid/s shall be accompanied by an Earnest Money Deposit (EMD) equal to 10% of the Reserve Price, by RTGS/NEFT. The bids submitted without EMD amount shall be summarily rejected. The property shall not be sold below the reserve price.
11. The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.
12. If the dues of the OARPL together with all costs, charges and expenses incurred by it or part thereof as may be acceptable to OARPL are tendered by or on behalf of the borrower or property holder/s or guarantor/s at any time on or before the date fixed for sale, the sale of assets may be cancelled.



13. The auction is by way of inter-se bidding amongst the bidders and the bidders shall increase the bid amount in the multiple of amount mentioned against each property under column "Bid Increase Amount" in ANNEXURE-I. The inter-se bidding amongst the bidders shall commence online exactly on the date & time specified in the public notice annexed as ANNEXURE-I.
14. The EMD of unsuccessful bidders will be refunded to their respective A/c No. shared in E-Auction Portal (https://www.bankeauctions.com) online (within 07 working days from date of auction). The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
15. **The highest bidder shall deposit 25% of bid amount (after adjusting EMD) immediately i.e., on the same day but not later than the next working day, as the case may be and balance 75% amount must be paid within 15 days from confirmation of sale. On failure to pay the sale price as stated all deposits including EMD shall be forfeited without further notice. However, extension of further reasonable time to make the balance 75% payment in exceptional situations shall be at sole discretion of authorized officer and subject to terms & conditions as may be agreed upon in writing between the purchaser and the secured creditor in accordance with applicable provisions of law.**
16. The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name.
17. The payment of all statutory/non statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody shall be the sole responsibility of successful bidder only which will be paid over and above the bid price and OARPL does not take any responsibility to provide information on the same nor to pay any charges on the mortgage property of whatsoever nature.
18. In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of OARPL shall be final. In such an eventuality, OARPL shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by OARPL. For any kind of dispute, bidders are required to contact the concerned authorized officer only. In case all the bids are rejected, Authorised Officer can negotiate with any of the bidders or other parties for sale of the properties by way of private treaty.
19. The Affidavit submitted along with the Bid/Tender Form in spirit of the Section 29 A of Insolvency and Bankruptcy Code 2016, shall be subject to verification, if any of the contents of the Affidavit are found incorrect or contrary to record, the amount deposited by the bidder shall forfeited, allowing an opportunity for clarification. Subsequent to the said verification, the Sale Certificate shall be issued.
20. The sale certificate shall be issued on the receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued by Authorised Officer in the same name in which the offer is submitted.
21. The sale shall be governed by the terms and conditions mentioned in this tender document as well as the terms and conditions mentioned in the detailed sale notice enclosed as Annexure I to this tender document. In case of any contradictory term, the term and condition mentioned in Annexure I shall prevail.



Other Terms & Conditions for Sale of Property (ies)

- The Bidder shall not involve himself or any of his representatives in Price manipulation of any kind directly or indirectly by communicating with other bidders.
- The Bidder shall not divulge either his Bids or any other exclusive details of OARPL or to any other party.
- The decision of OARPL declaration of successful bidder shall be final and binding on all the Bidders.
- M/S C1 INDIA PVT. LTD. / OARPL shall not have any liability to Bidders for any interruption or delay in access to the site irrespective of the cause.
- M/S C1 INDIA PVT. LTD. /OARPL is not responsible for any damages, including damages that result from, but are not limited to negligence. M/S C1 INDIA PVT. LTD. will not be held responsible for consequential damages, including but not limited to systems problems, inability to use the system, loss of electronic information etc

Authorised Officer
Omkara Assets Reconstruction Pvt Ltd.
(Acting in its capacity as a Trustee of Omkara PS 22/204-25 Trust)

N.B.: Bidder(s) will have to go through the ANNEXURES uploaded on the Web Portal (https://www.bankeauctions.com) and follow the following procedures:

Annexure – II: All the Prospective Bidder(s) will have to –

- get the printout
- fill it up and sign
- upload the scanned copy while submitting the bid

Annexure – III: All the Prospective Bidder(s) will have to –

- get the printout
- fill it up and sign
- upload the scanned copy while submitting the bid

Annexure – IV: Just after receiving Training on E-Auction, Bidder(s) will have to –

- get the printout
- fill it up and sign
- e-mail the scanned copy to the Authorised Officer (e-mail ID mentioned in Sale Notice) with a copy to support@bankeauctions.com

Annexure – V: Just after the completion of e-Bidding Process, the H1 Bidder will have to –

- get the printout
- fill it up and sign
- e-mail the scanned copy to the Authorised Officer (e-mail ID mentioned in the Sale Notice) with a copy to support@bankeauctions.com

Annexure – VI: Intending bidders shall comply and give a declaration under section 29A of the insolvency and Bankruptcy Code 2016

Annexure VI – Description of the Property

Sr. no.	Description of immovable property
1.	Flat No 102-A, First floor, Sukhmani Enclave, Khasra no.21//20/2(3-16), 21/1(3-6), Chajju Majra, Hadbast No 33, Kharar, Dist. SAS Nagar Mohali, Punjab-140301.(Covered Area 1050 Sq ft)