

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).

LAST DATE TIME OF SUBMISSION OF EMD AND DOCUMENTS 13.12.2025 UPTO 4:00.PM

Whereas, the Authorized Officer of North Eastern Development Finance Corporation Limited (hereinafter the Corporation) had taken physical possession of the following property/ies pursuant to the notice issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the following loan account/s with right to sell the same on “AS IS WHERE IS, WHATEVER THERE IS AND WITHOUT RECOURSE BASIS” for realization of under mentioned dues and applicable interest, charges and costs etc as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act proposes to realize the said dues by sale of the said property/ies. The sale will be done by the undersigned through e-auction platform provided at the website.

The details regarding E Auction are mentioned below:

Name of the account	Details of the property	Demand notice date /outstanding amount	Reserve price	EMD	Minimum bid increase amount	Date /time of e auction	Inspection of property
M/s Nayak Infrastructure Pvt. Ltd. 2nd Floor, Kamakya Commercial, C K Road, Panbazar, Guwahati, Pin-781001, Assam	<u>Collateral:</u> 1. All that piece and parcel of a residential 2 (Two) storied (including basement floor for car parking and utilities), LEON type Villa No. 43 , measuring about 3483 Sqft super built up area constructed on a plot of land together witho proportionate share of land measuring about more or less 3.532 cottahs comprised in the	09.10.2023 Rs. 13,71,33,396/- (Rupees Thirteen Crore Seventy One Lakhs Thirty Three Thousand Three Hundred Ninety Six Only) as on 06.10.2023 along with future interest and incidental expenses, costs etc.	Rs.1,45,00,000/- [for Collateral property No. 1 (LEON type Villa No. 43)] Rs.1,45,00,000/- [for Collateral property No. 2 (MIRANDA type Villa No. 46)]	Rs.14,50,000/- [for Collateral property No. 1 (LEON type Villa No. 43)] Rs. 14,50,000/- [for Collateral property No. 2 (MIRANDA type Villa No.	Rs 1,00,000/- (Rupees One Lakhs only)	23.12.2025 Between 11.00 Noon to 12.00 Noon with unlimited extension of 5	04.12.2025 12.00 Noon to 3.00 PM.

	<p>layout named Ideal Villas pertaining to Mouza-Kochpukur, R.S. and L.R. Dag No. 321/615, L.R. Khatian No. 904 (Earlier khatian Nos.- 283/2, 465/3, 465/4, 528/3, 538/4) J.L. No. 2, Touzi No. 10, P.S. Kolkata Leather Complex, District -24 Parganas (South), within the limits of Bamanghata Gram Panchayt standing in the name of Shri Ananta Charan Nayak.</p> <p><u>Boundary:</u></p> <p>North: By Project Boundary East: By plot No.42 South: By Internal Road Boulevard Costa Blanca West: By Plot No. 44</p> <p>2. All that piece and parcel of a residential 2 (Two) storied (including basement floor of car parking and utilities) MIRANDA type Villa No. 46, measuring about 4359 sq ft super built up area constructed on a plot of land together with proportionate share of land measuring about more or less 5.126 cottahs, comprised in the lay out named Ideal Villas,</p>			46)]		Minutes each.	
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	<p>pertaining to pertaining to Mouza- Kochpukur, R.S. and L.R. Dag No. 321/615, L.R. Khatian No. 904 (Earlier khatian Nos.- 283/2, 465/3, 465/4, 528/3, 538/4) J.L. No. 2, Touzi No. 10, P.S. Kolkata Leather Complex, District -24 Parganas (South), within the limits of Bamanghata Gram Panchayt, standing in the name of Shri Ananta Charan Nayak.</p> <p><u>Boundary:</u></p> <p>North: By Project Boundary East: By plot No.45 South: By Internal Road Boulevard Costa Blanca West: By Plot No. 47</p>						
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The details regarding E Auction are mentioned below:

(1) E-Auction is being held on "AS IS WHERE IS, WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" and will be conducted online. The auction will be conducted through the Corporations' approved service provider M/s e-procurement Technologies Ltd at the web portal (<https://sarfaesi.auctiontiger.net>), also on Auctiontiger Mobile App. E auction tender documents containing online e-auction bid form, declaration, General Terms and conditions of online auction sale are available on <https://sarfaesi.auctiontiger.net>. The prospective qualified bidders may avail online training on e-Auction from M/s e-procurement Technologies Ltd prior to the date of e-Auction. Neither the Authorized Officer/ the Corporation nor M/s e-procurement Technologies Ltd shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.

(2) The EMD shall be deposited through RTGS/NEFT/Fund Transfer to the credit of A/c 10055610554, State Bank of India , GMC Branch, Bhangagarh, IFSC Code. SBIN0007700, before submitting bids online. EMD can also be paid by way of Pay order/Demand Draft in favour of North Eastern Development Finance Corporation Limited (NEDFi) payable at GUWAHATI." drawn on any nationalized or

scheduled bank in Guwahati, Assam along with the letter for participation in the bid including viz. i) Copy of the NEFT/RTGS Challan; ii) Copy of PAN Card; iii) Proof of Identification (KYC) iv) Proof of address by 4 p.m. on or before the last date of submission of bid and register their name at M/s e-Procurement Technologies Limited -Auction Tiger. Contact Person: Ram Sharma, Mobile:8000023297 | Phone:9265562818/9265562821/079-68136842/6869 Email:ramprasad@auctiontiger.net & support@auctiontiger.net and get user ID and password free of cost and get training on E-Auction from M/s e-Procurement Technologies Pvt Ltd-Auction Tiger, B-705, Wall Street - II, Opp. Orient Club, Nr. Gujarat College, Ellis Bridge, Ahmedabad - 380006 Gujarat (India). No cheque will be accepted for EMD.

(3) The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on closure of the e-auction sale proceedings, and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the successful bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount. For Sale Proceeds of Rs. 50 Lakhs (Rupees Fifty Lakhs) and above, the successful bidder will have to pay TDS at the rate 1% on the Sale Proceeds and submit the original receipt of TDS certificate to the Corporation. All charges for conveyance, stamp duty/GST registration, Charges etc., as applicable shall be borne by the successful bidder only

(4) It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property put on auction will be permitted to interested bidders at sites on **04.12.2025** from 12.00 Noon to 3.00 PM. For inspection, interested bidders are requested to contact Mr. Tapan Sayal (mobile No. 7596-805105) the official of authorized enforcement Agent of the Corporation namely M/s Akal Associates Pvt Ltd.

(5)The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof. The rule of CAVEAT EMPTOR (Buyer beware) is applicable. This is to say, that the intending bidders shall be deemed to have made themselves aware of the physical conditions, dimension, size, etc. of the property by inspecting the property physically before submitting their bid and no complaint/claim in this regard shall be entertained by the Authorised Officer after declaration of the auction result/successful bidder. For further details contact the Shri Satyajit Nath, Authorised Officer, North Eastern Development Finance Corporation Ltd. (NEDFi), NEDFi House, GS Road, Dispur, Guwahati-781006 during office hours on any working day (Mobile No. 9854028205) Email Id: satyajit@nedfi.com

(6) Particulars specified in respect of the said properties in above schedule have been stated to the best of the information of the Authorized Officer/Corporation, but Authorized Officer or the Corporation will not be answerable for any error, miss-statement or omission in this public notice.

(7) To the best of the knowledge and information of the Authorized Officer no other encumbrance exist on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claims/rights/dues/ affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment of any representation of the Corporation. The property is being sold with all the existing and future encumbrances whether known or unknown to the Corporation. The Authorized Officer of secured creditor shall not be responsible in any way for any third party claims/rights/dues. The sale shall be subject to rules/conditions prescribed under the SARFAESI Act 2002.

(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., M/s e-Procurement Technologies (Auctiontiger).

- (9). Bidders are required to comply with KYC norms and provide self attested KYC documents online as well as offline on or before **4.00 PM on 13.12.2025** (before the last date of submission of bid). The genuinity of the KYC documents is the sole responsibility of the bidder.
- (10). 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.
- (11). 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 Corporation 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.
- (12). 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 amount as mentioned against the respective property.
- (13). 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.
- (14). In no eventuality the property would be sold below the Reserve Price.
- (15). The property shall be sold to highest bidder, subject to acceptance of the bid by the secured creditor.
- (16). The EMD of the unsuccessful bidders will be returned on the closure of the e-auction sale proceedings.
- (17). The successful bidder shall bear the 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.
- (18). 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.
- (19). 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.
- (20). The property is sold in “AS IS WHERE IS, WHATEVER THERE IS AND WITHOUT 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 Corporation’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.
- (21). 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.

- (22). The Authorized Officer/Corporation 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.
- (23). Prospective bidders are advised to peruse the copies of title deed, available with the Corporation 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.
- (24). 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.
- (25). The e-Auction sale is subject to the confirmation by the Secured Creditor/Corporation. If the borrower/guarantor pays the amount due to the Corporation 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.
- (26). NEDFi has appointed M/s e-Procurement Technologies Pvt Ltd as a service provider who will assist the undersigned in conducting the auction.
- (27). Prospective bidders may avail online training on e-Auction from M/s e-Procurement Technologies Pvt. Ltd (Auctiontiger), Contact details as mentioned above.
- (29). The particulars specified in the Description of property have been stated to the best of information of the Corporation and the Corporation will not be responsible for any error, misstatement or omission.
- (30). The mortgagors/borrower's attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of the time available, to redeem the secured assets.
- (31). STATUTORY 30 DAYS SALE NOTICE UNDER RULE 9 (1) OF The Security Interest (Enforcement) Rules, 2002 - This is also a notice to the guarantor/mortgagor of the above said loan/s about holding of this sale on the above-mentioned date if their outstanding dues along with upto date interest and ancillary expenses are not repaid in full within 30 days.

IMPORTANT INSTRUCTIONS

Bidding in the final minutes and seconds should be avoided in the bidders own interest. Neither NEDFi 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 eprocurement application is generated on a new algorithm, SHA2. 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 just below the label of NEDFi.

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

Place: Guwahati
Date:20.11.2025

Sd/-
Authorized officer
NEDFi