অসম গ্রামীণ বেঙ্ক
ASSAM GRAMIN BANK: HEAD OFFICE
M.S.S Path, Christian Basti, Guwahati-781005, Assam, E-Mail-cm.rec@agvb.bank.in, ho.rcm@agvb.bank.in

E-AUCTION SALE NOTICE

SALE OF IMMOVABLE PROPERTIES MORTGAGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISON TO RULE 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

In exercise of powers under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security interest (Enforcement) Rules, 2002 and pursuant to the possession of secured assets of the Borrower/Guarantor, taken by the Authorized Officer for Recovery of the secured debt as mentioned aside the accounts with further interest and expenses and other charges, the Bank acting through the Authorized Officer has decided to put up for **E-auction** of the mortgaged properties on "**AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS**".The details of the secured assets/immoveable properties mortgaged to the Bank for the recovery of secured debt is as under:

Sl No	Name of Borrower(s)/ Guarantor(s) & Address	Outstanding Dues for Recovery of which Property/ies is/are being Sold	Location and Details of the property/ies	Possession type Reserve Price (Rs.) EMD (Rs.)
1.	**Borrower:** Usha Devi and Gurudev Singh W/O Gurudev Singh and S/O Late Karnal Singh **Address:** AMCH Campus 4th grade colony, PO-Jalan Nagar, Dist-Dibrugarh, Assam, pin:786005 **Guarantors:** 1)Bittu Gill, S/O Kulbinder Gill **Address**: AMCH Campus, PO-Jalan Nagar, Dist-Dibrugarh, Assam, pin:786005 2)Kuldip Hans, S/O Nazir Hans **Address:** AMCH Campus, PO-Borbari, Dist-Dibrugarh, Assam, pin:786005.	Rs. 22,82,940.00 (Rupees Twenty Two Lakh Eighty Two thousand Nine Hundred Forty) only as on 28.10.2026 (interest charged upto 29.09.2026) plus further interest WEF 30.09.2026 and expenses, other charges thereon minus recovery.	Equitable mortgage of land measuring 00Bigha 00Katha 10Lecha under Dag no. 38(part) and Patta No.114 situated at vill: Bongalgaon, Mouza:Dibrugarh, Sub Registrar office:Dibrugarh, Dist: Dibrugarh, Assam along with residential dwelling thereon standing in the name of Usha Devi, W/O Gurudev Singh **Bounded by**: North: Part of land bearing Dag no.38 South:22 feet wide road. East: Part of land bearing Dag no.38 West: Part of land bearing Dag no.38	Symbolic Possession Rs. 7,60,000.00 Rs. 76,000.00
2.	**Borrower:** Bidya Kaur and Jay Nahar W/O Dara Singh Nahar and S/O Dara Sing Nahar **Address:** AMCH Campus 4th grade colony, PO-Jalan Nagar, Dist-Dibrugarh, Assam, pin:786005 **Guarantors:** 1)Anu Basfor, W/O Jamuna Basfor **Address:** Vill-:Graham Bazar, PO-Dibrugarh, Dist-Dibrugarh, Assam, Pin:786001. 2)Pal Hans, S/O-Late Munchi Hans **Address:**AMCH Campus, PO-Jalan Nagar, Dist-Dibrugarh, Assam, Pin-786005.	Rs. 24,86,887.00 (Rupees Twenty Four Lakh Eighty Six Thousand Eight Hundred Eighty Seven) only as on 28.10.2026 (interest charged upto 29.09.2026) plus further interest WEF 30.09.2026 and expenses, other charges thereon minus recovery.	Equitable mortgage of land measuring 00Bigha 00Katha 10Lecha under Dag no. 38(part) and Patta No.114 situated at vill: Bongalgaon, Mouza:Dibrugarh, Sub Registrar office:Dibrugarh, Dist: Dibrugarh, Assam along with residential dwelling thereon standing in the name of Bidya Kaur, W/O: Dara Singh Nahar. **Bounded by**: North: Part of land bearing Dag no.38 South:22 feet wide road. East: Part of land bearing Dag no.38 West: Part of land bearing Dag no.38	Symbolic Possession Rs. 6,53,000.00 Rs. 65,300.00
3.	**Borrower:** Manjit Kaur and Bikram Balmiki W/O Gurmit Singh Balmiki and S/O Gurmit Singh Balmiki **Address:** AMCH Campus 4th grade colony, PO-Jalan Nagar, Dist-Dibrugarh, Assam, pin:786005 **Guarantors:** 1)Pranita Das, D/O Madhu Das **Address**: AMCH Campus, PO-Jalan Nagar, Dist-Dibrugarh, Assam, pin:786005 2)Ramu Basfor, S/O Bhola Basfor **Address:** AMCH Campus, PO-Jalan Nagar, Dist-Dibrugarh, Assam, pin:786005.	Rs. 27,45,613.00 (Rupees Twenty Seven Lakh Forty Five Thousand Six Hundred Thirteen) only as on 28.10.2026 (interest charged upto 29.09.2026) plus further interest WEF 30.09.2026 and expenses, other charges thereon minus recovery.	Equitable mortgage of land measuring 00Bigha 00Katha 10Lecha under Dag no. 38(part) and Patta No.114 situated at vill: Bongalgaon, Mouza:Dibrugarh, Sub Registrar office:Dibrugarh, Dist: Dibrugarh, Assam along with residential dwelling thereon standing in the name of Manjit Kaur, W/O: Gurmit Singh Balmiki. **Bounded by**: North: Part of land bearing Dag no.38 South:22 feet wide road. East: Part of land bearing Dag no.38 West: Part of land bearing Dag no.38	Symbolic Possession Rs. 7,60,000.00 Rs. 76,000.00

Bid Multiplier : Rs. 10,000.00 (Rupees Ten Thousand) only
Inspection of the Properties: From 23-11-2026 to 27-11-2026 from 11:00 AM to 2:00 PM
Contact no are : 7002986485, 6003900384, 8638886774
Submission of application (Format – Annexure II available with Bank's website : www.agvb.bank.in) for bid with EMD at :
Assam Gramin Bank, Regional Office, Dibrugarh, Milan Nagar, PO-C.R. building, Dibrugarh, Assam or Assam Gramin Bank, Head Office, Adam's Plaza, Christian Basti, Guwahati -5 or scanned copies of all the documents/ application may be mailed to cm.rec@agvb.bank.in and ho.rcm@agvb.bank.in
Last date for submission of application for Bid with EMD : 03-12-2026 up to 5.00 PM
Terms and conditions:
The sale shall be subject to the Terms and Conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:

1. **E-auction will take place on 04-12-2026 from 11.00 AM to 1.00 PM with unlimited extension of 10 minutes each.**
2. The property will be sold by E-auction through the Bank's approved service provider "M/s E-procurement Technologies Pvt. Ltd. (Auction Tiger)" under the supervision of the Authorized Officer of the Bank.
3. The EMD shall be remitted through **RTGS to the credit of Account No. 7281210000259 of Assam Gramin Bank, Chandmari Branch, Guwahati, IFSC code – PUNB0RRBAGB (fifth character is Zero) with a remark as "Earnest Money for E- Auction for property located at___ SL no __ Published on____ " and mail us the bidder details with UTR number to cm.rec@agvb.bank.in, & ho.rcm@agvb.bank.in .**
4. The particulars of secured assets specified in the schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
5. The property/ies is/are being sold on "**AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS**". The purchaser(s) should make their own inquiries regarding any statutory liabilities, arrears of Property Tax, Claims, etc. by themselves before making the Bid.
6. For detailed terms and conditions of the sale please visit the Bank's website www.agvb.bank.in.

Date: 30-10-2026
Place: Guwahati

Authorized Officer
Assam Gramin Bank

Other terms and conditions:

1. Properties to be sold on as it is and where it is /on what it is/ whatever it is and no compliant basis.
2. Prospective bidders are advised / cautioned to verify the documents from Sub Registrar Office as well as verify the Revenue Records and shall satisfy themselves regarding the nature, description, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids.
3. Prospective bidder(s) is required to deposit earnest money (EMD) along with bid application (Annexure II & III).
4. Once the EMD and bid application form is received, it shall be intimated to the e-auction platform provider.
5. E-Auction provider will allot login credentials to the prospective bidder(s) for participating in the e-auction.
6. Bidders should not disclose their User ID as well as password and other material information relating to the bidding to anyone and safeguard its secrecy.
7. The bidding will be conducted in online mode. After bidding time is over, the e-auction service provider will intimate the authorized officer the name of the successful bidder. Sale shall be confirmed on the highest bidder/successful purchaser, upon payment of entire sale amount subject to confirmation by the secured creditors. However, the Bank is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof.
8. The bidder shall be solely responsible for all consequences arising out of the bid submitted by him (including any wrongful bidding) and no complaint/ representation will be entertained in this regard by the Authorized Officer. Hence bidders are cautioned to be careful to check the bid amount and alter/rectify their bid if required before confirming the bid submitted.
9. Authorized officer on the basis of the aforesaid report of the e-auction service provider will issue letter to successful bidder specifying mode and time of payment of balance amount in accordance with e-auction notice.
10. After declaration of successful bidder, the successful bidder shall immediately i.e. on the same day or not later than next working day pay the deposit of 25% of the sale price(inclusive of EMD).
11. Balance amount shall be paid on or before the 15th day of confirmation of sale of the sale of the immovable property or such extended period as may be agreed upon in writing.
12. Confirmation of sale will not be made pending operation of any stay/injunction/restraint order passed by the higher authorities/court against confirmation/ sale.
13. In the event of default of payment by the purchaser, the deposit shall be forfeited to the secured creditor.
14. Upon confirmation of sale and receipt of payment of full price as per agreed terms, the Authorized Officer shall issue sale Certificate.
15. Sale Certificate will be issued only in the name/names of the bidders whose name/names are mentioned in the bid form. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.
16. In case of stay of further proceedings by any higher judicial forum, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.
17. In case of unsuccessful/failed bid, the bidder has to make a formal request for refund of EMD to the Authorised Officer and it will be refunded. Please note that the bidders will not to be entitled to claim any interest, cost, expenses and any other charges.
18. The successful bidder shall bear all the necessary expenses like applicable GST, applicable stamp duties /additional stamp duty/ transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name.

Sd/-
Authorized Officer
Assam Gramin Bank

ANNEXURE-II

DETAILS OF BIDDER – FILL All LETTER IN CAPITAL

(Read carefully the terms and conditions of sale before filling-up and submitting the bid)

Name(s) of Bidder (in Capital)

Father's/Husband's Name

Postal Address of Bidder(s)

eMail ID

Phone/Cell Number:

Bank Account details to which EMD amount to be returned

Bank A/c No.
IFSC Code No.
Branch Name

Date of Submission Bid _/ ____ / **PAN Number**

Property Item No.

Whether EMD remitted ☐ **Yes** **Date of Remittance** ☐ **No** __/ ____ /

Name of Bank
Branch Name
Account No.
IFSC Code No.

Bid Amount Quoted

Amount In Figure	
Amount in Word	

I/We declare that I/We have read and understood all the terms and conditions of auction sale and the auction notice published in the newspaper which are also available in the website **https:// .auctiontiger.net** and shall abide by them. I/We also undertake to improve my/our bid by one bid incremental value notified in the sale notice if I/We am/are the sole bidder.

_____

Name & Signature

ANNEXURE-III

DECLARATION BY BIDDER(S)

To,
Authorized Officer
Bank Name : _____ ***, Date :*** ____/_____/

1. I/We, the bidder/s do hereby state that, I/We have read the entire terms and conditions of the sale and have understood them fully. I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Auction.

2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.

3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Authorized Officer and that the Authorized Officer will be at liberty to annul the offer made to me/us at any point of time.

4. I/We understand that in the event of me/us being declared as successful bidder by the Authorized Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorized Officer and thereafter if I/We fail to comply or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfill any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorized Officer.

5. I/We also agree that in the eventuality of forfeiture of the amount by Authorized Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.

6. I/We also understand that the EMD of all offerer/bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.

7. The decision taken by Authorized Officer in all respects shall be binding on me/us.

8. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.

Signature:_____

Name: _____

Address:_____ **eMail ID:** ___