

Diabetes drug may help treat cocaine addiction: Study

Washington

A drug approved for use in obese patients and type 2 diabetics may also help treat cocaine dependence, a new study has claimed, reports PTI.

The drug, Byetta, is derived from a naturally occurring hormone called glucagon-like peptide-1, or GLP-1, which regulates feeding behaviour. Knowing what they did about GLP-1, researchers from University of Pennsylvania in US turned to it as a possible treatment for cocaine addicts.

In a two-and-a-half year study of rats, researchers showed that when they activated GLP-1 receptors in the region of the brain that deals with reward behaviour, called the ventral tegmental area (VTA), the animals self-administered less cocaine. It is the first time such a role has been shown for GLP-1 in the brain, researchers said.

Physiologically, GLP-1 acts similarly in rat brains and human brains. Rather than injecting cocaine, researchers modelled the way a human would take the drug by offering the study rats a lever to press for intravenous infusions.



Freebies can influence Valentine's day gifting

New York

You are more likely to skip on a Valentine Day gift while choosing it for a loved one if it comes with a free gift, finds a new study which may have implications for merchants, retailers and marketers, reports IANS.

Just as people are more likely to give more to close friends than to strangers, people may be more likely to give less to close friends than to strangers if there is a mutual overall benefit for doing so, said the study published in the Journal of Consumer Research.

"The tendency is rooted in a friendly intention of trying to maximise the total benefits for the pair, or the so-called 'self-other collective,'" said the team from universities of Chicago and Florida. To understand this, seven experiments were conducted to

explore different kinds of relationships - including naturally occurring friendships and those developed in the lab.

The activities in the experiments included sampling chocolates, getting massages, sharing cabs and choosing airline mileage programmes. The results of each experiment supported the hypothesis that because people focus on total benefits when making decisions about how to allocate resources between themselves and people they're close to, they choose the option that benefits themselves.

Although consumers generally spend more on gifts for people they are close to, the researchers say, "they might also be more influenced by discounts, sales, and other saving opportunities" when buying for those loved ones.

Alcohol allows bacteria easy access to liver

New York

Alcohol allows gut bacteria to migrate to the liver, promoting alcohol-induced liver diseases, reveals a new study, reports IANS.

According to the researchers, natural gut antibiotics are diminished by alcohol and leave mice more prone to bacterial growth in the liver, exacerbating alcohol-induced liver disease. "Alcohol appears to impair the body's ability to keep microbes in check," said senior author Bernd Schnabl from University of California, San Diego School of Medicine in the US.

"When those barriers breakdown, bacteria that don't normally colonise the liver end up there, and now we've found that this bacterial migration promotes alcohol liver disease. Strategies to restore the body's defenses might help us treat the disease," Schnabl added. The study was published in Cell Host & Microbe.

REG3G deficiency promotes progression of alcohol-induced liver disease. For the study, mice engineered to lack REG3G and fed alcohol for eight weeks were more susceptible to bacterial migration from the gut to the liver than normal mice who received the same amount of alcohol, the researchers discovered.

Schizophrenics more likely to attempt suicide

TORONTO: People with schizophrenia are six times more likely to have attempted suicide than those without the mental disorder that affects how a person thinks, feels and behaves, a new study says, reports IANS. "Even after taking into account most of the known risk factors for suicide attempts, those with schizophrenia had six times the odds of having attempted suicide in comparison to those without schizophrenia," said lead study author Esme Fuller-Thomson, professor at University of Toronto. The researchers found that individuals with schizophrenia who reported that they had been physically abused during their childhood were at even higher risk of having attempted suicide.

Sleep deprivation increases risk of false confessions

Washington

Sleep deprived people are more likely to falsely confess to wrongdoings that never occurred, according to a new groundbreaking study that has important implications for police interrogation practices, reports PTI.

The odds of signing a false confession were 4.5 times higher for participants who had been awake for 24 hours than for those who had slept eight hours the night before, researchers found. "This is the first direct evidence that sleep deprivation increases the likelihood that a person will falsely confess to wrongdoing that never occurred," said Kimberly M Fenn, associate professor at Michigan State University.

False confessions in the US are thought to account for 15-25 per cent of wrongful convictions. Previous research has indicated that the interrogation of unrested, possibly sleep-deprived suspects is common place. For the study, 88 participants completed various computer activities and a cognitive test during several laboratory sessions over a week-long period and were monitored during the tasks.



On the final day of the experiment, half of the participants slept for eight hours while the other half stayed awake overnight. The next morning before leaving the lab, each participant was shown a statement summarising their activities and falsely alleging the participant had pressed the escape key.

Participants were asked to sign the statement, check a box confirming its accuracy and sign their name. The results were striking: 50 per cent of sleep-deprived participants signed false confession, while only 18 per cent of rested participants signed it. Further, sleep deprivation had a significant effect on participants who scored lower on the Cognitive Reflection Test, which is related to intelligence.

Life-size tribute to mark Shakespeare's death anniversary

LONDON: A life-size art installation featuring over a dozen of Shakespeare's famous creations handcrafted from paper and cardboard to mark the legendary writer's 400 death anniversary, is causing much ado about 'something', reports PTI. The show at Birmingham City University (UK) which displays scale models over six feet tall, a three-meter-high balcony and even a walk-in tavern, has been made as a

tribute to mark 400 years since the Bard's death. Each piece in the installation was individually crafted by 22 first year students from the University's Design for Theatre, Performance and Events degree course. Among the figures on show are a likeness of Shakespeare writing at his desk and full size replicas of some of theatre's most famous names - including Richard III, Romeo and Juliet, King Lear and Caliban.

Couch potatoes may have smaller brains later in life

Boston

Poor physical fitness in middle age may be linked to a smaller brain size 20 years later, researchers, including those of Indian-origin, have warned, reports PTI.

For the study, researchers from Boston University School of Medicine in US made 1,583 people with an average age of 40 years and without dementia or heart disease take a treadmill test. They took another one two decades later, along with

Magnetic resonance imaging (MRI) brain scans. Researchers also analysed the results when they excluded participants who developed heart disease or started taking beta blockers to control blood pressure or heart problems.

Exercise capacity was estimated using the length of

time participants were able to exercise on the treadmill before their heart rate reached a certain level. For every eight units lower a person performed on the treadmill test, their brain volume two decades later was smaller, equivalent to two years of accelerated brain ageing, according to researchers, including Sudha Seshadri and Ramachandran S Vasam from Boston University.

People with poor physical fitness often have higher blood pressure and heart rate responses to low levels of exercise compared to people with better fitness, researchers said. "We found a direct correlation in our study between poor fitness and brain volume decades later, which indicates accelerated brain ageing," said Nicole Spartano from Boston University.

Guiding Light

A Lively Mind To Keep Pace With Life On The Move

— Appaswami

A Class IV student can tell you the difference between a living and a non living organism: that which moves on its own is a living organism. That which cannot, is non living.

Life scientists cite movement as characteristic of life.

Our ancient sages, more than 5000 years ago described creation as chara and achara - those that move and those that do not move.

Apparently mind also moves from one thought to another and another and

What about the thought? Are we coming up with a new thought every second?

Are n't we coming up with the same thoughts again and again and again?

Same irritation, dissatisfaction, intolerance, arrogance, varying in intensity but basically the same thought arising again and again.

Old familiar thoughts. A procession of old familiar thoughts.

If there is no real movement in thoughts what do you call such a mind? Static, inert or without movement.

Can an inert mind keep pace with life which is movement?

Can a fielder catch a moving ball, rooted to the place where he is positioned?

Can a mind firmly rooted to one thought or a set of thoughts keep pace with life on the move?

For the mind to be alert, aware and agile it must be light and free from burden.

Burden of the past, burden of preconceived notions and burden of memory. Such a mind is a lively mind. A lively mind to keep pace with life on the move. Unburden your mind. You are using it as a dustbin to store all unwanted negative thoughts. Empty the brain of all those unwanted thoughts and feel light. Suddenly you find the mind light and fresh. Then you start seeing life - the clouds, the rain drops, the stream, plants, animals and people as they are.

YOUR DAY

Nilikash P Pradhan

-  **ARIES:** Don't get too much worried about your assignments but at the time don't get too relaxed also. If you keep proper time table you will not find any delays. Romance is in the air.
-  **TAURUS:** Today try to use opportunities to build contacts. Being creative will turn the tide in your favour. You are likely to hold on good elevated position. Try to manage to control your emotional state.
-  **GEMINI:** Take care that minor health problems don't turn major. You have to keep away things which give more stress. Domestic issues will be affecting your married life and give rise to quarrels.
-  **CANCER:** Happiness and contentment come into your personal life through the blessings of god. There is closeness and warmth in all your relationships leading greater pleasure and cheer.
-  **LEO:** Shed away your inactiveness and follow some workout patterns. Maintain proper diet habits to keep yourself healthy. It is likely to be a slightly stressful day.
-  **VIRGO:** You certainly express yourself wonderfully and vocally in group activities, but not by being rigid, too stubborn to bend. You will be successful both in professional and domestic front today.
-  **LIBRA:** Fame will increase in sports and arts. Today is the excellent time to complete pending tasks. Romantic relationships will be happy. Today is the good day in social work and to plan something in business.
-  **SCORPIO:** Today a good chance of getting new contracts and rise in income. You will be rewarded. Romantic relationships will be good. Your good foreplay will satisfy your partner.
-  **SAGITTARIUS:** You will be very fortunate and will receive special favours from the authorities. You will be successful in all your endeavours and rise to a powerful and lucrative position.
-  **CAPRICORN:** Your soaring confidence and self-esteem lead you to learn to do things much better, if not perfectly. You can be a leader, an innovator by the sheer force of your personality.
-  **AQUARIUS:** In service seniors will appreciate your work. Court matter decision will be in your favour. Love at first sight is in the cards. Business problems will get solutions from friends or loved ones.
-  **PISCES:** Your health and enemies both need your attention. It is high time to check the actions of your enemies as they can cause some life time wounds and disgrace.

Area Office :9/1-A, South Tukoganj

UV House, Indore - 452 001

Phone : (0731) 4235250-60, Fax : (0731) 2529766

Sale Notice for Immovable Properties

In terms of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(2) read with rule 6 & 8 of the Security Interest (Enforcement) Rules, 2002, Demand Notices were issued calling upon the under mentioned borrowers to pay the notice amount together with interest within 60 days from the date of receipt of the said notices. The borrowers having failed to pay the amount, in exercise of the powers conferred under section 13(4) of the act of the said security interest (Enforcement) rules, the undersigned has taken possession of the property on Date mentioned against their properties. But Borrowers having failed to repay the amount, So the Authorized Officer is selling their below mentioned properties by inviting tenders from public.

Date of Tender Opening : 15-03-2016, Time of Tender Opening : 11.00 A.M.
Place : Area Office, 9/1-A, South Tukoganj, UV House, Indore

No.	Name of Borrower/Property Owner	Outstanding Amount (₹)	Description of the Immovable property	Notice Date Possession Date	Reserve Price (₹)
1	Shri Dinesh Tiwari & Smt. Sangeeta Tiwari Loan A/c No.: 12040000711 120400003673	15,65,714.77 + 2,31,947.26 + Interest & Other Exp.	255/1, Sector-B, North Part, Amrapali Home City, Rau Pithampur Road, Indore (M.P.) Boundaries: North : House No. B-254/2, South : House No. B 255/2, East : House No. B-242, West : Colony Road (Physical Possession)	21-08-13 11-02-14	15.00 Lacs

Terms & Condition of tender: (1) The intending bidder shall have to deposit 10% of reserve price as earnest money by way of Draft / Pay order in favour of LIC Housing Finance Limited, Indore payable at Indore alongwith the tender. (2) Tender will be opened by Authorised officer in presence of tenderers. All tenderers must have their Identity Card. (3) The successful tenderer shall have to deposit Balance amount of 25% of sale price by way of Pay order / Demand draft immediately after tender confirmation. The highest bidder shall deposit the balance 75% of the sale price on or before 15 days from the confirmation of sale, failing which the said deposit shall be forfeited. (4) The above Properties are being sold on 'As is where is basis'. The authorised officer shall have powers to Accept / Reject any tender and Postpone / Cancel the Auction without assigning any reasons therefor. (5) Tender should be submitted to **Area Office, 9/1-A, South Tukoganj, UV House, Indore** before of tender opening date (Working Days) of concerned property by 5.00 p.m. (6) The D.D./Bankers Cheque of earnest money of unsuccessful bidder will be returned on next day of tender opening date. (7) This tender notice is an invitation of tender only. (8) For more details, please contact **LIC Housing Finance Limited, Indore**. Ph: 0731-4235250-60. (9) All the 'Taxes / Govt.' dues on the above mentioned properties will be born by purchaser.

Date : 12.02.2016

Authorised Officer
LIC Housing Finance Limited

CHHATTISGARH STATE POWER GENERATION COMPANY LIMITED

No. 03-03/P-ITN-34/12/016/3527 Dtd: 11/02/2016

NOTICE FOR E-PROCUREMENT

Tender No.	Particulars	Tender fee (Rs.)	Last date & time for receipt of bid	Bid Opening Date (EMD, Tech. Bid)
03-03/P-1 T-662/2016	Hydrazine Hydrate as per tender specification	Rs.750/-	08.02.2016 Up to 15.00 Hrs.	08.02.2016 Up to 16.00 Hrs
03-03/P-1 T-663/2016	Poly Aluminium Chloride (PAC) Powder, Medium basicity PAC (5) conforming to IS 15573:2005	Rs.750/-	09.02.2016 Up to 15.00 Hrs.	09.02.2016 Up to 16.00 Hrs
03-03/P-1 T-664/2016	An-hydrous Ammonia in tankers	Rs.1000/-	10.02.2016 Up to 15.00 Hrs.	10.02.2016 Up to 16.00 Hrs
03-03/P-1 T-665/2016	Hydrated Lime as per IS-1546-Part 1/1978 with latest Revision/amendment	Rs.500/-	11.02.2016 Up to 15.00 Hrs.	11.02.2016 Up to 16.00 Hrs

Details of NIT & Tender Documents are available on our website <http://www.csebgov.in/cspgl/> & <http://e-bidding.cspgl.co.in:50700/portal/bidline> No. 0771-2576672 (ETC/CSPOCL) EMD (offline) Technical Bid (online) for the above tender shall be opened on Bid Opening Date(SOD), Date of Price Bid opening (online) shall be intimated later on to all qualified bidder in due time. Any Contingent amendments, if required, shall be displayed on above websites only.

*See enquiry for benefit of self and Nation. Executive Director (S&P): GEN/CSPOCL, Raipur

DIRECTORATE OF SPORTS & YOUTH WELFARE

T.T. Nagar Stadium, Bhopal- 462003
Tel. : 0755-2773012, 2761448, 2778151, Fax : 0755-2775256, Website : www.dsywmp.gov.in

E-TENDERING NOTICE

The Director, Directorate of Sports & Youth Welfare, M.P. Bhopal invites bids from contractor on electronic mode for **Tender Bid Document for 1X500 KVA 2X315 KVA, Transformer 33 KV Control Panel Installation in New Penal Room at T.T. Nagar Stadium Bhopal Madhya Pradesh.**

- The bids will be received through electronic tendering mode only. The details regarding participation in the e-tendering process can be obtained on www.mpeproc.gov.in. If any queries regarding participation through e-tender process interested bidder may contact on toll free No. 18002588684.
- The corrigendum and agenda issued (if any) related to this bid will be published on e-tendering portal only.

M.P. Madhyam/79671/2016 DIRECTOR

CISTRO TELELINK LIMITED

206, Airen Heights, AB Road, Indore 452010, Madhya Pradesh

Tel No.: 0731-2555022; Fax No.: 0731-2555722

* Email ID-cistrotelexlink@gmail.com / Website: www.cistrotelexlink.net

CIN No: L19201MP1992PLC006925

Particulars	STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED DECEMBER 31, 2015		
	Quarter ending 31-12-2015	Year to date Figures	Quarter ending 31-12-2014
Total Income from Operations (net)	0	0	0
Net Profit / (Loss) from ordinary activities after tax	-1.54	-3.8	-0.94
Net Profit / (Loss) for the period after tax (after Extraordinary items)	-1.54	-3.8	-0.94
Equity Share Capital	513.43	513.43	513.43
Reserves (including Revaluation Reserve as shown in the Balance Sheet of Previous Year)	-25.88	-25.88	-22.07
Earnings Per Share (EPS) (before Extraordinary items) (of Rs. /- each)	0	-0.01	0
(a) Basic	0	-0.01	0
(b) Diluted	0	-0.01	0
Earnings Per Share (EPS) (after Extraordinary items) (of Rs. /- each)	0	-0.01	0
(a) Basic	0	-0.01	0
(b) Diluted	0	-0.01	0

Note : The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange website: www.bseindia.com

For CISTRO TELELINK LIMITED
Sd/-
ARUN KUMAR SHARMA
DIRECTOR
DIN:00369461

Kotak Mahindra Bank Limited

Registered Office: 27 BKC, C 27, G-Block, BandraKurla Complex, Bandra (E), Mumbai- 400051
Branch Office: 5TH Floor, Metro Tower, Near Mangal City Mall, Vijay Nagar, A.B. Road, Indore (M.P.) -452001

The undersigned as Authorized Officer of Kotak Mahindra Bank has taken over possession of the following property pursuant to the notice issued u/s 13(2) of the Securitisation and Reconstruction of the Financial Assets and Enforcement of Security Interest Act 2002 in the following loan accounts with a right to sell the same on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" for realization of Bank's dues.

Sr. No.	1. BORROWER'S & GUARANTOR'S NAME & ADDRESS 2. TOTAL DUE/ INTEREST FROM	DESCRIPTION OF THE PROPERTY	1. DATE & TIME OF E-AUCTION 2. LAST DATE OF SUBMISSION OF EMD 3. DATE & TIME OF THE PROPERTY INSPECTION	1. RESERVE PRICE 2. EMD OF THE PROPERTY
1.	MR. ISHWAR PATIDAR S/O. MR. OM PRAKASH PATIDAR AND MRS. MANISHA PATIDAR W/O. MR. ISHWAR PATIDAR. BOTH AT: 154, BORKHEDI ROAD, PATIDAR FARM HOUSE, MHOW-453441 M.P. MR. ISHWAR PATIDAR ALSO AT: PART OF PLOT NO.10, PRESENT NAGAR PANCHAYAT, HOUSE NO.15/99, BANTAK NO. 29, RAM RAHIM COLONY RAU, INDORE 452001, M.P. LOAN NO. 15408878 TOTAL OUTSTANDING:-RS. 19,12,069/- (RUPEES NINETEEN LAKH TWELVE THOUSAND AND SIXTY NINE ONLY) AS OF 04.03.2013 WITH FURTHER INTEREST @ 15% PER ANNUM FROM 05.03.2013 ALONG WITH ALL COST, CHARGES & EXPENSES UNTIL PAYMENT IN FULL.	PROPERTY DETAIL :- ALL THAT PIECE AND PARCEL OF PROPERTY BEARING H.NO. 15/99 & 10, ADMEASURING (20' X 54') I.E. 1080 SQ.FT. & ADMEASURING (5' X 54') I.E. 270' SQ. FT. THE SAID PROPERTIES ARE LOCATED AT SURVEY NO. 549 OF "RAM RAHIM COLONY" IN CITY PANCHAYAT AREA OF RAM, TEH. & DISTRICT INDORE. TOTAL LAND AREA (270+1080) OUT OF TOTAL AREA 1350 SQ. FT. CONSTRUCTED HOUSE OF 1200 SQ. FT. ON THE GROUND FLOOR OF SAID HOUSE IS NOT LOCATED ON A.B. ROAD BUT ON PITHAMPUR ROAD. THE SAID HOUSE HAS AN INDEPENDENT EXIT FROM THE SOUTH SIDE ON THE COLONY ROAD. Property No. 15/99 bounded as: East : Property of Tower, West : Part of Dev Ram, North : Gali, South : Road. Property No. 10 bounded as: East : Part of Property No. 10, West : Part of Property No. 10, North : Property of Survey No. 549 alongwith Gali, South : 40' wide Road and property Serial No. 23	1) E-AUCTION DATE:- 16-MARCH-2016 BETWEEN 01.00 P.M TO 2.00 P.M AND WITH UNLIMITED EXTENSION OF 5 MINUTES. 2) LAST DATE OF SUBMISSION OF EMD WITH KYC IS :- 14-MARCH-2016 UP TO 3:00 P.M. (IST) 3) DATE OF INSPECTION OF PROPERTY:- 11-MARCH-2016 BETWEEN 2 P.M TO 4 P.M IST.	1. Reserve Price Rs. 18,00,000/- (Rupees Eighteen Lakhs Only) 2. EMD Rs. 1,80,000/- (Rupees One Lakhs Eighty Thousand Only)

The intending bidders are advised to visit the Branch and the properties put up on Auction, and obtain necessary information regarding charges, encumbrances. The purchaser shall make his own enquiry and ascertain the additional charges, encumbrances and any third party interests and satisfy himself/herself/itself in all aspects thereto. All statutory dues like property taxes, electricity dues and any other dues, if any, attached to the property should be ascertained and paid by the successful bidder(s)/prospective purchaser(s). The bidder(s)/prospective purchaser(s) are requested, in their own interest, to satisfy himself/herself/itself with regard to the above and the other relevant details pertaining to the above mentioned property/Properties, before submitting the bids.

Terms & Conditions of Online Tender/Auction

- The auction sale will be "online e-auction" bidding through website: <https://kotakbank.auctiontiger.net> or Auction Tiger Mobile App (Android) on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes. (2) The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from M/S. e-Procurement Technologies Ltd. (Auction Tiger) Ahmadabad. Contact Person: Mr Parthiv Trivedi 079-40230812/11/09/08, and Mr. Rikini. 9978591888 Email id: mp@auctiontiger.net, parthiv@auctiontiger.net, support@auctiontiger.net. (3) Bidders are advised to go through the website: <https://kotakbank.auctiontiger.net>, for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. (4) Prospective bidders may avail online training on e-auction from our service provider M/S. e-Procurement Technologies Ltd. (Auction Tiger) Ahmadabad. Details as mentioned above. (5) Bids shall be submitted through online mode only in the prescribed format with relevant details. (6) Last date for submission of EMD with KYC documents is provided in the table. (7) The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of NEFT/RTGS in the account of "Kotak Mahindra Bank Limited" Account No 06310159028003 and IFSC Code- KKBK000631, Branch Kallina, Branch code 0631 or deposit the EMD stated above by way of pay order / demand draft payable at Chennai and favoring "Kotak Mahindra Bank Limited" draw on any nationalized or scheduled Bank on or before 14th March, 2016 upto 3.00 P.M and register their name at <https://kotakbank.auctiontiger.net> and get user ID and password free of cost and get training on e-Auction from our service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded [1. Copy of the NEFT/RTGS challan /DD copy, 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's Card or Aadhar Card)] on the website before or by the last date of submission of the EMD(s) as mentioned in the table above. (8) A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be handed over to Mr. Gautam Kotkar - 5TH Floor, Metro Tower, Near Mangal City Mall, Vijay Nagar, A.B. Road, Indore (M.P.) - 452001. Mob: 8818888527, Ph.: 0731-4704103. soft copies of the same should be sent by E-mail to: gautam.kotkar@kotak.com on or before 14th Day of March, 2016 upto 3.00 P.M. (IST) (9) The bid price to be submitted shall be above the Reserve Price and Bidders shall improve their further offers in multiple of Rs. 25,000/- (Rupees Twenty Five Thousand Only). Please note that the first bid price should be higher than the Reserve Price by one or more multiples of Rs. 25,000/- (Rupees Twenty Five Thousand Only). (10) The successful bidder shall have to pay 25% of the purchase amount (including earnest money) already paid, immediately on closure of the E-Auction Sale proceedings on the same day of the Sale in the same mode as stipulated in Clause 7 above. The balance 75% of the purchase price shall have to be paid within 15 days of acceptance/ confirmation of sale conveyed to them, failing which the bank shall forfeit the amount already paid/deposited by the purchaser. The property shall be re-sold and defaulting purchaser shall not have any claim whatsoever in this regard. (11) The EMD of unsuccessful bidder will be returned on the closure of the e-auction sale proceedings. No interest is payable on the EMD of the intending bidders. (12) The sale is subject to confirmation by the Bank, if the borrower/guarantor pays the bank in full before sale, no sale will be conducted. (13) The property is sold in "As is Where is Basis" and "As is What is Basis" condition and the intending bidder should make discreet enquiries as regards encumbrance, charge and statutory outstanding on the property of any authority besides the banks charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges encumbrances over the property or any other matter etc. will be entertained after submission of the online bid and at any stage thereafter