



आपका अपना बैंक **YOUR OWN BANK**

फोन नं. Phone No. : 0522-2622777, 2614020

फैक्स नं. Fax no. 05222230804

ई-मेल Email I.D. : zolucknow@indianbank.co.in

संदर्भ / Our Ref: LKO-ZO/LEGL/ 303 /2019-20

अंचल कार्यालय, विधि विभाग

ZONAL OFFICE, LEGAL DEPARTMENT

2- बी, हबिबुल्ला इस्टेट / 2- B HABIBULLAH ESTATE

11 महात्मा गांधी रोड / MAHATAMA GANDHI ROAD

हजरतगंज / HAZRATGANJ

लखनऊ / LUCKNOW -226001

दिनांक/ Date: 22.11.2019

"APPENDIX- IV-A"
[See proviso to rule 8 (6)]
Sale notice for sale of immovable properties

<u>Loan facility no. 1</u>	<u>Borrower/Mortgager:</u> Mr Anil Kumar Gupta S/o Sri Vishnu Bhagwan Gupta H No. 660, Plot No. 91 Gaurabagh, Kursi Road, Lucknow, 226021 Loan Account No. 6346026397	<u>Co Borrower/ Mortgager</u> Mr. Shreekant Gupta S/o Sri Vishnu Bhagwan Gupta H No. 660, Plot No. 91 Gaurabagh, Kursi Road, Lucknow, 226021
<u>Loan facility no.2</u>	<u>Borrower:</u> M/S Kartik Store <u>Prop/Mortgager:</u> Mr. Anil Kumar Gupta S/O Shri Vishnu Bhagwan Gupta 91, Gaurabagh, Kursi Road, Lucknow- 226021 OD A/c 6374593251 in the name of M/S Kartik Store	<u>Guarantor/Mortgager:</u> Mr. Shreekant Gupta, S/O Shri Vishnu Bhagwan Gupta H.No.660, Plot No.91, Gaurabagh, Kursi Road, Lucknow-226021 Guarantor: Mr. Zakir Mohd Ikram S/O Shri Mohd Ikram, H.No-2/29, Sector- J, Jankipuram, Lucknow- 226021

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Indian Bank Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 17.12.2019, for recovery of Rs. 3409030/- (Rupees Thirty Four Lakhs Nine thousand Thirty only) + future interest/Cost thereon for loan facility no. 1 and for recovery of Rs. 2551504/- (Rupees Twenty Five Lakhs Fifty one thousand Five hundred and Four only) + future interest/Cost thereon for loan facility no. 2 (Total outstanding for above mentioned loan facilities is Rs. 5960534/-) due to the Indian Bank, Vikasnagar Branch Secured Creditor from above mentioned Borrower (s), Mortgager (s) and Guarantor (s). The reserve price will be Rs. 58.68 Lakh and the earnest money deposit will be Rs. 05.87 Lakh.

(Description of the immovable property with known encumbrances, if any)

All that part and parcel of the property consisting of house no. 660/P-091 A, admeasuring area 196.096 Sq. Mtr. Constructed on Plot No. 91, Khasra No. 67/1, min situated at Vill: Zahirpur, Tehsil & Distt: Lucknow Bounded; On the North by 20 Ft. wide Road; On the South by Plot of Others; On the East by House of Shri Sanjay Singh ; On the West by 25 Ft. wide Road		
Encumbrances known to the Bank	known	NIL

For detailed terms and conditions of the sale, please refer to the link provided in Indian Bank, Secured Creditor's website i.e. <https://www.indianbank.in>.

Date: 22.11.2019
Place: Lucknow

Authorised Officer
Indian Bank

(Terms and condition of sale)

As per Rules 8 (6) & 8(7) of The Security Interest (Enforcement Rules) 2002 under The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

Above mentioned borrower availed loan facility from above mentioned Branch of Indian Bank, the repayment of which are secured by mortgage of above mentioned schedule property hereinafter referred to as "the Properties".

Above mentioned persons failed to pay the outstanding, therefore a Demand Notice dated as mentioned above under Sec 13 (2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (for short called as "The Act"), was issued by the Authorised Officer calling upon above mentioned borrower and others liable to the Bank to pay the above mentioned amount due with further interest, costs, other charges and expenses thereon above mentioned borrower and other failed to make payment despite the above mentioned demand notice. As the Borrower and other failed to make payment despite Demand Notice, the Authorised Officer took possession of the schedule mentioned properties under the Act on as above mentioned date after complying with all legal formalities.

As per Sec.13 (4) of the Act, Secured Creditor is entitled to effect sale of the assets taken possession of and realise the proceeds towards outstanding balance. In accordance with the same, the undersigned / Authorised Officer intend selling the schedule mentioned securities in the following mode:

The sale proposed to be held is by way of public tender/auction adopting the **e-auction** mode.

As per Rule 6 (2), 8(6) and 9 (1) of The Security Interest (Enforcement)Rules 2002 framed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, a notice of intended sale is required to be given and hence we are issuing this notice.

Please take note that this is sale notice of 15 days and the schedule mentioned property shall be sold under the Act by the undersigned/Authorised Officer any time after 15 days.

The date of sale is fixed as 17.12.2019 which would be by e-auction mode.

The Inspection of the Schedule mentioned property and related documents and upto date EC may be had by the intending purchasers/bidders at his expense on 12.12.2019 between 10.00 am to 04.00 pm.

The Reserve price and Earnest Money Deposit (EMD) for the sale of the secured assets is fixed as mentioned in the schedule.

The Tender/bid Form with the terms and conditions can be had on-line from the website www.bankeauctions.com and using the provision in the system / software, the same could be procured using the 'seal bid option' such that the activities could be done online. The tender form and the terms and conditions would be available in the website from 25.11.2019 to 16.12.2019, from 10.00 am to 04.00 pm.

The last date for submitting tenders/bids complying with all necessary terms along with EMD in the stipulated manner is 16.12.2019 by 04.00 pm.

The tenders should be accompanied with EMD taken in DD / BPO / RTGS /NEFT / Account Transfer and / or any other acceptable mode of money transfer without time lag, failing which the tender becomes disqualified.

The Nodal Bank account No./IFSC Code etc. for online money transfer is as under:

S.No.	Nodal Bank A/C No.	IFSC CODE
1	A/c No. 6127853725 in the name of E - AUCTION EMD ACCOUNT, LUCKNOW - ZONE	IDIB000L002

The sale shall be conferred on the person making highest offer / tender / bid subject to confirmation by Secured Creditor. The undersigned / Authorised Officer reserves right to accept or reject the bid / tender without assigning any reason whatsoever.

Once the e-auction is completed and sale is conferred on the person making the highest offer / tender / bid, the successful bidder will be intimated in person / by email, as the case may be, who has to remit 25% of the amount of the sale price (which is inclusive of earnest money deposited) immediately, i.e. on the same day or not later than next working day as the case may be by DD / BPO / RTGS / NEFT / Account Transfer and / or any other acceptable mode of money transfer, failing which the EMD amount remitted will stand to be forfeited.

The balance amount of purchase price payable shall be paid by the purchaser to the authorized officer on or before the fifteenth day of the confirmation of sale of immovable property or such extended period (as may be agreed upon in writing between the purchaser and the secured creditor, in any case not exceeding three months. If the balance amount is not remitted within stipulated/agreed time, the amount of 25% remitted will also stand to be forfeited.

The sale is subject to confirmation by the Secured Creditor.

The sale is made on "As is where is and As is What is" basis and no representations and warranties are given by the Bank relating to encumbrances statutory liabilities etc.

This Notice is without prejudice to any other remedy available to the Secured Creditor.

The sale will be conducted on the above mentioned date at 11 am to 1 pm and it will be with unlimited extension of 5 minutes till sale is concluded in E-auction mode.

Bidders are advised to visit Indian Bank, Secured Creditor's website i.e. www.bankeauctions.com And our e-auction service provider **M/s C1 India Pvt. Ltd.** for auction bid form and detailed terms and conditions which are annexed to the bid form. The helpline No. to get assistance during the entire process, Contact, Land Line: 0120- 4888888, 4888882 e-Mail ID: lucknow@c1indian.com , and support@c1india.com (Branch No. 0522 2304829)

Sd/-
The Authorised Officer
(Indian Bank)