#### 🖨 इंडियन बैंक Indian Bank

आपका अपना बैंक YOUR OWN BANK

फोन नं.Phone No. : 0522-262277, 2614020 फैक्स नं. Fax no. 05222230804 ई-मेल Email I.D. : zolucknow@indianbank.co.in

संदर्भ / Our Ref: LKN-ZO/LEGL/109/2018-19

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: 27.02.2019

### **NOTICE OF INTENDED SALE** (Including for e-auction mode)

Notice of intended sale under Rule 6(2) & 8(6) of The Security Interest (Enforcement Rules) 2002 under The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,

# Borrower/ Mortgager: Mr. Ashish Pandey S/O Ganga Prasad Pandey, H.No. 101 Lohiya Path, Near Fun Republic Mall Royal Block-1, Eldico Green Apartment Gomtinagar, Lucknow 4/717, Vijayan khand, Gomti Nagar, Lucknow.

Flat No. 702, Surya Apartment, Vijayant Khand, Gomti Nagar, Lucknow

Sub: Your Home Loan Account No. 6403214694 in the name of Mr. Ashish Pandey , with Indian Bank , Indra Nagar Branch – reg.

Mr. Ashish Pandey S/O Ganga Prasad Pandey, availed credit facilities from Indian Bank Indra Nagar Branch, which is secured by mortgage of schedule mentioned properties hereinafter referred to as "the Properties".

Mr. Ashish Pandey S/O Ganga Prasad Pandey failed to pay the outstanding, therefore a Demand Notice dated 18.12.2017 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 Mr. Ashish Pandey S/O Ganga Prasad Pandey and others liable to the Bank to pay the amount due to the tune of Rs. 2506094/- (Rupees Twenty Five Lakh Six Thousand Ninety Four Only) (as on 18.12.2017) with further interest, costs, other charges and expenses thereon, Mr. Ashish Pandey S/O Ganga Prasad Pandey failed to make payment despite Notice dated 18.12.2017. As Mr. Ashish Pandey S/O Ganga Prasad Pandey failed to make payment despite Demand Notice ,the Authorised Officer took possession of the schedule mentioned properties under the Act on 07.05.2018 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 resale 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 amount due as on 22.02.2019 Rs. 2810574/- (Rupees Twenty Eight Lakh Ten Thousand Five Hundred Seventy Four only) with further interest, costs, other charges and expenses thereon.

### The date of sale is fixed as 18.03.2019 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 15.03.2019 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 <u>https://indianbank.auctiontiger.net</u> 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 27.02.2019 to 16.03.2019, 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 16.03.2019 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	IDIB000L002
	EMD ACCOUNT, LUCKNOW - ZONE	

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 sale price shall be paid within 15 days of confirmation of sale or extended time in writing. 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. to the Secured Creditor.

## **SCHEDULE**

The specific details of the assets which are intended to be brought to sale are enumerated hereunder:

Mortgaged/ Hypothecat ed assets item- wise	Detail descripti on to be given	Reserve price	EMD	Date time and place of sale	Prior Encumbra nce
	as per the details given below.	Rs. 28.00 Lacs	Rs. 3.00 lacs	18.03.2019 11 am to 1 pm With unlimited extension of 5 minutes till sale is concluded in E-auction mode. <u>https://indianbank.auctiontiger.</u> <u>net</u>	NIL
Mortgaged assets	All the part and parcel of the property Flat No. G -1, Ground Floor, admeasuring area 105.018 Sq. Mtr. situated at Plot no. 31,and 32 (Khasra No. 64) (Jahoor Creation) in village- Baraura Hussain Bari, Ward- Kanhiya Madhavpur, Pargana, Tehsil and District- Lucknow, belonging to Mr. Ashish Pandey. Boundaries East- Parking West- Land of Deeger North- House of other South- Rasta 20 ft. wide road				

Bidders are advised to visit the website <u>https://indianbank.auctiontiger.net</u> of our eauction service provider <u>M/s. E-Procurement Technologies Limited</u> <u>(Auctiontiger.net, Ahmedabad</u> 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: 079-4023 0821 /826 /827 /800 /816 to 824, e-Mail ID: <u>up@auctiontiger.net</u>, and <u>support@auctiontiger.net</u> (Indranagar Branch No. 0522 2310258)

Place: Indra Nagar (Lucknow) Date: 27.02.2019

The Authorised Officer (Indian Bank)