इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

E Auction Sale Notice of sale under Rule 6(2) & 8(6) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,

1. M/s Pawan Garments Through Proprietor Mr. Pawan Shukla (Borrower)	**Address : Shop No. 6, Krishna Complex Yahiya Ganj,Lucknow 226004**
2. Mr. Pawan Shukla (Borrower/Mortgager/Guarantor)	**Residential Address : H No 536/206 , New Madaiganj, Sitapur Road , Lucknow 226020** **Property Address1 : Shop No. 9, H no 244/76, ground Floor, Area 4.55 Square Metre, Yahiyaganj,Lucknow 226004** **Property Address 2 : Shop No. 6, H no 244/76, ground Floor, Area 70 Square feet, Yahiyaganj,Lucknow 226004**
3. Anamika Shukla W/o Pawan Shukla (Mortgagor/Guarantor)	**Residential Address : H No 536/206 , New Madaiganj, Sitapur Road , Lucknow 226020** **Property Address : Plot No. 20, Part of Khasra no. 142& 54 , area 83.643 sq mtr, Faizullahganj, Lucknow 226013**

Sub: Your loan account **CC: 50277956332, WCTL:7085847684, GECLS :50520540929 and GECLS 2 :7155069501** with Indian Bank FODS branch

[APPENDIX- IV-A]

[See proviso to rule 8 (6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 **Symbolic** possession of which has been taken by the Authorised Officer of Indian Bank,Faculty of Dental Science Branch, Secured Creditor, will be sold on "**As is where is", "As is what is", and "Whatever there is**" on 19.06.2024 for recovery of **Rs.67,99,601 /- + interest (Rupees Sixty Seven Lakhs Ninety Nine Thousand Six hundred only + interest accrued thereon)** (as on 03.01.2024 with further interest, costs, other charges and expenses thereon) due to the Indian Bank, Faculty Of Dental Science branch, Secured Creditor, from - (1) **M/s Pawan Garments Through Proprietor Mr. Pawan Shukla** (Borrower), Address: **Shop No. 6, Krishna Complex Yahiya Ganj,Lucknow 226004** (2) **Mr. Pawan Shukla (Borrower/Mortgager/Guarantor)**, Address: **H No 536/206 , New Madaiganj, Sitapur Road , Lucknow 226020 , Shop No. 9, H no 244/76, ground Floor, Area 4.55 Square Metre, Yahiyaganj,Lucknow 226004** & **Shop No. 6, H no 244/76, ground Floor, Area 70 Square feet, Yahiyaganj,Lucknow 226004** (3) **Anamika Shukla W/o Pawan Shukla (Mortgagor/Guarantor)**), Address: **H No 536/206 , New Madaiganj,**

Sitapur Road , Lucknow 226020 *&* Plot No. 20, Part of Khasra no. 142& 54 , area 83.643 sq mtr, Faizullahganj, Lucknow 226013.

For Property ID :IDIBLUK508F501

The reserve price will be **Rs. 28,35,000/- (Rupees Twenty Eight Lakhs Thirty Five)** and the earnest money deposit will be **Rs. 2,84,000/- (Rupees Two Lakhs Eighty Four Thousand Only).**

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

Detailed description of the Property	**All that Part & Parcel of Plot No. 20, Part of Khasra no. 142& 54 Minzumla , area 83.643 sq mtr, Faizullahganj, Lucknow 226013 in the name of Anamika Shukla** **Area : 83.643 sq mtr** **Boundaries** **North :House of Babbu Singh** **South : House of Naumi Lal** **East : House of Gupta ji** **West : 15 ft Wide Road** **Registered at Sub Registrar 4 Lucknow vide bahi no. 1, zild No. 12582 , Pages 165-202 , Serial No. 3911/15 Dated 31.03.2015**
Encumbrances on property	NIL
Reserve Price	28,35,000/-
EMD Amount	2,84,000/-
Bid incremental amount	Rs. 10,000/- (Rs. Ten thousand only)
Date and time of e-auction	19/06/2024 & 11.00 AM. TO 5.00 PM.
Property ID No.	IDIBLUK508F501

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

For Property ID :IDIBLUK509F501

The reserve price will be **Rs. 8,19,000/- (Rupees Eight Lakhs Nineteen thousand Only)** and the earnest money deposit will be **Rs. 82,000/- (Rupees Eighty Two Thousand Only).**

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

Detailed description of the Property	**All that Part & Parcel Shop No. 6, H no 244/76, ground Floor, Area 70 Square feet, Loha Bazar ,Yahiyaganj, Lucknow 226004 in the name of Pawan Shukla** **Area : 70 Sq ft** **Boundaries** **North :Shop No. 5** **South : Shop no. 8** **East : 7 ft Wide Road** **West : Other's Property** **Registered at Sub Registrar 3 Lucknow vide bahi no. 1, zild No. 5314, Pages 01-22 , Serial No. 805 Dated 08.02.2006**
Encumbrances on property	NIL

Reserve Price	8,19,000/-
EMD Amount	8,20,000/-
Bid incremental amount	Rs. 10,000/- (Rs. Ten thousand only)
Date and time of e-auction	19/06/2024 & 11.00 AM. TO 5.00 PM.
Property ID No.	IDIBLUK509F501

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

For Property ID :IDIBLUK509AF501

The reserve price will be **Rs. 5,74,000 (Rupees Five Lakhs Seventy Four Thousand Only)** and the earnest money deposit will be **Rs. 58,000/- (Rupees Fifty Eight Thousand Only).**

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

Detailed description of the Property	**All that Part & Parcel Shop No. 9, H no 244/76, ground Floor, Area 4.55 Square Metre, Loha Bazar ,Yahiyaganj , Lucknow 226004 in the name of Pawan Shukla** **Area : 4.55 Sq Mtr** **Boundaries** **North :Shop No. 8** **South : Shop of Lalit Sharma** **East : Property of Seller** **West : 7 ft wide rasta** **Registered at Sub Registrar 3 Lucknow vide bahi no. 1, zild No. 6885, Pages 231-252 , Serial No. 549 Dated 29/01/2009**
Encumbrances on property	NIL
Reserve Price	5,74,000/-
EMD Amount	58,000/-
Bid incremental amount	Rs. 10,000/- (Rs. Ten thousand only)
Date and time of e-auction	19/06/2024 & 11.00 AM. TO 5.00 PM.
Property ID No.	IDIBLUK509AF501

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

Date, 10/05/2024 **Authorised Officer**

Place:LUCKNOW

इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

THE TERMS AND CONDITIONS FOR SALE

Sale Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s), that **M/s Pawan Garments Through Proprietor Mr. Pawan Shukla** (Borrower), Address: **Shop No. 6, Krishna Complex Yahiya Ganj,Lucknow 226004** (2) **Mr. Pawan Shukla (Borrower/Mortgager/Guarantor)**, Address: **H No 536/206 , New Madaiganj, Sitapur Road , Lucknow 226020 , Shop No. 9, H no 244/76, ground Floor, Area 4.55 Square Metre, Yahiyaganj,Lucknow 226004** & **Shop No. 6, H no 244/76, ground Floor, Area 70 Square feet, Yahiyaganj,Lucknow 226004** (3) **Anamika Shukla W/o Pawan Shukla (Mortgagor/Guarantor)**), Address: **H No 536/206 , New Madaiganj, Sitapur Road , Lucknow 226020 *&* Plot No. 20, Part of Khasra no. 142& 54 , area 83.643 sq mtr, Faizullahganj, Lucknow 226013** availed CC /Loan facilities from Indian Bank, FODS Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **M/s Pawan Garments Through Proprietor Mr. Pawan Shukla** failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **03.01.2024** .under **Sec. 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (**for short called as "The Act"), was issued by the Authorized Officer calling upon Borrower(s), Guarantor(s) (1) **M/s Pawan Garments Through Proprietor Mr. Pawan Shukla** (Borrower), Address: **Shop No. 6, Krishna Complex Yahiya Ganj,Lucknow 226004** (2) **Mr. Pawan Shukla (Borrower/Mortgager/Guarantor)**, Address: **H No 536/206 , New Madaiganj, Sitapur Road , Lucknow 226020 , Shop No. 9, H no 244/76, ground Floor, Area 4.55 Square Metre, Yahiyaganj,Lucknow 226004** & **Shop No. 6, H no 244/76, ground Floor, Area 70 Square feet, Yahiyaganj,Lucknow 226004** (3) **Anamika Shukla W/o Pawan Shukla (Mortgagor/Guarantor)**), Address: **H No 536/206 , New Madaiganj, Sitapur Road , Lucknow 226020 *&* Plot No. 20, Part of Khasra no. 142& 54 , area 83.643 sq mtr, Faizullahganj, Lucknow 226013** liable to the Bank to pay the amount due to the tune of **Rs.67,99,601 /- + interest (Rupees Sixty Seven Lakhs Ninety Nine Thousand Six hundred only + interest accrued thereon)** as on 03.01.2024 with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 03.01.2024 **M/s Pawan Garments Through Proprietor Mr. Pawan Shukla** failed to make payment despite Demand Notice, the Authorized Officer took physical /constructive / Symbolic (whichever is applicable) possession of the schedule mentioned properties under the Act on **20.04.2024** 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 realize the proceeds towards outstanding balance. In accordance with the same, the undersigned / Authorized Officer intends 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) and 8(6) of The Security Interest (Enforcement) Rules 2002 framed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, 30 days notice of intended sale is required to be given and hence we are issuing this notice.

The amount due as on 03.01.2024 is **Rs.67,99,601 /- + interest (Rupees Sixty Seven Lakhs Ninety Nine Thousand Six hundred only + interest accrued thereon)** with further interest, costs, other charges and expenses thereon from 03.01.2024 .

Please take note that this is notice of 30 days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 30 days.

The date of sale is fixed as 19/06/2024 which would be by e-auction mode.

Inspection of the scheduled properties and related documents/up to date EC etc by the intending purchasers/bidders may be done at their expense from 13/05/2024 (date) to 15/06/2024 (date) , at FODS Branch, between **10.00 am to 4.00 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 **(https://ibapi.in and www.mstcecommerce.com)** and using the provision in the system/software. The tender form and the terms and conditions would be available in the website from 13/05/2024 (date) to 18/06/2024 (date) from 10.00am to 7.00 pm.

The intending Bidders/ Purchasers are requested to register with online portal **(https://www.mstcecommerce.com/auctionhome/ibapi)** using their mobile number and email id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers have to transfer the EMD amount in his Global EMD Wallet by 18/06/2024 i.e before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.

Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website **(https://www.mstcecommerce.com/auctionhome/ibapi) for depositing in bidders Global EMD Wallet.** NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as **Cheques will not be accepted**. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposit shall not bear any interest.

The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale without assigning any reason therefor.

The successful bidder shall have to deposit 25% (twenty-five percent) of the bid amount, including EMD amount (10%) deposited, latest by the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque/ Demand Draft /Account Transfer and/ or any other acceptable mode of money transfer. The Nodal Bank account no. / IFSC Code etc. for online money transfer is as under:

Nodal Bank Account No. and A/c. Name	Branch name and IFS Code
6127853725 – E- AUCTION EMD ACCOUNT	HAZRATGANJ BRANCH- IDIB000H561

In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

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 encumbrance, Statutory liabilities etc.

If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days' prior notice.

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

SCHEDULE

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

Details/ Description of Mortgaged Assets	Reserve Price	EMD	Date, Time for e-auction and Property ID No.	Prior Encumbrance
1. **All that Part & Parcel of Plot No. 20, Part of Khasra no. 142& 54 Minzumla , area 83.643 sq mtr, Faizullahganj, Lucknow 226013 in the name of Anamika Shukla** **Area : 83.643 sq mtr** **Boundaries** **North :House of Babbu Singh** **South : House of Naumi Lal** **East : House of Gupta ji** **West : 15 ft Wide Road** **Registered at Sub Registrar 4 Lucknow vide bahi no. 1, zild No. 12582 , Pages 165-202 , Serial No. 3911/15 Dated 31.03.2015**	28,35,000/-	2,84,000/-	Date- 19/06/2024 Time- **11.00 AM. TO 5.00 PM.** Property ID No. - IDIBLUK508F501	NIL

2. All that Part & Parcel Shop No. 6, H no 244/76, ground Floor, Area 70 Square feet, Loha Bazar ,Yahiyaganj, Lucknow 226004 in the name of Pawan Shukla **Area : 70 Sq ft** **Boundaries** **North :Shop No. 5** **South : Shop no. 8** **East : 7 ft Wide Road** **West : Other's Property** **Registered at Sub Registrar 3 Lucknow vide bahi no. 1, zild No. 5314, Pages 01-22 , Serial No. 805 Dated 08.02.2006**	8,19,000/-	8,20,000/-	Date- 19/06/2024 Time- **11.00 AM. TO 5.00 PM.** Property ID No. - IDIBLUK509F501	NIL
3. All that Part & Parcel Shop No. 9, H no 244/76, ground Floor, Area 4.55 Square Metre, Loha Bazar ,Yahiyaganj , Lucknow 226004 in the name of Pawan Shukla **Area : 4.55 Sq Mtr** **Boundaries** **North :Shop No. 8** **South : Shop of Lalit Sharma** **East : Property of Seller** **West : 7 ft wide rasta** **Registered at Sub Registrar 3 Lucknow vide bahi no. 1, zild No. 6885, Pages 231-252 , Serial No. 549 Dated 29/01/2009**	5,74,000/-	58,000/-	Date- 19/06/2024 Time- **11.00 AM. TO 5.00 PM.** Property ID No. - IDIBLUK509AF501	NIL

Bidders are advised to visit the website **(www.mstcecommerce.com)** of our e auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELPDESK No. 033-23400020/23400021/23400022 and other help line numbers available in service providers help desk. For Registration status with MSTC Ltd, please contact ibapiop@mstcecommerce.com and for EMD status please contact ibapifin@mstcecommerce.com.

For property details and photograph of the property and auction terms and conditions please visit: https://ibapi.in and for clarifications related to this portal, please contact help line number '18001025026' and '011-41106131'.

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with **https://ibapi.in and www.mstcecommerce.com.**

Place:LUCKNOW AUTHORISED OFFICER

Date:10/05/2024