इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD "Your Own Bank, Always With You"	Udaipur Branch (00615) 5, Abhay Niwas, Near Meera Girls College, Udaipur -313001 Ph. 0294-2418103,7073452538 (M.) Email:udaipur@indianbank.co.in

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3rd NOTICE OF SALE

Branch: Udaipur
Phone No: 294-2418103
Mob-7073452538

3rd Notice of sale under Rule 6(2) & 8(3) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,

1. Vinay Joshi S/o Mr. Khubi Lal Joshi (Borrower & Mortgagor) (a) Geetanjali Senior Secondary School Ke Piche, Rishabhdev Udaipur - 313802 (b) Plot No. 227 & 228 Krishna Nagar Village Tehsil Palvada K No. 3973/2139, 3972/2139 & 3970/2139 Dist. Dungarpur - 313803	2.Mrs. Rekha Upadhyay W/o Mr. Vinay Joshi (Co-Borrower) (a) Geetanjali Senior Secondary School Ke Piche, Rishabhdev Udaipur - 313802 (b) Plot No. 227 & 228 Krishna Nagar Village Tehsil Palvada K No. 3973/2139, 3972/2139 & 3970/2139 Dist. Dungarpur - 313803

Sub: Loan account – Mr. Vinay Joshi S/o Mr. Khubi Lal Joshi & Mrs. Rekha Upadhyay W/o Mr. Vinay Joshi (A/c No. 6593885889) with Indian Bank, Udaipur Main Branch

Mr. Vinay Joshi & Mrs. Rekha Upadhyay availed Home Loan facility from Indian Bank, Udaipur Main Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **Mr. Vinay Joshi & Mrs. Rekha Upadhyay** failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 04.03.2022 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 (1) Mr. Vinay Joshi S/o Khubi Lal Joshi (Borrower & Mortgagor), (2) Mrs. Rekha Upadhyay W/o Mr. Vinay Joshi (Co-Borrower) liable to the Bank to pay the amount due to the tune of **Rs. 23,53,806.00 (Rupees Twenty Three Lakh Fifty Three Thousand Eight Hundred Six Only)** as on 03.03.2022 with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 04.03.2022.

कृते : इंडियन बैंक
For: INDIAN BANK
मुख्य प्रबन्धक, उदयपुर
Chief Manager, Udaipur

इंडियन बैंक, उदयपुर 00615 INDIAN BANK, UDAIPUR

As **Mr. Vinay Joshi & Mrs. Rekha Upadhyay** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 28.07.2022 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 9(1) of the Security Interest (Enforcement) Rules 2002, 15 days' notice for subsequent sale is required to be given and hence we are issuing this notice.

The amount due as on 03.03.2022 is **Rs. 23,53,806.00 (Rupees Twenty Three Lakh Fifty Three Thousand Eight Hundred Six Only)** with further interest, costs, other charges and expenses thereon from 04.03.2022.

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

The date of sale is fixed as 21.08.2024 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 **01.08.2024** to **20.08.2024** 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://www.ebkray.in** (PSB Alliance Pvt. Ltd.) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website.

The intending Bidders/ Purchasers are requested to register with online portal (**https://www.ebkray.in** (PSB Alliance Pvt. Ltd.) using their mobile number and email id. Further, after completing their eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by **20.08.2024** i.e before the e-Auction Date and time in the portal. The registration, eKYC and transfer of EMD in wallet must be completed well in advance, before auction.

इंडियन बैंक, उदयपुर
00615
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Naidi
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Chief Manager, Udaipur

Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website **(https://www.ebkray.in** (PSB Alliance Pvt. Ltd.**) for depositing in bidders 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 confirmation of sale 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
A/c No. : 6956591989 A/c Name: Authorized Officer Indian Bank	Branch Name : Bhilwara Branch IFS Code : IDIB000B084

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 *(this portion may be retained if it is a non-suit filed account)*

****This Notice is without prejudice to any other remedy available to the Secured Creditor and without prejudice to rights of the Secured Creditor to proceed with the proceedings presently pending before DRT/RO of DRT/ DRAT/ Court and proceed with the execution of order/decree obtained/to be obtained. *(This portion may be retained if it is a suit filed account)*

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**

इंडियन बैंक, उदयपुर INDIAN BANK, UDAIPUR 00615

कृते : इंडियन बैंक
For: INDIAN BANK

मुख्य प्रबन्धक, उदयपुर
Chief Manager, Udaipur

All the part and parcel of the property land and building belonging to Mr. Vinay Joshi S/o Mr. Khubi Lal Joshi plot situated at Krishna Nagar, Plot No. 227 village & Tehsil Palvada, K No. 3973/2139, 3972/2139 & 3970/2139 Dist Dungarpur. **Measuring – 1000Sq Ft.** **Boundaries as Under** East – Colony Road 30 Ft. West – Plot no. 222 North – Plot No. 228 South – Plot No. 226	Rs. 9,95,000.00	Rs. 99,500.00	21.08.2024 from 11:00 AM to 5:00 PM (with unlimited extension of 10 minutes duration each till the conclusion of the sale) **Property ID No.** : IDIB3270172424A	Nil to the knowledge of Authorised Officer
All the part and parcel of the property land and building belonging to Mr. Vinay Joshi S/o Mr. Khubi Lal Joshi plot situated at Krishna Nagar, Plot No. 228 village & Tehsil Palvada, K No. 3973/2139, 3972/2139 & 3970/2139 Dist Dungarpur. **Measuring – 1000Sq Ft.** **Boundaries as Under** East – Colony Road 30 Ft. West – Plot no. 221 North – Plot No. 229 South – Plot No. 227	Rs. 9,00,000.00	Rs. 90,000.00	21.08.2024 from 11:00 AM to 5:00 PM (with unlimited extension of 10 minutes duration each till the conclusion of the sale) **Property ID No.** : IDIB3270172424B	Nil to the knowledge of Authorised Officer

Bidders are advised to visit the website (**https://www.ebkray.in**) of our e auction service provider PSB Alliance Pvt. Ltd to participate in online bid. For Technical Assistance Please call PSB Alliance Pvt. Ltd Helpdesk No. 8291220220, email ID:- support.ebkray@psballiance.com and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Pvt. Ltd. and EMD status, please contact support.ebkray@psballiance.com.

For property details and photograph of the property and auction terms and conditions please visit: **https://www.ebkray.in** and for clarifications related to this portal, please contact Helpdesk No.8291220220

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

कृते : इण्डियन बैंक
For: INDIAN BANK
मुख्य प्रबन्धक, उदयपुर
Chief Manager, Udaipur

AUTHORISED OFFICER

Place: Udaipur
Date: 29.07.2024

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