



ANNEXURE VIII

(Sale notice format for Borrower/Guarantor/Mortgagor)
NOTICE OF SALE

Branch: Umari

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 Tiwari Traders, Prop-Manoj Kumar Tiwari (Borrower)
Address-J-609, Behind Kristukulan School, Pateri Satna-485001
2. Shri Manoj Kumar Tiwari S/o Balmani Tiwari (Proprietor/Borrower)
Address-J-609, Behind Kristukulan School, Pateri Satna-485001
3. Smt Angita Tiwari D/o Shri Balmani Tiwari (Mortgagor/Guarantor)
Address-J-609, Behind Kristukulan School, Pateri Satna-485001
4. Shri Balmani Tiwari S/o Shri Galhori Tiwari (Guarantor)
Address-J-609, Behind Kristukulan School, Pateri Satna-485001

**Sub: Loan account – Your loan Account No.-50056884323 (OCC)
AND TL Account No-7024014585 with Indian Bank, Umari branch**

5. M/s Tiwari Traders, Prop-Shri Manoj Kumar Tiwari S/o Balmani Tiwari **Address:** J-609, Behind Kristukulan School, Pateri Satna-485001 with our Umari availed CC & TL facility from Indian Bank, Umari Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Mr Manoj Kumar Tiwari (Proprietor/Borrower), Smt Angita Tiwari D/o Shri Balmani Tiwari (Mortgagor/Guarantor) & Shri Balmani Tiwari S/o Shri Galhori Tiwari (Guarantor) failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 01.03.2024 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) and Guarantor(s) liable to the Bank to pay the amount due to the tune of amounts to **Rs. 59,27,392/- (Rs. Fifty-Nine Lakh Twenty- Seven Thousand Three Hundred And Ninety Two Only)** as on 01.03.2024 the said amount carries further interest.

वास्ते, इंडियन बैंक
For, INDIAN BANK
प्राधिकृत अधिकारी
Authorized Officer

legal expenditure, charges etc till date of repayment. But failed to make payment despite Demand Notice dated 01.03.2024.

6. As Mr Manoj Kumar Tiwari (Proprietor/Borrower), Smt Angita Tiwari D/o Shri Balmani Tiwari (Mortgagor/Guarantor) & Shri Balmani Tiwari S/o Shri Galhori Tiwari(Guarantor) failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 04.05.2024 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.

*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 outstanding dues payable as on 01.03.2024 for accounts for **Rs. 59,27,392/- (Rs. Fifty-Nine Lakh Twenty- Seven Thousand Three Hundred And Ninety Two Only)** as on 01.03.2024 the said amount carries further interest legal expenditure, charges etc till date of repayment

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 25.05.2026 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 5.05.2026 to 24.05.2026 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.ebkcray.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 24.05.2026 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.

Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website (<https://www.ebkcray.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
Authorised Officer, AC – 50373911267	Satna Main IFSC – IDIB000S594

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/decreed 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/Incremental Amount	Date, Time for e-auction and Property ID No.	Prior Encumbrance
Property No. 1 - Property in the name of Smt Angita Tiwari D/o Shri Balmani Tiwari situated over Arazi No80/ka/1/3/5, Area 0.013 Hect or 1470 Sqft, situated at Mauza- Mahadeva, Ward No 30, PHN - 99, RIC Sohawal, Tehsil - Raghurajnagar, Block- Sohawal, Basant Vihar Colony, Near Krisukala School, District – Satna, M.P. Bounded as per Sale deed and actual North - Arazi of Shukla ji South - Arazi of Kushwaha East - Arazi of Balmani Tiwari West –17ft wide proposed passage	Rs 14,70,000/-	Rs1,47,000 (multiple of 15000)	25/05/2026 11.00AM TO 5.00PM Property ID- IDIB50056884323	NIL
Property No. 2 - House Property in the name of Shri Balmani Tiwari S/o Shri Galhori Tiwari (Guarantor) situated over Survey No. 80/ka/3/39, Area 2700 Sqft, situated at Mauza- Mahadeva, Ward No 30, PHN - 99, RIC Sohawal, Tehsil - Raghurajnagar, Block- Sohawal, Basant Vihar Colony, Near Krisukala School, District – Satna, M.P. Bounded as under	Rs 50,84,000/-	Rs 5,08,400/- (Multiple of Rs 2500/-)	25/05/2026 11.00AM TO 5.00PM	NIL

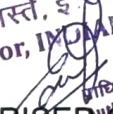
North - Arazi of Purchaser South - Arazi of Tiwari Ji East - 17ft wide proposed passage West - Araji of Seller.			Property ID- IDIB500 568843 231
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Bidders are advised to visit the website (<https://www.ebkray.in>) of our e auction service provider PSB 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>.

Place: SATNA
Date: 04.05.2026


 वास्ते, इंडियन बैंक
 For, INDIAN BANK
 अधिकृत अधिकारी
 Authorised Officer
AUTHORISED OFFICER