



ANNEXURE VIII

(Sale notice format for Borrower/Guarantor/Mortgagor)

NOTICE OF SALE

Branch: Bharwari, Kaushambi

Date: 07.05.2026

Notice of sale under Rule 9(1) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,

- M/S Geeta Enterprises through its Prop- Ramesh Chandra Mishra S/o Shri Raj Nath, Vill – Darveshpur Manjhanpur, Distt- Kaushambi-212207 (**Borrower**)
- Smt. Ramesh Chandra Mishra w/o Shri Raj Nath, Vill –Darveshpur Manjhanpur, Distt- Kaushambi-212207 (**Proprietor, Borrower & Mortgagor**)
- Shri Ajay Kumar S/O Ram Vishal R/O Singhiya Amad Karari, Manjhanpur Kaushambi-208011 (**Guarantor**)
- Shri Dev Raj S/O Amrit Lal R/o Vill –Darveshpur Manjhanpur, Distt- Kaushambi-212207 (**Guarantor**)

Sub: Loan account of M/S Geeta Enterprises (A/c No. CC- 50339360434, TL-7041156416) with Indian Bank, Bharwari Branch District Kaushambi

M/S Geeta Enterprises Prop- Ramesh Chandra Mishra w/o Shri Raj Nath availed Term loan facility from Indian Bank, Bharwari Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". M/S Geeta Enterprises Prop- Ramesh Chandra Mishra w/o Shri Raj Nath failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 14.09.2023 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) liable to the Bank to pay the amount due to the tune of Rs 29,50,233.00 (Rs. Twenty Nine Lakh Fifty thousand Two hundred Thirty Three only plus Interest w.e.f. 14.09.2023 with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 14.09.2023.

As M/S Geeta Enterprises Prop- Ramesh Chandra Mishra w/o Shri Raj Nath failed to make payment despite Demand Notice the Authorized Officer took possession of the schedule mentioned properties under the Act on 30.11.2023 after complying with all legal formalities.

As per Sec.13 (4) of the Act, Secured Creditor is entitled to affect 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 07.05.2026 is Rs 47,25,895.00 (Rs. Forty Seven Lakh Twenty Five Thousand Eight Hundred Ninty Five Only) with further interest, costs, other charges and expenses thereon from 08.05.2026.



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 **05.06.2026** 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 **08.05.2026** to **05.06.2026** 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 terms and conditions of e-auction is available in the website (<https://baanknet.com>).

The intending Bidders/ Purchasers are requested to register with online portal (<https://baanknet.com> (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 **05.06.2026** i.e the e-Auction Date and before the e-auction end time in the portal. The registration and eKYC 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://baanknet.com> (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 therefore.

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
Account No: 98741062647	Branch: Bharwari Branch
Account Name: Routing Account Bharwari Branch	IFSC: IDIB000B770

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	Date, Time for e-auction and Property ID No.	Prior Encumbrance
Land & Building situated at Part portion of <u>Arazi No 43Mi (0.114 Hect.), Khata no. 74, Mauza- Darveshpur, Pargana & Tehsil- Chail, Kaushambi-212201 in the name Ramesh Chandra Mishra S/o Raj Nath</u> <u>Vide Sale Deed No. 858/2003 dated 05/08/2003 Bahi No. 1 Jild No. 74 Page No. from 283 to 296</u> <u>Boundries as per sale deed</u> <u>East</u> – Agriculture land of Sher Ali and Land of Khalihan. <u>West</u>- Agriculture land of Suresh Chandra and Ramesh Chandra <u>North</u> – Agriculture land of Suresh Chandra, Ramesh Chandra and Umesh Chandra <u>South</u> Link Marg.	Rs 3100000/- (Thirty One lakh only)	Rs. 310000/- (Three lac Ten thousand only)	On 05.06.2026 between 11.00 A.M to 04 P.M. with unlimited extension with 10 minutes each. Property ID- ID1B30193 427006	NIL

इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

Bidders are advised to visit the website (<https://baanknet.com>) 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.baanknet@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.baanknet@psballiance.com.

For property details and photograph of the property and auction terms and conditions please visit: <https://baanknet.com> 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://baanknet.com>

Place: Bharwari
Date:07.05.2026


AUTHORISED OFFICER

