



NOTICE OF SALE

Branch: Silao

Phone No: 6201405011

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,

SL. No.	Name of the Borrower/Guarantor/ Mortgagor	Capacity	Address
1.	M/s Vishnu Traders (Prop Shri Anil Kumar)	Proprietary Concern/borrower	At Vill Jangharo, PO Nirpur, PS Ben, Dist Nalanda, Bihar 803111
2	Shri Anil Kumar S/o Shri Bisheshwar Prasad	Proprietor /Mortgagor	At VPO Silao ,Near Golu Furniture ,Silao Dist Nalanda ,Bihar 803117

Sub: Your OCC loan A/c no 7407300059 with Indian Bank, Silao Branch– Reg.

M/s Vishnu Traders (Prop Shri Anil Kumar) availed MSME Loan facility from Indian Bank, **Silao Branch**, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties . **M/s Vishnu Traders (Prop Shri Anil Kumar** failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **06.05.2025** 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) **M/s Vishnu Traders (Prop Shri Anil Kumar , Shri Anil Kumar S/o Shri Bisheshwar Prasad** liable to the Bank to pay the amount due to the tune of **₹ 51,33,673/- (Rupees Fifty One Lakhs Thirty Three Thousand Six Hundred Seventy Three Only)** on **06.05.2025** with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated **06.05.2025**.

As **M/s Vishnu Traders (Prop Shri Anil Kumar)** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **17.07.2025** 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, 15 days notice of intended sale is required to be given and hence we are issuing this notice .The amount due **₹ 51,33,673/- (Rupees Fifty One Lakhs Thirty Three Thousand Six Hundred Seventy Three Only)** as on **06.05.2025** with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated **06.05.2025**.



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 04.08.2026 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 **20.07.2026 to 03.08.2026** 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://baanknet.com/> (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 on **04.08.2026** between **10.00 am to 4.00 pm**.

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, 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 their e-Wallet by **04.08.2026 (UPTO 03.00PM)** 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://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 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
Routing A/c No. 98741070680	CIRCUIT HOUSE BRANCH IDIB000C624

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 Mortgage Assets						Reserve Price	EMD	Date, Time for e-auction and Property ID No.	Prior Encumbrance
Equitable Mortgage of land measuring 3.50 decimal along with building constructed thereon in the name of Shri Anil Kumar S/o Shri Bisheshwar Prasad situated at Mauza Silao, PO PS No 420, sub division & Sub registry Rajgir, District Registry Bihar Sharif, Bihar (Property under Physical Possession)						Rs 49,75,000/-	Rs 4,97,500/-	04.08.2026 10.00 AM to 4.00 PM IDIB30530 984848	NA
Khasra No.	Plot no	Sale Deed No	Area	Boundary as per Deed	Boundary as per actual				
172	1650	2533 Dated 21.09.2005	3.50 Decima	North: Niz Vendor South: Prasadi Mahto East: Babuchand Mahto West: Tunni Singh	North: Vacant Land South: 12 ft Rasta East: Babuchand Mahto West: Tunni Singh				

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.ebkay@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.ebkay@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: GAYA
Date: 15.07.2026

AUTHORISED OFFICER