

ANNEXURE 19

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

Branch: **Satna Evening**

Notice of sale under Rule 6(2) & 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,

1. M/s Om Prakash Krishna Kumar (Proprietor – Shri Om Prakash Gupta) Ward No. 22, Behind Sita Ram Petrol Pump, Maa Sharda Colony, Rewa Road, Satna, PIN – 485001.	2. Shri Om Prakash Gupta (Borrower /Mortgagor) S/o Shri Laxman Prasad Gupta Ward No. 22, Behind Sita Ram Petrol Pump, Maa Sharda Colony, Rewa Road, Satna 485001.
3. Shri Amit Gupta (Guarantor/Mortgagor) S/o Shri Om Prakash Gupta Ward No. 22, Behind Sita Ram Petrol Pump, Maa Sharda Colony, Rewa Road, Satna 485001	4. Shri Krishna Kumar Gupta (Guarantor/Mortgagor) S/o Shri Om Prakash Gupta Ward No. 22, Behind Sita Ram Petrol Pump, Maa Sharda Colony, Rewa Road, Satna 485001
5. Shri Subhash Gupta (Guarantor/Mortgagor) S/o Om Prakash Gupta Ward No. 22, Behind Sita Ram Petrol Pump, Maa Sharda Colony, Rewa Road, Satna 485001	

Sub: Loan account – M/s Om Prakash Krishan Kumar (A/c No: 21008748860 ODCC, 7137150938 GECLS & 58003981603 INDMSE COVID) with Indian Bank, Satna Evening Branch

M/s Om Prakash Krishan Kumar availed ODCC, GECLS and INDMSE COVID facility from Indian Bank, **Satna Evening** Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as “the Properties”. M/s Om Prakash Krishan Kumar failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **05.05.2025** 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), mortgagors liable to the Bank to pay the amount due to the tune of **Rs.3,40,88,923.00 (Rupees Three Crore Forty Lakh Eighty Eight Thousand Nine Hundred Twenty Three Only) (as on 05.05.2025)** with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated **05.05.2025**.

As M/s Om Prakash Krishan Kumar failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **10.07.2025** 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 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 **05.05.2025** is **Rs.3,40,88,923.00 (Rupees Three Crore Forty Lakh Eighty Eight Thousand Nine Hundred Twenty Three Only)** with further interest, costs, other charges and expenses thereon from **05.05.2025**.

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 27.08.2026 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 **06.08.2026 to 26.08.2026** 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 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 **26.08.2026** i.e before the e-Auction Date and before the e-auction end time in the portal. The registration, 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 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	Date, Time for e-auction / Property ID No. and Incremental amount	Prior Encumbrance
Plant and machinery of the unit M/s Om Prakash Krishan Kumar fixed on Factory shed built on Khasra No. 1346/2/1/2 old khasra no. 1346/2/Ka/2 situated at PH No 109/56 Mouza Kripalpur Block Sohawal Tehsil Raghurajnagar Satna MP measuring 0.202 Hec. Commercial diverted area 21780 Sq ft standing in the name of Shri Om Prakash Gupta with registered sale deed no. 234 vol no 7701 page no 59 to 63 dated 13.06.2014 Boundaries North : Arazi of Gaibi South : Proposed passage East : Arazi of Gaibi West : Sehjata approach passage from Rewa road	Rs 28,63,500/-	Rs 2,86,350/-	27/08/2026 11.00 AM TO 5.00PM IDIB210087488 604 Incremental amount – Rs.25000/-	NIL

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: SATNA

Date: 04/08/2026