



CIRCLE SASTRA CENTRE, GORAKHPUR, CO: GORAKHPUR
ALAHDADPUR, GORAKHPUR-273001

Date: 19.06.2024

Borrower:

M/s V N Associate

(Prop- Sh. Viveka Nand Yadav)

Add: Budhhvihar, Shop No. 16, GDA Complex Part-1 Taramandal, Gorakhpur,
Pin-273017

Proprietor/Mortgagor/Legal heir of Deceased Guarantor Late Munaki Devi:

Sh. Viveka Nand Yadav S/o Sh. Prahlad Yadav

Add-1: Mauza-Pathara, PO- Bargo, Tehsil-Sadar District-Gorakhpur, Pin-273016

Add-2: Vill- Duhiya Kala, PO- Sirsi, Tehsil- Dhanghata District- Sant Kabir Nagar
Pin-272165

Add-3: Maurya Puram Colony, Rani Bagh, Pathra PO- Bargo Tehsil- Sadar, District-
Gorakhpur, Pin-273016

Legal heir of Deceased Guarantor Late Munaki Devi:

Sh. Krishna Nand Yadav S/o Late Prahlad Yadav

Add-1: Mauza-Pathara, PO- Bargo, Tehsil-Sadar District-Gorakhpur, Pin-273016

Add-2: Vill- Duhiya Kala, PO- Sirsi, Tehsil- Dhanghata District- Sant Kabir Nagar
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Add-3: Maurya Puram Colony, Rani Bagh, Pathra PO- Bargo Tehsil- Sadar, District-
Gorakhpur, Pin-273016

Legal heir of Deceased Guarantor Late Munaki Devi:

Sh. Ram Shati Yadav Urf (Dablu) S/o Late Prahlad Yadav

Add-1: Mauza-Pathara, PO- Bargo, Tehsil-Sadar District-Gorakhpur, Pin-273016

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Gorakhpur, Pin-273016

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

(STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002)

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is



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where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Name of the Branch	Gorakhnath eOBC(080410)
Name of the Account	V N Associate (A/c:- 0804501100757, 08047121000566)
Name & addresses of the Borrower/ Guarantors Account	Borrower: M/s V N Associate (Prop- Sh. Viveka Nand Yadav) Add: Budhhvihar, Shop No. 16, GDA Complex Part-1 Taramandal, Gorakhpur, Pin-273017 Proprietor/Mortgagor/Legal heir of Deceased Guarantor Late Munaki Devi: Sh. Viveka Nand Yadav S/o Sh. Prahlad Yadav Add-1: Mauza-Pathara, PO- Bargo, Tehsil-Sadar District-Gorakhpur, Pin-273016 Add-2: Vill- Duhiya Kala, PO- Sirsi, Tehsil- Dhanghata District- Sant Kabir Nagar, Pin-272165 Add-3: Maurya Puram Colony, Rani Bagh, Pathra PO- Bargo Tehsil- Sadar, District- Gorakhpur, Pin-273016 Legal heir of Deceased Guarantor Late Munaki Devi: Sh. Krishna Nand Yadav S/o Late Prahlad Yadav Add-1: Mauza-Pathara, PO- Bargo, Tehsil-Sadar District-Gorakhpur, Pin-273016 Add-2: Vill- Duhiya Kala, PO- Sirsi, Tehsil- Dhanghata District- Sant Kabir Nagar Pin-272165 Add-3: Maurya Puram Colony, Rani Bagh, Pathra PO- Bargo Tehsil- Sadar, District- Gorakhpur, Pin-273016 Legal heir of Deceased Guarantor Late Munaki Devi: Sh. Ram Shati Yadav Urf (Dablu) S/o Late Prahlad Yadav Add-1: Mauza-Pathara, PO- Bargo, Tehsil-Sadar District-Gorakhpur, Pin-273016 Add-2: Vill- Duhiya Kala, PO- Sirsi, Tehsil- Dhanghata District- Sant Kabir Nagar Pin-272165 Add-3: Maurya Puram Colony, Rani Bagh, Pathra PO- Bargo Tehsil- Sadar, District- Gorakhpur, Pin-273016
Dt. Of Demand Notice u/s 13 (2) of SARFESI ACT 2002	30.12.2023
Outstanding Amount	Rs. 89,30,850.16 (As on 30.11.2023), with further interest at the contracted rate, less recovery if any, w.e.f. 01.12.2023 plus other charges, as mentioned in Demand Notice



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Possession Date u/s 13(4) of SARFESI ACT 2002	05.03.2024								
Nature of Possession Symbolic/ Physical/ Constructive	Symbolic								
Description of the Immovable Properties Mortgaged/ Owner's Name of (mortgagers of property(ies))	All that part and parcels of property consisting of a Double Storey Residential Building and land at situated at Arazi no. 198/5, Mauza- Pathara, Tappa & Pargana- Haweli, Tehsil- Sadar, Distt- Gorakhpur measuring total land area 2725 sqft i.e. 253.25 sqmt in the name of Shri Vivekanand Yadav S/o Shri Prahlad Yadav mortgaged through Gift Deed No. 10343/2018, dated 05.09.2018. Boundaries (As per Deed) <table border="1" style="margin-left: 20px;"> <tr> <td>East</td> <td>Land of Suryanath Yadav</td> </tr> <tr> <td>West</td> <td>House of Subhawati, Radheshyam Gupta</td> </tr> <tr> <td>North</td> <td>Rasta Kharanja 15 Feet Wide</td> </tr> <tr> <td>South</td> <td>House of Sunil and land of Budhu Harijana</td> </tr> </table>	East	Land of Suryanath Yadav	West	House of Subhawati, Radheshyam Gupta	North	Rasta Kharanja 15 Feet Wide	South	House of Sunil and land of Budhu Harijana
East	Land of Suryanath Yadav								
West	House of Subhawati, Radheshyam Gupta								
North	Rasta Kharanja 15 Feet Wide								
South	House of Sunil and land of Budhu Harijana								
Reserve Price	Rs. 90,99,000.00 (Rupees Ninety Lakh Ninety Nine Thousand Only)								
EMD in Rs.	Rs. 9,09,900.00 (Rupees Nine Lakh Nine Thousand Nine Hundred only)								
Last date of deposit of EMD in Rs.	22.07.2024								
Bid Increase Amount	Rs. 10,000.00								
Date & Time of E-Auction	23.07.2024, From 11.00 AM to 4:00 PM								
Details of the encumbrances known to the secured creditors	Nil								

TERMS AND CONDITIONS OF E-AUCTION SALE

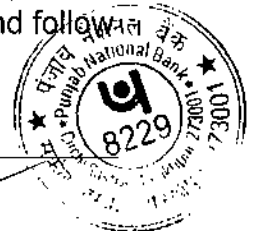
The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.

1. The auction sale will be "online through e-auction" portal <http://www.mstcecommerce.com/>
2. The intending Bidders/ Purchasers are requested to register on portal (<https://www.mstcauction.com>) 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 has to transfer the EMD amount using online mode in his Global EMD Wallet before the eAuction 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.



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3. Earnest Money Depo sit (EMD) amount as mentioned above shall be paid online through 3 mode i.e. NEFT/ Cash/ Transfer (After generation of Challan from (<https://www.mstcecommerce.com>) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit Punjab National Bank Branch. 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 Deposited shall not bear any interest.
4. Platform (<http://www.mstcecommerce.com>) for e-Auction will be provided by Auction service provider M/S MSTC Limited having its Registered office at 225C, A.J.C. Bose Road, Kolkata-700020 (contact Phone & Toll free Numbers 079 41072412/ 411/ 413 or 1800-103-5342). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://www.mstcecommerce.com>. This Service Provider will also provide online demonstration/ training on e-Auction on the portal.
5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portal.
 - (1) <https://www.ibapi.in>
 - (2) <https://eprocure.gov.in/epublish/app>
 - (3) <http://www.mstcecommerce.com/>.
 - (4) www.pnbindia.in,
6. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction ,Help Manual on operational part of e-Auction related to this e-Auction from e-बकय –IBAPI portal (<https://www.ibapi.in>).
7. The intending Bidders / Purchasers are requested to register on portal (<https://www.mstcauction.com>) using their mobile number and email-id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet. Only after having sufficient EMD in his Wallet, the interest bidder will be able to bid on the date of e-auction.
8. Bidder's Global Wallet should have sufficient balance (\geq EMD amount) at the time of bidding.
9. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be of as mentioned in the above table to the last higher bid of the bidders. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the E-auction shall be closed.
10. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.



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- (1) In case of any difficulty or need of assistance before or during e-Auction process may contact authorized representative of our e-Auction Service Provider (<https://www.mstcecommerce.com/>). Details of which are available on the e-Auction portal.
11. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider).
 12. The secured asset will not be sold below the reserve price.
 13. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, on the same day or not later than 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 issued by a Scheduled Commercial Bank drawn in favor of "The Authorized Officer, Punjab National Bank, A/c (Name of the A/C) Payable at 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.
 14. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194- 1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount.
 15. The Authorised Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.
 16. The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the act.
 17. The properties are being sold on 'AS IS WHERE IS BASIS and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"
 18. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
 19. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspect the property in consultation with the dealing official as per the details provide.
 20. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
 21. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties (E-Auctioned) not known to the bank. The Intending Bidder is advised




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to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.

22. The bidder should ensure proper internet connectivity, power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical reasons or reasons/contingencies affecting the e-auctions.
23. It is open to the Bank to appoint a representative and make self bid and participate in the auction.

For detailed term and conditions of the sale, please refer <https://www.ibapi.in>,
<https://eprocure.gov.in/epublish/app>, <http://www.mstcecommerce.com/>,
www.pnbindia.in,




Chief Manager
Authorized Officer
Secured Creditor
Punjab National Bank