

Guna Main Branch
Bombay Agra Road, Guna Main Branch, Guna Madhya Pradesh

By Regd Post & Courier

To:

Borrower:

1) M/S JAI MAA MAHAKALI FOODS PRODUCTS
(Prop. Gajanand Kashyap Manjhi S/O Ghanshyam Das Kashyap Manjhi)
Address: Saiyadpura Cantt, Guna
Tehsil and Distt Guna, MP-473001

2) Gajanand Kashyap Manjhi S/O Ghanshyam Das Kashyap Manjhi
Address: Saiyadpura Cantt, Guna
Tehsil and Distt Guna, MP-473001

Guarantor:

1) Mrs. Ganga Devi Manjhi
W/O Gajanand Kashyap Manjhi
Address: Saiyadpura Cantt, Guna
Tehsil and Distt Guna, MP-473001

2) M/S Mahakali Gold Finger Udhyog, Guna
(Prop. Gajanand Kashyap Manjhi S/O Ghanshyam Das Kashyap Manjhi)
Address: Saiyadpura Cantt, Guna
Tehsil and Distt Guna, MP-473001

Dear Sir/Madam,

Sub: Notice of 15 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

1. Union Bank of India, Guna Main Branch, Bombay Agra Road, Guna Main Branch Guna Madhya Pradesh, the secured creditor, caused a demand notice dated **15/06/2018** under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, calling upon you to pay the dues within the time stipulated therein. Since you failed to comply with the said notice within the period stipulated, the Authorised Officer, has taken **constructive** possession of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on **27/12/2018**.
2. As you have failed to clear the dues of the secured creditor, the scheduled immovable secured assets that have been taken possession of by the Authorized Officer, will be sold by holding public E-auction on **27.08.2026** Between **12.00 PM to 05.00 PM** by inviting Bids from the public through online mode on

[Appendix - IV-A]

[See proviso to rule 8 (6)]

Sale notice for sale of immovable properties

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** possession of which has been taken by the Authorized Officer of Secured Creditor-Union Bank of India, will be sold on "As is where is", "As is what is", and "Whatever there is" on **27.08.2026** for recovery of **Rs. 82,40,737.50/- (Rupees Eighty-Two Lakh, Forty Thousand, Seven Hundred Thirty-Seven and Fifty Paise Only)** with further interest, cost & expenditure due to Secured Creditor, Union Bank of India from **M/s Jai Maa MahaKali Foods Products** the reserve price will be for Property-1 ₹ **7,11,000.00 (Rupees Seven Lakh Eleven Thousand Only)** and of Property-2 ₹ **11,80,000.00 (Rupees Eleven Lakh Eighty Thousand Only)** and the earnest money deposit will be for Rs. Property-1 ₹ **71,100.00 (Rupees Seventy-One Thousand One Hundred only)** and of Property-2 ₹ **1,18,000.00 (Rupees One Lakh Eighteen Thousand Only).**

Description of Immovable Property

Property 1:

Part of Survey no. 500/Min10, P H No. 76, Approx. 150 away from Main road Guna-Ashok Nagar Road Saiyadpura, Cantt Guna Tehshil & Dist Guna (M.P)

Boundaries are

North: House of Ram Singh

South: House of Beni Prasad Manjhi

East: House of Ghanshyam Das Manjhi

West: Rasta Nagar Palika

Property 2:

On Part Survey No.500/Min10, P.H No. 65 & Old P.H No.76, Ward No. 31, Saiyadpura Approx 300' away from main Ashoknagar Road, i.e Cantt Guna Road, Tehsil & Dist Guna (M.P)

Boundaries are

North: Proposed Road (not appear at site)

South: Guniya River (Nala)

East: Land of Shri Kaliash Narayan

West: Land of other

List of

Encumbrances:

TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS

1. Name and address of the Borrower, Co-Applicant and Guarantor	Borrower: 1)M/S JAI MAA MAHAKALI FOODS PRODUCTS (Prop.Gajanand Kashyap Manjhi S/O Ghanshyam Das Kashyap Manjhi) Address:Saiyadpura Cantt,Guna Tehsil and Distt Guna,MP-473001 2) Gajanand Kashyap Manjhi S/O Ghanshyam Das Kashyap Manjhi) Address:Saiyadpura Cantt,Guna Tehsil and Distt Guna,MP-473001 Guarantor: 1)Mrs.Ganga Devi Manjhi W/O Gajanand Kashyap Manjhi Address:Saiyadpura Cantt,Guna Tehsil and Distt Guna,MP-473001 2)M/S Mahakali Gold Finger Udhyog,Guna (Prop.Gajanand Kashyap Manjhi S/O Ghanshyam Das Kashyap Manjhi) Address:Saiyadpura Cantt,Guna Tehsil and Distt Guna,MP-473001
2.Name and address of the Secured Creditor:	Guna Main Branch, Bombay Agra Road, Guna Main Branch, Guna Madhya Pradesh.
3. Description of immovable secured assets to be Sold: Property 1: Part of Survey no. 500/Min10, P H No. 76, Approx. 150 away from Main road Guna-Ashok Nagar Road Saiyadpura, Cantt Guna Tehshil & Dist Guna (M.P) <u>Boundaries are</u> North: House of Ram Singh South: House of Beni Prasad Manjhi East: House of Ghanshyam Das Manjhi West: Rasta Nagar Palika Property 2: On Part Survey No.500/Min10, P.H No. 65 & Old P.H No.76, Ward No. 31, Saiyadpura Approx 300' away from main Ashoknagar Road, i.e Cantt Guna Road, Tehsil & Dist Guna (M.P) <u>Boundaries are</u> North: Proposed Road (not appear at site) South: Guniya River (Nala) East: Land of Shri Kaliash Narayan West: Land of other	

intending bidders / purchasers will not be allowed to bid the property.

10.4 Bidding

The bidder has to select the property for which offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID (as mentioned in <https://ibapi.in>). The property will be visible in 'Live Auctions' on www.baanknet.com one day prior to the date of auction.

10. 5. Help Desk

- For queries contact Number: 8291220220 & email ID support.BAANKNET@psballiance.com.
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of <https://baanknet.com>
- For auction related queries e-mail arb.jabalpur@unionbankofindia.bank.in or contact **9326079130**.

10.6 Steps Involved

- Register on <https://baanknet.com> using mobile number and email ID.
- Upload requisite KYC Documents.
- Pay EMD amount by Payment Gateways and also by Generate challan and transfer EMD amount to bidder's EMD Wallet.
- Link/ Map the EMD amount with the property ID from the wallet of the bidder/ purchaser ID
- Submission of bid shall be through Online mode on the auction date and time.
- In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.

Bidders are advised to go through the website: <https://baanknet.com> and <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx> for detailed terms and conditions of Auction Sale before submitting their bids and taking part in the E-Auction sale proceedings. Successful bidder will be intimated through e-mail by PSB Alliance Pvt. Ltd after the closing of the e- Bidding Process

11. The intending bidders may, if they choose, after taking prior appointment from the Authorised Officer, inspect the immovable/movable secured assets to be sold before the date of E-Auction.

It shall be the sole responsibility of the bidders to inspect and satisfy themselves about the secured assets and specification before submitting the bid. On participation by any person or corporate it shall be deemed that the bidders have fully satisfied themselves as to the property /assets and claims/ dues affecting the property under Sale in all respects.

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(a) In case of bidding, the bid increment shall not be less than for Property 1 **Rs. 7,200.00 (Seven Thousand Two Hundred only)** in excess of highest bid amount or the immediately preceding bid, as the case may be with multiple increment value of **Rs. 7,200.00(Seven Thousand Two Hundred Only)**

(b) In case of bidding, the bid increment shall not be less than for Property 2 **Rs. 11,800.00 (Eleven Thousand Eight Hundred only)** in excess of highest bid amount or the immediately preceding bid, as the case may be with multiple increment value of **Rs. 11,800.00 (Eleven Thousand Eight Hundred only)**

per the prescribed norms over & above the sale price.
20. The Authorised Officer will deliver the property on the basis of symbolic/physical possession taken on as is where is basis to the purchaser free from encumbrances, known to the Secured Creditor on deposit of money by the purchaser towards the discharge of such encumbrances.
21. The certificate of sale will be issued specifically mentioning whether the purchaser has purchased the immovable/movable secured assets free from any encumbrances known to the secured creditor or not. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction shall be entertained.
22. The unsuccessful Bidders who have deposited EMD shall be entitled to have the same refunded without any interest immediately after the confirmation of sale by the Authorised Officer in favour of successful bidder. The unsuccessful bidder is required to place request for refund with https://baanknet.com The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
23. Bank, the Secured Creditor, reserves the right to accept / reject the highest bid without assigning any reason thereof or to cancel the sale.
24. In case any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Bank shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank
25. The bank/service provider for e-auction shall not have any liability towards bidders for any interruption or delay or technical snag in access to the site irrespective of the causes.
26. The above movable/immovable secured assets will be sold in “As is where is”, “As is What is” and “whatever there is” condition.
27. The entire sale consideration shall be exclusively available for appropriation towards dues to the Bank and it is exclusive of encumbrances of all statutory dues and other dues if any, shall be settled by the proposed purchaser out of his own sources.
28. To the best of information and knowledge of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent enquiry regarding the encumbrances, title of the property put to auction and the claims / rights/ dues affecting the property, prior to submitting their bid. The E Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank to sell the property. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues.

PALCE: Guna
DATE: 29.07.2026

AUTHORISED OFFICER
FOR UNION BANK OF INDIA