ANNEXURE VIII

NOTICE OF SALE

Branch: BHAYANDAR 90 FEET ROAD
PhoneNo: 9826810094

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,

M/S Jyoti Gruh Udyog Proprietor Mrs Jyoti Kirti Haria Adress : Survey No 21 ,Hissa No 18/3 Godown No 103 A ,Manish estate ,Chaudary compound ,Purna village Bhiwandi Distt Thane 421302	Mrs. Jyoti Kirti Haria (Borrower ,Guarantor & Mortgagor) Address 1: Flat No 306,3rd Floor A wing, Viva CHSL in the project "CASA RIO " of cluster No. 11, Near Pawar public School,Village : Nilje–Ghesar, Near Khidkaleshwar Temple, Kalyanshil Road Dombivali East ,Taluka :Kalyan, Dist : Thane ,421204 Address2:Flat No 1004,10th Floor Mittal Park Tower1, Near Teen Hath Naka Thane West
Mr Rajan kirti Haria (Guarantor & Mortgagor) Address 1: Flat No 306,3rd Floor A wing, VIVA CHSL in the project "CASA RIO " of cluster No. 11, Village :Nilje –Ghesar ,Near Khidkaleshwar Temple , Kalyan Shil Road, Dombivali East,Taluka : kalyan, Dist : Thane, 421204 Address 2:Flat No 1004,10th Floor Mittal Park Tower1, Near Teen Hath Naka Thane West Address 3: 12,Anant Niwas ,Road No. 4,Ghatkopar East, Rajawadi ,Mumbai Maharastra 400077	Mr Kirti Visanji Haria (Gaurantor) Address1:Flat No 306,3rd Floor A wing Viva CHSL in the project "CASA RIO " of cluster No. 11,Near Pawar public School,Village : Nilje –Ghesar , Near Khidkaleshwar Temple ,Kalyanshil Road Dombivali East ,Taluka :kalyan,Dist : Thane ,421204 Address2:Flat No 1004,10th FloorMittal Park Tower1,Near Teen Hath Naka Thane W Address3:12,Anant Niwas ,Road No. 4,Ghatkopar East, Rajawadi ,Mumbai Maharastra 400077

Sub: Loan account M/S Jyoti Gruh Udyog (A/c No- 50318357494/7130847924/58000983578) with Indian Bank, BHAYANDAR 90 FEET ROAD Branch

M/S Jyoti Gruh Udyog(Proprietor Mrs Jyoti Kirti Haria)availed MSME Loan from Indian Bank, Bhayandar 90 Feet Road Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". M/S Jyoti Gruh Udyog(Proprietor Mrs Jyoti Kirti Haria) failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 05.08.2025 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 Jyoti Gruh Udyog, Mrs. Jyoti Kirti Haria (Borrower ,Guarantor & Mortgagor), Mr Rajan kirti Haria (Guarantor &

Mortgagor), **Mr Kirti Visanji Haria (Gaurantor)** liable to the Bank to pay the amount due to the tune of Rs.46,14,333/- (Rupees Forty Six Lakh Fourteen Thousand Three Hundred and Thirty Three only) as on 05.08.2025 with further interest, costs, other charges and expenses thereon. All of you failed to make payment despite Demand Notice dated 05.08.2025.

All of you have failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **06.11.2025** 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 as on **05.08.2025** is **Rs.46,14,333/- (Rupees Forty Six Lakh Fourteen Thousand Three Hundred and Thirty Three only)** with further interest, costs, other charges and expenses thereon from **06.08.2025.**

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 20.11.2026 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 on **19.11.2026** 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 intending Bidders/ Purchasers are requested to register with online portal (https://www.mstcecommerce.com/auctionhome/ibapi) 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 his Global EMD Wallet by **20.11.2026** 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://www.mstcecommerce.com/auctionhome/ibapi) for depositing in bidders Global 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 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
7098357810	IDIB000M360

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)

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.	EMD Prior Encumbrance
Flat No 306,3rd Floor ,A wing , Viva CHSL in the project "CASA RIO" of cluster No 11,Plot bearing S.No 63/1, 96/1, 123/1, 2, 92/1,24 Village :Nilje –Ghesar , Near Khidkaleshwar Temple , Kalyanshil Road Ch, Dombivali (E), Taluka :Kalyan Dist: Thane 421204 , under SARFAESI Act 2002. (Property under Symbolic Possession).	Rs 30,93,000.00 (Rupees Thirty Lakh Ninety Three Thousand Only)	Rs. 3,09,300.00 (Rupees Three Lakh Nine Thousand Three Hundred Only)	Date- 20.11.2026 Time- 10.00 AM to 04.00 PM Property Id- IDIB30174957558	None

Bidders are advised to visit the website (www.mstcecommerce.com) of our e auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELPDESK No. 033-23400020/23400021/23400022 and other help line numbers available in service providers help desk. For

Registration status with MSTC Ltd, please contact ibapiop@mstcecommerce.com and for EMD status please contact ibapifin@mstcecommerce.com.

For property details and photograph of the property and auction terms and conditions please visit: https://ibapi.in and for clarifications related to this portal, please contact help line number '18001025026' and '011-41106131'. Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with https://ibapi.in and www.mstcecommerce.com.

Place: MUMBAI

Date: 29.10.2026

(Prem Prakash)
AUTHORISED OFFICER