



Branch: Gardanibagh Branch
(Sale notice format for Borrower/Guarantor/Mortgagor)
NOTICE OF SALE

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,

1. MOHAMMAD FAIZ S/O SADRU
Residence at Jamun Gali Qaumi Tanzeem Press,
Birla Mandir Road Bankipore, Patna-800006.

Sub: Loan account – Mohammad Faiz (A/c No.7162717965 & 7619853673) with Indian Bank, Gardanibagh Branch-reg.

Mohammad Faiz has availed Housing Loan facility from Indian Bank, Gardanibagh Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Mohammad Faiz failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 04.11.2025 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). Mohammad Faiz liable to the Bank to pay the amount due to the tune of Rs.38,10,937.00/- (Rupees Thirty Eight Lakh Ten Thousand Nine Hundred and Thirty Seven Only) as on 04.11.2025 with further interest, costs, other charges and expenses thereon. She failed to make payment despite Demand Notice dated 04.11.2025.

As Mohammad Faiz failed to make payment despite Demand Notice dated 04.11.2025, the Authorized Officer took possession of the schedule mentioned properties under the Act on 15.01.2026 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, 30 days notice of intended sale is required to be given and hence we are issuing this notice.

The amount due as on 17.03.2026 is Rs. 39,84,250/- (Rupees Thirty Nine Lakh Eighty Four Thousand Two Hundred and Fifty Only) with further interest, costs, other charges and expenses thereon from 18.03.2026.

Please take note that this is notice of 30 days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 30 days.

The date of sale is fixed as 24.04.2026 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 21.03.2026 to 23.04.2026 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 23.04.2026 i.e the e-Auction Date and before the e-auction end time in the portal. The registration and 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
50461528614 - Authorized Officer, Indian Bank	Indian Bank, Exhibition Road, IDIB000P610

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.

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.	Prior Encumbrance
All Part and parcel of land and building situated at Mohallah-Khajubanna, Survey Mauza- Sandalpur, Thana- Sultanganj, Dist-Patna, Thana No-11, Tauzi No-23C, Present Tauzi-Bihar Government, Khata No. 894, Cadastral Survey Plot No. 2127 of part, Circle No-61, Ward No-16/22/39 Present Ward No-51, Sheet No-133, Municipale Survey Plot No-1796 of Part, Area 408.3 Sq ft. or 0.9375 Decimal) vide Registered Sale Deed No - 1988 dated 19.02-2022 in the name of Mohamad Faiz. S/o Mohamad Sadru, registered with District Registration Office Patna, Bihar.	29,30,000/-	2,93,000/-	24.04.2026 from 11.00 AM to 5.00PM and Property ID No IDIB30437606364	NA





Bounded as per Sale Deed no. 1988
(Measurement of land):-

North :- 21 Ft 08 Inch South:-30 ft ½
Inch

East :- 18 ft 03 Inch :- West:-17 ft
01 Inch

Bounded as per Actual:-

North :- Hena Kausar S/o Md.Fayaz

South :- 6 ft Wide Common Road

East :- 18 fit wide Road

West :- Land of Owner of Md.Rafi

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>.

कृते इंडियन बैंक
For INDIAN BANK
1/10/2026

AUTHORISED OFFICER
नियुक्त अधिकारी Authorised Officer

Place: Patna

Date-19.03.2026