



(Sale Notice format for Borrower/Guarantor/Mortgagor)

NOTICE OF SALE

Branch: STC Indiranagar

Phone No: 0522-4057450

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,

SN	Name	Address
1	Ms. Harshita Jaiswal (Applicant)	C-1137, Indra Nagar, Lucknow - 226016
2	Mr. Madhur Jaiswal (Co-Applcant)	C-1137, Indra Nagar, Lucknow - 226016
3	Mrs Uma Jaiswal (Guarantor)	C-1137, Indra Nagar, Lucknow - 226016

Sub: Loan account - Ms Harshita Jaiswal & Mr Madhur Jaiswal (A/c No. 50462192273) with Indian Bank-STC Indiranagar Branch

Ms Harshita Jaiswal & Mr Madhur Jaiswal availed Education Loan facility from Indian Bank, STC Indiranagar, Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Ms Harshita Jaiswal & Mr Madhur Jaiswal have failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 04.10.2025 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) Ms Harshita Jaiswal & Mr Madhur Jaiswal & Mrs Uma Jaiswal liable to the Bank to pay the amount due to the tune of Rs36,35,988/- (Rupees Thirty Six Lakhs Thirty Five thousand Nine hundred Eighty Eight Only) as on with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 04.10.2025.

As Ms Harshita Jaiswal & Mr Madhur Jaiswal failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 07.02.2026 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 09.04.2026 is Rs59,44,742/- (Rupees Fifty nine lacs forty four thousand seven hundred forty two Only) with further interest, costs, other charges and expenses thereon from 09.04.2026.

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 30days.

The date of sale is fixed as 15.05.2026 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 11.04.2026 to 14.05.2026, at STC, Indira Nagar Branch, between 11.00 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 Tender/bid Form with the Terms and conditions can be had on-line from the website (<https://ibapi.in> and www.mstcecommerce.com) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website from 11.04.2026 to 14.05.2026 from 11.00am to 7.00 pm.

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 14.05.2026.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
6127853725 - E- AUCTION EMD ACCOUNT	HAZRATGANJ BRANCH- IDIB000H561

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 and Property ID No.	Prior Encumbrance
H. No. C-1137 Indira Nagar Lucknow	Rs. 1,54,00,00 0/-	Rs. 15,40,000/-	Date-15/05/2026 Time- 11.00 AM. TO 3.30 PM. Property ID No.- IDIBLUKL56368	NA

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.

Indiranagar Sec18 SO (226016) Counter No.1
SP-D FUR80602335TH TVR:6985880602335
10-04-2026 10:09:55, 25gms
To: MADHUR JAISWAL, LKO
Indira Nagar, UTTAR PRADESH
From: INDIAN BANK-226016
(Base:19.00)



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Dak Sewa Jan Sewa

Track@ www.indiapost.gov.in Dial-18002666868

Indiranagar Sec18 SO (226016) Counter No.1
SP-D FUR80602349TH TVR:6985880602349
10-04-2026 10:09:55, 25gms
To: HARSHITA JAISWAL, LKO
Indira Nagar, UTTAR PRADESH
From: INDIAN BANK-226016
(Base:19.00)



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Dak Sewa Jan Sewa

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Indiranagar Sec18 SO (226016) Counter No.1
SP-D FUR80602352TH TVR:6985880602352
10-04-2026 10:09:55, 25gms
To: UMA JAISWAL, LKO
Indira Nagar, UTTAR PRADESH
From: INDIAN BANK-226016
(Base:19.00)



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Booking Ref-ID: A166204210042036059
COTTN:09AARAC0300C1ZF, Article Count: 3
Total Base Tariff: 57
Total GSTT: 5 Total INR: 62

भारतीय डाक
डाक सेवा-जन सेवा



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Dak Sewa Jan Sewa

Net Amount: 67, 10-04-2026
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