



Indian Overseas Bank
Punjabi Bagh Branch (0687)
1/52, North Avenue Road
Punjabi Bagh
New Delhi-110026

Ph: 89259-50687
Email: iob0687@iob.in

Date: 05/05/2026

SALE NOTICE OF IMMOVABLE SECURED ASSETS
Issued under Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules 2002

To,

Anita W/o Shri Mahesh Ratawa
(D/o Shri Ram Lal Sharma)
R/o : Vila No.74, Khasra No.1887/1651
Shree Balaji Nagar -1, Village- Gudawadi
Patwar Halka , Tehsil-Sujangarh
Distt.-Churu , Rajasthan -331507

Sir,

1. This has reference to recovery actions initiated against you under the provisions of the SARFAESI Act 2002.
2. Please refer to the possession notice dated 12.08.2022 issued to you regarding taking possession of the secured assets at more fully described in the schedule below by the undersigned for the purpose of realization of the secured assets in exercise of the powers conferred on the bank as Secured Creditor under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules there under.
3. You, the above named Borrower(s)/Guarantor(s)/ Mortgagor(s), have failed to pay the dues in full save and except payments amounting to Rs -NIL- after issuance of demand notice dated 10.05.2021. Hence it is proposed to sell the secured assets mentioned in the Schedule below on "as is where is" and "as it is what is" condition under Sec 13(4) of the Act read with Rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002.
4. After appropriating the aforesaid repayments, the dues in the loan account as on **04/05/2026 is Rs 19,61,144.93 (Rupees Nineteen Lakh Sixty One Thousand One Hundred Forty Four and Paise Ninety Three Only)** along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full.



5. We hereby give you notice of **15 days** that the below mentioned secured assets shall be sold by the undersigned on **26/05/2026** between 1100 And 1600 hours with auto extension of 10 minutes through e-auction using web portal **BAANKNET.com** URL:<https://baanknet.com> (Service Provider for E-Auction)

6. A copy of the E-auction notice inviting offers for e-auction setting out the terms & conditions of sale such as particulars of the secured asset, the dues of the Bank, reserve price, earnest money deposit, date and time fixed for inspection, last date for submission of offers and date, time of sale etc is enclosed for your ready information. Please also be advised that the said sale notice will also be published in two daily newspaper one Hindi and one English shortly. A copy of the proposed paper publication is also enclosed.

Schedule of Secured Assets

House at Vila No.74, Khasra No.1887/1651, Shree Balaji Nagar -1, Village- Gudawadi Patwar Halka , Tehsil-Sujangarh, Distt.-Churu , Rajasthan -331507

Owned By **Anita W/o Shri Mahesh Ratawa**
(D/o Shri Ram Lal Sharma)

Plot Area 81.97 Sq Mtrs

Bound by :

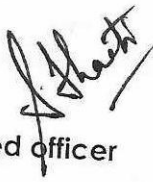
North: Villa No.73

South: Villa No. 75

East : Villa No.105

West : Road 40 Ft Wide

Yours Faithfully,



Authorised officer



Encl:

1. E-auction notice containing terms and conditions
2. Proposed paper publication of E-auction notice



Indian Overseas Bank

Punjabi Bagh Branch (0687)
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Ph: 89259-50687
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Date: 05/05/2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[Under Provision to Rule 8(6) of Security Interest (Enforcement) Rules]

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 Security Interest (Enforcement) Rules, 2002

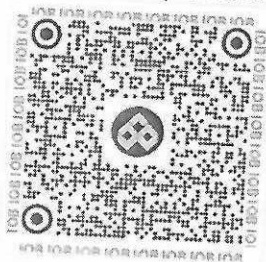
Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/ charged to Indian Overseas Bank, the possession of which has been taken by the Authorised Officer of Indian Overseas Bank, will be sold on "As is where is", "As is what is" and "Whatever there is" basis as per details mentioned hereunder

SL	NAMES OF BORROWERS	AMOUNT DUE TO INDIAN OVERSEAS BANK	DESCRIPTION OF THE IMMOVABLE PROPERTY	TYPE OF POSSESSION	RESERVE PRICE OF THE PROPERTY	DATE OF AUCTION	Contact Person Mobile No.
	NAMES OF GUARANTOR(S)		KNOWN ENCUMBRANCES, IF ANY		EARNEST MONEY DEPOSIT	Last Date for Submission of EMD	
1	Smt Anita W/o Shri Mahesh Ratawa	As on 04/05/2026 is Rs 19,61,144.93 (Rupees Nineteen	House at Vila No.74, Khasra No.1887/1651 Shree Balaji Nagar -1,	Symbolic	Rs 16,07,000/-	26/05/2026 (Between 11 AM to 4 PM	Swetabh Bharti 9650462928



		Lakh Sixty One Thousand One Hundred Forty Four and Paise Ninety Three Only) along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full.	Village- Gudawadi Patwar Halka , Tehsil- Sujangarh Distt.-Churu , Rajasthan -331507 Owned By Anita W/o Shri Mahesh Ratawa(D/o Shri Ram Lal Sharma) Plot Area 81.97 Sq Mtrs Bound by :North: Villa No.73 South: Villa No. 75 East : Villa No.105 West : Road 40 Ft Wide NOT KNOWN			with auto extension of 10 minutes till sale is completed)	
					Rs.1,60,700/- Rs.10,000/-	25/05/2026 Till 4.00 PM	

- For detailed terms and conditions of the sale ,please refer to the link <https://baanknet.com>
- This may also be treated as a Notice under rule-8(6) / Rule 9(1) of Security Interest (Enforcement) Rules,2002 to the borrower/s and guarantor/s/mortgagors of the said loan about holding of e-auction on the above mentioned date
- Submission of EMD starts from **12/05/2026**.
- E-Auction will be held through web portal **BAANKNET.com** URL:<https://baanknet.com>
- **Contact person Shri Swetabh Bharti (CM) Mob: 9650462928, Phone no: 89259-50687**
- Date of inspection : **On 16/05/2026 (From 11:00 AM to 5:00 PM),**with prior permission from Authorised Officer



Date: 05/05/2026
Place: New Delhi



Authorised Officer
Indian Overseas Bank



Indian Overseas Bank
Punjabi Bagh Branch (0687)
1/52, North Avenue Road,
Punjabi Bagh,
New Delhi-110026

Ph: 89259-50687
Email: iob0687@iob.in

Date: 05/05/2026

E-AUCTION SALE NOTICE

SALE OF IMMOVABLE PROPERTY MORTGAGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

Whereas **Smt Anita W/o Shri Mahesh Ratawa** R/o : Vila No.74, Khasra No.1887/1651, Shree Balaji Nagar - 1, Village- Gudawadi, Patwar Halka, Tehsil-Sujangarh, Distt.-Churu, Rajasthan -331507 has borrowed monies from **Indian Overseas Bank** against the mortgage of the immovable properties more fully described in the schedule hereunder and on upon classification of the account as NPA, the Bank has issued a demand notice under Section 13(2) of the SARFAESI Act, 2002 (Act) on 10.05.2021 calling upon the Borrowers /Guarantor(s) /Mortgagor **Anita W/o Shri Mahesh Ratawa** (D/o Shri Ram Lal Sharma), R/o : Vila No.74, Khasra No.1887/1651, Shree Balaji Nagar -1, Village- Gudawadi, Patwar Halka, Tehsil-Sujangarh, Distt.-Churu, Rajasthan -331507 to pay the amount due to the Bank, being Rs.12,14,362.14 (Rupees Twelve Lakh Fourteen Thousand Three Hundred Sixty Two and Paise Fourteen only) as on 30.04.2021 payable together with further interest at contractual rates and rests alongwith costs, charges etc till date of repayment within 60 days from the date of receipt of the said notice.

Whereas the Borrower/ guarantors/ Mortgagors having failed to pay the amount dues in full to the Bank as called for in the said demand notice, the Bank has taken possession of the secured assets more fully described in the schedule here under on 12.08.2022 under Section 13 (4) of the Act with the right to sell the same in "As is where is" and "As is what is" basis under Section 13(4) of the Act read with Rules 8 & 9 of the Security interest (Enforcement) Rules, 2002 for realization of Bank's dues. The dues to the bank as on the date of taking possession was intimated as Rs 13,37,390/- (Rupees Thirteen Lakh Thirty Seven Thousand Three Hundred Ninty only) payable together with further interest at contractual rates and rests alongwith costs, charges etc till date of repayment, after reckoning repayments, if any, since the date mentioned in the demand notice.

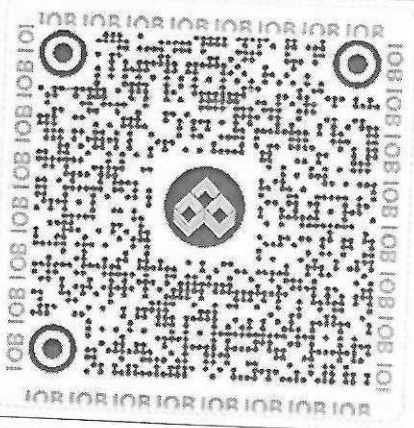
The dues of the borrower as on **04/05/2026** is **Rs 19,61,144.93 (Rupees Nineteen Lakh Sixty One Thousand One Hundred Forty Four and Paise Ninety Three Only)** after reckoning repayments if any, subsequent to the bank issuing demand notice along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full.

The undersigned in exercise of the powers conferred under Sec 13(4) of the said Act proposes to realize the Bank's dues by sale of the under mentioned properties.

SCHEDULE OF PROPERTY



House at Vila No.74, Khasra No.1887/1651, Shree Balaji Nagar -1, Village- Gudawadi
 Patwar Halka , Tehsil-Sujangarh, Distt.-Churu , Rajasthan -331507,
 Owned By **Anita W/o Shri Mahesh Ratawa**
 (D/o Shri Ram Lal Sharma)
 Plot Area 81.97 Sq Mtrs
 Bound by :
 North: Villa No.73
 South: Villa No. 75
 East : Villa No.105
 West : Road 40 Ft Wide

Date and Time of e- auction	26/05/2026 between 11.00 a.m. To 4.00 p.m.with auto extension of 10 minutes each till sale is completed E- Auction will be held through web portal BAANKNET.com URL:https://baanknet.com)
QR code of the property	
Reserve Price	Rs.16,07,000/- (Rupees Sixteen Lakh Seven Thousand Only)
Earnest Money Deposit	Rs.1,60,700/- (Rupees One Lakh Sixty Thousand Seven Hundred Only)
Bid Multiplier	Rs.10,000/- (Rupees Ten Thousand Only)
EMD Remittance	EMD amount to be deposited as per guidelines available on Web Portal BAANKNET.com URL:https://baanknet.com (Service Provider for E-Auction)
Inspection of the property	On 16/05/2026 between 11.00 AM to 05.00 PM with prior permission from Authorised Officer
Submission of online application for Bid and EMD	From 12/05/2026 onwards
Last Date for Submission of online application for Bid and EMD	25/05/2026 till 4:00 PM
Known encumbrance if any	Not known ,apart from encumbrance of our bank
* Outstanding dues Rs. Of Local Self ,Government (Property Tax , Water , Sewerage , Electricity Bills etc .)	To be ascertained and borne by the buyer



***Bank's dues have priority over the statutory dues.**

- **This notice is also to be treated as 15 days notice under rule-8(6) of the Securities Interest (Enforcement) rules-2002 for the borrower/guarantors/mortgagors.**

Terms and Conditions

1. The property(ies) will be sold by e-auction through the Bank's approved service provider **BAANKNET.com** URL:<https://baanknet.com> under the supervision of the Authorized Officer of the Bank.
2. E-auction bid document containing photos of properties, general terms and conditions of online auction sale are available on Web Portal **BAANKNET.com** URL:<https://baanknet.com> (**E-Auction Service Provider**)
3. Intending bidders shall hold a mobile number and email address and should register their name / account by login to the website of the aforesaid service provider **BAANKNET.com** URL:<https://baanknet.com>. They will be provided with user id and password by the aforesaid service provider which should be used in the e-auction proceedings.
4. Bids shall be submitted "online" through the portal **BAANKNET.com** URL:<https://baanknet.com> along with the EMD & scanned copy of KYC documents including photo, PAN Card & address proof etc to the service provider as per their guidelines.
5. The EMD is to be deposited with **BAANKNET.com** URL:<https://baanknet.com> and other remaining sale amount shall be remitted through EFT / NEFT / RTGS to the Bank **Account Number 06870113035001 in the name of SARFAESI SALE PARKING ACCOUNT having IFSC IOBA0000687** after taking up with authorised officer. The amount of EMD paid by the interested bidder shall carry no interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.
6. Bids without EMD shall be rejected summarily.
7. Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding will initially be for a period of 300 Minutes (From 11:00 AM to 4:00 PM) with auto extension time of 10 minutes each till the sale is concluded.
8. The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorized Officer shall deposit 25% of the sale price (inclusive of the EMD) immediately on the same day and not later than the next working day. The balance amount of sale price shall be paid within 15 days from the date of confirmation of auction sale. Failure to remit the entire amount of sale price within the stipulated period will result in forfeiture of deposit of 25% of the bid price to the secured creditor and forfeiture of all claims over the property by the purchaser and the property will be resold.
9. The sale certificate will be issued in the name of the purchaser only, after payment of the entire sale price amount and other taxes/charges, if any.
10. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.
11. The Authorized Officer has the absolute right to accept or reject any bid or postpone or cancel the sale, as the case may be without assigning any reason whatsoever.
12. The property is being sold on "as is where is", "as is what is" & "whatever there is." The Bank



has disclosed only the known encumbrances, statutory liabilities, if any, as above and it is for the purchaser to make their own independent enquiries at their own costs before participating in the auction.

13. As regards the Statutory dues stated above, Bank dues will have priority over statutory dues. Without prejudice to the above, statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.

14. Sale is subject to confirmation by the secured creditor.

15. EMD of unsuccessful bidders will be returned by **BAANKNET.com** URL: <https://baanknet.com> (Service Provider) without any interest.

16. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation by the bank. The **Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.**

17. * In compliance with Section 194 IA of the Income tax Act, 1961 income tax @ 1% on the Reserve Price shall be deducted and paid under the PAN Number of the Purchaser. Since the Tax has been calculated only on the Reserve Price, the bidder shall bear the 1% income tax on the bid multiplier amount and the Bank shall not take any responsibility for the same.

***In case of any sale / transfer of immovable property of Rupees Fifty Lakh and above, the transferee has to pay an amount equal to 1 % of the consideration as Income Tax.**

For further details regarding inspection of property / e-auction, the intending bidders may contact the Branch Manager, Indian Overseas Bank, Punjabi Bagh Branch, 1/52, North Avenue Road, New Delhi -110026 during office hours, or contact **Shri Swetabh Bharti (Chief Manager)**,
Phone no: 89259-50687

Place: New Delhi

Date: 05/05/2026



Authorised Officer
Indian Overseas Bank