

Indian Overseas Bank
Dilshad Garden Branch
Delhi-110019

e-mail: lob2793@lob.in

Date: 06.05.2026

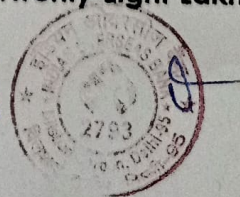
E-AUCTION SALE NOTICE

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

Whereas **Mrs. Shanno W/o Irshad Khan R/o** LIG Flat No. L-1A, Ground Floor (without roof rights), Krishna Apartments-II, Plot No-51, Block A, Shalimar Garden Main, Pasonda, Tehsil and Distt-Ghaziabad U.P 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 18.02.2022 calling upon the borrower **Mrs. Shanno W/o Irshad Khan**, LIG Flat No. L-1A, Ground Floor (without roof rights), Krishna Apartments-II, Plot No-51, Block A, Shalimar Garden Main, Pasonda, Tehsil and Distt-Ghaziabad U.P **(Borrower/Mortgagor) & Mr. Irshad Khan (Guarantor)** House No.A 244, Shaheed Nagar Block A, Ghaziabad-201001, U.P to pay the amount due to the Bank, being **Rs. 19,74,581.61 (Rupees Nineteen Lakh Seventy Four Thousand Five Hundred Eighty One and Sixty One Paise Only) as on 18.02.2022** payable together with further interest at contractual rates and rests along with costs, charges etc. till the date of repayment within 60 days from the date of receipt of the said notice.

Whereas the borrowers & guarantors 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 hereunder on 20.02.2023 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.21,26,316.11/-(Rupees Twenty One Lakhs Twenty Six Thousand Three Hundred Sixteen and Eleven Paise only)** as on 22/12/2022 payable together with further interest at contractual rates and rests along with 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 **03.05.2026 is 28,65,598.11 (Rupees Twenty Eight Lakh Sixty Five**

Prasjit Chaturvedi
P1508



Thousand Five Hundred Ninety Eight and eleven Paise only) after reckoning repayments, if any, amounting to **NIL/-** subsequent to the Bank issuing demand notice.

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 property.

SCHEDULE OF PROPERTY(IES) Residential property situated at House No. LIG Flat No. L-1A, Ground Floor (without roof rights), Krishna Apartments-II, Plot No-51,Block A, Shallmar Garden Main, Pasonda, Tehsil and Distt-Ghaziabad U.P Boundaries of Property- North: Flat No. L-3 & L-4 East: Flat No.L-2 & Plot - 50 West: Flat No.52 South: Road 40 Ft.wide Above mentioned property is mortgaged in Housing Loan of Mrs. Shanno W/o Irshad Khan	
Date and time of e-auction	26.05.2026; Between 11:00 AM to 4:00 PM with auto extension of Ten minutes each till sale is completed (E-Auction will be held through web portal BAANKNET.com URL: https://baankneet.com)
QR Code of the Property	
Reserve Price	Rs.17,50,000/- (Rupees Seventeen Lakh Fifty Thousand only)
Earnest Money Deposit	Rs.1,75,000/-
Bid Multiplier	Rs.10,000/- (Rupees Ten Thousands only)

Praveen Chakraborty
P1508



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)
Submission of online application for bid with EMD	From 12.05.2026 onwards
Inspection of the property	On 16.05.2026 Between 11.00 AM to 05.00 PM
Last date of submission of online application for BID with EMD	25.05.2026 till 4.00 PM
Known Encumbrance if any	Not known
*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>.
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 & 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 portal **BAANKNET.com** URL: <https://baanknet.com> and other remaining sale amount shall be remitted through NEFT/ RTGS to the Bank Account Number **27930113035001 in the name of SARFAESI SALE PARKING ACCOUNT having IFSC IOBA0002793** 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 with auto extension time of 10 minutes each till the sale is concluded.

*Pravir
Chaudhary
P1508*



8. The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorised 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 basis. 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 **Authorized 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 also 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, Rohini Sector 8 Branch G Complex, Second floor, Delhi 110085 during office hours, or contact Phone no: 011-27940673; or Mr. Sukant Kumar Gupta (SM): Mob- 8925951506.

Prerajit Chandra
P1508
Authorised Officer
PLACE: New Delhi



DATE: 06.05.2026



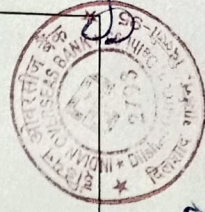
INDIANOVERSEASBANK
Dilshad Garden Branch
New Delhi - 110095
e-mail: lob2793@lob.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[Under Proviso 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 provision 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:

S L	NAMES OF BORROWERS		AMOUNT DUE TO INDIAN OVERSEAS BANK AS ON 03.05.2026	DESCRIPTION OF THE IMMOVABLE PROPERTY		TYPE OF POSSESSION	RESERVE PRICE		DATE OF AUCTION	Contact Person Mobile No.
	NAMES OF GUARANTORS			KNOWN ENCUMBRANCES IF ANY: Not Known			EARNEST MONEY DEPOSIT	BID INCREMENT		
1	1. Mrs. Shanno W/o Irshad Khan House No. UG Flat No.L-1A, Ground Floor Krishna Apartments-II,Plot No-51,Block A, Shalimar Garden Main, Pasonda, Tehsil and Distt- Ghaziabad U.P		28,65,598.11 (Rupees Twenty Eight Lakh Sixty Five Thousand Five Hundred Ninety Eight and eleven Paise only) ***With further interest at contractual rates and rests, besides costs/charges incurred till the date of repayment in full	Residential property situated at House No. UG Flat No. L-1A, Ground Floor (without roof rights), Krishna Apartments-II, Plot No- 51,Block A, Shalimar Garden Main, Pasonda, Tehsil and Distt-Ghaziabad U.P Boundaries of Property- North: Flat No. L-3 & L-4 East: Flat No.L-2 & Plot - 50 West: Flat No.52 South: Road 40 Ft.wide Above mentioned property is mortgaged in Housing Loan of Mrs. Shanno W/o Irshad Khan		Symbolic Possession	Rs. 17,50,000/-		26.05.2026 (Between 11:00 AM to 4:00 PM with auto extension of Ten minutes each till sale is complete d)	Nasir Ikram (9871725998)
	2. Mr.Irshad Khan (Guarantor)						Rs. 1,75,000/-		On or Before	



Handwritten signature and date: 15/08/2026



INDIAN OVERSEAS BANK
F-18, Dilshad Colony, Delhi 110095

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

To

1	Mrs. Shanno W/o Irshad Khan (Borrower) Address: LIG Flat No.L-1A, Ground Floor Krishna Apartments-II,Plot No-51,Block A, Shalimar Garden Main, Pasonda, Tehsil and Distt-Ghaziabad U.P
2	Mr.Irshad Khan (Guarantor) Address: House No.A 244,Shaheed Nagar Block A,Ghaziabad-201001 U.P

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 **22/12/2022** issued to you regarding taking possession of the secured assets at more fully described in the schedule below and the publication of the said possession notice in **Business standard(English) and Business standard (Hindi)** on **28/12/2022** 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 borrowers / mortgagors / guarantors have failed to pay the dues in full save and except payments amounting to Rs. NIL after issuance of **demand notice dated 18.02.2022**. 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 **03.05.2026 is 28,65,598.11 (Rupees Twenty Eight Lakh Sixty Five Thousand Five Hundred Ninety Eight and eleven Paise only)** along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full.

Prasjit Chakraborty



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 local newspaper (daily) shortly. A copy of the proposed paper publication is also enclosed.

Schedule of Secured Assets

Residential property situated at House No. LIG Flat No. L-1A, Ground Floor (without roof rights), Krishna Apartments-II, Plot No-51, Block A, Shalimar Garden Main, Pasonda, Tehsil and Distt-Ghaziabad U.P

Boundaries of Property-

North: Flat No. L-3 & L-4

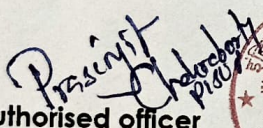
East: Flat No. L-2 & Plot - 50

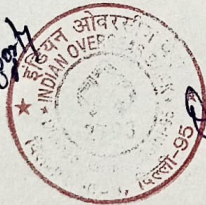
West: Flat No. 52

South: Road 40 Ft. wide

Above mentioned property is mortgaged in Housing Loan of Mrs. Shanno W/o Irshad Khan

Yours Faithfully


Authorised officer



Date: 07.05.2026

Encl:

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