

E Auction 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. M/s Suman Hardware Paints & Sanitary Prop: Sri Surendra Thakur S/o Sri Nakched Thakur(Borrower / Mortgagor)	Registered Address-Lodhi Market,Ganne ka purwa,Tedhi Puliya,Lucknow. R/o- House no- 655/26,(Plot no-26 on Khasra No-48 min)Adil Nagar near Bhuiyan Devi Mandir,Lucknow-226016.
2. Sri Surendra Thakur S/o Sri Nakched Thakur(Borrower/Mortgagor/Guarantor- in M/s Suman Hardware Paints & Sanitary)	R/o- House no- 655/26,(Plot no-26 on Khasra No-48 min)Adil Nagar near Bhuiyan Devi Mandir,Lucknow-226016. 1/55 Janakipuram Extension Sitapur Road Lucknow
3. Sri Surendra Thakur S/o Sri Nakched Thakur (Borrower/ Mortgagor in Housing Loan)	R/o- House no- 655/26,(Plot no-26 on Khasra No-48 min)Adil Nagar near Bhuiyan Devi Mandir,Lucknow-226016..
4. Sri Karunakaran Chintamani Goswami S/O Bundela Giri/Guarantor-in M/s Suman Hardware Paints & Sanitary	R/o G-37,Vasundhara Vihar Colony Adil nagar, Ring Road Lucknow- 226022 House no- 655/494 Adil nagar Gudamba ,Lucknow.

**Sub: OCC A/c No-20298549541 and Home Loan A/c No50200562006
with Indian Bank, Indira nagar Branch**

**[APPENDIX- IV-A]
[See proviso to rule 8 (6)]**

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 the 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 property mortgaged/charged to the Secured Creditor, the constructive/physical /Symbolic (*whichever is applicable*) possession of which has been taken by the Authorised Officer of Indian Bank, Indira nagar Branch, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 18.04.2026, for recovery of Rs.27,11,585.00 /- (**Rupees Twenty Seven Lakh eleven thousand five hundred and eighty five only**) (as on 17.01.2026) due to the Indian Bank, Indira nagar branch, Secured Creditor, from -





Authorised Officer

1. M/s Suman Hardware Paints & Sanitary Prop: Sri Surendra Thakur S/o Sri Nakched Thakur(Borrower / Mortgagor Mrs. Kavita Pathak w/o Sri Durgesh Pathak (Borrower/ Guarantor/ Mortgagor) R/o B-2079, Indiranagar, Lucknow-226016
2. Sri Surendra Thakur S/o Sri Nakched Thakur(Borrower/Mortgagor/Guarantor-in M/s Suman Hardware Paints & Sanitary)
3. Sri Surendra Thakur S/o Sri Nakched Thakur (Borrower/ Mortgagor in Housing Loan
4. Sri Karunakaran Chintamani Goswami S/O Bundela Giri/Guarantor-in M/s Suman Hardware Paints & Sanitary

The reserve price will be Rs.50,00,000.00 (Rupees Fifty lakhs only) and the earnest money deposit will be Rs.5,00,000 (Rupees Four Lakh and Sixty Three thousand only)

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

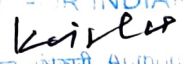
Detailed description of the Property	All that part and parcel of House No 655/26 Plot no.26, part of khasra no.-48 (Min), Adil Nagar, Lucknow Measuring 1500 Sq Ft.	
	Boundaries	As per the Sale Deed
	North by	Land of Degar
	South by	20 ft wide road
	East by	Plot No.25
	West by	Plot No.27
Encumbrances on property	NIL	
Reserve Price	Rs. 50,00,000.00 (Rupees Fifty Lakhs only)	
EMD Amount	Rs.5,00,000.00(Rupees Five Lakhs only)	
Bid incremental amount	Rs. 10,000/- (Rs. Ten thousand only)	
Date and time of e-auction	11.00 AM. TO 5.00 PM.	
Property ID No.	IDIBLUK2804I522	

For detailed terms and conditions of the sale, please refer to the link provided in Indian Bank, Secured Creditor's website i.e. www.indianbank.in.

Date: 29.04.2026

Place: Lucknow.

Authorised Officer


 भारतीय बैंक
 FOR INDIAN BANK

 अधिकृत अधिकारी Authorised Officer

Sale Notice is hereby given to the public in general and in particular to the Borrower (s) M/s Suman Hardware (Prop. Mr.Surendra Thakur s/o Mr. Nakchand Thakur and Mr. Mr.Surendra Thakur s/o Mr. Nakchand Thakur) Availed Cash Credit facility from Indian Bank, Indira nagar Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties".) M/s Suman Hardware (Prop. Mr.Surendra Thakur s/o Mr. Nakchand Thakur and Mr. Mr.Surendra Thakur s/o Mr. Nakchand Thakur failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 17.01.2026 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 M/s Suman Hardware (Prop. Mr.Surendra Thakur s/o Mr. Nakchand Thakur and Mr. Mr.Surendra Thakur s/o Mr. Nakchand Thakur (Borrower/Mortgagor) liable to the Bank to pay the amount due to the tune of of Rs.27,11,585.00 /- (**Rupees Twenty Seven Lakh eleven thousand five hundred and eighty five only**) as on 17.01.2026 with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 17.01.2026 .As M/s Suman Hardware (Prop. Mr.Surendra Thakur s/o Mr. Nakchand Thakur and Mr. Mr.Surendra Thakur s/o Mr. Nakchand Thakur despite Demand Notice, the Authorized Officer took physical /constructive / Symbolic (whichever is applicable) possession of the schedule mentioned properties under the Act on 18.04.2026 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.

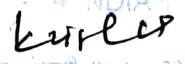
As per Rule 6 (2) and 8(6) of The Security Interest (Enforcement) Rules 2002 framed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, 30 days notice of intended sale is required to be given and hence we are issuing this notice.

The amount due as on 17.01.2026 is Rs.27,11,585.00 /- (**Rupees Twenty Seven Lakh eleven thousand five hundred and eighty five only**) with further interest, costs, other charges and expenses thereon from 17.01.2026.

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 05.06.2026 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 02.05.2026 to 04.06.2026 at Indira nagar Branch, between 11.00 am to 4.00 pm.


INDIAN BANK
 अधिकृत अधिकारी Authorized Officer

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 02.05.2026 to 04.06.2026 from 10.00am 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 04.06.2026 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
6127853715 - 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
All that part and parcel of House No 655/26 Plot no.26, part of khasra no.-48 (Min), Adil Nagar, Lucknow Measuring 1500 Sq Ft.		Rs.50,00,000.00 (Rupees Fifty Lakhs only)	Rs.5,00,000.00(Rupees Five lakh only)	Date-05.06.2026	
				Time-11.00 AM. TO 5.00 PM.	
				Property ID No. - IDIBLUK2804I522	
Boundaries	As per the Sale				
North by	Land of Degar				
South by	20 ft wide road				
East by	Plot No.25				
West by	Plot No.27				

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: Lucknow

Date: 29.04.2026

AUTHORISED OFFICER



INDIAN BANK

[Signature]

Authorized Officer