



Zonal Office: 301-311, 3 rd Floor, Neelkanth avenue 1, Opp. Gujarat Vidhyapeeth, C.U.Shah college road, Ashram Road, Ahmedabad -380014| Tel.: (079) 27435663, 27431248 \* Fax: (079) 27439668 \* e-mail:zo.ahmedabad@indianbank.co.in

## ANNEXURE-B

APPENDIX- IV-A" [See proviso to rule 8 (6) / 9(1)]

**Sale notice for sale of immovable properties**

**E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 **Symbolic possession** of which has been taken by the Authorised Officer of Indian Bank, **Lal Darwaja Branch** Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **24/06/2026 at 11.00 AM to 03.00 PM**, for recovery of **Rs.30,77,667 (Rupees Thirty Lakh Seventy-Seven Thousand Six Hundred Sixty-Seven Only)** towards **Loan as on 08.12.2025** together with further interest thereon and incidental expenses, costs, charges etc due to the Indian Bank, **Lal Darwaja Branch** Secured Creditor, from

|                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>1.Ms Sarojben Sanjay Goswami</b><br/>Address: "Shivanand Homes" Bungalow No.4 (As per Plan Block no.4)<br/>Near Satva International School, Opp. Satyam Bungalow, Beside Shivalay Height, Chosamiya Road, Singarwa, Ahmedabad-382430</p>                                                 | <p><b>2.1 Mr Aniket Goswami (through natural guardian Mrs Sarojben Sanjay Goswami)</b><br/>Address: "Shivanand Homes" Bungalow No.4 (As per Plan Block no.4)<br/>Near Satva International School, Opp. Satyam Bungalow, Beside Shivalay Height, Chosamiya Road, Singarwa, Ahmedabad-382430</p> |
| <p><b>2.2 Ms Rashmi Goswami (through natural guardian Mrs Sarojben Sanjay Goswami)</b><br/>Address: "Shivanand Homes" Bungalow No.4 (As per Plan Block no.4)<br/>Near Satva International School, Opp. Satyam Bungalow, Beside Shivalay Height, Chosamiya Road, Singarwa, Ahmedabad-382430</p> | <p><b>2.3 Ms Ragini Goswami (through natural guardian Mrs Sarojben Sanjay Goswami)</b><br/>Address: "Shivanand Homes" Bungalow No.4 (As per Plan Block no.4)<br/>Near Satva International School, Opp. Satyam Bungalow, Beside Shivalay Height, Chosamiya Road, Singarwa, Ahmedabad-382430</p> |
| <p><b>2.4 Ms Mansi</b><br/>Address: "Shivanand Homes" Bungalow No.4 (As per Plan Block no.4)<br/>Near Satva International School, Opp. Satyam Bungalow, Beside Shivalay Height, Chosamiya Road, Singarwa, Ahmedabad-382430</p>                                                                 | <p><b>2.5 Ms Sarojben Sanjay Goswami</b><br/>Address: "Shivanand Homes" Bungalow No.4 (As per Plan Block no.4)<br/>Near Satva International School, Opp. Satyam Bungalow, Beside Shivalay Height, Chosamiya Road, Singarwa, Ahmedabad-382430</p>                                               |

The first of you are individuals & borrower alongwith Mr Sanjay Sadafal Goswami (since deceased). The 2.1 to 2.5 of you are **individuals** and legal heirs & representatives of borrower viz. Mr Sanjay Sadafal Goswami (since deceased). The 1<sup>st</sup> of you along with Mr Sanjay Sadafal Goswami (since





Zonal Office: 301-311, 3 rd Floor, Neelkanth avenue 1,Opp. Gujarat Vidhyapeeth, C.U.Shah college road,Ashram Road, Ahmedabad -380014| Tel.: (079) 27435663, 27431248 \* Fax: (079) 27439668 \* e-mail:zo.ahmedabad@indianbank.co.in

deceased)are **mortgagor** having offered their assets as security to the loan accounts availed by the first of you and Mr Sanjay Sadafal Goswami (since deceased).

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

| S r. N o. | Detailed description of the Property                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Encumbrances on property if any | Reserve Price | EMD Amount | Bid incremental amount | Date and time of e-auction at the platform of e-auction service provider <a href="https://www.baanknet.com">https://www.baanknet.com</a> | Property ID No./Possession                 |
|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|---------------|------------|------------------------|------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| 1         | All that piece and parcel of immovable property being Bungalow No. 04, having plot area about 94.28 sq mtrs. Together with construction admeasuring 105.480 Sq. Mtrs. Carpet Area in the scheme known as "Shivanand Home" lying being and situated on the land bearing Survey no.493 of T. P. Scheme no.118 F.P. No.79/1 of village- Singarva, Taluka- Dascroi, within District Ahmedabad and Registration Sub District of Ahmedabad-12 (Nikol) within the State of Gujarat and lying in the name of Ms. Saroj Sanjay Goswami and Mr. Sanjay S Goswami the Said Bungalow No.-04 is bounded as under:<br>East: Compound Wall & Others Property<br>West: Society Internal Road.<br>North: Bungalow no.3<br>South: Bungalow no.5. | Nil                             | 60,85,000/-   | 6,08,500/- | 10,000/-               | 24/06/2026 at 11.00 AM to 03.00 PM                                                                                                       | IDIB960<br>11805261<br>Symbolic Possession |

The intending Bidders/ Purchasers are requested to register with online portal (<https://www.baanknet.com>) 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 **23/06/2026 till 08:00 P.M** i.e before the e-Auction date and time in the portal. The registration, eKYC and transfer of EMD in wallet must be completed well in advance, before auction.

#### TERMS AND CONDITIONS

1. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website (<https://www.baanknet.com>) for depositing in bidders e-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





Zonal Office: 301-311, 3 rd Floor, Neelkanth avenue 1, Opp. Gujarat Vidhyapeeth, C.U.Shah college road, Ashram Road, Ahmedabad -380014| Tel.: (079) 27435663, 27431248 \* Fax: (079) 27439668 \* e-mail:zo.ahmedabad@indianbank.co.in

allowed to participate in the e- auction. The Earnest Money Deposit shall not bear any interest.

2. 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        |
|--------------------------------------------------------------------|---------------------------------|
| A/C No. 21202746838<br>Indian Bank Zonal Office Ahmedabad SARFAESI | Sola Road Branch<br>IDIB000A538 |

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.

3. **Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194 – 1A of Income Tax Act 1961 and TDS is to be borne by the successful bidder only at the time of depositing the balance 75% of the bid amount.**
4. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per rules.
5. All expenses relating to stamp duty and registration of Sale Certificate, if any, shall be borne by the successful bidder.
6. The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale without assigning any reason therefore.
7. The Sale shall be subject to rules/ conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
8. Platform (<https://www.baanknet.com>) for e-Auction will be provided by our e Auction service provider **PSB alliance Pvt.Ltd.**, Unit 1, 3<sup>rd</sup> Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400037 (contact Phone 8291220220 email ID:- support.ebkay@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at **e-Auction Service Provider's website <https://www.baanknet.com>**
9. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portals. (1) [www.indianbank.in](http://www.indianbank.in) (2) <https://www.baanknet.com>
10. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, FAQ on eAuction and User Manual on operational part of e- Auction related to this e-Auction from **eBKray (<https://www.baanknet.com>)**
11. The intending Bidders / Purchasers are requested to register on portal (<https://www.baanknet.com>) using their mobile number and email-id. Further, they will complete their eKYC. Once the eKYC process completed, the intending Bidders /Purchasers has to transfer the EMD amount using online mode/ by Challan in their Global EMD e-Wallet. Only after having sufficient EMD in his/her e-Wallet, the interest bidder will be able to bid on the date of e-auction.
12. Bidder's e-Wallet should have sufficient balance ( $\geq$ EMD amount) at the time of bidding.
13. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed. It is clarified that confirmation of sale in favour of highest bidder shall be subject to confirmation by the Bank in term of Security Interest (Enforcement) Rules, 2002.
14. The Intending Bidders are advised to properly read the Sale Notice, terms & conditions of e- auction and User Manual on operational part of e-Auction and follow them strictly.
15. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider PSB alliance Pvt.Ltd.. Details of which are



इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

Zonal Office: 301-311, 3 rd Floor, Neelkanth avenue 1, Opp. Gujarat Vidhyapeeth, C.U.Shah college road, Ashram Road, Ahmedabad -380014| Tel.: (079) 27435663, 27431248 \* Fax: (079) 27439668 \* e-mail:zo.ahmedabad@indianbank.co.in

- available on the e-Auction portal.
16. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (on mobile no/email address given by them/ registered with the service provider).
  17. If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days prior notice.
  18. For verification about the title document, property & inspection thereof, the intending bidders may contact Indian Bank, Lal Darwaja Branch , Mirzapur Road, Lal Darwaja, Ahmedabad (Gujarat) from **18/06/2026 to 20/06/2026** between **10.00 am to 4.00 pm.**
  19. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property/ ies other than mentioned above (if any). However, the intending bidders should make their own independent inquiries regarding the encumbrances and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above (if any).

Place: Ahmedabad  
Date: 18/05/2026

(Authorized Officer)

