

ANNEXURE- B
APPENDIX- IV-A” [See provision to rule 8(6)]

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 Authorized Officer of Indian Bank, **Dhandheda Branch**, Secured Creditor, will be sold on “as is where is”, “as is what is”, and “whatever there is” on **05.06.2026**, for recovery of **Rs. 16,07,456.00 (Rupees Sixteen Lacs Seven Thousand Four Hundred and Fifty Six Only)** as on **01.09.2021** due to the Indian Bank, **Dhandheda Branch**, Secured Creditor, from

1. **Vinod Kumar s/o Ragubeer Singh (Borrower/Mortgagor)**
760, Gali no. 4, Saharanpur Bus Stand, Rampuri, District Muzaffarnagar – 251001
2. **Pinki w/o Vinod Kumar (Guarantor)**
760, Gali no. 4, Saharanpur Bus Stand, Rampuri, District Muzaffarnagar – 251001
3. **Pramod Kumar s/o Indrapal (Guarantor)**
House No. 435, Sahabudeenpur Road, New Basti, Mohalla Rampuri, District Muzaffarnagar – 251001

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

Detailed description of the Property	One Residential House bearing municipal No. 767/12 and Khasra no. 386 admeasuring 75 sq. yds. i.e. 62.70 sq. mtr. situated at Mohalla Rampuri Sector 1, Pargana & Tehsil & District Muzaffarnagar. Boundaries: East : D A B H Public School West : House of Chattar Singh North : Rasta 12 ft wide South : Plot of Rajkumar (As per title deed)
Encumbrances on property if any	Not known to Bank
Reserve Price	Rs. 12,04,000/-
EMD Amount	Rs 1,25,000/-
Bid incremental amount	Rs 50,000/-
Date and time of e-auction at the platform of e-auction Service Provider	05.06.2026 from 11:00 AM to 3:00 PM
Property ID No.	IDIBD078VINOD01

The intending Bidders/ Purchasers are requested to register with online portal (<https://www.baanknet.com>) 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 11:00 AM of 26.02.2023 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.

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 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.
- 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
98741041424	Meerut Cantt IDIB000M684

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 there for.
- 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 M/S MSTC Limited having its Registered office at 225-C, A.J.C. Bose Road, Kolkata-700020 (contact Phone & Toll free Numbers 079-41072412/ 411/ 413 or 1800-103-5342). The intending Bidders/ Purchasers are required to participate in the e-Auction process at **e-Auction Service Provider's website <https://www.baanknet.com/auctionhome/ibapi>**. This Service Provider will also provide online demonstration/ training on e-Auction on the portal.

- 9) The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portals. (1) www.indianbank.co.in (2) <https://www.ibapi.in> (3) <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 and Help Manual on operational part of e-Auction related to this e-Auction from **e-Bikrey –IBAPI** portal (<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 upload the requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders /Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet. Only after having sufficient EMD in his Wallet, the interest bidder will be able to bid on the date of e-auction.
- 12) Bidder's Global 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.
- 14) Intending Bidders are advised to properly read the Sale Notice, terms & conditions of e-auction and Help 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 <https://www.baanknet.com/auctionhome/ibapi>. Details of which are 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) For verification about the title document, property & inspection thereof, the intending bidders may contact Indian Bank Branch.
- 18) 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: Meerut
Date: 14.05.2026

(Authorized Officer)



ANNEXURE- C

Branch: Dhandheda

NOTICE OF INTENDED
SALE

Notice of intended 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. **Vinod Kumar s/o Ragubeer Singh (Borrower/Mortgagor)**
760, Gali no. 4, Saharanpur Bus Stand, Rampuri, District Muzaffarnagar – 251001
2. **Pinki w/o Vinod Kumar (Guarantor)**
760, Gali no. 4, Saharanpur Bus Stand, Rampuri, District Muzaffarnagar – 251001
3. **Pramod Kumar s/o Indrapal (Guarantor)**
House No. 435, Sahabudeenpur Road, New Basti, Mohalla Rampuri, District Muzaffarnagar – 251001

Vinod Kumar s/o Ragubeer Singh availed Term loan from Indian Bank, Dhandheda Branch, and the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as “the Properties”. **Vinod Kumar s/o Ragubeer Singh** failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **01.09.2021** 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) liable to the Bank to pay the amount due to the tune **Rs. 16,07,456.00 (Rupees Sixteen Lacs Seven Thousand Four Hundred and Fifty Six Only)** as on **01.09.2021** with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 01.09.2021.

As **Vinod Kumar s/o Ragubeer Singh** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **04.03.2022** after complying with all legal formalities.

As per Sec.13 (4) of the Act, Secured Creditor is entitled to affect 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 **01.09.2021** is **Rs. 16,07,456.00 (Rupees Sixteen Lacs Seven Thousand Four Hundred and Fifty Six Only)** with further interest, costs, other charges and expenses thereon from **01.09.2021**.

Please take note that this is notice of **15** days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after **15** 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 on **04.06.2026** 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 (www.baanknet.com) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website **from 21.05.2026 to 05.06.2026 from 10.00 am to 7.00 pm**.

The intending Bidders/ Purchasers are requested to register with online portal (<https://www.baanknet.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 11:00AM 26.02.2023 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.baanknet.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 there for.

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
98741041424	Meerut Cantt IDIB000M684

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
One Residential House bearing municipal No. 767/12 and Khasra no. 386 admeasuring 75 sq. yds. i.e. 62.70 sq. mtr. situated at Mohalla Rampuri Sector 1, Pargana & Tehsil & District Muzaffarnagar. Boundaries: East : D A B H Public School West : House of Chattar Singh North : Rasta 12 ft wide South : Plot of Rajkumar (As per title deed)	Rs. 12,04,000/-	Rs. 1,25,000/-	Date: 05.06.2026 Time: 11:00AM to 4:00PM Property ID: IDIBD078VINOD01	Not known to Bank

Bidders are advised to visit the website (www.baanknet.com) of our e auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELPDESK No. 033-22901004 and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Ltd,

For property details and photograph of the property and auction terms and conditions please visit: <https://baanknet.com> 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 www.baanknet.com.

Place: Meerut
Date: 14.05.2026

AUTHORISED OFFICER