Indian Overseas Bank
Mathura Branch
(1429, Agra Road, Tilak Dwar,
Mathura
Tel.: - 8925950372
IFS Code: IOBA0000372
e-mail:iob0372@iob.in)

SALE NOTICE OF IMMOVABLE SECURED ASSETS

Issued under Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules 2002

Date: 02.07.2026

To
The Borrower/Guarantor/mortgagor

(Borrowers) M/s Shri Brajwasi Abhushan Bhandar Prop: Mr. Raju Garg S/o Mr. Trilokchand Garg **(Mortgagor)** Plot No.58, Sector A, Govind Nagar, Mathura	1.) Mr. Nitin Bansal S/o Mr. Hari Shankar Agarwal **(Guarantor)** 114/60, Kaserath Bazar, Chowk Bazaar, Mathura 2.) Mrs. Ganga Devi W/o Mr. Trilokchand Garg **(Mortgagor)** R/o 58A, Govind Nagar, Mathura

Sir,

1. This has reference to recovery actions initiated against you under the provisions of the SARFAESI Act 2002.

2. Please refer to the symbolic possession notice dated **18.08.2022** issued to you regarding taking symbolic possession of the secured assets at more fully described in the schedule below and the publication of the said possession notice in **Jansatta (Daily) & Financial Express (Daily)** on **21.08.2022** 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 amounting to **Rs. 53,22,841.76 (Rupees Fifty Three Lakh Twenty Two Thousand Eight Hundred Forty One and Paise Seventy Six only)** and except payments of Rs NIL after issuance of demand notice dated **04.05.2022.** 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 Rs.83,91,270.54 (Rupees Eighty Three Lacs Ninety One Thousand Two Hundred Seventy and Fifty Four Paise only) as on 01.07.2026 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 **23.07.2026 between 11.00 A.M. to 2.00 P.M with auto extension of 10 minutes through e-auction using E- Bikray portal** . https://baanknet.com/ **(Web portal).**

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 **Jansatta (Daily) & Financial Express (Daily) on 03.07.2026 .**

Schedule of Secured Assets		
Description of Immovable property	**Reserve price**	**EMD**
Residential Property at part of plot 58, Water tax No 197/A-58 Old & 197/A 58 New Sector – A, Govind Nagar, Mathura – 281004, Uttar Pradesh Measured as 157.94 Sqm. Boundaries- East – Service lane 10 Ft. Wide West – House of Pramod Kumar Sharma North – Road 10 Feet Wide South- Property Of Ashok Washwani **The property in the name of Mr. Raju Garg & Mrs. Ganga Devi**	**Rs.49,25,000 /- (Rupees Forty Nine Lakhs Twenty Five Thousand Only).**	**Rs.4,92,500/- (Rupees Four Lakhs Ninety Two Thousand Five Hundred Only)**

Yours Faithfully

Authorised officer

Encl:

1. E-auction notices containing terms and conditions

Indian Overseas Bank
Mathura Branch
(1429, Agra Road, Tilak Dwar,
Mathura
Tel.: - 8925950372
IFS Code: IOBA0000372
e-mail:iob0372@iob.in)

Ref:

Date: 02.07.2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

(Under Proviso to Rule 8(6) of Security Interest (Enforcement) Rules)

Sale of Immovable Property 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

1. M/s Shri Brajwasi Abhushan Bhandar,
Prop: Mr. Raju Garg S/o Mr. Trilokchand Garg **(Mortgagor)**
Plot No.58, Sector A, Govind Nagar, Mathura

2. Mr. Nitin Bansal S/o Mr. Hari Shankar Agarwal **(Guarantors)**
114/60, Kaserath Bazar, Chowk Bazaar, Mathura

3. Mrs. Ganga Devi W/o Mr. Trilokchand Garg **(Mortgagor)**
R/o 58A, Govind Nagar, Mathura

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 **04.05.2022** calling upon the borrowers

1. M/s Shri Brajwasi Abhushan Bhandar,
Prop: Mr. Raju Garg S/o Mr. Trilokchand Garg **(Mortgagor)**
Plot No.58, Sector A, Govind Nagar, Mathura

2. Mr. Nitin Bansal S/o Mr. Hari Shankar Agarwal **(Guarantors)**
114/60, Kaserath Bazar, Chowk Bazaar, Mathura

3. Mrs. Ganga Devi W/o Mr. Trilokchand Garg **(Mortgagor)**
R/o 58A, Govind Nagar, Mathura

to pay the amount due to the Bank, being **Rs.53,22,841.76 (Rupees Fifty Three Lakhs Twenty Two Thousand Eight Hundred Forty One and Seventy Six Paise) as on 04/05/2022** payable together with further interest at contractual rates and rests along with costs, charges etc. till 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 Symbolic possession of the secured assets more fully described in the schedule hereunder on **18.08.2022** 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 Section13(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.54,62,560.76 (Rupees Fifty Four Lakhs Sixty Two Thousand Five Hundred Sixty and Seventy Six Paise Only)** 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 is **Rs.83,91,270.54 (Rupees Eighty Three Lacs Ninety One Thousand Two Hundred Seventy and Fifty Four Paise only) as on 01.07.2026** 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.

SCHEDULE OF PROPERTIES

Property details-	**Reserve Price (in Rs.)**	**EMD (In Rs.)**
Residential Property at part of plot 58, Water tax No 197/A-58 Old & 197/A 58 New Sector – A, Govind Nagar, Mathura – 281004, Uttar Pradesh Measured as 157.94 Sqm. Boundaries- East – Service lane 10 Ft. Wide West – House of Pramod Kumar Sharma North – Road 10 Feet Wide South- Property Of Ashok Washwani The property in the name of Mr. Raju Garg & Mrs. Ganga Devi	Rs. 49,25,000/-	Rs. 4,92,500/-

DETAILS OF AUCTION:

Date and time of e-auction	**23.07.2026** between 11.00 am to 2.00 pm with auto

	extension of 10 minutes each till sale is completed
EMD Remittance	**EMD** amount to be deposited as per guidelines available on https://baanknet.com/
Bid Multiplier	Rs.50,000/-
Inspection of Properties	**From 13.07.2026 to 22.07.2026** between 11.00 am to 4.00 pm
Submission of online application for bid with EMD starts from	**13.07.2026 From 10.00 AM onwards**
Last date for submission of online application for BID with EMD	**22.07.2026 ends @ 5.00 P.M.**
Known Encumbrances if any,	No Known Encumbrances
Outstanding dues of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc)	Not Known to the Bank

Terms and conditions of e-auction

1. The properties will be sold by e-auction through the Bank's approved service provider portal https://baanknet.com/under the supervision of the Authorized Officer of the Bank.

2. E-auction bid document containing online e-auction bid form, declaration, general terms and conditions of online auction sale are available inhttps://baanknet.com/

3. Intending bidders shall hold Valid email ID and Mobile No. to register their name / account by login to the website of the aforesaid service provider. They need to create log in with user id and password on the aforesaid service provider portal which should be used in the e-auction proceedings. For details please contact the service provider portal https://baanknet.com/

4. Bids in the prescribed formats shall be submitted "online" through the portal https://baanknet.com/ along with the detail of EMD & scanned copy of KYC documents including photo, PAN Card & address proof to the service provider and to the Authorised Officer **before 05.00 P.M on 22.07.2026** otherwise shall not be eligible for consideration.

5. The EMD and other deposits shall be remitted through EFT / NEFT / RTGS to the Bank account as specified above and 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 120 minutes 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 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", and "Whatever there is** "basis. The Bank has disclosed only the known encumbrances, statutory liabilities, if any, as above. However, the intending bidders should make their own independent inquiries at their own costs with concerned co-operative housing societies/SRO as well as the Revenue Records regarding the title, nature, description, condition, encumbrance, lien, charge, statutory dues, etc of properties put on auction and claims/rights/dues affecting to the properties, prior to submitting their bid. The properties are being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues.

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, including GST wherever applicable 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 through EFT / NEFT / RTGS to the bank account details provided by them in the bid form and intimated via their e-mail id.

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% 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 Lakhs and above, the transferee has to pay an amount equal to 1% of the consideration as Income Tax).

18. Bidders are advised to inspect the property before submitting the bid in order to have a clear idea about size, extent, specification, quantities etc

19. This publication is also a 15 days notice to the Borrower/Mortgagors & Guarantors of the above loans under Rule 8(6) / Rule 9(1) of Security Interest (Enforcement) Rules, 2002 of the said loan about holding of e-auction on the above mentioned date. For detail, terms and conditions please visit our web portal www.iob.in/ e-Auctions.aspx, https://www.publishtenders.gov.in

For further details regarding inspection of property / e-auction, the intending bidders may contact the Branch Manager, Indian Overseas Bank *Mathura Main Branch during office hours,* **8925950372** or the Bank's approved service provider portal https://baanknet.com/

Place: Mathura
Date: 02.07.2026

Authorised Officer
Indian Overseas Bank

Indian Overseas Bank

Mathura Branch

1429, Agra Road, Tilak Dwar,
Mathura
Tel.: - 8925950372
IFS Code: IOBA0000372
e-mail:iob0372@iob.in)

Ref:-IOB/ / /2026-27 **Date:02.07.2026**

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY
(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 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 and Guarantor that the below described immovable property mortgaged to the secured creditor, the Symbolic Possession of which has been taken by the Authorized Officer of Indian Overseas Bank, Secured Creditor, will be sold on **"As is Where is", "As is what is", and "Whatever there is "**on **23.07.2026** for recovery of **Rs.83,91,270.54 (Rupees Eighty Three Lacs Ninety One Thousand Two Hundred Seventy and Fifty Four Paise only.)** as on **01.07.2026** with further interest and cost less recovery made to the account and due to the Indian Overseas Bank, Secured Creditor from:

The Borrower/Guarantor/mortgagor

(Borrowers) M/s Shri Brajwasi Abhushan Bhandar Prop: Mr. Raju Garg S/o Mr. Trilokchand Garg **(Mortgagor)** Plot No.58, Sector A, Govind Nagar, Mathura	1.) Mr. Nitin Bansal S/o Mr. Hari Shankar Agarwal **(Guarantor)** 114/60, Kaserath Bazar, Chowk Bazaar, Mathura 2.) Mrs. Ganga Devi W/o Mr. Trilokchand Garg **(Mortgagor)** R/o 58A, Govind Nagar, Mathura

SCHEDULE OF PROPERTY Description of Immovable property	
Residential Property at part of plot 58, Water tax No 197/A-58 Old & 197/A 58 New Sector – A, Govind Nagar, Mathura – 281004, Uttar Pradesh Measured as 157.94 Sqm. Boundaries- East – Service lane 10 Ft. Wide West – House of Pramod Kumar Sharma North – Road 10 Feet Wide South- Property Of Ashok Washwani **The property in the name of Mr. Raju Garg & Mrs. Ganga Devi**	
Date and time of e-auction	**23.07.2026** between 11.00 am to 2.00 pm with auto extension of 10 minutes each till sale is completed.
Reserve Price	**Rs.** 49,25,000/-
Earnest Money Deposit	**Rs.4,92,500/-**
EMD Remittance	**EMD** amount to be deposited as per guidelines available on E- Bikray https://baanknet.com/
Bid Multiplier	**Rs. 50,000**
Inspection of property	**From 13.07.2026 to 22.07.2026** between 11.00 am to 4.00 pm. with prior permission from Branch Manager.
Submission of online application for bid with EMD	Submission of online application for bid with EMD from **13.07.2026 10.00 AM onwards**
Last date for submission of online application for BID with EMD	Last date for submission of online application for BID with EMD: **22.07.2026 ends @ 5.00 P.M.**
Known Encumbrance if any	Not known encumbrances
The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the E-Auction.	

This publication is also a 15 days notice to the Borrower/Mortgagors & Guarantors of the above loans under Rule 8(6)/Rule 9(1) of Security Interest (Enforcement) Rules, 2002 of the said loan about holding of e-auction on the above mentioned date. For detail terms and conditions please visit web portal https://baanknet.com/.

Place: Mathura
Date: 02.07.2026

Authorized officer
Indian Overseas Bank