



Indian Overseas Bank
Ara Branch-2382

Maharana pratap nagar ,New police line Road ,Ara -802301
Phone num-06182-2232012 email-iob2380@iob.in

Annexure 15

SALE NOTICE OF IMMOVABLE SECURED ASSETS

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

E-Auction Sale Notice for sale of Immovable Asset under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

To,

SI No	Borrower & Mortgagor	SI No	Guarantor
1.	M/S Singh Mobile Home Prop: Mr. Indrabhan Singh S/O-Late Lalan singh Professor colony K.G.Road, Arrah Dist-Bhojpur Pin-802301		Mrs. Punam devi Address:W/o Mr. Indrabhan Singh Professor colony K.G.Road, Arrah Dist-Bhojpur Pin-802301

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 20.01.2026** 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 **Dainik Bhaskar**(Hindi daily) and **Indian Express** (English daily) on **05.01.2026** 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 payment amounting to **NIL** after issuance of demand notice dated **21.06.2025**. 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 **30.06.2026** is **Rs.21,08,673.97 [Rs. Twenty One Lakh Eight Thousand Six Hundred Seventy Three and Ninety Seven Paise Only]** 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 AM and 04.00 PM with auto extension of 10 minutes through e-auction using <https://www.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 **Hindustan (Hindi) (daily) and Hindustan Times (English) (daily) shortly**. A copy of the proposed paper publication is also enclosed.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Equitable Mortgage of vacant land situated at mauza –Dharhara ward no -35 po+ps Arrah town ,thana no 166,Dist-Bhojpur ,bihar standing in the name of Smt punam devi (Wife of prop.Mr indrabhan singh)As sale deed no 3159 dated 28.03.2011

Bounded by

6Katha	2Katha
North –Digger paswan	North-Girija mahto
South-Digger Baidar	south-Md naural haque
East-Usha Devi	East-Girija Mahto
West-Digger Paswan	West-Ramgahan mahto

(As per Registered sale deed no 3159 Dated 28.03.2011)

कृते इण्डियन ओवरसीज बैंक
For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी / Authorised Officer

Authorized officer

Date: 01.07.2026

Place: Arrah

Encl:

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



Indian Overseas Bank

Ara Branch-2382

Maharana pratap nagar ,New police line Road ,Ara -802301

Phone num-06182-2232012 email-iob2380@iob.in

Annexure 16

PUBLIC NOTICE FOR E- AUCTION 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 and Guarantor that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive 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 **25.06.2026**, for recovery of **Rs 21,08,673.97 [Rs. Twenty One Lakh Eight Thousand Six Hundred Seventy Three and Ninety Seven Paise Only]** as on **30.06.2026** along with further interest at contractual rates and rests, besides costs/charges incurred till the date of repayment in full, due to the INDIAN OVERSEAS BANK, Secured Creditor from **Borrower and Mortgagor M/S Singh Mobile Home Prop: Mr. Indrabhan Singh S/O-Late Lalan Singh Professor colony K.G.Road, Arrah Dist-Bhojpur Pin-802301.(Guarantor) Mrs. Punam devi Address: W/o Mr. Indrabhan Singh Professor colony K.G.Road, Arrah Dist-Bhojpur Pin-802301**

The reserve price will be **Rs. 21,11,000/- (Rs. Twenty One Lakh Eleven Thousand Only)** and the earnest money deposit will be **Rs. 2,11,100/- (Rs. Two Lakh eleven Thousand One Hundred Only).**

DESCRIPTION OF THE IMMOVABLE PROPERTY

Equitable Mortgage of vacant land situated at mauza –Dharhara ward no -35 po+ps Arrah town ,thana no 166,Dist-Bhojpur ,bihar standing in the name of Smt punam devi (Wife of prop. Mr. indrabhan singh)As sale deed no 3159 dated 28.03.2011

Bounded by

6Katha	2Katha
North –Digger paswan	North-Girija mahto
South-Digger Baidar	south-Md naural haque
East-Usha Devi	East-Girija Mahto
West-Digger Paswan	West-Ramgahan mahto

(As per Registered sale deed no 3159 Dated 28.03.2011)

*Bank's dues have priority over the statutory dues.

For terms and conditions of the Sale Please refer to the link provided in <https://www.publishtenders.gov.in>, <https://baanknet.com>.(web portal of e-auction of service provider)

Date: 01.07.2026

Place: Arwal

कृते इण्डियन ओवरसीज बैंक
For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी / Authorised Officer
Authorized Officer



Indian Overseas Bank
Ara Branch-2382
Maharana pratap nagar ,New police line Road ,Ara -802301
Phone num-06182-2232012 email-iob2380@iob.in

Annexure 17

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 **Borrower and Mortgagor M/S Singh Mobile Home Prop: Mr. Indrabhan Singh S/O-Late Lalan Singh Professor colony K.G.Road, Arrah Dist-Bhojpur Pin-802301.(Guarantor) Mrs. Punam devi Address: W/o Mr. Indrabhan Singh Professor colony K.G.Road, Arrah Dist-Bhojpur Pin-802301** 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 **21.06.2025** calling upon the borrowers as mentioned below to pay the amount due to the Bank, being is **Rs 18,36,740.97 [Rs. Eighteen Lakh Thirty Six Thousand Seven Hundred Forty and Ninety Seven Paise only]** as on **31.05.2025** 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.

SI No	Borrower & Mortgagor	SI No	Guarantor
1.	M/S Singh Mobile Home Prop:Mr. Indrabhan Singh S/O-Late Lalan Singh Professor colony K.G.Road, Arrah Dist-Bhojpur Pin-802301		Mrs Punam devi Address:W/o Mr Indrabhan Singh Professor colony K.G.Road, Arrah Dist-Bhojpur Pin-802301

Whereas the borrowers 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 **20.01.2026** 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.19,79,899.97 (Rs. Nineteen Lakh Seventy Nine Thousand Eight Hundred Ninety nine and Ninety Seven Paise)** 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 **30.06.2026** works out to **21,08,673.97 [Rs. Twenty One Lakh Eight Thousand Six Hundred Seventy Three and Ninety Seven Paise Only]** after reckoning repayments amounting to **NIL** after issuance of 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 properties.

कृते इण्डियन ओवरसीज बैंक
For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी / Authorised Officer

Schedule of Property with Reserve Price and Earnest Money Deposit			
Securities available (Immovable Securities)		Reserve Price In Rs.	EMD in Rs.
1.	Equitable Mortgage of vacant land situated at mauza – Dharhara ward no -35 po+ps Arrah town ,thana no 166,Dist-Bhojpur ,bihar standing in the name of Smt punam devi (Wife of prop.Mr indrabhan singh)As sale deed no 3159 dated 28.03.2011 Bounded by 6Katha North –Digger paswan South-Digger Baidar East-Usha Devi West-Digger Paswan (As per Registered sale deed no 3159 Dated 28.03.2011)	Rs.21,11,000/-	Rs.2,11,100/-
Date and time of e-auction		On 23.07.2026 between 11.00 A.M. to 4.00 P.M. with auto extension of 10 minutes each till sale is completed.	
EMD Remittance		Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through NEFT/RTGS mode https://www.baanknet.com which will provide account details)	
Bid Multiplier		Rs. 10,000/-	
Inspection of property		With prior appointment of the Branch Manager, Arrah Branch	
Submission of online application for bid with EMD		15.07.2026	
Last date for submission of online application for BID with EMD		22.07.2026	
Known Encumbrance if any		To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property & to inspect & satisfy themselves.	
*Outstanding dues of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc.)		"As is where is" & "as is what is"	

*Bank's dues have priority over the statutory dues

For Terms and conditions Please visit: <https://www.baanknet.com>
<https://www.publishtenders.gov.in>

कृते इण्डियन ओवरसीज बैंक
For INDIAN OVERSEAS BANK

Place: Arrah
Date: 01.07.2026

प्राधिकृत अधिकारी / Authorised Officer

Terms and Conditions

1. The property(ies) will be sold by e-auction through the service provider <https://www.baanknet.com> under the supervision of the of the Authorized Officer of the Bank.
2. The intending Bidders /Purchasers are requested to register on 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 has to transfer the EMD amount using online mode in his Global EMD Wallet account by **22.07.2026**. Intending bidders shall have a valid email address and should register their name / account by login to the website of the aforesaid service provider.

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For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी / Authorised Officer

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through NEFT/RTGS mode (<https://www.baanknet.com> **which will provide account details**) in bidders Global EMD Wallet account. Bidders, not depositing the required EMD online, will not be

allowed to participate in the e-auction. Bids without EMD shall be rejected summarily. The Earnest Money Deposited shall not bear any interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price. The intending participants of e-auction may download copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-auction related to this e-auction from Baanknet portal (<https://www.baanknet.com>)

4. The submission of online application for bid with EMD shall start from **15.07.2026**.
5. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
6. 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 ten minutes each till the sale is concluded.
7. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be of Rs 10,000/- to the last higher bid of the bidders 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.
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 (less EMD amount) immediately on the same day and not later than the next working day in favour of **Indian Overseas Bank, Arrah Branch** to the credit of of **A/c No. 23820113035001 A/c Name- SARFAESI Sale Parking Account, Branch Code: 2382, IFSC Code: IOBA0002382**.
9. 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.
10. The sale certificate will be issued in the name of the successful bidder (purchaser) only, after payment of the entire sale price amount and other taxes/charges, if any.
11. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.
12. 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.
13. 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 and it is for the purchaser to make their own independent enquiries at their own costs before participating in the auction.
14. 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.
15. Sale is subject to confirmation by the secured creditor Bank.

कृते इण्डियन ओवरसीज बैंक
For INDIAN OVERSEAS BANK
प्राधिकृत अधिकारी / Authorised Officer
11-57

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 Sec 194 IA of IT Act 1961, Income Tax @ 1% on the Reserve Price shall be deducted & paid under the PAN of the purchaser in case of any sale/transfer of immovable property of Rs. 50.00 lakhs & above, the transferee has to pay an amount equal to 1% of the consideration as Income Tax.
18. For further details regarding inspection of property/ e-auction, the intending bidders may contact the Branch Manager, **Indian Overseas Bank, Arrah Branch, during office hours.**
19. The intending bidders are advised to read the sale notice, terms and conditions of e-auction, help manual on operational part of e-auction and follow them strictly. In case of any difficulty or assistance is required before or during e-auction process, the bidder may contact authorized representative of e-auction service provider (<https://www.baanknet.com>), details of which are available on the e-Auction portal.
20. Once the e-Auction is closed, successful bidder shall be informed by the above referred service provider through SMS/e-mail in the mobile number/e-mail registered with the service provider. However, the sale is subject to confirmation by the secured creditor.
21. Platform (<https://www.baanknet.com>) for e-auction will be provided by service provider having Registered office at **Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400 037** (contact Phone & Toll free Numbers **8291220220**, operation time of Help desk: 8:00 am to 8:00 pm). The intending Bidders /Purchasers are required to participate in the e-auction process at e-auction Service Provider's website <https://www.baanknet.com>.

कृते इण्डियन ओवरसीज बैंक
For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी / Authorised Officer
Authorized Officer

Place: Arrah

Date: 01.07.2026