INDIAN OVERSEAS BANK
(A Govt. of India Undertaking)
Unnao Branch (1899)
HN 666 , Motinagar
Unnao, Uttar Pradesh ,209801,UP
Phone No: 8925951899, Email id: iob1899@iob.in

Ref: BR/1899/ /2026-27 **Date: 05.08.2026**

Sl No	**Borrowers/Mortgagors** [Name & full address]	Sl No	**Guarantors /Mortgagors** [Name & full address]
1.	**M/s Rajkumar Bindra Devi corporation (Borrower)** Address -78 , R.K.B.D. Villa Ajeet singh Gate street , Hiran Nagar Unnao , U P 209801	**2.**	**Mr Rajkumar s/o Mahaveer Prasad** Address --78 , R.K.B.D. Villa Ajeet singh Gate street , Hiran Nagar Unnao , U P 209801 **(Guarantor & Mortgagors)**
	Prop-Mrs Neetu Verma W/o Mr. Rahul Raj Address --78 , R.K.B.D. Villa Ajeet singh Gate street , Hiran Nagar Unnao , U P 209801	**3.**	**Mr Parul Raj W/o Pankaj Kumar** Address – Village Bani Post Kanjaura Unnao U P -209861 **(hereinafter referred as "guarantors")**

Dear Sir,

SALE NOTICE OF IMMOVABLE/MOVABLE SECURED ASSETS [Issued under Rule 8(6) of the Security Interest (Enforcement) Rules 2002]

Please find enclosed a copy of e-auction sale notice dated **05.08.2026** fixing auction sale on 25.08.2026 with Reserve Price as mentioned therein.

Yours Faithfully,
Authorised Officer
Indian Overseas Bank

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E-AUCTION 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 constructive possession of which has been taken by the Authorised Officer of Indian Overseas Bank, Secured Creditor, will be sold on "**As is where is", "As is what is" and "Whatever there is"** on **25.08.2026 for recovery of Rs. 18,91,666.80 (Rupees Eighteen lakh Ninety-One thousand Six hundred Sixty-Six and Eighty paisa Only) as on 31.07.2026** 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 the

(1). M/s Rajkumar Bindra Devi corporation (Borrowers)
Address -78 , R.K.B.D. Villa Ajeet Singh Gate street, Hiran Nagar
Unnao, U P 209801
Prop-Mrs Neetu Verma W/o Mr. Rahul Raj
Address -78 , R.K.B.D. Villa Ajeet Singh Gate street, Hiran Nagar
Unnao, U P 209801

(2). Guarantor: Mr Rajkumar s/o Mahaveer Prasad
Address -78 , R.K.B.D. Villa Ajeet Singh Gate street, Hiran Nagar
Unnao, U P 209801

(3)Mr Parul Raj w/o Pankaj Kumar
Address – Village Bani Post Kanjaura, Unnao U P -209861

The reserve price of all the property is given below:

Details of the Property	**Reserve Price in Rs.**	**EMD :10% of Reserve Price in Rs.**	**Bid Increment in Rs.**
Residential building admeasuring 1372 sq ft having survey no 3280 Mi house no.46, Unnao Bahar Nagar Palika, Mohalla – Hiran Nagar , City & District Unnao U.P. Pin 209801 owned by Mr. Raj Kumar s/o Mr. Mahaveer Prasad	**Rs.27,06,000.00 (Twenty-Seven Lakh Six Thousand Only)**	**Rs 2,70,600/- (Two Lakh Seventy thousand Six hundred Only)**	**Rs.25,000/- (Twenty Five Thousand Only)**

Description of Property:
Residential building admeasuring 1372 sq ft having survey no 3280 Mi house no.46, Unnao Bahar Nagar Palika, Mohalla – Hiran Nagar , City & District Unnao U.P. Pin 209801 owned by Mr. Raj Kumar s/o Mr. Mahaveer Prasad

Boundaries:

North : Arazi Land
South : Road
East : Plot no.07
West : Plot no. 04

*Outstanding dues of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc) is not known to the secured creditor.

* Bank's dues have priority over the statutory dues

Date and time of e-auction: **Date 25.08.2026, 11.00 A.M to 03.00 P.M**. with auto extension of 10 minutes each till sale is completed at the platform of https://baanknet.com/

For detailed terms and conditions of the sale, please refer to the service provider's link https://baanknet.com/ or bank's website www.iob.in

Place: Unnao
Date: 05.08.2026 Authorised Officer

Terms and Conditions of Auction sale:

1. The property (ies) will be sold by e-auction through the service provider https://baanknet.com/. under the supervision of the Authorized Officer of the Bank.

2. The intending Bidders /Purchasers are requested to register on portal https://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 latest by **25.08.2026 (before 02:00 p.m.).** Intending bidders shall have a valid email address and should register their name / account by login to the website of the aforesaid service provider.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through NEFT/RTGS mode (**After generation of Challan from** https://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.

4.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.com** portal https://baanknet.com/**.**

5. The submission of online application for bid with EMD shall start from **10.08.2026.**

6. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

7. Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding will initially be for a period of **10 Minutes** with auto extension time of **10 minutes** each till the sale is concluded.

8.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.25,000.00** to the last higher bid of the bidders. **10** 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 **10 minutes** to the last highest bid, the e-auction shall be closed.

9.The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorized Officer shall deposit 25% of the sale price (less EMD amount) immediately on the same day and not later than the next working day through NEFT only as per details mentioned below:

A/c Name-Sarfaesi Sale Parking Account
A/c No- 18990113035001
IFSC Code- IOBA0001899
Bank: Indian Overseas Bank
Branch: Unnao

10. 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.

11. 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.

12. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.

13. 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.

14. 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.

15. 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.

16. Sale is subject to confirmation by the secured creditor Bank.

17. 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.

18. *In compliance with Section 194 IA of the Income Tax Act, 1961 income tax @ 1.00 % on the Reserve Price shall be deducted and paid under the PAN of the Purchaser. Since the Tax has been calculated only on the Reserve Price, the bidder shall bear the 1.00 % income 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 1.00 % of the consideration as Income Tax.

19. For verification about the title documents and inspection thereof, the intending bidders may contact **Branch Manager, Indian Overseas Bank, Unnao Branch** during office hours **till 24.08.2026.**

20. 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 assistant is required before or during e-auction process, the bidder may contact authorised representative of eauction service provider https://baanknet.com/**.** details of which are available on the e-Auction portal.

21. 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.

22. Platform https://baanknet.com/**.** for e-auction will be provided by service provider BAANKNET.com 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 **+91 8291220220 and email id support.BAANKNET@psballiance.com.** The intending Bidders /Purchasers are required to participate in the e-auction process at e-auction Service Provider's website https://baanknet.com/**.**

Place: Unnao **Authorized Officer**

Date: 05.08.2026