

जानकीपुरम शाखा आदर्श कॉम्पलेक्स इंजीनियरिंग चौराहे के पास जानकीपुरम, लखनऊ- 22602	 इंडियन बैंक Indian Bank आपका अपना बैंक/YOUR OWN BANK	INDIAN BANK JANAKIPURAM BRANCH Adarsh Complex, Near Engineering Chauraha, Janakipuram, Lucknow- 226021
--	---	--

NOTICE OF SALE

Branch: JANAKIPURAM
Mobile: 98381 74654

Notice of sale under Rule 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,

SI No	Name	Address
1	Mr. Mudit Rastogi S/o Girraj Dharan Rastogi (Borrower and Guarantor)	441/RC/51, Railway Colony, Jal Nigam Road, Balaganj Lucknow E-4110 Awas Vikas Colony Rajajipuram Lucknow Mob No 8318189589
2	Mrs. Saumya Rastogi W/o Mudit Rastogi (Borrower, Mortgagor & Guarantor)	441/RC/51, Railway Colony, Jal Nigam Road, Balaganj Lucknow E-4110 Awas Vikas Colony Rajajipuram Lucknow Mob No 8318189589

Sub: Home Loan A/c No. 50254323043 with Indian Bank, Janakipuram (erstwhile Allahabad Bank) Branch

Mr. Mudit Rastogi S/o Girraj Dharan Rastogi and Mrs. Saumya Rastogi W/o Mudit Rastogi availed a Home Loan from Indian Bank (erstwhile Allahabad Bank), Janakipuram Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties" mortgaged by **Mrs. Saumya Rastogi W/o Mudit Rastogi. Mr. Mudit Rastogi S/o Girraj Dharan Rastogi and Mrs. Saumya Rastogi W/o Mudit Rastogi** has been failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated **22/05/2025** 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 **Mr. Mudit Rastogi S/o Girraj Dharan Rastogi (Borrower and Guarantor) and Mrs. Saumya Rastogi W/o Mudit Rastogi (Borrower, Mortgagor & Guarantor)** liable to the Bank to pay the amount due to the tune of **₹9,70,412/- (Rupees Nine lakhs Seventy thousand Four hundred and Twelve only)** and the said amount carries further interest at the agreed rate from **22/05/2025** along with costs, other charges and other expenses till date of repayment. All failed to make payment despite Demand Notice dated 22/05/2025.

As All of you failed to make payment despite Demand Notice dated 22/05/2025, the Authorized Officer took possession of the schedule mentioned properties under the Act on **01/08/2026** after complying with all legal formalities

जानकीपुरम शाखा आदर्श कॉम्प्लेक्स इंजीनियरिंग चौराहे के पास जानकीपुरम, लखनऊ- 22602	 इंडियन बैंक Indian Bank आपका अपना बैंक/YOUR OWN BANK	INDIAN BANK JANAKIPURAM BRANCH Adarsh Complex, Near Engineering Chauraha, Janakipuram, Lucknow- 226021
---	---	--

As per Sec.13 (4) of the Act, Secured Creditor is entitled to effect 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 8(6) of the Security Interest (Enforcement) Rules 2002, 30 days' notice for first sale is required to be given and hence we are issuing this notice.

The amount due as on 22/09/2025 is **₹9,70,412/- (Rupees Nine lakhs Seventy thousand Four hundred and Twelve only)** with further interest, costs, other charges and expenses thereon from 22/05/2025.

Please take note that this is notice of 30 days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 30 days.

The date of sale is fixed as 18.11.2026 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 from **05/10/2026 to 17/11/2026** 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 (<https://www.baanknet.com>) (PSB Alliance Pvt. Ltd.) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website from **05/10/2026 to 17/11/2026** between **11.00 am to 4.00 pm.**

The intending Bidders/ Purchasers are requested to register with online portal (<https://www.baanknet.com>) (PSB Alliance Pvt. Ltd.) 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 **17/11/2026** 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.

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

जानकीपुरम शाखा आदर्श कॉम्प्लेक्स इंजीनियरिंग चौराहे के पास जानकीपुरम, लखनऊ- 22602	 इंडियन बैंक Indian Bank आपका अपना बैंक/YOUR OWN BANK	INDIAN BANK JANAKIPURAM BRANCH Adarsh Complex, Near Engineering Chauraha, Janakipuram, Lucknow- 226021
---	---	--

The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale without assigning any reason therefor.

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 confirmation of sale 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
7853725 – E- AUCTION EMD ACCOUNT	RAHAZRATGANJ BRANCH- IDIB000H561

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, as is what is and Whatever there is”** basis and no representations and warranties are given by the Bank relating to encumbrance, Statutory liabilities etc.

This Notice is without prejudice to any other remedy available to the Secured Creditor

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
All part and parcel of the residential House property No. E-4110 measuring area 36.75 sq. mtrs. situated at ward Kunwarjyoti Prasad, Mohalla Rajajipuram, District Lucknow registered in the office of sub registrar –V Lucknow in the book No. 1, Khand NO. 9037 pages No. 319 to 356 at serial No. 11841 dated 24.10.2013 in the name of Smt. Saumya Rastogi W/o	₹44,00,000/- (Rupees Forty Four Lakhs Only)	₹4,40,000/- (Four Lakhs Forty Thousand only)	18/11/2026 Time 11.00 am to 03:30 pm IDIBLUK0110L559	NO

जानकीपुरम शाखा आदर्श कॉम्पलेक्स इंजीनियरिंग चौराहे के पास जानकीपुरम, लखनऊ- 22602	 Indian Bank आपका अपना बैंक/YOUR OWN BANK	INDIAN BANK JANAKIPURAM BRANCH Adarsh Complex, Near Engineering Chauraha, Janakipuram, Lucknow- 226021
--	---	--

Shri Mudit Rastogi, Bounded by: East - House No. E-4108 West - House No. E-4112 North - Road 6 mtr wide South - House No. E-4014				
---	--	--	--	--

Bidders are advised to visit the website (<https://www.baanknet.com>) of our e auction service provider PSB Alliance Pvt. Ltd to participate in online bid. For Technical Assistance Please call PSB Alliance Pvt. Ltd Helpdesk No. 8291220220, email ID:- support.ebkay@psballiance.com and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Pvt. Ltd. and EMD status, please contact support.baanknet@psballiance.com.

For property details and photograph of the property and auction terms and conditions please visit:<https://www.baanknet.com> and for clarifications related to this portal, please contact Helpdesk No.8291220220

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with <https://www.baanknet.com>.

Place: Lucknow
Date: 01/10/2026

AUTHORISED OFFICER