इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD
आपका अपना बैंक. Your own Bank.

Branch - Belwa
Opp Pat Commercial Building
NH 31, Gulabbagh, Purnea ,Bihar-854326
eMail – B729@indianbank.co.in
Phone no-8674889224

NOTICE OF SALE

Notice of 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.Sri. Sanjay Kumar Jaiswal(Borrower and Mortgagor)S/o Kailash Prasad Jaiswal, At- Lohar Patti Road, Dist. Kishanganj, Bihar-855107	2.Sri Guddu Jaiswal (Borrower cum Mortgagor) S/o Kailash Prasad Jaiswal, At- Lohar Patti Road,Dist. Kishanganj, Bihar-855107	3.Mrs Radhika Kumari W/o Sanjay Kumar Jaiswal At- Lohar Patti Road, Dist. Kishanganj, Bihar-855107

Dear Madam /Sir,

Sub: Loan account – **Your Home Loan-7259889833 with Indian Bank Mahengaon Branch**

Sri. Sanjay Kumar Jaiswal(Borrower and Mortgagor) and Sri Guddu Jaiswal (Borrower cum Mortgagor) and Mrs Radhika Kumari W/o Sanjay Kumar Jaiswal availed **Housing Loan** facility from Indian Bank **Mahengaon Branch**, the repayment of which is secured by Mortgage of schedule mentioned property hereinafter referred to as "the Properties". **Sri. Sanjay Kumar Jaiswal(Borrower and Mortgagor) and Sri Guddu Jaiswal (Borrower cum Mortgagor) and Mrs Radhika Kumari W/o Sanjay Kumar Jaiswal** failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **14/05/2024** 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 1. **Sri. Sanjay Kumar Jaiswal(Borrower and Mortgagor)S/o Kailash Prasad Jaiswal,At- Lohar Patti Road,Dist. Kishanganj, Bihar- 855107** & 2. **Sri Guddu Jaiswal (Borrower cum Mortgagor)S/o Kailash Prasad Jaiswal, At- Lohar Patti Road,Dist. Kishanganj, Bihar- 855107**, & 3. **Mrs Radhika Kumari W/o Sanjay Kumar Jaiswal At- Lohar Patti Road,Dist. Kishanganj, Bihar- 855107** liable to the Bank to pay the amount due to the tune of - **Rs. 10,46,154.00 (Rupees Ten Lakh Forty Six Thousand One Hundred and Fifty Four only)** as on **14/05/2024** with further interest, costs, other charges and expenses thereon. All of them have failed to make payment despite Demand Notice dated 14/05/2024.

As 1. **Sri. Sanjay Kumar Jaiswal(Borrower and Mortgagor)S/o Kailash Prasad Jaiswal, At- Lohar Patti Road,Dist. Kishanganj, Bihar- 855107**& 2. **Sri Guddu Jaiswal (Borrower cum Mortgagor)S/o Kailash Prasad Jaiswal, At- Lohar Patti Road,Dist. Kishanganj, Bihar- 855107 & 3. Mrs Radhika Kumari W/o Sanjay Kumar Jaiswal At- Lohar Patti Road,Dist. Kishanganj, Bihar- 855107** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **17/12/2025** after complying with all legal formalities.

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:

प्राधिकृत अधिकारी
Authorised Officer
इंडियन बैंक
Indian Bank

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THE SALE PROPOSED TO BE HELD IS BY WAY OF 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 **02/11/2026** is **₹ 1352517.00 (Rupees Thirteen Lakh Fifty Two Thousand Five Hundred and Seventeen only)** with further interest, costs, other charges and expenses thereon from 02/**11/2026**.

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 20/11/2026 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 **02/11/2026** to **19/11/2026** between **10.00 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 terms and conditions of e-auction is available in the website (https://baanknet.com).

The intending Bidders/ Purchasers are requested to register with online portal (https://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 **20/11/2026** i.e the e-Auction Date and before the e-auction end 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://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.

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

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
50105334057 – Indian Bank Zonal Office Bhagalpur	Bhagalpur Main – IDIB000B747

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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 Creditors.

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 that Part and Parcel of the residential property in the name of Sri. Sanjay Kumar Jaiswal S/o Kailash Prasad Jaiswal, & Sri Guddu Jaiswal S/o Kailash Prasad Jaiswal comprising of Khesra No. 939 (Old) under Khata no. 124 (Old), corresponding to MS Khesra No 887 under MS Khata No 106, Area 2 decimal 600 sq kari equivalent to 1 Katha situated at mouza-Faringora,Pargana-Surjapur Thana No. 40, PS- Kishanganj, Distt. Kishanganj, Bihar covered under sale deed No. 331 dated 16/01/2019 which is butted and bounded as under.	₹ 7,30,000.00 (Rupees Seven Lakh Thirty Thousand Only)	₹ 73,000.00 (Rupees Seventy Three Thousand Only)	On 20/11/2026 from 10.00 am to 04.00 pm with unlimited extension Property ID: **IDIB30425709227**	Not known to the bank

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North:- Nij Vikreta South- Nij Vikreta East:- Private Rasta West:- Nij Vikreta				

Bidders are advised to visit the website (**https://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.baanknet@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://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://baanknet.com.**

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Authorised Officer
इंडियन बैंक
Indian Bank

Place: Kishanganj
Date: 02/11/2026

Authorized Officer
Indian Bank
Mahengaon Branch