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|---|---|
| इंडियन बैंक Indian Bank<br>इलाहाबाद ALLAHABAD<br>आपकाअपनाबैंक.Your own Bank. | Branch –Gobindpur<br>NEAR FULKA HIGH SCHOOL<br>Gobindpur<br>Jamalpur,Munger<br>Email-gobindpur@indianbank.co.in |

**ANNEXURE VIII**

## NOTICE OF SALE

Branch : Gobindpur
Phone No. : 9807340701

**Notice of sale under Rule 9(1) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002.**

To,

| | |
|---|---|
| 1. **Mr Bijay kumar Gir (Borrower cum Mortgagor)** S/O- Shiv narayan Gir,<br>AT- Chhoti keshopur, Jamalpur, Munger (Bihar) 811214 | 2. **Mrs. Vindhyawashini devi (Guarantor)**<br>W/O- **Bijay kumar Gir,**<br>AT- Chhoti keshopur, Jamalpur, Munger (Bihar) 811214 |
| 3. **Mr. Jay kishan paswan**<br>(Guarantor)<br>S/o Ramdhani Paswan,<br>AT- Chhoti keshopur, Jamalpur, Munger (Bihar) 811214 | |

**Sub : Loan Account No- 50353680059 with Indian Bank , Gobindpur Branch.**

Mr. Bijay kumar Gir (**Borrower cum Mortgagor**) S/O- Shiv narayan Gir, AT- Chhoti keshopur Jamalpur, Munger (Bihar) 811214
availed term loan from Indian Bank Gobindpur Branch, (Bihar), the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **Mr Bijay kumar Gir (Borrower cum Mortgagor)** failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 20.08.2025 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

1. **Mr Bijay kumar Gir (Borrower cum Mortgagor)** S/O- Shiv narayan Gir, AT- Chhoti keshopur, Jamalpur, Munger (Bihar) 811214
2. **Mrs. Vindhyawashini devi (Guarantor)** W/O- **Bijay kumar Gir**, AT- Chhoti keshopur, Jamalpur, Munger (Bihar) 811214
3 **Mr. Jay kishan paswan**(Guarantor) S/o Ramdhani Paswan, AT- Chhoti keshopur, Jamalpur, Munger (Bihar) 811214

प्राधिकृत अधिकारी
Authorised Officer

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Liable to the Bank to pay the amount due to the tune of ₹ 11,62,676/- (Rupees : Eleven Lakh Sixty Two Thousand Six Hundred Seventy Six Only) as on 30.10.2026 with further interest, costs, other charges and expenses thereon. All of them failed to make payment despite Demand Notice dated 20.08.2025.

As **Mr. Bijay kumar Gir (Borrower cum Mortgagor)** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 25.11.2025 after complying with all legal formalities.

As per Sec.13 (4) of the Act, Secured Creditor is entitled to affect 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 AUCTION ADOPTING THE e- AUCTION MODE.**

As per Rule 9(1) of the Security Interest (Enforcement) Rules 2002,15 days notice for subsequent sale is required to be given and hence we are issuing this notice.

The amount due as on 30.10.2026 is ₹ 11,62,676/- (Rupees : Eleven Lakh Sixty Two Thousand Six Hundred Seventy Six Only) with further interest, costs, other charges and expenses thereon from 30.10.2026.

Please take note that this is notice of 15 days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 15 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 18/11/2026 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.

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Authorised Officer
बैंक

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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 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** |
|---|---|
| 50105334057 – Indian Bank Zonal Office Bhagalpur | Bhagalpur Main – IDIB000B747 |

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 Creditor.

**SCHEDULE**

The specific details of the assets which are intended to be brought to sale are enumerated

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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 property in the name of Mr. Bijay kumar Gir S/o Shiv narayan Gir situated at Mauza- Chhoti keshopur , P S- Jamalpur, Dist Munger, Khata No. 82, Khesra no 9132, Tauzi No. 4878,Thana no 22 measuring total land area 01.26 Decimal Vide Registered Sale Deed No. 1268 Dated 12.05.2008 and bounded as:<br><br>**North:** Birendra paswan<br><br>**South:** Municipal Gali 4ft<br><br>**East: Leagal hire of late Shiv narayan Gir**<br><br>West: Shree Bhuneshwar Prasad Tanti | ₹ 13 Lakh (Rupees : Thirteen lakh Only) | ₹ 1.30 Lakh (Rupees : One Lakh thirty thousand Only) | 20/11//2026 10.00 am to 05.00 pm with unlimited extension Property ID: IDIB30194281451 | Not known to the bank |

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. For Registration status 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**.

प्राधिकृत अधिकारी
Authorised Officer
इंडियन बैंक
Indian Bank

Place: Gobindpur
Date: 02.11.2026

Authorized Officer

Indian Bank