इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
आपकी प्रगति का सच्चा साथी
Good people to grow with

KATIHAR Branch (1299)
(Address: Sanjay Bhawan Hardayal Road, Katihar, Katihar, Bihar-854105
Phone No: 8925951299 & Email id: iob1299@iob.in)

[APPENDIX IV A]

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,

Sl. No	Borrower
1	MAHAFUJ ALI, Permanent Address: S/O Usman Ali , Hathiyadiyra, ward no- 8 , PS- Rautara, Katihar – 854106. Communication Address: S/O Usman Ali , Hathiyadiyra, Ward no- 8 , PS- Rautara, Katihar, Bihar,854106 Office Address: S/O Usman Ali , Hathiyadiyra, ward no- 8 , PS- Rautara, Katihar – 854106.

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 13.01.2026** 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(daily) and The Indian Express (daily)** on **18.01.2026** 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 **Rs 1,19,293/-(One Lakh Nineteen Thousand Two Hundred Ninety Three only)** after issuance of demand notice dated **15.09.2025.** 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 **15.10.2026** is **₹ 24,23,543.00 (₹ Twenty-Four Lakh Twenty Three Thousand Five Hundred Forty Three Only)** along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full.

कृते इण्डियन ओवरसीज़ बैंक
For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी / Authorised Officer

5. We hereby give you **notice of 15 days** that the below mentioned secured assets shall be sold by the undersigned on **26.11.2026** between **11.00 AM and 05.00 PM** with auto extension of **10 minutes** through e-auction using https://baanknet.com/eauction-psb/bidder-registration (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 **Dainik Jagran (Hindi) (daily) and Times of India (English) (daily) shortly**. A copy of the proposed paper publication is also enclosed.

Deed No-18637 ,Dated- 29/12/2008 , Khata no-122 , Khesra No- 1050, 1051 &1052, Thana no- 158 , Chak Khata no – 223, Chak khesra no – 1079, Touji no – 8/5
Plot Area – 19 Decimal
Boundaries –
North-Noor Nehar
South- Usman Ali
East- Road
West- Usman Ali

Mouza hariharpur, Hathiyadiyara, Dakshin Tola. Korha, Katihar.

कृते इण्डियन ओवरसीज़ बैंक
For INDIAN OVERSEAS BANK

Authorized
प्राधिकृत अधिकारी / Authorised Officer

Date: 04.11.2026
officer
Place: Katihar

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

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KATIHAR Branch (1299)
(Address: Sanjay Bhawan Hardayal Road, Katihar, Katihar, Bihar-854105
Phone No: 8925951299 & Email id: iob1299@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 **26.11.2026** for recovery of **₹ 24,23,543.00 (₹ Twenty-Four Lakh Twenty Three Thousand Five Hundred Forty Three Only) as on 15.10.2026** due to the INDIAN OVERSEAS BANK, Secured Creditor from MAHAFUJ ALI, Permanent Address: S/O Usman Ali , Hathiyadiyra, ward no- 8 , PS- Rautara, Katihar – 854106. The reserve price and the earnest money deposit will be as follows:

DESCRIPTION OF THE IMMOVABLE PROPERTY

	Reserve Price in ₹	EMD amount in ₹
Deed No-18637 ,Dated- 29/12/2008 , Khata no-122 , Khesra No- 1050, 1051 &1052, Thana no- 158 , Chak Khata no – 223, Chak khesra no – 1079, Touji no – 8/5 Plot Area – 19 Decimal Boundaries – North-Noor Nehar South- Usman Ali East- Road West- Usman Ali Mouza hariharpur, Hathiyadiyara, Dakshin Tola. Korha, Katihar.	**₹19,48,000.00** (₹ Nineteen Lakh Forty Eight Thousand Only)	**₹1,94,800.00** (₹ One Lakh Ninety Four Thousand Eight Hundred Only)

*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.baanknet.com, https://www.publishtenders.gov.in and https://baanknet.com/eauction-psb/bidder-registration. (web portal of e-auction of service provider).

कृते इण्डियन ओवरसीज़ बैंक
For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी / Authorised Officer
Authorized Officer

Date: 04.11.2026
Place: Katihar

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
आपकी प्रगति का सच्चा साथी
Good people to grow with
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(Address: Sanjay Bhawan Hardayal Road, Katihar, Katihar, Bihar-854105
Phone No: 8925951299 & Email id: iob1299@iob.in)

E-AUCTION SALE NOTICE
Annexure 17

SALE OF IMMOVABLE PROPERTY MORTGAGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

Whereas from MAHAFUJ ALI, Permanent Address: S/O Usman Ali , Hathiyadiyra, ward no- 8 , PS- Rautara, Katihar – 854106 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 **15.09.2025** calling upon the borrowers as mentioned below to pay the amount due to the Bank, being **₹23,06,750.00 (₹ Twenty-Three Lakh Six Thousand Seven Hundred Fifty Only) as on 15.09.2025** 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.

Sl. No	Borrower
1	MAHAFUJ ALI, Permanent Address: S/O Usman Ali , Hathiyadiyra, ward no- 8 , PS- Rautara, Katihar – 854106.

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 **13.01.2026** 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 Section13(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 **₹23,52,017.39 (Rupees Twenty Three Lakh Fifty Two Thousand Seventeen and Paise Thirty Nine Only) as on 12.01.2026**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 dues mentioned in the Demand Notice.

The dues of the borrower as on **15.10.2026** works out amounting to **₹ 24,23,543.00 (₹ Twenty-Four Lakh Twenty Three Thousand Five Hundred Forty Three Only)** after reckoning repayments amounting **to Rs 1,19,293/-(One Lakh Nineteen Thousand Two Hundred Ninety Three only)** after the Bank issuing 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 ओवरसीज़ बैंक
For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी/Authorised Officer

Schedule of Property with Reserve Price and Earnest Money Deposit		
Description of property	**Reserve Price in ₹**	**EMD amount in ₹**
Deed No-18637 ,Dated- 29/12/2008 , Khata no-122 , Khesra No- 1050, 1051 &1052, Thana no- 158 , Chak Khata no – 223, Chak khesra no – 1079, Touji no – 8/5 Plot Area – 19 Decimal Boundaries – North-Noor Nehar South- Usman Ali East- Road West- Usman Ali Mouza hariharpur, Hathiyadiyara, Dakshin Tola. Korha, Katihar	**₹19,48,000.00** (₹ Nineteen Lakh Forty Eight Thousand Only)	**₹1,94,800.00** (₹ One Lakh Ninety Four Thousand Eight Hundred Only)

Date and time of e-auction	**On 26.11.2026 between 11.00 AM 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 https://baanknet.com/eauction-psb/bidder-registration.
Bid Multiplier	**₹10,000/-**
Inspection of property	With prior appointment of the **Branch Manager, Katihar-Branch**
Submission of online application for bid with EMD	**17.11.2026 Onwards**
Last date for submission of online application for BID with EMD	**25.11.2026 till 04:00 PM**
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://baanknet.com/eauction-psb/bidder-registration

https://www.publishtenders.gov.in

कृते इण्डियन ओवरसीज़ बैंक
For INDIAN OVERSEAS BANK

Authorized Officer
प्राधिकृत अधिकारी / Authorised Officer

Place: Katihar
Date: 04.11.2026

Terms and Conditions

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

कृते इण्डियन ओवरसीज़ बैंक
For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी / Authorised Officer

2. The intending Bidders /Purchasers are requested to register on portal https://baanknet.com/eauction-psb/bidder-registration 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 **25.11.2026** Intending bidders shall have a valid email address and should register their name / account by login to the website of the aforesaid service provider.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through NEFT/RTGS mode https://baanknet.com/eauction-psb/bidder-registration **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 portal (https://www.baanknet.com).

5. The submission of online application for bid with EMD shall start from **17.11.2026.**

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 **300 Minutes** with auto extension time of ten 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 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.

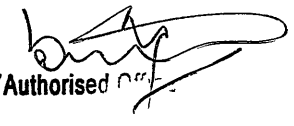
9. The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorised Officer shall deposit **25%** of the sale price (less EMD amount) immediately on the same day and not later than the next working day in favour of **"Indian Overseas Bank, Katihar Branch"** to the credit of **A/c No. 12990113035001 A/c Name- SARFAESI Sale Parking Account, Branch Code: 1299, IFSC Code: IOBA0001299.**

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.

कृते इण्डियन ओवरसीज़ बैंक
For INDIAN OVERSEAS BANK



प्राधिकृत अधिकारी/Authorised Officer

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 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 ₹50.00 lakhs & above, the transferee has to pay an amount equal to 1% of the consideration as Income Tax.

19. For further details regarding inspection of property/ e-auction, the intending bidders may contact the Branch Manager, **Indian Overseas Bank, Katihar Branch, during office hours, Phone no 8925951299.**

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 authorized representative of e-auction service provider (https://baanknet.com/eauction-psb/bidder-registration), 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/eauction-psb/bidder-registration) for e-auction will be provided by service provider BAANNET 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://baanknet.com/eauction-psb/bidder-registration.

कृते इण्डियन ओवरसीज़ बैंक
For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी / Authorised Officer

Place: Katihar

Authorized Officer

Date: 04.11.2026