इण्डियन ओवरसीज़ बैंक
INDIAN OVERSEAS BANK
Branch: Roorkee (0359)
Parasram Plaza, 02, Civil Lines, Opposite Gangotri Bhawan, PWD Road, Roorkee, Haridwar, Uttarakhand-247667

MOB : 8925950359
E-Mail : iob0359@iob.in
IFSC : IOBA0000359
DATE : 12.11.2026

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 provision 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 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 16.09.2026 for recovery of Rs.1,23,64,065.54 (Rupees One Crore twenty three Lakh sixty four Thousand sixty Five and paise fifty four only) as on 16.09.2026 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. **Borrower/Mortgagor Name & Address:** Mrs. Poonam Sharma W/o Mr. Sanjeev Kumar, 597/1-A, New Adarsh Nagar, Roorkee, Haridwar, Uttarakhand-247667
2. **Borrower/Mortgagor Name & Address:** Mr. Sanjeev Kumar S/o Mr. Rajendra Prasad, 597/1-A, New Adarsh Nagar, Roorkee, Haridwar, Uttarakhand-247667
3. **Borrower/Mortgagor Name & Address:** Mrs. Usha Devi W/o Mr. Rajendra Prasad, 597/1-A, New Adarsh Nagar, Roorkee, Haridwar, Uttarakhand-247667
4. **Borrower/Mortgagor Name & Address:** Mrs. Usha Devi W/o Mr. Rajendra Prasad, 39/32, 3, Civil Lines, Telephone Exchange Ke Samne, Roorkee, Haridwar, Uttarakhand-247667

The reserve price fixed at **Rs.1,43,60,607/- (Rupees One Crore forty three Lakh sixty Thousand six Hundred and seven only)** and the earnest money deposit will be **Rs.14,36,061/- (Rupees fourteen Lakh thirty six Thousand sixty one only)**

Description of the Immovable property (ies)

Equitable mortgage of Residential Building situated at Khasra No 278M, Mohalla New Adarsh Nagar, Village Malakpur Lateefpur (Within Limits of Nagar Nigam Roorkee) Pargana and Tehsil – Roorkee, Distt- Haridwar standing in the name of Mrs. Poonam Sharma W/o Sri Sanjeev Kumar

Extent & Boundaries: - 1800 sq. ft. i.e. 167.29 Sq. mt. of Land & Building thereupon

Bounded as
East: - House of Smt. Sumitra Devi Bhatiya
West: - 20 Feet Road wide
North: - Property of Mr. Virendra Kumar Gupta
South: - Land of Mr. Virendra Kumar Gupta

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank
प्राधिकृत हस्ताक्षरकर्ता/Authorised Signatory

*Outstanding dues as applicable of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc.)
* Bank's dues have priority over the statutory dues
*Outstanding dues as applicable of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc.)
* Bank's dues have priority over the statutory dues

Date and time of e-auction: 30.11.2026 between 11:00 A.M. to 01:00 P.M. With auto extension of 10 minutes each till sale is completed at the platform of **https://banknet.com**

For detailed terms and conditions of the sale, please refer to the service provider's e-auction portal with URL **https://banknet.com** or bank's website www.iob.in

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank
प्राधिकृत हस्ताक्षरकर्ता/Authorised Signatory

Place: Roorkee
Date: 12.11.2026

Authorized Officer

This may also be treated as a Notice under Rule 8(6)/Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about holding of e-auction on the above-mentioned date.

Terms and Conditions

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

2. The intending Bidders /Purchasers are requested to register on portal **https://banknet.com** 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, the intending Bidders /Purchasers has to transfer the EMD amount using online mode in his e Wallet account by **29.11.2026** 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. The EMD is to be deposited with **PSB Alliance e-Bkray (URL: https://banknet.com)** and other remaining sale amount shall be remitted through NEFT/ RTGS **by the** successful bidder (purchaser) as declared by the Authorised Officer. The auction purchaser 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 Roorkee Branch" to the credit of **A/C No. 03590113035001**, SARFAESI SALE PARKING ACCOUNT, Bank: INDIAN OVERSEAS BANK, **Roorkee Branch, IFSC Code: IOBA0000359, Parasram Plaza, 02, Civil Lines, Opposite Gangotri Bhawan, PWD Road, Roorkee, Haridwar-247667.** The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.

4. Bids without EMD shall be rejected summarily.

5. 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 e-Bक्रय–portal **https://banknet.com .**

6. The submission of online application for bid with EMD shall start from- **13.11.2026**

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank
प्राधिकृत हस्ताक्षरकर्ता/Authorised Signatory

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

8. Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding will initially be for a period of **120 Minutes** with auto extension time of **10** minutes each till the sale is concluded.

9. 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. 50,000/-** 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.

10. 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 Roorkee Branch" to the credit of **A/C No. 03590113035001**, SARFAESI SALE PARKING ACCOUNT, Bank: INDIAN OVERSEAS BANK, Roorkee Branch, **IFSC Code: IOBA0000359, Parasram Plaza, 02, Civil Lines, Opposite Gangotri Bhawan, PWD Road, Roorkee, Haridwar-247667**

11. 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.

12. 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.

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

14. 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.

15. 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.

16. 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.

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

18. 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.

19. For verification about the title documents and inspection thereof, the intending bidders may contact - **Indian Overseas Bank, Roorkee Branch, Parasram Plaza, 02, Civil Lines, Opposite**

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank
प्राधिकृत हस्ताक्षरकर्ता/Authorised Signatory

Gangotri Bhawan, PWD Road, Roorkee, Haridwar-247667 Contact No. 8925950359/9718203445 during office hours. 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://banknet.com**, details of which are available on the e-Auction portal.

20. 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.

21. Platform (**https://banknet.com**) for e-auction will be provided by service provider e-BKray 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.ebkray@psballiance.com**, The intending Bidders /Purchasers are required to participate in the e-auction process at e-auction Service Provider's website **https://banknet.com**

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank
प्राधिकृत हस्ताक्षरकर्ता/Authorised Signatory

Authorized Officer

Place: Roorkee
Date: 12.11.2026