ZOK/RECOVERY/SAR/46642

Date: 17.11.2026
ANNEXURE-VIII

NOTICE OF SALE

(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)

A/c: Smt. Laxmi Devi & Shri Arvind Kumar alias Arvind Singh (50180255552)
with Indian Bank (Erstwhile Allahabad Bank) Branch : Tirwa, Distt. Kannauj

To,

1. Smt. Laxmi Devi W/o Shri Arvind Kumar alias Arvind Singh (Borrower/Mortgagor)
   R/o: 20, Mauza: Patti (Tilsara), PO: Binoura Rampur, Pargana & Tehsil: Tirwa, Distt. Kannauj (UP)- 209736
   R/o: Mohallah: Dauli Khati, Tirwa, Distt. Kannauj (UP)
   R/o: 172, Tilsara-2, Kannauj, Distt. Kannauj (UP)
2. Shri Arvind Kumar alias Arvind Singh S/o Shri Jay Ram (Borrower)
   R/o: 20, Mauza: Patti (Tilsara), PO: Binoura Rampur, Pargana & Tehsil: Tirwa, Distt. Kannauj (UP)- 209736
   R/o: Mohallah: Dauli Khati, Tirwa, Distt. Kannauj (UP)
   R/o: 172, Tilsara-2, Kannauj, Distt. Kannauj (UP)
3. Shri Rakesh Kumar S/o Shri Vikarm Singh (Guarantor)
   R/o: 229, Vinoura Rampur, PO: Vinoura Rampur, Distt. Kannauj (UP)
   R/o: Int Khari, Mauza: Binoura Rampur, Pargana & Tehsil: Tirwa, Distt. Kannauj

Dear Sir/Madam,

Smt. Laxmi Devi W/o Shri Arvind Kumar alias Arvind Singh (Borrower/Mortgagor) & Shri Arvind Kumar alias Arvind Singh S/o Shri Jay Ram (Borrower) availed **Term Loan** facility from **Indian Bank (Erstwhile Allahabad Bank), Branch: Tirwa, Distt. Kannauj,** the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **Smt. Laxmi Devi W/o Shri Arvind Kumar alias Arvind Singh (Borrower/Mortgagor) & Shri Arvind Kumar alias Arvind Singh S/o Shri Jay Ram (Borrower)** failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **09.02.2022** 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 **Borrower (s)/ Guarantor (s): 1) Smt. Laxmi Devi W/o Shri Arvind Kumar alias Arvind Singh (Borrower/Mortgagor) 2) Shri Arvind Kumar alias Arvind Singh S/o Shri Jay Ram (Borrower) 3) Shri Rakesh Kumar S/o Shri Vikarm Singh (Guarantor)** liable to the Bank to pay the amount due to the tune of **Rs. 4,85,698.00 (Rupees Four Lakhs Eighty Five Thousand Six Hundred Ninety Eight Only)** as on **09.02.2022** with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated **09.02.2022.**

As **1) Smt. Laxmi Devi W/o Shri Arvind Kumar alias Arvind Singh (Borrower/Mortgagor) 2) Shri Arvind Kumar alias Arvind Singh S/o Shri Jay Ram (Borrower) 3) Shri Rakesh Kumar S/o Shri Vikarm Singh (Guarantor)** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **30.01.2023** 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:
THE SALE PROPOSED TO BE HELD IS BY WAY OF PUBLIC TENDER /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 **12.11.2026 is Rs. 1,57,057.00 (Rupees One Lakh Fifty Seven Thousand Fifty Seven Only)** with further interest, costs, other charges and expenses thereon from **13.11.2026.**

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.**

For INDIAN BANK
Authorised Officer/Chief Manager

The date of sale is fixed as 09.12.2026 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 **21.11.2026 to 08.12.2026** 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 **08.12.2026** i.e. the e-Auction Date and before the e-Auction end time in the portal. The registration and eKYC 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 Conformation 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
50144532778 AUTHORISED OFFICER	SWAROOPNAGAR, KANPUR IDIB000S810

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.

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 hereunder:

Details/ Description of Mortgaged Assets	Reserve Price (Rs.)	EMD (Rs.)	Date, Time for e-auction and Property ID No.	Prior Encumbrance
All that part & parcel of land & Building on Plot situated at Dauli Khati, Pargana & Tehsil: Tirwa, Distt. Kannauj Area of the Property: 91.07 Sq. Mtr. (Length: East to West: 20 Ft. & North to South: 49 Ft.) Owner of the Property: Smt. Laxmi Devi Boundaries North : 14 Ft. Kachcha Raasta South : Plot of Rajendra East : Plot of Ram Prakash West : Plot of Smt. Ramshri	6,05,000/-	60,500/-	**09.12.2026** 11 AM to 5 PM IDIB608011	Not Known

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**.

For INDIAN BANK

Authorised Officer/Chief Manager

Authorised Officer/Chief Manager

Place: Kanpur
Date:17.11.2026