



RATLAM PALACE ROAD BRANCH
PALACE ROAD, NEAR MAHALWARA, RATLAM MP -457001

(Sale notice format for Borrower/Guarantor/Mortgagor)

NOTICE OF SALE

Branch: Ratlam

Date:08.10.2026

Notice of sale under Rule 6(2) & 8(6) / 9(1)*(*Retain whichever is applicable) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,

- 1- Mrs. Anita Bhati (Borrower)
w/o Krishna Chandra Bhati resident at Plot No. Eastern part of House No. 179,
Village: Raoti, Teli Mohalla Tehsil Raoti, District –Ratlam-457001
- 2- Mr. Krishna Chandra Bhati (Guarantor)
s/o Shankarlal Bhati R/o Eastern part of House No. 179, Village Raoti Teli
Mohalla Tehsil Raoti, District –Ratlam-457001
- 3- Mr. Shivrtna Thakur (Guarantor)
S/o Krishna Dev Thakur R/o Jawahar Marg, Village-Raoti, Ratlam-457001

Sub: Home Loan Account – Mr. Anita Bhatti (A/c No.50475708066)
with Indian Bank, Ratlam Branch

Mrs Anita Bhati availed Home Loan facility from Indian Bank, Ratlam Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Mrs Anita Bhati failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 01.07.2026 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), Mrs Anita Bhati liable to the Bank to pay the amount due to the tune of Rs.10,79,961/-(in words Rupees Ten Lakh Seventy Nine Thousand Nine Hundred Sixty One Only)as on 01.07.2026 with further interest, costs, other charges and expenses thereon. Borrower failed to make payment despite Demand Notice dated 01.07.2026.

अनित भट्टी

31/10/26
21/10/26



As Mrs Anita Bhatt failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 10.09.2026 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 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.

*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.

(*Retain whichever is applicable)

The amount due as on 07.10.2026 is Rs. 11,33,402/- (Rupees Eleven Lakhs Thirty Three Thousand Four Hundred Two Only) with further interest, costs, other charges and expenses thereon from 08.10.2026.

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 13.11.2026 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 12.10.2026 to 12.11.2026 between 11.00 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

अनिता भट्ट

KBL
01/11/26
02/11/26



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 **12.11.2026** 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 thereof.

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.

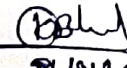
Nodal Bank Account No. and A/c. Name	Branch name and IFS Code
818659668	RATLAM
AUTHORISED OFFICER, INDIAN BANK	IDIB000R615

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.

अविता मलिक


31/10/26
2222572



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 (this portion may be retained if it is a non-suit filed account)

****This Notice is without prejudice to any other remedy available to the Secured Creditor and without prejudice to rights of the Secured Creditor to proceed with the proceedings presently pending before DRT/RO of DRT/ DRAT/ Court and proceed with the execution of order/decreed obtained/to be obtained. (This portion may be retained if it is a suit filed account)

SCHEDULE

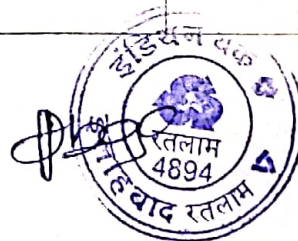
The specific details of the assets which are intended to be brought to sale are enumerated hereunder:

Amount in Rs

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 property situated at Eastern part of House No 179, Mun House No.179/1, Teli Mohalla, Village-Raoti, Tehsil Raoti, Distric- Ratlam Area-55.73Sqmr Boundaries- North- House of Kanhaiyalal S/O Shri Pannalal Bhati South- House of Rameshchandra S/O Shankarlal Bhati East- Road	13,80,000.00	1,38,000.00	Asset ID- IDIB30281041191	No

31/01/2020

81/01/20
2020/01/20



West- Part of House of Shri Krishnachandra Bhati				
---	--	--	--	--

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>.

31 वित्त आ.क.

(Signature)
8/10/20
24/10/20



Place: Ratlam

Date: 08.10.2026