अंचल कार्यालय प्रथम तल, ऑफिस कॉम्प्लेक्स, सी ब्लॉक, गौतम नगर, भोपाल– 462023 दूरभाष /TELEPHONE 0755 – 2602358 / 2583669 / 2602347	इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD Recovery and Legal Cell	ZONAL OFFICE First floor, Office Complex C- Block, Gautam Nagar, Bhopal – 462023 zobhopal@indianbank.co.in

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

To,

1. Mrs. Rajkumari W/o Late Mukesh Kumar (Co-Borrower/Mortgagor/ Legal heir of Late Manoj Kumar), Address- Flat No M F-6 34, Phase 2 First Floor Ram Apartment Govind Garden near govind singh park Raisen Road Bhopal 462023 **2.** Ms. Shakshi D/o Late Manoj Kumar (as legal heir of Late Manoj Kumar u/g of Rajkumari) Address- Flat no M F-6 34, Phase 2 First Floor Ram Apartment Govind Garden near govind singh park Raisen Road Bhopal 462023	**3.** Mrs. Bhoomi w/o Late Manoj Kumar (as legal heir of Late Manoj Kumar), Address- Flat no M F-6 34, Phase 2 First Floor Ram Apartment Govind Garden near govind singh park Raisen Road Bhopal 462023

Sub: Loan account – A/c Manoj Kumar and Rajkumari, A/c No. 7860047494 (IBHL Takeover), 7877307401(HL PLUS) & 6528790200684070 (Credit Card)

Mrs. Rajkumari (Co-Borrower/Mortgagor) and Late Manoj Kumar availed IBHL and HL Plus facility from Indian Bank, Kotwali Road Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Mrs. Rajkumari (Co-Borrower/Mortgagor) failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 24.06.2025 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 Borrower(s)/Guarantor(s)/Legal Heir(s) i.e. Mrs. Rajkumari, Shakshi and Bhoomi liable to the Bank to pay the amount due to the tune of Rs.**1707997/- (Seventeen Lakh Seven Thousand Nine Hundred And Ninety Seven Only)** as on 24.06.2025 with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 24.06.2025.

As Mrs. Rajkumari, Shakshi and Bhoomi failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 17.09.2025 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 framed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, 15 days notice of intended sale is required to be given and hence we are issuing this notice.

The amount due **as on 27.10.2026 of Housing loans is Rs 19,82,721/- (Rupees Twenty lakhs fifteen thousand six hundred & seventy-six Only) & Credit card as on 06.07.2026 is Rs 87,072.76** with further interest, costs, other charges and expenses thereon from 28.10.2026.

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 **30.10.2026 to 18.11.2026** 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

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 and e-KYC 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
Acc no. 818659668 A/c Name – Authorised Officer Indian Bank Bhopal	Branch Name -Bhopal Main Branch IFSC - IDIB000B022

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 hereunder:

अंचल कार्यालय
प्रथम तल, ऑफिस कॉम्प्लेक्स, सी ब्लॉक, गौतम नगर, भोपाल– 462023
दूरभाष /TELEPHONE
0755 – 2602358 / 2583669 / 2602347

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Recovery and Legal Cell

ZONAL OFFICE
First floor, Office Complex
C- Block, Gautam Nagar, Bhopal – 462023
zobhopal@indianbank.co.in

Details/ Description of Mortgaged Assets	Reserve Price	EMD	Date, Time for e-auction and Property ID No.	Prior Encumbrance
Flat no M F-6 34, Phase 2 First Floor Ram Apartment Govind Garden Near Govind Singh Park Raisen Road Bhopal 462023, Area 37.17 sq mtr in the name of Manoj Kumar. East- Plot No 34 F West- Flat No MF-07 North- Plot no 33 South- Flat No MF-05	Rs 15,80,000/-	Rs 1,58,000/-	20.11.2026 11:00 AM to 05:00 PM IDIB30588134351	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**.

AUTHORISED OFFICER

Place: Bhopal
Date: 29.10.2026