इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

NOTICE OF SALE

Branch: Sasaram
Phone No: 9119881470

Notice of sale under Rule 6(2) & 8(6) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,

SL. No.	Name of the Borrower / Guarantor / Mortgagor	Capacity	Address
1.	Mrs. Arti Devi W/o Santosh Sharma	Borrower /Mortgagor	ward no 1, amra, Amra, , Rohtas, Bihar, 821305
2.	Mr Santosh Sharma S/o Late Hridya Nand Sharma	Co - Borrower	Village-Amra Talav, Amra, , Rohtas, Bihar, 821305

Sub: Your HLloan A/c no 7184673533, with Indian Bank, Sasaram Branch– Reg.

Mrs. Arti Devi W/o Santosh Sharma & Mr Santosh Sharma S/o Late Hridya Nand Sharma availed HL Loan facility from Indian Bank, **Sasaram Branch**, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties . **Mrs. Arti Devi W/o Santosh Sharma & Mr Santosh Sharma S/o Late Hridya Nand Sharma** failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **24.02.2026** 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), Guarantor(s) **Mrs. Arti Devi W/o Santosh Sharma & Mr Santosh Sharma S/o Late Hridya Nand Sharma** , liable to the Bank to pay the amount due to the tune of ₹ **15,83,079/- (Rupees Fifteen Lakhs Eighty Three Thousand Seventy Nine Only) as on 09.02.2026** with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated **24.02.2026.**

As **Mrs. Arti Devi W/o Santosh Sharma & Mr Santosh Sharma S/o Late Hridya Nand Sharma** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **21.05.2026** 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, 15 days notice of intended sale is required to be given and hence we are issuing this notice
The amount due ₹ **15,83,079/- (Rupees Fifteen Lakhs Eighty Three Thousand Seventy Nine Only) as on 09.02.2026** with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated **24.02.2026.**

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.

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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 **02.11.2026 to 19.11.2026** 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 Tender/bid Form with the Terms and conditions can be had on-line from the website (https://baanknet.com/ (PSB Alliance Pvt. Ltd.) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website on **20.11.2026** between **10.00 am to 4.00 pm.**

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, 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 have to transfer the EMD amount in their e-Wallet by **20.11.2026 (UPTO 3.00PM)** i.e before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet 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
Routing A/c No. 38741070680	**CIRCUIT HOUSE BRANCH** IDIB000C624

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.

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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/decree 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.

Details/ Description of Mortgaged Assets	Reserve Price	EMD	Date, Time for e-auction and Property ID No.
Equitable mortgage of land and building along with present and future construction thereon in the name of **Mrs. Arti Devi W/ Santosh Sharma** Mauza- Amra, Thana No 224, Halka NO 04, PS Sasaram District Rohtas, ,Bihar	Rs 48,00,000/-	Rs 4,80,000/-	20.11.2026 10.00 AM to 4.00 PM IDIB30446912643

SN	Khata No.	Khasra No	Deed no	Area	Boundary (As per Sale Deed)
1.	21	484	9488 Dated 30.07.2019	3.00 dec	North: Aarti Devi in the plot South: Ganganand Kumar @ Bramhchari East: Ganganand Kumar @ Bramhchari West: Dhiraj Sharma

Equitable mortgage of land and building along with present and future construction thereon in the name of **Mrs. Arti Devi W/ Santosh Sharma** Mauza- Amra, Thana No 224, Halka NO 04, PS Sasaram District Rohtas, ,Bihar

SN	Khata No.	Khasra No	Deed no	Area	Boundary (As per Sale Deed)
2.	21	484	9489 Dated 30.07.2019	3.00 dec	North: Chhawar & Rasta South: Arti Devi East: Ganganand Kumar @ Bramhchari West: Dhiraj Sharma

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.ebkray@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.ebkray@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/.**

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Place: SASARAM
Date: 30.10.2026

AUTHORISED OFFICER

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