इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

ANNEXUREVIII

NOTICEOFSALE

Branch:Tagore Nagar

Notice of sale under Rule 6(2) & 8(6) of The Security Interest (Enforcement Rules)2002underTheSecuritizationandReconstructionofFinancialAssetsandEnforcementofSecurityInterest Act2002

1. Mrs. Manju W/o Mr. Deepu Panday (expired) (through Legal Hairs) -
   Mr. Deepu Panday S/o Mr. Jamna Parshad Panday - R/o : B-1-264, Street No. 3, Guru Nanak Pura, Civil Lines, Ludhiana - 141001
   Other Address: H.No. B-34-6527/67/1, PreetVihar, Village - Jassian, Ludhiana - 141001

2. Mr. Deepu Panday S/o Mr. Jamna Parshad Panday - R/o : B-1-264, Street No. 3, Guru Nanak Pura, Civil Lines, Ludhiana - 141001
   Other Address: H.No. B-34-6527/67/1, PreetVihar, Village - Jassian, Ludhiana - 141001

3. Mr. Rajinder Kumar S/o Mr. DeepuPanday (expired) (through Legal Hairs)

   MrsVibhaR/o : B-1-264, Street No. 3, Guru Nanak Pura, Civil Lines, Ludhiana - 141001

   Other Address: H.No. B-34-6527/67/1, PreetVihar, Village - Jassian, Ludhiana - 141001

Sub: Your **Home Loan (Account No. 6876568348)** with Indian Bank Tagore Nagar branch

Mrs Manju, Mr Deepu Pandey and Rajinder Kumar availed home loan from Indian Bank Tagore Nagar Branchand the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Mrs Manju, Mr Deepu Pandey and Rajinder Kumar failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **11.08.2025** underSec. 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)liableto the Bank to pay the amount due to the tune of Rs. 19,21,535.00 /- (Rupees Ninteen Lakhs Twenty One Thousand Five Hundred Thirty Five Only) as on 11.08.2025with further interest, costs, othercharges and expenses thereon. Borrower failed to make payment despite Demand Notice dated 11.08.2025

AsMrsManju, MrDeepu Pandey and Rajinder Kumar failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on dated 28.10.2025after complying with all legal formalities.

Asper Sec.13(4)of the Act, Secured Creditoris entitledto effectsale oftheassetstakenpossessionofandrealizetheproceedstowardsoutstandingbalance.Inaccordancewiththesame,theundersigned/AuthorizedOfficerintendssellingtheschedulementionedsecuritiesinthefollowingmode:

THESALEPROPOSEDTOBEHELDISBYWAYOFPUBLICTENDER/AUCTIONADOPTING THEe-AUCTIONMODE.

As per Rule 6 (2) and 8(6) of The Security Interest (Enforcement) Rules 2002 framedunder the Securitization and Reconstruction of Financial Assets and Enforcement ofSecurity Interest Act 2002, 30 days' notice of intended sale for sale is required to be given andhenceweareissuingthisnotice.

~~**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.**~~

कृते इंडियन बैंक
For INDIAN BANK
इलाहाबाद ALLAHABAD
प्राधिकृत अधिकारी Authorised Signatory
घंटा घर, लुधियाना Clock Tower, Ludhiana

The total amount due as on 13.11.2025 is Rs19,70,712/- (Rupees Nineteen lakhs Seventy Thousands Seven Hundred and twelve only)

Please take note that this is notice of 30days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 30 days.

Thedateofsaleisfixedas24.12.2025whichwouldbebye-auctionmode.

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 **17.12.2025 10.00 AM to 18.12.2025 upto 5.00PM**
The Reserve price and Earnest Money Deposit (EMD) for the sale of the secured assetsisfixedas mentionedintheschedule

The Tender/bid Form with the Terms and conditions can be had on-line from the website (https://www.ebkray.in (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 from **24.11.2025 to 24.12.2025**

The intending Bidders/ Purchasers are requested to register with online portal (https://www.ebkray.in (PSB Alliance Pvt. Ltd.) using their mobile number and email id. Further, after completing their e-KYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by **23.12.2025** i.e before the e-Auction Date and time in the portal. The registration, e-KYC 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://www.ebkray.in (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/cancelthesalewithoutassigninganyreasontherefor.

The successful bidder shall have to deposit 25% (twenty-five percent) of the bid amount,includingEMDamount(10%)deposited,latestbythenextworkingdayandtheremaining amount shall be paid within 15 days from the date of confirmation of sale in the form ofBanker's Cheque/ Demand Draft /Account Transfer and/ or any other acceptable mode ofmoneytransfer.TheNodalBankaccountno./IFSCCodeetc.foronlinemoneytransferisasunder.

NodalBankAccountNo. andA/c. Name	Branch name andIFS Code
6345584911 Earnest Money Deposit Account	**IDIB000D029 Indian bank ,Dugri Branch**

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.

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***This Notice is without prejudice to any other remedy available to the Secured Creditor

****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 ofMortgagedAssets	ReservePrice	EMD	Date,Timefore-auction,Bid increase amount and PropertyIDNo.	PriorEncumbrance
All part and parcel of the property situated at H.No. B-34-6527/67/1, measuring 71.11 Sq. Yards comprised in Khasra No. 42//12/1/1-19/2-20 Khata No. 338/352, 339/353, Jamabandi Year 2007-2008, WakiaPreetVihar, Village Jassian, Hadbast No. 101, Tehsil & District Ludhiana in the name of Smt. Manju vide Wasika No. 135 dated 19.05.2020 bounded as under: East : Dilraj Singh 32' West : Gali 20' Wide North : Gali 20' Wide South : Neighbour 20'	24,35000/-	2,435,00/-	24.12.2025 10.00 AM to 05.00 PM Bid Increase Amount-30000/- (PROPERTY ID : IDIBLDH 3335080270)	Not known to bank

Bidders are advised to visit the website (https://www.ebkray.in) 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://www.ebkray.in 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://www.ebkray.in.

Place: Ludhiana
Date :- 14.11.2025

AUTHORISED OFFICER

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