इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD आपकाअपनाबैंक.Your own Bank.	BRANCH– MIRCHAIBARI, Ambedkar Chowk Katihar, BIHAR-854105

NOTICE OF SALE

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

1. Mrs. Rani Devi (Co-Borrower & Mortgagor & Legal heir of Borrower Late Shiv Shankar Jha W/o Late Shiv Shankar Jha At – Kanwa Tola, Ward No.-1, Near Katihar Medical college Bihar, Pin 854105 Also to post at: Mrs. Rani Devi (Co-Borrower and Mortgagor & Legal heir of Borrower Late Shiv Shankar Jha) At- Mahananda Colony , Qr No E/2, Post BMP -07, Katihar 854105	2. Mr. Harinandan Kamat(Guarantor) C/o Mahananda Barh Niyantran Pramandal. Post-B.M.P.-7,Dist.-Katihar-854105

Madam/Dear Sir,

Sub: Your Term Loan Account No.6547732008 with Indian Bank Mirchaibari Branch.

1. 1. Mrs. Rani Devi (Co-Borrower and Mortgagor & Legal heir of Borrower Late Shiv Shankar Jha) W/o Late Sri Shiv Shankar Jha At – Kanwa Tola, Ward No.-1, Near Katihar Medical College, Katihar, Bihar, PIN- 854105 availed **Term Loan Account** facility from Indian Bank Mirchaibari Branch, Mirchaibari Katihar, Bihar, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". 1. Mrs. Rani Devi (Borrower and Mortgagor) W/o Late Sri Shiv Shankar Jha at – Kanwa Tola, Ward No.-1, Near Katihar Medical College, Katihar, Bihar, PIN- 854105 failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 16.11.2024 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 1. Mrs. Rani Devi (Borrower and Mortgagor) W/o Late Sri Shiv Shankar Jha At – Kanwa Tola, Ward No.-1, Near Katihar Medical College, Katihar, Bihar, PIN- 854105 availed **Term Loan** facility from Indian Bank Mirchaibari Branch, Mirchaibari Katihar, Bihar liable to the Bank to pay the amount due to the tune of **– ₹. 26,89,031.00 (₹.Twenty Six Lakh Eighty Nine Thousand Thirty one only)** as on 16.11.2024 with further interest, costs, other charges and expenses thereon. All of them have failed to make payment despite Demand Notice dated 16.11.2024.

मुख्य प्रबंधक एवं प्राधिकृत आधकारी
Chief Manager & Authorised Officer
इंडियन बैंक/INDIAN BANK
अंचल कार्यालय, भागलपुर
Zonal Office, Bhagalpur

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As1. Mrs. Rani Devi (-Borrower and Mortgagor & Legal heir of Borrower Late Shiv Shankar Jha) W/o Late Sri Shiv Shankar Jha at – Kanwa Tola, Ward No.-1, Near Katihar Medical College, Katihar, Bihar, PIN- 854105 failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 01.07.2025 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 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 as on 31.10.2026 is **₹. 28,44,511.00 (₹.Twenty Eight Lakhs Forty Four Thousand Five Hundred Eleven only)** with further interest, costs, other charges and expenses thereon from 31.10.2026.

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 **31.10.2026** to **19.11.2026** between **10.00 am** to **5.00 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://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.

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 eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by **19.11.2026** i.e before the e-Auction Date and time in the portal. The registration, eKYC 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**

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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 therefore.

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
50105334057 – Indian Bank Zonal Office Bhagalpur	Bhagalpur Main – IDIB000B747

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:

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 land and building in the name of Mrs. Rani Devi (Borrower, Mortgagor and Legal heir of Late Sri Shiv Shankar Jha) W/o Late Sri Shiv Shankar Jha At – Kanwa Tola, Ward No.-1, Near Katihar Medical College, Katihar, Bihar, PIN- 854105 comprising of Khesra No 3111, Khata	₹ 1,25,00,000/- (Rupees One Crore Twenty Five Lakhs Only)	₹ 12,50,000/- (Rupees Twelve Lakhs Fifty Thousand Only)	On 20.11.2026 from 11.00 am to 05.00 pm with unlimited extension Property ID: IDIB3253941108	Not known to the Bank

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No –1789,Touzi No.1175 Area 11 decimal situated at Mouza- Dalan, At-Kanwa Tola, Ward No.-1 Near Katihar Medical College, PS - Katihar ,Thana No - 77, District-Katihar, Bihar, registered under sale deed no 1221 dated 03.02.2017 which is butted and bounded as under North : Road South: Chedi Sah East: Kesho Urawn West: Nij Seller				

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: Katihar
Date: 31.10.2026
Mirchaibari, Branch

Authorized Officer
Indian Bank
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