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| <b>इंडियन बैंक</b><br><br><b>Indian Bank</b><br>इलाहाबाद<br>ALLAHABAD<br>आपका अपना बैंक/YOUR OWN BANK | इंडियन बैंक / INDIAN BANK<br>25, SURAJ COMPLEX,<br>VIDHAN SABHA MARG,<br>HUSSAINGANJ, LUCKNOW,<br>PIN CODE:- 226001,<br>PHONE NO :- 0522-4101247<br>EMAIL:- H596@indianbank.co.in<br>BRANCH CODE :-4571 |
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### Notice of Sale

Branch: Hussainganj

Phone No: 9818006825

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                                                                                                                                                                                                   | Address                                                                                                                                                                            |
|---------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1       | M/s Shiv Ganga Electricals<br>(Proprietorship Firm/ Borrower)                                                                                                                                          | 137, Laxmanpuri Colony,<br>Rabindra Palii Colony,<br>Faizabad Road, Lucknow,<br>U.P. Pin- 226016                                                                                   |
| 2       | Arun Kumar Singh Baghel s/o Shyam Bahadur Singh Baghel<br>(Proprietor/Borrower in Shiv Ganga Electricals)<br>&<br>Arun Kumar Singh Baghel s/o Shyam Bahadur Singh Baghel<br>(Co-borrower in Home Loan) | 137, Laxmanpuri Colony,<br>Rabindra Palii Colony,<br>Faizabad Road, Lucknow<br>U.P. Pin- 226016<br><b>Also at:</b><br>4/161, Vipul Khand, Gomti Nagar,<br>Lucknow, U.P. Pin-226010 |
| 3       | Mrs. Lalmati Sigh W/o Shyam Bahadur Singh Baghel (Guarantor/Mortgagor in Shiv Ganga Electricals)<br>&<br>Mrs. Lalmati Sigh W/o Shyam Bahadur Singh Baghel (Borrower/Mortgagor in Home Loan)            | 137, Laxmanpuri Colony,<br>Rabindra Palii Colony,<br>Faizabad Road, Lucknow<br>U.P. Pin- 226016<br><b>Also at:</b><br>4/161, Vipul Khand, Gomti Nagar,<br>Lucknow, U.P. Pin-226010 |

Sub: Loan Account No. 50256327239 (CC); 6993965578 (WCTL) and 50256046349 (IBHL) with Indian Bank (Erstwhile Allahabad Bank), Hussainganj Branch

Sir/Madam,

The 1<sup>st</sup> of you is a Proprietary Concern, the 2<sup>nd</sup> and 3<sup>rd</sup> of you are individual now or at all material times. The 2<sup>nd</sup> of you is proprietor of the firm and co-borrower in Home Loan. The 3<sup>rd</sup> of you is borrower in Home Loan and Guarantor in loan availed by the 1<sup>st</sup> and 2<sup>nd</sup> of you. The 3<sup>rd</sup> of you is the Mortgagor having offered her assets to the Home Loan availed by 2<sup>nd</sup> and 3<sup>rd</sup> of you and limit/loan availed by 1<sup>st</sup> and 2<sup>nd</sup> of you.

At the request of the 1<sup>st</sup> and 2<sup>nd</sup> of you, and 2<sup>nd</sup> and 3<sup>rd</sup> of you in the course of banking business, the CC, WCTL and Home Loan facilities were sanctioned vide Loan Account

  
**इंडियन बैंक**  
**Indian Bank**  
 हुसैनगंज शाखा, लखनऊ / Hussainganj Br., Lko.  
 प्राधिकृत अधिकारी / Authorised Officer

No. 50256327239 (CC); 6993965578 (WCTL) and 50256046349 (IBHL) and were availed by 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> of you, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Despite repeated requests calling upon you to pay the amount together with interest, all of you and each of you, have failed and committed default in repaying the amount due. Therefore, a Demand Notice dated 02/05/2026 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 captioned Borrower(s) / Guarantor(s), Mortgagor liable to the Bank to pay the amount due to the tune of ₹1,02,69,134.00 (Rupees One Crore Two Lakhs Sixty Nine Thousand One Hundred Thirty Four Only) and the said amount carries further interest at the agreed rate from 03/05/2026 along with costs, other charges and other expenses till date of repayment.

As all of you and each of you who are jointly and severally liable have failed to make payment despite Demand Notice dated 02/05/2026, the Authorized Officer took Possession of the schedule mentioned properties under the Act on 17/07/2026 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) & 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.

The amount due as on 02/05/2026 is of ₹1,02,69,134.00 (Rupees One Crore Two Lakhs Sixty Nine Thousand One Hundred Thirty Four Only) and the said amount carries further interest at the agreed rate from 03/05/2026 along with costs, other charges and other expenses till date of repayment.

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 15/09/2026 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 05/08/2026 to 14/09/2026 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://www.baanknet.com>) (PSB Alliance Pvt. Ltd.) and using the provision in the



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system/software. The tender form and the terms & conditions would be available in the website from 05/08/2026 to 14/09/2026 between 10.00 am to 7:00 pm..

The intending Bidders/ Purchasers are requested to register with online portal (<https://www.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 14/09/2026 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.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 30 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       |
|--------------------------------------|--------------------------------|
| 6127853725 – E- AUCTION EMD ACCOUNT  | HAZRATGANJ BRANCH- IDIB000H561 |

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, as is what is and Whatever there 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 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.

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प्राधिकृत अधिकारी / Authorised Officer

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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 Encumb rance |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|----------------------------------------------------------------|---------------------------------------------------------------|--------------------|
| RESIDENTIAL BUILDING (G+2 UPPER FLOOR), HOUSE NO. 4/161, VIPUL KHAND, GOMTI NAGAR, LUCKNOW, U.P. PIN-226010 registered before Sub-Registrar-I, District Lucknow in Book No. 1, Zild no. 4224, at Page No. 351-372 at Serial No. 3394/98 on 07/04/1998 in the name of Smt. Lalmati Devi, W/o Sh. Shyam Bahadur Baghel<br><br>CERSAI ID:<br>Asset ID- 200009392150<br>Security Interest ID- 400009408812 | ₹2,95,00,000/-<br>-<br>(Rupees Two Crores Ninety Five Lakhs only) | ₹29,50,000/-<br>(Rupees Twenty Nine Lakhs Fifty Thousand only) | 15/09/2026<br><br>11:00 am to 03:30 pm<br><br>IDIBLUK308 H596 | NIL                |

Bidders are advised to visit the website (<https://www.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.com](mailto:support@baanknet.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.com](mailto:support@baanknet.com).

For property details and photograph of the property and auction terms and conditions please visit: <https://www.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://www.baanknet.com>.


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 प्राधिकृत अधिकारी / Authorised Officer  
**AUTHORISED OFFICER**

Place: Lucknow  
Date: 04/08/2026