



Indian Overseas Bank Neemrana Branch

Date-14.09.2026

(Address: -C-17 Kolihan Nagar Khetri, Jhunjhunu,
Rajasthan 333503

Phone No-8925950481 & email id-iob0481@iob.in)

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

[Under Provision to Rule 8[6] and 9[1] of Security Interest [Enforcement] Rules 2002

To,

Sl.No	Borrower
1	Mr. Niwas Soni S/o Shri Hoshiyar Singh Soni Address: Ward No 06, Near Thakur ji temple, Village Basai, Tehsil-Khetri Dist.-Jhunjhunu Pin -333503 Rajasthan

1. This has reference to recovery actions initiated against you under the provisions of the SARFAESI Act 2002.
2. Please refer to the Symbolic possession notice dated 02.09.2021 issued to you regarding taking possession of the secured assets at more fully described in the schedule below by the undersigned for the purpose of realization of the secured assets in exercise of the powers conferred on the bank as Secured Creditor under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules there under.
3. You the above-named borrowers / mortgagors / guarantors have failed to pay the dues in full save after issuance of demand notice dated 03.10.2018 Hence it is proposed to sell the secured assets mentioned in the Schedule below on "**as is where is**", "**as it is what is**" and "**whatever there is**" condition under Sec 13(4) of the Act read with Rules 8 & 9 of the Security Interest(Enforcement) Rules, 2002.
4. After appropriating the aforesaid repayments, the dues in the loan account as on 07.09.2026 is **Rs.5,46,906/- (Rupees Five Lakhs forty-six thousand nine hundred Six Only)** along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full. We hereby give you notice of 30 days that the below mentioned secured assets shall be sold by the undersigned on 21.10.2026 (Wednesday) between 1.00 PM to 4.00 PM with auto extension of 10 minutes each till sale is completed, through e-platform of www.baanknet.com.
5. A copy of the E-auction notice inviting offers for e-auction setting out the terms & conditions of sale such as particulars of the secured asset, the dues of the Bank, reserve price, earnest money deposit, date and time fixed for inspection, last date for submission of offers and date, time of sale etc. is enclosed for your ready information. Please also be advised that the said sale notice will also be published in Hindi and English Newspapers shortly. A copy of the proposed paper's publication is also enclosed.

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For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी / Authorised Officer

Schedule of Secured Assets

S.No.	Description of properties
1.	All part of property at EM of Residential Property bearing No 59 having area 52.96 Sq.Yds located at Ward No 06, Near Thakur ji temple, Village Basai, Tehsil-Khetri Dist.-Jhunjhunu. & All part of property at EM of Residential Property bearing No 58 having area 31.04 Sq.Yds located at Ward No 06, Near Thakur ji temple, Village Basai, Tehsil-Khetri Dist.-Jhunjhunu.

Note : As per rule 3 (5) of Security Interest (Enforcement) rules ,2002 ,we hereby draw your kind attention to the provisions of section 13 (8) of the SARFAESI Act, under which the Borrower has the right to redeem the "Secured Assets" by tendering the amount of dues of the secured creditor at any time before the date of publication of notice for public auction from public for transfer by way of sale " As is where is" ,As is what is, ,whatever there is and without Recourse. The borrower, Mortgager and guarantors are therefore, requested to pay the entire amount due together with accrued interest, costs and charges, expenses thereon and redeem the secured assets before the date of publication of notice as stated herein.

The right of redemption under section 13(8) of the SARFAESI Act can only be exercised before the public auction commences and not thereafter.

For detailed terms and conditions of the sale, please refer to the link provided in Indian Overseas Bank, Secured Creditor's website i.e.,

<https://Baanknet.com> (web portal of e-auction of service provider)

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Date: 14.09.2026

Place: Kolihan Nagar

This NOTICE is 30 (Thirty) days' notice to the Borrower/Mortgagor(S)/Co-borrower (S) of the above said loan account pursuant to Rule 8(6) of Security Interest (Enforcement) Rules, 2002, regarding to holding of auction sale on the above-mentioned date and place."

Encl. 1) E-Auction notice containing terms and conditions

2) Proposed Paper publication of E-Auction Notice.

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For INDIAN OVERSEAS BANK

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Indian Overseas Bank Neemrana Branch
(Address: -C-17 Kolihan Nagar Khetri, Jhunjhunu,
Rajasthan 333503
Phone No-8925950481 & email id-iob0481@iob.in)

Date-14.09.2026

E-AUCTION SALE NOTICE

**SALE OF IMMOVABLE PROPERTY MORTGAGED TO THE BANK UNDER THE
SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND
ENFORCEMENT OF SECURITY INTEREST ACT, 2002**

Whereas Mr. Niwas Soni S/o Shri Hoshiyar Singh Soni has borrowed monies from Indian Overseas Bank against the mortgage of the immovable property in the name of mortgager namely, Mr. Niwas Soni S/o Shri Hoshiyar Singh Soni more fully described in the schedule hereunder and on upon classification of the account as NPA, the Bank has issued a demand notice under Section 13(2) of the SARFAESI Act, 2002 (Act) on 03.10.2018 calling upon Mr. Niwas Soni S/o Shri Hoshiyar Singh Soni (**Borrower/ Mortgagers**) to pay the amount due to the Bank, being **Rs.3,46,122/- [Rupees Three Lakhs forty six thousand one hundred twenty two only] as on 29.09.2018** payable together with further interest at contractual rates and rests along with costs, charges etc till date of repayment within 60 days from the date of receipt of the said notice.

Whereas the borrowers & guarantors having failed to pay the amount dues in full to the Bank as called for in the said demand notice, the Bank has taken Symbolic possession of the secured assets more fully described in the schedule here under on **02.09.2021** under Section 13 (4) of the Act with the right to sell the same in "**As is where is**", "**As is what is**" and "**Whatever there is**" basis under Section 13(4) of the Act read with Rules 8 & 9 of the Security interest (Enforcement) Rules, 2002 for realization of Bank's dues. The dues to the Bank as on the date of taking possession was intimated as **Rs.3,40,918/- (Rupees three Lakhs forty Thousand Nine hundred eighteen only) as on 31.08.2021** payable together with further interest at contractual rates and rests along with costs, charges etc till date of repayment.

The dues of the borrower as on 07.09.2026 works out to **Rs.5,46,906/- (Rupees Five Lakhs forty-six thousand nine hundred Six Only)** payable together with further interest at contractual rates and rests along with costs, charges etc till date of repayment, after reckoning repayments, if any. The undersigned in exercise of the powers conferred under Sec 13(4) of the said Act proposes to realize the Bank's dues by sale of the under mentioned property.

SCHEDULE OF PROPERTY:

S.No.	Description of properties
1.	All part of property at EM of Residential Property bearing No 59 having area 52.96 Sq.Yds located at Ward No 06, Near Thakur ji temple, Village Basai, Tehsil-Khetri Dist.-Jhunjhunu.

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2.	All part of property at EM of Residential Property bearing No 58 having area 31.04 Sq.Yds located at Ward No 06, Near Thakur ji temple, Village Basai, Tehsil-Khetri Dist.-Jhunjhunu.
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Date and time of e-auction	On 21.10.2026 (Wednesday) between 1.00 P.M to 04.00 P.M.
Reserve Price for property mentioned at serial No-1	Rs.3,26,800/- (Rupees three lakhs twenty-six thousand and eight hundred only)
Earnest Money Deposit	Rs.32,680/- (Rupees thirty-two thousand six hundred eighty only)
Reserve Price for property mentioned at serial No-2	Rs. 1,84,300/- (Rupees One Lakhs eighty-four thousand three hundred only)
Earnest Money Deposit	Rs.18,430/- (Rupees eighteen thousand four hundred thirty only)
EMD Remittance	Indian Overseas Bank Neemrana Branch (Address: - C-17 Kolihan Nagar Khetri, Jhunjhunu, Rajasthan333503) IFSC: IOBA0000481 A/c No: 04810113035001 (SARFAESI Sale Parking Account) Account type: OAB
Bid Multiplier	Rs.10,000/- (the amount in multiples of which the bid is to be increased)
Inspection of property	21.09.2026 to 20.10.2026 from 01:00 P.M to 4:00 P.M (Prior Appointment).
Submission of online application for bid with EMD	21.09.2026 onwards
Last date for submission of online application for BID with EMD	20.10.2026 Till 5:00 PM
Known Encumbrance if any	NIL
Possession	Symbolic
*Outstanding dues – Not Known of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc)	Not Known (Bidders are advised to ascertain the Statutory liabilities. Statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard. Bidder must

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	independently verify all liabilities associated with the property)
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*Bank's dues have priority over statutory dues.

Terms and Conditions

1. The property will be sold by e-auction through the Bank's approved service <https://www.baanknet.com> under the supervision of the Authorized Officer of the Bank. Notice of sale shall also be uploaded in IOB intranet, iob.in and in <https://publishtenders.gov.in>.

2. The intending Bidders /Purchasers are requested to register on portal <https://www.baanknet.com> using their mobile number and email-id. Further, they are requested to upload requisite KYC documents.

3. Bids in the prescribed formats shall <https://www.baanknet.comregistration> using alongwith the EMD & scanned copy of KYC documents including photo, PAN Card & address proof to the service provider and the Authorized Officer before **17.00. hours on 20.10.2026.**

4. The EMD and other deposits shall be remitted through EFT / NEFT / RTGS to the Bank account as specified above and the amount of EMD paid by the interested bidder shall carry no interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.

5. Bids without EMD shall be rejected summarily.

6. Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding will initially be for a period of 120 Minutes with auto extension time of 10 minutes each till the sale is concluded.

7. The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorised Officer shall deposit 25% of the sale price (inclusive of the EMD) immediately on the same day and not later than the next working day. The balance amount of sale price shall be paid within 15 days from the date of confirmation of auction sale. Failure to remit the entire amount of sale price within the stipulated period will result in forfeiture of deposit of 25% of the bid price to the secured creditor and forfeiture of all claims over the property by the purchaser and the property will be resold.

8. The sale certificate will be issued in the name of the purchaser only, after payment of the entire sale price amount and other taxes/charges, if any.

9. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.

10. The Authorized Officer has the absolute right to accept or reject any bid or postpone or cancel the sale, as the case may be without assigning any reason whatsoever.

11. The property is being sold on "As is where is", "As is what is" and "Whatever there is" basis. The Bank has disclosed only the known encumbrances, statutory liabilities, if

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any, as above and it is for the purchaser to make their own independent enquiries at their own costs before participating in the auction.

12. As regards the Statutory dues stated above, Bank dues will have priority over statutory dues. Without prejudice to the above, statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.

13. Sale is subject to confirmation by the secured creditor.

14. The unsuccessful bidder/s will take up with M/S baanknet personally for remittance of EMD amount. Bank shall not be liable for any remittance of EMD amount of unsuccessful bidders.

15. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation by the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

16. * In compliance with Section 194 IA of the Income tax Act, 1961 income tax @ 1% on the Reserve Price shall be deducted by M/S baanknet and paid under the PAN Number of the Purchaser. Since the Tax has been calculated only on the Reserve Price, the bidder shall bear the 1% income tax on the bid multiplier amount and the Bank shall not take any responsibility for the same.

*In case of any sale / transfer of immovable property of Rupees Fifty lakhs and above, the transferee has to pay an amount equal to 1% of the consideration as Income Tax. For further details regarding inspection of property / e-auction, the intending bidders may contact the Branch Manager Kolihan Nagar Branch, address C-17 Kolihan Nagar Khetri, Jhunjhunu, Rajasthan 333503.
Phone No-8925950481 & email id-iob0481@iob.in)

Place: Kolihan Nagar

Date: 14.09.2026

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Date-14.09.2026

PUBLIC NOTICE FOR E- AUCTION FOR SALE OF IMMOVABLE PROPERTIES

Sale of immovable property /ies mortgaged to Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No.54 of 2002) whereas, the Authorized Officer of Indian Overseas Bank has taken Symbolic possession of the following property pursuant to the notice issued under Section 13(2) of the Security Interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS"** for realization of Bank's dues plus interest & costs as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act proposes to realize the Bank's dues by sale of the said property. The sale will be done by the undersigned through e auction platform provided at the Web Portal <https://baanknet.com>

Name and details of borrower/mortgagers-

Sl.No	Borrower
1	Mr. Niwas Soni S/o Shri Hoshiyar Singh Soni Address: Ward No 06, Near Thakur ji temple, Village Basai, Tehsil-Khetri Dist.-Jhunjhunu Pin -333503 Rajasthan

Date of NPA	29.09.2018
Date of Demand notice	03.10.2018
Dues claimed in Demand Notice	Rs.3,46,122/- [Rupees Three Lakhs forty six thousand one hundred twenty two only) as on 29.09.2018
Date of possession notice	02.09.2021 (Symbolic Possession)
Dues claimed in Possession Notice	Rs.3,40,918/- (Rupees three Lakhs forty Thousand Nine hundred eighteen only) as on 31.08.2021
Outstanding dues of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc)	Not Known. (Bidders are advised to ascertain the Statutory liabilities. Statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.)
Reserve Price for property mentioned at serial No-1	Rs.3,26,800/- (Rupees three lakhs twenty-six thousand and eight hundred only)
EMD	Rs.32,680/- (Rupees thirty-two thousand six hundred eighty only)
Reserve Price for property mentioned at serial No-2	Rs. 1,84,300/-

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	(Rupees One Lakhs eighty-four thousand three hundred only)
Earnest Money Deposit	Rs.18,430/- (Rupees eighteen thousand four hundred thirty only)
Date & Time of auction	On 21.10.2026 (Wednesday) between 1.00 P.M to 04.00 P.M.
Submission of online application for bid with EMD	20.09.20226 onwards
Last date for submission of online application for BID with EMD	20.10.2026 till 05:00 PM
Bid increase amount	Rs.10,000/-
Auto extension time	10 minutes
Known Encumbrance if any	Not known to Authorised Officer
Inspection Date& Time	21.09.2026 to 20.10.2026 from 01:00 P.M to 4:00 P.M (Prior Appointment).

S.No.	Description of properties
1.	All part of property at EM of Residential Property bearing No 59 having area 52.96 Sq.Yds located at Ward No 06, Near Thakur ji temple, Village Basai, Tehsil-Khetri Dist.-Jhunjhunu.
2.	All part of property at EM of Residential Property bearing No 58 having area 31.04 Sq.Yds located at Ward No 06, Near Thakur ji temple, Village Basai, Tehsil-Khetri Dist.-Jhunjhunu.

*Bank's dues have priority over the statutory dues

For terms and conditions please visit:

<https://www.iob.in/e-Auctions.aspx>

<https://baanknet.com> (web portal of e-auction of service provider)

Date 14.09.2026

Place: Kolihan Nagar

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