इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

NOTICE OF SALE

Branch: Udayrajpur
Phone No: 9804320424

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

To,

1.MR. DEO KRISHNA YADAV (BORROWER & MORTGAGOR) S/O SHIV KANT YADAV VILL-BAHUARBA, P.O-DHANAUJA, P.S-PHULPARAS, DIST.-MADHUBANI BIHAR-847409 and APARTMENT NO. "C", 5TH FLOOR, "AMBAR" PART-A, BLOCK-II, "NAVITA" 176, BADU ROAD, P.O & P.S- MADHYAMGRAM, NORTH 24 PARGANAS, WEST BENGAL-700129	2.GUNJAN YADAV (GUARANTOR) W/O DEO KRISHNA YADAV VILL-BAHUARBA, P.O-DHANAUJA, P.S-PHULPARAS, DIST.-MADHUBANI BIHAR-847409 and APARTMENT NO. "C", 5TH FLOOR, "AMBAR" PART-A, BLOCK-II, "NAVITA" 176, BADU ROAD, P.O & P.S- MADHYAMGRAM, NORTH 24 PARGANAS, WEST BENGAL-700129

Sub: Loan account – MR. DEO KRISHNA YADAV A/c no 6999606715 with Indian Bank, Udayrajpur Branch

MR. DEO KRISHNA YADAV (BORROWER & MORTGAGOR) S/O SHIV KANT YADAV VILL-BAHUARBA, P.O-DHANAUJA,P.S-PHULPARAS, DIST.-MADHUBANI,BIHAR-847409 and APARTMENT NO. "C", 5TH FLOOR, "AMBAR", PART-A, BLOCK-II, "NAVITA" 176, BADU ROAD,P.O & P.S- MADHYAMGRAM, NORTH 24 PARGANAS, WEST BENGAL-700129, GUNJAN YADAV (GUARANTOR) W/O DEO KRISHNA YADAV VILL-BAHUARBA, P.O-DHANAUJA,P.S-PHULPARAS, DIST.-MADHUBANI ,BIHAR-847409 and APARTMENT NO. "C", 5TH FLOOR, "AMBAR", PART-A, BLOCK-II, "NAVITA" 176, BADU ROAD,P.O & P.S- MADHYAMGRAM, NORTH 24 PARGANAS, WEST BENGAL-700129 availed Home Loan facility from Indian Bank, **Udayrajpur** Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". MR. DEO KRISHNA YADAV, GUNJAN YADAV failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **30.05.2026** 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 Borrower (s), **MR. DEO KRISHNA YADAV (BORROWER & MORTGAGOR) S/O SHIV KANT YADAV,VILL-BAHUARBA, P.O-DHANAUJA,P.S-PHULPARAS, DIST.-MADHUBANI ,BIHAR-847409 and APARTMENT NO. "C", 5TH FLOOR, "AMBAR", PART-A, BLOCK-II, "NAVITA" 176, BADU ROAD,P.O & P.S- MADHYAMGRAM, NORTH 24 PARGANAS, WEST BENGAL-700129, GUNJAN YADAV (GUARANTOR) W/O DEO KRISHNA YADAV,VILL-BAHUARBA, P.O-DHANAUJA,P.S-PHULPARAS, DIST.-MADHUBANI ,BIHAR-847409 and APARTMENT NO. "C", 5TH FLOOR, "AMBAR", PART-A, BLOCK-II, "NAVITA" 176, BADU ROAD,P.O & P.S- MADHYAMGRAM, NORTH 24 PARGANAS, WEST BENGAL-700129** liable to the Bank to pay the amount due to the tune of **Rs. 4525760.00 (Rupees Forty Five Lacs Twenty Five Thousand Seven Hundred Sixty Only) as on 30.05.2026** with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 30.05.2026 .

मुख्य प्रबंधक एवं प्राधिकृत अधिकारी
Chief Manager & Authorised officer
इंडियन बैंक / Indian Bank
अंचल कार्यालय, बारासात
Zonal Office, Barasat

As MR. DEO KRISHNA YADAV, GUNJAN YADAV failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 26.08.2026 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, 15 days notice of intended sale is required to be given and hence we are issuing this notice.

The amount due as on 28.10.2026 is **Rs. 4701085.72. (Rupees Forty Seven Lacs One Thousand Eighty Five and Seventy Two Paisas Only)** with further interest, costs, other charges and expenses thereon from **29.10.2026** .

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 20.11.2026 between **10.00 am to 3.00 pm.**

The Reserve price and Earnest Money Deposit (EMD) for the sale of the secured assets is fixed as mentioned in the schedule.

The terms and conditions of e-auction is available in the website (**https://baanknet.com**).

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, after completing their eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by 20.11.2026 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://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.

मुख्य प्रबंधक एवं प्राधिकृत अधिकारी
Chief Manager & Authorised officer
इंडियन बैंक / Indian Bank
अंचल कार्यालय, बारासात
Zonal Office, Barasat

Nodal Bank Account No. and A/c. Name	Branch name and IFS Code
A/c No- **7088044504** A/c Name- **Authorized Officer Indian Bank Zonal Office Barasat.**	Branch- Barasat Main, IFSC- **IDIB000B647**

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 *(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.**	**Prior Encumbrance**
All That the residential Apartment No. 'C', on the 5th Floor of Building named 'Ambar', Part-'A' of Block-2(Two) measuring about 820 sq. ft. carpet area together with a Balcony measuring about 29 sq. ft. which are together mutually agreed to be equivalent to super built up area of 1227 sq.ft. with a covered Garage 135 sq. ft. in car parking space on the Third Floor in the Multi-Level Car parking Block being No.-MLCP-03-07 with all common facilities & Amenities comprised in the project named "NAVITA" situated at Mouza-Humaipur, J.L. No.-52, L.R. Khatian No.-3102, L.R. Dag Nos. 24,26,27,28,29,52,54,55 & 56, Municipal Ward No.-6 (Previously 11), Holding No.-176, Badu Road, within the limits of Madhyamgram Municipality, P.S.-	**Rs. 5351000 .00**(Rupees Fifty Three Lacs Fifty One Thousand Only)	**Rs. 535100.00** (Rupees Five Lacs Thirty Five Thousand One Hundred Only)	Date – 20.11.2026 Time – 11:00 AM to 4:00 PM Property ID No – **IDIB5999606715**	Best of knowledge and information of the Authorized Officer, there is no encumbrance on the property

मुख्य प्रबंधक एवं प्राधिकृत अधिकारी
Chief Manager & Authorised officer
इंडियन बैंक / Indian Bank
अंचल कार्यालय, बारासात
Zonal Office, Barasat

Madhyamgram, registered in Book No.-I, Volume No.-1904-2022, Pages from 307658 to 307726, being No.-190403094 for the year 2022, registered at Office of the A.R.A-IV, Kolkata, West Bengal. The property is butted and bounded by: North : Amongst other prominently by R.S. Dag Nos. 23, 30, 32, 53, 46, 51 & 49; South : Amongst other prominently by R.S. Dag Nos. 50, 51, 88, 87, 82, 81, 80, 75, 73, 66 & 65; East : Amongst other prominently by R.S. Dag Nos. 64,63,25 & 65; West : Badu Road and R.S. Dag Nos. 57,63 & 66. The Flat stands in the name of DEO KRISHNA YADAV, S/O-Shiv Kant Yadav.				

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.baanknet@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.baanknet@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**.

Place: North 24 Parganas
Date: 29.10.2026

AUTHORISED OFFICER

मुख्य प्रबंधक एवं प्राधिकृत अधिकारी
Chief Manager & Authorised officer
इंडियन बैंक / Indian Bank
अंचल कार्यालय, बारासात
Zonal Office, Barasat