



Branch: Hindi Sahitya Sammelan, Prayagraj

Date : 25.09.2026

NOTICE OF INTENDED SALE

Notice of intended 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. **Mr. Saurabh Gautam S/o Mr. Krishna Chandra** (Borrower & Mortgagor)
Permanent Address : 228 M/1 , Jayantipur , Preetam Nagar, Dhoomanganj, Prayagraj, U.P. 211011 Mob: 9450409393, 8299758025
Property Address: Flat No. 626 , 6th Floor Yamuna Enclave Solitaire Valley, Jalalpur Ghosi Sadar Prayagraj U.P 211012 Mob: 9450409393
2. **Mr. Krishna Chandra S/o Mr. Sunder Lal** (Borrower)
Permanent Address : 228 M/1 , Jayantipur , Preetam Nagar ,Dhoomanganj , Prayagraj, U.P. 211011 Mob: 94156 14389

Sub: Your Home Loan account no. 7486145737, with Indian Bank, Hindi Sahitya Sammelan, Prayagraj Branch – Reg

Mr. Saurabh Gautam S/o Mr. Krishna Chandra & Mr. Krishna Chandra S/o Mr. Sunder Lal have availed a **Home Loan** facility from Indian Bank, **Hindi Sahitya Sammelan Branch**, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the borrowers". **Mr. Saurabh Gautam S/o Mr. Krishna Chandra & Mr. Krishna Chandra S/o Mr. Sunder Lal** have failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated **08.06.2026** 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), Guarantor(s), **Mr. Saurabh Gautam S/o Mr. Krishna Chandra (Borrower & Mortgagor), Mr. Krishna Chandra S/o Mr. Sunder Lal (Borrower)**, liable to the Bank to pay the amount due to the tune of **Rs. 10,72,891.00 (Rupees Ten Lakh Seventy-Two Thousand Eight Hundred Ninety-One Only) w.e.f. 08.06.2026** along with cost of charges and expenses further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated **08.06.2026**.

As **Mr. Saurabh Gautam S/o Mr. Krishna Chandra (Borrower & Mortgagor), Mr. Krishna Chandra S/o Mr. Sunder Lal (Borrower)** failed to make payment despite the Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **20.08.2026** after complying with all legal formalities.

For Indian Bank


Authorized Officer

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) 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, **30 days'** notice of intended sale is required to be given and hence we are issuing this notice.

The amount due as on **25.09.2026** is **Rs.11,00,201.00 (Rupees Eleven Lakh Two Hundred One Only)** along with cost of charges and expenses further interest, costs, other charges and expenses thereon from **25.09.2026**.

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 04.11.2026 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 **26.09.2026** to **03.11.2026** 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.

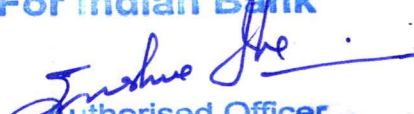
The Reserve price and Earnest Money Deposit (EMD) for the sale of the secured assets is fixed as mentioned in the schedule.

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 e-KYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by **04.11.2026** i.e. the e-Auction Date and before the e-auction end time in the portal. The registration and e-KYC 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

For Indian Bank

Authorised Officer

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 auction 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
98741046954; Routing Account	IDIB000A580

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/decreed obtained/to be obtained. (This portion may be retained if it is a suit filed account).

For Indian Bank


Authorized Officer

SCHEDULE

The specific details of the assets which are intended to be brought to sale are enumerated hereunder:

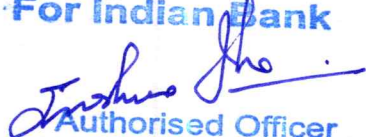
Serial No. of Property	Details/ Description of Mortgaged Assets	Reserve Price	EMD	Date, Time for e-auction and Property ID No.	Prior Encumbrance
Property ID No.- IDIB305428 92772	Property situated at Yamuna Enclave (Group Housing under Pradhan Mantri Awas Yojana, G+7 Story) Flat No. 626, 6th Floor Solitaire Valley situated at Mauza Jalalpur Ghosi, Pargana & Tehsil Sadar, District Prayagraj, U.P, 2- R.K. measuring Area of 40.05 Sq. Mtr. and Proportionate area of 24.44 Sq. Mtr. Sale Deed registered in the office of Sub Registrar Sadar II Prayagraj in Bahi No 1 Zild No. 8124 from Page No. 49 to 76 from S. No. 2213 dated 19/03/2024. <u>Boundary of Property (As per deed) -</u> East - 1.5-meter common passage West - 6-meter-wide path North - Unit No. 627 South - Unit No. 625	19,78,000/-	1,97,000/-	On 04.11.2026 between 11.00 A.M to 4.00 P.M. with unlimited extension with 10 minutes each. Property ID No. IDIB305428927 72	NIL

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: Prayagraj
Date: 25.09.2026

For Indian Bank

Authorised Officer
AUTHORISED OFFICER

Hindi Sahitya Sammelan 211003
EU052580328IN, IVR No: 6985052580
25-09-2026 14:36:25, Counter No. 2,
To: SAURABH
GAUTAM, PRAYAGRAJ, 211011
From: INDIAN BANK
HSS, PRAYAGRA, 211003
Base Amt: 19.00
To: SAURABH
P.Mode: SQ
POB:No, www.indiapost.gov.in



Hindi Sahitya Sammelan 211003
EU052580314IN, IVR No: 6985052580
25-09-2026 14:36:25, Counter No. 2,
To: KRISHNA
CHANDRA, PRAYAGRAJ, 211011
From: INDIAN BANK
HSS, PRAYAGRA, 211003
Base Amt: 19.00
To: KRISHNA
P.Mode: SQ
POB:No, www.indiapost.gov.in



Hindi Sahitya Sammelan 211012
EU052580305IN, IVR No: 6985052580
25-09-2026 14:36:25, Counter No. 2,
To: SAURABH GAUTAM
JALALPUR, PRAYAGRAJ, 211012
From: INDIAN BANK
HSS, PRAYAGRA, 211003
Base Amt: 19.00
To: SAURABH GAUTAM
P.Mode: SQ
POB:No, www.indiapost.gov.in



\\ SCR:032110 Loans: Discharge Quote

Account Number:	7486145737	INR	Customer No:	30542892772
Ins Desc:	INDIAN BANK		Discharge Ref:	
Account Name:	Saurabh Gautam and Krishna Chandra			
Customer Name:	Mr. Saurabh Gautam			
Address Line 1:	228M/1, JAYANTIPUR, PREETAM NAGAR, ,			
Address Line 2:	Dhoomanganj, Allahabad **,			
Address Line 3:	Allahabad			
Address Line 4:	Uttar Pradesh		Post Code:	211001
Cleared Balance:	1042811.00		(excludes uncleared cheques)	
Unearned Int Rebate:	0.00			
Share Refund:	0.00			
Share Int Refund - :	0.00			
Accrued Interest + :	57137.00		MLE :	0.000
Int Relief Subsidy + :	0.00		MOX :	0.000
Inflation Amount:	0.00		Termination Fee:	
Accrued Fees + :	0.00		Trmn Start Date:	dd/mm/yyyy
Arrears Penalty:	253.00		Trmn End Date:	dd/mm/yyyy
Misc Debits + :	0.00		Discharge Amount:	1100201.00
Discharge Fee + :	0.00		Discharge Date:	25/09/2026
JL Handling Charges	0.00			
Discharge Tax + :	0.00		Pre Payment Charge	0.00
Agri Int Subvention:	0.00			
Period/Event based fees	0.00			
Discharge Amount (Rounded)	1100201.00			
Difference Amt	0.00			
Claim Received Amount			* Calculate MOI on Claim Received Amount and add it in Net Closure Amount before Closure.	