| | | |
|---|---|---|
| Coochbehar Biswa Singh Road Branch<br><br>Dist Coochbehar<br><br>West Bengal | इंडियन बैंक Indian Bank<br>ALLAHABAD<br>(Erstwhile Allahabad Bank) | IFSC Code: IDIB000C641<br><br>E-Mail: C641@indianbank.co.in |

## NOTICE OF INTENDED SALE

Notice of intended sale under Rule 6 (2), 8 (6) & 9 (1) 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. Kanai Guha S/o Thakur Das Guha (Borrower & Mortgagor)<br>Add: Shyama Prasad Colony, Bang Chhatra Road, Guriahati, Dist- Coochbehar, West Bengal-736101 | 2. Mr. Subir Sarkar S/o Parimal Sarkar ....(Guarantor)<br>Add: Vill & PO- Nararthali, Kumargram, Dist-Jalpaiguri, West Bengal-736202 |

**Sub: Loan account- Mr. Kanai Guha, (Housing Loan A/c No- 502121523S0) with Indian Bank (Erstwhile Allahabad Bank), Coochbehar B.S. Road Branch, Dist-Coochbehar, West Bengal.**

**Mr. Kanai Guha S/o Thakur Das Guha** availed Housing Loan facility from Indian Bank (Erstwhile Allahabad Bank), Coochbehar B.S. Road Branch, Dist Coochbehar, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". – **Mr. Kanai Guha S/o Thakur Das Guha** failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 16.11.2022 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 **Mr. Kanai Guha S/o Thakur Das Guha** (Borrower & Mortgagor) and **Mr. Subir Sarkar S/o Parimal Sarkar** (Guarantor) liable to the Bank to pay the amount due to the tune of **Rs. 10,79,606.00 (Rupees Ten Lac Seventy Nine Thousand Six Hundred Six Only) as on 16.11.2022** with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated 16.11.2022.

As **Mr. Kanai Guha S/o Thakur Das Guha** (Borrower & Mortgagor) and **Mr. Subir Sarkar S/o Parimal Sarkar** (Guarantor) failed to make payment despite Demand Notice; the Authorized Officer took possession of the schedule mentioned properties under the Act on 07.02.2023 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.**

For INDIAN BANK

Authorised Officer
Z.O. Siliguri

As per Rule 6 (2), 8 (6) and 9 (1) 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 for sale** subsequent to first auction and hence we are issuing this notice.

The amount due as on as on 04.03.2024 is **Rs. 12, 24,958.00 (Rupees Twelve Lac Twenty Four Thousand Nine Hundred and Fifty Eight only)** with further interest, costs, other charges and expenses thereon from 05.03.2024.

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 16/04/2024 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 05/03/2024 to 15/04/2024 **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://ibapi.in** and **www.mstcecommerce.com**) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website from 05/03/2024 to 15/04/2024 **from 10.00 am to 7.00 pm.**

The intending Bidders/ Purchasers are requested to register with online portal **(https://www.mstcecommerce.com/auctionhome/ibapi)** using their mobile number and email id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers have to transfer the EMD amount in his Global EMD Wallet by **15/04/2024** i.e before the e-Auction Date and time in the portal. The registration, verification of KYC documents 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.mstcecommerce.com/auctionhome/ibapi) for depositing in bidders Global 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 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.

| Bank Account No. and A/c. Name | Branch name and IFS Code |
|---|---|
| **A/c No: 50040444425**<br>**A/c Name: M/s. ALLAHABAD BANK INTERNAL PURPOSE A/C** | **BRANCH: SILIGURI,**<br>**IFS Code- IDIB000S692** |

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



For INDIAN BANK

Authorised Officer

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 piece or parcel of Land and Building thereupon at Mouza- Guriahati, JL No-126, L.R. Khatian No-6141, R.S Khatian No.347, L.R. Plot No-2100, R.S Plot No.2082, Touzi No.11983, Thak No.953, Land measuring an area of 2.00 Katha within Jurisdiction of P.S- Kotwali, Dist-Coochbehar, Pin-736101, Classification -Bastu vide Thel Deed No-I-5603 dated 22.07.2014, registered at Office of the District Sub-registrar Coochbehar. Property stand in the name of* Mr. Kanai Guha S/o Thakur Das Guha.<br><br>*Butted & bounded by:*<br>*North:* **Land of Sri Subal Das**<br>*South:* **Land of Sri Balram Das and 5 ft wide Road**<br>*East:* **Land of Shipra Dey Sarkar**<br>*West:* **Land of Sanjay Debnath** | Rs.14,34,000.00 ( Rupees Fourteen Lac Thirty Four Thousand only) | Rs. 1,43,400.00 (Rupees One Lac Forty Three Thousand Four Hundred only) | **16/04/2024 from 11.00 am to 05.00 pm.**<br><br>**IDIBS0212152350** | Not Known |

Bidders are advised to visit the website (**www.mstcecommerce.com**) of our e auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELPDESK No. 033-22901004 and other help line numbers available in service providers help desk. For Registration status with MSTC Ltd, please contact ibapiop@mstcecommerce.com and for EMD status please contact ibapifin@mstcecommerce.com.
For property details and photograph of the property and auction terms and conditions please visit: **https://ibapi.in** and for clarifications related to this portal, please contact help line number '18001025026' and '011-41106131'.
**Bidders are advised to use Property ID Number** mentioned above while searching for the property in the website with **https://ibapi.in** and **www.mstcecommerce.com**.

Place: Siliguri
Date: 04.03.2024

AUTHORISED OFFICER
For INDIAN BANK
Authorised Officer
Z.O. Siliguri

| | | |
|---|---|---|
| **Coochbehar Biswa Singh Road Branch**<br><br>**Dist Coochbehar**<br><br>**West Bengal** | इंडियन बैंक Indian Bank<br>इलाहाबाद ALLAHABAD<br>(Erstwhile Allahabad Bank) | **IFSC Code: IDIB000C641**<br><br>**E-Mail: C641@indianbank.co.in** |

**ANNEXURE- B**

**APPENDIX- IV-A" [See proviso to rule 8 (6)]**
**Sale notice for sale of immovable properties**

**E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) , 6 (2) & 9 (1) of the Security Interest (Enforcement) Rules, 2002**

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic/physical possession of which has been taken by the Authorised Officer of Indian Bank (Erstwhile Allahabad Bank), Coochbehar B.S. Road Branch, Dist Coochbehar- Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on **16.04.2024**, for recovery of **Rs. 12,24,958.00 (Rupees Twelve Lac Twenty Four Thousand Nine Hundred and Fifty Eight only)** as on 04.03.2024 due to the Indian Bank (Erstwhile Allahabad Bank), Coochbehar B.S. Road Branch- Secured Creditor, from **Mr. Kanai Guha S/o Thakur Das Guha** (Borrower & Mortgagor) residing at Shyama Prasad Colony, Bang Chhatra Road, Guriahati, Dist- Coochbehar, West Bengal-736101 and **Mr. Subir Sarkar S/o Parimal Sarkar** (Guarantor) residing at Vill & PO- Nararthali, Kumargram, Dist-Jalpaiguri, West Bengal-736202.

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

| | |
|---|---|
| Detailed description of the Property | *All that piece or parcel of Land and Building thereupon at Mouza- Guriahati, JL No-126, L.R. Khatian No-6141, R.S Khatian No.347, L.R. Plot No-2100, R.S Plot No 2082, Touzi No.11983, Thak No 953, Land measuring an area of 2.00 Kattha within Jurisdiction of P.S- Kotwali, Dist- Coochbehar, Pin-736101, Classification –Basta vide Title Deed No-I-3603 dated 22.07.2014, registered at Office of the District Sub-registrar Coochbehar. Property stands in the name of* Mr. Kanai Guha S/o Thakur Das Guha.<br><br>*Butted & bounded by:*<br>*North:* **Land of Sri Subal Das**<br>*South:* **Land of Sri Bairam Das and 5 ft wide Road**<br>*East:* **Land of Shipra Dey Sarkar**<br>*West:* **Land of Sanjay Debnath** |
| Encumbrances on property if any | Not Known |
| Reserve Price | Rs.14,34,000.00 ( Rupees Fourteen Lac Thirty Four Thousand only) |
| EMD Amount | Rs. 1,43,400.00 (Rupees One Lac Forty Three Thousand Four Hundred only) |
| Bid incremental amount | Rs.20,000 (Rupees Twenty Thousand) |
| Date and time of e-auction at the platform of e-auction Service Provider https://www.mstcecommerce.com/auctionhome/ibapi | **16/04/2024 from 11.00 am to 05.00 pm.** |
| Property ID No. | **IDIB50212152350** |

For INDIAN BANK

Authorised Officer
& O. Signatory

The intending Bidders/ Purchasers are requested to register with online portal (https://www.mstcecommerce.com/auctionhome/ibapi) using their mobile number and email id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers have to transfer the EMD amount in his Global EMD Wallet by **15.04.2024** i.e before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.

## TERMS AND CONDITIONS

1. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website **(https://www.mstcecommerce.com/auctionhome/ibapi) for depositing in bidders Global 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.

2. 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 |
|---|---|
| A/c No: 50040444425<br>A/c Name: **M/s. ALLAHABAD BANK INTERNAL PURPOSE A/C** | BRANCH: SILIGURI.<br>IFS Code- **IDIB0005692** |

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.

3. **Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194 – 1A of Income Tax Act 1961 and TDS is to be borne by the successful bidder only at the time of depositing the balance 75% of the bid amount.**

4. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per rules.

5. All expenses relating to stamp duty and registration of Sale Certificate, if any, shall be borne by the successful bidder.

6. 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.

7. The Sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

8. Platform **(https://www.mstcecommerce.com/auctionhome/ibapi)** for e-Auction will be provided by our e Auction service provider M/S MSTC Limited having its Registered office 225-C, A.J.C. Bose Road, Kolkata-700020 (contact Phone & Toll free Numbers 079-41072412/ 411/ 413 or 1800-103-5342). The intending Bidders/ Purchasers are required to participate in the e-Auction process **at e-Auction Service Provider's website**

For INDIAN BANK
Authorised Officer
Z.O. Siliguri

https://www.mstcecommerce.com/auctionhome/ibapi. This Service Provider will also provide online demonstration/ training on e-Auction on the portal.

9. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portals. (1) www.indianbank.co.in (2) https://www.ibapi.in (3) https://www.mstcecommerce.com/auctionhome/ibapi

10. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction and Help Manual on operational part of e-Auction related to this e-Auction from **e-ই_নী -IBAPI** portal (https://www.ibapi.in).

11. The intending Bidders / Purchasers are requested to register on portal (https://www.mstcecommerce.com) using their mobile number and email-id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders /Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet. Only after having sufficient EMD in his Wallet, the interest bidder will be able to bid on the date of e-auction.

12. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

13. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.

14. Intending Bidders are advised to properly read the Sale Notice, terms & conditions of e-auction and Help Manual on operational part of e-Auction and follow them strictly.

15. In case of any difficulty or assistance is required before or during e-Auction process they may contact Authorized representative of our e-Auction Service Provider https://www.mstcecommerce.com/auctionhome/ibapi. Details of which are available on the e-Auction portal.

16. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (on mobile no/email address given by them/ registered with the service provider).

17. For verification about the title document, property & inspection thereof, the intending bidders may contact Indian Bank (Erstwhile Allahabad Bank), Coochbehar B.S. Road Branch, Dist- Coochbehar, West Bengal.

18. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property/ ies other than mentioned above (if any). However, the intending bidders should make their own independent inquiries regarding the encumbrances and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above (if any).

For INDIAN BANK

Authorised Officer
Z.O. Siliguri

Place: Coochbehar
Date: 04.03.2024

Authorised Officer