इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

NOTICE OF SALE

Branch: DUNLOP BRIDGE
Phone No: 9681029935

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. **M/s Zenith Clothing (Borrower)** Prop. Sanjay Kumar Mishra, 71/10 Matri Pally, Belgharia, Kolkata 700056	2. **Mr.Sanjay Kumar Mishra (Proprietor / Mortgagor)** 71/10 Matri Pally, Belgharia, Kolkata 700056

Sub: Loan account – M/s Zenith Clothing A/c no 7186163905 with Indian Bank, DUNLOP BRIDGE Branch

M/s Zenith Clothing (Borrower) Prop. Sanjay Kumar Mishra, 71/10 Matri Pally, Belgharia, Kolkata 700056, Mr.Sanjay Kumar Mishra (Proprietor / Mortgagor) 71/10 Matri Pally, Belgharia, Kolkata 700056 availed OCC facility from Indian Bank, **DUNLOP BRIDGE** Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". M/s Zenith Clothing, Mr.Sanjay Kumar Mishra failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **20.07.2024** 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), **M/s Zenith Clothing (Borrower) Prop. Sanjay Kumar Mishra, 71/10 Matri Pally, Belgharia, Kolkata 700056, Mr.Sanjay Kumar Mishra (Proprietor / Mortgagor) 71/10 Matri Pally, Belgharia, Kolkata 700056** liable to the Bank to pay the amount due to the tune of **Rs. 4606571.00 (Rupees Forty Six Lacs Six Thousand Five Hundred Seventy One Only) as on 20.07.2026** with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 20.07.2024 .

As M/s Zenith Clothing, Mr.Sanjay Kumar Mishra failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 06.08.2026 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, 30 days notice of intended sale is required to be given and hence we are issuing this notice.

The amount due as on 13.10.2026 is **Rs. 6595028.62. (Rupees Sixty Five Lacs Ninety Five Thousand Twenty Eight and Sixty Two Paisas Only)** with further interest, costs, other charges and expenses thereon from **14.10.2026** .

कृते इंडियन बैंक
For Indian Bank
मुख्य प्रबंधक / Chief Manager
डानलप ब्रीज शाखा, कोल-१०८
Dunlop Bridge Br. Kol-108

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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 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 19.10.2026 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.

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.

कृते इंडियन बैंक
For Indian Bank
मुख्य प्रबन्धक / Chief Manager
डानलप ब्रीज शाखा, कोल-१०८
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***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 and paecel one Godown Space on the Ground Floor (Back Side), cemented flooring 881.25 sq ft super built up area on a Four (G+3) storied building named "Sreehari Niketan" situated at premises no 36/C BL Ghosh Road, Holding no. 16, Mouza Ariadaha Kamarhati, JL no -1, RS No. 12, Touzi no - 173, Dag no 3346, Khatian no. - 30/1. Ward no - 11 (New). Under jurisdiction Kamarhati Municipality, PS-Belgharia, Kolkata 700057, District - North 24 Parganas, West Bengal Being Deed no. I-4927/2021. Boundaries : North-BL Ghosh Road and 6 ft common passage, South-Property of deceased Dasutathi Ghosh, East- Property of deceased Rash Behari Ghosh, West - 6 ft wide common passage. The property stands in the name of Mr. Sanjay Kumar Mishra.	**Rs. 3440000 .00**(Rupees Thirty Four Lacs Forty Thousand Only)	**Rs. 344000.00** (Rupees Three Lacs Forty Four Thousand Only)	Date – 20.11.2026 Time – 11:00 AM to 4:00 PM Property ID No – **IDIB7186163905**	Best of knowledge and information of the Authorized Officer, there is no encumbrance on the property

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**.

कृते इंडियन बैंक
For Indian Bank

Place: North 24 Parganas
Date: 15.10.2026

AUTHORISED OFFICER
मुख्य प्रबन्धक / Chief Manager
डनलप ब्रीज शाखा, कोल-१०८
Dunlop Bridge Br. Kol-108