इंडियन बैंक इलाहाबाद | Indian Bank ALLAHABAD

NOTICE OF SALE

Branch: KANCHRAPARA
Phone No: 8953573610

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. Sumanta Saha (Borrower/Mortgagor) S/O Late Makhan Chandra Saha "IDEAL RESIDENCY" Block- B, 3rd Floor,Flat No. A, South –East Side, Vill Bijna, Halisahar Station Road, PO Motherpur, Dist- North 24 Parganas, Pin 743166. Registered Address: Lenin pally, Bedibhawan, PO Kataganj, Dist Nadia Pin-741250. Corresponding Address: Kediabagan, PO Kanchrapara, Dist- North 24 PGS, Pin-743145.	2.Mrs. Poli Saha Chanda (Borrower/Mortgagor) W/O Sumanta Saha "IDEAL RESIDENCY" Block- B, 3rd Floor,Flat No. A,South –East Side, Vill Bijna, Halisahar Station Road, PO Motherpur, Dist- North 24 Parganas, Pin 743166. Registered Address: Lenin pally, Bedibhawan, PO Kataganj, Dist Nadia Pin-741250. Corresponding Address: Kediabagan, PO Kanchrapara, Dist- North 24 PGS, Pin-743145

Sub: Loan account – Mr. Sumanta Saha A/c no 58004546921 with Indian Bank, KANCHRAPARA Branch

Mr. Sumanta Saha (Borrower/Mortgagor) S/O Late Makhan Chandra Saha, "IDEAL RESIDENCY" Block- B,3rd Floor,Flat No. A, South –East Side, Vill Bijna, Halisahar Station Road, PO Motherpur,Dist- North 24 Parganas, Pin 743166. Registered Address: Lenin pally, Bedibhawan, PO Kataganj, Dist Nadia ,Pin-741250. Corresponding Address: Kediabagan, PO Kanchrapara, Dist- North 24 PGS, Pin-743145, Mrs. Poli Saha Chanda (Borrower/Mortgagor) W/O Sumanta Saha,"IDEAL RESIDENCY" Block- B,3rd Floor,Flat No. A,South –East Side,Vill Bijna, Halisahar Station Road, PO Motherpur,Dist- North 24 Parganas, Pin 743166, Registered Address: Lenin pally, Bedibhawan, PO Kataganj, Dist Nadia,Pin-741250 Corresponding Address:Kediabagan, PO Kanchrapara, Dist- North 24 PGS, Pin-743145 availed Housing Loan facility from Indian Bank, **KANCHRAPARA** Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Mr. Sumanta Saha, Mrs. Poli Saha Chanda failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **06.03.2026** 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. Sumanta Saha (Borrower/Mortgagor) S/O Late Makhan Chandra Saha, "IDEAL RESIDENCY" Block- B,3rd Floor,Flat No. A, South –East Side, Vill Bijna, Halisahar Station Road, PO Motherpur,Dist- North 24 Parganas, Pin 743166,Registered Address: Lenin pally, Bedibhawan, PO Kataganj, Dist Nadia ,Pin-741250. Corresponding Address: Kediabagan, PO Kanchrapara, Dist- North 24 PGS, Pin-743145, Mrs. Poli Saha Chanda (Borrower/Mortgagor) W/O Sumanta Saha,"IDEAL RESIDENCY" Block- B,3rd Floor,Flat No. A,South –East Side,Vill Bijna, Halisahar Station Road, PO Motherpur,Dist- North 24 Parganas, Pin 743166, Registered Address: Lenin pally, Bedibhawan, PO Kataganj, Dist Nadia,Pin-741250. Corresponding Address:Kediabagan, PO Kanchrapara, Dist- North 24 PGS, Pin-743145** liable to the Bank to pay the amount due to the tune of **Rs. 1092335.00 (Rupees Ten Lacs**

Ninety Two Thousand Three Hundred Thirty Five Only) as on 06.03.2026 with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 06.03.2026 .

As Mr. Sumanta Saha, Mrs. Poli Saha Chanda failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 06.06.2026 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. 1158847.29. (Rupees Eleven Lacs Fifty Eight Thousand Eight Hundred Forty Seven and Twenty Nine 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 31.11.2026 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.

***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 self contained and independent South East Corner flat identified (floor finished with tiles) Flat no. A on the 3rd floor of the multistoried G+4 storied building in Block B of IDEAL RESIDENCY measuring a SBU area 706 sq ft more or less alongwith proportionate share of land , common parts and common areas situated at Mouza – Bizna, JL no. 14, Re Sa no. 62, Touzi no. 950 comprised and contained in RS Dag no. 52 corresponding to LR Dag no. 50 and RS Dag no. 52 corresponding to LR Dag 52/1651 and RS Dag no. 52 corresponding to LR Dag no. 52/1669 and RS Dag no. 50	**Rs. 1301400 .00**(Rupees Thirteen Lacs One Thousand Four Hundred Only)	**Rs. 130140.00** (Rupees One Lacs Thirty Thousand One Hundred Forty Only)	Date – 20.11.2026 Time – 11:00 AM to 4:00 PM Property ID No – **IDIB58004546921**	Best of knowledge and information of the Authorized Officer, there is no encumbrance on the property

corresponding to LR Dag no. 50/166 under LR Khatian nos 358, 539, 3 corresponding to LR Khatian no. 1650,1651,1654 & 1655 within the jurisdiction of Jethia Gram Panchayet, PS-Bizpur, ADSRO-Naihati, District – North 24 Parganas. Recorded in Book no.I, Volume no. 1507-2020, pages from 144971 to 145017 ,being no. 150706375 for the year 2020, registered at A.D.S.R Naihati. CERSAI Security ID – 400057258684. Boundaries of the building: North- 32 ft Panchayet Pacca Road South- 12 ft wide road East – Property of Amaresh Kumar Ghosh & Others West – 17 ft wide road				

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