इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

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) 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 physical possession of which has been taken by the Authorised Officer of Indian Bank (e-ALB), Midnapore Main Branch (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis, on 27.03.2026, for recovery of Rs.16,67,053.00 (Rupees Sixteen lakh Sixty Seven thousand fifty three Only) (as on 10.07.2024) due to the Indian Bank (e-ALB), Midnapore Main Branch (Secured Creditor), from tuhin suvra ghosh, **Present Address-** Flat No 2A, 2nd Floor, Chatterjee Building, Miya Bazar, PO Midnapore, PS Midnapore Dist Paschim Midnapore 721101

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

Detailed description of the Property	**Flat Being No 2-A on 2nd Floor measuring super Build up area 630 Sq. ft of the building known as "Chatterjee Building" Mouza- Miyabazar, JL No 173, under the jurisdiction of Midnapore Municipality ward No 8(O) 11(N), Mahalla Aligunj, Holding No 558/1, Hal LR Khatian No 4554 & 4742, RS Plot No 1546,1547,1548,1550 and corresponding LR Plot no 2339, Sub Registry office Midnapore Sadar, Within Police Station Midnapore, Dist Paschim Midnapore 721101 standing in the name of Tuhin Suvra Ghosh vide Title Deed No 2062 for the year 2021**
Encumbrances on property if any	Nil.
Reserve Price	Rs. 15,30,000.00
EMD Amount	Rs. 1,53,000.00
Bid incremental amount	Rs. 10,000.00
Date and time of e-auction at the platform of e-auction Service Provider **https://www.mstcecommerce.com/auctionhome/ibapi**	Date of e-Auction:27.03.2026. Time: 11:00 AM to 05:00 PM. **https://Baanknet.com**
Property ID No.	Property ID: **IDIB7005732950**

The intending Bidders/ Purchasers are requested to register with online portal (**https://Baanknet.com**) 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

कृते इंडियन बैंक / For INDIAN BANK
Surya Kanta Sahu
प्राधिकृत अधिकारी / Authorised Officer
मुख्य प्रबंधक / Chief Manager

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transfer the EMD amount in his Global EMD Wallet before the e-Auction Date **i.e. by 26.03.2026** 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:

Bank Name	Branch Name	Account No.	Account Name	IFSC No.
Indian Bank (Erstwhile Allahabad Bank)	Midnapore	50258958207	No Lien Account Zonal Office	IDIB000M701

3. 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.
4. 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.
5. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per rules.
6. All expenses relating to stamp duty and registration of Sale Certificate, if any, shall be borne by the successful bidder.
7. 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.
8. The Sale shall be subject to rules/ conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
9. Platform (**https://Baanknet.com**) for e-Auction will be provided by our e Auction service provider M/S MSTC Limited having its Registered office at 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 **https://www.mstcecommerce.com/auctionhome/ibapi**. **https://Baanknet.com** This Service Provider will also provide online demonstration/ training on e-Auction on the portal.
10. 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, https://Baanknet.com**
11. 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-B_□ –IBAPI portal (https://www.ibapi.in).

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Sumya Kanti Sahu

प्राधिकृत अधिकारी / Authorised Officer

मुख्य प्रबंधक / Chief Manager

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

14. 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.
15. 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.
16. 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**. **https://Baanknet.com.** Details of which are available on the e-Auction portal.
17. 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).
18. For verification about the title document, property & inspection thereof, the intending bidders may contact Indian Bank (eALB), Midnapore Main Branch, Mr Surya kant sahoo (Branch Head), Mob No: 9407049475.
19. 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).

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AUTHORISED OFFICER

Place: Midnapore
Date: 07.03.2026.