

इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

Zonal Office : Kolkata South
Branch : Chingripota

Ref No. ZO/KolSouth/REC/2026-27

Dated: 27.04.2026

NOTICE OF SALE

Notice of 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,

Mr. Debabrata Bhowmick (Borrower & mortgagor)
S/o Dilip Bhowmick
Udayanpally, Maheshtala
Dist-South 24 Pargana
Pin-700140

Sub: Loan Account – Debabrata Bhowmick)
(A/c No - 7359681571) with Indian Bank, Chingripota Branch

Debabrata Bhowmick (Borrower and Mortgagor) availed Ind Mortgage Loan facility from Indian Bank, Chingripota Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties, **Debabrata Bhowmick (Borrower and Mortgagor)** failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **16.09.2023** 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), Mortgagor- **Debabrata Bhowmick, (Borrower and Mortgagor)** to pay the amount due to the tune of **Rs. 15,41,573.00 (Rupees Fifteen Lakhs Forty One Thousand Five Hundred Seventy Three Only)** as on **15.09.2023** with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated **16.09.2023**

As **Debabrata Bhowmick (Borrower and Mortgagor)**, failed to make payment despite Demand Notice, the Authorised Officer took possession of the schedule mentioned properties under the Act on **08.02.2024** 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), Rule 8(6) and Rule 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, 15 days notice of intended sale is required to be given and hence we are issuing this notice. The amount due is **Rs. 15,41,573.00 (Rupees Fifteen Lakhs Forty One Thousand Five Hundred Seventy Three Only)** (inclusive of up to date interest in the above account) as on **15.09.2023** with further interest, costs, other charges & expenses thereon due to the Indian Bank.

अधिकृत अधिकारी / Authorised Officer
इंडियन बैंक / INDIAN BANK
आंचलिक कार्यालय, कोलकाता साउथ
Zonal Office, Kolkata South

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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 15.05.2026 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 **30.04.2026 to 14.05.2026 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 Terms and conditions can be had on-line from the website (<https://baanknet.com>) and using the provision in the system/software. The intending Bidders/ Purchasers are requested to register with online portal (<https://baanknet.com>) using their mobile number and email id. Further, after completing their eKYC ,the intending Bidders/ Purchasers have to transfer the EMD amount in their eWallet 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>) **for depositing in bidders in eWallet.** 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.

Nodal Bank Account No. and A/c. Name	Branch name and IFS Code
A/c No- 50125920355 A/c Name- ZO Kolkata Metro	Indian Bank Salt Lake Branch IFSC : IDIB000S147

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.

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इंडियन बैंक / INDIAN BANK
आंचलिक कार्यालय, कोलकाता साउथ
Zonal Office, Kolkata South

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.

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
Description of mortgaged property : All that piece and parcel of land and building constructed measuring about more or less 785 sq. ft super built up area, constructed on land measuring about more or less 2 cottahs 3satak situated at Mouza – Bangla Gram. Pargana – Balia, J.L. No. 41, R.S No. 54, Touzi No. 343, Khatian No. 14, L.R Khatian No. 1749, 1750, 1751, New Khatian No. 5571, R.S Dag No. 767, L.R Dag No. 688, Holding No. C2-28/434, Udayan Pally Lane, Ward No. 26, maheshtala Municipality, P.S – Maheshtala, Kolkata – 700140, Dist – South 24 Parganas, vide Bengali Deed of Sale registered in the office of DSR II, alipore and recorded in Book No. I, Vol. No. 1602-2018, Pages from 150501 to 150524, Being No. 160204410 for the year 2018, property being in the name of Mr. Debabrata Bhowmick. Boundary : North : Land and House of Gopal Das South : Land and House of Phanibhusan Bhattacharya East : Land and House of Gopal Das West : 10 ft. wide Udayan Pally Road	Rs. 1271000.00 (Rupees Twelve Lacs Seventy One Thousand only)	Rs. 1,27,100.00 (One Lac Twenty Seven Thousand One Hundred only) to be deposited on or before the E-Auction date and time in the portal.	Date:-15.05.2026 Time:- 11.00 AM to 4.00 P.M Property ID No.- IDIB7359681571A Incremental Bid Amount : Rs 10,000/- (Rs Ten Thousand only)	Best of knowledge and information of the Authorised 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, Unit 1, 3rd Floor VIOUS Commercial Tower Near Wadala Truck Terminal, Wadala East Mumbai-400037. Contact

अधिकृत अधिकारी / Authorised Officer
इंडियन बैंक / INDIAN BANK
ऑपरेटिव कालोनिया, कलकत्ता साउथ
Zonal Office, Kolkata South

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ALLAHABAD

Phone No. 8291220220, email ID:-support.ebkrray@psballiance.com)

For property details and photograph of the property and auction terms and conditions please visit: 1) www.indianbank.in and 2) <https://baanknet.com> for clarifications related to this portal, please contact help line number „8291220220“.

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with <https://baanknet.com>.

The borrowers/Guarantors are hereby given notice to pay the sum mentioned as above before the date of auction, failing which the property will be auctioned and balance if any will be recovered with interest and cost from them by legal avenues.

Place: Kolkata

Date: 27.04.2026

Authorised Officer
Indian Bank


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