

Date: 24.04.2026

NOTICE OF SALE
Branch: Dhakuria, KOLKATA

Notice of sale under Rule 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.M/S Krishna Construction (Proprietor Late Hiranmoy Ghosh)
Address: 11Q, Jheel Road, Kolkata-700031

2. Mrs.Piyali Ghosh D/O Late Hiranmoy Ghosh and Late Mrs. Papiya Ghosh
Address: 11Q Jheel Road, Kolkata-700031

Sub: : Your Loan Account (A/c- 50379142147 AND 7119518837) of M/S Krishna Construction of Hiranmoy Ghosh, with Indian Bank,Dhakuria Branch – Reg.

M/S Krishna Construction (Prop: Late Hiranmoy Ghosh) availed credit Facility/ies from Indian Bank, Dhakuria Branch, Kolkata, the repayment of which is secured by Mortgage /creation of security interest of schedule mentioned properties hereinafter referred to as "the Properties". After demise of both Sri Hiranmoy Ghosh and his wife Mrs. Papiya Ghosh, Mrs. Piyali Ghosh being the Legal Heir(s) failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 01/08/2025 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 Mrs. Piyali Ghosh being the Legal Heir(s) of Late Sri Hiranmoy Ghosh and Late Smt. Papiya Ghosh liable to the Bank to pay the amount due to the tune is **Rs. 1,00,28,947.00 (Rupees One Crore Twenty-Eight Thousand Nine Hundred Forty-Seven Only) with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 01/08/2025.**

As **Mrs. Piyali Ghosh** being the Legal Heir(s) of Late Sri Hiranmoy Ghosh and Late Smt. Papiya Ghosh failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 09/10/2025 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 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.

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.

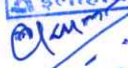
The date of sale is fixed as 15/05/2026 which would be by e-auction mode.

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 01/05/2026 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 Tender/bid Form with the Terms and conditions can be had on-line from the website (<https://baanknet.com> (PSB Alliance Pvt. Ltd.) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website from 01/05/2026 to 15/05/2026 from 10.00 am to 5.00 pm.

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, 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 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.

 **Indian Bank**
इलाहाबाद **ALLAHABAD**

अधित अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता मध्य / Zonal Office, Kolkata Central



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 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 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 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
50125920355, INDIAN BANK	Branch: 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.

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/decreed 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

Mortgaged assets: -

All Part & Parcel of

1) residential 1st floor flat measuring about 600 sq ft more or less built up area consisting of two bed rooms, Kitchen, Dinning-cum-drawing room, one bathroom and store room, Verandah together with indivisible impartible proportionate share of land and together with common built up areas situated and lying at Municipal Premises No-11C , JHEEL ROAD P.S- GARFA KOLKATA 700075 ,WARD NO -92, UNDER KOLKATA MUNICIPAL CORPORATION,DISTRICT- SOUTH 24 PGS, FLAT ON THE WESTERN SIDE OF THE 1ST FLOOR in the name of Mr. Hiranmoy Ghosh and Papiya Ghosh. Boundary of the Property: On the North: By 12 feet wide Municipal Road, On the South: By Land of Premises of N.K.Pal, On the East: By 16 feet wide road, On the West: By Land of perimises of Ajit Majumder

2)) residential 1st floor flat measuring about 640 sq ft more or less built up area consisting of two bed rooms, Kitchen, Dinning-cum-drawing room, one bathroom and store room, Verandah together with indivisible impartible proportionate share of land and together with common built up areas situated and lying at Municipal Premises No-11C , JHEEL ROAD P.S- GARFA KOLKATA 700075 ,WARD NO -92, UNDER KOLKATA MUNICIPAL CORPORATION,DISTRICT- SOUTH 24 PGS, FLAT ON THE EASTERN SIDE OF THE 1ST FLOOR in the name of Mr. Hiranmoy Ghosh and Papiya Ghosh. Boundary of the Property: On the North: By 12 feet wide Municipal Road, On the South: By Land of Premises of N.K.Pal, On the East: By 16 feet wide road, On the West: By Land of perimises of Ajit Majumder

** Property No. 1 & 2 are Joined together.

3) One car parking space on the ground floor, South-Western side, block B of partly three and partly G+3 storied building, measuring about 130 sq ft more or less built up area situated at premises no 44/2/27, Jheel Road, P.S- previously Kasba present Garfa, Kolkata 700075, Ward no 92, under Kolkata Municipal corporation, Dist- South 24 Pgs in the name of Mr. Hiranmoy Ghosh and Papiya Ghosh. Boundary of the Property: On the North: By 20 feet wide KMC Road, On the South: By 12 feet wide road, On the East: By Building, On the West: By Road

4) Residential flat on Ground Floor measuring about 850 sq ft more or less built up area consisting of two bed rooms, Kitchen, Dinning-cum-drawing room, one bathroom and store room, Verandah together with indivisible impartible proportionate share of land and together with common super built up areas situated and lying at Municipal Premises No-11/72, Jheel Road, P.S- Kasba, Kolkata 700031, Ward No 92 under Kolkata municipal corporation , District- South 24 pgs in the name of Mr. Hiranmoy Ghosh. Boundary of the Property: On the North: By 11/9 Jheel Road, On the South: By 16 feet wide road, On the East: 11/9 Jheel Road, On the West: By 11/6/1, Jheel Road.

Reserve Price	As per below:-
	Property 1: Rs. 21,94,530.00, EMD: 2,19,453.00 Property 2: Rs. 23,40,830.00, EMD : 2,34,083.00 Property 3: Rs. 3,21,000.00, EMD : 32,100.00 Property 4: Rs. 25,20,080.00, EMD: 2,52,008.00
Date & Time for e-auction	15/05/2026 from 11.00 am to 5.00 pm
Property ID	IDIB050379142147A (For Property 1 & 2) IDIB050379142147B (For Property 3) IDIB050379142147C (For Property 4)
Nature of Possession	Under Physical Possession of the Bank
Prior Encumbrance	NOT KNOWN

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: Kolkata
Date: 24.04.2026


इंडियन बैंक
इलाहाबाद
ALLAHABAD
अधित अधिकारी / AUTHORIZED OFFICER
अंचल कार्यालय, कोलकाता मध्य / Zonal Office, Kolkata Central