



ANNEXURE 15

INDIAN OVERSEAS BANK
Balurghat Branch
341/306, N C Road, Opp. Balurghat CO-ED College,
Po-Balurghat, Ps- Balurghat, District – Dakshin Dinajpur-733101
Phone No. 03522-258220
Email ID: job3245@iob.bank.in

Date: 03.06.2026

SALE NOTICE OF IMMOVABLE SECURED ASSETS
Issued under Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules 2002

To,

- (1) Swastik Computer Education Private Limited (Borrower)

Registered Office:

1st Floor, Module – 1B
Incubation Centre, Salt lake,
Sector – V, Kolkata
West Bengal, Pin – 700091

Balurghat Office Address:

Village – Khadimpur, Khatal Para, Near – Sandhya Cinema
PO + PS – Balurghat, Dist. – Dakshin Dinajpur
Pin - 733101

- (2) Mrs. Shampa Dutta (Borrower/Mortgagor/Guarantor)
(Director- Swastik Computer education Private Limited)

W/o- Mr. Pintu Dutta
Village- Khadimpur, Khatal para
Po+Ps- Balurghat
District- Dakshin Dinajpur
Pin- 733101

- (3) Mrs. Mekhala Biswas (Borrower/ Guarantor)
(Director- Swastik Computer education Private Limited)

W/o- surajit Barman
Village- Congress para, Near pal Bari
Po+Ps- Balurghat, District- Dakshin Dinajpur
Pin-733101

Sir/Madam,

1. This has reference to recovery actions initiated against you under the provisions of the SARFAESI Act 2002.

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank

प्राधिकृत अधिकारी/Authorised Officer



2. Please refer to the possession notice dated 14.02.2023 issued to you regarding taking possession of the secured assets at morefully described in the schedule below and the publication of the said possession notice in in Bartaman and The Telegraph on 18.02.2023 by the undersigned for the purpose of realization of the secured assets in exercise of the powers conferred on the bank as Secured Creditor under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 and the Rules there under.
3. You the above named borrowers / mortgagors / guarantors have failed to pay the dues after issuance of demand notice dated 05.08.2022. Hence it is proposed to sell the secured assets mentioned in the Schedule below on "as is where is" and "as it is what is" and "whatever there is" condition under Sec 13(4) of the Act read with Rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002.
4. After appropriating the aforesaid repayments, the dues in the loan account as on 03.06.2026 is **Rs. 34,12,258.62 (Rupees Thirty lakh twelve thousand two hundred fifty eight and sixty two paise only)** along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full.
5. We hereby give you notice of 15 days that the below mentioned secured assets shall be sold by the undersigned **on 26.06.2026** between 2:00 PM and 4:00 PM hours with auto extension of 10 minutes each through e-auction using provider <https://banknet.in/eauction-psb/bidder-registration> (PSB Alliance "BANKNET) (web portal of e-auction service provider) under the supervision of the authorized officer of our Bank
6. A copy of the E-auction notice inviting offers for e-auction setting out the terms & conditions of sale such as particulars of the secured asset, the dues of the Bank, reserve price, earnest money deposit, date and time fixed for inspection, last date for submission of offers and date, time of sale etc is enclosed for your ready information. Please also be advised that the said sale notice will also be published in News Paper shortly. A copy of the proposed paper publication is also enclosed.

Schedule of Secured Assets

All that part and parcel of the property consisting of free hold residential property i.e. Land and Building at Dakshin Dinajpur, Ps- Balurghat, Mouza +Vill- Khadimpur (Khatalpara), JL No- 110, Khatian No. LR165/1(Old), 164/1(HAL), Plot No. R.S. 251, 251, LR805, Total area-0.059 acres, classification of Land- Bastu, Ward No- 19, Holding No.334/323 in the name of Mrs. Sampa Dutta.

Bounded by:

On the North by Municipal road

On the south by House of Sandip dutta @Bapan

On the east by House of Amitava Dutta

On the west by House of Uttara Dutta w/o Ardhendu Shekhar Dutta

Yours Faithfully
For Indian Overseas Bank

प्राधिकृत अधिकारी/Authorised Officer

Authorised officer

Encl:

1. E-auction notice containing terms and conditions
2. Proposed paper publication of E-auction notice



INDIAN OVERSEAS BANK

Balurghat Branch

341/306, N C Road, Opp. Balurghat CO-ED College,
Po-Balurghat, Ps- Balurghat, District – Dakshin Dinajpur-733101

Phone No. 03522-258220

Email ID: iob3245@iob.bank.in

Date: 03.06.2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[Under Proviso to Rule 8(6) of the Security Interest(Enforcement) Rules]

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.

(1) 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 constructive possession of which has been taken by the Authorized Officer of Indian Overseas Bank (Secured Creditor), will be sold on "As is where is", "As is what is" and "Whatever there is" **on 25.06.2024**, for recovery of **Rs. 34,12,258.62 (Rupees Thirty lakh twelve thousand two hundred fifty eight and sixty two paise only)** as on 03.06.2026 payable with further interest at contractual rates and rests besides costs/charges incurred till date of repayment in full due to the Indian Overseas Bank (Secured Creditor) from M/s. Swastik Computer Education Private Limited (Borrower) Registered Office: 1st Floor, Module – 1B Incubation Centre, Salt lake, Sector – V, Kolkata West Bengal, Pin – 700091 Balurghat Office Address: Village – Khadimpur, Khatal Para, Near – Sandhya Cinema, PO + PS – Balurghat, Dist. – Dakshin Dinajpur, Pin – 733101, Mrs. Shampa Dutta, W/O- Mr. Pintu Dutta, Village- Khadimpur (Khatal Para), Po+Ps- Balurghat, District- Dakshin Dinajpur, West Bengal, Pin-733101 (Borrower/ Mortgagor/Guarantor) and Mrs. Mekhala Biswas, W/o- Mr. Surajit Barman, Village- Congress Para, Near Pal Bari, Po+Ps- Balurghat, District- Dakshin Dinajpur, Pin- 733101 (Borrower/ Guarantor). The Reserve Price will be **Rs. 49,36,000.00 (Rupees Forty Nine lakh Thirty Six Thousand Only)** and the earnest money deposit will be **Rs. 4,93,600.00 (Rupees Four Lakh Ninety Three Thousand and Six hundred Only)**.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that part and parcel of the property consisting of free hold residential property i.e. Land and Building at Dakshin Dinajpur, Ps- Balurghat, Mouza +Vill- Khadimpur (Khatalpara), JL No- 110, Khatian No. LR165/1(Old), 164/1(HAL), Plot No. R.S. 251, 251, LR805, Total area-0.059 acres, classification of Land- Bastu, Ward No- 19, Holding No.334/323 in the name of Mrs. Sampa Dutta.

Bounded by:

On the North by Municipal road

On the south by House of Sandip dutta @Bapan

On the east by House of Amitava Dutta

On the west by House of Uttara Dutta w/o Ardhendu Shekhar Dutta

There are no known encumbrances as per our knowledge & record.

For detailed terms and conditions of the sale, please refer to the service providers link provider [https:// banknet.in/eauction-psb/bidder-registration](https://banknet.in/eauction-psb/bidder-registration) (PSB Alliance "BANKNET) and link provided in Indian Overseas Bank , Branch – Balurghat, Secured Creditors website i.e. www.iob.in [https://www.iob.in/TenderDetails.aspx?Tentdertype=E_Auction].

PLACE: Balurghat

DATE: 03.06.2026

कृते इण्डियन ओवरसीज़ बैंक
For Indian Overseas Bank
Authorized Officer
प्राधिकृत अधिकारी/Authorised Officer

This may also be treated as a Notice under **Rule 8(6)/Rule 9(1)** of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about holding of e-auction on the above mentioned date.



ANNEXURE 17

INDIAN OVERSEAS BANK

Balurghat Branch

**341/306, N C Raod, Opp. Balurghat CO-ED College,
Po-Balurghat, Ps- Balurghat, District – Dakshin Dinajpur-733101**

Date: 03.06.2026

E-AUCTION SALE NOTICE

**SALE OF IMMOVABLE PROPERTY
MORTGAGED TO THE BANK UNDER THE SECURITISATION AND
RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF
SECURITY INTEREST ACT, 2002**

Whereas Swastik Computer Education Private Limited, Director (1) –Shampa Dutta and Director (2)- Mekhala Biswas has borrowed monies from Indian Overseas Bank against the mortgage of the immovable properties more fully described in the schedule hereunder and on upon classification of the account as NPA, the Bank has issued a demand notice under Section 13(2) of the SARFAESI Act, 2002 (Act) on 05.08.2022 calling upon the borrowers Swastik Computer Education Private Limited, Director (1)- Shampa Dutta, W/O- Pintu Dutta, Village- Khadimpur (Khatol Para), Po+Ps- Balurghat, District- Dakshin Dinajpur, West Bengal, Pin-733101 (Borrower/ Mortgagor/ Guarantor) and Director (2) Mrs. Mekhala Biswas, W/o- Mr. Surajit Barman, Village- Congress Para, Near Pal Bari, Po+Ps- Balurghat, District- Dakshin Dinajpur, Pin- 733101 (Borrower/ Guarantor) to pay the amount due to the Bank, being Rs. 20,58,418.62.00 (Rupees Twenty Lakhs Fifty Eight Thousand Four Hundred Eighteen and paisa Sixty Two only) as on 31.07.2022 payable together with further interest at contractual rates and rests along with costs, charges etc. till date of repayment within 60 days from the date of receipt of the said notice.

Whereas the borrowers having failed to pay the amount dues in full to the Bank as called for in the said demand notice, the Bank has taken possession of the secured assets more fully described in the schedule hereunder on 14.02.2023 under Section 13 (4) of the Act with the right to sell the same in "As is where is" and "As is what is" and "whatever there is" basis under Section 13(4) of the Act read with Rules 8 & 9 of the Security interest (Enforcement) Rules, 2002 for realization of Bank's dues. The dues to the bank as on the date of taking possession was intimated as Rs. 22,11,513.62 (Rupees Twenty Two Lakh eleven Thousand five Hundred Thirteen and paisa Sixty Two Only) as on 14.02.2023 payable together with further interest at contractual rates and rests along with costs, charges etc till date of repayment, after reckoning repayments, if any, since the date mentioned in the demand notice.

The dues of the borrower as on 03.06.2026 works out to **Rs.34,12,258.62 (Rupees Thirty Four lakh Twelve Thousand Two Hundred fifty eight and sixty two paise only)** after reckoning repayments, if any, amounting to **Rs. Nil** subsequent to the Bank issuing demand notice.

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank

प्रमाणित अधिकारी/Authorised Officer



The undersigned in exercise of the powers conferred under Sec 13(4) of the said Act proposes to realize the Bank's dues by sale of the under mentioned properties.

SCHEDULE OF PROPERTY(IES)

All that part and parcel of the property consisting of free hold residential property i.e. Land and Building at Dakshin Dinajpur, Ps- Balurghat, Mouza +Vill- Khadimpur (Khatalpara), JL No- 110, Khatian No. LR165/1(Old), 164/1(HAL), Plot No. R.S. 251, LR805, Total area-0.059 acres, classification of Land- Bastu, Ward No- 19, Holding No.334/323 in the name of Mrs. Sampa Dutta.

Bounded by:

On the North by Municipal road

On the south by House of Sandip dutta @Bapan

On the east by House of Amitava Dutta

On the west by House of Uttara Dutta w/o Ardhendu Shekhar Dutta

Date and time of e-auction	26.06.2026 between 2:00 PM and 4:00 PM hours with auto extension of 10 minutes each till sale is completed.
Reserve Price	Rs. 49,36,000.00
Earnest Money Deposit	Rs. 4,93,600
EMD Remittance	EMD to be remitted at the time of registration on provider https://banknet.in/eauction-psb/bidder-registration (PSB Alliance "BANKNET")
Bid Multiplier	Rs. 10,000/- (the amount in multiples of which the bid is to be increased)
Inspection of property	Between 10:00 AM to 4:00 PM on all working days till 25.06.2026
Submission of online application for bid with EMD	08.06.2026 onwards
Last date for submission of	25.06.2026

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For Indian Overseas Bank

प्राधिकृत अधिकारी/Authorised Officer



online application for BID with EMD	
Known Encumbrance if any	Not known to the Bank.
*Outstanding dues Rs..... of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc)	Not known to the Bank. (Bidders are advised to ascertain the Statutory liabilities. All statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.)

*Bank's dues have priority over the Statutory dues.

Terms and Conditions

1. The property(ies) will be sold by e-auction through the service provider provider [https:// banknet.in/eauction-psb/bidder-registration](https://banknet.in/eauction-psb/bidder-registration) (PSB Alliance "BANKNET") under the supervision of the of the Authorized Officer of the Bank.
2. The intending Bidders /Purchasers are requested to register on portal provider [https:// banknet.in/eauction-psb/bidder-registration](https://banknet.in/eauction-psb/bidder-registration) (PSB Alliance "BANKNET") 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 has to transfer the EMD amount using online mode in his Global EMD Wallet account by **25.06.2026, 5:00 P.M.** (one day prior to e-auction day and closing time should be mentioned). Intending bidders shall have a valid email address and should register their name / account by login to the website of the aforesaid service provider.
3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through NEFT/RTGS mode (**After generation of Challan from provider [https:// banknet.in/eauction-psb/bidder-registration](https://banknet.in/eauction-psb/bidder-registration) (PSB Alliance "BANKNET") which will provide account details**) in bidders Global EMD Wallet account. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. Bids without EMD shall be rejected summarily. The Earnest Money Deposited shall not bear any interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.
4. The intending participants of e-auction may download copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-auction related to this e-auction from e-Bक्रेय – IBAPI portal (<https://www.Banknet.in>).
5. The submission of online application for bid with EMD shall start from **08.06.2026**.
6. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
7. Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding will initially be for a period of **120 Minutes** with auto extension time of **10 minutes** each till the sale is concluded.
8. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be of **Rs. 10,000/-** to the last higher bid of the bidders. **10 minutes** time will be allowed to

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For Indian Overseas Bank

प्राधिकृत अधिकारी/Authorised Officer

bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of **10 minutes** to the last highest bid, the e-auction shall be closed.

9. The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorised Officer shall deposit 25% of the sale price (less EMD amount) immediately on the same day and not later than the next working day in favour of **""SARFAESI Sale Parking Account"" to the credit of A/C No. 32450113035001 Indian Overseas Bank, Balurghat Branch, 341/306, N C Raod, Opp. Balurghat CO-ED College, PO +PS- Balurghat, Dist. - Dakshin Dinajpur. Branch Code: 3245, IFSC Code : IOBA0003245.**

10. The balance amount of sale price shall be paid within **15 days** from the date of confirmation of auction sale. Failure to remit the entire amount of sale price within the stipulated period will result in forfeiture of deposit of 25% of the bid price to the secured creditor and forfeiture of all claims over the property by the purchaser and the property will be resold.

11. The sale certificate will be issued in the name of the successful bidder (purchaser) only, after payment of the entire sale price amount and other taxes/charges, if any.

12. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.

13. The Authorized Officer has the absolute right to accept or reject any bid or postpone or cancel the sale, as the case may be without assigning any reason whatsoever.

14. The property is being sold on **"As is where is", "As is what is" and "Whatever there is"** basis. The Bank has disclosed only the known encumbrances, statutory liabilities, if any, as above and it is for the purchaser to make their own independent enquiries at their own costs before participating in the auction.

15. As regards the statutory dues stated above, Bank dues will have priority over statutory dues. Without prejudice to the above, statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.

16. Sale is subject to confirmation by the secured creditor Bank.

17. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation by the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

18. *In compliance with Section 194 IA of the Income Tax Act, 1961 income tax @ 1 % on the Reserve Price shall be deducted and paid under the PAN of the Purchaser. Since the Tax has been calculated only on the Reserve Price, the bidder shall bear the 1 % income tax on the bid multiplier amount and the bank shall not take any responsibility for the same.

*In case of any sale/transfer of immovable property of Rupees Fifty lakhs and above, the transferee has to pay an amount equal to 1 % of the consideration as Income Tax.

19. For verification about the title documents and inspection thereof, the intending bidders may contact Indian Overseas Bank, Balurghat Branch, 341/306, N C Raod, Opp. Balurghat CO-ED College, PO+PS - Balurghat, Dist. - Dakshin Dinajpur during office hours till **26.06.2026, 4:00 P.M.**

20. The intending bidders are advised to read the sale notice, terms and conditions of e-auction, help manual on operational part of e-auction and follow them strictly. In case of any difficulty or assistant is required before or during e-auction process, the

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank

प्रामाणिक अधिकारी/Authorised Officer

bidder may contact authorized representative of e-auction service provider provider [https:// banknet.in/eauction-psb/bidder-registration](https://banknet.in/eauction-psb/bidder-registration) (PSB Alliance "BANKNET), details of which are available on the e-Auction portal.

21. Once the e-Auction is closed, successful bidder shall be informed by the above referred service provider through SMS/e-mail in the mobile number/e-mail registered with the service provider. However, the sale is subject to confirmation by the secured creditor.

22. Platform (<https://www.mstcecommerce.com/auctionhome/ibapi>) for e-auction will be provided by service provider M/S MSTC Limited having Registered office at 225-C, A.J.C. Bose Road, Kolkata-700020 (contact Phone & Toll free Numbers 033- 22901004, operation time of Help desk: 8:00 am to 8:00 pm). The intending Bidders /Purchasers are required to participate in the e-auction process at e-auction Service Provider's website provider [https:// banknet.in/eauction-psb/bidder-registration](https://banknet.in/eauction-psb/bidder-registration) (PSB Alliance "BANKNET).

PLACE: Balurghat
DATE: 03.06.2026

कृते इण्डियन ओवरसीज़ बैंक
For Indian Overseas Bank

प्राधिकृत अधिकारी/Authorised Officer

Authorized Officer



ANNEXURE 15

INDIAN OVERSEAS BANK
Balurghat Branch
341/306, N C Road, Opp. Balurghat CO-ED College,
Po-Balurghat, Ps- Balurghat, District – Dakshin Dinajpur-733101
Phone No. 03522-258220
Email ID: job3245@iob.bank.in

Date: 03.06.2026

SALE NOTICE OF IMMOVABLE SECURED ASSETS
Issued under Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules 2002

To

1. Mr. Pintu Dutta (Borrower) (Deceased)
S/o- Late- Ananta Dutta
Village- Khadimpur (Khatal Para), Near Sandhya cinema Hall
Po+Ps- Balurghat
District- dakshin dinajpur, west Bengal
Pin-733101

Mrs. Shampa Dutta (Legal heir & W/o Pitnu Dutta)
Village- Khadimpur, Khatal para
Po+Ps- Balurghat
District- Dakshin Dinajpur
Pin- 733101

Sir/Madam,

1. This has reference to recovery actions initiated against you under the provisions of the SARFAESI Act 2002.
2. Please refer to the possession notice dated 14.02.2023 issued to you regarding taking possession of the secured assets at morefully described in the schedule below and the publication of the said possession notice in Bartaman and The Telegraph on 18.02.2023 by the undersigned for the purpose of realization of the secured assets in exercise of the powers conferred on the bank as Secured Creditor under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules there under.
3. You the above named borrowers / mortgagors / guarantors have failed to pay the dues after issuance of demand notice dated 20.09.2022 Hence it is proposed to sell the secured assets mentioned in the Schedule below on "as is where is" and "as it is

कृते इण्डियन ओवरसीज़ बैंक
For Indian Overseas Bank

प्राधिकृत अधिकारी/Authorised Officer



what is" and "whatever there is" condition under Sec 13(4) of the Act read with Rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002.

4. After appropriating the aforesaid repayments, the dues in the loan account as on 03.06.2026 is **Rs. 34,21,453.00** (Rupees Thirty four Lakh Twenty one Thousand four Hundred Fifty Three only) along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full.
5. We hereby give you notice of 15 days that the below mentioned secured assets shall be sold by the undersigned on 26.06.2026 between 2:00 PM and 4:00 PM hours with auto extension of 10 minutes each through e-auction using [https://banknet.in\(web portal of e-auction service provider https://banknet.in/eauction/psb/bidder-registration\)](https://banknet.in/web_portal_of_e-auction_service_provider_https://banknet.in/eauction/psb/bidder-registration) (PSB Alliance "BANKNET) under the supervision of the Authorised Officer of our Bank.
6. A copy of the E-auction notice inviting offers for e-auction setting out the terms & conditions of sale such as particulars of the secured asset, the dues of the Bank, reserve price, earnest money deposit, date and time fixed for inspection, last date for submission of offers and date, time of sale etc is enclosed for your ready information. Please also be advised that the said sale notice will also be published in News Paper shortly. A copy of the proposed paper publication is also enclosed.

Schedule of Secured Assets

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On the North by Municipal road

On the south by House of Sandip Dutta @Bapan

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Yours Faithfully

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प्रधिकृत अधिकारी/Authorised Officer

Authorised officer

Encl:

1. E-auction notice containing terms and conditions
2. Proposed paper publication of E-auction notice



INDIAN OVERSEAS BANK

Balurghat Branch

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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 constructive possession of which has been taken by the Authorized Officer of Indian Overseas Bank (Secured Creditor), will be sold on "As is where is", "As is what is" and "Whatever there is" on 26.06.2026, for recovery of **Rs. 34,21,453.00 (Rupees Thirty four Lakh Twenty one Thousand four Hundred Fifty Three only)** as on 03.06.2026 payable with further interest at contractual rates and rests besides costs/charges incurred till date of repayment in full due to the Indian Overseas Bank (Secured Creditor) from Mr. Pintu Dutta, S/O- Late- Ananta Dutta , Village- Khadimpur (Khatal Para), Near Sandhya cinema Hall, Po+Ps- Balurghat, District- Dakshin Dinajpur, west Bengal, Pin- 733101 (Borrower/ Mortgagor) and Mrs. Shampa Dutta, W/o- Mr. Pintu Dutta, Village- Khadimpur, Khatal para, Po+Ps- Balurghat, District- Dakshin Dinajpur, Pin- 733101 (Gaurantor). The Reserve Price will be **Rs. 49,36,000 (Rupees Forty nine lakhthirty Six thousand Only)** and the earnest money deposit will be **Rs. 4,93,600 (Rupees Four lakh Ninety Three Thousand and Six hundred Only).**

DESCRIPTION OF THE IMMOVABLE PROPERTY

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On the North by Municipal road

On the south by House of Sandip dutta @Bapan

On the east by House of Amitava Dutta

On the west by House of Uttara Dutta w/o Ardhendu Shekhar Dutta

There are no known encumbrances as per our knowledge & record.

For detailed terms and conditions of the sale, please refer to the service providers link [https:// banknet.in/eauction-psb/bidder-registration](https://banknet.in/eauction-psb/bidder-registration) (PSB Alliance "BANKNET) and link provided in Indian Overseas Bank , Branch – Balurghat, Secured Creditors website i.e. www.iob.in [https://www.iob.in/TenderDetails.aspx?Tendertype=E_Auction].

PLACE: Balurghat

DATE: 03.06.2026

कृते इण्डियन ओवरसीज़ बैंक
For Indian Overseas Bank

Authorized Officer
प्राधिकृत अधिकारी/Authorised Officer

This may also be treated as a Notice under **Rule 8(6)/Rule 9(1)** of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about holding of e-auction on the above mentioned date.



ANNEXURE 17

INDIAN OVERSEAS BANK

Balurghat Branch

**341/306, N C Raod, Opp. Balurghat CO-ED College,
Po-Balurghat, Ps- Balurghat, District – Dakshin Dinajpur-733101**

Date: 03.06.2026

E-AUCTION SALE NOTICE

**SALE OF IMMOVABLE PROPERTY
MORTGAGED TO THE BANK UNDER THE SECURITISATION AND
RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF
SECURITY INTEREST ACT, 2002**

Whereas Mr. Pintu Dutta has borrowed monies from Indian Overseas Bank against the mortgage of the immovable properties more fully described in the schedule hereunder and on upon classification of the account as NPA, the Bank has issued a demand notice under Section 13(2) of the SARFAESI Act, 2002 (Act) on 20.09.2022 calling upon the borrower Mr. Pintu Dutta, S/O- Late Ananta Dutta, Village- Khadimpur (Khatal Para), Near Sandhya cinema Hall ,Po+Ps- Balurghat, District- Dakshin Dinajpur, West Bengal, Pin-733101 (Borrower) and Mrs. Shampa Dutta (legal heir) , W/o- Mr. Pintu Dutta, Village- Khadimpur (Khatal Para), Po+Ps- Balurghat, District- Dakshin Dinajpur, Pin- 733101 to pay the amount due to the Bank, being Rs. 22,82,007.70 (Rupees Twenty Two Lakh eighty Two Thousand and Seven and Paise Seventy only) as on 31.08.2022 payable together with further interest at contractual rates and rests along with costs, charges etc. till date of repayment within 60 days from the date of receipt of the said notice.

Whereas the borrowers having failed to pay the amount dues in full to the Bank as called for in the said demand notice, the Bank has taken possession of the secured assets more fully described in the schedule hereunder on 14.02.2023 under Section 13 (4) of the Act with the right to sell the same in "As is where is" and "As is what is" and "whatever there is" basis under Section 13(4) of the Act read with Rules 8 & 9 of the Security interest (Enforcement) Rules, 2002 for realization of Bank's dues. The dues to the bank as on the date of taking possession was intimated as Rs. 23,87,402.70 (Rupees Twenty Three Lakh Eighty Seven Thousand Four Hundred Two and paise Seventy Only) as on 14.02.2023 payable together with further interest at contractual rates and rests along with costs, charges etc till date of repayment, after reckoning repayments, if any, since the date mentioned in the demand notice.

The dues of the borrower as on 03.06.2026 works out to **Rs. 34,21,453.00 (Rupees Thirty four Lakh Twenty one Thousand four Hundred Fifty Three only)** after reckoning repayments, if any, amounting to **Rs. Nil** subsequent to the Bank issuing demand notice.

For Indian Overseas Bank

Authorised Officer



The undersigned in exercise of the powers conferred under Sec 13(4) of the said Act proposes to realize the Bank's dues by sale of the under mentioned properties.

SCHEDULE OF PROPERTY(IES)

All that part and parcel of the property consisting of free hold residential property i.e. Land and Building at Dakshin Dinajpur, Ps- Balurghat, Mouza +Vill- Khadimpur (Khatalpara), JL No- 110, Khatian No. LR165/1 (Old), 164/1 (HAL), Plot No. R.S. 251, LR805, Total area-0.059 acres, classification of Land- Bastu, Ward No- 19, Holding No.334/323 in the name of Mrs. Sampa Dutta.

Bounded by:

On the North by Municipal road

On the south by House of Sandip Dutta @Bapan

On the east by House of Amitava Dutta

On the west by House of Uttara Dutta w/o Ardhendu Shekhar Dutta

Date and time of e-auction	26.06.2026 between 2:00 PM and 4:00 PM hours with auto extension of 10 minutes each till sale is completed.
Reserve Price	Rs. 49,36,000.00
Earnest Money Deposit	Rs. 4,93,600.00
EMD Remittance	EMD to be remitted at the time of registration on https:// banknet.in/eauction-psb/bidder-registration (PSBalliance "BANKNET")

बुल्टे इण्डियन ओवरसीज बैंक
For Indian Overseas Bank

प्रधिकृत अधिकारी/Authorised Officer



Bid Multiplier	Rs. 10,000/- (the amount in multiples of which the bid is to be increased)
Inspection of property	Between 10:00 AM to 4:00 PM on all working days till 25.06.2026
Submission of online application for bid with EMD	08.06.2026 onwards
Last date for submission of online application for BID with EMD	25.06.2026
Known Encumbrance if any	Not known to the Bank.
*Outstanding dues Rs..... of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc)	Not known to the Bank. (Bidders are advised to ascertain the Statutory liabilities. All statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.)

*Bank's dues have priority over the Statutory dues.

Terms and Conditions

1. The property(ies) will be sold by e-auction through the service provider <https://banknet.in/eauction-psb/bidder-registration> (PSB Alliance "BANKNET") under the supervision of the of the Authorized Officer of the Bank.
2. The intending Bidders /Purchasers are requested to register on portal <https://banknet.in/eauction-psb/bidder-registration> (PSB Alliance "BANKNET") 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 has to transfer the EMD amount using online mode in his Global EMD Wallet account by **25.06.2026, 5:00 P.M.** (one day prior

कृते इण्डियन ओवरसीज़ बैंक
For Indian Overseas Bank

आधिकृत अधिकारी/Authorised Officer

to e-auction day and closing time should be mentioned). Intending bidders shall have a valid email address and should register their name / account by login to the website of the aforesaid service provider.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through NEFT/RTGS mode (After generation of Challan from <https://banknet.in/eauction-psb/bidder-registration> (PSB Alliance "BANKNET) which will provide account details) in bidders Global EMD Wallet account. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. Bids without EMD shall be rejected summarily. The Earnest Money Deposited shall not bear any interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.

4. The intending participants of e-auction may download copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-auction related to this e-auction from e-भारत - IBAPI portal (<https://www.banknet.in>).

5. The submission of online application for bid with EMD shall start from **08.06.2026**.

6. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.

7. Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding will initially be for a period of **120 Minutes** with auto extension time of **10 minutes** each till the sale is concluded.

8. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be of **Rs. 10,000/-** to the last higher bid of the bidders. **10 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 **10 minutes** to the last highest bid, the e-auction shall be closed.

9. The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorised Officer shall deposit 25% of the sale price (less EMD amount) immediately on the same day and not later than the next working day in favour of **"SARFAESI Sale Parking Account" to the credit of A/C No. 32450113035001 Indian Overseas Bank, Balurghat Branch, 341/306, N C Road, Opp. Balurghat CO-ED College, PO +PS- Balurghat, Dist. - Dakshin Dinajpur. Branch Code: 3245, IFSC Code : IOBA0003245.**

10. The balance amount of sale price shall be paid within **15 days** from the date of confirmation of auction sale. Failure to remit the entire amount of sale price within the stipulated period will result in forfeiture of deposit of 25% of the bid price to the secured creditor and forfeiture of all claims over the property by the purchaser and the property will be resold.

11. The sale certificate will be issued in the name of the successful bidder (purchaser) only, after payment of the entire sale price amount and other taxes/charges, if any.

12. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.

13. The Authorized Officer has the absolute right to accept or reject any bid or postpone or cancel the sale, as the case may be without assigning any reason whatsoever.

14. The property is being sold on **"As is where is", "As is what is" and "Whatever there is"** basis. The Bank has disclosed only the known encumbrances, statutory liabilities, if any,

For Indian Overseas Bank

प्रतिष्ठित अधिकारी/Authorised Officer

as above and it is for the purchaser to make their own independent enquiries at their own costs before participating in the auction.

15. As regards the statutory dues stated above, Bank dues will have priority over statutory dues. Without prejudice to the above, statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.

16. Sale is subject to confirmation by the secured creditor Bank.

17. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation by the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

18. *In compliance with Section 194 IA of the Income Tax Act, 1961 income tax @ 1 % on the Reserve Price shall be deducted and paid under the PAN of the Purchaser. Since the Tax has been calculated only on the Reserve Price, the bidder shall bear the 1 % income tax on the bid multiplier amount and the bank shall not take any responsibility for the same.

*In case of any sale/transfer of immovable property of Rupees Fifty lakhs and above, the transferee has to pay an amount equal to 1 % of the consideration as Income Tax.

19. For verification about the title documents and inspection thereof, the intending bidders may contact Indian Overseas Bank, Balurghat Branch, 341/306, N C Road, Opp. Balurghat CO-ED College, PO+PS – Balurghat, Dist. – Dakshin Dinajpur during office hours till **25.06.2026, 4:00 P.M.**

20. The intending bidders are advised to read the sale notice, terms and conditions of e-auction, help manual on operational part of e-auction and follow them strictly. In case of any difficulty or assistance is required before or during e-auction process, the bidder may contact authorized representative of e-auction service provider <https://banknet.in/e-auction-psb/bidder-registration> (PSB Alliance “BANKNET”), details of which are available on the e-Auction portal.

21. Once the e-Auction is closed, successful bidder shall be informed by the above referred service provider through SMS/e-mail in the mobile number/e-mail registered with the service provider. However, the sale is subject to confirmation by the secured creditor.

22. Platform (<https://www.mstcecommerce.com/auctionhome/ibapi>) for e-auction will be provided by service provider M/S MSTC Limited having Registered office at 225-C, A.J.C. Bose Road, Kolkata-700020 (contact Phone & Toll free Numbers 033- 22901004, operation time of Help desk: 8:00 am to 8:00 pm). The intending Bidders /Purchasers are required to participate in the e-auction process at e-auction Service Provider's website <https://banknet.in/e-auction-psb/bidder-registration> (PSB Alliance “BANKNET”).

PLACE: Balurghat
DATE: 03.06.2026

कृते इण्डियन ओवरसीज़ बैंक
For Indian Overseas Bank

प्रमाणित अधिकारी/Authorised Officer
Authorized Officer



ANNEXURE 15

INDIAN OVERSEAS BANK
Balurghat Branch
341/306, N C Raod, Opp. Balurghat CO-ED College,
Po-Balurghat, Ps- Balurghat, District – Dakshin Dinajpur-733101
Phone No. 03522-258220
Email ID: iob3245@iob.bank.in

Date: 03.06.2026

SALE NOTICE OF IMMOVABLE SECURED ASSETS
Issued under Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules 2002

To

1. Mr. Shampa Dutta (Borrower/Mortgagor/Guarantor)
W/o- Late- Pintu Dutta
Village- Khadimpur (Khatal Para), Near Sandhya cinema Hall
Po+Ps- Balurghat
District- dakshin dinajpur, west Bengal
Pin-733101

Sir/Madam,

1. This has reference to recovery actions initiated against you under the provisions of the SARFAESI Act 2002.
2. Please refer to the possession notice dated 14.02.2023 issued to you regarding taking possession of the secured assets at morefully described in the schedule below and the publication of the said possession notice in Bartaman and The Telegraph on 18.02.2023 by the undersigned for the purpose of realization of the secured assets in exercise of the powers conferred on the bank as Secured Creditor under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules there under.
3. You the above named borrowers / mortgagors / guarantors have failed to pay the dues after issuance of demand notice dated 20.09.2022 Hence it is proposed to sell the secured assets mentioned in the Schedule below on "as is where is" and "as it is what is" and "whatever there is" condition under Sec 13(4) of the Act read with Rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002.
4. After appropriating the aforesaid repayments, the dues in the loan account as on 03.06.2026 is **Rs. 11,62,173.05** (Rupees Eleven lakh Sixty Two Thousand one hundred

कृते इण्डियन ओवरसीज़ बैंक
For Indian Overseas Bank

प्राधिकृत अधिकारी/Authorised Officer

seventy three and five paise only) along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full.

5. We hereby give you notice of 15 days that the below mentioned secured assets shall be sold by the undersigned on 26.06.2026 between 2:00 PM and 4:00 PM hours with auto extension of 10 minutes each through e-auction using <https://banknet.in/eauction/psb/bidder-registration>(PSB Alliance "BANKNET) under the supervision of the Authorized Officer of our Bank.
- 6.
7. A copy of the E-auction notice inviting offers for e-auction setting out the terms & conditions of sale such as particulars of the secured asset, the dues of the Bank, reserve price, earnest money deposit, date and time fixed for inspection, last date for submission of offers and date, time of sale etc is enclosed for your ready information. Please also be advised that the said sale notice will also be published in News Paper shortly. A copy of the proposed paper publication is also enclosed.

Schedule of Secured Assets

All that part and parcel of the property consisting of free hold residential property i.e. Land and Building at Dakshin Dinajpur, Ps- Balurghat, Mouza +Vill- Khadimpur (Khatalpara), JL No- 110, Khatian No. LR165/1 (Old), 164/1 (HAL), Plot No. R.S. 251, LR805, Total area-0.059 acres, classification of Land- Bastu, Ward No- 19, Holding No.334/323 in the name of Mrs. Sampa Dutta.

Bounded by:

On the North by Municipal road

On the south by House of Sandip Dutta @Bapan

On the east by House of Amitava Dutta

On the west by House of Uttara Dutta w/o Ardhendu Shekhar Dutta

Yours Faithfully

कृते इण्डियन ओवरसीज़ बैंक
For Indian Overseas Bank

प्राधिकृत अधिकारी/Authorised Officer
Authorised officer

Encl:

1. E-auction notice containing terms and conditions
2. Proposed paper publication of E-auction notice



INDIAN OVERSEAS BANK

Balurghat Branch

**341/306, N C Road, Opp. Balurghat CO-ED College,
Po-Balurghat, Ps- Balurghat, District – Dakshin Dinajpur-733101**

Phone No. 03522-258220

Email ID: iob3245@iob.bank.in

Date: 03.06.2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[Under Proviso to Rule 8(6) of the Security Interest(Enforcement) Rules]

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 constructive possession of which has been taken by the Authorized Officer of Indian Overseas Bank (Secured Creditor), will be sold on "As is where is", "As is what is" and "Whatever there is" on 26.06.2026, for recovery of **Rs. 11,62,173.00 (Rupees Eleven lakh Sixty Two Thousand one Hundred Seventy Three only)** as on 03.06.2026 payable with further interest at contractual rates and rests besides costs/charges incurred till date of repayment in full due to the Indian Overseas Bank (Secured Creditor) from Mrs. Shampa Dutta, W/o- Mr. Pintu Dutta, Village- Khadimpur, Khatal para Near Sandhya cinema Hall, Po+Ps- Balurghat, District- Dakshin Dinajpur, Pin- 733101 (Borrower/Mortgagor/Guarantor). The Reserve Price will be **Rs. 49,36,000 (Rupees Forty nine lakh thirty Six thousand Only)** and the earnest money deposit will be **Rs. 4,93,600 (Rupees Four lakh Ninety Three Thousand and Six hundred Only).**

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that part and parcel of the property consisting of free hold residential property i.e. Land and Building at Dakshin Dinajpur, Ps- Balurghat, Mouza +Vill- Khadimpur (Khatalpara), JL No- 110, Khatian No. LR165/1 (Old), 164/1 (HAL), Plot No. R.S. 251, LR805, Total area-0.059 acres, classification of Land- Bastu, Ward No- 19, Holding No.334/323 in the name of Mrs. Sampa Dutta.

Bounded by:

On the North by Municipal road

On the south by House of Sandip dutta @Bapan

On the east by House of Amitava Dutta

On the west by House of Uttara Dutta w/o Ardhendu Shekhar Dutta

There are no known encumbrances as per our knowledge & record.

For detailed terms and conditions of the sale, please refer to the service providers link [https:// banknet.in/eauction-psb/bidder-registration](https://banknet.in/eauction-psb/bidder-registration) (PSB Alliance "BANKNET) and link provided in Indian Overseas Bank , Branch – Balurghat, Secured Creditors website i.e. www.iob.in [https://www.iob.in/TenderDetails.aspx?Tendertype=E_Auction].

PLACE: Balurghat

DATE: 03.06.2026

कृते इण्डियन ओवरसीज़ बैंक
For Indian Overseas Bank

Authorized Officer

प्राधिकृत अधिकारी/Authorised Officer

This may also be treated as a Notice under **Rule 8(6)/Rule 9(1)** of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about holding of e-auction on the above mentioned date.

कृते इण्डियन ओवरसीज़ बैंक
For Indian Overseas Bank

प्राधिकृत अधिकारी/Authorised Officer



ANNEXURE 17

INDIAN OVERSEAS BANK
Balurghat Branch
341/306, N C Raod, Opp. Balurghat CO-ED College,
Po-Balurghat, Ps- Balurghat, District – Dakshin Dianjpur-733101

Date: 03.06.2026

E-AUCTION SALE NOTICE

SALE OF IMMOVABLE PROPERTY
MORTGAGED TO THE BANK UNDER THE SECURITISATION AND
RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF
SECURITY INTEREST ACT, 2002

Whereas Mrs Shampa Dutta has borrowed monies from Indian Overseas Bank against the mortgage of the immovable properties more fully described in the schedule hereunder and on upon classification of the account as NPA, the Bank has issued a demand notice under Section 13(2) of the SARFAESI Act, 2002 (Act) on 20.09.2022 calling upon the borrower Mrs. Shampa Dutta, S/O- Late Ananta Dutta, Village- Khadimpur (Khatal Para), Near Sandhya cinema Hall ,Po+Ps- Balurghat, District- Dakshin Dinajpur, West Bengal, Pin- 733101 (Borrower) to pay the amount due to the Bank, being Rs. 14,17,908.85 (Rupees Fourteen lakh Seventeen Thousand Nine hundred eight and Eighty Five paise only) as on 29.08.2022 payable together with further interest at contractual rates and rests along with costs, charges etc. till date of repayment within 60 days from the date of receipt of the said notice.

Whereas the borrowers having failed to pay the amount dues in full to the Bank as called for in the said demand notice, the Bank has taken possession of the secured assets more fully described in the schedule hereunder on 14.02.2023 under Section 13 (4) of the Act with the right to sell the same in "As is where is" and "As is what is" and "whatever there is" basis under Section 13(4) of the Act read with Rules 8 & 9 of the Security interest (Enforcement) Rules, 2002 for realization of Bank's dues. The dues to the bank as on the date of taking possession was intimated as Rs. 23,87,402.70 (Rupees Twenty Three Lakh Eighty Seven Thousand Four Hundred Two and paisa Seventy Only) as on 14.02.2023 payable together with further interest at contractual rates and rests along with costs, charges etc till date of repayment, after reckoning repayments, if any, since the date mentioned in the demand notice.

The dues of the borrower as on 03.06.2026 works out to **Rs. 11,62,173.05 (Rupees Eleven lakh Sixty Two Thousand one hundred seventy three and Five paise only)** after reckoning repayments, if any, amounting to **Rs. Nil** subsequent to the Bank issuing demand notice.

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank

प्राधिकृत अधिकारी/Authorised Officer



Bid Multiplier	Rs. 10,000/- (the amount in multiples of which the bid is to be increased)
Inspection of property	Between 10:00 AM to 4:00 PM on all working days till 25.06.2026
Submission of online application for bid with EMD	08.06.2026 onwards
Last date for submission of online application for BID with EMD	25.06.2026
Known Encumbrance if any	Not known to the Bank.
*Outstanding dues Rs..... of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc)	Not known to the Bank. (Bidders are advised to ascertain the Statutory liabilities. All statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.)

*Bank's dues have priority over the Statutory dues.

Terms and Conditions

1. The property(ies) will be sold by e-auction through the service provider [https:// banknet.in/eauction-psb/bidder-registration](https://banknet.in/eauction-psb/bidder-registration) (PSB Alliance "BANKNET") under the supervision of the of the Authorized Officer of the Bank.
2. The intending Bidders /Purchasers are requested to register on portal provider [https:// banknet.in/eauction-psb/bidder-registration](https://banknet.in/eauction-psb/bidder-registration) (PSB Alliance "BANKNET") 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 has to transfer the EMD amount using online mode in his Global EMD Wallet account by **25.06.2026, 5:00 P.M.** (one day prior

कृते इण्डियन ओवरसीज़ बैंक
For Indian Overseas Bank

प्राधिकृत अधिकारी/Authorised Officer



The undersigned in exercise of the powers conferred under Sec 13(4) of the said Act proposes to realize the Bank's dues by sale of the under mentioned properties.

SCHEDULE OF PROPERTY(IES)

All that part and parcel of the property consisting of free hold residential property i.e. Land and Building at Dakshin Dinajpur, Ps- Balurghat, Mouza +Vill- Khadimpur (Khatalpara), JL No- 110, Khatian No. LR165/1(Old), 164/1(HAL), Plot No. R.S. 251, LR805, Total area-0.059 acres, classification of Land- Bastu, Ward No- 19, Holding No.334/323 in the name of Mrs. Sampa Dutta.

Bounded by:

On the North by Municipal road

On the south by House of Sandip Dutta @Bapan

On the east by House of Amitava Dutta

On the west by House of Uttara Dutta w/o Ardhendu Shekhar Dutta

Date and time of e-auction	26.06.2026 between 2:00 PM and 4:00 PM hours with auto extension of 10 minutes each till sale is completed.
Reserve Price	Rs. 49,36,000.00
Earnest Money Deposit	Rs. 4,93,600.00
EMD Remittance	EMD to be remitted at the time of registration on https:// banknet.in/eauction-psb/bidder-registration (PSBAlliance "BANKNET")

For Indian Overseas Bank

प्रधिकृत अधिकारी/Authorised Officer

to e-auction day and closing time should be mentioned). Intending bidders shall have a valid email address and should register their name / account by login to the website of the aforesaid service provider.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through NEFT/RTGS mode (**After generation of Challan from provider <https://banknet.in/eauction-psb/bidder-registration> (PSB Alliance "BANKNET) which will provide account details**) in bidders Global EMD Wallet account. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. Bids without EMD shall be rejected summarily. The Earnest Money Deposited shall not bear any interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.

4. The intending participants of e-auction may download copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-auction related to this e-auction from e-भ्रम - IBAPI portal (<https://www.Banknet.in>).

5. The submission of online application for bid with EMD shall start from **08.06.2026**.

6. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.

7. Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding will initially be for a period of **120 Minutes** with auto extension time of **10 minutes** each till the sale is concluded.

8. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be of **Rs. 10,000/-** to the last higher bid of the bidders. **10 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 **10 minutes** to the last highest bid, the e-auction shall be closed.

9. The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorised Officer shall deposit 25% of the sale price (less EMD amount) immediately on the same day and not later than the next working day in favour of **"SARFAESI Sale Parking Account" to the credit of A/C No. 32450113035001 Indian Overseas Bank, Balurghat Branch, 341/306, N C Raod, Opp. Balurghat CO-ED College, PO +PS- Balurghat, Dist. - Dakshin Dinajpur. Branch Code: 3245, IFSC Code : IOBA0003245.**

10. The balance amount of sale price shall be paid within **15 days** from the date of confirmation of auction sale. Failure to remit the entire amount of sale price within the stipulated period will result in forfeiture of deposit of 25% of the bid price to the secured creditor and forfeiture of all claims over the property by the purchaser and the property will be resold.

11. The sale certificate will be issued in the name of the successful bidder (purchaser) only, after payment of the entire sale price amount and other taxes/charges, if any.

12. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.

13. The Authorized Officer has the absolute right to accept or reject any bid or postpone or cancel the sale, as the case may be without assigning any reason whatsoever.

14. The property is being sold on **"As is where is", "As is what is" and "Whatever there is"** basis. The Bank has disclosed only the known encumbrances, statutory liabilities, if any,

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as above and it is for the purchaser to make their own independent enquiries at their own costs before participating in the auction.

15. As regards the statutory dues stated above, Bank dues will have priority over statutory dues. Without prejudice to the above, statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.

16. Sale is subject to confirmation by the secured creditor Bank.

17. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation by the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

18. *In compliance with Section 194 IA of the Income Tax Act, 1961 income tax @ 1 % on the Reserve Price shall be deducted and paid under the PAN of the Purchaser. Since the Tax has been calculated only on the Reserve Price, the bidder shall bear the 1 % income tax on the bid multiplier amount and the bank shall not take any responsibility for the same.

*In case of any sale/transfer of immovable property of Rupees Fifty lakhs and above, the transferee has to pay an amount equal to 1 % of the consideration as Income Tax.

19. For verification about the title documents and inspection thereof, the intending bidders may contact Indian Overseas Bank, Balurghat Branch, 341/306, N C Raod, Opp. Balurghat CO-ED College, PO+PS – Balurghat, Dist. – Dakshin Dinajpur during office hours till **25.06.2026, 4:00 P.M.**

20. The intending bidders are advised to read the sale notice, terms and conditions of e-auction, help manual on operational part of e-auction and follow them strictly. In case of any difficulty or assistance is required before or during e-auction process, the bidder may contact authorized representative of e-auction service provider provider **[https:// banknet.in/eauction-psb/bidder-registration](https://banknet.in/eauction-psb/bidder-registration)** (PSB Alliance "BANKNET") details of which are available on the e-Auction portal.

21. Once the e-Auction is closed, successful bidder shall be informed by the above referred service provider through SMS/e-mail in the mobile number/e-mail registered with the service provider. However, the sale is subject to confirmation by the secured creditor.

22. Platform (<https://www.mstcecommerce.com/auctionhome/ibapi>) for e-auction will be provided by service provider M/S MSTC Limited having Registered office at 225-C, A.J.C. Bose Road, Kolkata-700020 (contact Phone & Toll free Numbers 033- 22901004, operation time of Help desk: 8:00 am to 8:00 pm). The intending Bidders /Purchasers are required to participate in the e-auction process at e-auction Service Provider's website provider **[https:// banknet.in/eauction-psb/bidder-registration](https://banknet.in/eauction-psb/bidder-registration)** (PSB Alliance "BANKNET")

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Authorized Officer

PLACE: Balurghat
DATE: 03.06.2026