

INDIAN BANK ZONAL OFFICE KOLKATA CENTRAL, 14 INDIA EXCHANGE PLACE, KOLKATA 700001

NOTICE OF SALE

Branch: PAIKPARA, 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,

M/s Sharma Enterprise , Sri Nirmal Sharma (Proprietor,) Address at 24/6, Shree Gopal Mallick Road, Kolkata- 700057	Sri Nirmal Sharma (Proprietor, Guarantor, Mortgagor) Address at 24/6, Shree Gopal Mallick Road, Kolkata- 700057
Smt. Shefali Sharma (Guarantor, Mortgagor) Address at 24/6, Shree Gopal Mallick Road, Kolkata- 700057	*****

Sub: Loan account – M/s Sharma Enterprise (Proprietor – Sri Nirmal Sharma), Ac. No. 50439415959 CIF- 30225228723, PAIKPARA BRANCH, KOLKATA

M/s Sharma Enterprise (Proprietor – Sri Nirmal Sharma), availed Credit facility/ies from Indian Bank Paikpara Branch, Kolkata, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". M/s Sharma Enterprise (Proprietor – Sri Nirmal Sharma), failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 24.06.2021 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), Guarantor(s). M/s Sharma Enterprise (Proprietor – Sri Nirmal Sharma), liable to the Bank to pay the amount due to the tune Rs.5247295.00 (Rupees Fifty-Two Lakh Forty-Seven Thousand Two Hundred Ninty Five Only) with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 24.06.2021.

As M/s Sharma Enterprise (Proprietor – Sri Nirmal Sharma) failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 27.03.2024 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 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 24.06.2026 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 10.06.2026 to 23.06.2026 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://www.ebkay.in> (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 10.06.2026 to 24.06.2026 from 10.00am 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.

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.

INDIAN BANK, PAIKPARA BRANCH, 54, TALAPARK AVENUE, PAIKPARA, KOLKATA-700037

अधिकृत अधिकारी / Authorised Officer
ब्रंचल कार्यालय, कोलकाता / Zonal Office, Kolkata Central

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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

Details/ Description of Mortgaged Assets	
All that one shop being Shop Room No-9 on the ground floor north side measuring a super built up area 100 sq feet more or less together with common parts and portion & undivided proportionate share or interest along with electric fitting in the land containing an area of 9 cottah 6 chhitaks and 39 sq feet be the same or little more or less situated lying at Mouza- Belghoria police station- Belghoria, JL No-3, RS No-17, Touzi no- 172, Municipal ward no- 14, part of Municipal holding No-12, B.T. Road, Premises No-12, BT road, Khatian No 2393 and 610, Dag No 49,51,50,41,40,48 & 61 within municipal limit of Kamarhati Municipality in the District 24 Praganas North standing in the Name of Smt. Shefali Sharma 24/6 Shree Gopal Mallick Road, Kolkata-700056 .Boundaries: On the North- By partly by premises No. 15 and Premises No. 5, B. T. Road, On the South- By common passage and Petrol Pump, On the East- By remaining portion of Land of Adhir Chandra Das, On the West- By Barrackpore Trunk Road.	
Reserve Price	Rs. 9,00,000.00
EMD	Rs. 90,000.00
Date & Time for e-auction	24.06.2026 from 11.00 am to 5.00 pm
Property ID No	IDIB30225228723
Prior Encumbrance	NOT KNOWN

Property No-02

All that piece or parcel of North facing shop room (inside – Portion) being no.11 on the Ground floor for which total super built up area of 100 sq. ft. Approx. together with the undivided proportionate share of interest in the land measuring 9 cottah 6 chitaks 39 sq.ft. more or less situated at Mouza and P.S. Belghoria , District North 24 Parganas, J.L.No. 3, R.S. No.-17, Touzi No. 172, comprised in part of Dag Nos. 49, 51, 50, 41, 40, 48 and 61 under Khatian No. 2393 and 610 in ward No.14 at holding No. 12, B.T. Road, Kolkata- 700056 Under the limit of Kamarhati Municipality , standing in the name of Mr. Nirmal Sharma. The property is Butted and Bounded By: On the North : By 5' ft wide common corridor , On the South : By Room No. 13, On the East : By Room No. 11/A, On the West : By Room No. 10

Reserve Price	Rs. 9,00,000.00
EMD	Rs. 90,000.00
Date & Time for e-auction	24.06.2026 from 11.00 am to 5.00 pm
Property ID No	IDIB030225228723
Prior Encumbrance	NOT KNOWN

INDIAN BANK, PAIKPARA BRANCH, 54, TALAPARK AVENUE, PAIKPARA, KOLKATA-700037



अधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता मंडल / Zonal Office, Kolkata

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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: 05.06.2026



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अंचल कार्यालय, कोलकाता मध्य / Zonal Office, Kolkata Central