

ANNEXURE VIII

(Sale notice format for Borrower/Guarantor/Mortgagor)

NOTICE OF SALE

Branch: Madhya Bazar Br, Purulia

Notice of sale under Rule9(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. Mrs.Lalita Devi Saw (Borrower/Mortgagor)
Add: Near Petrol Pump, Sankra, Shankara,
Anara Dist: Purulia-723155

Also at: Flat no. T-3, 3rd, MSD Lucky Apartment,
M.N. Chakraborty lane, Munsiffdanga
Dist: Purulia, Pin:723101

2. Mr. Saw Rahul Dilip S/o Dilip Saw (Co-borrower)
Add: Near Petrol Pump, Sankra, Shankara,
Anara Dist: Purulia-723155

Also at: Flat no. T-3, 3rd floor, MSD Lucky Apartment,
M.N. Chakraborty lane, Munsiffdanga
Dist: Purulia, Pin:723101

Subject: Your Home Loan Account no. 7624960892(HBL) with Madhya Bazar Purulia & A/c No. 50524551597(CC) with Jhapra Branch, Indian Bank

Mrs.Lalita Devi Saw (Borrower/Mortgagor), Mr. Saw Rahul Dilip (Co-borrower) availed Housing Loan facility from Indian Bank, Madhya Bazar Branch, Purulia, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Mrs.Lalita Devi Saw and Mr. Saw Rahul Dilip failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 07.01.2025 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 Borrower (s), Guarantor(s) liable to the Bank to pay the amount due to the tune of 27,25,283.87 (Rupees Twenty Seven Lakh Twenty Five Thousand Two Hundred Eighty Three and Eight Seven

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Paisa only) as on 06.01.2025 with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 07.01.2025.

Mrs.Lalita Devi Saw (Borrower/Mortgagor/Proprietor), Mr. Saw Rahul Dilip (Co-borrower) failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 24.03.2025 after complying with all legal formalities.

As per Sec.13 (4) of the Act, Secured Creditor is entitled to affect 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.

The amount due as on 06.01.2025 is **27,25,283.87 (Rupees Twenty Seven Lakh Twenty Five Thousand Two Hundred Eighty Three and Eight Seven Paisa only)** with further interest, costs, other charges and expenses thereon from 07.01.2025

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 08.07 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 **29/06/2026 to 06/07/2026** 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 of e-auction is available in the (<https://baanknet.com>)

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, after completing their eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in **their e-Wallet by 07.07.2026** i.e before the e-Auction Date and time in the portal. The registration and eKYC 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>) (PSB Alliance Pvt. Ltd.) for **depositing in bidders 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**

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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 confirmation of sale 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
Account No. 50143638743 A/c Name- e-auctionEMD Account	Asansol Main Branch- IDIB000A659

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.

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
All that piece and portion of one self contained residential Flat No. T-3 at 3 rd Floor measuring 860.00 sq.ft including super built up area of "MSD LUCKY APARTMENT " A multi storied (B+G+4) residential building at Holding no.683, situated at Mouza : Purulia , JL No: 292/2 ,Mahananda Chakraborty lane,recorded in R.S/L.R Khatian No.1726, R.S/L.R Plot No. 8115,	14,00,000.00	1,40,000.00	08.07.2026, 10.00 am to 6.00 p.m IDIB7624960892	Not Known to bank

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Ward No: 02, Munsiffdanga within Purulia municipality , P S : Purulia Town , Dist Purulia , Pin code 723101, registered vide Deed no. 140205319 for the year 2023 recorded in Book No.- I, Volume No. 1402-2023, Pages from 86287 to 86300, registered at Additional District Sub-Registrar Office of the ADSR-Purulia in the name of Mrs.Lalita Devi Saw.				
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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: Asansol
Date:22.06.2026

कृते इंडियन बैंक
For Indian Bank
प्रधिकृत अधिकारी / Authorised Officer
AUTHORISED OFFICER
Indian Bank