



Zonal Office : Kolkata South
Branch: Garden Reach

Ref No. ZO/Kolsouth/Rec/2026-27/56

Date:02.07.2026

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,

1. Mr. Kartick Singh (Borrower) Address : J-202, Paharpur Road, Garden Reach Kolkata - 700044	2. Mr. Pankaj Prasad Singh (Borrower) Address : J-202, Paharpur Road, Garden Reach Kolkata - 700044
3. Mrs. Annu Singh (Guarantor) W/o - Mr. Kartick Singh Address - N-56, Paharpur Road Garden Reach Kolkata - 700063	4. Mr. Sunil Baidya (Guarantor) S/o - Late B.N. Baidya Address - 54 Kali Pada Mukherjee Road Barisha, Kolkata - 700008

Sub: Loan account – Mr. Kartick Singh & Mr. Pankaj Prasad Singh (A/C No – 50350250732) with Indian Bank, Garden Reach Branch

Mr. Kartick Singh and Mr. Pankaj Prasad Singh availed Housing Loan facility from Indian Bank, Garden Reach Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties Mr. Kartick Singh and Mr. Pankaj Prasad Singh failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 16.08.2022 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) of Mr. Kartick Singh (Borrower) and Mr. Pankaj Prasad Singh(Borrower), Address – J-202, Paharpur Road, Garden Reach, Kolkata – 700044, Mrs. Annu Singh (Guarantor), W/O – Mr. Kartick Singh, Address – N-56, Paharpur Road, Garden Reach and Mr. Sunil Baidya (Guarantor), S/O – Late B.N. Baidya, Address – 54 Kali Pada Mukherjee Road, Barisha, Kolkata - 700008 to pay the amount due to the tune of Rs. 1817457.00 (Rupees Eighteen Lakhs Seventeen Thousand Four Hundred Fifty Seven Only) as on 16.08.2022 with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 16.08.2022.

As Mr. Kartick Singh and Mr. Pankaj Prasad Singh, failed to make payment despite Demand Notice, the Authorised Officer took possession of the schedule mentioned properties under the Act on 21.12.2022 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:

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

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, 30 days notice of intended sale is required to be given and hence we are issuing this notice. The amount due is **Rs. 1817457.00 (Rupees Eighteen Lakhs Seventeen Thousand Four Hundred Fifty Seven Only)** as on **16.08.2022** with further interest, costs, other charges and expenses thereon due to the Indian Bank.

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 **27.07.2026** 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 **04.07.2026 to 26.07.2026 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 can be had on-line from the website (<https://ibapi.in> and www.mstcecommerce.com) and using the provision in the system/software.

The intending Bidders/ Purchasers are requested to register with online portal (<https://www.mstcecommerce.com/auctionhome/ibapi>) 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://www.mstcecommerce.com/auctionhome/ibapi>) 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 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.

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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- 98741049626 A/c Name- Routing Account, Garden Reach Branch	Indian Bank Garden Reach Branch IFSC : IDIB000K752

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.

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 parcel of a self contained residential Flat being Flat No. F4, in Block – "I", Unit No. B on the First Floor at the South-Eastern side measuring super built up area more or less 831.80 Sq.ft consisting of Three Bed Rooms, One Kitchen/Drawing/Dining, One Toilet, One W.C. and One Balcony of the four storied building named ' RUPSA ' constructed on land measuring more or less 2 Bighas 8 Cottahs (3211.59 Sq.ft) more or less situated at mouza-garden Reach, P.S. Metiabruz, Touzi No. 3004, Street No.111, under Khatian No. 20, comprised in Dag Nos. 12, 13, 14, 18, 24, 25 & 26, within the limits of Kolkata Municipal Corporation, under its Ward No.133, being Premises no. N-200, Mudialy Road, Kolkata-700024 vide deed no.160707794 dated : 07.09.2016 recorded in Book no-I, Volume No.	Rs. 2508000.00 (Rupees Twenty Five Lakh Eight Thousand Only)	250800.00 (Rupees Two Lakhs Fifty Thousand Eight Hundred Only)	Date:- 27.07.2026 Time:- 11.00 AM to 4.00 P.M Property ID No.- IDIB50350250732 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

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Zonal Office, Kolkata South



1607-2016, Pages from 249344 to 249407, under the jurisdiction of Addl. District Sub-Registry Office at Behala, in the District South 24 Parganas, in the name of Shri. Kartick Singh & Shri. Pankaj Prasad Singh. Boundary: North: Property of Gupinath Gantait & others South: 12'ft wide KMC Road East: Property of Paul & others West: Land of Debi Hazra and others				
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Bidders are advised to visit the website (www.msicecommerce.com) of our e auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELPDESK No. 033-22901004 and other help line numbers available in service providers help desk. For Registration status with MSTC Ltd and EMD status please contact ibapifin@mstcecommerce.com.

For property details and photograph of the property and auction terms and conditions please visit: ibapifin@mstcecommerce.com. for clarifications related to this portal, please contact help line number „18001025026" and „011-41106131".

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with <https://ibapi.in> and www.msicecommerce.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:02.07.2026

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