

 इंडियन बैंक Indian Bank Ph. No.033-2231 1471 E-Mail: samlkolkata@indianbank.bank.in	 इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD	Stressed Asset Management Large Branch, Kolkata 1 ST Floor, 14, India Exchange Place, Kolkata – 700 001
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Ref No. IB/SAML/KOL/SARFAESI/2026-27/435

Dated: 26.08.2026

NOTICE OF SALE

Branch: SAML KOLKATA
 Phone No: 033- 2231 1471

Notice of sale under Rule 8(6) & 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 D.D. CONSTRUCTION Proprietor-Debasish Ghosh Regd. Office: Narendra Pally PO-Chakdah Dist- Nadia PIN-741222 Controlling Address: 731 JOGENDRA GARDENS FLAT NO-1, ALOKA APPARTMENT KOLKATA-700078	
2. M/S DIACTINIC DEVELOPERS PRIVATE LIMITED Director-Debasish Ghosh & Shamita Ghosh 731 JOGENDRA GARDENS FLAT NO-1, ALOKA APPARTMENT KOLKATA-700078	
3. Sri Debasish Ghosh 731 JOGENDRA GARDENS FLAT NO-1, ALOKA APPARTMENT KOLKATA-700078	4. Mrs. Shamita Ghosh W/O- Sri Debasish Ghosh 731 JOGENDRA GARDENS FLAT NO-1, ALOKA APPARTMENT KOLKATA-700078
5. Sri Debasish Ghosh S/O- Mono Ranjan Ghosh Kasturi Apartment Flat No-302(3 rd Floor) 4, Jahura Bazar Lane, Kolkata-700042	6. Mrs. Shamita Ghosh W/O- Sri Debasish Ghosh Kasturi Apartment Flat No-302(3 rd Floor) 4, Jahura Bazar Lane, Kolkata-700042

Sub: Loan account- M/s D. D. Construction (A/c No- 50014513051, 7088869773 & 7088984208) and Loan account- M/S DIACTINIC DEVELOPERS PRIVATE LIMITED (A/c No- 50402658359, 58004048802, 7130166570, 7130297854 & 7130310785) with Indian Bank, Stressed Asset Management Large Branch, Kolkata



M/s D.D. Construction availed various credit facilities from Indian Bank, KOLKATA DHARMTOLLA STREET BR. (4030) the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". M/s D. D. Construction failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 16.04.2025 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

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, **Sri Debasish Ghosh & Mrs. Shamita Ghosh** liable to the Bank to pay the amount due to the tune of **Rs.7,60,63,829.69 (Rupees Seven Crore Sixty lakh Sixty-Three Thousand Eight Hundred Twenty-Nine and Paise Sixty-Nine Only)** as on **10.04.2025** with further

interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated **16.04.2025**.

As **M/s D. D. Construction** failed to make payment despite Demand Notice, the Authorized Officer took **Symbolic Possession** (since the property is an open land, it is deemed to be in **Physical Possession**) of the schedule mentioned properties under the Act on **17.06.2025** after complying with all legal formalities.

M/S DIACTINIC DEVELOPERS PRIVATE LIMITED availed various credit facilities from **Indian Bank, KOLKATA-DHARMTOLLA STREET BR. (Br. Code-4030)** the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **M/S DIACTINIC DEVELOPERS PRIVATE LIMITED** failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **08.05.2025** 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) **M/S DIACTINIC DEVELOPERS PRIVATE LIMITED, Sri Debasish Ghosh & Mrs. Shamita Ghosh** liable to the Bank to pay the amount due to the tune of **Rs.7,00,95,495 (Rupees Seven Crore Ninety-Five Thousand Four Hundred Ninety-Five Only)** as on **08.05.2025** with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated **08.05.2025**.

M/S DIACTINIC DEVELOPERS PRIVATE LIMITED failed to make payment despite Demand Notice, the Authorized Officer took **Symbolic Possession** (since the property is an open land, it is deemed to be in **Physical Possession**) of the schedule mentioned properties under the Act.

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, 15 days Notice for subsequent 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 15.09.2026 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 **07.09.2026** to **14.09.2026** 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 website (<https://banknet.co>)



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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 **15.09.2026 i.e.** the e-Auction Date and before the e-auction end 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 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
Ac No- 50146027457	SME Finance Branch, Indian Bank
A/c Name- Authorized Officer Indian Bank	IFSC- IDIB000S769

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", "As is what is" and "Whatever there 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 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.

SCHEDULE

The specific details of the assets which are intended to be brought to sale are enumerated hereunder:



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Property:

Details/description of the Immovable Property	All that piece and parcel of Immovable property vacant land situated under Rautari Gram Panchayat, Village- Narendra Pally, Mouza- Uttar Panchpota, J.L.N. 120, Touzi No. 12, R.S Dag No. 119,121,141,144, LR Dag No. 141,143,144,166,169, RS Khatian no. 467,178,214, LR Khatian no. 1563,1564, P.S Chakdaha, District- Nadia in the name of Sri Debasis Ghosh (Proprietor) and his wife Smt. Shamita Ghosh measuring around 1.57 acres, Property owners: Sri Debasis Ghosh and his wife Smt. Shamita Ghosh The property is butted and bounded by: On the North: By Common Passage: On the South: By Gold Mines Industries On the East: By Gold Mines Industries On the West: By NH 34 Road
Encumbrances on above all property/ies if any	Not Known
Reserve Price	** Rs.5,50,00,000 (Rupees Five Crore Fifty Lakh Only)
EMD Amount	Rs.55,00,000.00 (Rupees Fifty Five Lakh Only)
Bid incremental amount	Rs.1,00,000/- (Rupees One Lakh only)
Property ID No.	IDIB30004546757
Date and time of e-auction at the Platform of e-auction Service Provider	Date:- 15.09.2026 Time:- 11.00 AM to 4.00 PM

**** Sale price should be above reserve price.**

The above mentioned property is Mortgaged in Ac- M/s D. D. Construction and Extension in Charge of same property is in Ac-M/S DIACTINIC DEVELOPERS PRIVATE LIMITED

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/>).

पूत इंडियन बैंक / For INDIAN BANK
 इलाहाबाद / ALLAHABAD

 प्राधिकृत अधिकारी / Authorized Officer
 दबावग्रस्त आस्ति प्रबंधन बृहत शाखा
 Stress Asset Management Large Branch
 कोलकाता / Kolkata
 Authorised Officer

Place: Kolkata
 Date: 26.08.2026