

NOTICE OF SALE

Branch: SME Finance Branch Kolkata

Phone No: 03322424091

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. Smt. Sulata Sardar (Borrower / Mortgagor) W/O.Ashok Sardar Rose Garden Apartment, Plot No 25A Flat no S-4 2nd Floor Block No: A Mahatma Gandhi Road, PS Haridevpur Kolkata West Bengal 700063 Also at, 139, Bhattacharjee Para Road, P.O & P.S Thakurpukur Kolkata-700063	2. Smt. Susmita Bhakta (Guarantor) W/O Bapan Bhakta Bhakta Para, Bhetkakhali Nodakhali Bawali South 24 Parganas 743384 Also at, Plot No 25A, Flat no S-4 2nd Floor Block No. A Mahatma Gandhi Road, PS Haridevpur Kolkata West Bengal 700063
---	--

Sub: Your loan Account no. 7607843409 (Home Loan) & 7628386876 (Home Loan Additional Construction) with our Indian bank, SME Finance Branch.

Smt. Sulata Sardar (Borrower / Mortgagor) and Smt. Susmita Bhakta (Guarantor) availed Home Loan facilities from Indian Bank, SME Finance Branch Kolkata, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Smt. Sulata Sardar (Borrower / Mortgagor) and Smt. Susmita Bhakta (Guarantor) failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 17.04.2026 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), Smt. Sulata Sardar (Borrower / Mortgagor) and Smt. Susmita Bhakta (Guarantor) liable to the Bank to pay the amount due to the tune of **Rs. 47,05,921.00/- (Rupees Forty-Seven Lakh Five Thousand Nine Hundred Twenty-One Only)** as on 16.04.2026 with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated 17.04.2026.

As Smt. Sulata Sardar (Borrower / Mortgagor) and Smt. Susmita Bhakta (Guarantor) failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 20.07.2026 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 6 (2) and 8(6) 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 as on 16.04.2026 is **Rs. 47,05,921.00/- (Rupees Forty-Seven Lakh Five Thousand Nine Hundred Twenty-One Only)** with further interest, costs, other charges and expenses thereon from 17.04.2026.

Please take note that this is notice of 30 days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 30 days.

The date of sale is fixed as 28.09.2026 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 12.09.2026 to 27.09.2026 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 Tender/bid Form with the Terms and conditions can be had on-line from the website (<https://baanknet.com>) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website **from 12.09.2026 to 28.09.2026 From 10.00 am to 5.00 pm.**

The intending Bidders/ Purchasers are requested to register with online portal (<https://baanknet.com>) 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 by 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.

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.

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 (Rs.)	EMD (Rs.)	Date, Time for e-auction and Property ID No. Bid Increment Amount	Prior Encumbrance
All that self-contained Flat No. S-4, Second Floor in the Block no-A, in the South-West facing of the said G+3 storied building measuring super built up area 1202 Sq Ft. building known as "Rose Garden" consisting of 3 (Three) Bed Rooms, One (1) living cum dining, Two (2) toilets, One (1) kitchen, & One (1) Verandah, with Covered Car Parking Space no. 04, Block-A, at ground floor, measuring an area of 120 sq ft lying and situated at Mouza Purba Barisha, P.S Thakurpukur at present Haridevpur, comprised in Dag No 2097 R.S Khatian No 311, J.L.NO 23, Touzi No Pargana Khaspur, Mouza Purba Barisha, A.D S.R Behala within the limits of KMC under ward no. 124, Premises No. 25A, Mahatma Gandhi Road, Kolkata 700063, District South 24 Parganas. Boundaries of the property. North — By Land and house of Sri Anjan Mondal & Swapan Mistry South — By 8'wide private road thereafter land of Sri Tarun Mitra & Ors. East - By 12' wide KMC Road West — By land of Sri Tapash Adhikary & Land of KMC.	45,15,000.00 (Rupees Forty-Five Lakh Fifteen Thousand Only)	4,51,500.00 (Rupees Four Lakh Fifty-One Thousand Five Hundred Only)	Date of auction: 28.09.2026 Time of auction: 11:00 to 17:00 Prop Id: IDIB7607843409 Bid Increment Amount: Rs. 10,000.00 (Rupees Ten Thousand Only)	Not Known

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 and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Pvt. Ltd, please contact support.BAANKNET@psballiance.com and for 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 help desk number 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

AUTHORISED OFFICER

Date: 18.08.2026