

 इंडियन बैंक Indian Bank आपका अपना बैंक, हर कदम आपके साथ Your Own Bank, Always With You	मंडलीय कार्यालय कोलकाता / ZO KOLKATA CENTRAL इंडियन बैंक Indian Bank 2nd/ 3rd Floor, 14, India Exchange Place ,Kolkata, West Bengal – 700 001
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NOTICE OF SALE

Branch: Southern Avenue, KOLKATA

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,

SI No	Name of the Borrower/ Guarantor & Address	Designation
1	Sri Amitava Ray, Address: - 112 Baikunthapur, Nalpurkurpar, Bansberia, Chinsurah, Magra, Hoogly, Pin- 712503 Address: - Flat No 2B. 2nd Floor in Block A, Premises no 237, Ward No 100 of KMC, NSC Bose Road, P.O.Naktala, PS Jadavpur now Netaji Nagar, Kolkata-700047 District –South 24 Parganas	Borrower cum Mortgagor
2.	Smt. Kuheli Ray, W/o Sri. Amitava Ray Address: - 112 Baikunthapur, Nalpurkurpar, Bansberia, Chinsurah, Magra, Hoogly, Pin- 712503 Address:- Flat No 2B. 2nd Floor in Block A ,Premises no 237, Ward No 100 of KMC , NSC Bose Road, P.O.Naktala, PS Jadavpur now Netaji Nagar, Kolkata-700047 District –South 24 Parganas	Guarantor

Sub>Your Home Loan Account No- 7722981163 in the name of Sri Amitava Ray and Smt. Kuheli Ray with Indian Bank, Russell Street Branch, 5B Russell Street, Park Street Area Kolkata- 700071

Mr. Amitava Roy and Mrs. Kuheli Roy availed credit Facility/ies from Indian Bank, Russel Street Branch, Kolkata, the repayment of which is secured by Mortgage /creation of security interest of schedule mentioned properties hereinafter referred to as “the Properties”. **Mr. Amitava Roy (Borrower) & Mrs. Kuheli Roy (Borrower)** failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 13/04/2026 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), **Mr. Amitava Roy (Borrower) & Mrs. Kuheli Roy (Borrower)**, Guarantor being the borrower/ Guarantor *liable* to the Bank to pay the amount due to the tune **Rs.43,17,456.00/- (Rupees Forty-Three Lakhs Seventeen Thousand Four Hundred Fifty-Six Only)** with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 13/04/2026

As **Mr. Amitava Roy and Mrs. Kuheli Roy being** the Borrower / Guarantor failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 04/07/2026 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 03/08/2026 is **Rs. 44,24,732.00 (Rupees Forty-Four Lakh Twenty-Four Thousand Seven Hundred Thirty-Two Only)** plus interest, cost & charges w.e.f 04/08/2026.

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.

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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 08/09/2026 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 Tender/bid Form with the Terms and conditions can be had on-line from the website (<https://baanknet.com> (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 11/09/2026 to 14/09/2026 from 10.00am to 7.00 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.

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)

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SCHEDULE

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

Mortgaged assets: - CERSAI ASSET ID: 200079723644: SECURITY INTEREST ID:400078077957

All that piece and parcel of Residential Flat No 2B. measuring super built up area 1350 sqft on 2nd Floor in Block A and one open car parking space measuring 135 sqft on ground floor of G+5 building together with undivided proportionate share of land and building at mouza Naktala JL No 32, Touzi No 56, Khatian No 199 & 278 Dag No 86, 82 and 214 Premises no 237, Ward No 100 of KMC , NSC Bose Road, P.O.Naktala, PS Jadavpur now Netaji Nagar, Kolkata-700047 District –South 24 Parganas vide Sale Deed No 02886/24, I-1603/24 Dated 23.02.2024, District Sub Registrar-III, Alipore,South 24 Parganas registered in Book-I, Volume No 1603-2024, Pages from 91537 to 91560 being No. 160302886 for the year 2024

Bounded

North by – Netaji Subhas Chandra Bose Road,
South by Tolly Canal, Metro Railway,
East by 12 feet wide common passage
and West by TODI Residential Complex, House of D Ghosh and UCO Bank

Property stands in the name of Sri Amitava Ray

Reserve Price	Rs.67,25,000.00
EMD	Rs.6,72,500.00
Date & Time for e-auction	15/09/2026 from 11.00 am to 5.00 pm
Property ID	IDIB07722981163
Prior Encumbrance	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, 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>

AUTHORISED OFFICER

Date: 03.08.2026