इण्डियन ओवरसीज़ बैंक
ইন্ডিয়ান ওভারসীজ ব্যাঙ্ক
Indian Overseas Bank
Tollygunge Branch
5, Deshpran Sashmal Road Tollygunge, Kolkata 700033
Mobile -9150051982 **ई मेल-e-mail:iob1982@iob.in**

Date: 07.09.2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
Under Provision to Rule 8(6) of Security Interest (Enforcement) Rules 2002

To,

Mrs. Banashree Halder & Mr. Dipak Halder

Communication Address: Ground Floor, Flat No. G - 1,
91/9A, Kabi Sekhar Kalidas Roy Sarani
P.S. Charu Market, Ward No. 81
Kolkata - 700 033

Permanent Address: Ground Floor, Flat No. G - 1,
91/9A, Kabi Sekhar Kalidas Roy Sarani
P.S. Charu Market, Ward No. 81
Kolkata - 700 033

Office Address: Ground Floor, Flat No. G - 1,
91/9A, Kabi Sekhar Kalidas Roy Sarani
P.S. Charu Market, Ward No. 81
Kolkata - 700 033

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8(6) of the Security Interest & Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Mortgagor(s), Co-Mortgagor(s) and Guarantor(s) **MRS. BANASHREE HALDER** of that the below described immovable properties mortgaged/charged to the Secured Creditor , the **constructive possession** of which has been taken by the Authorized Officer of INDIAN OVERSEAS BANK , Secured Creditor , will be sold on **24.09.2026**, **" As is where is " ," As is what is " , and "Whatever there is "** for recovery of **Rs.20,50,679.37 /-(Rupees Twenty Lakhs Fifty Thousand Six Hundred Seventy Nine and Paise Thirty Seven Only)** + interest upto date as on 19.05.2025 along with further interest and cost, due to the INDIAN OVERSEAS BANK ,Secured Creditor from Borrower Mortgagors/ Guarantors **MRS. BANASHREE HALDER** .

(Reserve Price, Earnest Money Deposit with short description of the immovable property with known encumbrances, if any)

Nature of security	Particulars of securities	Reserve Price	Earnest Money Deposit
Immovable property	All that piece and parcel of Residential FLAT on the Northern side of the Ground Floor measuring carpet area 435 sq.ft. be the same a little more or less consisting of One Bed Rood, One Drawing cum Dinning with One Kitchen and Two Bathrooms in the G+3 storied building along with common facilities, utilities civic amenities as to be provided in the newly constructed building with common roof right and lift facility, the said building is lying and situated at the Municipal Premises No. 91/9A, Kabisekhar Kalidas Roy Road (formerly known as Premises No. 91/9A, Tollygunge Road), P.O. Tollygunge, under Police Station - Charu Market, Kolkata - 700 033, District - South 24 Parganas, W.B. within the limits of the KMC Ward 81, 24 Parganas, West Bengal. Owner: **(Mrs. BANASHREE HALDER & Mr. DIPAK HALDER)**	Rs. 21,97,800/-	Rs. 2,19,780/-

Note : As per rule 3 (5) of Security Interest (Enforcement) rules ,2002 ,we hereby draw your kind attention to the provisions of section 13 (8) of the SARFAESI Act, under which the Borrower has the right to redeem the "Secured Assets" by tendering the amount of dues of the secured creditor at any time before the date of publication of notice for public auction from public for transfer by way of sale " As is where is" ,As is what is, whatever there is and without Recourse. The borrower, Mortgager and guarantors are therefore, requested to pay the entire amount due together with accrued interest, costs and charges, expenses thereon and redeem the secured assets before the date of publication of notice as stated herein.

The right of redemption under section 13(8) of the SARFAESI Act can only be exercised before the public auction commences and not thereafter.

For detailed terms and conditions of the sale, please refer to the link provided in Indian Overseas Bank, Secured Creditor's website i.e. **https://www.baanknrt.com.in (web portal of e-auction of service provider)**

Date: 07/09/2026
Place: Kolkata

Authorized Officer

INDIAN OVERSEAS BANK
Park Branch

This NOTICE is 30 (Thirty) days' notice to the Borrower/Mortgagor(S)/Co-borrower (S) of the above said loan account pursuant to Rule 8(6) of Security Interest (Enforcement) Rules, 2002, regarding to holding of auction sale on the above-mentioned date and place."

Encl. 1) E-Auction notice containing terms and conditions
2) Proposed Paper publication of E-Auction Notice.

इण्डियन ओवरसीज़ बैंक
ইন্ডিয়ান ওভারসীজ ব্যাঙ্ক
Indian Overseas Bank
Tollygunge Branch
5, Deshpran Sashmal Road, Tollygunge, Kolkata
-Mobile9150051982 ई मेल-e-mail:iob1982@iob.in Date- 07/09/2026

E-AUCTION SALE NOTICE

SALE OF IMMOVABLE PROPERTY MORTGAGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

Whereas **MRS. BANASHREE HALDER & MR.DIPAK HALDER** has borrowed monies from Indian Overseas Bank against the mortgage of the immovable properties more fully described in the schedule hereunder and on upon classification of the account as NPA, the Bank has issued a demand notice under Section 13(2) of the SARFAESI Act, 2002 (Act) on 19.05.2025 calling upon the **MRS. BANASHREE HALDER & MR.DIPAK HALDER** to pay the amount due to the Bank, being Rs.20,50,679.37 (Rupees Twenty Lakh Fifty Thousand Six Hundred Seventy Nine and Paise Thirty Seven Only) payable together with further interest at contractual rates and rests along with costs, charges etc till date of repayment within 60 days from the date of receipt of the said notice.

Whereas the borrowers & guarantors having failed to pay the amount dues in full to the Bank as called for in the said demand notice, the Bank has taken possession of the secured assets more fully described in the schedule hereunder on 18.09.2025 under Section 13 (4) of the Act with the right to sell the same in **"As is where is" "As is what is "and " whatever there is "** basis under Section13(4) of the Act read with Rules 8 &9 of the Security interest (Enforcement) Rules, 2002 for realization of Bank's dues. The dues to the Bank as on the date of taking possession was intimated as Rs.20,95,403.23 (Rupees Twenty Lakh Ninety Five Thousand Four Hundred Three and paise Twenty Three Only)as on 31.08.2025 payable together with further interest at contractual rates and rests along with costs, charges etc. till date of repayment, after reckoning repayments, if any, since the date mentioned in the demand notice.

The dues of the borrower as on 07.09.2026 works out to Rs.22,88,208.04 (Rupees Twenty-Two Lakhs Eighty-Eight Thousand Two Hundred Eight and Paise Four Only) along with further interest and cost. The undersigned in exercise of the powers conferred under Sec 13(4) of the said Act proposes to realize the Bank's dues by sale of the under mentioned properties.

SCHEDULE OF PROPERTY:

SL No.	Particulars of securities	Boundaries
1	All that piece and parcel of Residential FLAT on the Northern side of the Ground Floor measuring carpet area 435 sq.ft. be the same a little more or less consisting of One Bed Rood, One Drawing cum Dinning with One Kitchen and Two Bathrooms in the G+3 storied building along with common facilities, utilities civic amenities as to be provided in the newly constructed building with common roof right and lift facility, the said building is lying and situated at the Municipal Premises No. 91/9A, Kabisekhar Kalidas Roy Road (formerly known as Premises No. 91/9A, Tollygunge Road), P.O. Tollygunge, under Police Station - Charu Market, Kolkata - 700 033, District - South 24 Parganas, W.B. within the limits of the KMC Ward 81, 24 Parganas, West Bengal. Owner: **(Mrs. BANASHREE HALDER & Mr. DIPAK HALDER)**	Boundary: On the North by: Premises No. 11A, Kabisekhar Kalidas Roy Sarani On the South by: KMC Road On the East by: Premises No. 91/9, Kabisekhar Kalidas Roy Sarani On the West by: Premises NO. 10A, Kabisekhar Kalidas Roy Sarani

Note : As per rule 3 (5) of Security Interest (Enforcement) rules ,2002 ,we hereby draw your kind attention to the provisions of section 13 (8) of the SARFAESI Act, under which the Borrower has the right to redeem the "Secured Assets" by tendering the amount of dues of the secured creditor at any time before the date of publication of notice for public auction from public for transfer by way of sale " As is where is" ,As is what is, whatever there is and without Recourse. The borrower, Mortgager and guarantors are therefore, requested to pay the entire amount due together with accrued interest, costs and charges, expenses thereon and redeem the secured assets before the date of publication of notice as stated herein.

The right of redemption under section 13(8) of the SARFAESI Act can only be exercised before the public auction commences and not thereafter.

Date of paper Publication	**09.09.2026**
Date and time of e-auction	**On 24.09.2026 between 11.00 A.M to 02.30 P.M. (time) with auto extension of 10 minutes each till sale is completed.**
Reserve Price	Rs.21,97,800/-
Earnest Money Deposit	Rs.2,19,780/-
EMD Remittance	Earnest Money Deposit (EMD) to be transferred/deposited by bidders in his/her/their own wallet on the e-auction site **https://www.baanknrt.com.in (web portal of e-auction of service provider)** means of RTGS/NEFT, for bid Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. Bids without EMD will be rejected summarily. The Earnest Money Deposited shall not bear any interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.

Bid Multiplier	Rs.50,000/- (the amount in multiples of which the bid is to be increased)
Inspection of property	20.09.2026 to 22.09.2026
Submission of online application for bid with EMD	21.09.2026 onwards
Last date for submission of online application for BID with EMD	**23.09.2026**
Known Encumbrance if any	NIL
Possession	Constructive
*Outstanding dues – Not Known of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc.)	Not Known (Bidders are advised to ascertain the Statutory liabilities. Statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard. Bidder must independently verify all liabilities associated with the property)

This NOTICE is 30 (Thirty) days' notice to the Borrower/Mortgagor(S)/Co-borrower (S) of the above said loan account pursuant to Rule 8(6) of Security Interest (Enforcement) Rules, 2002, regarding to holding of auction sale on the above-mentioned date and place."

Encl 1) Proposed Paper publication of E-Auction Notice.

Terms and Conditions

1. The property will be sold by e-auction through the Bank's approved service **https://ebkray.in** under the supervision of the Authorized Officer of the Bank. Notice of sale shall also be uploaded in IOB intranet, iob.in and in htts://publishtenders.gov.in
2. The intending Bidders /Purchasers are requested to register on portal https://www.baanknet.com.in using their mobile number and email-id. Further, they are requested to upload requisite KYC documents.
3. Bids in the prescribed formats shall **https://www.baanknet.com.in (web portal of e-auction of service provider)** using along with the EMD & scanned copy of KYC documents including photo, PAN Card & address proof to the service provider and the Authorized Officer before **17.00 hours on 23.09.2026.**
4. The EMD and other deposits shall be remitted through EFT / NEFT / RTGS to the Bank account as specified above and the amount of EMD paid by the interested bidder shall carry no interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.
5. Bids without EMD shall be rejected summarily.
6. Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding will initially be for a period of 150 Minutes with auto extension time of 10 minutes each till the sale is concluded.
7. The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorised Officer shall deposit 25% of the sale price (inclusive of the EMD) immediately on the same day and not later than the next working day. The balance amount of sale price shall be paid within 15 days from the date of confirmation of auction sale. Failure to remit the entire amount of sale price within the stipulated period

will result in forfeiture of deposit of 25% of the bid price to the secured creditor and forfeiture of all claims over the property by the purchaser and the property will be resold.
8. The sale certificate will be issued in the name of the purchaser only, after payment of the entire sale price amount and other taxes/charges, if any.
9. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.
10. The Authorized Officer has the absolute right to accept or reject any bid or postpone or cancel the sale, as the case may be without assigning any reason whatsoever.
11. The property is being sold on **"as is where is", "as is what is"and"whatever there is** "basis. The Bank has disclosed only the known encumbrances, statutory liabilities, if any, as above and it is for the purchaser to make their own independent enquiries at their own costs before participating in the auction.
12. As regards the Statutory dues stated above, Bank dues will have priority over statutory dues. Without prejudice to the above, statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.
13. Sale is subject to confirmation by the secured creditor.
14. The unsuccessful bidder/s will take up with M/S ebkray personally for remittance of EMD amount. Bank shall not be liable for any remittance of EMD amount of unsuccessful bidders.
15. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation by the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
16. * In compliance with Section 194 IA of the Income tax Act, 1961 income tax @ 1% on the Reserve Price shall be deducted by **https://www.baanknet.com.in** and paid under the PAN Number of the Purchaser. Since the Tax has been calculated only on the Reserve Price, the bidder shall bear the 1% income tax on the bid multiplier amount and the Bank shall not take any responsibility for the same.
*In case of any sale / transfer of immovable property of Rupees Fifty lakhs and above, the transferee has to pay an amount equal to 1% of the consideration as Income Tax.

For further details regarding inspection of property / e-auction, the intending bidders may contact the Branch Manager, Mrs. Rashmi Ranjan, Mobile No. **9150051982** , Indian Overseas Bank Tollygunge Branch, 5 Deshpran Sashmal Road, Tollygunge , Kolkata – 700033.

Place: Kolkata

Authorized Officer

Date: 07.09.2026

इण्डियन ओवरसीज़ बैंक

ইন্ডিয়ান ওভারসীজ ব্যাঙ্ক

Indian Overseas Bank
Tollygunge Branch
5, Deshpran Sashmal Road, Tollygunge, Kolkata 700033
-Mobile9150051982 **ई मेल-e-mail:iob1982@iob.in**

Date- 07.09.2026

PUBLIC NOTICE FOR E- AUCTION FOR SALE OF IMMOVABLE PROPERTIES

Sale of immovable property/ies mortgaged to Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No.54 of 2002) whereas, the Authorized Officer of **Indian Overseas Bank** has taken constructive possession of the following property pursuant to the notice issued under Section 13(2) of the Security Interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on "**As is where is basis", "As is what is basis" and "Whatever there is"** for realization of Bank's dues plus interest & costs as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act proposes to realize the Bank's dues by sale of the said property. The sale will be done by the undersigned through e auction platform provided at the Web Portal **https://www.baanknet.com.in**

Name & address of the Mortgagors/ Guarantor of Mrs. Banashree Halder

Name
MRS. BANASHREE HALDER & MR. DIPAK HALDER **Communication Address**: Ground Floor, Flat No. G - 1, 91/9A, Kabi Sekhar Kalidas Roy Sarani P.S. Charu Market, Ward No. 81 Kolkata - 700 033 **Permanent Address**: Ground Floor, Flat No. G - 1, 91/9A, Kabi Sekhar Kalidas Roy Sarani P.S. Charu Market, Ward No. 81 Kolkata - 700 033, **Office Address**: Ground Floor, Flat No. G - 1, 91/9A, Kabi Sekhar Kalidas Roy Sarani P.S. Charu Market, Ward No. 81 Kolkata - 700 033

3. Date of NPA: 04.05.2025
4. Date of Demand notice: 19.05.2025

5. Dues claimed in Demand Notice: Rs. 20,50,679.37 as on 19.05.2025 with further interest & costs
6. Date of possession notice: 18.09.2025
7. Dues claimed in Possession Notice: Rs.20,95,403.23 as on 18.09.2025 with further interest & costs
8. Possession – Constructive

***Outstanding dues -- Not Known of Local Self Government (Property Tax, Water Sewerage, Electricity Bills etc.). The bidder must independently verify all liabilities associated with the property.**

DESCRIPTION OF THE IMMOVABLE PROPERTY:

SL No	Particulars of securities	Boundaries
1	All that piece and parcel of Residential FLAT on the Northern side of the Ground Floor measuring carpet area 435 sq.ft. be the same a little more or less consisting of One Bed Rood, One Drawing cum Dinning with One Kitchen and Two Bathrooms in the G+3 storied building along with common facilities, utilities civic amenities as to be provided in the newly constructed building with common roof right and lift facility, the said building is lying and situated at the Municipal Premises No. 91/9A, Kabisekhar Kalidas Roy Road (formerly known as Premises No. 91/9A, Tollygunge Road), P.O. Tollygunge, under Police Station - Charu Market, Kolkata - 700 033, District - South 24 Parganas, W.B. within the limits of the KMC Ward 81, 24 Parganas, West Bengal. Owner: **(Mrs. BANASHREE HALDER & Mr. DIPAK HALDER)**	Boundary: On the North by: Premises No. 11A, Kabisekhar Kalidas Roy Sarani On the South by: KMC Road On the East by: Premises No. 91/9, Kabisekhar Kalidas Roy Sarani On the West by: Premises NO. 10A, Kabisekhar Kalidas Roy Sarani

Note : As per rule 3 (5) of Security Interest (Enforcement) rules ,2002 ,we hereby draw your kind attention to the provisions of section 13 (8) of the SARFAESI Act, under which the Borrower has the right to redeem the "Secured Assets" by tendering the amount of dues of the secured creditor at any time before the date of publication of notice for public auction from public for transfer by way of sale " As is where is" ,As is what is, whatever there is and without Recourse. The borrower, Mortgager and guarantors are therefore, requested to pay the entire amount due together with accrued interest, costs and charges, expenses thereon and redeem the secured assets before the date of publication of notice as stated herein.

The right of redemption under section 13(8) of the SARFAESI Act can only be exercised before the public auction commences and not thereafter.

Reserve price: Rs.21,97,800/-
Date & Time of auction: On 24.09.2026 from 11.00 A.M to 02.30 P.M
EMD: Rs.2,19,780/-
Bid increase amount: Rs.50,000/-
Auto extension time: 10 minutes
Known Encumbrance if any: NIL
Inspection Date & Time: 20.09.2026 to 22.09.2026.

***Bank's dues have priority over the statutory dues**
For terms and conditions please visit:

https://www.iob.in/e-Auctions.aspx
https://www.baanknet.com.in (web portal of e-auction of service provider)

Date: 07.09.2026

Authorized Officer

Place: Kolkata