बैंक ऑफ़ इंडिया
Bank of India BOI
Relationship beyond Banking

BANK OF INDIA
ASSET RECOVERY DEPARTMENT
KOLKATA ZONAL OFFICE
5, BTM Sarani, Kolkata-700001, Ph. No.033-2210-7448

MEGA E-AUCTION TO BE HELD ON 12.11.2026

PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES MORTGAGED TO THE BANK

Whereas, the Authorized Officer of Bank of India under the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 (54 of 2002) & in exercise of powers conferred under Section 13(12) read with rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice, to borrowers and Authorized Officer has taken possession of the properties described herein below. Offers are invited by the Authorized Officer under sub-rule 5 & 6 of rule 8 of the said Act by holding e-auction on the date, place and time mentioned. Public at large and borrowers and guarantors in general are being informed hereby that E-auction under SARFAESI Act in respect of under noted properties will be conducted for sale on the terms & conditions presented in the Security Interest (Enforcement) Rules 2002 and to the following conditions for realization of the Debts due to the Bank.

Name & Address of Borrowers / Guarantors with Branch Name	Description of the Property	Secured debt / Amount due (In Rs.)	Date of Demand Notice & Date of Possession	Reserve Price (In Rs.) & Earnest Money Deposit (EMD, In Rs.)
BELIAGHATA Branch **Telephone No: +917439068800** **Account Name: Mr. Kartik Sen** **Guarantor: Mr. Rajasree Sen** **Add:** Vill Kapileshwar, Po Barajaguli, Nadia, WB-741221	EQM of residential flat admeasuring about 755 sqft (Carpet area) consisting of 3 bed rooms, 1 drawing , 2 kitchen, 2 balcony & 2 toilets lying at 2nd floor of Baisakhi Apartment, situated at Mouza- Bhatra, Holding No- 115/1, RBC Road, Milan pally (Khudiram Colony), RS Dag No- 420, CS Khatian NO-13, RS Khatian No- 400/1, RS Dag No-224, JL No- 38, Touzi No- 146, PS- Barasat, Kolkata- 700124 under ward no- 26, Barasat Municipality.	**Rs.22,16,155.94** as on 23.10.2026 with further interest & charges w.e.f interest ceased date	02.01.2024 & 18.03.2024 (Symbolic Possession)	**Rs.18,68,000/- & Rs.1,86,800/-**
BHANGORE BIJOYGANJ Branch **Telephone No: +919958616706** **Account Name: Mr. Biswajit Ghosh** **Guarantor: Mr. Gourab Biswas** **Add:** Vill Panpukur, PO Bhangore Bijoyganj, WB-743502	EQM of double storied residential house with bastu land measuring about 1.67 decimal admeasuring plinth area of both Ground floor & 1st floor 708 sqft more or less in Dag No 898, Khatian No 1103 (at present LR Khatian No 2200) in Dag No 901 under same khatian totaling to land measuring about 3.34 decimal or 2 cottahs more or less along with one storied residential building thereon situated at Mouza- Panapukur, PS Kashipur, JL No 90 under Bhogali 2 GP, Dist South 24 PGS.	**Rs.8,72,179.92** as on 23.10.2026 with further interest & charges w.e.f interest ceased date	17.04.2019 & 20.09.2022 (Symbolic Possession)	**Rs.14,45,000/- & Rs.1,44,500/-**
CIT NEW ROAD Branch **Telephone No: +919123320972** **Account Name: Mr. Dipak Chandra Biswas** **Co-Borrower: Mrs. Pampa Biswas** **Add:** Tripura Sundari Road, Boral, Rajpur Sonarpur (M), South 24 PGS, WB-700154	EQM of residential flat no 101 on Ground floor admeasuring built up area 320 sqft in a G+2 storied building in Block A3 of "Vicky Housing Complex" situated at Holding No 116, Ward No 1 of Madhyamgram Municipality, Mollapara road, PS- Barasat now Madhyamgram, Dist- North 24 PGS, Kolkata- 700125.	**Rs.9,99,920.80** as on 23.10.2026 with further interest & charges w.e.f interest ceased date	22.07.2024 & 09.01.2026 (Physical Possession)	**Rs.9,03,000/- & Rs.90,300/-**
CIT NEW ROAD Branch **Telephone No: +919123320972** **Account Name: Mr. Palash Rath** **Add:** 44/1, Kabi Madhusudan Dutt Road, Durgabari, Kolkata- 700028	EQM of residential flat no 74 on 2nd floor admeasuring built up area 320 sqft in a G+2 storied building in Block A1 of "Vicky Housing Complex" situated at Holding No 116, Ward No 1 of Madhyamgram Municipality, Mollapara road, PS- Barasat now Madhyamgram, Dist- North 24 PGS, Kolkata- 700125	**Rs.10,17,856.00** as on 23.10.2026 with further interest & charges w.e.f interest ceased date	10.12.2024 & 09.01.2026 (Physical Possession)	**Rs.9,03,000/- & Rs.90,300/-**
CIT NEW ROAD Branch **Telephone No: +919123320972** **Account Name: Mr. Shibsankar Halder** **Add:** Mariyampara, Begopara, Dayabari, Nadia, Pin- 741256	EQM of residential flat no 102 at the middle of western side of Ground floor of three storied building/ block –A3 admeasuring 400 sqft Super built up area (more or less) commonly named "Vicky Housing Complex" situated at holding no- 116, Mollapara Road, PO- Kazipara, PS- Madhyamgram (previously Barasat), Kolkata-700125 near Molapara Masjid and Saraswati press unit-II within municipal limit ward no- 01, Madhyamgram Municipality, District- North 24 PGS.	**Rs.9,17,800.00** as on 23.10.2026 with further interest & charges w.e.f interest ceased date	22.07.2024 & 09.01.2026 (Physical Possession)	**Rs.9,03,000/- & Rs.90,300/-**
CIT NEW ROAD Branch **Telephone No: +919123320972** **Account Name: Mr. Atanu Chakraborty** **Guarantor: Mrs. Sikha Chakraborty** **Add:** Aishwarya Apartment, Flat No 2B, Pulia Pally, Kolkata- 700081, WB	EQM of residential flat no 104 on Ground floor admeasuring built up area 320 sqft in a G+2 storied building in Block A3 of "Vicky Housing Complex" situated at Holding No 116, Ward No 1 of Madhyamgram Municipality, Mollapara road, PS- Barasat now Madhyamgram, Dist- North 24 PGS, Kolkata- 700125	**Rs.9,86,777.96** as on 23.10.2026 with further interest & charges w.e.f interest ceased date	22.07.2024 & 12.12.2025 (Physical Possession)	**Rs.9,03,000/- & Rs.90,300/-**
CIT NEW ROAD Branch **Telephone No: +919123320972** **Account Name: Mr. Shyam Sardar** **Add:** BL Mukherjee Road, Nimta, WB- 700049	EQM of residential flat no 68 on 2nd floor admeasuring built up area 320 sqft in a G+2 storied building in Block A2 of "Vicky Housing Complex" situated at Holding No 116, Ward No 1 of Madhyamgram Municipality, Mollapara road, PS- Barasat now Madhyamgram, Dist- North 24 PGS, Kolkata- 700125	**Rs.10,19,125.80** as on 23.10.2026 with further interest & charges w.e.f interest ceased date	13.08.2024 & 03.06.2026 (Physical Possession)	**Rs.9,03,000/- & Rs.90,300/-**
DHARAMTOLLA STREET Branch **Telephone No: +919433377869** **Account Name: Mr. Sajid Husen** **Co-Borrower: Mrs. Rubana Parveen** **Add:** Hatiara, Ishan Pally, PS- New Town, Rajarhat, Gopalpur, Pin-700157	EQM of residential flat no C3 on the 3rd floor northern side of G+4 storied residential building known as "Modina Tower" situated at Holding No AS/50/BLN/14-15, BR-N Hatiara, PS New Town (previously Rajarhat), Kolkata- 700157, Mouza- Hatiara, JL No-14 , RS & LR Dag N- 1404, LR Khatian No- 14241, 14238, 17149 & 14239, Re Su No 188, Touzi No 3 160 & 162 under Bidhan Nagar Municipal Corporation , Ward No 13 (previously Rajarhat Gopalpur Municipality , Ward No- 19), Dist 24 PGS (N), ADSR- Rajarhat (Formerly Bidhannagar Salt Lake City).	**Rs.12,85,374.90** as on 23.10.2026 with further interest & charges w.e.f interest ceased date	02.01.2024 & 22.11.2024 (Symbolic Possession)	**Rs.20,70,000/- & Rs.2,07,000/-**
DHARAMTOLLA STREET Branch **Telephone No: +919433377869** **Account Name: Mr. Sanjay Rajbhar** **Co-Borrower: Mrs. Rubana Parveen** **Add:** FL 3 A, 3rd Floor, PO+PS- Dumdum, Narasingha Avenue, North 24 PGS, Pin- 700074	EQM of residential flat no 3A on 3rd floor of (G+IV) storied building situated at premises no 3A, Narasingha Avenue, situated at South Dumdum Municipality, Ward No 08, JL No 19, RS No 237, Touzi No 1070/2834, Dag No 489/734, RS Khatian No 367, LR Khatian No 175, Dag No 488,489,490, PO & PS- Dumdum, Kolkata- 700074.	**Rs.23,64,368.88** as on 23.10.2026 with further interest & charges w.e.f interest ceased date	30.04.2024 & 22.11.2024 (Symbolic Possession)	**Rs.20,75,000/- & Rs.2,07,500/-**
DHARAMTOLLA STREET Branch **Telephone No: +919433377869** **Account Name: M/s Gupta Enterprise** **Proprietor: Mr. Raju Kumar Gupta** **Guarantor: Mrs. Manju Gupta** **Add:** Laxmi Niketan, 1st floor, Flat No 1A, 161/1, Naskarpara Road, Howrah, Pin- 711107	EQM of residential Flat No 1A admeasuring SBU 765 sqft (more or less), on the 1st floor of a three storied residential building name as "Laxmi Niketan" situated at Holding No 161/1, Naskarpara Road, PO Ghusuri, Mouza & PS Malipanchghara, Dist Howrah, Pin- 711107, Ward No 03 under Howrah Municipal Corporation.	**Rs.21,28,757.19** as on 23.10.2026 with further interest & charges w.e.f interest ceased date	04.10.2015 & 16.02.2016 (Symbolic Possession)	**Rs.20,18,000/- & Rs.2,01,800/-**
RASH BEHARI AVNEUE Branch **Telephone No: +919973440906** **Account Name: M/s Maa Mansha Builders & Developers** **Proprietor & Guarantor: Mr. Suresh Das** **Add:** 147 GT Road Pally Howrah, WB- 711201	EQM of property/land with the five storied (G+4) residential cum commercial RCC framed structure building named "Sun's Rays Palace" which is under construction admeasuring Plinth area Ground floor 683.651 sqmt, 1st floor to 4th floor 775.887 sqmt, Total floor area (Block A) excluding stairhead & lift machine room 3787.199 sqmt (more or less), including stairhead & lift machine room 3849.779 sqmt or 41423 sqft (more or less) situated at Deshbandhu Sarani, Mouza- Bally, near Tarun Sangha Club within the limits of Nischinda Gram Panchayet, PS- Nischinda, Dist Howrah, Pin- 711227.	**Rs.3,46,75,258.85** as on 23.10.2026 with further interest & charges w.e.f interest ceased date	02.08.2025 & 16.10.2025 (Symbolic Possession)	**Rs.6,48,45,000/- & Rs.64,84,500/-**
	EQM of Residential flat on the entire 3rd floor admeasuring SBU 1022 sqft (more or less), Carpet area 775 sqft (more or less) along with open terrace measuring open terrace 406 sqft of a four storied building situated at Deshbandhu Saranai, Mouza Bally, near Tarun Sangha Club within the limits of Nischinda Gram Panchayet, Po Ghoshpara, PS Nischinda, Dist Howrah, Pin-711227.			**Rs.23,63,000/- & Rs.2,36,300/-**
TOLLYGUNGE Branch **Telephone No: +919007880272** **Account Name: Mrs. Manju Sharma** **Co-Borrower: Mr. Shivam Sharma** **Add:** Goraknath Apartment, Sapuipara, Bally, Pin- 711227, WB	EQM of residential Flat No – 503, 5th floor of G+5 storied building comprising of 630 sqft super built up area (more or less), 504 sqft built up area (more or less) "Tara Apartment" situated at Sapuipara, Bally, near Netaji Sangha Club, Howrah, West Bengal- 711227 in the district Howrah, comprised RS Dag No 6204, RS Khatain No 5527 of Mouza- Bally, JL No 14, PS – Nischinda (old Bally) under Bally Gram Panchayat.	**Rs.12,16,737.38** as on 23.10.2026 with further interest & charges w.e.f interest ceased date	28.06.2024 & 17.02.2025 (Symbolic Possession)	**Rs.16,13,000/- & Rs.1,61,300/-**

TERMS & CONDITIONS:

(i) Auction sale / bidding would be only through **"Online Electronic Bidding"** process through the website **https://BAANKNET.com**

(ii) **Date and time of Auction 12.11.2026 between 11.00 a.m. to 05.00 p.m. for all properties, followed by unlimited extensions of 10 minutes each, viz the auction process would run for 120 minutes in first stance and in case a valid bid is received in last 10 minutes, the auction would get extended by another 10 minutes. The process would continue until there are no valid bids during last 10 minutes. Auction would commence at one notch above Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 10,000/- (Rupees Ten Thousand only). Interested parties can inspect the properties at site on 02.11.2026 & 09.11.2026 between 11.00 a.m. and 04.00 p.m.**

(iii) **The intending bidders should register their names at portal https://BAANKNET.com and get their User ID and password. Prospective bidders may find how to register for auction, mode of auction, and other processes to be followed on the above-mentioned link. Intending bidders may contact for any query on 033-2210-7448, or contact to 6th floor of Kolkata Zonal Office.**

(iv) The above properties/assets shall be sold on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WITHOUT ANY RECOURSE BASIS".** The intending bidders should make their own enquiries regarding the encumbrances, title of property put on auction and claim/right/dues affecting the property, the time and cost involved in taking physical possession (for properties under symbolic possession) prior to submitting their bid. All the accrued statutory dues including property tax, energy charges etc shall be borne by the successful bidder. The Authorized Officer/Secured Creditor shall not be responsible in any way **for any third party claims/right/dues and also for the delay, costs and/ or legal issues involved in taking physical possession** (in case of properties under symbolic possession).

(v) Particulars specified in the schedule above have been stated to the best of the information of the Authorized Officer/Bank. Authorized Officer and / or Bank will not be answerable for any error, mis-statement or omission in this public notice.

(vi) The aforesaid properties shall not be sold below the Reserve Price mentioned above. Intending bidders are required to deposit the Earnest Money Deposit (EMD) stated above in the wallet provided on the BAANKNET portal by M/s BAANKNET. Details of the process for depositing EMD in the wallet can be found on the above-mentioned link.

(vii) **The intending bidders should register themselves on the afore-mentioned portal well before the auction date, in any case no later than 12.11.2026 up to 4.00 p.m.**

(viii) **The highest / successful bidder shall have to deposit 25% of the bid amount, adjusting the EMD already paid immediately after acceptance of bid by the Authorized Officer in respect of the sale, failing which the EMD shall be forfeited. The highest bidder shall be declared to be the successful bidder/ purchaser of the properties mentioned herein provided always he is legally qualified to bid.**

(ix) **The balance 75% of the bid/purchase money shall be payable on or before 15th day (during banking hours) of confirmation of the sale by the Authorized Officer or such extended period as agreed upon in writing by solely at the discretion of the Authorized Officer. In case of default in payment by the successful bidder the amount already deposited by the bidder shall be forfeited and the Authorized Officer / Bank will be at liberty to cancel the auction and conduct fresh auction.**

(x) On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate in the name of bidder and the sale shall be considered complete thereafter and that the Bank shall entertain no claims.

(xi) The Authorized Officer is not bound to accept the highest bid or any or all bids and reserves the right to accept or reject any or all the bids without assigning any reason thereof and vary, modify and waive any condition of sale in his absolute discretion.

(xii) The successful bidder / purchaser would bear all the charges / fees payable for conveyance deed, taxes including Service Tax/TDS (As per Section 194 IA for properties valued Rs.50 Lakhs & above) if any.

(xiii) This publication is also fifteen days notice under Rule 8(6) of The security interest (Enforcement), Rules 2002 to the above borrowers / guarantors/mortgagors to the advance.

(xiv) For downloading further details, process compliance & terms & conditions, please visit: **https://www.bankofindia.bank.in.**

Date : 24.10.2026
Place: Kolkata

Sd/- Authorized Officer
Bank of India