इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

ANNEXURE- B

(Format for uploading in BAANKNET.COM site along with photograph)
APPENDIX- IV-A"

Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **Physical** possession of which has been taken by the Authorised Officer of Indian Bank, **KANCHRAPARA** branch, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **20.11.2026**, for recovery of **Rs. 1158847.29 (Rupees Eleven Lacs Fifty Eight Thousand Eight Hundred Forty Seven and Twenty Nine Paisas Only)** as on 28.10.2026 due to the Indian Bank, **KANCHRAPARA** branch, Secured Creditor, from **A/c Mr. Sumanta Saha (Borrower/Mortgagor) S/O Late Makhan Chandra Saha, "IDEAL RESIDENCY" Block- B,3rd Floor,Flat No. A, South –East Side, Vill Bijna, Halisahar Station Road, PO Motherpur,Dist- North 24 Parganas, Pin 743166,Registered Address: Lenin pally, Bedibhawan, PO Kataganj, Dist Nadia ,Pin-741250, Corresponding Address: Kediabagan, PO Kanchrapara, Dist- North 24 PGS, Pin-743145, Mrs. Poli Saha Chanda (Borrower/Mortgagor) W/O Sumanta Saha,"IDEAL RESIDENCY" Block- B,3rd Floor,Flat No. A,South –East Side,Vill Bijna, Halisahar Station Road, PO Motherpur,Dist- North 24 Parganas, Pin 743166,Registered Address: Lenin pally, Bedibhawan, PO Kataganj, Dist Nadia,Pin-741250. Corresponding Address:Kediabagan, PO Kanchrapara, Dist- North 24 PGS, Pin-743145.**

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

Detailed description of the Property	All That self contained and independent South East Corner flat identified (floor finished with tiles) Flat no. A on the 3rd floor of the multistoried G+4 storied building in Block B of IDEAL RESIDENCY measuring a SBU area 706 sq ft more or less alongwith proportionate share of land , common parts and common areas situated at Mouza – Bizna, JL no. 14, Re Sa no. 62, Touzi no. 950 comprised and contained in RS Dag no. 52 corresponding to LR Dag no. 50 and RS Dag no. 52 corresponding to LR Dag 52/1651 and RS Dag no. 52 corresponding to LR Dag no. 52/1669 and RS Dag no. 50 corresponding to LR Dag no. 50/166 under LR Khatian nos 358, 539, 3 corresponding to LR Khatian no. 1650,1651,1654 & 1655 within the jurisdiction of Jethia Gram Panchayet, PS-Bizpur, ADSRO-Naihati, District – North 24 Parganas. Recorded in Book no.I, Volume no. 1507-2020, pages from 144971 to 145017 ,being no. 150706375 for the year 2020, registered at A.D.S.R Naihati. CERSAI Security ID – 400057258684. Boundaries of the building: North- 32 ft Panchayet Pacca Road South- 12 ft wide road East – Property of Amaresh Kumar Ghosh & Others West – 17 ft wide road
Encumbrances on property if any	Best of knowledge and information of the Authorised Officer, there is no encumbrance on the property.
Reserve Price	**Rs. 1301400** (Rupees Thirteen Lacs One Thousand Four Hundred Only)
EMD Amount	**Rs. 130140** (Rupees One Lacs Thirty Thousand One Hundred Forty Only)
Bid incremental amount	**Rs. 10000**
Date and time of e-auction at the	Date:- 20.11.2026

ANNEXURE- B

platform of e-auction Service Provider **https://baanknet.com**	Time:- 11.00 AM to 4.00 PM
Property ID No.	**IDIB58004546921**

The intending Bidders/ Purchasers are requested to register with online portal (**https://baanknet.com**) 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 **20.11.2026** i.e before the e-Auction Date and time in the portal. The registration, eKYC and transfer of EMD in wallet must be completed well in advance, before auction.

TERMS AND CONDITIONS

1. 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 e-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.

2. 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 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
A/c No- **7088044504** A/c Name- **Authorized Officer Indian Bank Zonal Office Barasat.**	Branch- Barasat Main, IFSC- **IDIB000B647**

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.

3. **Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194 – 1A of Income Tax Act 1961 and TDS is to be borne by the successful bidder only at the time of depositing the balance 75% of the bid amount.**

4. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per rules.

5. All expenses relating to stamp duty and registration of Sale Certificate, if any, shall be borne by the successful bidder.

6. 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.

7. The Sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

8. Platform (**https://baanknet.com**) for e-Auction will be provided by our e Auction service provider **PSB alliance Pvt. Ltd.,** Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai – 400 037(Contact Phone 8291220220, email ID:- support.baanknet@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process **at e-Auction Service Provider's website https://baanknet.com**

ANNEXURE- B

9. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portals (1) www.indianbank.in and (2) **https://baanknet.com**

10. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, FAQ on eAuction and User Manual on operational part of e-Auction related to this e-Auction from **BAANKNET (https://baanknet.com)**.

11. The intending Bidders / Purchasers are requested to register on portal (**https://baanknet.com**) using their mobile number and email-id. Further, they will complete their eKYC. Once, the eKYC process completed, the intending Bidders /Purchasers has to transfer the EMD amount using online mode/ by Challan in their Global EMD e-Wallet. Only after having sufficient EMD in his/her e-Wallet, the interest bidder will be able to bid on the date of e-auction.

12. Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

13. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed. It is clarified that confirmation of sale in favour of highest bidder shall be subject to confirmation by the Bank in terms of Security Interest (Enforcement) Rules, 2002.

14. Intending Bidders are advised to properly read the Sale Notice, terms & conditions of e-auction and User Manual on operational part of e-Auction and follow them strictly.

15. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider PSB Alliance Pvt. Ltd.. Details of which are available on the e-Auction portal.

16. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (on mobile no/email address given by them/ registered with the service provider).

17. If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days' prior notice.

18. For verification about the title document, property & inspection thereof, the intending bidders may contact Indian Bank, **KANCHRAPARA Branch**, **Indian Bank, KANCHRAPARA Branch, Kanchrapara, North 24 Parganas 743145** , **8953573610**

19. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property/ ies other than mentioned above (if any). However, the intending bidders should make their own independent inquiries regarding the encumbrances and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above (if any).

Date: 29.10.2026

(Authorised Officer)