इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

[See proviso to rule 8 (6)]
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 8 (6) 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 **Symbolic/Physical** possession of which has been taken by the Authorised Officer of Indian Bank (erstwhile Allahabad Bank), **Duliajan 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.10,29,239/- (Rupees Ten Lakhs Twenty Nine Thousand Two Hundred and Thirty Nine Only)** (as on 31/10/2026) with further interest, costs, other charges and expenses thereon due to the Indian Bank (erst. Allahabad Bank), **Duliajan Branch**, Secured Creditor, from **Shri Subol Chandra Ghosh, Address: - S/o Narayan Chandra Ghosh Anandapara Duliajan, PO & PS- Duliajan, District-Dibrugarh Assam-786602 (Borrower cum Mortgagor).**

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 part and parcel of property at 1* Anandapara, Duliajan, Mouza:Kheremia, PO & PS: Duliajan, Dist: Dibrugarh, Assam-786602 *having Sale Deed No. 34(Sl. No.4 dated 06/01/1994) under Dag No.54, PP No.181, Area of Land: 0B-0K-14Ls in the name of* Sri Subal Chandra Ghosh S/O Narayan Chandra Ghosh.** **Bounded By-** ***NORTH- Sri Anil Ch. Mitra*** ***SOUTH- Samar Chakraborty*** ***EAST- Sri Anil Ch. Mitra*** ***WEST- Sri Anil Ch. Mitra***
Encumbrances on property	**Not Known any**
Reserve Price	**₹28,60,000.00** (Rupees Twenty Eight Lakhs Sixty Thousand only)
EMD Amount	₹2,86,000.00 (Rupees Two Lakhs Eighty Six Thousand Only)
Bid incremental amount	₹ 10,000.00 (Rupees Ten Thousand Only)
Date and time of e-auction	20/11/2026 From 01:00PM to 05:00PM
Property ID No.	**IDIB50151506090**

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 8291220220. For Registration status and for EMD status please email to 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 PSB Alliance Pvt. Ltd, Contact No. 8291220220.

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with **https://baanknet.com**

Date: 31/10/2026
Place: Duliajan

इंडियन बैंक INDIAN BANK ★ डिब्रूगढ़ DIBRUGARH ★ अंचल कार्यालय / ZONAL OFFICE

Authorised Officer

इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

NOTICE OF SALE

Branch: Duliajan
Phone No: 9628610699

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,

Mr Subal Ch. Ghosh S/o Narayan Chandra Ghosh
1 No Anandapara, PO: Duliajan
Dist Dibrugarh, Assam 786602

Sub: Loan account Mr Subal Chandra Ghosh (A/c No. 50151506090) with Indian Bank, Duliajan Branch

Mr Subal Chandra Ghosh S/o Narayan Chandra Ghosh had availed Home Loan Facility from Indian Bank, Duliajan Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **Mr Subal Chandra Ghosh S/o Narayan Chandra Ghosh failed** to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated **25/11/2024** 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 **Mr Subal Chandra Ghosh S/o Narayan Chandra Ghosh, Address: 1 No Anandapara, Duliajan P.O. Duliajan, Dibrugarh, Assam-786602 (Borrower cum Mortgagor);** liable to the Bank to pay the amount due to the tune of **₹9,76,653/- (Rupees Nine Lakhs Seventy Six Thousand Six Hundred and Fifty Three Only)** (as on **25/11/2024**) with further interest, costs, other charges and expenses thereon. The Borrower failed to make payment despite Demand Notice dated **25/11/2024**.

As **Mr Subal Chandra Ghosh S/o Narayan Chandra Ghosh** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **01/02/2025** 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 SUBSEQUENT SALE PROPOSED TO BE HELD IS BY WAY OF PUBLIC TENDER /AUCTION ADOPTING THE e-AUCTION MODE.

As per Rule 6 (2), 8(6) & 9(1) 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 **31/10/2026** is **₹10,29,239/- (Rupees Ten Lakhs Twenty-Nine Thousand and Two Hundred and Thirty-Nine Only)** with further interest, costs, other charges and expenses thereon from **Mr Subal Chandra Ghosh S/o Narayan Chandra Ghosh, Address: 1 No Anandapara, Duliajan P.O. Duliajan, Dibrugarh, Assam-786602 (Borrower cum Mortgagor)**
Please take note that this is notice of **15 days** and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 15 days.

The date of sale is fixed as 20/11/2026 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 **05/11/2026 to 19/11/2026** between **10.00 am to 5.00 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.

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, after completing their e-KYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by **19/11/2026** i.e before the e-Auction Date and time in the portal. The registration, e-KYC 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** (PSB Alliance Pvt. Ltd.**) for depositing in bidders 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 there for.

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**
A/C No. 98741047142 A/C Name: INDIAN BANK	Branch Name: DIBRUGARH BRANCH IFS Code:IDIB000D637

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**	**EMD**	**Date, Time for e-auction and Property ID No.**	**Prior Encumbrance**
All that part and parcel of property at 1 Anandapara, Duliajan, Mouza: Kheremia, PO & PS: Duliajan, Dist: Dibrugarh, Assam-786602 having Sale Deed No. 34(Sl. No.4 dated 06/01/1994) under Dag No.54, PP No.181, Area of Land: 0B-0K-14Ls in the name of Sri Subal Chandra Ghosh S/O Narayan Chandra Ghosh. **Bounded By-** **NORTH- Sri Anil Ch. Mitra** **SOUTH- Samar Chakraborty** **EAST- Sri Anil Ch. Mitra** **WEST- Sri Anil Ch. Mitra**	₹ 28,60,000/- (Rupees Twenty Eight Lakhs Sixty Thousand Only)	₹2,86,000/-(Rupees Two Lakhs Eighty Six Thousand Only)	**20/11/2026** (from 01:00 PM to 05:00PM) **IDIB20453381536B**	Not Know Any

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इंडियन बैंक / INDIAN BANK डिब्रूगढ़ DIBRUGARH अंचल कार्यालय / ZONAL OFFICE

Place: Duliajan
Date: 31/10/2026

AUTHORISED OFFICER