Indian Overseas Bank
Phulbagan Branch
132A/1B, Raja Rajendra Lal Mitra Road, P.O.K.G Bose Sarani,
Kolkata 700010

दूरभाष Tel-8925951673
इ.मेल. E-Mail: iob1673@iob.bank.in

SALE NOTICE OF IMMOVABLE SECURED ASSETS
Issued under Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules 2002

To,

M/S Sree Radha Gobinda Enterprise
Prop. MR. Samresh Guha Thakurta
63, 124 Mahesh Banerjee Road
Mahajati, Madhyapalli More, Gunge Road, Agarpara
Kolkata 700109, West Bengal

Mr. Samresh Guha Thakurta
Communication Address: MR. Samresh Guha Thakurta
S/O Naresh Chandra Guhathakurata,
Seejan Apartment, Flat No C, Ground Floor
1 No Mahajati Nagar, Agarpara, Pin- 700109

Permanent Address: MR. Samresh Guha Thakurta
S/O Naresh Chandra Guhathakurata,
Patindra Abasan, S N Bose Road, Sarkar Bagan , Agarpara
DIST. NORTH 24 PARGANAS, West Bengal -700109,

Sir/Madam,

1. This has reference to recovery actions initiated against you under the provisions of the SARFAESI Act 2002.

2. Please refer to the possession notice dated **18/06/2025** issued to you regarding taking possession of the secured assets at morefully described in the schedule below and the publication of the said possession notice in **Business Standard (English daily) and Aaj Kal (Bengali daily) on 19/06/2025** by the undersigned for the purpose of realization of the secured assets in exercise of the powers conferred on the bank as Secured Creditor under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 and the Rules there under.

3. You the above named borrowers/ mortgagors/guarantors have failed to pay the dues in full save and except payments amounting to **NIL** after issuance of demand notice dated **26/12/2024** Hence it is proposed to sell the secured assets mentioned in the Schedule below on **"as is where is", "as is what is" and "Whatever there is"** condition under Sec 13(4) of the Act read with Rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002.

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank
Mahtab Alam
अधिकृत अधिकारी / **Authorised Officer**
SS No. M-1347

4. After appropriating the aforesaid repayments, the dues in the loan account as on **16/10/2026** is **Rs.23,53,994.24 /-(Rupees Twenty Three Lacs Fifty Three Thousand Nine Hundred Ninrty Four and Paise Twenty Four Only)** along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full.

5. We hereby give you notice of **15 days** that the below mentioned secured assets shall be sold by the undersigned on **30/11/2026 between** between **11.00 A.M to 02.30 P.M** with auto extension of **10 minutes** through e-auction using https://baanknet.com/

6. A copy of the E-auction notice inviting offers for e-auction setting out the terms & conditions of sale such as particulars of the secured asset, the dues of the Bank, reserve price, earnest money deposit, date and time fixed for inspection, last date for submission of offers and date, time of sale etc is enclosed for your ready information. Please also be advised that the said sale notice will also be published in **Economic Times (English daily)** and **Ei Samay (Bengali daily)** within the stipulated timelines as per law. A copy of the proposed paper publication is also enclosed.

Schedule of Secured Assets

All that piece and parcel of the self contained Flat no "C" , on the Ground floor, at South-East corner measuring about 390 sq ft (M/L) super built up area consisting of One Bed Room, One Dinning, One Kitchen, One Toilet, One Verandah with Tiles Floor including Stair Case, without Lift facilities, Registered in the name of Samaresh Guha Thakurta S/O Naresh Chandra Guhathakurta & situated at **"Sejan Apartment (Phase I) situated in Mouza-Agarpara,** *J L No 11, E.P no 4, S.P. No 92, under collector of North 24 Parganas under LR Khatian No 1776, 1777,1779 under C.S & RS Dag No 1188(P) under LR Dag No 1188/1480 under limits of Panihati Municipality Ward No 8,Holding no 47 (Old) and 53 (New) No 1, MAHAJATI NAGAR* under jurisdiction of A.D.S.R.O Barrackpore (Old) Sodepaur (New) and District North 24 Parganas, West Bengal.
Owner: **(Samaresh Guha Thakurta)**

Flat is butted and bounded as follows:
On the North by: Other part of flat
On the South by : Open to sky
On the East by: Open to sky
On the West by: Lobby & Stair

Date: 12/11/2026

Yours Faithfully

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank

अधिकृत अधिकारी / Authorised Officer
SS No. M-1347

Authorised Officer

Encl:
1. E-auction notice containing terms and conditions
2. Proposed paper publication of E-auction notice.

Indian Overseas Bank
Phulbagan Branch
132A/1B, Raja Rajendra Lal Mitra Road, P.O.K.G Bose Sarani,
Kolkata 700010

दूरभाष Tel-8925951673
इ.मेल. E-Mail: iob1673@iob.bank.in

SALE NOTICE OF IMMOVABLE SECURED ASSETS

e-AUCTION 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), mortgagor(s) and guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **constructive/ symbolic** possession of which has been taken by the Authorised Officer of Indian Overseas Bank, Secured Creditor, will be sold on **30/11/2026 "As is where is", "As is what is" and "Whatever there is"** for recovery of **Rs.23,53,994.24 /-(Rupees Twenty Three Lacs Fifty Three Thousand Nine Hundred Ninrty Four and Paise Twenty Four Only)** as on **16/10/2026** with further interests and costs due to the Indian Overseas Bank, Secured Creditor from the borrower(s) –

The reserve price will be Rs.9,58,720/-(Rupees Nine Lakh Fifty Eight Thousand Seven Hundred Twenty Only) and the earnest money deposit will be Rs.95,872/- (Rupees Ninety Five Thousand Eight Hundred Seventy Two Only)

Description of the Immovable property

All that piece and parcel of the self contained Flat no "C" , on the Ground floor, at South-East corner measuring about 390 sq ft (M/L) super built up area consisting of One Bed Room, One Dinning, One Kitchen, One Toilet, One Verandah with Tiles Floor including Stair Case, without Lift facilities, Registered in the name of Samaresh Guha Thakurta S/O Naresh Chandra Guhathakurta & situated at **"Sejan Apartment (Phase I) situated in Mouza-Agarpara,** *J L No 11, E.P no 4, S.P. No 92, under collector of North 24 Parganas under LR Khatian No 1776, 1777,1779 under C.S & RS Dag No 1188(P) under LR Dag No 1188/1480 under limits of Panihati Municipality Ward No 8,Holding no 47 (Old) and 53 (New) No 1, MAHAJATI NAGAR* under jurisdiction of A.D.S.R.O Barrackpore (Old) Sodepaur (New) and District North 24 Parganas, West Bengal.
Owner: **(Samaresh Guha Thakurta)**
Flat is butted and bounded as follows:
On the North by: Other part of flat
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On the East by: Open to sky
On the West by: Lobby & Stair

Known Encumbrance if any: Not Known to the Bank

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For Indian Overseas Bank
Mahtab Alam
अधिकृत अधिकारी / Authorised Officer
SS No. M-1347

*Outstanding dues Rs. Not Known to the Bank, of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc)
*** Bank's dues have priority over the statutory dues**

Date and time of e-auction on **30/11/2026** between **11.00 A.M to 02.30 P.M** with auto extension **of 10 minutes** each till sale is completed at the platform of https://baanknet.com/

For detailed terms and conditions of the sale, please visit-
https://www.iob.in/e-Auctions.aspx (Bank website)
https://baanknet.com/ (web portal of e-auction of service provider)

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank
Mahtab Alam
अधिकृत अधिकारी / Authorised Officer
SS No. M-1347

Place: Kolkata
Date: 12/11/2026

Authorised Officer

This may also be treated as a Notice under Rule 8(6)/Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about holding of e-auction on the above mentioned date.

Terms and Conditions

1. The property(ies) will be sold by e-auction through the service provider **https://baanknet.com/** under the supervision of the of the Authorized Officer of the Bank.

2. The intending Bidders /Purchasers are requested to register on portal **https://baanknet.com/eauction-psb/bidder-registration** using their mobile number and email-id. Further, they are requested to do the profile registration after completing e-KYC with Digi locker, photo verification using Selfie- KYC and account number verification using Penny-drop KYC. Once the KYC documents are verified by e-auction service provider, the profile registration is made successful on the same day, the intending Bidders /Purchasers have to transfer the EMD amount using online mode in his Global EMD Wallet account before the date of auction and assign the EMD amount with the interested property ID. Intending bidders shall have a valid email address and should register their name / account by login to the website of the aforesaid service provider.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through NEFT/RTGS/ UPI mode through **https://baanknet.com/** in bidders Global EMD Wallet account. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. Bids without EMD shall 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.

4. The intending participants of e-auction may download copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-auction related to this e-auction from e-Bक्रय –PSB Alliance portal **(https://baanknet.com/).**

5. The submission of online application for bid with EMD shall start from 16.11.2026 and last date of submission will be 27.11.2026 upto 5.00 PM . Online auction sale will be held on **30/11/2026 between 11.00 A.M to 02.30 P.M. (time) with auto extension of 10 minutes each till sale is completed** .

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

7. Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding will initially be for a period from **11.00 A.M to 02.30 P.M. with auto extension time of 10 minutes each** till the sale is concluded.

8. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be of **Rs.25,000/-** to the last higher bid of the bidders. 10 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 10 minutes to the last highest bid, the e-auction shall be closed.

9. 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 (less EMD amount) immediately on the same day and not later than the next working day in favour of **INDIAN OVERSEAS BANK**

10. 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.

11. The sale certificate will be issued in the name of the successful bidder (purchaser) only, after payment of the entire sale price amount and other taxes/charges, if any.

12. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.

13. 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.

14. 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.

15. The intending purchasers/bidders should make their own independent enquires at their own costs with the concerned co-operative housing societies/ SRO as well as the Revenue Records regarding the title, nature, description, condition, encumbrance, lien, charge, statutory dues etc of properties put on auction and claims/ rights/ dues affecting to the properties, prior to submitting their bid.

16. 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.

17. Sale is subject to confirmation by the secured creditor Bank.

18. 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.

19. *In compliance with Section 194 IA of the Income Tax Act, 1961 income tax @ 1% on the Reserve Price shall be deducted and paid under the PAN of the Purchaser. Since the Tax has been calculated only

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अधिकृत अधिकारी / Authorised Officer
SS No. M-1347

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 Lakh and above, the transferee has to pay an amount equal to 1% of the consideration as Income Tax.**

20. For verification about the title documents and inspection thereof, the intending bidders may contact Branch Manager, Mr. Ajit Kumar, Mob No. **8925951673/9595223479** , Indian Overseas Bank, Phulbagan Branch, 132A/1B, Raja Rajendra Lal Mitra Road, P.O.K.G Bose Sarani, Kolkata 700010
21. The intending bidders are advised to read the sale notice, terms and conditions of e-auction, help manual on operational part of e-auction and follow them strictly. In case of any difficulty or assistance is required before or during e-auction process, the bidder may contact authorised representative of e-auction service provider **(https://baanknet.com/)**, details of which are available on the e-Auction portal.
22. The prospective purchasers/bidders are requested to independently ascertain amounts that might be due to the builder/society or any other statutory/other dues etc. prior to submitting the bid and the said dues if any has to be cleared/paid by the successful purchasers/bidders and the Bank will not be liable to make any payment whatsoever.
23. Once the e-Auction is closed, successful bidder shall be informed by the above referred service provider through SMS/e-mail in the mobile number/e-mail registered with the service provider. However, the sale is subject to confirmation by the secured creditor.
24. Platform (https://baanknet.com/) for e-auction will be provided by service provider M/s PSB Alliance Pvt Ltd having Registered office at Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai- 400037 (Contact Phone - +91 8291220220 & Email ID- support.ebkray@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/**

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank

Mahtab Alam

अधिकृत अधिकारी / Authorised Officer
SS No. M-1347

Authorised Officer

Place:Kolkata
Date: 12/11/2026

Indian Overseas Bank
Phulbagan Branch
132A/1B, Raja Rajendra Lal Mitra Road, P.O.K.G Bose Sarani,
_Kolkata 700010

दूरभाष **Tel-8925951673**
इ.मेल. **E-Mail: iob1673@iob.bank.in**

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

Sale of immovable property 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/ symbolic** 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 BASIS"** 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://baanknet.com/**

Name & address of the Borrowers & Mortgagors:
M/S Sree Radha Gobinda Enterprise
Prop. MR. Samresh Guha Thakurta
63, 124 Mahesh Banerjee Road
Mahajati, Madhyapalli More, Gunge Road, Agarpara
Kolkata 700109, West Bengal

Mr. Samresh Guha Thakurta
Communication Address: MR. Samresh Guha Thakurta
S/O Naresh Chandra Guhathakurata,
Seejan Apartment, Flat No C, Ground Floor
1 No Mahajati Nagar, Agarpara, Pin- 700109

Date of NPA: 15/12/2024
Date of Demand notice:26/12/2024
Dues claimed in Demand Notice: Rs 19,46,707.24/- (Rupees Nineteen Lakh Forty Six thousand Seven Hundred Seven and paise Twenty Four Only) with further interest & costs
Date of possession notice: 18/06/2025
Dues claimed in Possession Notice: Rs 20,54,992.24/- (Rupees Twenty Lakh Fifty Four Thousand Nine Hundred Ninety Two and Paise Twenty Four Only) as on 16/06/2025 with further interest & costs
Present O/s- Rs.23,53,994.24 /-(Rupees Twenty Three Lacs Fifty Three Thousand Nine Hundred Ninrty Four and Paise Twenty Four Only) on 16.10.2026 with further interest & costs.

*Outstanding dues Rs. Not Known to the Bank, of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc)

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For Indian Overseas Bank

अधिकृत अधिकारी / Authorised Officer
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Description of the Immovable Property

All that piece and parcel of the self contained Flat no "C" , on the Ground floor, at South-East corner measuring about 390 sq ft (M/L) super built up area consisting of One Bed Room, One Dinning, One Kitchen, One Toilet, One Verandah with Tiles Floor including Stair Case, without Lift facilities, Registered in the name of Samaresh Guha Thakurta S/O Naresh Chandra Guhathakurta & situated at "**Sejan Apartment (Phase I) situated in Mouza-Agarpara,** J L No 11, E.P no 4, S.P. No 92, under collector of North 24 Parganas under LR Khatian No 1776, 1777,1779 under C.S & RS Dag No 1188(P) under LR Dag No 1188/1480 under limits of Panihati Municipality Ward No 8,Holding no 47 (Old) and 53 (New) No 1, MAHAJATI NAGAR under jurisdiction of A.D.S.R.O Barrackpore (Old) Sodepaur (New) and District North 24 Parganas, West Bengal.
Owner: **(Samaresh Guha Thakurta)**
Flat is butted and bounded as follows:
On the North by: Other part of flat
On the South by : Open to sky
On the East by: Open to sky
On the West by: Lobby & Stair

Known Encumbrance if any: Not Known to the Bank

*** Bank's dues have priority over the statutory dues** The reserve price will be Rs.9,58,720/-(Rupees Nine Lakh Fifty Eight Thousand Seven Hundred Twenty Only) and the earnest money deposit will be Rs.95,872/- (Rupees Ninety Five Thousand Eight Hundred Seventy Two Only)

Submission of online application for bid with EMD 16.11.2026 onwards.

Last date for submission of online application for BID with EMD- 27.11.2026 upto 5.00 PM

Bid increase amount- **Rs 25,000/- (Rupees Twenty Five Thousand Only) , amount in multiples of which the bid is to be increased.**

Inspection Date & Time: On all working days during office hours till **27.11.2026**

Date and time of e-auction: on 30/11/2026 between **11.00 A.M. to 02.30PM** with auto extension **of 10 minutes** each till sale is completed at the platform of https://baanknet.com/

For detailed terms and conditions of the sale, please visit-
https://www.iob.in/e-Auctions.aspx (Bank website)
https://baanknet.com/ (web portal of e-auction of service provider)

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank
अधिकृत अधिकारी / Authorised Officer
SS No. M-1347

Authorised Officer
Indian Overseas Bank

Place: Kolkata
Date: 12/11/2026