Indian Overseas Bank, Posta Branch
इण्डियन ओवरसीज़ बैंक
(45A, Adya Sardhya Ghat Road, Kolkata-700007)
(Telephone: 033-22591876, Email: iob0345@iob.in)

Date: 12.11.2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[Under Provison to Rule 8[6] of Security Interest [Enforcement] Rules]

To,

Sl No	Borrower (Mortgagor)
	M/s B M Sadhukhan Business Address: Address-41/1/11,Baghatajin Road, Kolkata-700036 **Proprietress: Mrs Rumki Sadhukhan** (Borrower/mortgager) Residential Address: Flat No-7,4th Floor, Block B 1,Bangur Avenue, Holding No-1244/12, Kolkata-700055

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 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 Borrower [s] that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of INDIAN OVERSEAS BANK, Secured Creditor, will be sold on **"As is where is", " As is what is", and "Whatever there is"** on **23.12.2025** for recovery of **Rs 39,82,115.17/-** [Rs Thirty Nine Lakh Eighty Two Thousand one Hundred fifteen rupees and seventeen paise only] as on 31.10.2025 due to the INDIAN OVERSEAS BANK, Secured Creditor from **Mrs Rumki Sadhukhan proprietress of the concern M/s BM Sadhukhan**. The reserve price for the **Mortgaged property will be as below**

S No	Reserve Price	Earnest Money Deposit
1	**Rs. 19,07,064 /-**	**Rs.1,90,706 /-**

[Give short description of the immovable property with known encumbrances, if any]

"All that piece and parcel of Residential Flat No 7, 4th Floor In survey No(Holding No) 1244/12/ City or Town Mouza- Shyamnagar, J.L. No-17 now 32/20, R.S. No 180, Touzi No 228, 229, Dag No 1260, 1254, Khaitan No 849, 775,Premises No1, Bangur Avenue, Block B, ,PS-Lake Town,Kolkata-700055 within the registration sub-district Bidhan Nagar and District North 24 Parganas.

Apartment is situated on ALL that the ground plus Four storey, constructed on the side portion i.e. south west side of the land measuring an area of 981 Sq Ft more or les consisting of 3 bedrooms, 01 Living cum dining space, 02 toilets, 01 kitchen, 01 balcony together with undivided proportionate share of land and common facility of the building is butted and bounded in the manner as follows:

On the North by: Road
On the South by: Road
On the East by: Other's Property
On the West by: Road

Owned by: Mrs Rumki Sadhukhan details of property more described in Indenture deed No 3512 for the year 2014]

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.

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://baanknet.com **Contact Person: Mr.Mukesh Roy, Mobile No. 8925950345**

Date: 12.11.2026

Authorised Officer

Place: Kolkata

For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी / Authorised Officer

This NOTICE is 15 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.

Indian Overseas Bank, Posta Branch
(45A, Adya Sardhya Ghat Road, Kolkata-700007)
इण्डियन ओवरसीज़ बैंक
(Telephone: 033-22591876, Email: iob0345@iob.in)

Date: 12.11.2026

E-AUCTION SALE NOTICE

Sale of immovable property /ies mortgaged to Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

Whereas **M/S B M Sadhukhan** has borrowed monies from Indian Overseas Bank against the mortgage of the immovable property in the name of **Mrs Rumki Sadhukhan** 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 **30.08.2019**calling upon **Mrs Rumki Sadhukhan through proprietress** to pay the amount due to the Bank, being **Rs.42,19,715,69 as on 30.08.2019** 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 borrower 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 14.08.2025** 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.39,82,115.17 as on 14.08.2025** 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 31.10.2025 works out to **Rs 39,82,115.17/- [Thirty-Nine Lakh Eighty-Two Thousand One Hundred fifteen rupees and seventeen paise only together** with further interest at contractual rates and rests along with costs, charges etc till date of repayment. 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 property.

"All that piece and parcel of Residential Flat No 7, 4th Floor In survey No(Holding No) 1244/12/ City or Town Mouza- Shyamnagar, J.L. No-17 now 32/20, R.S. No 180, Touzi No 228, 229, Dag No 1260, 1254, Khaitan No 849, 775, Premises No1, Bangur Avenue, Block B, ,PS-Lake Town,Kolkata-700055 within the registration sub-district Bidhan Nagar and District North 24 Parganas.

Apartment is situated on ALL that the ground plus Four storey, constructed on the side portion i.e. south west side of the land measuring an area of 981 Sq Ft more or les consisting of 3 bedrooms, 01 Living cum dining space, 02 toilets, 01 kitchen, 01 balcony together with undivided proportionate share of land and common facility of the building is butted and bounded in the manner as follows:

On the North by: Road
On the South by: Road
On the East by: Other's Property
On the West by: Road

Property Stands in the name of: Mrs Rumki Sadhukhan details of property more described in Indenture deed No 3512 for the year 2014]

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.

Date and time of e-auction	**30.11.2026 between 11.00 A.M to 02.00 P.M (time) with auto extension of 5 minutes each till sale is completed.**
Reserve Price	Rs. **19,07,064** /-(Rupees Nineteen Lakh Seven Thousand and sixty four Only)
Earnest Money Deposit	**Rs.1,90,706/-**
EMD Remittance	Earnest Money Deposit (EMD) to be transferred/deposited by bidders in his/her/their own wallet provided by its e-auction site https://baanknet.com/ 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	**16.11.2026 onwards**
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 by 5 PM

Known Encumbrance if any	NIL
*Outstanding dues – Not Known of Local Self Government(Property Tax, Water sewerage, Electricity Bills etc)	Not Known to Authorized Officer **(Bidders are advised to ascertain the Statutory liabilities. All statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.)**

*Bank's dues have priority over statutory dues.

Enclo 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://baanknet.com 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://baanknet.com using their mobile number and email-id. Further, they are requested to upload requisite KYC documents.
3. Bids in the prescribed formats shall https://ebkray.in/eauction-psb/bidder-registrationusing 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 27.11.2026
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 120 Minutes with auto extension time of 5 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 M/s. ebkray 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.
17. *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.
18. For further details regarding inspection of property / e-auction, the intending bidders may contact the Branch Manager, Indian Overseas Bank, Posta Branch, 45/A Adya Sradhya Road, Kolkata-700007 during office hours.

कृते इण्डियन ओवरसीज़ बैंक
For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी / Authorised Officer

Place: Kolkata **Authorized Officer**

Date: 12.11.2026

इण्डियन ओवरसीज़ बैंक
ইন্ডিয়ান ওভারসীজ ব্যাঙ্ক
Indian Overseas Bank
45A, Adya Sardhya Ghat Road, Kolkata-700007)
(Telephone: 033-22591876, Email: iob0345@iob.in)

Date: 12.11.2026

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 physical possession of the following property pursuant to the notice issued under Section 13(4) 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://baanknet.com**

Sl.No	Borrower (Mortgagor)
1	M/s B M Sadhukhan Business Address: Address-41/1/11,Baghatajin Road, Kolkata-700036 **proprietress: Mrs Rumki Sadhukhan** (Borrower/mortgager) Residential Address: Flat No-7,4th Floor, Block B 1,Bangur Avenue, Holding No-1244/12, Kolkata-700055

Date of NPA	30-06-2019
Date of Demand notice	30-08-2019
Dues claimed in Demand Notice	Rs. 42,19,715.69 as on 30-08-2019 with further interest & costs.
Date of possession notice	02.08.2025 (Physical) possession taken on 14-08-2025

Dues claimed in Possession Notice	**Rs. Rs.39,82,115.17** with further interest & costs
Outstanding dues 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**
Reserve price	**Rs. 19,07,064 /-(Rupees Nineteen Lakh Seven Thousand and sixty four Only)**
EMD	**Rs.1,90,706/- (Rupees One Lakh Ninty Thousand Seven Hundred and Six only)**

Date & Time of auction	**On 30.11.2026 between 11.00 AM to 02.00 PM (time) with auto extension of 5 minutes each till sale is completed.**
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 by 5:00PM**
Bid increase amount	Rs.50,000/-
Auto extension time	5 minutes
Known Encumbrance if any	Not known to Authorised Officer
Inspection Date& Time	**16.11.2026 onwards**

DESCRIPTION OF THE IMMOVABLE PROPERTY :

"All that part and parcel of the property consisting of Flat No 7 In survey No(Holding No) 1244/12/ City or Town Mouza- Shyamnagar, J.L. No-17 now 32/20, R.S. No 180, Touzi No 228, 229, Dag No 1260, 1254, Khaitan No 849, 775,Premises No1, Bangur Avenue, Block B, 4th Floor, PS-Lake Town,Kolkata-700055 within the registration sub-district Bidhan Nagar and District North 24 Parganas.

Apartment is situated on ALL that the ground plus Four storey, constructed on the side portion i.e. south west side of the land measuring an area of 981 Sq Ft more or les consisting of 3 bedrooms, 01 Living cum dining space, 02 toilets, 01 kitchen, 01 balcony together with undivided proportionate share of land and common facility of the building is butted and bounded in the manner as follows:

On the North by: Road
On the South by: Road
On the East by: Other's Property
On the West by: Road

[Owned by: Mrs Rumki Sadhukhan details of property more described in Indenture deed No 3512 for the year 2014]]

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.

For terms and conditions Please visit:
https://baanknet.com web portal of e-auction of service provider)

Date: 12.11.2026

Place: Kolkata

Authorized Officer
कृते इण्डियन ओवरसीज़ बैंक
For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी / Authorised Officer