01 -

Indian Overseas Bank
Baguiati Branch
H/H- 19/1, Mangalik Bhavan,
VIP Road, Post- Ashwininagar,
Kolkata – 700159

दूरभाष **Tel- 8925952122**
इ.मेल. E-Mail: iob2122@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,

1. Biswajit Nandi
   S/o-Shanti Nandi
   Address: Flat No G, 2nd Floor, Block A, Mouza-Bhata
   Holding No 63,64, Ward No 10, Under Tarkeswar Muncipality
   Chakdighi Road (T. C. Road), PS- Tarkeswar, Dist: Hooghly
   West Bengal 712410.

2. Sutapa Nandi
   W/o- Biswajit Nandi
   Address: Flat No G, 2nd Floor, Block A, Mouza-Bhata
   Holding No 63,64, Ward No 10, Under Tarkeswar Muncipality
   Chakdighi Road (T. C. Road), PS- Tarkeswar, Dist: Hooghly
   West Bengal 712410.

Sir,

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 **14.07.2026** issued to you regarding taking possession of the secured assets at more fully described in the schedule below and the publication of the said possession notice in **Business Standard (English daily) and Aajkal (Bengali daily) on 16.07.2026** 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 Rs. 50487.00 after issuance of demand notice dated **02.05.2026**. 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.

4. After appropriating the aforesaid repayments, the dues in the loan account is **Rs.1,48,11,837.80 (Rupees One Crore Forty Eight Lakhs Eleven Thousand Eight Hundred Thirty Seven and Paise Eighty Only)** as on **30.10.2026** along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full.

Indian Overseas Bank
Authorised Officer

5. We hereby give you notice of **15 days** that the below mentioned secured assets shall be sold by the undersigned on **02.12.2026 between 11.30 am and 03.30 pm** 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 **Financial Express (English daily)** and **Aajkal (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 one residential flat being no G having a super built area of 4586 Sqft on second floor, Block-A, together with the undivided proportionate impartible share of land together with proportionate right to use and enjoy all common facilities of the undivided common areas and the easement and quasi easements attached thereto lying and situated at Bastu land measuring 0.049 Decimal in R.S. Plot No 668, 665/787, 580 corresponding to L.R. Plot No 888 measuring 12 Decimal, L.R Plot No 889 measuring 12 Decimal, L.R Khatiian No 3981, JL No 21, Mouza – Bhata, PS-Tarkeswar, District-Hooghly corresponding to Holding Nos 63, 64 Chakdighi Road (T.C Road) under ward No 10 under Tarkeshwar Municipality West Bengal-712410.
Name of the owner-Biswajit Nandi, Sutapa Nandi
The Property is bounded by:
On the North by: By T.C Road (Chakdighi Road)
On the South by: By Land of Kashi Manna
On the East by: By land of H/o Kulteghori S.K.US. Limited.
On the West by: By land of Kashi Manna and Pradip Koley.

Yours Faithfully

Indian Overseas Bank

Authorised Officer

Date: 09.11.2026

Authorised Officer

Encl:

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

Indian Overseas Bank
Baguiati Branch
H/H- 19/1, Mangalik Bhavan,
VIP Road, Post- Ashwininagar,
Kolkata – 700159

दूरभाष Tel- 8925952122
इ.मेल E-Mail: iob2122@iob.bank.in

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 Securily 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 **02.12.2026** "**As is where is**", "**As is what is**" and "**Whatever there is**" for recovery of **Rs.1,48,11,837.80 (Rupees One Crore Forty Eight Lakhs Eleven Thousand Eight Hundred Thirty Seven and Paise Eighty Only)** as on **30.10.2026** with further interests and costs due to the Indian Overseas Bank, Secured Creditor from the borrower (s)-

1. Biswajit Nandi
   S/o-Shanti Nandi
   Address: Flat No G, 2nd Floor, Block A, Mouza-Bhata
   Holding No 63,64, Ward No 10, Under Tarkeswar Muncipality
   Chakdighi Road (T. C. Road), PS- Tarkeswar, Dist: Hooghly
   West Bengal 712410.

2. Sutapa Nandi
   W/o- Biswajit Nandi
   Address: Flat No G, 2nd Floor, Block A, Mouza-Bhata
   Holding No 63,64, Ward No 10, Under Tarkeswar Muncipality
   Chakdighi Road (T. C. Road), PS- Tarkeswar, Dist: Hooghly
   West Bengal 712410.

The reserve price will be **Rs. 1,36,16,000.00** and the earnest money deposit will be **Rs.13,61,600.**

Description of the Immovable property

Schedule of Secured Assets

All that one residential flat being no G having a super built area of 4586 Sqft on second floor, Block-A, together with the undivided proportionate impartible share of land together with proportionate right to use and enjoy all common facilities of the undivided common areas and the easement and quasi easements attached thereto lying and situated at Bastu land measuring 0.049 Decimal in R.S. Plot No 668, 665/787, 580 corresponding to L.R. Plot No 888 measuring 12 Decimal, L.R Plot No 889 measuring 12 Decimal, L.R Khatiian No 3981, JL No 21, Mouza – Bhata. PS-Tarkeswar, District-Hooghly corresponding to Holding Nos 63, 64 Chakdighi Road (T.C Road) under ward No 10 under Tarkeshwar Municipality West Bengal-712410.
Name of the owner-Biswajit Nandi, Sutapa Nandi
The Property is bounded by:
On the North by: By T.C Road (Chakdighi Road)

Indian Overseas Bank
Authorised Officer

On the South by: By Land of Kashi Manna On the East by: By land of H/o Kulteghori S.K.US. Limited. On the West by: By land of Kashi Manna and Pradip Koley.

Known Encumbrance if any: Not Known.
* Outstanding dues 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: 02.12.2026 between **11.30 A.M. to 3.30 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)**

Indian Overseas Bank
Authorised Officer

Place: Kolkata
Date: 09.11.2026

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, mortgagor/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/).**

Indian Overseas Bank
Authorised Officer

5. The submission of online application for bid with EMD shall start from **16.11.2026.**

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 **11.30 am to 3.30pm 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.20,000/-** 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 **"SARFAESI SALE PARKING ACCOUNT" with Indian Overseas Bank, Baguiati Branch to the credit of A/C No. 21220113035001, Indian Overseas Bank, Baguiati Branch, H/H- 19/1, Mangalik Bhavan, VIP Road, Post- Ashwininagar, Kolkata- 700159, Tel – 8925952122 , E-Mail-** iob2122@iob.bank.in**, Branch Code: 2122, IFSC Code- IOBA0002122.**

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.

Indian Overseas Bank

Authorised Officer

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 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 **Indian Overseas Bank, Baguiati Branch, H/H- 19/1, Mangalik Bhavan, VIP Road, Post- Ashwininagar, Kolkata- 700159, Tel – 8925952122, E-Mail- iob2122@iob.in on all working days during office hours till 01.12.2026.**

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/**

Indian Overseas Bank

Authorised Officer

Authorised Officer

Place: Kolkata
Date: 09.11.2026

Indian Overseas Bank
Baguiati Branch
H/H- 19/1, Mangalik Bhavan,
VIP Road, Post- Ashwininagar,
Kolkata – 700159

दूरभाष Tel- 8925952122
इ मेल. E-Mail: iob2122@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 Borrower & Mortgagor:

1. Biswajit Nandi
   S/o-Shanti Nandi
   Address: Flat No G, 2nd Floor, Block A, Mouza-Bhata
   Holding No 63,64, Ward No 10, Under Tarkeswar Muncipality
   Chakdighi Road (T. C. Road), PS- Tarkeswar, Dist: Hooghly
   West Bengal 712410.

2. Sutapa Nandi
   W/o- Biswajit Nandi
   Address: Flat No G, 2nd Floor, Block A, Mouza-Bhata
   Holding No 63,64, Ward No 10, Under Tarkeswar Muncipality
   Chakdighi Road (T. C. Road), PS- Tarkeswar, Dist: Hooghly
   West Bengal 712410.

Date of NPA: 30.04.2026
Date of Demand notice: 02.05.2026
Dues claimed in Demand Notice: Rs.1,42,76,411.80 as on 30.04.2026 with further interest & costs
Date of possession notice: 14.07.2026.
Dues claimed in Possession Notice: Rs.1,44,68,734.80 as on 14.07.2026 with further interest & costs
Present O/s- Rs.**1,48,11,837.80 as on 30.10.2026** with further interest & costs

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

Indian Overseas Bank
Authorised Officer

Description of the Immovable Property

All that one residential flat being no G having a super built area of 4586 Sqft on second floor, Block-A, together with the undivided proportionate impartible share of land together with proportionate right to use and enjoy all common facilities of the undivided common areas and the easement and quasi easements attached thereto lying and situated at Bastu land measuring 0.049 Decimal in R.S. Plot No 668, 665/787, 580 corresponding to L.R. Plot No 888 measuring 12 Decimal, L.R Plot No 889 measuring 12 Decimal, L.R Khatiian No 3981, JL No 21, Mouza – Bhata, PS-Tarkeswar, District-Hooghly corresponding to Holding Nos 63, 64 Chakdighi Road (T.C Road) under ward No 10 under Tarkeshwar Municipality West Bengal-712410.
Name of the owner-Biswajit Nandi, Sutapa Nandi
The Property is bounded by:
On the North by: By T.C Road (Chakdighi Road)
On the South by: By Land of Kashi Manna
On the East by: By land of H/o Kulteghori S.K.US. Limited.
On the West by: By land of Kashi Manna and Pradip Koley

Known Encumbrance if any: Not Known.
*** Bank's dues have priority over the statutory dues**

The reserve price will be **Rs. 1,36,16,000.00 and** the earnest money deposit will be **Rs.13,61,600.00**

Bid increase amount- **Rs.20,000/-**

Inspection Date & Time: On all working days during office hours till **01.12.2026.**

Date and time of e-auction: 02.12.2026 between **11.30 A.M. to 3.30 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)

Indian Overseas Bank
Authorised Officer

Place: Kolkata
Date: 09.11.2026

Authorised Officer
Indian Overseas Bank