NOTICE OF SALE

Branch: Southern Avenue
Phone No: 03322424091

Notice of sale under Rule 9(1) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,

1. **Smt. Mousumi Haldar (Borrower / Mortgagor)** D/o Bhisma Dev haldar Address 1: Vill Uttar Kalikapur PO Dakshin Barasat PS Jaynagar PIN 743372 Address 2: FL-1/A, 1st Floor, Surya Apartment Holding No 61/18 P L Chakraborty Road Ward No 16 Mouza Rajpur, PS Sonarpur Dist South 24 Parganas Kolkata 700149	

Sub: Loan account – 7592864374 with Indian Bank, Southern Avenue Branch, P 530, Raja B Roy Road, Southern Avenue, Rashbehari, Kolkata 700029.

Smt. Mousumi Haldar (Borrower / Mortgagor) D/o Bhisma Dev Haldar availed Home Loan facility from Indian Bank, Southern Avenue Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Smt. Mousumi Haldar (Borrower / Mortgagor) D/o Bhisma Dev Haldar failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 08.08.2024 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 (s), Guarantor(s), Smt. Mousumi Haldar (Borrower / Mortgagor) D/o Bhisma Dev Haldar liable to the Bank to pay the amount due to the tune of **Rs. 34,87,512.00/- (Rupees Thirty-Four Lakh Eighty-Seven Thousand Five Hundred Twelve Only)** as on 08.08.2024 with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated 08.08.2024.

As Smt. Mousumi Haldar (Borrower / Mortgagor) D/o Bhisma Dev Haldar failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 16.11.2024 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:

कृते/For इंडियन बैंक Indian Bank
प्राधिकृत अधिकारी/Authorised Officer
अंचल कार्यालय, कोलकाता मध्य/Zonal Office, Kolkata Central

THE SALE PROPOSED TO BE HELD IS BY WAY OF PUBLIC TENDER /AUCTION ADOPTING THE e-AUCTION MODE.

As per Rule 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, 15 days notice of intended sale is required to be given and hence we are issuing this notice.

The amount due as on 08.08.2024 is **Rs. 34,87,512.00/- (Rupees Thirty-Four Lakh Eighty-Seven Thousand Five Hundred Twelve Only)** with further interest, costs, other charges and expenses thereon from 09.08.2024.

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 18.12.2026 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 01.12.2026 to 17.12.2026 between **10.00 am to 4.00 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)** and using the provision in the system/software. The tender form and the terms and conditions would be available in the website **from 01.12.2026 to 18.12.2026 From 10.00 am to 5.00 pm.**

The intending Bidders/ Purchasers are requested to register with online portal **(https://baanknet.com)** using their mobile number and email id. Further, they are requested to upload requisite KYC documents Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers have to transfer the EMD amount in his Global EMD Wallet by before the e-Auction Date and time in the portal. The registration, verification of KYC documents 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) for depositing in bidders Global 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 therefor.

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
50125920355,INDIAN BANK	Branch: SALT LAKE BRANCH ,IFSC: IDIB000S147

कृते/For इंडियन बैंक Indian Bank
प्राधिकृत अधिकारी/Authorised Officer
अंचल कार्यालय, कोलकाता मध्य/Zonal Office, Kolkata Central

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.

"We draw attention to the provisions of Section 13(8) of the SARFAESI Act and the Rules framed there under which deals with your rights of redemption over the securities"

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 (Rs.)**	**EMD (Rs.)**	**Date, Time for eauction and Property ID No. Bid Increment Amount**	**Prior Encumbrance**
ALL THAT piece and parcel of Residential Flat being no. FL - I/A measuring more or less 1042 Sq. ft super built up area one the northern side of the first floor in "Surya Apartment" Registrated in Book-I volume no 1604-2023 Page from 354517 to 354549 being no 160411181 for the year 2023, TOGETHERWITH all easement rights, benefits and facilities of common passage and attached in the said premises. Property situated within the local limits of Rajpur Sonarpur Municipality. Being holding no 61/18 P L Chakraborty Road, Ward No. 16 in Mouza - Rajpur, JL No. 55, Touzi No. 251, R.S. Khatian No. 2148, & 2448, comprised in R S & L R Dag No. 462 under L.R. Khatian Nos. 64 & 156, P.S. - Sonarpur, Kolkata - 700149, District - South 24 Parganas within the ADSR of Sonarpur and DSP Alipore, ARA	29,00,000.00 (Rupees Twenty-Nine Lakh Only)	2,90,000.00 (Rupees Two Lakh Ninety Thousand Only)	**Date of auction: 18.12.2026** **Time of auction: 11:00 to 17:00** **Prop Id: IDIB07592864374** **Bid Increment Amount: Rs. 20,000.00 (Rupees Twenty Thousand Only)**	Not Known

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Kolkata. The flat has 4 (bedrooms), 1 one drawing cum dining room, 1 kitchen, 1 toilet, 1 wc, 1 verandah and 1 balcony along with one open car parking on the ground floor measuring 130 sq. ft. Land Boundary: North : 3 ft wide common passage South : 20 ft wide Pannalal Chakraborty Road East : 5 ft wide common passage West : 19 ft. wide Paschatya Para (Tobin Road) Flat Boundary: On the North: Open to sky On the South: stair lobby & others flat On the East: open to sky On the West: open to sky. The property stands in the name of Mousumi Haldar.				

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 PSB Alliance Pvt. Ltd Helpdesk No. 8291220220 and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Pvt. Ltd, please contact support.BAANKNET@psballiance.com and for EMD status please contact 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 help desk number 8291220220.

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

Place: Kolkata
Date: 25.11.2026

AUTHORISED OFFICER

कृते/For इंडियन बैंक Indian Bank
प्रधिकृत अधिकारी/Authorised Officer
अंचल कार्यालय, कोलकाता मध्य/Zonal Office, Kolkata Central