

इंडियन बैंक**Indian Bank****इलाहाबाद****ALLAHABAD**

IB/SAML/KOL/SALE/2026-27/ 417

Date: 21.08.2026

NOTICE OF SALE

Branch: SAM LARGE BRANCH

Phone No: 033-22311471

Notice of sale under Rule 6(2) & 8(6) & 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,

M/s Smart Solutions (Borrower) Address: Tower 1, Flat 12C, South City Residency, 375, Prince Anwar Shah Road, Kolkata 700068	M/s Smart Solutions (Borrower) Address: 189 A, NSC Bose Road, Kolkata 700040
Smt. Aparna Sarkar (Partner/Guarantor/Mortgagor) W/o Shri Kunal Sarkar Address: Tower 1, Flat 12C, South City Residency, 375, Prince Anwar Shah Road, Kolkata 700068	Smt. Aparna Sarkar (Partner/Guarantor/Mortgagor) W/o Shri Kunal Sarkar Address: ¼ Azad garh, PS Jadavpur, Kolkata 700040
Smt. Aparna Sarkar (Partner/Guarantor/Mortgagor) W/o Shri Kunal Sarkar Address: Tower 1, Flat 23E, South City Residency, 375, Prince Anwar Shah Road, Kolkata 700068	Shri Kunal Sarkar (Partner/Guarantor) Address: Tower 1, Flat 12C, South City Residency, 375, Prince Anwar Shah Road, Kolkata 700068
Shri Kunal Sarkar (Partner/Guarantor) Address: ¼ Azad garh, PS Jadavpur, Kolkata 700040	Shri Kunal Sarkar (Partner/Guarantor) Address: Tower 1, Flat 23E, South City Residency, 375, Prince Anwar Shah Road, Kolkata 700068

Sub: A/c – A/c M/s Smart Solutions with Indian Bank (erstwhile Allahabad Bank) SAM Large Branch – Kolkata, A/c No: - 50170993385

M/s Smart Solutions (Borrower) availed credit facilities from Indian Bank (erstwhile Allahabad Bank), the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". M/s Smart Solutions failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 09.07.2021 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)/Mortgagor(s) M/s Smart Solutions, Smt. Aparna Sarkar, Shri Kunal Sarkar liable to the Bank to pay the amount due to the tune of **Rs. 2,12,45,357.00 (Rupees Two Crores Twelve Lacs Forty Five Thousand Three Hundred Fifty Seven only)** as on 09.07.2021 with further interest, costs, other charges and expenses thereon. M/s Smart Solutions failed to make payment pursuant to Demand Notice dated 09.07.2021.

As M/s Smart Solutions, Smt. Aparna Sarkar and Shri Kunal Sarkar failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 13.08.2026 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 SALE PROPOSED TO BE HELD IS BY WAY OF PUBLIC TENDER /AUCTION ADOPTING THE e-AUCTION MODE.



*As per Rule 6 (2) and Rule 9 (1) of the Security Interest (Enforcement) Rules 2002, 15 days' notice for subsequent sale is required to be given and hence we are issuing this notice.

The amount due is **Rs. 2,12,45,357.00 (Rupees Two Crores Twelve Lacs Forty-Five Thousand Three Hundred Fifty-Seven only)** as on **09.07.2021** with further interest, costs, other charges and expenses thereon.

Please take note that this is notice of 15 days and the schedule mentioned property shall be sold under the Act by the undersigned/Authorized Officer any time after 15 days.

The date of sale is fixed as 14.09.2026 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 **22.08.2026** to **13.09.2026** 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.

The intending Bidders/ Purchasers are requested to register with online portal (<https://baanknet.com>) using their mobile number and email id. Further, after completing their eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by **14.09.2026** i.e before the e-Auction Date and time in the portal. The registration, eKYC 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 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 confirmation of sale 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
Ac No- 50146027457 A/c Name- Authorized Officer Indian Bank	SME Finance Branch, Indian Bank IFSC- IDIB000S769

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", "as is what is" and "Whatever there is basis"** 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 and without prejudice to rights of the Secured Creditor to proceed with the proceedings presently pending before DRT/RO of DRT/ DRAT/ Court and proceed with the execution of order/decreed to be obtained.



SCHEDULE

The specific details of the assets which are intended to be brought to sale are enumerated hereunder:

Detailed description of the Property	All that Piece of Land measuring 01 Acre 32 Satak (79.86 Cottah) little more or less of land and Buildings and construction thereon at Mouza- Orgram , JL No- 11, LR Khatian No- 2773, 1866, 1389, LR Dag No- 5632, Touzi No- 20, Mouza Orgram, Vill/PO- Orgram, PS- Bhatar, Dist: Burdwan, West Begal, PIN- 713128 registered in the name of Mrs. Aparna Sarkar vide sale deed no. 02135 dated 06.05.2010 recorded in Book No. 1 , CB Volume Number 6, being number 02135 for the year 2010 at DSR II Burdwan. East: By 3 ft wide Passage & Vacant Land Bounded by Boundary wall (Dag No 5632) West: by Vacant Land (Dag No 5632) North: By 30 ft Metal Road South: By Dag No 5632	
Encumbrances on property if any	Best of knowledge and information of the Authorized Officer, there is no encumbrance on the property.	
Reserve Price*	Rs. 1,16,50,000.00/- (Rupees One Crore Sixteen Lac Fifty Thousand only)*	
EMD Amount	Rs. 11,65,000.00/- (Rupees Eleven Lac Sixty Five Thousand only)	
Bid incremental amount	Rs. 50,000.00/- (Rupees Fifty Thousand only)	
Date and time of e-auction at the Platform of e-auction Service Provider	Date:- 14.09.2026 Time:- 11.00 AM to 4.00 PM https://baanknet.com (PSB Alliance Pvt. Ltd.)	
Property ID No.	IDIB300868029881	

*Sale price should be above Reserve Price

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, email ID:support.BAANKNET@psballiance.com and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Pvt Ltd, please contact (<https://baanknet.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 line 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: 21.08.2026


भारतीय बैंक
For INDIAN BANK

आधिकृत अधिकारी / Authorized Officer
AUTHORIZED OFFICER
SAM Large Branch, Kolkata