इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD
आपका अपना बैंक, हर कदम आपके साथ
YOUR OWN BANK, ALWAYS WITH YOU

आरामबागशाखा
लिंकरोड, आरामबाग
हुगली, पश्चिमबंगाल
पिन - ७१२६०१

Arambagh Branch
Link Road, Arambagh
Hooghly, West Bengal
Pin- 712601

दिनांक / Date: 31/10/2026

NOTICE OF SALE

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,

Mrs. Payel Bhanja (Borrower & Mortgagor) **W/o Mr. Prosenjit Bhanja** **Vill: Tirol, P.S. Arambagh,** **Dist:Hooghly, West Bengal-712602**	**Mr. Prosenjit Bhanja (Borrower & Mortgagor)** **S/o Ashoke Bhanja** **Vill: Tirol, P.S. Arambagh,** **Dist:Hooghly, West Bengal-712602**

Sub: Your Loan account **Payel Bhanja & Prosenjit Bhanja, HL-ADVTGE-RESFLOT 75L MCLR A/C No. 50413698141** with **Indian Bank (Erstwhile Allahabad Bank) Arambagh Branch**

Mrs. Payel Bhanja & Mr. Prosenjit Bhanja availed Loan facility from Indian Bank, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties", **Mrs. Payel Bhanja W/o Mr. Prosenjit Bhanja & Mr. Prosenjit Bhanja S/o Ashoke Bhanja Vill: Tirol P.S. Arambagh,Dist:Hooghly, West Bengal-712602 (Borrowers and Mortgagors)** , failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **18.08.2025** 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), Mortgagor(s) of **Mrs. Payel Bhanja W/o Mr. Prosenjit Bhanja & Mr. Prosenjit Bhanja S/o Ashoke Bhanja Vill: Tirol P.S. Arambagh,Dist:Hooghly, West Bengal-712602 (Borrowers and Mortgagors)** liable to the Bank to pay the amount due to the tune of **Rs.13,18,546/-(Rupees Thirteen Lac Eighteen Thousand Five Hundred Forty Six only)** as on **18.08.2025** and carries further interest at the agreed rate from **19.08.2025** till date of repayment, charges and expenses thereon. You have failed to make payment despite Demand Notice dated **18.08.2025**.

As **Payel Bhanja & Prosenjit Bhanja** failed to make payment despite Demand Notice, the Authorised Officer took possession of the schedule mentioned properties under the Act on **22.10.2025** 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 8(6) of The Security Interest (Enforcement) Rules 2002 framed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, 30 days notice of intended sale is required to be given and hence we are issuing this notice.

The amount due is Rs.**13,67,944/- (Rupees Thirteen Lac Sixty Seven Thousand Nine Hundred & Forty Four Only)** (inclusive of up to date interest in the above account) as on **26.12.2025**, further interest from **27.12.2025**, charges & expenses thereon due to the Indian Bank.

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.

इंडियन बैंक INDIAN BANK आरामबाग Arambagh Br. Code No-6342 इलाहाबाद

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The date of sale is fixed as 20.11.2026 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 **04.11.2026** to **19.11.2026** 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** (PSB Alliance Pvt. Ltd.) 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** (PSB Alliance Pvt. Ltd.) 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 **20.11.2026** within **04.00 PM** i.e the e-Auction Date and before the e-auction end time in the portal. The registration and eKYC 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** (PSB Alliance Pvt. Ltd.) **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- 20670605561; A/c Name- Indian Bank Authorized Officer	Indian Bank (Erstwhile Allahabad Bank) Pipulpati Branch IFS Code: IDIB000P656

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

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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	EMD	Date, Time for e-auction and Property ID No.	Prior Encumbrance
All that part and parcel of land and construction thereon land measuring 12 sataks more or less situated at Mouza-Tirol, JL No.17, LR Plot No.3648,3540,3541, RS Khatian No. 2574,2573,408,480, LR Khatian No.2574,2573, under Tirol Gram Panchayet, P.O. Tirol, P.S. Arambagh, Dist: Hoogly registered in ADSR Arambagh vide Deed No. 05011 of 2017 dated: 01/11/2017, Book No. I, Volume No. 0606-2017, pages from 72878 to 72897 in the name of Mrs. Payel Bhanja & Mr. Prosenjit Bhanja. Boundary: Butted and bounded by North: Other's Property South: Panchayet Road East: Common Passage West: Owner's Property	Rs. 13,00,000/- (Thirteen Lac only)	Rs.1,30,000/- (Rupees One Lac Thirty Thousand Eight Hundred only) to be deposited on or before 20.11.2026 within 4.00 PM.	Date:- **20.11.2026** Time:- 10.00 AM to 4.00 P.M Property ID No.- **IDIB50413698141** Incremental Bid Amount: Rs.20,000/- (Rs Twenty Thousand only)	Best of knowledge and information of the Authorised Officer, there is no encumbrance on the property

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

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

The borrowers/Guarantors are hereby given notice to pay the sum mentioned as above before the date of auction, failing which the property will be auctioned and balance if any will be recovered with interest and cost from them by legal avenues.

Authorised Officer

Place: Arambagh
Date: 31.10.2026

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