इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

ANNEXURE- B

(Format for uploading in BAANKNET.COM site along with photograph)

APPENDIX- IV-A"

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 of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **PHYSICAL** possession of which has been taken by the Authorised Officer of Indian Bank, **BARASAT-HRIDAYPUR** branch, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **20.11.2026**, for recovery of **Rs. 4752976.14 (Forty Seven Lac Fifty Two Thousand Nine Hundred Seventy Six Rupees and Fourteen Paisa only)** as on 28.10.2026 due to the Indian Bank, **BARASAT-HRIDAYPUR** branch, Secured Creditor, from **A/c Tanuja Bibi (Borrower) W/o Md. Erfan Ali, Vill Tangra, PO Talsa, PS Ashoknagar, Dist North 24 Parganas, West Bengal - 743234, Md. Erfan Ali (Borrower & Mortgagor) S/o Abusham Mondal, Vill Tangra, PO Talsa, PS Ashoknagar, Dist North 24 Parganas, West Bengal - 743234**.

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

Detailed description of the Property	All that one residential property over the piece and parcel of land measuring about more or less 7.25 decimal at LR Dag no. 2011, LR kh no. 1632, JL no. 52, Touzi sabek 2133 Hal 14, Mouza- Tangra, under the limit of Dighra Malikberia Gram Panchayat , Vill Tangra, Old Jame Masjid, PO Talsa PS Ashok Nagar Dist North 24 Parganas PIN 743234 comprised in Gift Deed no. I-04461 for the year 2013 Book no. I CD Vol No. 22 pages from 1 to 16 under DSR-I North 24 Parganas & which is butted and bounded as follows, Boundaries of the land :North By:- Golam Mondal, South By:- Safiar Rahaman, East By:- Nur Islam Mondal, West By:- Nur Hossein. The property stands in the name of Md. Erfan Ali, S/o Abusham Mondal.
Encumbrances on property if any	Best of knowledge and information of the Authorised Officer, there is no encumbrance on the property.
Reserve Price	**Rs. 700000.00** (Rupees Seven Lacs Only)
EMD Amount	**Rs. 70000** (Rupees Seventy Thousand Only)
Bid incremental amount	**Rs. 10000**
Date and time of e-auction at the platform of e-auction Service Provider **https://baanknet.com**	Date:- 20.11.2026 Time:- 11.00 AM to 4.00 PM
Property ID No.	**IDIB50439349111**

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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 **20.11.2026** 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.

TERMS AND CONDITIONS

1. 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 e-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.

2. 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 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
A/c No- **7088044504** A/c Name- **Authorized Officer Indian Bank Zonal Office Barasat.**	Branch- Barasat Main, IFSC- **IDIB000B647**

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.

3. **Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194 – 1A of Income Tax Act 1961 and TDS is to be borne by the successful bidder only at the time of depositing the balance 75% of the bid amount.**

4. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per rules.

5. All expenses relating to stamp duty and registration of Sale Certificate, if any, shall be borne by the successful bidder.

6. 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.

7. The Sale shall be subject to rules/ conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

ANNEXURE- B

8. Platform (**https://baanknet.com**) for e-Auction will be provided by our e Auction service provider **PSB alliance Pvt. Ltd.,** Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai – 400 037(Contact Phone 8291220220, email ID:- support.baanknet@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**

9. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portals (1) www.indianbank.in and (2) **https://baanknet.com**

10. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, FAQ on eAuction and User Manual on operational part of e-Auction related to this e-Auction from **BAANKNET** (**https://baanknet.com)**.

11. The intending Bidders / Purchasers are requested to register on portal (**https://baanknet.com**) using their mobile number and email-id. Further, they will complete their eKYC. Once, the eKYC process completed, the intending Bidders /Purchasers has to transfer the EMD amount using online mode/ by Challan in their Global EMD e-Wallet. Only after having sufficient EMD in his/her e-Wallet, the interest bidder will be able to bid on the date of e-auction.

12. Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

13. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted. Ten 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 ten minutes to the last highest bid, the e-auction shall be closed. It is clarified that confirmation of sale in favour of highest bidder shall be subject to confirmation by the Bank in terms of Security Interest (Enforcement) Rules, 2002.

14. Intending Bidders are advised to properly read the Sale Notice, terms & conditions of e-auction and User Manual on operational part of e-Auction and follow them strictly.

15. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider PSB Alliance Pvt. Ltd.. Details of which are available on the e-Auction portal.

16. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (on mobile no/email address given by them/ registered with the service provider).

17. If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days' prior notice.

18. For verification about the title document, property & inspection thereof, the intending bidders may contact Indian Bank, **BARASAT-HRIDAYPUR Branch**, **Indian Bank, BARASAT-HRIDAYPUR Branch, DAKBUNGLOW ROAD, HRIDAYPUR, NORTH 24 PARGANAS, WEST BENGAL, 700127** , **8336004001**

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19. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property/ ies other than mentioned above (if any). However, the intending bidders should make their own independent inquiries regarding the encumbrances and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above (if any).

Date: 28.10.2026 (Authorised Officer)

इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

ANNEXURE- B

(Format for uploading in BAANKNET.COM site along with photograph)

APPENDIX- IV-A"

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 of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **Physical** possession of which has been taken by the Authorised Officer of Indian Bank, **Ganrapota Branch**, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **20.11.2026**, for recovery of **Rs. 3195452.75 (Rupees Thirty One Lac Ninety Five Thousand Four Hundred Fifty Two Rupees and Seventy Five Paisa Only)** as on 28.10.2026 due to the Indian Bank, **Ganrapota Branch** , Secured Creditor, from **A/c MONDAL ENTERPRISE (Borrower) Prop.-JULIA MONDAL SULTAN, W/o- MIZANUR MONDAL, Vill DURGAPUR. PO-MAHANANDPARA, P.S. Bagdah, Dist.24 PGS (N), PIN-743251, JULIA MONDAL (SULTAN) (Proprietor - Borrower-Mortgagor) W/o-MIZANUR MONDAL,Vill DURGAPUR, PO MAHANANDPARA,P.S. Bagdah, Dist.24 PGS (N),PIN-743251, MIZANUR MONDAL (Guarantor-Mortgagor) S/o- MOJAMMEL HOKE MONDAL ,Vill DURGAPUR, PO-MAHANANDPARA, P.S.Bagdah, Dist.24 PGS (N), PIN-743251**.

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

Detailed description of the Property	1. All that piece or parcel of land measuring about more or less 7.08 Decimal under Mouza-Durgapur, J. L. NO.88, Touzi No. 15, DAG NO. 891 (R.S & L.R), Khatian No.272/1, 160, 27, 115, 190 under the jurisdiction of Kaniara-I Gram Panchayat P.S.-Bagdah, A.D.S.R Helencha, Dist.-24 PGS (N), Registered at Additional District Sub-Registrar, Helencha and recorded in Book No.-I, Volume No.-1518-2017, Page from -8344 to 8361, Being No.-151800362 for the year-2017.The Property Butted and Bounded By:- North By :- BY LEGAL HEIRS OF ABUL MONDAL ,South By :- BY 8'' wide common passage .East By :- BY land of Aleknur Mondal ,West By :- BY land of Khalek Mondal and Aleknur Mondal ,The Property Stands in the name of Julia Mondal (Sultan), w/o- Mijanur Mondal. 2. All that piece or parcel of land measuring about more or less 6.60 Decimal under Mouza-Durgapur, J. L. NO. 88, Touji No. 15, Dag No. 1228 (R.S & L.R), Khatian No. 61 & 54 under the jurisdiction of 3/1 Kaniara-I Gram Panchayat, P.S.-Bagdah, Dist.-24 PGS (N), Registered at Sub-Registrar, Helencha and recorded in Book No.-I, Volume No.-3, Page from -

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	4584 to 4596, Being No.-00928 for the year-2011.The Property Butted and Bounded By:-North By :- By Property of Noor Ali Tarafdar ,South By :- Property of Sri Arjun Das and Smt Lakhmi Das,East By :- By Property of Mijanur Mondal ,West By :- Property of Kubir Das.The Property Stands in the name of Mijanur Mondal, S/o-Mojammel Haque. AND All that piece or parcel of land measuring about more or less 2.00 Decimal under Mouza-Durgapur ,J L NO.88, Touji 15, Khatian Hal L.R. No. 54, R.S. & L.R. Dag No. 1228 under the jurisdiction of Kaniara-I Gram Panchayat P.S.-Bagdah, A.D.S.R Helencha, Dist.-24 PGS (N), Registered at Additional District Sub-Registrar, Helencha and recorded in Book No.-I, Volume No.-1518-2017, Page from -75025 to 75039, Being No.-151804090 for the year-2017.The Property Butted and Bounded By:- North By :- Land of Noor Ali Tarapdar,South By :- Land of Mijanur Mondal,East By :- Land of Amjad Hossain Mondal ,West By :- Land of Mijanur Mondal .The Property Stands in the name of Mijanur Mondal, S/o-Mojammel Haque.
Encumbrances on property if any	Best of knowledge and information of the Authorised Officer, there is no encumbrance on the property.
Reserve Price	**Rs. Property 1 - 1400000** **Property 2 - 700000** (Property 1 - Rupees Fourteen Lacs Only Property 2 - Rupees Seven Lac Only)
EMD Amount	**Rs. Property 1 - 140000** **Property 2 - 70000** (Property 1 - Rupees One Lac Forty Thousand Only Property 2 - Rupees Seventy Thousand Only)
Bid incremental amount	**Rs. 10000**
Date and time of e-auction at the platform of e-auction Service Provider **https://baanknet.com**	Date:- 20.11.2026 Time:- 11.00 AM to 4.00 PM
Property ID No.	**IDIB6996789905A** **IDIB6996789905B**

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 **20.11.2026** 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.

TERMS AND CONDITIONS

1. 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 e-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

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EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposit shall not bear any interest.

2. 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 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
A/c No- **7088044504** A/c Name- **Authorized Officer Indian Bank Zonal Office Barasat.**	Branch- Barasat Main, IFSC- **IDIB000B647**

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.

3. **Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194 – 1A of Income Tax Act 1961 and TDS is to be borne by the successful bidder only at the time of depositing the balance 75% of the bid amount.**

4. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per rules.

5. All expenses relating to stamp duty and registration of Sale Certificate, if any, shall be borne by the successful bidder.

6. 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.

7. The Sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

8. Platform (**https://baanknet.com**) for e-Auction will be provided by our e Auction service provider **PSB alliance Pvt. Ltd.,** Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai – 400 037(Contact Phone 8291220220, email ID:- support.baanknet@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**

9. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portals (1) www.indianbank.in and (2) **https://baanknet.com**

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10. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, FAQ on eAuction and User Manual on operational part of e-Auction related to this e-Auction from **BAANKNET** (**https://baanknet.com)**.

11. The intending Bidders / Purchasers are requested to register on portal (**https://baanknet.com**) using their mobile number and email-id. Further, they will complete their eKYC. Once, the eKYC process completed, the intending Bidders /Purchasers has to transfer the EMD amount using online mode/ by Challan in their Global EMD e-Wallet. Only after having sufficient EMD in his/her e-Wallet, the interest bidder will be able to bid on the date of e-auction.

12. Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

13. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted. Ten 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 ten minutes to the last highest bid, the e-auction shall be closed. It is clarified that confirmation of sale in favour of highest bidder shall be subject to confirmation by the Bank in terms of Security Interest (Enforcement) Rules, 2002.

14. Intending Bidders are advised to properly read the Sale Notice, terms & conditions of e-auction and User Manual on operational part of e-Auction and follow them strictly.

15. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider PSB Alliance Pvt. Ltd.. Details of which are available on the e-Auction portal.

16. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (on mobile no/email address given by them/ registered with the service provider).

17. If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days' prior notice.

18. For verification about the title document, property & inspection thereof, the intending bidders may contact Indian Bank, **Ganrapota Branch Branch**, **Indian Bank, VILL PO GANRAPOTA, North 24 Parganas - 743251** , **9614454558**

19. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property/ ies other than mentioned above (if any). However, the intending bidders should make their own independent inquiries regarding the encumbrances and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above (if any).

इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

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Date: 28.10.2026 (Authorised Officer)

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

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APPENDIX- IV-A"

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 of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **PHYSICAL** possession of which has been taken by the Authorised Officer of Indian Bank, **KHARDAH** branch, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **20.11.2027**, for recovery of **Rs. 4826061.98 (Rupees Forty Eight Lac Twenty Six thousand Sixty One Rupees and Ninety Eight Paisa only)** as on 28.10.2026 due to the Indian Bank, **KHARDAH** branch, Secured Creditor, from **A/c M/s Khan Engineering (Borrower) Prop. Mr. Ashok Kumar Khan S/o Kesto Chandra Khan) Vill+ P O Suyapur, P S Titagarh Dist – 24 Parganas North, Pin-700121, Mr. Ashok Kumar Khan (Borrower - Mortgagor) Prop. Of M/s Khan Engineering S/o Kesto Chandra Khan) Vill+ P O Suyapur, P S Titagarh Dist – 24 Parganas North, Pin-700121, Rupali Khan (Guarantor) W/o Ashok Kumar Khan Vill+ P O Suyapur, P S Titagarh Dist – 24 Parganas North, Pin-700121**.

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

Detailed description of the Property	Property-I All that piece and parcel of land measuring more or less 04 Kattah 08 Chittak 39 sq.ft. any construction there on lying and situated at Mouza –Suryapur, J.L. No. 14, Khatian no. 154 within the jurisdiction of Sheuli Gram Panchayet, P. S.- Titagarh, District North 24 Parganas, comprised in Deed No. I-05022 for the year 2008, registered at A. D. S. R. O. Barrackpore, CD Volume -17, Page From 1618 to 1631, West Bengal. The property stands in the name of Ashok Kumar Khan S/o Keshto Chandra Khan. The Property (Dag No 687/1061) Area 09 Chittak Butted and Bounded By:- North By:- Dag No. 689 (P) South By:- Dag No 687 East By :- Dag No.804 & 3'-0'' passage West By:- Land of Manindra Roy The Property (Dag No689) Area 3 Kattha 06 Chittak 9 Sq ft Butted and Bounded By:- North By:- Property of Ajit Khan South By:- Part of this Land East By :- Land of Punna Roy West By:- 3'-0'' ft Passage The Property (Dag no 690) Area 09 Chittak 30 sq ft.

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	Butted and Bounded By:- North By:- Proprty of Rabi Ratan Khan South By:- Property of Gopal Khan East By :- Property of Jatin Sardar West By:- Property of Nishi Kanta Khan Property-II All that piece and parcel of land measuring more or less 01 Kattah 06 Chittak 11 sq.ft. any construction there on lying and situated at Mouza –Suryapur, J.L. No. 14, Khatian no. 154, Dag No 689 within the jurisdiction of Sheuli Gram Panchayet, P. S.- Titagarh, District North 24 Parganas, comprised in Deed No. I-05582 for the year 2008, CD Volume -19, Page From 550 to 561registered at A. D. S. R. O. Barrackpore, West Bengal. The property stands in the name of Ashok Kumar Khan S/o Keshto Chandra Khan. The Property Butted and Bounded By:- North By:- Part of same Dag No South By:- Land of Ajit Khan East By :- Property of Punna Roy West By:- Land of 3'-0'' common passage
Encumbrances on property if any	Best of knowledge and information of the Authorised Officer, there is no encumbrance on the property.
Reserve Price	**Rs. ₹ 13,00,000.00** (Rupees Thirteen lac Only)
EMD Amount	**Rs. 1,35,800** (Rupees One Lac Thirty Five Thousand only)
Bid incremental amount	**Rs. 10000**
Date and time of e-auction at the platform of e-auction Service Provider **https://baanknet.com**	Date:- 20.11.2027 Time:- 11.00 AM to 4.00 PM
Property ID No.	**IDIB50344032575**

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 **20.11.2027** 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.

TERMS AND CONDITIONS

1. 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 e-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.

2. 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 confirmation of sale in the form of Banker's Cheque/

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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
A/c No- **7088044504** A/c Name- **Authorized Officer Indian Bank Zonal Office Barasat.**	Branch- Barasat Main, IFSC- **IDIB000B647**

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.

3. **Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194 – 1A of Income Tax Act 1961 and TDS is to be borne by the successful bidder only at the time of depositing the balance 75% of the bid amount.**

4. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per rules.

5. All expenses relating to stamp duty and registration of Sale Certificate, if any, shall be borne by the successful bidder.

6. 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.

7. The Sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

8. Platform (**https://baanknet.com**) for e-Auction will be provided by our e Auction service provider **PSB alliance Pvt. Ltd.,** Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai – 400 037(Contact Phone 8291220220, email ID:- support.baanknet@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**

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10. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, FAQ on eAuction and User Manual on operational part of e-Auction related to this e-Auction from **BAANKNET** (**https://baanknet.com)**.

11. The intending Bidders / Purchasers are requested to register on portal (**https://baanknet.com**) using their mobile number and email-id. Further, they will complete their eKYC. Once, the eKYC process completed, the intending Bidders /Purchasers has to transfer the EMD amount using online mode/ by Challan in their Global EMD e-Wallet. Only after having sufficient EMD in his/her e-Wallet, the interest bidder will be able to bid on the date of e-auction.

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12. Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

13. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted. Ten 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 ten minutes to the last highest bid, the e-auction shall be closed. It is clarified that confirmation of sale in favour of highest bidder shall be subject to confirmation by the Bank in terms of Security Interest (Enforcement) Rules, 2002.

14. Intending Bidders are advised to properly read the Sale Notice, terms & conditions of e-auction and User Manual on operational part of e-Auction and follow them strictly.

15. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider PSB Alliance Pvt. Ltd.. Details of which are available on the e-Auction portal.

16. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (on mobile no/email address given by them/ registered with the service provider).

17. If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days' prior notice.

18. For verification about the title document, property & inspection thereof, the intending bidders may contact Indian Bank, **KHARDAH Branch**, **Indian Bank, KHARDAHA Branch, BT ROAD, KHARDAHA STATION ROAD ,PS KHARDAHA, NORTH 24 PARGANAS, 700117** , **9080325097**

19. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property/ ies other than mentioned above (if any). However, the intending bidders should make their own independent inquiries regarding the encumbrances and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above (if any).

Date: 28.10.2027 (Authorised Officer)