बैंक ऑफ़ इंडिया
Bank of India BOI
Relationship beyond Banking

BANK OF INDIA
KOLKATA ASSET RECOVERY BRANCH
KOLKATA ZONE
5, BTM Sarani, 2nd Floor, Kolkata-700001

E-AUCTION TO BE HELD ON 26.11.2026

PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES MORTGAGED TO THE BANK

Whereas, the Authorized Officer of Bank of India under the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 (54 of 2002) & in exercise of powers conferred under Section 13(12) read with rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice, to borrowers and Authorized Officer has taken possession of the properties described herein below. Offers are invited by the Authorized Officer under sub-rule 5 & 6 of rule 8 of the said Act by holding e-auction on the date, place and time mentioned. Public at large and borrowers and guarantors in general are being informed hereby that E-auction under SARFAESI Act in respect of under noted properties will be conducted for sale on the terms & conditions presented in the Security Interest (Enforcement) Rules 2002 and to the following conditions for realization of the Debts due to the Bank.

Name & Address of Borrowers / Guarantors with Branch Name	Description of the Property	Secured debt / Amount due (In Rs.)	Date of Demand Notice & Date of Possession	Reserve Price (In Rs.) & Earnest Money Deposit (EMD, In Rs.)
KOLKATA ASSET RECOVERY BRANCH **Account Name: MR SUDHIR ROY** **Add:** S/O Shri Kripa Shankar Roy. 222/1, Bediapara Lane, Flat No- 4, 1st Floor, P.O- Bediapara, P.S- Dum Dum, Dist - North 24 Parganas, Pin No-700 077 (W.B).	Equitable mortgaged of all that self-contained residential flat on 3rd floor, being Flat on North-East side of the G+3 storied building known as "HRISHIKESH DHAM", Flat measuring super build up area 770 Sq.Ft. more or less, situated in Mouza- Sinthee Nij, J.L.No-11, Touzi No-1298/2833, Khatian No-450, 459 appertaining to Dag Nos 104, 131 (P), L.R. Dag No-1073, L.R. Khatian No-1555, 1556, 1557, 1558 & 1559, under Baranagar Municipality, Ward No.-20, Municipal Holding No.-1746, situated at Premises No.-30/59, Attapara Lane, P.S.-Baranagar, Kolkata-700050, Dist- North 24 parganas. West Bengal, Being Deed No. I-1506-06858/2022 for the year 2022, A.D.S.R.O-Cossipore Dum Dum. **The said Flat is butted and bounded as follows:- On the North:** Open to Sky; **On the South:** Stair Case, Common Corridor, **On the East:** Open to Sky, **On the West:** Others Flat. **The Building is butted and bounded by: On the North By:** Premises No: 17/D, Mondal Para Lane, **On the South By:** 12 Ft Wide Road, **On the East By:** Premises No: 24/2/90, Mondal Para Lane, **On the West By:** Premises No: 30/60, Attapara Lane. The Immovable Asset is in the name of Shri Sudhir Roy, S/o Kripa Shankar Roy.	**Rs.25,75,746.00** as on 20.02.2025 with further interest & charges w.e.f interest ceased date.	18.06.2025 & 03.09.2025 (Symbolic Possession)	**Rs.22,73,500/- & Rs.2,27,350/-**

TERMS & CONDITIONS:

(i) Auction sale / bidding would be only through **"Online Electronic Bidding"** process through the website **https://baanknet.com/**

(ii) **Date and time of Auction 26.11.2026 between 11.00 a.m. to 05.00 p.m. for all properties, followed by unlimited extensions of 10 minutes each, viz the auction process would run for 120 minutes in first stance and in case a valid bid is received in last 10 minutes, the auction would get extended by another 10 minutes. The process would continue until there are no valid bids during last 10 minutes. Auction would commence at one notch above Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10,000/- (Rupees Ten Thousand only). Interested parties can inspect the properties at site on 18.11.2026 between 11.00 a.m. and 04.00 p.m.**

(iii) **The intending bidders should register their names at portal https://baanknet.com/ and get their User ID and password. Prospective bidders may find how to register for auction, mode of auction, and other processes to be followed on the above-mentioned link. Intending bidders may contact for any query on 033-2231-4094/033-2210-7448, Mr. Arko Mitra (+91-9330397241) or Mr. Rabi Sankar Das (+91-6203622548).**

(iv) The above properties/assets shall be sold on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WITHOUT ANY RECOURSE BASIS".** The intending bidders should make their own enquiries regarding the encumbrances, title of property put on auction and claim/right/dues affecting the property, **the time and cost involved in taking physical possession** (for properties under symbolic possession) prior to submitting their bid. All the accrued statutory dues including property tax, energy charges etc shall be borne by the successful bidder. The Authorized Officer/Secured Creditor shall not be responsible in any way **for any third party claims/right/dues and also for the delay, costs and/ or legal issues involved in taking physical possession** (in case of properties under symbolic possession).

(v) Particulars specified in the schedule above have been stated to the best of the information of the Authorized Officer/Bank. Authorized Officer and / or Bank will not be answerable for any error, mis-statement or omission in this public notice.

(vi) The aforesaid properties shall not be sold below the Reserve Price mentioned above. Intending bidders are required to deposit the Earnest Money Deposit (EMD) stated above in the wallet provided on the portal **https://baanknet.com/**. Details of the process for depositing EMD in the wallet can be found on the above-mentioned link.

(vii) **The intending bidders should register themselves on the afore-mentioned portal well before the auction date, in any case no later than 25.11.2026 up to 4.00 p.m.**

(viii) **The highest / successful bidder shall have to deposit 25% of the bid amount, adjusting the EMD already paid immediately after acceptance of bid by the Authorized Officer in respect of the sale, failing which the EMD shall be forfeited. The highest bidder shall be declared to be the successful bidder/ purchaser of the properties mentioned herein provided always he is legally qualified to bid.**

(ix) **The balance 75% of the bid/purchase money shall be payable on or before 15th day (during banking hours) of confirmation of the sale by the Authorized Officer or such extended period as agreed upon in writing by solely at the discretion of the Authorized Officer. In case of default in payment by the successful bidder the amount already deposited by the bidder shall be forfeited and the Authorized Officer / Bank will be at liberty to cancel the auction and conduct fresh auction.**

(x) On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate in the name of bidder and the sale shall be considered complete thereafter and that the Bank shall entertain no claims.

(xi) The Authorized Officer is not bound to accept the highest bid or any or all bids and reserves the right to accept or reject any or all the bids without assigning any reason thereof and vary, modify and waive any condition of sale in his absolute discretion.

(xii) The successful bidder / purchaser would bear all the charges / fees payable for conveyance deed, taxes including Service Tax/TDS (As per Section 194 IA for properties valued Rs.50 Lakhs & above) if any.

(xiii) This publication is also after 'thirty days' notice under Rule 8(6) of The security interest (Enforcement), Rules 2002 to the above borrowers / guarantors/mortgagors to the advance.

(xiv) For downloading further details, process compliance & terms & conditions, please visit: **https://www.bankofindia.bank.in**.

Date : 23.10.2026
Place: Kolkata

Sd/- Authorized Officer
Bank of India