इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD आपका अपना बैंक, हर कदम आपके साथ YOUR OWN BANK, ALWAYS WITH YOU	**DASGHARA BRANCH** Srikisnapur dasghara Hooghly, West Bengal Pin- 712402

NOTICE OF SALE

Notice of sale under Rule 8(6) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,

1. **M/S Chakdighi F.L. Off Shop, Proprietor Shri Kaushik Kumar Saha, Vill.&, P.O.-Chakdighi, P.S. –Jamalpur, Dist. – Burdwan, 713404, W.B.**

2. **Shri Kaushik Kumar Saha, S/O.- Saroj Kumar Saha, Vill.-NatunGram,Chakdighi, P.O.- Chakdighi, P.S. – Jamalpur, Dist. – Burdwan, 713404, W.B.**

Sir,

Sub: Your loan account/s M/S Chakdighi F.L. Off Shop (A/C No.22348587272) with Indian Bank (Erstwhile Allahabad Bank) Dasghara Branch – Reg.

M/S Chakdighi F.L. Off Shop, Prop- Shri Kaushik Kumar Saha and Shri Kaushik Kumar Saha, s/o- Saroj Kumar Saha availed cash credit Loan facility from Indian Bank (Erstwhile Allahabad Bank), **Dasghara** Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **M/S Chakdighi F.L. Off Shop, Prop- Shri Kaushik Kumar Saha and Shri Kaushik Kumar Saha, s/o- Saroj Kumar Saha** failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated **27.07.2026** 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 **M/S Chakdighi F.L. Off Shop, Prop- Shri Kaushik Kumar Saha and Shri Kaushik Kumar Saha, s/o- Saroj Kumar Saha** liable to the Bank to pay the amount due to the tune of Rs. **2048855.70 (Rupees Twenty Lakh Forty Eight Thousand Eight Hundred Fifty Five and paisa Seventy Only) as on 26.07.2026** with further interest, costs, other charges and expenses thereon till the date of payment. Both failed to make payment despite Demand Notice dated **27.07.2026.**

As **M/S Chakdighi F.L. Off Shop, Prop- Shri Kaushik Kumar Saha and Shri Kaushik Kumar Saha, s/o- Saroj Kumar Saha** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **07.10.2026** 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 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 as on **26.07.2026 is Rs.2048855.70 (Rupees Twenty Lakh Forty-Eight Thousand Eight Hundred Fifty-Five and paisa Seventy Only)** with further interest, costs, other charges and expenses thereon till the date of payment.

कृते / For इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD

प्राधिकृत अधिकारी / Authorised Officer

Please take note that this is notice of 30 days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 30 days.

The date of sale is fixed as 09.12.2026 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 **09.11.2026 to 08.12.2026** from 10.00 am to 04.00 pm

The Reserve price and Earnest Money Deposit (EMD) for the sale of the secured assets is fixed as mentioned in the schedule

The terms and conditions of e-auction is available in the website **(https://baanknet.com)**.

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, after completing their eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by **09.12.2026, 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**
Indian Bank Account No.- 20670605561 A/c Name: Authorized Officer	PIPULPATI BRANCH IFSC: 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.

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प्राधिकृत अधिकारी / Authorised Officer

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/ Court and proceed with the execution of order/decree to be obtained.

SCHEDULE

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

Details / Description of Mortgaged Assets	**Price**	**EMD**	**Date, Time for e-auction and Property ID No.**	**Prior Encumbrance**
All that part & parcel of land measuring more or less 9.00 decimal, and constructed building thereon, situated at Dist. Burdwan, Thana & Sub-registrar- Jamalpur, Mouza- Sura, JL No. 42, RS Khatian No- 879, Dag No. 6400 registered vide deed no. 390 of 2000 recorded in Book No. 1, Volume no. 13, pages from 148 to 160 registered at ADSR Jamalpur Burdwan in the name of Kaushik Kumar Saha.	**Rs. 22,19,000/-** **(Rupees Twenty-Two Lac Nineteen Thousand only)**	**Rs. 2,21,900/-** **Rupees Two Laks Twenty-One Thousand Nine Hundred only.** Incremental Bid Amount: Rs. 20,000/- (Rupees Twenty thousand only)	**Date: 09.12.2026** Time: from 10:00 AM to 04:00 PM **Property ID No. IDIB22348587272**	To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property.
All that part & parcel of land measuring more or less 4.20 satak, and construction thereon, situated at Dist. Burdwan, Thana- Jamalpur, Mouza- Sura, JL No. 42, Khatian No- 139/1, Dag No. 4554, registered vide deed no. 627 of 2006 recorded in Book No. 1, Volume no. 28, pages from 174 to 187 with ADSR Jamalpur in the name of Kaushik Kumar Saha.	**Rs. 19,44,000/-** **(Rupees Nineteen Lac Forty-Four Thousand only)**	**Rs. 1,94,400/-** **Rupees One Laks Ninety-Four Thousand Four Hundred only.** Incremental Bid Amount: Rs. 20,000/- (Rupees Twenty thousand only)	**Date: 09.12.2026** Time: from 10:00 AM to 04:00 PM **Property ID No. IDIB22348604845**	To the 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.baanknet@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.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 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**.

कृते / For इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD

प्राधिकृत अधिकारी / Authorised Officer
AUTHORISED OFFICER

Place: **Dasghara**
Date: 04.11.2026