

NOTICE OF SALE

Branch: B K Pal Avenue

Phone No: 9874317184

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,

1. Shri Arun Kumar Roy S/O Mr. Upendra Chandra Roy (Borrower / Mortgagor)
24B, Abhoy Mitra Street, Kolkata- 700005

Also at, Flat No- 103, 1st Floor, Premises No- 2, Abhoy Mitra Street, P.O- Hathkhola, P.S- Shyampukur, Kolkata- 700005

2. Smt. Madhabi Roy W/O Mr. Arun Kumar Roy (Guarantor)
24B, Abhoy Mitra Street, Kolkata- 700005

Also at, Flat No- 103, 1st Floor, Premises No- 2, Abhoy Mitra Street, P.O- Hathkhola, P.S- Shyampukur, Kolkata- 700005

Sub: Loan account – Ind Mortgage Loan A/c No. 7775887578 with Indian Bank, B K Pal Avenue Branch, 88, B K Pal Avenue, Kolkata- 700005.

Shri Arun Kumar Roy S/O Mr. Upendra Chandra Roy ((Borrower / Mortgagor) and Smt. Madhabi Roy W/O Mr. Arun Kumar Roy (Guarantor) availed Ind Mortgage Loan facility from Indian Bank, B K Pal Avenue Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Shri Arun Kumar Roy S/O Mr. Upendra Chandra Roy ((Borrower / Mortgagor) and Smt. Madhabi Roy W/O Mr. Arun Kumar Roy (Guarantor) failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 11.05.2026 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 Borrower (s), Guarantor(s), Shri Arun Kumar Roy S/O Mr. Upendra Chandra Roy ((Borrower / Mortgagor) and Smt. Madhabi Roy W/O Mr. Arun Kumar Roy (Guarantor) liable to the Bank to pay the amount due to the tune of **Rs 24,69,247.00 (Rupees Twenty-Four Lakh Sixty-Nine Thousand Two Hundred Forty-Seven Only)** as on 11.05.2026 with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated 11.05.2026.

As Shri Arun Kumar Roy S/O Mr. Upendra Chandra Roy ((Borrower / Mortgagor) and Smt. Madhabi Roy W/O Mr. Arun Kumar Roy (Guarantor) failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 23.07.2026 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 9 (1) of The Security Interest (Enforcement) Rules 2002 framed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, 15 days notice of intended sale is required to be given and hence we are issuing this notice. कृते/For

The amount due as on 11.05.2026 is **Rs 24,69,247.00 (Rupees Twenty-Four Lakh Sixty-Nine Thousand Two Hundred Forty-Seven Only)** with further interest, costs, other charges and expenses thereon from 12.05.2026.

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.

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 16.10.2026 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>) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website **from 16.10.2026 to 20.11.2026 From 10.00 am to 5.00 pm.**

The intending Bidders/ Purchasers are requested to register with online portal (<https://baanknet.com>) 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 before the e-Auction Date and time in the portal. The registration, verification of KYC documents 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 Global 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 auction 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
50125920355, INDIAN BANK	Branch: SALT LAKE BRANCH ,IFSC: IDIB000S147

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.

कृत/For इंडियन बैंक Indian Bank

प्रधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता मध्य/Zonal Office, Kolkata Central

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.

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 (Rs.)	EMD (Rs.)	Date, Time for eaction and Property ID No. Bid Increment Amount	Prior Encumbrance
One Self-Contained Residential Flat No. 4B on the Fourth Floor in the Premises No 84-0568 in the Street No 0568 (40 M Wide) being erstwhile Plot No 573 in Block No AA-IIB, under Category HIG (C), situated in the New Town, Action Area IIB, PS Rajarhat, presently New Town, District North 24 Parganas, having an area of 1434 Sq Ft a little more or less, including super built up area, consisting of Bend Rooms 3 Nos., Drawing / Dining Room 1 No., Kitchen 1 No., Toilet 2 Nos., Balcony 2 Nos. and One Covered Car Parking Space No 8 on the Ground Floor measuring an area of 135 Sqft, a little more or less, in the Premises aforesaid lying and situated on a land measuring 399.16 Sq meter be the same a little more or less being Premises No 84-0568 in the Street No 0568 (40 M Wide) being (Erstwhile Plot No 573 in Block No AA-IIB) under Category HIG (C) freehold land situated in the New Town, Action Area IIB, PS Rajarhat, presently New Town, District North 24 Parganas in the name of Shri Arun Kumar Roy Vide Deed No. 13274/2019	81,42,000.00 (Rupees Eighty-One Lakh Forty-Two Thousand Only)	8,14,200.00 (Rupees Eight Lakh Fourteen Thousand Two Hundred Only)	Date of auction: 20.11.2026 Time of auction: 11:00 to 17:00 Prop Id: IDIB7775887578 Bid Increment Amount: Rs. 25,000.00 (Rupees Twenty-Five Thousand Only)	Not Known

कृते/For इंडियन बैंक  Indian Bank

प्रधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता मध्य/Zonal Office, Kolkata Central



dated 11.11.2019.

Property is butted and bounded by,

North: By Premises No 86-0568 & Street No 0568 (40m wide)

South: By Premises No 82-0568, 31-0564 & 33-0564

East: By Street No 0568 (40m wide) & Premises No 82-0568

West: By Premises No 33-0564 & 86-0568

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 and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Pvt. Ltd, please contact support.BAANKNET@psballiance.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 desk 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: 15.10.2026

AUTHORISED OFFICER
कृते/For इंडियन बैंक Indian Bank

[Signature]
प्रधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता मध्य / Zonal Office, Kolkata Central