O/C

इंडियन बैंक इलाहाबाद | Indian Bank ALLAHABAD

NOTICE OF SALE

Branch: Dumdum Nagerbazar
Phone No: 7003302213

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

To,

1. **KOUSHIK ROYCHOWDHURY (Borrower & Mortgagor)** S/o- Umasekhar Roychowdhury, Flat No:B-401, 4th Floor , Block No: Kurchi-II, SUBARNABHOOMI , Premises No: 36, Gorakshabasi Road, PO & PS – Dumdum, Kolkata - 700028 and P-43, Motijheel Avenue, Tarun Uddayan Park , PO & PS - Dumdum, Kolkata-700074	2. **JAYANTI ROY CHOWDHURY (Borrower & Mortgagor)** W/o- Koushik Roychowdhury, Flat No:B-401, 4th Floor , Block No: Kurchi-II, SUBARNABHOOMI , Premises No: 36, Gorakshabasi Road, PO & PS – Dumdum, Kolkata - 700028 and P-43, Motijheel Avenue, Tarun Uddayan Park , PO & PS - Dumdum, Kolkata-700074

Sub: Loan account – KOUSHIK ROYCHOWDHURY A/c no 50323346860, 50340003262 with Indian Bank, Dumdum Nagerbazar Branch

KOUSHIK ROYCHOWDHURY (Borrower & Mortgagor) S/o- Umasekhar Roychowdhury, Flat No:B-401, 4th Floor , Block No: Kurchi-II, SUBARNABHOOMI , Premises No: 36, Gorakshabasi Road, PO & PS – Dumdum, Kolkata - 700028 and P-43, Motijheel Avenue, Tarun Uddayan Park , PO & PS - Dumdum, Kolkata-700074, JAYANTI ROY CHOWDHURY (Borrower & Mortgagor) W/o- Koushik Roychowdhury, Flat No:B-401, 4th Floor , Block No: Kurchi-II, SUBARNABHOOMI , Premises No: 36, Gorakshabasi Road, PO & PS – Dumdum, Kolkata - 700028 and P-43, Motijheel Avenue, Tarun Uddayan Park , PO & PS - Dumdum, Kolkata-700074, availed Housing Loans facility from Indian Bank, **Dumdum Nagerbazar** Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". KOUSHIK ROYCHOWDHURY, JAYANTI ROY CHOWDHURY failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **07.04.2025** 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), **KOUSHIK ROYCHOWDHURY (Borrower & Mortgagor) S/o- Umasekhar Roychowdhury, Flat No:B-401, 4th Floor , Block No: Kurchi-II, SUBARNABHOOMI , Premises No: 36, Gorakshabasi Road, PO & PS – Dumdum, Kolkata - 700028 and P-43, Motijheel Avenue, Tarun Uddayan Park , PO & PS - Dumdum, Kolkata-700074, JAYANTI ROY CHOWDHURY (Borrower & Mortgagor) W/o- Koushik Roychowdhury, Flat No:B-401, 4th Floor , Block No: Kurchi-II, SUBARNABHOOMI , Premises No: 36, Gorakshabasi Road, PO & PS – Dumdum, Kolkata - 700028 and P-43, Motijheel Avenue, Tarun Uddayan Park , PO & PS - Dumdum, Kolkata-700074** liable to the Bank to pay the amount due to the tune of **Rs. 5963891.00 (Rupees Fifty Nine Lacs Sixty Three Thousand Eight Hundred Ninety One Only) as on 07.04.2025** with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 07.04.2025 .

As KOUSHIK ROYCHOWDHURY, JAYANTI ROY CHOWDHURY failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 05.07.2025 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:

मुख्य प्रबंधक एवं प्राधिकृत अधिकारी
Chief Manager & Authorised Officer
कृते इंडियन बैंक / For INDIAN BANK
इलाहाबाद /ALLAHABAD
दमदम नागेर बाजार शाखा

THE SALE PROPOSED TO BE HELD IS BY WAY OF PUBLIC TENDER /AUCTION ADOPTING THE e-AUCTION MODE.

*As per Rule 6 (2) & 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, 15 days notice of intended sale is required to be given and hence we are issuing this notice.

The amount due as on 27.10.2026 is **Rs. 6814935.20. (Rupees Sixty Eight Lacs Fourteen Thousand Nine Hundred Thirty Five and Nineteen Paisas Only)** with further interest, costs, other charges and expenses thereon from **28.10.2026** .

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 31.10.2026 to 20.11.2026 between **10.00 am to 3.00 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 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.

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
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.

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Dum Dum Nagerbazar Branch

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 *(this portion may be retained if it is a non-suit filed account)*

****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/ DRAT/ Court and proceed with the execution of order/decree obtained/to be obtained. *(This portion may be retained if it is a suit filed account)*

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 a self contained residential Flat, being Flat No.B-401, on the Fourth Floor, Block No.Kurchi-II, consisting of 3 (three) Bed rooms 1(one) Living cum Dining room, 1(one) Kitchen, 2 (two) Toilets,1 (one) balcony, tiles floor, measuring Super built up area 1310 Sq. Ft. more or less Together with one Car Parking space being no.63 measuring 135 Sq.Ft. at Kurchi-II cemented floor in the complex namely SUBARNABHOOMI lying and situated at Municipal Premises No. 36, Gorakshabasi Road, Kolkata-700028, Police Station-Dum Dum, Post Office-Dum Dum, North 24 Parganas, West Bengal, Mouza-Satgachi, JL No-20, RS No.154, Touzi No.162 & 169 and 182, Holding No.207/1, under South Dum Dum Municipality, Ward No.25, A.D.S.R-Cossipore Dum Dum, Dist-North 24 Parganas, West Bengal. BUTTED AND BOUNDED BY :-North : By 150/14 Gorakshabashi Road, South : By 24 Ft.Wide Gorakshabashi Road, East : By Canal, West : By Premises No.162, Gorakshabashi Road. The property stands in the name of Koushik Roychowdhury S/o Umasekhar Roychowdhury & Jayanti Roy Chowdhury W/o Koushik Roychowdhury, Flat No:B-401, 4th Floor, Block No:	**Rs. 5855000 .00**(Rupees Fifty Eight Lacs Fifty Five Thousand Only)	**Rs. 585500.00** (Rupees Five Lacs Eighty Five Thousand Five Hundred Only)	Date – 20.11.2026 Time – 11:00 AM to 4:00 PM Property ID No – **IDIB50323346860**	Best of knowledge and information of the Authorized Officer, there is no encumbrance on the property

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Kurchi-II, SUBARNABHOOMI, Premises No: 36, Gorakshabasi Road, PO & PS – Dumdum, Kolkata-700028				

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**.

Place: North 24 Parganas
Date: 28.10.2026

AUTHORISED OFFICER

मुख्य प्रबंधक एवं प्राधिकृत अधिकारी
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