इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

NOTICE OF SALE

Branch: Rashmoni More Sodepur
Phone No: 7003479296

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.M/S Maa Laxmi Enterprise (Borrower) Prop: Mr. Tirthankar Dey A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122	2.Mr. Tirthankar Dey (Proprietor - Mortgagor) S/o Lt Sailen Dey, A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122
3.Mr. Depankar Dey (Guarantor - Mortgagor) S/O Late Sailen Dey, A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122	4.Mr. Tapan Dey (Guarantor - Mortgagor) S/o Late Hira Lal Dey, A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122
5.Mrs. Toma Dey (Guarantor) W/o Mr. Tirthankar Dey, A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122	6.Mrs. Baby Dey (Guarantor - Mortgagor) W/o Late Sailen Dey, A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122

Sub: Loan account – M/S Maa Laxmi Enterprise A/c no 50345741842 , 7121138443 with Indian Bank, Rashmoni More Sodepur Branch

M/S Maa Laxmi Enterprise (Borrower) Prop: Mr. Tirthankar Dey,A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122, Mr. Tirthankar Dey (Proprietor - Mortgagor) S/o Lt Sailen Dey, A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122, Mr. Depankar Dey (Guarantor - Mortgagor) S/O Late Sailen Dey, A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122, Mr. Tapan Dey (Guarantor - Mortgagor) S/o Late Hira Lal Dey, A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122, Mrs. Toma Dey (Guarantor) W/o Mr. Tirthankar Dey, A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122 , Mrs. Baby Dey (Guarantor - Mortgagor) W/o Late Sailen Dey, A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122 availed OCC, GECLS facility from Indian Bank, **Rashmoni More Sodepur** Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". M/S Maa Laxmi Enterprise, Mr. Tirthankar Dey, Mr. Depankar Dey, Mr. Tapan Dey, Mrs. Toma Dey, Mrs. Baby Dey failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **18.07.2026** 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 Borrower (s), **M/S Maa Laxmi Enterprise (Borrower) Prop: Mr. Tirthankar Dey,A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122, Mr. Tirthankar Dey (Proprietor - Mortgagor) S/o Lt Sailen Dey, A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122, Mr. Depankar Dey (Guarantor - Mortgagor) S/O Late Sailen Dey, A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122, Mr. Tapan Dey (Guarantor - Mortgagor) S/o Late Hira Lal Dey, A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122, Mrs. Toma Dey (Guarantor) W/o Mr. Tirthankar Dey, A Block, 44(44) Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122, Mrs. Baby Dey (Guarantor - Mortgagor) W/o Late Sailen Dey, A Block, 44(44)**

मुख्य प्रबंधक एवं प्राधिकृत अधिकारी
Chief Manager & Authorised officer
इंडियन बैंक / INDIAN BANK
शाखा कार्यालय, बारासात

Niranjan Nagar, PO Nona Chandanpukur, PS- Titagarh, Dist 24 Parganas (N), Pin 700122 liable to the Bank to pay the amount due to the tune of **Rs. 15796134.00 (Rupees One Crores Fifty Seven Lacs Ninety Six Thousand One Hundred Thirty Four Only) as on 18.07.2026** with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 18.07.2026 .

As M/S Maa Laxmi Enterprise, Mr. Tirthankar Dey, Mr. Depankar Dey, Mr. Tapan Dey, Mrs. Toma Dey, Mrs. Baby Dey failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 28.09.2026 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 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, 30 days notice of intended sale is required to be given and hence we are issuing this notice.

The amount due as on 15.10.2026 is **Rs. 15820380.29. (Rupees One Crores Fifty Eight Lacs Twenty Thousand Three Hundred Eighty and Twenty Nine Paisas Only)** with further interest, costs, other charges and expenses thereon from **16.10.2026** .

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 22.10.2026 to 09.12.2026 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 09.12.2026 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.

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Zonal Office, Barasat

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.

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 piece of land measuring 01 Cottah 10 Chittak more or less alongwith building standing thereon at Mouza Chandanpukur, JL No 2, RS Dag No 1318(P), LOP No 73, Holding no 44(44), Niranjan Nagar, Ward no 2 within the jurisdiction of Barrackpore Municipality, PS Titagarh, A.D.S.R.O Barrackpore, Dist 24 Parganas (N). Registered in Book-I, Volume no.-II, Deed no – 84 for the year 1994. Property butted & bounded by : North: Municipal road South: Other's land East: LOP no 74 West: LOP No 72	**Rs. 4983000 .00**(Rupees Forty Nine Lacs Eighty Three Thousand Only)	**Rs. 498300.00** (Rupees Four Lacs Ninety Eight Thousand Three Hundred Only)	Date – 09.12.2026 Time – 11:00 AM to 4:00 PM Property ID No – **IDIB50345741842**	Best of knowledge and information of the Authorized Officer, there is no encumbrance on the property

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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: 16.10.2026

AUTHORISED OFFICER

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