

**NOTICE OF INTENDED SALE**

Notice of intended 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. Borrower-Mortgagor: Mr. Ramesh Kumar Gupta S/o Kanailal Gupta 132, J.N. Mukherjee Road, PO Ghosuri, PS Malipachghora, District – Howrah, PIN - 711107	2. Guarantor: Mr. Kanailal Gupta S/o Ramchandra Gupta 132, J.N. Mukherjee Road, PO Ghosuri, PS Malipachghora, District – Howrah, PIN - 711107
3. Mr. Ramesh Kumar Gupta S/o Kanailal Gupta Flat G-3, Holding No. 112, Naskar Para Road, PO Ghosuri, District – Howrah, PIN-711107	

**Sub: Your Term Loan (HBL) Account No. 50278198036
with Indian Bank, Howrah Bandhaghat Branch**

Borrower-Mortgagor: Mr. Ramesh Kumar Gupta S/o Kanailal Gupta, Add (1) 132, J.N. Mukherjee Road, PO Ghosuri, PS Malipachghora, District – Howrah, PIN - 711107, Add (2) At-Flat G-3, Holding No. 112, Naskar Para Road, PO Ghosuri, District – Howrah, PIN-711107, availed Housing Loan from Indian Bank, Howrah Bandhaghat Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **Mr. Ramesh Kumar Gupta** failed to pay the outstanding dues to the Bank. Therefore, a **Demand Notice dated 10.06.2025** 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) / Guarantor(s) **Mr. Ramesh Kumar Gupta, Mr. Kanailal Gupta** liable to the Bank to pay the amount due to the tune of **Rs. 4,10,395.00 (Rupees Four Lakhs Ten Thousand Three Hundred and Ninety-Five only)** as on 10.06.2025 with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated 10.06.2025.

As **Mr. Ramesh Kumar Gupta, Mr. Kanailal Gupta** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 05.09.2025 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:

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

कृते / For



अधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता उत्तर / Zonal Office, Kolkata North

*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 27.07.2026 is of **Rs. 4,18,725 /-** (**Rupees Four lacs Eighteen thousand Seven Hundred Twenty Five only**) with further interest, costs, other charges and expenses thereon from 28.07.2026.

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 07.09.2026 Time 11:00 AM 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 22.08.2026 to 05.09.2026 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://www.baanknet.com> (PSB Alliance Pvt. Ltd.) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website.

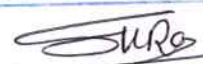
The intending Bidders/ Purchasers are requested to register with online portal (<https://www.baanknet.com> (PSB Alliance Pvt. Ltd.) using their mobile number and email id. Further, after completing their e KYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by 07.09.2026 i.e. before the e-Auction time in the portal. The registration, e KYC 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://www.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 therefore.

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.

कृते/For



अधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता उत्तर / Zonal Office, Kolkata North



Nodal Bank Account No. and A/c. Name	Branch name and IFS Code
A/c No - 50125920219	Indian Bank Ultadanga Branch
A/c Name – INDIAN BANK KOLKATA NORTH RECOVERY	IFSC- IDIB000K778

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/decreed 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 and parcel of exclusive ownership and possession of the self contained residential flat consisting of two bedrooms, one toilet, one drawing cum kitchen measuring about 491 sq. ft. (more or less) including 20% super built up area in the western side of the ground floor vide Flat No. G-3, situated lying at Howrah Municipal Corporation holding No. 112, Naskar Para Road, P.O. Ghusuri, Police Station Malipanchghora, District- Howrah, Ward No. 3 inclusive of proportionate super built up area therein alongwith all rights or undivided proportionate impartible share in the land underneath the	Rs 1458000/- (Rupees Forteen lacs Fifty Eight Thousand Only)	Rs. 145800/- (Rupees One Lac Forty Five Thousand d Eight hundred Only)	Date – 07.09.2026 Time – 11:00 AM to 4:00 PM Property ID No IDIB50278198036	Best of knowledge and information of the Authorized Officer, there is no encumbrance on the property

वृत्ते/For



अधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता उत्तर / Local Office, Kolkata North



said flat and rights of easements and appurtenances. The Deed is registered at ADSR, Howrah and recorded in Book I, CD Volume No. 5, Pages from 1631 to 1667, being Deed No. 02260 for the year 2015.

The land is butted and bounded as follows

ON THE NORTH : Premises No. 112/1, Naskarpara Road & common passage

ON THE SOUTH : Common passage then Premises No. 210, Naskar Para Road

ON THE EAST : Premises No. 113, Naskarpara Road

ON THE WEST : H.M.C. Drain then Premises No. 211, G.T. Road

The flat is butted and bounded as follows

ON THE NORTH : Flat No. G-4

ON THE SOUTH : Flat No. G-2 & open space

ON THE EAST : Stair Case & lobby

ON THE WEST : Open to sky

Bidders are advised to visit the website (<https://www.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.ebkray@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.ebkray@psballiance.com.

For property details and photograph of the property and auction terms and conditions please visit: <https://www.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://www.baanknet.com>



Signature

अधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय / Regional Office, Kolkata North
Authorized Officer
Indian Bank

Date: 27.07.2026
Place: Kolkata