

NOTICE OF SALE

Branch: Gariahat
Phone No: 03324619726

Notice of sale under Rule 6(2) & 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. Smt. Tanwi Gayen (Borrower / Mortgagor) Max Tower Housing Project Flat no 3D, 3 rd Floor 89A, Dr. Girindra Sekhar Bose Road Kolkata 700039	2. To the estate of the deceased, Late Dr. Mohiuddin Gyan (Borrower / Mortgagor) represented by all legal heirs viz. 1. Monalisa Gyan 2. Manisha Gyan 3. All other legal heirs Max Tower Housing Project Flat no 3D, 3 rd Floor 89A, Dr. Girindra Sekhar Bose Road Kolkata 700039
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Sub: Loan account – Home Loan A/c Nos. 20085752883 & 20085752941 with Indian Bank, Gariahat Branch, 51/D, Gariahat Road, Ballygunge, Kolkata 700019.

Smt. Tanwi Gayen and Dr. Mohiuddin Gayen availed Home Loan facilities from Indian Bank, Gariahat Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as “the Properties”. Smt. Tanwi Gayen and Dr. Mohiuddin Gayen failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 03.03.2016 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), Smt. Tanwi Gayen and Dr. Mohiuddin Gayen residing at Max Tower Housing Project, Flat no 3D, 3rd Floor, 89A, Dr. Girindra Sekhar Bose Road, Kolkata 700039 liable to the Bank to pay the amount due to the tune of **Rs. 43,99,333.19/- (Rupees Forty-Three Lakhs Ninety-Nine Thousand Three Hundred Thirty-Three and Paise Nineteen Only)** as on 22.02.2016 with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated 03.03.2016.

As Smt. Tanwi Gayen and Dr. Mohiuddin Gayen failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 13.05.2016 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) and 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 22.02.2016 is **Rs. 43,99,333.19/- (Rupees Forty-Three Lakhs Ninety-Nine Thousand Three Hundred Thirty-Three and Paise Nineteen Only)** with further interest, costs, other charges and expenses thereon from 23.02.2016.

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 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 20.08.2026 to 06.09.2026 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://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 20.08.2026 to 07.09.2026 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.

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 e auction and Property ID No. Bid Increment Amount	Prior Encumbrance
All that Flat No 3D, on the third floor, measuring about 1280 sqft more or less Super built Up Area along with 2 Car Parking Space on the Ground Floor of the building lying and situated on a piece and parcel of land measuring 10 Cottah be the same a little more or less at Premises No 89A, Dr. G S Bose Road(Dr. Girindra Sekhar Bose Road) PS Kasba Kolkata 700039 within the limits of Kolkata Municipal Corporation Ward no 67, Comprised in CS Dag no 1778, CS Khatian no 638, Pargana Calcutta, Mouza Kasba, JL No 13, RS No 233, Touzi No 145, SRO Saldah, District South 24 Parganas in the name of Tanwi Gayen and Dr. Mohiuddin Gayen. Boundaries: North: Land of Sri Sunil Dey & Lili Halder South: Dr G S Bose Road East: Land of Rabindra Chandra Ghosh and M Ghosh West: Land of Government Health Centre Part of Dag No 1779	41,16,000.00 (Rupees Forty-One Lakh Sixteen Thousand Only)	4,11,600.00 (Rupees Four Lakh Eleven Thousand Six Hundred Only)	Date of auction: 07.09.2026 Time of auction: 11:00 to 17:00 Prop Id: IDIB20085752883 Bid Increment Amount: Rs. 10,000.00 (Rupees Ten Thousand Only)	Not Known

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: 01.08.2026

AUTHORISED OFFICER