ANNEXURE-C

Branch: Botanical Garden

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**
   Sri. Nemai Bairagya,
   S/o Bhutnath Bairagya
   45/51/1, Botanical Garden Road
   Botanical Gareden, Howrah-711103

Sub: HBL Loan account – Mr. Nemai Bairagya
A/c no 50291507060 with Indian Bank, Botanical Garden Branch

Borrower-Mortgagor Sri. Nemai Bairagya, S/o Bhutnath Bairagya 45/51/1, Botanical Garden Road, Botanical Gareden, Howrah-711103, availed credit facility from Indian Bank, **Botanical Garden Branch**, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Mr **Nemai Bairagya, failed** to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated **17.01.2026** 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) Mr Nemai Bairagya liable to the Bank to pay the amount due to the tune of **Rs. 6,02,555.00 (Rupees Six Lakhs Two Thousand Five hundred and Fifty-five only) as on 17.01.2026** with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated 17.01.2026.

As Mr. **Nemai Bairagya** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 11.05.2026 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 for the 2nd and subsequent sale is required to be given and hence we are issuing this notice.

The amount due as on 27.10.2026 is of **Rs. 5,64,803 /- (Rupees Five lacs Sixty four thousand Eight hundred and Three only)** with further interest, costs, other charges and expenses thereon from 28.10.2026.

कृते / For इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD

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

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 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 **09.11.2026 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://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 **20.11.2026** i.e. before the e-Auction Date and 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.

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

कृते / For इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD

अधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता उत्तर / Zonal Office, Kolkata No

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 and parcel of one Residential Flat Being Flat no G-1 at Ground Floor of the G+ 2 story building, measuring about 528 sq. ft. with Super Built up Area (with Marble Floor) consisting of 2 Bed Rooms, 1 Living cum Dining Room, 1 Bath Room with Privy, 1 Kitchen together with undivided proportionate area of passage, staircase etc. Within Holding No. 45/51, Botanical Garden Road, P.O.- Botanical Garden, P.S. Shibpur, now A J C Bose Road, B. Garden, District- Howrah-711103, Under H M C Ward No.39, within the jurisdiction of the District Registration Office and Sub Registration Office, Howrah. Deed No I-050204149/2015 Boundary of the Building: North: Property of Krishna Kumar Dey South: 6 feet wide common	**Rs 20,42,000/-** (Rupees Twenty lacs Forty-two thousand Only)	**Rs. 2,04,200/-** (Rupees Two Lac Four Thousand Two hundred Only)	Date – **20.11.2026** Time – 11:00 AM to 4:00 PM Property ID No – **IDIB 50291507060**	Best of knowledge and information of the Authorized Officer, there is no encumbrance on the property

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

passage East: Property of Nemai Adhikary West : Property of Kalidas Baidya				

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**

कृते / For इंडियन बैंक Indian Bank ALLAHABAD

Authorized Officer
Indian Bank

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

Date: 27.10.2026
Place: Kolkata