NOTICE OF SALE

Branch: Arabind Sarani
Phone No: 03325558084

Notice of 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. **Shri Manoj Kumar Bhunia (Borrower / Guarantor / Mortgagor)** **Residential Address:** 16/1/H/1, Biplabi Barin Ghosh Sarani, Kolkata 700067 **Business Address:** M/s Pabitra Hosiery, B/16/1/H/1, Biplabi Barin Ghosh Sarani, Kolkata 700067 **Business Address:** M/s Pratima Garments, 16/1/H/48/24, Biplabi Barin Ghosh Sarani, Kolkata 700067	2. **Smt. Pratima Bhunia (Borrower / Guarantor)** **Residential Address:** 16/1/H/1, Biplabi Barin Ghosh Sarani, Kolkata 700067 **Business Address:** M/s Pabitra Hosiery, B/16/1/H/1, Biplabi Barin Ghosh Sarani, Kolkata 700067 **Business Address:** M/s Pratima Garments, 16/1/H/48/24, Biplabi Barin Ghosh Sarani, Kolkata 700067

Sub: Loan accounts – Home Loan – 50482929994, CC – 50250701654, GECLS 58000896072, FITL 7084864236, GECLS1.0 7173485486 - with Indian Bank, Arabinda Sarani Branch, 217, Arabinda Sarani, Khanna More, Near Aravinda Tower, Shyambazar, Kolkata 700004.

Shri Manoj Kumar Bhunia (Borrower / Guarantor / Mortgagor) and Smt. Pratima Bhunia (Borrower / Guarantor) availed Home Loan, Cash Credit and Term Loan facilities from Indian Bank, Arabinda Sarani Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as “the Properties”. Shri Manoj Kumar Bhunia (Borrower / Guarantor / Mortgagor) and Smt. Pratima Bhunia (Borrower / Guarantor) failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 22.07.2025 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), Shri Manoj Kumar Bhunia (Borrower / Guarantor / Mortgagor) and Smt. Pratima Bhunia (Borrower / Guarantor) liable to the Bank to pay the amount due to the tune of **Rs. 72,84,681/- (Rupees Seventy-Two Lakh Eighty-Four Thousand Six Hundred Eighty-One Only)** as on 21.07.2025 with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated 22.07.2025.

As Shri Manoj Kumar Bhunia (Borrower / Guarantor / Mortgagor) and Smt. Pratima Bhunia (Borrower / Guarantor) failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 07.11.2025 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.

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 sale is required to be given and hence we are issuing this notice.

The amount due as on 21.07.2025 is **Rs. 72,84,681/- (Rupees Seventy-Two Lakh Eighty-Four Thousand Six Hundred Eighty-One Only)** with further interest, costs, other charges and expenses thereon from 22.07.2025.

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 05.11.2026 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://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 05.11.2026 to 20.11.2026 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 eauction and Property ID No. Bid Increment Amount**	**Prior Encumbrance**
All that the One Residential Flat on Ground Floor having Super built up area of 504 Sq.ft. with cement floor, a little more or less comprised of one bed room, One living cum dining , One Kitchen, One bath/Privy together with undivided proportionate share or interest in land referred to 1st Schedule herein above with right of using all common areas, space, passage etc.at premises no. 16/1F, Bilabi Barin Ghosh Sarani, Kolkata-700067 under P.S. Manicktala, Kolkata -700067 within the limit of Kolkata Municipal Corporation., in the Dist. Of Kolkata, acquired vide Deed No 4962/2019.	19,50,000.00 (Rupees Nineteen Lakh Fifty Thousand Only)	1,95,000.00 (Rupees One Lakh Ninety-Five Thousand Only)	**Date of auction: 20.11.2026** **Time of auction: 11:00 to 17:00** **Prop Id: IDIB50482929994** **Bid Increment Amount: Rs. 25,000.00 (Rupees Twenty-Five Thousand Only)**	Not Known

Principle Property Butted and Bounded By On the South: 10 feet Biplabi Barin Ghosh Sarani On the North: other's house On the East: House of Bela Rani Chatterjee On the West: House of Bhusan Kundu Flat Butted and bounded by North: Stair Case South: 10 ft. B B Ghosh Sarani East: By 3 feet 9 inches common passage West: 4 feet 9 inches common passage				

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 **AUTHORISED OFFICER**
Date: 30.10.2029