

NOTICE OF SALE

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. Mr. Arghya Mukherjee (Borrower),
s/o Mr. Chanchal Mukherjee,
Vill. Rajagram, PO- Raghupati,
PS- Goghat, Dist. Hooghly, 712614, WB.

2. Mr. Chanchal Mukherjee (Borrower),
s/o Mr. Santosh Mukherjee,
Vill. Rajagram, PO- Raghupati, PS- Goghat,
Dist. Hooghly, 712614, WB

Sub: Your Home Loan account no. 50518066202 with Indian Bank (Erstwhile Allahabad Bank) Bengai Branch

Mr. ARGHYA MUKHERJEE and Mr. Chanchal Mukherjee availed a Home Loan facility from Indian Bank, Bengai Branch, and the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Mr. ARGHYA MUKHERJEE and Mr. Chanchal Mukherjee failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 25.06.2024 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 Borrowers/Guarantors Mr. Arghya Mukherjee and Mr. Chanchal Mukherjee liable to the Bank to pay the amount due to the tune of Rs. 475444/- (Rupees Four Lac Seventy Five Thousand Four Hundred Forty Four Only) as on 25.06.2024 with further interest, costs, other charges and expenses thereon till the date of payment. Both failed to make payment despite Demand Notice dated 25.06.2024.

As Mr. Mr. ARGHYA MUKHERJEE and Mr. Chanchal Mukherjee failed to make payment despite the said Demand Notice, the undersigned Authorized Officer took possession of the schedule mentioned properties under the Act on 19.09.2024 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, 15 days notice for subsequent sale is required to be given and hence we are issuing this notice.

The amount due is Rs. 475444/- (Rupees Four Lac Seventy Five Thousand Four Hundred Forty Four Only) as on 25.06.2024 with further interest, costs, other charges and expenses thereon till the date of payment.

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 on 23.06.2026 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 03.06.2026 to 22.06.2026 between 10.00 am to 4.00 pm.

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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>) (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://baanknet.com>) (PSB Alliance Pvt. Ltd.) 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 **23.06.2026 within 04.00 PM** i.e. the e-Auction Date and before the e-auction end time in the portal. The registration and eKYC 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.

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. NO.	Branch name and IFS Code
Ac No- 20670605561 A/c Name- Indian Bank Authorized Officer	Indian Bank, Pipulpati Branch IFS Code: IDIB000P656

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.

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Arghya Mukherjee

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 part and parcel of land and building thereon measuring 04 satak more or less situated at Mouza- Rajagram, JL No. 55, LR Khatian No. 1216, LR Dag No. 1007 under Raghupati Gram Panchayet PS- Goghat, Dist. Hooghly registered at ADSR Goghat vide Deed no. 5091 of 2018 dated 31.08.2018, Book No. I, Volume no. 0609-2018, pages from 99078 to 99095 in the name of Arghya Mukherjee Property Butted and Bounded By: North: Property of Shayamapada Jana South: Property of Abiruddin Mallick East: Panchayet Road West: Property of Abiruddin Mallick	Rs. 11,00,000/- (Rupees Eleven Lacs Only)	Rs. 1,10,000/- (Rupees One Lac Ten Thousand Only) to be deposited on or before 23.06.2026 within 4.00 PM.	Date: 23.06.2026 ; Time: 10:00 AM to 4:00 PM Property ID No.- IDIB50518066202 Incremental Bid Amount: Rs. 20,000/- (Rupees Twenty Thousand only)	To the Best of knowledge and information of the Authorised Officer, there is no encumbrance on the property

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.ebkcray@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.ebkcray@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>.

The borrowers/Guarantors are hereby given notice to pay the sum mentioned as above before the date of auction, failing which the property will be auctioned and balance if any will be recovered with interest and cost from them by legal avenues.

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Arghya Mukherjee

प्राधिकृत अधिकारी/ मुख्य प्रबंधक
 Authorised Officer / Chief Manager

AUTHORISED OFFICER

Place: Bengai
 Date: 02.06.2026