

**NOTICE OF SALE****BRANCH: SME FINANCE BRANCH, KOLKATA**

Notice of sale under 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. Achindra Sundar Dirghangi S/O late Atindra Sundar Dirghangi, At :431/1 Sarat Chatterjee Road, P.O- Shibpur Bataita, P.S- Shibpur, Dist- Howrah, Pin-711103
2. Also at Fifth floor, Holding No-44/4, Chaudhary Para Lane, under Howrah Municipal Corporation, Ward No-44, P.S- Chatterjeehat formerly Shibpur, Distt- Howrah, Pin-711104
3. Also at Ground floor 44/5, Chaudhary Para Lane, under Howrah Municipal Corporation, Ward No-44, P.S- Chatterjeehat formerly Shibpur, Distt- Howrah, Pin-711104
4. Also at Ground floor, Holding No-56/2/1, Deshpriya Sasmal Road, Howrah Municipal Corporation, Ward No-23, Police Station Banthra, Distt- Howrah, Pin-711101.
5. Also at 4th floor, Flat No-4D, North side at Premises No-51, Kalipada Mukherjee Road, Ward No-122, Borough No-XIII, Police Station- Haridevpur, South 24 Parganas under KMC, Pin-700008
6. Also at Fourth Floor, Flat no-4E, Premises No-51, Kalipada Mukherjee Road, Ward No-122, Borough No-XIII, Police Station- Haridevpur, South 24 Parganas under KMC, Pin-700008
7. Also at 3rd floor Holding No-44/4 Choudhury para lane under Howrah Municipal Corporation, Ward No-44, P.S- Chatterjeehat, Shibpur, Distt- Howrah, Pin-711104

Sub: Loan Your Loan Accounts Account Name : Mr. Achindra Sundar Dirghangi, Account No- 7555751375, 7595013307 & 7595014913 with Indian Bank, SME Finance Branch, Kolkata.

Mr. Achindra Sundar Dirghangi (Borrower), availed Credit facility/ies from Indian Bank, SME Finance Branch, Kolkata, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Mr. Achindra Sundar Dirghangi (Borrower/Mortgagor), failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 16.09.2025 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), Mortgagor(s) liable to the Bank to pay the amount due to the tune **Rs. 1,83,61,877.00 (Rupees One Crore Eighty Three Lacs Sixty One Thousand Eight Hundred Seventy Seven Only)** as on 15.09.2025 with further interest, costs, other charges and expenses thereon. Borrowers failed to make payment Demand Notice dated 16.09.2025. As Mr. Achindra Sundar Dirghangi (Borrower/Mortgagor), failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 02.12.2025 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 for First sale is required to be given and hence we are issuing this notice

The amount due is **Rs. 1,83,61,877.00 (Rupees One Crore Eighty Three Lacs Sixty One Thousand Eight Hundred Seventy Seven Only)** as on 15.09.2025 Plus interest, cost & charges w.e.f 16.09.2025. 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 30.03.2026 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 15.03.2026 to 29.03.2026 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

हस्ताक्षर / For INDIAN BANK

इलाहाबाद / ALLAHABAD

मुख्य प्रबंधक / Chief Manager / A

नव मध्यम वित्त शाखा / S.M.E. Finance Branch

रेड क्रॉस प्लेस, कोल-1/7, Red Cross Place, Kol-1

7, Red Cross Place, DALHOUSIE, KOLKATA-700001

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 from **15.03.2026 to 30.03.2026 from 10.00am to 5.00 pm.**

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 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 (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-Property
Property:-All that piece and parcel of self-contained commercial space measuring about 813 sqft super built up area with marble flooring situated on the ground floor of the said building (standing on Bastu Land admeasuring 05 Cottah 10(Ten) Chittak and 34 sqft more or less) together having 2 rooms, 1 hall comprised in and lying and situated and situated at Mouza-Shibpur Sheet No-008 JL No.28 L.R Dag No.126 under L.R. Khatian No-181, plot no-126,and 188 Premises/holding no-44/5 Choudhury Para Lane Ward No-044 under Howrah Municipal Corporation P.S Chatterjee(now erstwhile Shibpur Distt-Howrah Pin-711104.



Reserve Price	Rs. 39,45,000.00
EMD	Rs. 3,94,500.00
Date & Time for e-auction	30.03.2026 from 11.00 am to 5.00 pm
Property ID No	IDIB07555751375A
Prior Encumbrance	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, email ID:- support.BAANKNET@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.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 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>

कृते इंडियन बैंक / For INDIAN BANK
इलाहाबाद / ALLAHABAD

मुख्य प्रबंधक / Chief Manager /
नए मध्यम वित्त शाखा / S.M.E. Finance Branch
क्रॉस प्लेस, कोलकाता-700001 / Red Cross Place, Kolkata-700001

Place: Kolkata

Date:12.03.2026



AUTHORISED OFFICER