



इलाहाबाद

ALLAHABAD

ANNEXURE VIII

**(Sale notice format for Borrower/Guarantor/Mortgagor)
NOTICE OF SALE**

**Branch: Burdwan Vijay Chand Road (4047)
Zonal Office- Asansol**

**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**

Date-11.03.2026

To,

- (1) **M/s Rina Textiles** (represented by its Prop & borrower- Smt Juliet Ghosh, PAN-ASBPG8736C)
Address- Alisha Bus Stand, Basement Godown No-3, Burdwan-713103
- (2) **Smt. Juliet Ghosh (PAN- ASBPG8736C)**, W/o- Sri Basudeb Ghosh (Borrower & guarantor)
Address- Royal Heights, flat no- 7A, 7th floor, near Alisha bus Stand, Burdwan-713103
- (3) **Sri Basudeb Ghosh (PAN-AKHPG0353K)** , S/o- Sri Guru Prasad Ghosh (Guarantor & Legal heir of Late Guru Prasad Ghosh)
Address- Royal Heights, flat no- 7A, 7th floor, near Alisha bus Stand, Burdwan-713103
- (4) **Sri Guru Prasad Ghosh (PAN-ACVPG1427A)** (guarantor & mortgagor), now deceased,
Address- 99 R B Ghosh Road, Khosbagan, Near Sarbamangla Hindu Hotel Burdwan-713101
- (5) **Smt. Rina Ghosh, W/o- Late Guru Prasad Ghosh** (legal heir of mortgagor Sri Guru Prasad Ghosh, Now deceased) resident of 99 R B Ghosh Road, Khosbagan, Near Sarbamangla Hindu Hotel Burdwan-713101
- (6) **Sri Arindam Ghosh, S/o- Late Guru Prasad Ghosh Ghosh** (legal heir of mortgagor Sri Guru Prasad Ghosh, Now deceased) resident of 99 R B Ghosh Road, Khosbagan, Near Sarbamangla Hindu Hotel Burdwan-713101

Sub: Loan account/s M/s Rina Textiles with Indian Bank, Burdwan Vijay Chand Road Branch

Borrower:-M/s Rina Textiles, prop- Smt. Juliet Ghosh availed Credit facilities (Cash Credit) from Indian Bank, V C Road Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **Juliet Ghosh (propeietor), Basudeb Ghosh (guarantor), Guru Peasad Ghosh (Mortgagor)** and legal heirs of Sri Guru Prasad Ghosh (now deceased) failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **26.06.2025** 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) M/s Rina Textiles, prop- Smt. Juliet Ghosh, Guarantor- Basudeb Ghosh, Mortgagor- Guru Prasad Ghosh** and legal heirs of Guru Prasad Ghosh, i.e. Rina Ghosh, Arindam Ghosh & Basudeb Ghosh; liable to the Bank to pay the amount due to the tune of **Rs.1,95,99,973.00 (Rupees One Crore Ninety Five Lakh Ninety Nine Thousand Nine Hundred Seventy Three Only)** as on **26.06.2025** with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 26.06.2025.

As **Borrower/s, guarantors, mortgagor and legal heirs of mortgagor** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **18.09.2025** 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 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.

*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.

(*Retain whichever is applicable)

The amount due **as on 26.06.2025 Rs.1,95,99,973.00 (Rupees One Crore Ninety Five Lakh Ninety Nine Thousand Nine Hundred Seventy Three Only)** with further interest, costs, other charges and expenses thereon **from 26.06.2025**.

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 30th March,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 **12.03.2026 to 27.03.2026** 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

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 eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in **their e-Wallet by 29.03.2026 upto 04:00 PM** i.e before the e-Auction Date and time in the portal. The registration, eKYC 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 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. Name	Branch name and IFS Code
A/c No-50143638743	Branch-Asansol
Name-Internal Office Account	IFSC- IDIB000A659

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	Reserve Price Rs.	EMD Rs.	Date, Time for e-auction Property ID	Prior Encumbrance
All the piece and parcel of property land & building standing in the name of Sri Guru Prasad Ghosh situated at Mouza-Radhanagar, J L No- 39, RS Khatian No- 726, LR Khatian No- 1393, RS Plot no- 1557, LR Plot No- 2278, land measuring an area of 0.005 acre alongwith showroom under name and style of "Discovery" , PO & PS- Burdwan, W no-31 under burdwan Municipality, Holding No-120, Mohalla- B B Ghosh Road, registered vide deed no- I-6388/1989 registered in Book No-I, Vol no- 122, Page No-78 to 85	1,00,00,000.00 (Rupees One Crore Only)	1,000,000.00 (Rupees Ten Lakh Only)	30.03.2026 10:00 AM to 04:00 PM IDIB50139268211	Not known to us

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.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://www.baanknet.com>

Place: Burdwan
Date: 11.03.2026



भारतीय बैंक / For Indian Bank
Kumar Ambuj
प्राधिकृत अधिकारी / Authorised Officer

Kumar Ambuj
Authorised Officer