

NOTICE OF SALE

Branch: BK PAL AVENUE BRANCH

Notice of sale under Rule 8(6) & 6(2) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002. To,

1. **Mrs. Neeta Jaiswal** W/O Late Ranjit Jaiswal R/O 3B Guru Prasad Chaudhary lane, Thanthania Kali Bari, P.O- Bedonstreet, P.S-Armerest street, Kolkata-700006,

Also At Flat being No-3C ,3rd floor in BLOCK "ORCHID" in "GRIHANGAN APARTMENT,CHINAR PARK ROAD, Municipal Holding AS/375/Block-B/12-13, Atghara, Kolkata-700136
2. **Ms. Astha Jaiswal** D/O Late Ranjit Jaiswal R/O 3B Guru Prasad Chaudhary lane, Thanthania Kali Bari, P.O- Armerest street, Kolkata-700006

Also At Flat being No-3C ,3rd floor in BLOCK "ORCHID" in "GRIHANGAN APARTMENT,CHINAR PARK ROAD, Municipal Holding AS/375/Block-B/12-13, Atghara, Kolkata-700136
3. **Ms. Muskan Jaiswal** D/O Late Ranjit Jaiswal R/O 3B Guru Prasad Chaudhary lane, Thanthania Kali Bari, P.O- Armerest street, Kolkata-700006

Also At Flat being No-3C ,3rd floor in BLOCK "ORCHID" in "GRIHANGAN APARTMENT,CHINAR PARK ROAD, Municipal Holding AS/375/Block-B/12-13, Atghara, Kolkata-700136
4. **Mr. Pratham Jaiswal** S/O Late Ranjit Jaiswal R/O 3B Guru Prasad Chaudhary lane, Thanthania Kali Bari, P.O- Armerest street, Kolkata-700006

Also At Flat being No-3C ,3rd floor in BLOCK "ORCHID" in "GRIHANGAN APARTMENT,CHINAR PARK ROAD, Municipal Holding AS/375/Block-B/12-13, Atghara, Kolkata-700136

Sub: Loan account - Mr. Ranjit Jaiswal (since deceased) and Mrs. Neeta Jaiswal (A/C- 50411736407 /50426172260 with Indian Bank B K Pal Avenue Branch)

Mr.Ranjit Jaiswal (since deceased) and Smt. Neeta Jaiswal having address at 3B Guru Prasad Chaudhary lane, Thanthania Kali Bari, P.O- Bedonstreet, P.S-Armerest street, Kolkata-700006, Also At Flat being No-3C ,3rd floor in BLOCK "ORCHID" in "GRIHANGAN APARTMENT,CHINAR PARK ROAD, Municipal Holding AS/375/Block-B/12-13, Atghara, Kolkata-700136 availed Credit facility/ies from Indian Bank B K Pal Avenue Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". After decease of Sri Ranjit Kumar Jaiswal, his wife Smt. Neeta Jaiswal and Children-Astha Jaiswal, Muskan Jaiswal and Pratham Jaiswal stepped in as legal heir(s) of Late Sri Ranjit Jaiswal liable for repayment of the credit facilities availed by Late Sri Ranjit Jaiswal from B K Pal Avenue Branch and **failed** to pay the outstanding dues to the Bank. Therefore a **Demand Notice** dated **07.05.2024** 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 **Smt. Neeta Jaiswal and other legal heir(s)-Astha Jaiswal, Muskan Jaiswal and Pratham Jaiswal** liable to the Bank to pay the amount due to the tune As **Rs.7626886.00 (Rupees Seventy-Six Lakhs twenty-six thousand eight hundred eighty-Six Only)** as on **07.05.2024** with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated **07.04.2024**.

As **Smt. Neeta Jaiswal and other legal heir(s)-Astha Jaiswal, Muskan Jaiswal and Pratham Jaiswal** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **19.02.2026** after complying with all legal formalities.

कुले/For
इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

अधिकृत अधिकारी
अंचल कार्यालय, कोलकाता मध्य / Zonal Office, Kolkata Central



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 8(2) & 6(2) 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. 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 22.04.2026 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 **01.04.2026 to 21.04.2026** between **10.00 am to 4.00 pm.**

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, 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

For / Indian Bank
ALLAHABAD

अंचल कार्यालय, कोलकाता मध्य / Regional Office, Kolkata Central

DRT/RO of DRT/ DRAT/ Court and proceed with the execution of order/decreed obtained/to be obtained.

SCHEDULE

The specific details of the assets which are intended to be brought to sale are enumerated hereunder:

Details/ Description of Mortgaged Assets	
All that part and parcel of a self-contained flat marble flooring Residential Flat being No-3C having super built up area of 1560 sqft more or less on the North West side of the third floor in BLOCK "ORCHID" in "GRIHANGAN APARTMENT" and a medium size cemented floor car parking space on the ground floor of the new building at Chinara Park Road constructed over Municipal Holding AS/375/Block-B/12-13, Atghara, Kolkata-700136 JL No- 10,RS No-133, Touzi No-172 comprised I of RS/LR Dag Nos-214&215 appertaining to Khatiyan No. 2251, 2253, 2258, 2259, 2262, 2279, 2261, 2263, 2264, 2281, 2290, 2271, 2267, 2255, 2256, 2266, 2274, 2275, 2269, 2254,2282,2276,,2277,2278,2287,2265,2260,2262,2270,2285,2286,2287,2289,2280,2272,2288,2268,2273,2284 & 2283 under Police Station Rajarhat, ADSR Rajarhat within the Limit of Rajarhat Gopalpur Municipality in ward No-09 in the District of North 24 Parganas together with undivided proportionate share of land vide Registered Deed of conveyance No-I-190411960/2017 dated 01.12.2017 in the name of Ranjit Jaiswal & Mrs. Neeta Jaiswal. Boundary of the Building:On the North:By 15ft wide connected to New Township Road(Chinara Park),On the South: By RS Dag No-213,On the East:By 12ft wide Road, On the West:By RS Dag No-134/884.	
Reserve Price	Rs.66,53,000.00
EMD	Rs. 6,65,300.00
Date & Time for e-auction	22.04.2026 from 11.00 am to 5.00 pm
Property ID No	IDIB50411736407A
Prior Encumbrance	NOT KNOWN
Bid Incremental Amount	Rs 20000.00

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:- "BAANKNET Support" 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 "BAANKNET Support" support.baanknet@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>.

Place: Kolkata
Date: 16.03.2026

हस्ताक्षर/For

 AUTHORIZED OFFICER
 अधिकृत अधिकारी / Authorised Officer
 क्षेत्रीय कार्यालय, कोलकाता मध्य / Zonal Office, Kolkata Central