Inbox - Soumik Roy - Outlook | Inbox - Recovery Dept, Burdwa | Finacle Universal Banking Solut | Finacle Universal Banking Solut | 220526_IE_KOLKATA_BUDHRAI
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बैंक ऑफ़ बड़ौदा
Bank of Baroda

4, Brabourne Road, Kolkata 700001
W.B. India

DEMAND NOTICE

Demand Notice u/s 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 issued by the Bank of Baroda as Secured Creditor against the following **Borrower;**

Date of Notice / Account Name / NPA Date	Name & Address of Borrower / Guarantor	Nature and type of facility / Limit / Rate of interest / Amount Outstanding	Security Agreement with brief description of Securities
13(2) Notice Date: 12-05-2026 Mr AAYUSH SARAWGI NPA Date: 01-05-2026	Mr AAYUSH SARAWGI 4th Floor, 23 Barbourne Road , Radha Bazar, Kolkata, 700001, West Bengal, India	(Hyp.) TERM LOAN Limit: Rs. 1,76,00,000.00/- ROI: Applicable roi 6.85% (which is a sum of RBI REPO RATE 6.50%, MARK UP 2.60%, CREDIT SPREAD -0.35%, risk premium 0.09%) Amount : Rs. 1,76,57,670/- as on 12-05-2026 Unserviced Interest Rs. 4,35,018.37 Term Loan Limit: 46,64,000.00/- ROI: Applicable Rate of Interest is 8.65% , per annum , which is a sum of RBI Repo Rate : 6.50 % (at present), Mark Up of : 2.65 % (at present), Credit spread of -0.35% (at present) , and Risk Premium of 0.05 % (at present) Amount : Rs. 45,49,925/- as on 12-05-2026 Unserviced Interest Rs. 1,13,299.00 Total Amount : Rs. 2,21,54,912.37 O/s as on 12/05/2026	1.LDOC - 144(B) Loan Agreement dated 25.06.2024 2.LDOC - 17 B Composite Hypothecation Agreement dated 25.06.2024. 3.Equitable Mortgage declaration dated 03.08.2024 for following properties: 1. - All that self contained residential Unit being no.5 - 20D on the 20th floor having carpet area of 933 sq.ft. more or less, at the project 'PANACHE', togetherwith two covered Car Parking spaces in the basement car parking nos.B5 - 16 & B5 - 19, togetherwith undivided proportionate share of land measuring about 573.135 decimal be the same a little more or less, lying and situated at Mouza - Mahishbathan, J.L. no.18, Touzi no.145, comprised in L.R. Dag nos.459/599, 476, 477, 478, 479, 480, 482, 483, 486, 487, 492, 493, 494, 495, 496, 547 and 548, underL.R. khatian Nos. 1625, 1634, 1657, 1358, 1361, 1365, 1374, 1639, 1364, 1629, 1376, 1387, 1616, 1628, 1388, 1624, 1611, 1613, 1622, 1632, 1614, 1323, 1680, 1618, 1685, 1377, 1393,1603, 1592, 1594, 1601, 1596, 1697, 1373, 1355, 1627, 1356, 1362, 1366, 1354, 1631, 1628, 1616, 1619, 1617, 1363, 1376, 1626, 1633, 1380, 1368, 1362, 1372, 1615, 1612, 1621, 1621, 1623, 1689, 1378, 1597, 1598, 1594, 1590, 1602, 1604, &1606, P.S. East Bidhannagar, within the jurisdiction of Bidhannagar Municipal Corporation, District - North 24 parganas. Land is butted and bounded by; - On the North : Main Access Road; On the South : Plot owned by other company (Shapoorji); On the East : Plot owned by other company (Ideal); On the West : Part of main access road, Plot owned by other people. 2. Equitable Mortgage of All That Self Contained Residential Flat On The Third Floor Having Floor Area of 78.212 Sq Mtr Equivalent to Super Built Up Area of 1070 With 2 Covered Car Parking Space Together With Undivided Impartible Share In The Land Underneath of The G+III Building Along With An Exclusive Absolute Right To Enjoy The Front Open Space of The Premises Leading To The Main Road For The Purpose of Egress And Ingress Along With The Rights To Use The Common Parts And Portions of The Said Building Together With Undivided Proportionate Share of Land of All That Piece And Parcel of Land Measuring 3 Cottahs 2 Chittacks 33 Sq Ft Be The Same A Little More Or Less Togetor With Sytructure Standing Thereon Situated And Lying At Mouza Mamudpur JL No 7 Rs Dag No 281 Under RS Khatian No 25 Being Premises No 31 Santati Cooperative Colony PS Behala Within Limits of Kolkata Municipal Corporation Under Ward No 116 Borough No XIII ADSR at Behala Dist South 24 Parganas Kolkata WB 700034 The Property Is Butted And Bounded By - As Per Agreement - North - Premises No P 27 Senhati Colony, South - Premises No P 23 Senhati Colony, East - 60ft (20-0) wide KMC Road, West - Part Of Plot No 25 As per actual - North - Other Building, South - Other Building, East - Road, West - Other Building The Flat is Butted and Bounded By As Per Plan North - Open, South - Open, East - Open, West - Stairs

You have committed default in repayment of credit facility mentioned above with further interest at the agreed rate availed from our branch as mentioned in the above. The bank has issued notice under the said Act to you to repay the outstanding amount in the above mentioned table. The Demand Notices sent to Borrower/Guarantor address by registered post has been returned unserved. You are called upon to pay the dues together with interest within 60 days from the date of this notice failing which bank will be constrained to exercise right of Enforcement of Security interest as against the secured assets given in the schedule of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002. This notice is without prejudice to any other right remedy available to the bank including initiation of legal action.

We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act.

We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender /private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available

Date of Publication: 22.05.2026

Dilip Kumar Yadava, Chief Manager
Authorised Officer, Bank of Baroda

1. The properties are being sold on **"AS IS WHERE IS BASIS "** and **"AS IS WHAT IS BASIS "** and **"WHATEVER THERE IS BASIS ".**
2. The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
3. The Sale will be done by the undersigned through e-auction platform provided at the Website **https://baanknet.com on 16.06.2026 between 11:00 am to 2.00 pm**
4. For detailed term and conditions of the sale, please refer **https://baanknet.com & www.pnbindia.in.**

Place: Kolkata
Date: 22.05.2026

Sd/- Authorized Officer,
Punjab National Bank, Secured Creditor

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

बैंक ऑफ़ बड़ौदा
Bank of Baroda

REGIONAL OFFICE: BURDWAN REGION
2nd Floor, 54, G. T. Road
Bhangakuthi, Burdwan- 713101

E-AUCTION SALE NOTICE

ANNEXURE-A

SALE NOTICE FOR SALE OF IMMOVABLE/ MOVABLE PROPERTIES ; "APPENDIX- IV-A (See proviso to Rule 8(6) & 9 (1))

E-Auction Sale Notice for Sale of Immovable / Movable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor's and Guarantor (s) that the below described immovable / movable property mortgaged/charged / hypothecated to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** for recovery of below mentioned accounts. The details of Borrower/s / Mortgagor / Guarantor/s / Secured Asset/s/ Dues/ Reserve Price/ e-Auction date & Time, EMD and Bid Increase Amount are mentioned below:-

Sr/ Lot No.	Name & address of Borrower/s/Guarantor/ s / Mortgagor (s)	Detailed description of the immovable property with known encumbrances, if any	Total Dues.	Date & Time of E-auction	Reserve Price / EMD amount / Bid Increase Amount	Date of Possession (Symbolic /Physical)	Property Inspection date & Time
1	1. **(Borrower) Sri BUDHRAM AGARWAL,** S/o Jugal Kishor Agarwal, Address – Pusparajli Apartment, Bank of Baroda Building,Malancha Road, Near Zudio Showroom, Kharagpur, Dist-Paschim Medinipur, West Bengal, Pin-721304 **2. (Borrower) Smt. ANJU DEVI AGARWAL,** W/o. Budhram Agarwal, Address – Pusparajli Apartment, Bank of Baroda Building, Malancha Road, Near Zudio Showroom, Kharagpur, Dist-Paschim Medinipur, West Bengal, Pin-721304 **3. (Guarantor) Sri Vikash Kumar Agarwal,** S/o. Budhram Agarwal, Address – C/31 149 – Pulin Avenue, Airport Gate, West Bengal – 700081 **Branch: Kharagpur** **Authorised Officer and Contact person of Branch:** Mr. Devkant Gupta. Mob: 9046258167	Equitable Mortgage of Flat / HOUSE, located at Saha chawk Mouza- Malancha JL No. 131 under RS Khatian No- 124,100, 192 and, 170, in RS Plot No. 287, 288, 394, 395, 396 and 395/882 , 4th Floor flat no. E(2045), 2 BHK Carpet Area 660 sq.ft and, super build up area 959.81 sq.ft, (G+6 storied building namely COSMO CITY, District- WEST MIDNAPORE, PS- KHARAGPUR WEST BENGAL, 721301 belonging to Mr. Budhram Agarwal. **Boundary Description :** **East:** FLAT-2244, **West:** Open to Sky, **North:** Open to Sky, **South :** Open to Sky	Rs.22,16,740.79 as on 08.01.2026 plus further interest and other charges w.e.f 08.01.2026	25.06.2026 from 2 p.m to 6 p.m.	Rs.33,38,000.00 Rs.3,33,800.00 Rs.10,000/-	Symbolic	any working day from 10:00 AM to 04.00 PM (with prior appointment)

For detailed terms and conditions of sale, please refer to the link provided in https://www.bankofbaroda.in/e-auction.htm and https://baanknet.com Also, prospective bidders may contact the authorised officer / branch on mobile no. 9046258167

1. The sale is subject to confirmation by the Secured Creditor Bank.
2. Property is in Symbolic Possession and Bidder is purchasing the property in symbolic possession at his own risk & responsibility.
3. Bank will hand over the possession of property symbolically only and successful Auction bidder/purchaser will not claim physical possession from the bank.
4. Bank will not be responsible or duty bound for handing over of physical possession.
5. Successful Auction purchaser will not been titled to claim any interest, in any case of return of money.
6. Successful Auction purchaser has to submit the Declaration Cum Undertaking confirming the above terms & conditions immediately after e-Auction.
7. Subsequent to sale if successful bidder fails to submit Declaration Cum Undertaking, the Bid EMD amount will be forfeited.

Date: 22.05.2026
Place : Burdwan

For detailed terms and conditions

Authorised Officer
Bank of Baroda

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