



ANNEXURE-C
NOTICE OF INTENDED SALE

Branch: Lake Town Branch

Notice of intended 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. Borrower-Mortgagor: Ashok Kumar Agarwal S/o Chiranji Lal Agarwal 182, Shyamnagar Road, 1 st Floor Dumdum, Kolkata 700055	Ashok Kumar Agarwal S/o Chiranji Lal Agarwal "Bansal Stores", 3A Sovona Apartment, Ground Floor, Gouri Nath Shastri Sarani, Shyamnagar Road, Kolkata- 700055	Ashok Kumar Agarwal S/o Chiranji Lal Agarwal 118 Harihar Nagar Colony Ground Floor Block-B Flat no G2 PO- Bangur PS- Dumdum Kolkata- 700055
1. Borrower-Mortgagor: Shweta Devi Agarwal W/o Ashok Kumar Agarwal 182, Shyamnagar Road, 1 st Floor Dumdum Kolkata 700055	Shweta Devi Agarwal W/o Ashok Kumar Agarwal "Bansal Stores", 3A Sovona Apartment, Ground Floor, Gouri Nath Shastri Sarani, Shyamnagar Road, Kolkata 700055	Shweta Devi Agarwal W/o Ashok Kumar Agarwal 118 Harihar Nagar Colony Ground Floor Block-B Flat no G2 PO- Bangur PS- Dumdum Kolkata- 700055

Sub: HBL Loan account – Mr. Ashok Kumar Agarwal & Mrs. Shweta Devi Agarwal
A/c no 50470140074 with Indian Bank, Lake Town Branch

Borrower-Mortgagor: Ashok Kumar Agarwal S/o Chiranji Lal Agarwal &, **Borrower-Mortgagor: Shweta Devi Agarwal** W/O- Ashok Kumar Agarwal **Add-(1)** 182, Shyamnagar Road, 1st Floor Dumdum, Kolkata 700055 , **Add-(2)** "Bansal Stores", 3A Sovona Apartment, Ground Floor, Gouri Nath Shastri Sarani, Shyamnagar Road, Kolkata- 700055 , **Add-(3)** 118 Harihar Nagar Colony Ground Floor Block-B Flat no G2 PO- Bangur PS- Dumdum Kolkata- 700055, availed credit facility from Indian Bank, **Lake Town Branch**, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **Mr. Ashok Kumar Agarwal, Mrs Sweta Devi Agarwal** failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated **03.02.2026** 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) / Guarantor(s) **Mr. Ashok Kumar Agarwal, Mrs Sweta Devi Agarwal** liable to the Bank to pay the amount due to the tune of **Rs. 9,29,889.00 (Rupees Nine Lakhs Twenty Nine Thousand Eight Hundred and Eighty Nine only)** as on **03.02.2026** with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated 03.02.2026.

As **Mr. Ashok Kumar Agarwal, Mrs Sweta Devi Agarwal** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 21.05.2026 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:

कृते / For **Indian Bank**
 इलाहाबाद ALLAHABAD

अधिकृत अधिकारी / Authorised Officer
 अंचल कार्यालय, कोलकाता उत्तर / Zonal Office, Kolkata North

THE SALE PROPOSED TO BE HELD IS BY WAY OF PUBLIC TENDER /AUCTION ADOPTING THE e-AUCTION MODE.

*As per Rule 6(2) & 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.

The amount due as on 15.06.2026 is of **Rs. 9,15,093 /-** (**Rupees Nine lacs Fifteen thousand and Ninty-three only**) with further interest, costs, other charges and expenses thereon from 16.06.2026.

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 28.07.2026 Time 11:00 AM 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 12.07.2026 to 27.07.2026 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 27.07.2026 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 therefore.

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
A/c No - 50125920219 A/c Name – INDIAN BANK KOLKATA NORTH RECOVERY	Indian Bank Ultadanga Branch IFSC- IDIB000K778

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	EMD	Date, Time for e-auction and Property ID No.	Prior Encumbrance
All that Flat No. 02 on the Ground Floor (North-East side) in Block-B measuring a super built up area 721 Sq. ft. more or less (flooring finished with marble), consisting two bed rooms, one toilet, one dinning-cum-kitchen, one balcony along with common facilities and together with undivided proportionate land including lift facility of the building situated at Mouza- Krishnapur now Shyamnagar, J.L. No.17 now 32/20, Touzi No. 228/229, E.P. No. 97, C.S. Plot No. 2254 & 2262, R.S. Dag No. 979, R.S. Khatian No. 570 under the limit of South Dum Dum Municipality in Ward No. 27, Holding No. 118, Harihar Nagar Colony, P.S. Dum Dum, Kolkata-700055, District North 24 Parganas, registered at Additional District Sub-Registrar, Cossipore, Dum	Rs 18,90,000/- (Rupees Eighteen lacs Ninty Thousand Only)	Rs. 1,89,000 (Rupees One Lac Eighty-nine Thousand Only)	Date – 28.07.2026 Time – 11:00 AM to 4:00 PM Property ID No IDIB50470140074	Best of knowledge and information of the Authorized Officer, there is no encumbrance on the property

कृते/For Indian Bank
इलाहाबाद ALLAHABAD

अधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता उत्तर / Zonal Office, Kolkata North



Dum, North 24 Parganas and recorded in Book -I Volume No. 1506-2019, Pages from 4535 to 4593, Being No. 150600058 for the year 2019.

The land is butted and bounded as follows:-

On the North: By 16 feet colony road
On the South: By 6 ft common passage
On the East: By Colony Boundary
On the West: By Bhuban Mohan Das

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.ebkay@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.ebkay@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>

Date: 15.06.2026

Place: Kolkata



अधिकृत अधिकारी / Authorized Officer
अंचल कार्यालय, कोलकाता उत्तर / Zonal Office, Kolkata North
Indian Bank