

Zonal Office : Kolkata South
Branch : Barisha

Ref No. ZO/KolSouth/REC/2026-27

Dated: 18.07.2026

NOTICE OF SALE

Notice of intended 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 To,

1. Mr. Achinta Rakshit (Borrower/Mortgagor)

S/o- Alok Nath Rakshit
195, VIP Nagar, Tiljala now Anandapur,
Kolkata-700100

Also at: Flat No.B, Ground Floor
Plot No.4D/3/1M
Dharmatala Road, Tiljala
Kolkata-700039

2 Mrs. Shrabani Gorai Rakshit (Co-Borrower)

W/o- Achinta Rakshit
195, VIP Nagar, Tiljala now Anandapur,
Kolkata-700100

Also at: Flat No.B, Ground Floor
Plot No.4D/3/1M
Dharmatala Road, Tiljala
Kolkata-700039

Sir/Madams,

Sub: Your HBL loan account/s with Indian Bank Barisha Branch --A/C No – 7259106547

Mr.Achinta Rakshit (Borrower/Mortgagor) and Mrs. Shrabani Gorai Rakshit (Co-Borrower), Add:S/o- Alok Nath Rakshit ,195, VIP Nagar, Tiljala now Anandapur, Kolkata-700100 and also at Flat No.B,Ground Floor, Plot No.4D/3/1M,Dharmatala Road,Tiljala,Kolkata-700039 availed Loan facility from **Indian Bank, Barisha Branch**, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **Mr.Achinta Rakshit (Borrower/Mortgagor) and Mrs. Shrabani Gorai Rakshit (Co-Borrower), Add:S/o- Alok Nath Rakshit ,195, VIP Nagar, Tiljala now Anandapur, Kolkata-700100 and also at Flat No.B,Ground Floor, Plot No.4D/3/1M,Dharmatala Road,Tiljala,Kolkata-700039** failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **07.02.2024** 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 the Borrower (s)/,Mortgagors/ Guarantor(s) liable to the Bank to pay the amount due to the tune of **Rs 20,72,013.00 + interest, charges & cost as applicable as on 07.02.2024 (Rupees Twenty Lakhs Seventy Two Thousand and Thirteen Only)** and further interest and other expenses thereon. Both failed to make payment despite Demand Notice dated **07.02.2024**

As **Mr.Achinta Rakshit (Borrower/Mortgagor) and Mrs. Shrabani Gorai Rakshit (Co-Borrower), Add:S/o- Alok Nath Rakshit ,195, VIP Nagar, Tiljala now Anandapur, Kolkata-700100 and also at Flat No.B,Ground**



Floor, Plot No.4D/3/1M,Dharmatala Road,Tijala,Kolkata-700039 failed to make payment despite Demand Notice, the Authorised Officer took possession of the schedule mentioned properties under the Act on **29.04.2024** 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), Rule 8(6) and 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, 30 days notice of intended sale is required to be given and hence we are issuing this notice. The amount due **Rs. 20,72,013.00 + interest, charges & cost as applicable as on 07.02.2024 (Rupees Twenty Lakhs Seventy Two Thousand and Thirteen Only)**and further interest and other expenses thereon due to the **Indian Bank.**

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 07.08.2026 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 **22.07.2026 to 06.08.2026 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://ibapi.in> and www.mstcecommerce.com) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website from 22.07.2026 to 06.08.2026 from 10.00am to 7.00 pm.

The intending Bidders/ Purchasers are requested to register with online portal (<https://www.mstcecommerce.com/auctionhome/ibapi>) 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 by 06.08.2026** i.e. .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.

The Terms and conditions can be had on-line from the website (<https://baanknet.com>) and using the provision in the system/software. The intending Bidders/ Purchasers are requested to register with online portal (<https://baanknet.com>) using their mobile number and email id. Further, after completing their eKYC ,the intending Bidders/ Purchasers have to transfer the EMD amount in their eWallet 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://baanknet.com>) **for depositing in bidders in eWallet.** 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- 50125920355 A/c Name- ZO Kolkata Metro	Indian Bank 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.

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 piece and parcel of one self contained flat measuring more or less 525 sq. ft being flat no. B on the Ground Floor of the Building lying and situated at premises no. 4D/3/1M,Dharmatala Road, constructed on land measuring 1(One) Cottah, 4(Four) Chittaks and 10(Ten) square feet, situated at Mouza,-Kasba, JL No.13, Touzi No.1298/2833, RS no. 233, Dag no.1683 & 1683/2185, Khatian No.1373 & 1471, under Ward No.67 within the Kolkata Municipal Corporation, PO-Tiljala, PS-Kasba,	Rs18,35,000.00 (Rupees Eighteen Lakh Thirty Five Thousand Only)	Rs. 1,83,500.00 (Rupees One Lakh Eighty Three Thousand Five Hundred Only) to be deposited on or before the E-Auction date and time in the portal.	Date:- 07.08.2026 Time:- 11.00 AM to 4.00 P.M Property ID No.- IDIB7259106547 Incremental Bid Amount : Rs 10,000/- (Rs Ten Thousand only)	Best of knowledge and information of the Authorised Officer, there is no encumbrance on the property

अधित अधिकारी / Authorized Officer
इंडियन बैंक / INDIAN BANK
आंचलिक कार्यालय, कोलकाता साउथ
Zonal Office, Kolkata South



Kolkata -700039, District:South 24 Parganas, West Bengal, registered vide Deed no. I-3663/22 dated : 27/07/2022, registered at ADSR-Sealdah, South 24 Parganas, in the name of Mr. Achinta Rakshit, S/O - Alokenath Rakshit. Boundary: North: 12 feet wide common passage South:Pond. East: Premises no.4D/3/1A, Dharmatala Road West: Premises no.4D/3/1N, Dharmatala Road				
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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, Unit 1, 3rd Floor VIOUS Commercial Tower Near Wadala Truck Terminal, Wadala East Mumbai-400037 (Contact Phone No. 8291220220, email ID:-support.ebkay@psballiance.com)

For property details and photograph of the property and auction terms and conditions please visit: 1) www.indianbank.in and 2) <https://baanknet.com> for clarifications related to this portal, please contact help line number „8291220220“.

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with <https://baanknet.com>.

The borrowers/Guarantors are hereby given notice to pay the sum mentioned as above before the date of auction, failing which the property will be auctioned and balance if any will be recovered with interest and cost from them by legal avenues.

Place: Kolkata
Date: 18.07.2026

अधित अधिकारी / Authorised Officer
इंडियन बैंक / INDIAN BANK
आंचलिक कार्यालय, कोलकाता साउथ
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