

NOTICE OF SALE

Branch: Beliaghata
Phone No: 03323630142

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

To,

1. Shri Anup Kumar Mishra (Borrower / Mortgagor) Flat No 402, 3 rd Floor, B Block 409, T N Mukherjee Road PO Makhla PIN 712245 Dist Hooghly	2. Shri Nikhil Kumar Mishra (Borrower / Mortgagor) Flat No 402, 3 rd Floor, B Block 409, T N Mukherjee Road PO Makhla PIN 712245 Dist Hooghly
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Sub: Loan account – 50446587011 with Indian Bank, Beliaghata Branch, P214, CIT Road, Scheme No IV, Beliaghata, Kolkata 700010.

Shri Anup Kumar Mishra (Borrower / Mortgagor) and Shri Nikhil Kumar Mishra (Borrower / Mortgagor) jointly availed Home Loan facility from Indian Bank, Beliaghata Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as “the Properties”. Shri Anup Kumar Mishra (Borrower / Mortgagor) and Shri Nikhil Kumar Mishra (Borrower / Mortgagor) failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 19.11.2022 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), Shri Anup Kumar Mishra (Borrower / Mortgagor) and Shri Nikhil Kumar Mishra (Borrower / Mortgagor) liable to the Bank to pay the amount due to the tune of **Rs. 24,55,384.00 (Rupees Twenty-Four Lakh Fifty-Five Thousand Three Hundred Eighty-Four Only) as on 18.11.2022** with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated 19.11.2022.

As Shri Anup Kumar Mishra (Borrower / Mortgagor) and Shri Nikhil Kumar Mishra (Borrower / Mortgagor) failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 10.02.2023 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.

The amount due as on 18.11.2022 is **Rs. 24,55,384.00 (Rupees Twenty-Four Lakh Fifty-Five Thousand Three Hundred Eighty-Four Only)** with further interest, costs, other charges and expenses thereon from 19.11.2022.

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 28.10.2026 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 28.09.2026 to 27.10.2026 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://baanknet.com>) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website **from 29.09.2026 to 28.10.2026 From 10.00 am to 5.00 pm.**

The intending Bidders/ Purchasers are requested to register with online portal (<https://baanknet.com>) 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 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.

SCHEDULE

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

Details/ Mortgage Assets	Description of	Reserve Price (Rs.)	EMD (Rs.)	Date, Time for e auction and Property ID No. Bid Increment Amount	Prior Encumbrance
Equitable mortgage of flat no 202, first floor (North East Side of the Building) in block 'B' measuring an area of 1002 sq ft in building bearing Holding no 268, RS Dag No. 1752, RS Khatian no 512, LR dag no 1778, LR khatian No 686,1747,7759,7760 & 7761, Mouza Makhla J L no 11, ward no 22, Daluipara, P. O. Makhla P.S. Uttarpara Under Uttarpara Kotrung Municipality ADSRO Uttarpara Dist Hooghly Pin 712245		19,10,000.00 (Rupees Nineteen Lakh Ten Thousand Only)	1,91,000.00 (Rupees One Lakh Ninety-One Thousand Only)	Date of auction: 28.10.2026 Time of auction: 11:00 to 17:00 Prop Id: IDIB50446587011 Bid Increment Amount: Rs. 10,000.00 (Rupees Ten Thousand Only)	Not Known
Boundaries of the Flat: On the North: By Common open passage of the apartment at Ground Floor On the South: By Flat no 203 and corridor passage leading to stair On the East: By Common open passage of the apartment at ground floor On the West: By flat no 201					

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 Helpdesk No. 8291220220 and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Pvt. Ltd, please contact support.BAANKNET@psballiance.com and for 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 help desk number 8291220220.

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

Place: Kolkata
Date: 18.09.2026

AUTHORISED OFFICER