इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD आपका अपना बैंक / YOUR OWN BANK	**GOURHATI BRANCH** ARAMBAGH BANDAR ROAD GOURHATI ,GOURHATI जिला – हुगली / Dist- Hooghly पश्चिम बंगाल / West Bengal - 712613

NOTICE OF SALE

Notice of 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. M/s Tiles & Marble Traders (Prop: Mr. SwapanBera)
   Vill & P.O. DaharKundu, P.S. Arambagh, Dist: Hoogly, West Bengal-712617
   Near Milan Sangha Prathamik Vidyalaya

2. Mr. Swapan Bera (Borrower) (Reported Deceased as on 24/03/2025)
   S/o-Sudarshan Bera
   Address: Vill+Po-DaharKundu, P.S. -Arambagh, Dist-Hooghly, West Bengal -712617

3. Mr. Subhadip Bera (Guarantor)
   S/o- Lt.Swapan Bera
   Address: Vill+Po-DaharKundu, P.S. -Arambagh, Dist-Hooghly, West Bengal -712617

4. Mrs. Pranati Bera (In the estate of the deceased Lt. Mr. Swapan Bera, Represented by legal heir Reported Deceased as on 24/03/2025)
   W/o- Lt. Swapan Bera
   Address: Vill+Po-DaharKundu, P.S. -Arambagh, Dist-Hooghly, West Bengal -712617

5. Mrs. Sudipa Dolai (In the estate of the deceased Lt. Mr. Swapan Bera, Represented by legal heir Reported Deceased as on 24/03/2025)
   D/o-SwapanBera
   Address: Vill: Madhuchak, Baghanala, Dist: Paschim Medinipur, Mansuka, West Bengal-721212

Sub: Your Loan account M/s. TILES & MARBLE TRADERS (A/C No. 50424292320 & A/c. No.7146600842) with Indian Bank (Erstwhile Allahabad Bank) Gourhati Branch

M/s Tiles & Marble Traders Prop: Mr. Swapan Bera availed financial facility from Indian Bank **Gourhati** Branch, he repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **M/s Tiles & Marble Traders, Mr. Swapan Bera , Mr. Subhadip Bera S/o-Lt.Swapan Bera , Mrs. Pranati Bera W/o- Lt. Swapan Bera (In the estate of the deceased Lt. Mr. Swapan Bera, Represented by legal heir Reported Deceased as on 24/03/2025) & Mrs. Sudipa Dolai D/o-SwapanBera (In the estate of the deceased Lt. Mr. Swapan Bera, Represented by legal heir Reported Deceased as on 24/03/2025)** failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **03.12.2025** 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) **M/s Tiles & Marble Traders, Mr. Swapan Bera , Mr. Subhadip Bera S/o-Lt.Swapan Bera , Mrs. Pranati Bera W/o- Lt. Swapan Bera (In the estate of the deceased Lt. Mr. Swapan Bera, Represented by legal heir Reported Deceased as on 24/03/2025) & Mrs. Sudipa Dolai D/o-SwapanBera (In the estate of the deceased Lt. Mr. Swapan Bera, Represented by legal heir Reported Deceased as on 24/03/2025)** liable to the Bank to pay the amount due to the tune of **Rs.22,79,178/- (Rupees Twenty Two Lakh Seventy Nine Thousand One Hundred Seventy Eight only) as on 09.10.2025** and carries further interest at the agreed rate, charges and expenses thereon till the date of payment. Both failed to make payment despite Demand Notice dated **09.10.2025.**

As **M/s Tiles & Marble Traders, Mr. Swapan Bera , Mr. Subhadip Bera S/o- Lt.Swapan Bera , Mrs. Pranati Bera W/o- Lt. Swapan Bera (In the estate of the deceased Lt. Mr. Swapan Bera, Represented by legal heir Reported Deceased as on 24/03/2025) & Mrs. Sudipa Dolai D/o-SwapanBera (In the estate of the deceased Lt. Mr. Swapan Bera, Represented by legal heir Reported Deceased as on 24/03/2025)** failed to make payment despite Demand Notice; the Authorised Officer took possession of the schedule mentioned properties under the Act on **22.01.2026** 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:

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

As per Rule 9(1) of the Security Interest (Enforcement) Rules 2002, 15 days notice for subsequent sale is required to be given and hence we are issuing this notice.

The amount due as on **09.10.2025** is **Rs.22,79,178/- (Rupees Twenty Two Lakh Seventy Nine Thousand One Hundred Seventy Eight only)** with further interest, costs, other charges and expenses thereon till the date of payment.

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 20.11.2026 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 **29.10.2026 to 19.11.2026 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 terms and conditions of e-auction is available in the website (**https://baanknet.com)**.

The intending Bidders/ Purchasers are requested to register with online portal **(https://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 by **20.11.2026 within 04.00 PM** i.e the e-Auction Date and before the e-auction end time in the portal. The registration and eKYC 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** (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 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 confirmation of sale 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
Ac No- 20670605561; A/c Name- Indian Bank Authorized Officer	Indian Bank, Pipulpati Branch IFS Code: IDIB000P656

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/ Description of Mortgaged Assets	Reserve Price	EMD	Date, Time for e-auction and Property ID No.	Prior Encumbrance
All that a piece and parcel of single storied building situated at Vill + P.O. Daharkundu,P.S.-Arambagh,Dist-Hooghly,Pin-712617,West Bengal, J.L No-105,L.R Khatian No-1928,L.R Dag No-34 Corresponding to LR Dag No-37 nature of land VITI measuring about 02 Satak or more or less 0.02 acre as per B.L & L.R.O Parcha, as per deed 3 Satak more or less along with building and structure there on under the ambit of Salepur 2 Gram Panchayat in the name of Lt. Mr. Swapan Bera registered vide: Gift Deed No.I-5067 of 2009 dated 07/10/2009 recorded in Book No. 1,CD Volume No 15 pages from 4107 to 4118 registered at ADSR Arambagh, Hooghly, WB. Sale Deed No I-5068 of 2009 dated 07/10/2009 recorded in Book No 1,CD Volume No 15,page from 4119 to 4139 registered at ADSR Arambagh, Hooghly, W.B. **Property Butted and Bounded as follows:** North: Property of Shakti Pada Bera South:Pond & Property of Rabindranath Maiti & Amitava Bera East: Property of Netai Maiti & Sata Dolui West: Road	Rs.19,10,000/- (Rupees Ninteen Lakh Ten Thousand Only)	Rs.1,91,000/- (Rupees One Lakh Ninety One Thousand Only) to be deposited on or before 20.11.2026 within 4.00 PM.	Date: **20.11.2026** Time: - 10.00 AM to 4.00 P.M Property ID No.- **IDIB50424292320** Incremental Bid Amount: Rs. 50,000/- (Rupees Twenty Thousand only)	To the Best of knowledge and information of the Authorised Officer, there is no encumbrance on the property.

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, email ID:- support.ebkray@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.ebkray@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 Helpdesk No. 8291220220

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

The borrower/s/Guarantor/s 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.

कृते इंडियन बैंक For Indian Bank
प्राधिकृत अधिकारी / मुख्य प्रबंधक
Authorised Officer / Chief Manager

Place: Gourhati
Date: 28.10.2026

AUTHORISED OFFICER