NOTICE OF SALE

Branch: Kasba
Phone No: 9835481578

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. **M/s Pharma Traders (Borrower)** Proprietor: Santanu Roy Address: 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078	2. **Shri Santanu Roy (Proprietor cum Guarantor / Mortgagor)** S/o Amal Kumar Roy Address: 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078
3. **Shri Amal Kumar Roy (Guarantor / Mortgagor)** S/o Banipada Roy Address: 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078	4. **Smt. Sefali Roy (Guarantor / Mortgagor)** W/o Amal Kumar Roy Address:18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078
5. **Smt. Papiya Roy (Guarantor / Mortgagor)** W/o Santanu Roy Address:18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078	

Sub: Loan account – OCC A/c 50121086116, LAP A/c 7563239049, GECLS A/c 7141069438 with Indian Bank, Kasba Branch Kolkata, 10, Garfa Main Road, Haltu, Kolkata 700078.

M/s Pharma Traders (Borrower), Proprietor: Santanu Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Shri Santanu Roy (Proprietor cum Guarantor / Mortgagor), S/o Amal Kumar Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Shri Amal Kumar Roy (Guarantor / Mortgagor), S/o Banipada Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Smt. Sefali Roy (Guarantor / Mortgagor), W/o Amal Kumar Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Smt. Papiya Roy (Guarantor / Mortgagor), W/o Santanu Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078 availed OCC, LAP & GECLS facility from Indian Bank, Kasba Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". M/s Pharma Traders (Borrower), Proprietor: Santanu Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Shri Santanu Roy (Proprietor cum Guarantor / Mortgagor), S/o Amal Kumar Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Shri Amal Kumar Roy (Guarantor / Mortgagor), S/o Banipada Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Smt. Sefali Roy (Guarantor / Mortgagor), W/o Amal Kumar Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Smt. Papiya Roy (Guarantor / Mortgagor), W/o Santanu Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078 failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 23.12.2025 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), Guarantor(s), M/s Pharma Traders (Borrower), Proprietor: Santanu Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Shri Santanu Roy (Proprietor cum Guarantor / Mortgagor), S/o Amal Kumar Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Shri Amal Kumar Roy (Guarantor /

प्राधिकृत अधिकारी/Authorised Officer
अंचल कार्यालय, कोलकाता मध्य/Zonal Office, Kolkata Central

Mortgagor), S/o Banipada Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Smt. Sefali Roy (Guarantor / Mortgagor), W/o Amal Kumar Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Smt. Papiya Roy (Guarantor / Mortgagor), W/o Santanu Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078 liable to the Bank to pay the amount due to the tune of **Rs. 6,72,86,090.00/- (Rupees Six Crores Seventy-Two Lakh Eighty-Six Thousand Ninety Only)** as on 22.12.2025 with further interest, costs, other charges and expenses thereon. All failed to make payment despite Demand Notice dated 23.12.2025.

As M/s Pharma Traders (Borrower), Proprietor: Santanu Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Shri Santanu Roy (Proprietor cum Guarantor / Mortgagor), S/o Amal Kumar Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Shri Amal Kumar Roy (Guarantor / Mortgagor), S/o Banipada Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Smt. Sefali Roy (Guarantor / Mortgagor), W/o Amal Kumar Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078, Smt. Papiya Roy (Guarantor / Mortgagor), W/o Santanu Roy, 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078 failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 26.02.2026 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 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 22.12.2025 is **Rs. 6,72,86,090.00/- (Rupees Six Crores Seventy-Two Lakh Eighty-Six Thousand Ninety Only)** with further interest, costs, other charges and expenses thereon from 23.12.2025.

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 18.12.2026 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 18.11.2026 to 17.12.2026 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 18.11.2026 to 18.12.2026 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.

कृते/For इंडियन बैंक
प्राधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता मध्य/Zonal Office, Kolkata Central

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.

"We draw attention to the provisions of Section 13(8) of the SARFAESI Act and the Rules framed there under which deals with your rights of redemption over the securities"

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/decree 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 (Rs.)**	**EMD (Rs.)**	**Date, Time for e-auction and Property ID No. Bid Increment Amount**	**Prior Encumbrance**

इंडियन बैंक Indian Bank
कृते/For
प्राधिकृत अधिकारी/Authorised Officer
अंचल कार्यालय, कोलकाता मध्य/Zonal Office, Kolkata Central

Property 1: All that piece and parcel of vacant land measuring an area of 2 cottahs more or less marked as Plot No 'I' owned by Smt. Sefali Roy vide registered Bengali sale deed no I-4716 for the year 2002 plus all that piece and parcel of vacant land measuring an area of 3 Cottahs 43 sq ft more or less marked as Plot No 'G' owned by Shri Santanu Roy vide registered Bengali sale deed no I-4714 for the year 2002, totaling to a piece and parcel of land measuring 5 Cottah 43 Sqft along with 10 feet common passage as easement right contained in Mouza - KamraBad, JL No. 41, RS No. 2, Touzi No. 109, CS Kh No. 1209, Hal Khatian-1412, Khanda Khatian -2217, 2218, 2359, CS Dag No. 3474, Hal Dag No. 3564, Plot No. G and Plot No I, LR Khatian No. 14522, LR Dag No. 3568, Ward No. 4 Rajpur Sonarpur Municipality, PS Sonarpur, WB 700150 , Boundary of Plot I: North: Plot No H South: Plot No J East: Part of Dag No 3564 West: 10 Feet Common Passaga Boundary of Plot G: North: Plot No I South: Plot No K East: Part of Dag No 3564 West: 10 Feet Common Passaga	51,30,000.00 (Rupees Fifty-One Lakh Thirty Thousand Only)	5,13,000.00 (Rupees Five Lakh Thirteen Thousand Only)	**Date of auction: 18.12.2026** **Time of auction: 11:00 to 17:00** **Prop Id: IDIB50121086116C** **Bid Increment Amount: Rs. 25,000.00 (Rupees Twenty-Five Thousand Only)**	Not Known
Property 2: All that piece and parcel of land measuring area of 3 Cottahs more or less marked as Plot 4 along with 12 feet wide common passage and other easement rights contained in Mouza - Kamrabad, JL No. 41, RS No. 2, 226, 227, Touzi No. 109, Hal Khatian No. 1412, Khanda Khatian No. 2218, Hal Dag No. 3564, within the limits of Rajpur Sonarpur	31,77,000.00 (Rupees Thirty-One Lakh Seventy-Seven Thousand Only)	3,17,700.00 (Rupees Three Lakh Seventeen Thousand Seven Hundred Only)	**Date of auction: 18.12.2026** **Time of auction: 11:00 to 17:00** **Prop Id: IDIB50121086116D** **Bid Increment Amount: Rs.**	Not Known

For इंडियन बैंक Indian Bank
प्राधिकृत अधिकारी / Authorised Officer
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Municipality, Ward No. 4, PS Sonarpur, WB 700150, Dist-South 24 Paraganas owned by Amal Kumar Roy. (Sale Deed being No. 00821 for the year 2009 duly registered in the Office of ADSR at Sonarpur and recorded in Book No.I, CD Volume No. 3, pages from 1708 to 1720) Boundary of the property: North -Plot No. 3 South - Plot No. 5 East -12 ft wide common passage West- RS Dag No. 3566			**20,000.00 (Rupees Twenty Thousand Only)**	

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: 12.11.2026

AUTHORISED OFFICER
कृते/For इंडियन बैंक Indian Bank
प्रधिकृत् अधिकारी/Authorised Officer
अंचल कार्यालय, कोलकाता मध्य/Zonal Office, Kolkata Central