



INDIAN BANK ZONAL OFFICE PLOT NO-377-378, BLOCK GD, SECTOR III, SALT LAKE KOLKATA-700106

NOTICE OF SALE

BRANCH: BHOWANIPORE, KO'KATA

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, Smt. Jayshree Mondal W/O Sri Sanjib Mandal 101 Bakrahat Road, Babur Bagan, Joka-2 No, Thakurpukur	M/S M.S Advertising (Pro- Mrs. Jayshree Mondal) Add:25/1 Bakrahat Road, Kolkata-700104
Smt. Jayshree Mondal W/O Sri Sanjib Mandal Flat No-07, 3 rd floor, Bassbhumi Apartment, 164 Thakurpukur Road, Kolkata-700063

Sub: Loan account: Smt. Jayshree Mondal & M/S M S Advertising (Pro- Mrs. Jayshree Mondal) (A/C- 50401017961(HL), 50489050532(CC) & 50519937781(GECL), CIF-10079673551 with Indian Bank, Bhowanipore Branch

Smt. Jayshree Mondal & M/S M S Advertising (Pro- Mrs. Jayshree Mondal) availed Credit facility/ies from Indian Bank, Bhowanipore Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Smt. Jayshree Mondal & M/S M S Advertising (Pro- Mrs. Jayshree Mondal) failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 18.11.2023 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) Smt. Jayshree Mondal & M/S M S Advertising (Pro- Mrs. Jayshree Mondal), liable to the Bank to pay the amount due to the tune Rs.2241684.00 (Rupees Twenty Two Lakhs forty one thousand six hundred eighty four Only) with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 218.11.2023.

As Smt. Jayshree Mondal & M/S M .S Advertising (Pro- Mrs. Jayshree Mondal) failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 29.01.2024 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. P

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 15/06/2024 is Rs.2369887.00 (Rupees Twenty three Lakhs sixty nine thousand eight hundred eighty seven Only) plus interest, cost & charges w.e.f 16/06/2024.

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 24/07/2024 which would be by e-auction mode.

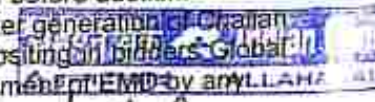
Inspection of the scheduled properties and related documents/up to date EC etc by the intending purchasers/bidders may be done at their expense from 20/06/2024 to 21/07/2024 between 10.00 am to 4.00 pm except Holidays.

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 20/07/2024 to 24/07/2024 from 10.00am to 5.00 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 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://www.mstcecommerce.com/auctionhome/ibapi>) for depositing in bidder's Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any



(Signature)
Officer

other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD money, 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 adjacent postulated raised the sale without assigning any reason therefor. The successful bidder shall have to deposit 20% (twenty five per cent) of the bid amount, including 15% amount (15%) deposited, latest by the next working day and the remaining amount shall be paid within 30 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 IDB000005147 for online money transfer is as under:

Nodal Bank Account No. and A/c Name	Branch name and ID
50125020355, INDIAN BANK	Branch: Ball Lake (U), IDB000005147

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 lawfully pending before DR/DC of DR/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	
Mortgaged Assets: - All that piece and parcel of a residential flat No 7, 3 rd floor at the back side of Baasbhumi Apartment admeasuring 700 square feet super built up area consisting of two bed rooms, one toilet, one w.c, kitchen cum drawing cum dining and veranda of the multi storied building without lift facility together with undivided proportionate share of land situated at Mouza Paschim Barisha, Pargana Khaspur, Touzi No-236, JL No 19, RS No-43, Khatian No 2213, Dag No 1957, Muncipal premises No 164, Thakurpukur Road, Ward no 125, P5 Thakurpukur, Kolkata 700063, Dist- South 24 Paraganas,	
Boundaries: North: By property of Smt A Ghosh, South: By property of Bahadur Singh East: By the Thakurpukur Road (Bakrahat Road), West: By the property of Shri Dibyajyothi Ghosh	
Reserve Price	Rs.2440000.00
EMD	Rs.244000.00
Date & Time for e-auction	24/07/2024 from 11.00 am to 5.00 pm
Property ID No	IDB10070673551
Prior Encumbrance	NOT KNOWN

Bidders are advised to visit the website (www.mstcecommerce.com) of our e-auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELPDESK No. 033-23400020/23400021/23400022 and other help line numbers available in service providers help desk. For Registration status with MSTC Ltd, please contact ibaplop@mstcecommerce.com and for EMD status please contact ibapfin@mstcecommerce.com.

For property details and photograph of the property and auction terms and conditions please visit: <https://ibapl.in> and for clarifications related to this portal, please contact help line number "18001025020" and "011-41100131". Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with <https://ibapl.in> and www.mstcecommerce.com.



AUTHORIZED OFFICER
 Authorised Officer
 Main Office, 12th Floor, Kolkata Centre

Place: Kolkata
 Date: 15/06/2024