



इंडियन बैंक
Indian Bank

SILIGURI BRANCH

21/1, HILL CART ROAD, AIR VIEW MORE, SILIGURI,
DIST.-DARJEELING, WEST BENGAL, PIN - 734001

From:

Sri Joy Gopal Vidyanta
Authorised Officer / Chief Manager
ZO/ Barddhaman
Indian Bank
3rd Floor
S R Complex
Police Line Bazar
Barddhaman - 713103

To

1. **Mrs Anita Sahani (Borrower) W/o Mr. Pheku Sahani**
Khudiram Pally, Matigara
Near Railway Colony
Siliguri-734010
2. **Mr. Pheku Sahani (Co-Borrower) S/o Bijnandan Sahani**
Khudiram Pally, Matigara
Near Railway Colony
Siliguri-734010
3. **Mr. Pradip Kumar Sahani (Guarantor) S/o Pheku Sahani**
Khudiram Pally, Matigara
Near Railway Colony
Siliguri-734010

Sale Notice

(Including e-auction mode)

Notice of intended sale under Rule 6 (2) & 8 (6) & proviso of The Security Interest (Enforcement) Rules 2002 under The Securitisation and Reconstruction of Financial assets and Enforcement of Security Interest Act 2002.

Sub: Loan accounts of Anita Sahani & Pheku Sahani, IBHL A/c 6279427373 with Indian Bank, Siliguri Branch.

Anita Sahani (Borrower) & Pheku Sahani (Co-borrower) availed loan facilities from Indian Bank, Siliguri Branch, the repayment of which are secured by mortgage/hypothecation of schedule mentioned property hereinafter referred to as "the property." Anita Sahani & Pheku Sahani failed to pay the outstanding to the bank. Therefore a Demand Notice dated 21.04.2017 under Sec 13 (2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (for short called as "The Act"), was issued by the Authorised Officer calling upon Anita Sahani (Borrower), Pheku Sahani (Co-borrower) and Pradip Kumar Sahani (Guarantor) liable to the Bank to pay the amount due to the tune of Rs. 1984691/- and the said amount carries further interest at the agreed rate from 30.01.2017 till date of repayment. Anita Sahani & Pheku Sahani failed to make payment despite the Notice dated 21.04.2017.



As Anita Sahani & Pheku Sahani failed to make payment despite Demand notice dated 21.04.2017, the Authorised Officer took possession of the schedule mentioned property under the Act on 04.08.2017 after complying with all legal formalities.

The amount due as on 16.09.2019 is Rs.18,48,284.30 and the said amount carries further interest at the agreed rate from 17.09.2019 till date of repayment.

**The sale proposed to be held is by way of public tender/auction adopting the e-auction mode.

The Tender/bid Form with the terms and conditions can be had on-line from the website, <https://www.indianbank.in> and <https://www.bankeauctions.com> and using the provision in the system/software, the same could be procured using the 'seal bid option' such that the activities could be done online. The tender form and the terms and conditions would be available in the website from the date of publication to the last date & time of EMD Submission.

The last date for submitting tenders/bids complying with all necessary terms along with EMD in the stipulated manner is 23.10.2019 up to 4 pm.

The auction shall be held on 24.10.2019 in the e-auction mode from 11.00 am to 1.00 pm with unlimited 5 minutes auto extension if someone bids at last 5 minutes

It shall be responsibility of the bidders to inspect and satisfy themselves about the assets and specification before submitting the bid. The inspection of property and related documents / up to date EC etc. by the intending purchasers/bidders may be done at sites on 16.10.2019 up to 3.30 p.m. at their own expenses.

The Reserve price and Earnest Money Deposit (EMD) for the sale of the secured assets is fixed as mentioned in the schedule. The sealed tenders should be accompanied with EMD taken in DD/BPO/RTGS/NEFT/Account Transfer and /or any other acceptable mode of money transfer without time lag, failing which the tender becomes disqualified.

The Nodal Bank account No. / IFSC Code etc. for online money transfer is as under:

S. No.	Nodal A/c No./Name of the A/c	IFSC Code
1.	6805613679 / NO LIEN ACCOUNT	IDIB0S024

The sale shall be conferred on the person making highest offer/tender/bid subject to confirmation by Secured Creditor. The Authorised Officer reserves right to accept or reject the bid/tender without assigning any reason whatsoever. Once the auction/e-auction is completed and sale is conferred on the person making the highest offer/ tender/bid, the successful bidder will be intimated in person/ by email, as the case may be, who has to remit 25% of the bid amount (less the EMD) immediately by DD/BPO/RTGS/NEFT/Account Transfer and/or any other acceptable mode of money transfer, failing which the EMD amount remitted will stand to be forfeited.

The balance sale price shall be paid within 15 days of confirmation of sale. If the balance amount is not remitted within stipulated/agreed time, the amount of 25% remitted will also stand to be forfeited.

The sale is subject to confirmation by the secured Creditor.

In the case of movable property/ies the sale price to be paid as agreed to/as per terms of sale published. The Authorized Officer reserves right to accept or reject the tender/bid/offer without assigning any reason therefor.

The sale is made on 'As is where is' and 'As is What is Basis' and no representations and warrants are given by the Bank relating to encumbrances statutory liabilities etc.



Notice is hereby given to the public in general and in particular to the Borrower (s) /Guarantor (s) / Mortgagor (s) that the below described immovable property mortgaged / charges to the secured creditor, the constructive possession of which has been taken by Authorised Officer of Indian Bank, Siliguri branch, Secured Creditor, will be sold on 'As is where is', 'As is what is' and 'Whatever there is' on 24.10.2019, for recovery of Rs. Rs.18,48,284.30 as on 16.09.2019 due to the Indian Bank, Siliguri branch, Secured Creditor from Anita Sahani (Borrower), Pheku Sahani (Co-borrower) and Pradip Kumar Sahani (Guarantor).

**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

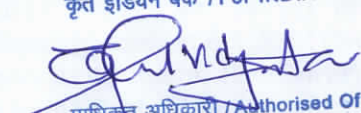
The specific details of the assets, which are intended to be brought to sale, are enumerated hereunder:

Mortgaged/Hypothecated Assets item Wise	Detailed Description to be given	Reserve Price	EMD	Bid incremental value	Date & Time	Prior Encumbrance
Description of Mortgaged / Hypothecated assets	As detailed below	Rs.68.38 lakhs	Rs.6.84 lakhs	Rs.30000/-	24.10.2019 11.00 am to 1.00 pm with unlimited 5 min auto extension	Not known
Hypothecated assets	NIL					
Mortgaged assets	Land and building at RS Plot No.224, LR Plot No.369 under RS Khatian No.94, LR Khatian No.604 (old), 5210(New), JL No.68, Touzi No.91, Paragana-Patharghata, Mouza-Tari, PS-Matigara, Dist.-Darjeeling, 4 kathas, Locality-Pramod Nagar, Ramkrishna Jote, Matigara, Siliguri, West Bengal North: Land of Haren Singha South: 12" wide Kutch Road East: Sold Land of Sri Purnadeb Singha West: Land of Smt. Shanti Devi Gupta					

The secured assets will not be sold below the reserve price.

The bidders are also requested to visit the website <http://www.indianbank.in>, <https://www.bankeauctions.com> for detailed terms and conditions for e-auction sale before submitting their bids and taking part in the e-auction sale proceedings and/or contact J. G. Vidyanta, the Authorised Officer, Mob. No.9073960044 and our E Auction service provider C1 India Pvt Ltd., Address: Udyog Vihar, Phase 2, Gulf Petrochem building, Building No.301, Gurgaon, Haryana Pin: 122015, e-mail ID : support@bankeauctions.com, kolkata@c1india.com Tel No: 0124-4302000/21/22/23/24, Contact person Mr. Kingshuk Ghosh Mobile No. 9836311889 for auction bid form and detailed terms and conditions which are annexed to the bid form.

Place: Siliguri
Date: 19.09.2019

कृते इंडियन बैंक / For INDIAN BANK

प्राधिकृत अधिकारी / Authorised Officer
Authorised Officer
(Indian Bank)