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E-auction Sale Notice for the Sale of immovable assets under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, under (Rule 8 and 9) r/w rule 8(6) of Security Interest (Enforcement) Rules, 2002.

Date: **27-08-2026**

To,

1. MAHADEB KANSA BANIK (APPLICANT),
WARD NO 18, TEGHARI RAILWAY LINE GHAT ROAD, BISWAS PARA,
NABADWIP, NADIA, WEST BENGAL, 741302
2. SUMITRA KANSA BANIK (CO-APPLICANT)
WARD NO 18, TEGHARI RAILWAY LINE GHAT ROAD, BISWAS PARA,
NABADWIP, NADIA, WEST BENGAL, 741302
3. ANNAPURNA CITY GOLD(CO-APPLICANT)
HOLDING NO 3/14, WARD NO 18, TEGHARI RAILWAY LINE GHAT
ROAD, NABADWIP, NADIA, WEST BENGAL, 741302

Sir / Madam,

Sub :: Sale of Secured Asset by M/s Cholamandalam Investment and Finance Company Limited under SARFAESI Act, 2002.

Ref :: Loan Account No.HE01KSN00000038546 & HE01KSN00000068721– MAHADEB KANSA BANIK and Others.

Notice is hereby given to the public in general and particularly to the Borrowers, Co borrowers and Guarantors that the below-described immovable property mortgaged to the Secured Creditor, the Symbolic Possession of which has been taken on 16-06-2026 by the Authorised Officer of Cholamandalam Investment and Finance Company Limited, the same shall be referred hereinafter as Cholamandalam Investment and Finance Company Limited. The Secured Assets will be sold on "AS IS WHERE IS" "AS IS WHAT IS, and "WHATEVER THERE IS" basis through E-Auction. It is hereby informed to the General public that we are going to conduct a public E-Auction through the website: https://bankauctions.in/.

The secured asset will be sold to one of the intending purchasers who offer the highest bid/purchase price, which shall not be less than the Reserve Price.

RESERVE PRICE	**Rs.26,00,000/-**
EMD	**Rs.2,60,000/-**
E-AUCTION DATE AND TIME	**06-10-2026, 11.00 AM to 1.00 PM**
LAST DATE OF SUBMISSION OF EMD	**05-10-2026 (up to 5.00 P.M)**
BID INCREMENT AMOUNT (IN RS.)	**Rs.25,000/-**
DATE OF INSPECTION OF PROPERTY	**28-09-2026 and 29-09-2026 (10.00 A.M to 1.00. P.M)**
DATE OF PUBLICATION IN NEWS PAPER	**"The Indian Express" in English and "Aajkal" in Vernacular language on 01-09-2026**

DESCRIPTION OF THE IMMOVABLE PROPERTY [Secured Asset]

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All that piece and parcel of land admeasuring 2.475 Sataks lying and situated at Mouza Nabadwip, J.L. No. 20, Touzi No. 8, Sabek Khatian Nos 2959, 3897, 8460,6128, L.R.Khatian No. 27542, present L.R.Khatian No.32976, R.S. Dag No 5581/11829, L.R.Dag No. 8861, Holding No.4/3, Teghori Railway line Ghat Road (as per deed)& 4/3/A, Teghori Railway Line Ghat Road Extension(as per tax) P.S.Nabadwip, District Nadia, Ward No 18, within the ambit of Nabadwip Municipality. Butted and Bounded by: North-Property of Ashoke Dey, South-06 ft wide Kucha Road, East-10 ft wide Municipality Dhalai Road, West-Property of Nani Gopal Debnath

We hereby give you notice that the aforesaid secured asset shall be sold by the undersigned if you fail to pay within 30 days from the date of service/publication of this notice, the entire outstanding loan amount aggregating to Rs.1671666/- & Rs.1277756/- in total Rs.2949422/- (Rupees Twenty Nine Lakhs Forty Nine Thousand Four Hundred Twenty Two Only) as on 25-08-2026 together with further interest, penal interest, costs and charges thereon till the date of payment/date of publication, as per agreed the terms and conditions mentioned in the Loan Agreement and other documents pertaining to the Loan availed by you. After expiry of 30 days, no further notice whatsoever will be given to you and the Secured Asset will be sold accordingly.

It is also notified that Diary No.-6316/2026 pending in DRT II, Kolkata , whereas there is "No Interim/ Permanent Stay" regarding this Auction as on date.

You may note that in case the Sale proceeds of such sale of the secured asset are not sufficient to cover the entire outstanding dues of the secured creditor, then you all are jointly and severally liable to pay the amount of such shortfall to the Secured Creditor.

Terms & Conditions of E- Auction Sale: -

1. The auction sale will be 'Online E-Auction' Bidding through the website: https://bankauctions.in/ **on the dates as mentioned in the table above with further Extension of 3 Minutes.**

2. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider M/s. 4 Closure, Contact Person: Ms. Rekha, Phone No. 8142000062, Email: CholaAuctionLap@chola.murugappa.com. Please note that, Prospective bidders may avail online training on e-auction from their registered mobile number only.

3. The intending purchaser/bidder is required to submit the amount of the Earnest Money Deposit (EMD) by way of Demand Draft/PAY ORDER drawn on any nationalized or scheduled Commercial Bank in favor of "**Cholamandalam Investment and Finance Company Limited**" **payable at Kolkata** and register their name at https://bankauctions.in/ and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill, Registered Leave License Agreement)} by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

4. Bid must be accompanied with EMD (Equivalent to 10% of the Reserve Price) by way of Demand Draft/ Pay order in favour of **"Cholamandalam Investment and Finance Company Limited" payable AT Kolkata.**

5. Bids that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall be summarily rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, same cannot be withdrawn. However, EMD deposited by the unsuccessful bidder shall be refunded without interest.

6. The bid price to be submitted shall be above the Reserve Price along with increment value of Rs.25,000/- and the bidder shall further improve their offer in multiple of Rs.25,000/-. The property shall not be sold below the Reserve Price set by the Authorized Officer.

7. The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately but not later than next working day by Demand Draft drawn in favour of **"Cholamandalam Investment and Finance Company Limited" payable AT Kolkata** and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by the Company. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 10% of sale price, whatever may be the case shall be forfeited by the Company, if the successful bidder fails to adhere to terms of sale or commits any default.

8. On compliance of terms of Sale, Authorised officer shall issue "Sale Certificate" in favour of highest bidder. All the expenses related to stamp duty, registration charges, conveyance, TDS etc. to be borne by the purchaser.

9. Company does not take any responsibility to procure permission / NOC from any authority or under any other law in force in respect of property offered or any other dues i.e., outstanding water/electricity dues, property tax or other charges, if any.

10. The successful bidder shall bear all expenses including pending dues of any Development Authority, if any/ taxes/ utility bills etc. to the Municipal Corporation or any other authority/ agency and fees payable for stamp duty /registration fees etc. for registration of the Sale Certificate.

11. The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice. The immovable property shall be sold to the highest bidder. However, the Authorised Officer reserves the absolute discretion to allow inter-se bidding, if deemed necessary.

12. To the best of its knowledge and information, the Company is not aware of any encumbrances on the property to be sold except of the Company. However, interested bidders should make their own assessment of the property to their satisfaction. The Company does not in any way guarantee or makes any representation with regard to the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect of the aforesaid property.

13. Further interest will be charged as applicable, as per the loan documents on the amount outstanding in the notice and incidental expenses, costs, etc. is due and payable till its actual realization.

14. The notice is hereby given to the Borrower(s) / Mortgagor(s) to remain present personally at the time of sale and they can bring the intending buyer/purchasers for purchasing the immoveable property as described hereinabove, as per the particulars of the Terms and conditions of sale.

15. Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website: https://bankauctions.in/ for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. Online bidding will take place at web-site of organization as mentioned hereinabove, and shall be subject to the terms and conditions contained in the tender document. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website: https://bankauctions.in/ or the same may also be collected from the concerned Branch office of Cholamandalam Investment and Finance Company Limited. A copy of the Bid form along with the enclosure submitted online shall be handed over to **Mr.Prakash Verma, Mob. No.9981343191; at Cholamandalam Investment and Finance Company Limited, Address: 55 & 55/1 Jawaharlal Nehru Rd, Chowringhee Court, 4th Floor, Kolkata, West Bengal 700071; on or before date and time mentioned above. (Please refer to the details mentioned in the table above**).

16. The property shall be sold on "As is Where is Basis", "As is What is Basis" and "As is Whatever there is Basis" condition and the intending bidder should make discreet enquiries as regards encumbrance, charge and statutory outstanding on the property of any authority besides the Company's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges and encumbrances over the property or any other matter etc. will be entertained after submission of the online bid and at any stage thereafter. The Company shall not be responsible for anything whatsoever including damages or eviction proceeding, etc. The intending bidder shall indemnify the tenants as well as the Company in this regard. The purchaser shall take necessary action for eviction of tenant / settlement of tenant only in accordance with the Law. The Company presses into service the principle of caveat emptor.

17. This publication is also a '30' (Thirty) days' notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(6) of Security Interest (Enforcement) Rules 2002, to discharge the liability in full and pay the dues as mentioned above along with upto date interest and expenses within 30 days from the date of this notice failing which the Secured asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. **For further details and queries, contact Authorized Officer, Cholamandalam Investment and Finance Limited,Mr.Prakash Verma, Mob. No.9981343191.**

18. The intending Bidders can inspect the property from **28-09-2026 and 29-09-2026 (10.00 A.M to 1.00. P.M)** For inspection of the properties, please contact: **9981343191**.

19. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

20. Neither the Cholamandalam Investment and Finance Company Limited nor the service provider will be responsible for the any network connectivity issue, system error and electricity problem occurs while submitting the online bids/participating in the auction sale.

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Place: Nadia
Date: 27-08-2026.

Cholamandalam Investment and Finance Company Limited
Authorized Officer