

E-AUCTION SALE NOTICE FOR SALE OF MOVABLE PROPERTIES

Date-02/04/2026

To

1. **MOUSUMI SARKAR (APPLICANT),
16, AMBIKA GHOSAL LANE, POLICE STATION & P.O.-SHIBPUR
AND DISTRICT HOWRAH, WEST BENGAL - 711102**
2. **M/S SUMI ENTERPRISE (CO-APPLICANT),
88 KASHINATH CHATTERJEE LANE, HOWRAH, WEST BENGAL -
711102**
3. **PARAG SARKAR (CO-APPLICANT),
16, AMBIKA GHOSAL LANE, POLICE STATION & P.O.-SHIBPUR
AND DISTRICTHOWRAH, WEST BENGAL - 711102**

Sir / Madam,

Sub :: Sale of Movable properties by Cholamandalam Investment and Finance Company Limited under SARFAESI Act, 2002.

Ref :: Loan Account No. X0HEGKL00003397415

E-AUCTION SALE NOTICE FOR SALE OF MOVABLE ASSET UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ THE PROVISION TO RULE 6(2) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

Notice is hereby given to the public in general and particular to the respective Borrower (s) and Guarantor (s) mentioned above that the below described movable property is kept with the Secured Creditor, the physical possession of which has been taken by the Authorized Officer of CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD., Kolkata (WB) Branch, will be sold on "As is where is", "As is what is", and "Whatever there is " on **07/05/2026** for recovery of respective amount as mentioned in the table below and cost, charges and expenses due to CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD., Kolkata (WB) Branch from the respective Borrowers.

The reserve price and Earnest Money Deposit will be as mentioned in the table below:

Name of the Borrowers and Co-borrowers	Due to be recovered	Description of the movable/vehicles to be auctioned	Reserve Price	Earnest Money Deposit	Known encumbrances, if any
1. MOUSUMI SARKAR ((BORROWER),	Rs.4020898/-	Shop Room:- Fan (Old) 1 nos, Computer set (Old) 1 nos, Jio Fiber 1 nos, One water Purifier (Old) 1 nos, Steel Almirah (Old) 1 nos, Wooden Table (Old) 3 nos, Wooden Chair (Old) 1 nos, One Fridge (Old) 1 nos,			
2. M/S SUMI ENTERPRISE (CO-(BORROWER)	As on dtd 06-03-2026	Hall Room:- Fan (Old) 2 nos, TV Panasonic (Old) 1 nos, Sokes Wooden (Old) 1 nos, Dining table set (Old) 1 nos, Glass Wooden Table (Old) 1 nos, Shoes Rack (Old) 1 nos, Sofa (Old) 2 nos, Table fan (Old) 1 nos, Wooden small	Rs.70,000/-		Nil
3. PARAG SARKAR (CO-BORROWER)				Rs.7,000/-	

	<p>Almirah (Old) 1 nos, Airtel Fiber 1 nos, Tv Stand (Old) 1 nos , Frige (Old) 1 nos</p> <p>Room-1: One Wooden Bed (Set) (Old) 1 nos. , One Stell Almirah (Old) 1 nos, A/C , Fan (Old) 1 nos, Wooden Chair (Old) 1 nos , One Wooden Stand (Old) 1 nos, Washing Machine (Old) 1 nos .</p> <p>Room-2:- Wooden Bed Set (Old) 1 nos, Fan (Old) 1 nos, A/C (Old) 1 nos, Wooden Almirah (Old) 1 nos, Dresing Table (Old) 1 nos, Wooden Wardrobe (Old) 1 nos.</p> <p>Kitchen:- Microwave oven 1 nos, Chime 1 nos, Aquagard 1 nos, Oven 1 nos</p>			
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For detailed terms and conditions of the sale, please refer to the link provided in Bank's website i.e. <https://bankauctions.in/>

Date- 02-04-2026

Place: Howrah.

AUTHORIZED OFFICER

CHOLAMANDALAM INVESTMENT AND FINANCE CO. LTD.

Terms and Conditions of E-Auction

SALE OF MOVABLE PROPERTIES UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

Offers are invited by electronic mode through <https://bankauctions.in/> to be submitted by 5:00 PM **on or before 06/05/2026** for sale under SARFAESI ACT 2002 by **e-auction on 07/05/2026** at the time mentioned below, of the following properties strictly on "As is what is", and "Whatever there is" basis toward recovery of our security debts of bank viz. CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.

Description & full particulars of the property proposed to be sold

Name of the Borrowers and Co-borrowers	Due to be recovered	Description of the movable/vehicles to be auctioned	Reserve Price	Earnest Money Deposit	Known encumbrances, if any
1. MOUSUMI SARKAR ((BORROWER),	Rs.4020898/-	Shop Room:- Fan (Old) 1 nos, Computer set (Old) 1 nos, Jio Fiber 1 nos, One water Purifier (Old) 1 nos, Steel Almirah (Old) 1 nos, Wooden Table (Old) 3 nos, Wooden Chair (Old) 1 nos, One Fridge (Old) 1 nos, Hall Room:- Fan (Old) 2 nos, TV Panasonic (Old) 1 nos, Sokes Wooden (Old) 1 nos, Dining table set (Old) 1 nos, Glass Wooden Table (Old)	Rs.70,000/-	Rs.7,000/-	NIL
2. M/S SUMI ENTERPRISE (CO-(BORROWER)	As on dtd 06-03-2026				

3. PARAG SARKAR (CO-BORROWER)	1 nos, Shoes Rack (Old) 1 nos, Sofa (Old) 2 nos, Table fan (Old) 1 nos, Wooden small Almirah (Old) 1 nos, Airtel Fiber 1 nos, TV Stand (Old) 1 nos , Frige (Old) 1 nos			
	<p>Room-1: One Wooden Bed (Set) (Old) 1 nos. , One Stell Almirah (Old) 1 nos, A/C , Fan (Old) 1 nos, Wooden Chair (Old) 1 nos , One Wooden Stand (Old) 1 nos, Washing Machine (Old) 1 nos .</p> <p>Room-2:- Wooden Bed Set (Old) 1 nos, Fan (Old) 1 nos, A/C (Old) 1 nos, Wooden Almirah (Old) 1 nos, Dresing Table (Old) 1 nos, Wooden Wardrobe (Old) 1 nos.</p> <p>Kitchen:- Microwave oven 1 nos, Chime 1 nos, Aquagard 1 nos, Oven 1 nos</p>			

Date & Time of Auction Sale	07/05/2026 from 11:00 AM to 01:00 noon (with unlimited auto extension of 3 min)	Last date of submission of Tender	06/05/2026 by 5:30 PM
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Terms & Conditions of E-Auction Sale: -

- Properties are sold in "As is where is" "As is what is" and "whatever there is basis." The details shown above are as per the record available with the bank. The auction bidder should satisfy himself about the actual measurement and condition of the property and any claim, charge, taxes, dues, encumbrances etc. On the property. The Bank shall not be liable for payment of any such claim, charges, taxes and dues or for any third-party claims, rights and dues. As such the sale is without any kind of warranties and indemnities.
- 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: Rekha - 8142000062, Email: CholaAuctionLAP@chola.murugappa.com. Please note that, Prospective bidders may avail online training on e-auction from their registered mobile number only.
- The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of Demand Draft/PAY ORDER drawn on any nationalized or scheduled Commercial Bank in favour of "Cholamandalam Investment and Finance Company Limited" payable at Kolkata (W.B.) 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 the 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 hard copy thereof at the Branch mentioned hereinabove.
- 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 (W.B.)**.
- A copy of the bid form along with its enclosure submitted and duly signed Declaration shall be sent to The Authorised Officer so as to reach the same on or before **06/05/2026**. The bank Shall not have any liability as regards delay in delivery/ non-delivery of the bid form and / or enclosure at the bank by postal Authority/Courier Agency/ Carrier.

- 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.
- Auction/bidding will be only through online e-bidding will commence from the highest bid quoted among the bids and the minimum increase for each bid will be only for **Rs.1,000/-** or multiples thereof for all items of properties.
- In case of sole bidder, the bid amount quoted in his bid form must be improved by at least one bid incremental value, lest the sale shall be canceled / deferred.
- If any market -leading bid (bid highest at the point in time) is received within at last five minutes of closing time, the bidding comes for a period of five minutes and the e-Auction gets closed.
- Highest bid will be provisionally accepted on "Subjected -to-approval" basis and the highest bidder shall not have any right/tittle over the property until the sale in confirmed in his favour.
- 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.
- The successful bidder shall remit the balance bid amount within 15 days from the date of auction or such extended period as may be agreed upon in writing between the parties. If the successful bidder fails to remit the balance bid amount within the said property shall be resold. In which case he shall forfeit the amount already remitted by him. Also, he shall have no right or claim over the property or on the amount for which the property is subsequently sold.
- Properties can be inspected after taking prior appointment.
- 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/> or 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 the Authorized Officer, Cholamandalam Investment and Finance Company Limited, **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 table above)
- Two or more persons may join together in submitting the bid, in which case the sale certificate will be issued in their joint names only. No request for inclusion/substitution of names, other than those mentioned in the bid, in the bid, in the sale certificate shall be entertained.
- The successful purchaser, on payment of entire sale price and on completion of sale formalities shall be issued a Certificate of sale as per format prescribed under SARFAESI Rules.
- All intimations to bidders/Auction purchaser will be primarily through e-mail by the auction service provider. Date of sending e-mail will be considered as date intimation. If no intimation reaches, bidders are expected to take efforts to find out status from the e-Auction Service Provider. Non receipt of intimation should not be an excuse for default/non-payment.
- There shall be no fresh sale notice if the sale is postponed for a period less than 30 days.
- Any claims, charges, taxes, dues, statutory dues/liabilities etc. Due to the Government/local body/authority, if any, shall be borne by the successful bidder.
- Successful bidder shall bear the charges/fee payable for registration/conveyance of the property as per law.

- 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.
- Bidders are advised to go through the service provider's portal/website before participating in the auction. All participating bidders shall be deemed to have read and understood the conditions of sale and be bound by the conditions.
- The auction sale is subject to confirmation of the secured creditor. The Borrower/ Guarantors may treat this as 30 days' notice of sale of the secured assets.
- **For further details and queries, contact Authorized Officer, Cholamandalam Investment and Finance Limited, Kolkata 9674458555, 9981343191**

Place: Howrah.

Authorized Officer

Date: 02-04-2026.

Cholamandalam Investment and Finance Company Limited