

PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER SARFAESI ACT, 2002

In exercise of powers conferred under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 and pursuant to the possession of secured assets of the following borrowers taken by Authorised Officer for recovery of the secured debts dues as mentioned below to The Karur Vysya Bank Ltd, of the under mentioned branches from the following borrowers/guarantors.

Whereas the undersigned has decided to put up for E-auction of the immovable properties offers are invited by way of E-Tender for purchase of the following assets on **“AS IS WHERE IS”, “AS IS WHAT IS”, AND “WHATEVER THERE IS”** basis

Kharagpur Branch, Sl.No.1).1.M/s Basu Medical Hall (Borrower), Prop: Prasenjit Das, Ward No.14, 672/470, Malancha Road, Kharagpur, Khasjungle Kharagpur 721304 **2.Mr. Basudev Das, (Guarantor)**, Ward No.14, 672/470, Malancha Road, Kharagpur, Khasjungle Kharagpur 721304. **Total dues: As on 31.05.2025 is Rs.25,47,094.67 (Rupees Twenty Five Lakhs Forty Seven Thousand Ninety Four and Paise Sixty Seven Only)** together with further interest, Costs, other charges and expenses thereon.

Description of the Immovable Properties

Within District-Paschim Medinipur Sub-registry office & Municipality Kharagpur, P.S. Kharagpur (Town), Mouza:- No.01, Dewanmaro J.L. No.88, L.R. Khatian No.447/1, R.S. Plot No.123, L.R. Plot No.477, Area of Land=01(Zero One) dec. together with ½ share of single storied pucca house (i.e. 200 sq.ft.), latrine & Stairs. The property is standing in the name of Mr. Basudev Das the land is butted and bounded by :-

On the North by: Hari Pada Chalak

On the South by: Dipu Shee

On the East by: 12 ft. wide Road & Sukumar Jana

On the West by: Khandi Chalak.



Reserve Price	EMD (10% of Reserve Price)	Bid Amount Incremental
Rs.16,75,000/-	Rs.1,67,500/-	Rs. 50,000/-

Bagnan Branch, Sl. Nos.2).1.M/s. Garai Furniture (Borrower), Prop: Mr. Prasenjit Garai, 01 Sujata Cinema Complex, NH-6, Bagnan, Howrah, West Bengal 711303 **And At**, Prasenjit Garai, S/o- Pradip Kumar Garai, 90 Khadinan Abhirampur, Haora, Bagnan Howrah-711303, **2).Mr. Pradip Garai, (Guarantor)**, OT Road, Khadinan, Bagnan, Howrah-711303, **Total dues: As on 31.05.2025 is Rs.38,35,885.44 (Rupees Thirty Eight Lakh Thirty Five Thousand Eight Hundred Eighty Five and Paise Forty Four Only)** together with further interest, Costs, other charges and expenses thereon.

Description of the Immovable Property

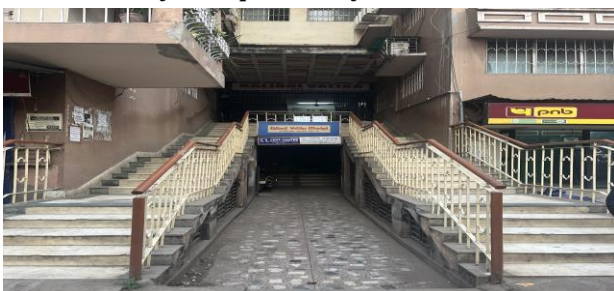
Item No.1.All that flat bearing No.2B containing by measurement super built up area of 1475 sq. ft. be the same a little more or less situated on the second floor of building Block No “A” of the building complex named and known as KALINDI VATIKA erected and/or built in or upon the land at Plot Nos.98, 100, 102, 103, 141, 142, 143 and 144, JL No.23, Mouja-Kalidaha Satgachi P.S.-Lake Town, 24 Parganas (North), TOGETHER WITH undivided proportionate share or interest in the land beneath the said building block “A” of the said Complex. The flat is standing in the name of Sri Pradip Garai and butted & bounded by:

On the North : By the Stair, Lobby & Lift

On the South : By the open to Sky

On the East : By the open to Sky

On the West : By the Flat No.2A



Reserve Price	EMD (10% of Reserve Price)	Bid Amount Incremental
Rs.59,21,000/-	Rs.5,92,100/-	Rs. 50,000/-

Garia Branch, Sl. No.3.1).Mrs. Suman Kedia, Legal Heir and Wife of Late Rajiv Kedia Proprietor of M/s. Binalco Bag Manufacturers (Borrower), 29/3B/4F, Chetla Central Road, Siddhi Sadan App., First Floor, Flat No.103, Alipore, Kolkata-700027, **2).Mr. Raghav Kedia**, Legal Heir and Son of Late Rajiv Kedia Proprietor of M/s. Binalco Bag Manufacturers (Borrower), 29/3B/4F, Chetla Central Road, Siddhi Sadan App., First Floor, Flat No.103, Alipore, Kolkata-700027 **3).Mrs. Suman Kedia**, Wife of Late Rajiv Kedia Proprietor of M/s Binalco Bag Manufacturers (Borrower) and as mother and natural guardian of Krish Kedia (minor son of Late Rajiv Kedia), 29/3B/4F, Chetla Central Road, Siddhi Sadan App., First Floor, Flat No.103, Alipore, Kolkata-700027, **4).Mrs. Rita Devi Kedia**, W/o Sri Krishna Kumar Kedia, Mother and legal heir of Late Rajiv Kedia Proprietor of M/s. Binalco Bag Manufacturers (Borrower) also the Guarantor of the loan obtained by M/s. Binalco Bag Manufacturers, 29/3B/4F, Chetla Central Road, Siddhi Sadan App., First Floor, Flat No.103, Alipore, Kolkata-700027, **5).Mr. Krishna Kumar Kedia (Guarantor)**, 29/3B/4F, Chetla Central Road, Siddhi Sadan App., First Floor, Flat No.103, Alipore, Kolkata-700027. **Total dues: As on 31.05.2025 is Rs.71,32,783.83 (Rupees Seventy One Lakh Thirty Two Thousand Seven Hundred Eighty Three and Paise Eighty Three Only)** together with further interest, Costs, other charges and expenses thereon.

Description of the Immovable Property

Item No.1.All that piece and parcel of residential Flat No.103 on the 1st Floor measuring 1248.94 sq.ft. super built up area, in a G+4 Storied Apartment Building namely “Siddhi Sadan” erected on land containing by measurement an area of 9 (nine) cottahs, 5(five) Chittacks and 17(seventeen) sq.ft., being Premises No.29/3B,Chetla Central Road, Ward No.82, PO-Alipore, PS-Chetla, Kolkata-700027. The said flat is standing jointly in the name of Sri Krishna Kumar Kedia and Smt. Rita Devi Kedia. The Premises is bounded as following manner:

On the North: Partly by Chetla Central Road&Partly Premises No.29/3D,29/3C&29/3A, Chetla Central Road
On the South: Partly by Premises No.12B & 12C, Dwarkanath Ghosh Lane and Partly by House of Satish Khan and D N Bhattacharjee;

On the East: Partly by Premises No.12B, Dwarkanath Ghosh Lane & 29/3A, Chetla Central Road and Partly by Chetla Central Road;

On the West: Partly by Premises No.29/3C, (Partly) Chetla Central Road and Partly by House of Satish Khan and D N Bhattacharjee



Reserve Price	EMD (10% of Reserve Price)	Bid Amount Incremental
Rs.94,33,000/-	Rs.9,43,300/-	Rs. 50,000/-

Sl.No.4. 1.M/s. Srimanta Thakur (Borrower), Village-Dobrana P.O-Chinchuria, P.S- Jamuria Dist-Paschim Bardaman, West Bengal 713378. **2. Mrs. Sabita Thakur (Guarantor)** W/o-Srimanta Thakur residing at 164, Village-Dobrana P.O-Chinchuria, P.S-Jamuria Dist.- Paschim Bardaman, West Bengal 713378. **Total dues: As on 31.05.2025 is Rs.94,07,283.60 (Rupees Ninety Four Lakhs Seven Thousand Two Hundred Eighty Three and Paise Sixty Only)** together with further interest Costs, other charges and expenses thereon.

Description of the Immovable Property

Item No.1.All that piece and parcel of the Commercial Property measuring about area 31.78 decimal situated at L.R. Plot No.1008, L.R. Khatian No.1211, J.L No.72 Mouza- Dobrana Village –Kenda, Ranigunj-Suri Road, Hirapur, P.O-Chinchuria, P.S- Jamuria, Dist-Paschim Bardaman, West Bengal 713378 Under Dobrana Gram Panchayat and the property is standing in the name of **Srimanta Thakur**, butted and bounded by:

On the North : Property of Sakhi Mondla

On the South : Property of Sridhata Ghosh

On the East : 12’ Wide Road

On the West : 12’ Wide Road



Reserve Price	EMD (10% of Reserve Price)	Bid Amount Incremental
Rs.1,00,00,000/-	Rs.10,00,000/-	Rs. 50,000/-

Inspection of the Asset	From 05/06/2025 to 14/07/2025 between 11.00 am to 5.00 pm
Last date and time for submitting online Tender & Application Forms	Date: 14/07/2025 Time: 5:00PM
Date and Time of E-Auction	The E-Auction will take place through portal https://bankauctions.in on 15/07/2025 between 11:00AM to 12:00 Noon with unlimited extensions of 10 minutes each till sale is concluded.
Nodal Bank account Name	Account No: 1101351000000973 IFSC Code: KVBL0001101. Name of account : BID COLLECTION A/c of SARFAESI E-auction Proceed: Name of the Account.
Contact Person & Phone No	
<p>For all property-ARB Kolkata-Mr. Samir Ghosh Mob: 6382373682 Email: samirghosh@kvbmail.com For Property Sl. No.1, Mr. Sanjay Prasad, Mob: 9080977742, Email: sanjayprasad@kvbmail.com For Property Sl. No.2, Mr. Vipul Gupta, Mob: 8336972858, Email: viplavgupta@kvbmail.com For Property Sl. No.3, Mr. Dhananjay Giri, Mob: 8336972851, Email: dhananjaygiri@kvbmail.com For Property Sl. No.4, Mr. Bishwajeet Kundu, Mob: 6382374076, Email: bishwajeetkundu@kvbmail.com For all property contact to Mr. Anbarasan M, Mob: 9047012170, Email: anbarasanm@kvbmail.com</p>	

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER

1. E – Auction is being held on **“AS IS WHERE IS”, “AS IS WHAT IS”, “WHATEVER THERE IS” AND “WITHOUT RECOURSE” BASIS**.
2. The E-auction will take place through portal <https://bankauctions.in> on **15/07/2025** from **11:00am to 12:00noon** with unlimited extensions of 10 minutes each, till the sale is completed.
3. For detailed procedure and terms and conditions of E-Auction, interested bidders may visit <https://bankauctions.in> and download relevant documents. Interested bidders may also get in touch with service provider on below mentioned contact numbers.
4. It shall be in the discretion of the Authorized Officer to cancel the auction proceeding for any reason and return the EMD submitted and Bank would not entertain any claim or representation in that regard from the bidders.
5. Particulars specified in respect of the said property/ies in the above schedule have been stated to the best of the information of the Authorized Officer / Bank.
6. The intending purchaser / bidder is required to submit amount of EMD and register their name at <https://bankauctions.in> to the above mentioned account and get user ID and Password free of cost and get training on E-Auction from Mr. T Jaya Prakash @8142000064 and M. Kiranmai@8142000066 E-mail: prakash@bankauction.in and info@bankauctions.in. Cheques will not be accepted for EMD. Bidders are required for participating in the E-auction to hold Digital Signature Certificate and also to furnish the details in the Auction Application Form available on the site.
7. The said EMD shall be adjusted in the case of highest bid, otherwise it will be refunded. The earnest money deposit will not carry any interest. Brokers/Middlemen shall not be entertained.
8. The sale shall be confirmed in favour of the purchaser who has offered the highest sale price in his bid to the Authorised Officer and shall be subject to confirmation by the Bank.
9. The purchaser shall deposit 25% of the amount of sale price after adjusting the Earnest Money Deposit within 24 hours (Banking Days) of acceptance of highest bid by the Authorized Officer in respect of sale, failing which the Earnest Money Deposit shall be forfeited. The highest bidder shall be declared to be the purchaser of the properties mentioned herein provided he should be legally qualified to bid at all stage.
10. The balance 75% of the sale price shall be paid by the purchaser on or before 15th day (during banking hours) of confirmation of sale by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer.
11. In default of payment of sale price or any part thereof within the period(s) mentioned hereinabove, the deposit(s)/ Part payment shall be forfeited and the property shall be resold and the defaulting purchase shall forfeit all claims to the property or any of the sum for which it may be subsequently sold.
12. On confirmation of the sale by the Bank and or compliance of the terms of payment the Authorized Officer shall issue a certificate of sale of the said property in favour of the purchaser in the form given in Appendix V to Enforcement of Security Interest Rules.
13. The Authorized Officer is not bound to accept the highest bid or any or all bids and reserves the right to accept or reject any or all the bids without assigning any reason thereof and his decision will be final binding on all the parties attending the auction.
14. Participation by any person in the sale shall be treated as conclusive evidence of the fact that the party has inspected the property/ies offered for sale and satisfied himself about the title, measurement, extent, boundaries and location of the property/ies. It shall also imply and be taken for granted that the party has carefully gone through and understood the terms and conditions of auction including the amendments if any, prevailing at the time of auction bid. No objection shall be entertained by the Bank and or the Authority after the bid is accepted.

15. The successful purchaser would bear all the charges/fees payable for conveyance such as stamp duty, registration fee, applicable GST (Goods and Service Tax) and all other taxes etc, as applicable as per law of Government of India and state of **West Bengal** and other Authorities.
16. Delivery/possession should be taken by the purchaser or his authorized representative against proper authorization letter only and it should be completed within the time schedule at their own risk, cost and arrangement and they will not be entitled to claim any facility or assistance or cost on this account from the Bank.
17. Any other conditions/changes/amendments to the auction terms and conditions, if made, and which are not incorporated in these terms and conditions will be announced at the time of auction which will be binding on the bidders.
18. The Bank reserves its right to accept/reject any bid, withdraw any property at any stage from auction sale after acceptance of the deposit amount for full value by the buyer, without assigning any reason thereof and value of such properties if paid for, shall be refunded.
19. The Bank shall not be responsible for any damage or loss, whatsoever, to purchaser on account of such withdrawal.
20. The property/ies will be put for auction as per the convenience of Bank and it is not obligatory to go serially if the properties are more in number.
21. The properties shall remain in every respect at the risk of the purchaser from the date of acceptance of their offer and the Bank shall have no liability for the safe custody or preservation thereof till the date of delivery / taking possession by the purchaser.
22. To the best of the knowledge and information of the Authorized Officer no other encumbrance exists on the properties.
23. All persons participating the E-Auction should upload and submit his/their sufficient and acceptable proof of his/their identity, residence, and authority and also PAN / TAN cards etc.
24. Participation by anyone in this sale shall be treated as conclusive evidence of the fact that the party has inspected the assets offered for sale and satisfied himself/herself in all respects and the principle "Caveat Emptor" (let the buyer beware) will apply.
25. As per the Section 194 -1A of the Income Tax Act 1961, TDS@1% will be applicable on the sale proceeds where the sale transaction is Rs.50,00,000/-(Rupees Fifty Lakhs) and above. The successful bidder/purchaser shall deduct 1% TDS from the Sale Price and deposit the same with the income tax department in Form No.16B, containing the Bank's Name and the PAN No.AAACT3373J as a seller and submit the original receipt of the TDS Certificate to the Bank.
26. The sale is subject to the conditions prescribed in the SARFAESI Act, Rules 2002, amended from time to time and the conditions mentioned above.
27. All statutory dues and maintenance charges, if any has to be paid separately by the successful bidder.

Special Instructions:

Bidding in the last minutes and seconds should be avoided in the bidders own interest Neither The Karur Vysya Bank Ltd nor Service Provider will not be held responsible for any lapses/failure (Internet Failure, Power Failure etc.,) on the part of the vendor, in such cases, in order to ward-off such contingent situation bidders are requested to make all the necessary arrangements/alternatives such as back-up power supply whatever required so that they are able to circumvent such situation and still be able to participate in the auction successfully.

Statutory 30 days' Notice under Rule 8(6) of the SARFAESI Act, 2002

The borrower/s and guarantor/s are hereby notified to pay the dues as mentioned above along with up to date interest and ancillary expenses before the date of e-Auction, failing which the Schedule property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

Date: 02/06/2025

Place: Kolkata

S/d-

**Authorized Officer
The Karur Vysya Bank Ltd.,**