

NOTICE OF SALE

Branch: DUMDUM(NAGER-BAZAR)
Phone No: 7003302213

Notice of sale under Rule of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,

1. M/s. DELIGHT TELECOM (Borrower) Represented by its Proprietress namely Mrs., Utsa Banerjee, Registered address: W/o Joy Banerjee, 90/A PRAFULLA NAGAR, SOUTH DUMDUM(M), MOTI JHEEL, NORTH 24 PGS, WEST BENGAL-700074	2. M/S. DELIGHT TELECOM PROPRIETRESS-SMT UTSA BANERJEE (Borrower) 123, DUMDUM COSSIPORE ROAD NORTH 24 PARAGNAS, WEST BENGAL, PIN-700074
3. JOY BANERJEE S/O SANKAR BANERJEE (GUARANTOR-MORTGAGOR) 90/A PRAFULLA NAGAR, SOUTH DUMDUM(M), MOTI JHEEL, NORTH 24 PGS, WEST BENGAL-700074	4. MRS. UTSA BANERJEE W/O JOY BANERJEE (BORROWER-PROPRIETRESS:) 90/A PRAFULLA NAGAR, SOUTH DUMDUM(M), MOTI JHEEL, NORTH 24 PGS, WEST BENGAL-700074
5. MRS. UTSA BANERJEE W/O JOY BANERJEE (BORROWER-PROPRIETRESS) 123, DUMDUM COSSIPORE ROAD NORTH 24 PARAGNAS, WEST BENGAL, PIN-700074	

Sub: Loan account - M/s. DELIGHT TELECOM A/c no 50429438832, 58001048963, 7134700307 with Indian Bank, DUMDUM(NAGER-BAZAR) Branch
M/s. DELIGHT TELECOM (Borrower) Represented by its Proprietress namely Mrs., Utsa Banerjee, Registered address: W/o Joy Banerjee, 90/A PRAFULLA NAGAR, SOUTH DUMDUM(M), MOTI JHEEL, NORTH 24 PGS, WEST BENGAL-700074
, M/S. DELIGHT TELECOM PROPRIETRESS-SMT UTSA BANERJEE (Borrower) 123, DUMDUM COSSIPORE ROAD NORTH 24 PARAGNAS, WEST BENGAL, PIN-700074,
JOY BANERJEE S/O SANKAR BANERJEE (GUARANTOR-MORTGAGOR) 90/A PRAFULLA NAGAR, SOUTH DUMDUM(M), MOTI JHEEL, NORTH 24 PGS, WEST BENGAL-700074, MRS. UTSA BANERJEE W/O JOY BANERJEE (BORROWER-PROPRIETRESS:) 90/A PRAFULLA NAGAR, SOUTH DUMDUM(M), MOTI JHEEL, NORTH 24 PGS, WEST



BENGAL-700074, MRS.UTSA BANERJEE W/O JOY BANERJEE (BORROWER-PROPRIETRESS) 123,DUMDUM COSSIPORE ROAD NORTH 24 PARAGNAS, WEST BENGAL, PIN-700074, availed OCC, GECLS, GECLS 1.0. facility from Indian Bank, DUMDUM(NAGER-BAZAR) Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". M/s. DELIGHT TELECOM, M/S. DELIGHT TELECOM PROPRIETRESS-SMT UTSA BANERJEE, JOY BANERJEE S/O SANKAR BANERJEE, MRS.UTSA BANERJEE W/O JOY BANERJEE, MRS.UTSA BANERJEE W/O JOY BANERJEE, failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 02.07.2024 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), M/s. DELIGHT TELECOM (Borrower) Represented by its Proprietress namely Mrs., Utsa Banerjee, Registered address: W/o Joy Banerjee, 90/A PRAFULLA NAGAR, SOUTH DUMDUM(M), MOTI JHEEL, NORTH 24 PGS, WEST BENGAL-700074, M/S. DELIGHT TELECOM PROPRIETRESS-SMT UTSA BANERJEE (Borrower) 123,DUMDUM COSSIPORE ROAD NORTH 24 PARAGNAS, WEST BENGAL, PIN-700074, JOY BANERJEE S/O SANKAR BANERJEE (GUARANTOR-MORTGAGOR) 90/A PRAFULLA NAGAR, SOUTH DUMDUM(M), MOTI JHEEL, NORTH 24 PGS, WEST BENGAL-700074, MRS.UTSA BANERJEE W/O JOY BANERJEE (BORROWER-PROPRIETRESS:) 90/A PRAFULLA NAGAR, SOUTH DUMDUM(M), MOTI JHEEL, NORTH 24 PGS, WEST BENGAL-700074, MRS.UTSA BANERJEE W/O JOY BANERJEE (BORROWER-PROPRIETRESS) 123,DUMDUM COSSIPORE ROAD NORTH 24 PARAGNAS, WEST BENGAL, PIN-700074, () , () , () , () liable to the Bank to pay the amount due to the tune of Rs. 5208336.00 (Fifty Two Lakh Eight Thousand Three Hundred Thirty Six Only) as on 02.07.2024 with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 02.07.2024.

As M/s. DELIGHT TELECOM, M/S. DELIGHT TELECOM PROPRIETRESS-SMT UTSA BANERJEE, JOY BANERJEE S/O SANKAR BANERJEE, MRS.UTSA BANERJEE W/O JOY BANERJEE, MRS.UTSA BANERJEE W/O JOY BANERJEE, failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 13.09.2024 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.

*As per Rule 6 (2) & 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, 15 days' notice of intended sale is required to be given and hence we are issuing this notice.

The amount due as on 29.07.2026 is **Rs. 7093865.79. (Seventy Lakh Ninety Three Thousand Eight Hundred Sixty Six Only)** with further interest, costs, other charges and





expenses thereon from 30.07.2026.

Please take note that this is notice of 15 days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 15 days.

The date of sale is fixed as 27.08.2026 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 03.08.2026 to 27.08.2026 between 10.00 am to 3.00 pm.

The Reserve price and Earnest Money Deposit (EMD) for the sale of the secured assets is fixed as mentioned in the schedule.

The terms and conditions of e-auction is available in the website (<https://baanknet.com>).

The intending Bidders/ Purchasers are requested to register with online portal (<https://baanknet.com>) (PSB Alliance Pvt. Ltd.) using their mobile number and email id. Further, after completing their eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by 27.08.2026 i.e before the e-Auction Date and time in the portal. The registration, eKYC 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://baanknet.com>) (PSB Alliance Pvt. Ltd.) for depositing in bidders EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD online, 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 adjourn/ postpone/ cancel the sale without assigning any reason therefor.

The successful bidder shall have to deposit 25% (twenty-five percent) of the bid amount, including EMD amount (10%) deposited, latest by the next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale in the form of Banker's Cheque/ Demand Draft /Account Transfer and/ or any other acceptable mode of money transfer. The Nodal Bank account no. / IFSC Code etc. for online money transfer is as under.

Nodal Bank Account No. and A/c. Name	Branch name and IFS Code
A/c No- 7088044504	Branch- Barasat Main, IFSC- IDIB000B647



इंडियन बैंक		Indian Bank
इलाहाबाद		ALLAHABAD
A/c Name- Authorized Officer Indian Bank		
Zonal Office Barasat.		

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 presently pending before DRT/RO of DRT/ DRAT/ Court and proceed with the execution of order/decreed 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	Reserve Price	EMD	Date, Time for e-auction and Property ID No.	Prior Encumbrance
ALL THAT the self-contained residential Flat (Floor finished with Marble), being Flat No. 5, on the First Floor, having a Super built up Area 812.5 Sq. Ft. (of which Covered Area 650 Sq. Ft.) more or less consisting of 2 Bed Rooms, 1 Dining-cum-Drawing, 1 Kitchen, 2 Toilet, 1 Balcony, together with undivided impartible proportionate share of land and all other common utilities, lift facilities available located at Mouza:	Rs. 2415000.00 (Twenty Four Lakh Fifteen Thousand Only)	Rs. 241500.00 (Two Lakh Forty One Thousand Five Hundred Only)	Date - 27.08.2026 Time - 11:00 AM to 4:00 PM Property ID No - IDIB50429438832	Best of knowledge and information of the Authorized Officer, there is no encumbrance on the property



Bagjola, Prafulla Nagar Colony under South Dum Dum Municipality, Ward No-22, amalgamated Holding No. 85, P.S-Dum Dum, registered in Book-I, Volume No. 1501-2018, Page from 8259 to 8288, being No. 150100455 for the year 2018 at District Sub-Registrar Office of the D.S.R.-I, North 24 Parganas, West Bengal. BUTTED AND BOUNDED BY:-North: Open to skySouth: Stair case & Flat No.4 East: Open to sky West: Open to sky.The property stands in the name of Joy Banerjee, S/o Sankar Banerjee, 90/A Prafulla Nagar, South Dumdum (M), Motijheel, North 24 Parganas, West Bengal, PIN-700074				
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Bidders are advised to visit the website (<https://baanknet.com>) of our e auction service provider PSB Alliance Pvt. Ltd to participate in online bid. For Technical Assistance Please call PSB Alliance Pvt. Ltd Helpdesk No. 8291220220, email ID:- support.baanknet@psballiance.com and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Pvt. Ltd. and EMD status, please contact support.baanknet@psballiance.com.

For property details and photograph of the property and auction terms and conditions please visit: <https://baanknet.com> and for clarifications related to this portal, please contact Helpdesk No.8291220220

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with <https://baanknet.com>.

Place: North 24 Parganas
Date: 29.07.2026

AUTHORISED OFFICER

प्रमुख प्रबंधक एवं प्राधिकृत अधिकारी
 Chief Manager & Authorised Officer
 कृते इंडियन बैंक / For INDIAN BANK
 इलाहाबाद /ALLAHABAD
 दमदम नगरे बाजार शाखा
 Dum Dum Nagerbazar Branch