



Asset Reconstruction Company (India) Ltd. (Arcil Trust)

Acting in its capacity as Trustee of "Various Arcil Trust

Arcil Office: The Ruby, 10th Floor, 28, Senapati Bapat Marg, Dadar (West), Mumbai-400 028

Branch Office: Room No. 1001, 10th Floor, Signal Tower, DN 2, Sector V, Salt Lake, Kolkata-700 091, West Bengal

Tel: 033 48226608, Website: <https://auction.arcl.co.in>, CIN: U65999MH2002PLC134884

PUBLIC NOTICE FOR SALE THROUGH ONLINE E-AUCTION IN EXERCISE OF THE POWERS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT) READ WITH RULES 6, 8 & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and to the Borrower (s) / Guarantor (s) / Mortgagor (s), in particular, that the below described immovable properties/mortgagecharged to the Asset Reconstruction Company (India) Limited, acting in its capacity as Trustee of "Various Arcil Trust" (pursuant to the assignment of financial asset vide registered assignment agreement) will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse basis" by way of online e-auction, for recovery of outstanding dues of together with further interest, charges and costs etc., as detailed below in terms of the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rules 6, 8 and 9 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Sl. No.	Name of the Borrower / Co-Borrowers / Guarantors / Mortgagees	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated 28 May 2012	Possession Type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD) (Rs.)	Reserve Price (Rs.)	Date & Time of E-Auction
1.	Borrower: Koushik Biswas Co-borrower: Subhansukha Ghosh	00450190326 (Indian Bank)	Arcil-Retail Loan Portfolio 004-C-Trust	Rs. 843643.49/- (Rupees Eight Lac Forty Three Thousand Six Hundred Forty Three and paisa forty nine only), as on 25 May 2012+ further Interest thereon + Legal Expenses	Physical on 05th August 2021	Will be arranged on request	Freehold: Flat on the fourth floor, measuring about 700 sqft. Super built up area	90,000/- (Indian Ninety Thousand Only)	9,00,000/- (Indian Nine Lakh Rupees)	22nd Sep 05:45 PM

Description of the Secured Asset being auctioned: Property owned by Koushik Biswas
All that self contained flat being flat No. 404, on the fourth floor, measuring about 700 sqft. Super built up area (east facing) together with common areas, a title more or less consisting of 2 (two) bed room, Dining cum Drawing room, 2 (two) Privy and bath, kitchen and Varandaa; at premises No 601 (including 604) Ho-Ch-Mth Sarani (Biren Roy Road) (W), J.L. No. 3, CS Dag no. 2664, Khatan No. 419, Touz No 351 & 486, RS No. 80, Mouza Pandi, Police station Behala, Kolkata Municipal corporation Ward No 128, Kolkata-700061 in the district of South 24- parganas along with undivided proportionate impartible share of land relating to the flat of the premises.

Sl. No.	Name of the Borrower / Co-Borrowers / Guarantors / Mortgagees	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated 7th June 2023	Possession Type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD) (Rs.)	Reserve Price (Rs.)	Date & Time of E-Auction
2.	Borrower: Ananika Kangsabank Co-borrower: Priyanka Kangsabank	HF/0011H/20/100709 (Girihum Housing Finance Limited)	Arcil-Trust-2025C-009	Rs. 9,87,922.09/- (Rupees Nine Lakh Eighty Seven Thousand Nine Hundred Twenty Two and Paisa Nine Only), as on 07 June 2023+ further Interest thereon + Legal Expenses	Symbolic on 14th July 2026	Will be arranged on request	Freehold: Flat 485 Sq. Ft. (Super built up area) on the Ground Floor	90,200/- (Indian Rupees Ninety Thousand Two Hundred Only)	9,02,000/- (Indian Rupees Nine Lakh Two Hundred Only)	05th Oct 12:00 PM

Property owned by Ananika Kangsabank
ALL THAT piece and parcel of flat bearing no. A/1, addressing about 485 Sq. Ft. on the Ground Floor, at the North-West side of the building known as "Tithi Apartment" Having One Bedroom, One Dining Room, One Kitchen, One Toilet alongwith all proportionate share on the land and easementary rights situated at Holding No. 562, Chowdhury Para Road of Ward No. 8, under Barasat Municipal Corporation, Mouza: Barasat, J.L.No. 79, Ra Se No. 261, Tuzi No. 146, R.S Dag No. 352/1189, R.S Khatan No. 40, PS and A.D.S.R.O. Barasat, District: North 24 Parganas, West Bengal, The Said land is bought and bounded as follows: North: Garage, South: Common Passage, East: Flat No. A/2, West: Other's Land.

Sl. No.	Name of the Borrower / Co-Borrowers / Guarantors / Mortgagees	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated 17th April 2023	Possession Type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD) (Rs.)	Reserve Price (Rs.)	Date & Time of E-Auction
3.	Borrower: Md Shahid Hussain Co-Borrower: Jahan Ara	HF/0011H/20/100239 (Girihum Housing Finance Limited)	Arcil-2024C-005-Trust	Rs. 23,15,517.50/- (Indian Rupees Twenty Three Lakh Fifteen Thousand Five Hundred Seventeen and Paisa Ninety Only), as on 17th Apr 2023 + further Interest thereon + Legal Expenses	Physical on 24th June 2023	Will be arranged on request	Freehold Flat on the third Floor, measuring an area of about 800 Sq. Ft. Super built up area more or less	1,28,500/- (Indian Rupees One Lakh Twenty Eight Thousand Five Hundred Only)	12,85,000/- (Indian Rupees Twelve Lakh Eighty Five Thousand Only)	24th Sep 2026 12:45 PM

Property owned by Md Shahid Hussain & Jahan Ara
All that one Self Contained residential flat in a five stored (G+4) residential cum commercial building known as M F Plaza, being flat no C-3 in the 3rd floor, measuring super built up area of 800 sqt consisting of 2 bedrooms, 1 drawing cum dining, 1 kitchen, 2 Toilets with fittings and fixture, easement rights etc. along with one Two wheeler parking space Situated on the Ground floor at Ward no 19, S. P Mukherjee Road, Asansol Municipal Corporation within Mouza Asansol, J.L. No 35, RS Plot No 951, RS Khatan No 454, corresponding to LR Plot No 1144 under LR Khatan No 2319 in the district of Paschim Bardhaman, P.S: Asansol South, Sub division and ADSRO Asansol, West Bengal.

Pending Litigations known to ARCL	Encumbrances/ Dues known to ARCL	
1) 00450190326 -Koushik Biswas Title Suit No. 1125 of 2021 2) HF/0011H/20/100709- Ananika Kangsabank-Nil 3) HF/0012H/20/100239- Md Shahid Hussain- Nil	1) 00450190326 -Koushik Biswas- Not Known to Arcil 2) HF/0011H/20/100709- Ananika Kangsabank-Not Known to Arcil 3) HF/0012H/20/100239- Md Shahid Hussain- Not Known to Arcil	

Last Date for submission of Bid	Same day 2 hours before Auction;	As mentioned in the BID document
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Demand Draft to be made in name of	1) Arcil-Retail Loan Portfolio 004-C-Trust 2) Arcil-Trust-2025C-009 3) Arcil-2024C-005-Trust	Payable at par
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RTGS details	1) Arcil-Retail Loan Portfolio 004-C-TRUST : A/C No - 02912000005795 : IFSC Code - HDFC0000281 : Maintained with- HDFC 2) Arcil-Trust-2025C-009 : A/C No - 87500061537138 : IFSC Code - HDFC0000542 : Maintained with- HDFC 3) Arcil-2024C-005-Trust, A/C : 875000141833 : IFSC Code HDFC000542 : Maintained with- HDFC
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Name of Contact person & number	Iqbal Alam - 9958195453 (iqbal.alam@arcl.co.in) Koushik Dutta- 9674757441 (koushik.dutta@arcl.co.in)
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- Terms and Conditions:**
- The Auction Sale is being conducted through e-auction through the website <https://auction.arcl.co.in> and as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein.
 - The Authorised Officer ("AO") ARCL shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc.
 - At any stage of the auction, the AO may accept/reject/modify/cancel the bid/offer or post-pones the Auction without assigning any reason thereof and without any prior notice.
 - The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset conveyed/delivered in his/her favour as per the applicable law.
 - The intending bidders should make their own independent enquiries/ due diligence regarding encumbrances, title of secured asset and claims/rights/dues affecting the secured assets, including statutory dues, etc., prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of ARCL. The Authorised Officer of ARCL shall not be responsible in any way for any third-party claims/rights/dues.
 - The particulars specified in the auction notice published in the newspaper have been stated to the best of the information of the undersigned; however undersigned shall not be responsible / liable for any error, misstatement or omission.
 - The Borrower/ Guarantors/ Mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rules 8 and 9 of the Security Interest (Enforcement) Rules, about the holding of the above mentioned auction sale.
 - In the event, the auction scheduled hereinafter fails for any reason whatsoever, ARCL has the right to sell the secured asset by any other methods under the provisions of Rule 8(i) of the Rules and the Act.

Sd/-

By: _____

Authorised Officer