



Asset Reconstruction Company (India) Ltd. (Arcil)

Acting in its capacity as Trustee of "Arcil-Retail Loan Portfolio 004- C- Trust & Arcil-Trust-2025C-009

Arcil Office: The Ruby, 10th Floor, 29, Senapati Bapat Marg, Dadar (West), Mumbai-400 028

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

Tel: 033 48226608, Website: <https://auction.arcil.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 property/ies mortgaged/charged to the Asset Reconstruction Company (India) Limited, acting in its capacity as Trustee of "Arcil-Retail Loan Portfolio 004- C-Trust & Arcil-Trust-2025C-009" (pursuant to the assignment of financial asset vide registered Assignment Agreements), 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-Borrower/s / Guarantor/s /Mortgagor/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated 25 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: Kousik Biswas Co-borrower: Subhrasankha 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 paise 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 Rupees Nine Lakh Only)	29th Oct 2026 05:30 PM

Description of the Secured Asset being auctioned: Property owned by Kousik 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 little more or less consisting of 2 (two) bed room, Dining cum- Drawing room, 2 (Two) Privy and bath, kitchen and Varandah, at premise No 601 (including 604) Ho-Chi-Minh Sarani (Biren Roy Road (W)), JL no. 3, CS Dag no. 2964, Khatian No. 619, Touzi No 351 & 486, RS no. 80, Mouza Parul, 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-Borrower/s / Guarantor/s /Mortgagor/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated 8th April 2024	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: Kunal Kar/ Kanu Kar / Puja Kar	HL006321000 00005019148 (Grihum Housing Finance Limited)	Arcil-Trust-2025C-009	Rs. 20,37,580.08/- (Indian Rupees Twenty Lakh Thirty Seven Thousand Five Hundred Eighty and Paise eight Only), as on 27th Aug 2025) + further Interest thereon + Legal Expenses	Physical on 13th June 2024	Will be arranged on request	freehold Flat on the First Floor, measuring an area of about 531 Sq. Ft. Super built up area more or less	94,800/- (Indian Rupees Ninety four Thousand Eight Hundred Only)	9,48,000/- (Indian Rupees Nine Lakh Forty Eight Thousand Only)	29th Oct 2026 03:15 PM.

Description of the Secured Asset being auctioned: Property owned by Kunal Kar & Kanu Kar

All that self contained Tiles floored residential Flat on the First Floor, measuring an area of about 531 Sq. Ft. Super built up area more or less, without lift facility, (including covered area + Proportionate share of stair case & common passage) under P.S- Baranagar, within local limits of Baranagar Municipality, Ward No. 01, Holding No. 1617, Narayan Pally Road, ADSRO- Cossipore Dum Dum, Pargana- Kolkata, P.O- ISI, Kolkata- 700108, District- North 24 Parganas., TOGETHER WITH undivided, undermarked, impartible proportionate share or interest in the land at Mouza- Belgharia, JL No. 03, LOP/ Khatian No. 52, RS Dag No. 5002, North: Lobby & Flat No.C ; South: Open to sky ; East: Open to sky ; West: Lobby & Flat No.E.

Pending Litigations known to ARCIL	00450190326 -Kousik Biswas Title Suit No. 1125 of 2021 HL00632100000005019148- Kunal Kar : Not applicable	Encumbrances/ Dues known to ARCIL	00450190326 -Kousik Biswas- Not Known to Arcil HL00632100000005019148-Kunal Kar : Not applicable
Last Date for submission of Bid	Same day 2 hours before Auction;	Bid Increment amount	As mentioned in the BID document
Demand Draft to be made in name of	1) Arcil-Retail Loan Portfolio 004-C-Trust 2) Arcil-Trust-2025C-009	Payable at par	
RTGS details	1) Arcil-Retail Loan Portfolio 004-C-TRUST : A/C No – 02912000005795 : IFSC Code - HDFC0000291 : Maintained with- HDFC 2) Arcil-Trust-2025C-009 : A/C No – 57500001537138 : IFSC Code – HDFC0000542 : Maintained with- HDFC		
Name of Contact person & number	Iqbal Alam - 9958195453 (iqbal.alam@arcil.co.in) Koushik Dutta- 9674757441 (koushik.dutta@arcil.co.in)		

Terms and Conditions:

- The Auction Sale is being conducted through e-auction through the website <https://auction.arcil.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")/ ARCIL 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-pone 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/its 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 ARCIL. The Authorized Officer of ARCIL 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 hereinabove fails for any reason whatsoever, ARCIL has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Rules and the Act.

Sd/-

Authorized Officer

Place : Kolkata

Date : September 29, 2026

Asset Reconstruction Company (India) Limited