



# Repro Home Finance Limited

## KOLKATA BRANCH | I 22, First Floor, Baishnabghata Patuli Township, Opp of Patuli Mela Ground, Kolkata-700 094

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### NOTICE TO THE BORROWERS / GUARANTORS

**Notice U/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002**

**S.No.1: Borrower: Mr.Rohit Kumar Gupta, S/o. Bankey Lal Gupta, Banalata Apartment, Flat.No.F-2, Ground Floor, Dakshinmhat, Jayanga, Kolkata-700157. Also, The imagine cosmetic, Solongon Colony, Newtown-700162. Co-Borrower: Mr.Mina Gupta, W/o. Bankey Lal Gupta, Co Borrower-1: Pawan Gupta, S/o. Bankey Lal Gupta. Both at: Banalata Apartment, Flat.No.F-2, Ground Floor, Mahabhat, Jayanga, Kolkata-700157. Demand Notice Date: 30.09.2024: NPA Date: 29.05.2024. Loan A/c.No. 1841870001426 dated 01.10.2022 for ₹ 8,57,816/- was sanctioned under the scheme of Purchase of House/Flat-Floating. Amount Outstanding: ₹ 9,25,619/- with further interest from 19.08.2024 onwards and other costs there on.**

**DESCRIPTION OF PROPERTY:** All that piece or parcel of land admeasuring an area of 600 sq.ft. comprising 9 chittaks 11 Sq.ft. be the same a title, more or less and a ownership building lying thereon and situated at Plot.No.44, Hata, L.R. S.Dag No.188, Town: P.189 comprised of R.S.Khatian No.511 and 803 appartening to R.S.No. L.R. S.Dag No.4025 and 4377 be the same title more or less under Police Station-Nowh Pargana, within local limits of Bidhannagar Municipal Corporation Ward.No.14, in the District of North 24 Parganas which is budded and bounded in the following manners that is to say: BOUNDARIES: On the East: R.S.Dag No.4377 & 4025. On the South: land of Raj Kumar Jhunjhunwal. On the East: Land of R.S.Dag No.4023 & 4025. On the West: 1/2 wide road.

**Description of Flat:** All that marble residential flat on the Ground Floor being Flat-No.F-2 of the building known as BANALATA Apartment measuring an area of 690 sq.ft. super built up area of be the same a title more or less consisting in 2 bed rooms, 1 open kitchen, 1 dining, 1 toilet, 1 balcony together with proportionate undivided impartible share of land and common parts and common amenities including user common right to use top floor roof, stair case, lift of the said multi storied building which is marked RED in the plan annexed herewith and the said building is situated at Hatala, Dakshin Mhat, P.O. Hatala, Kolkata-700157.

**S.No.2: Borrower: Mr.Mintu Kayal, S/o. Sahasdev Kayal Sripur, Kashimpur, South 24 Parganas, West Bengal - 7432 372. Also at, M/s. Kalpa Construction, Sreepur, Kashimpur, Joyngar, South 24 Paraganas - 7432 372. Also at, Plot.No.406, Tuzpi-376, JL-38, Joy Nagar, Sreer Gram Panchayat, 24 Parganas-743372. Co Borrower: Mrs.Ishani Kayal, W/o.Mintu Kalpa Sripur, Kashimpur, South 24 Parganas, West Bengal - 7432 372. Also at, Plot.No.406, Tuzpi-376, JL-38, Joy Nagar, Sreer Gram Panchayat, 24 Parganas-743372. Demand Notice Date: 27.08.2024: NPA Date: 29.05.2024. Loan A/c.No. 18418200014330 dated 22.12.2020 for ₹ 10,18,276/- was sanctioned under the scheme of Property (Loan Against Property) - Floating. Amount Outstanding ₹ 9,52,615/- with further interest from 20.08.2024 onwards and other costs there on.**

**DESCRIPTION OF PROPERTY:** All that piece and parcel of basul land measuring about 2.20 Satak more or less lying and situated at Mouza-Sripur, P.S.- Joyngar, R.S. and L.R. Dag No. 4068 under L.R. Khatian No.1563, J.L. No. 38, Total at: 376 under A.D.S.R. Office at Joyngar in the District of South 24 Parganas.

As a security for the repayment of the said loan to Repco Home Finance Limited, you have executed a Loan Agreement and also created, an equitable mortgage by deposit of title deeds of the property detailed herein above:

Since you have defaulted in repayment of the loan, you are liable to pay the additional interest also. The Company issued notice under the Act on above mentioned dates calling upon the above Borrowers / Co-borrowers / Guarantors to repay the above outstanding amount with further interest and costs thereon. The notice sent to all of you by Regd. Post, with Ack.Due.

We regret to note that you have committed defaults in the repayment of loan and committed serious irregularities in the operation of the account. We have Classified your account as Non-Performing Asset you are liable to pay the amount mentioned above.

We hereby call upon you, to pay the aforesaid amount due within 60 (SIXTY) days from the date of this notice, failing which the Company shall take over the possession of secured assets mortgaged to us under the power conferred to us under the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, wherein the Repco Home Finance Limited, is empowered to take possession of the secured assets including the right to transfer by way of lease, assignment of sale, take over the management of the secured assets, appoint any person to manage the secured assets from you and adjust the above sale proceeds towards the debt due from you.

We draw your attention to Sec 13 (b) of the Securitisation Act as per which, no further steps shall be taken for transfer or sale of the secured asset, if the dues of the secured creditor together with all costs, charges and expenses incurred by secured creditor are tendered by you at any time before the date fixed for sale or transfer of the secured asset.

**Date: 25.10.2024**
**Authorised Officer, Repco Home Finance Ltd.**

	<b>IBDI BANK</b> Department, 3rd Floor, Sai Corporate Park, Rukanpura Bailey Road, Patna- 800 014, Bihar	<b>Appendix-IV [Rule 8(1)]</b> <b>POSSESSION NOTICE</b> <b>(For Immovable Property)</b>	
<b>CIN: L65190MH2004GOI148838</b>			
<p>Whereas, The undersigned being the Authorised Officer of <b>IBDI Bank Limited</b> under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued a Demand Notice on the date mentioned against the accounts calling upon the borrower &amp; mortgagor to repay the amount mentioned against the account within 60 days from the date of receipt of the said Notice. The borrower / mortgagor having failed to repay the amount, notice is hereby given to the borrower / mortgagor and the public in general that the undersigned has taken possession of the property described herein below, in exercise of powers conferred on him under sub-section (4) of section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on the date mentioned against the accounts. The borrower/mortgagor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of <b>IBDI Bank Limited</b> for an amount mentioned below plus further interest, cost and charges thereon. The borrower / mortgagor's attention is invited to provisions of sub-section(8) of section 13 of the Act, in respect of time available, to redeem the secured assets.</p>			
Sl. No.	Name of the Borrower/ Co-Borrower/ Mortgagor/Guarantor	<b>1. Date of Demand Notice</b> <b>2. Date of Possession</b> <b>3. Claim amount as per Demand Notice</b>	<b>DESCRIPTION OF THE PROPERTY</b>
1	<b>Sh. Pappu Mahto &amp; Smt. Lalita Devi</b> (Co Borrower & Mortgagor)	(1) 16.08.2024 (2) 21.10.2024 <b>(3) Rs. 44,33,307.00/- (Rupees Forty-four Lakh Thirty-three Thousand Three Hundred and Seven Only) due as on 15-08-2024</b>	All Piece and Parcels of immovable property i.e. land building admeasuring an area of Ten Dhur land, situated at Mauza-Alakaspur, Sandalpur, P.S. Alamgunj, District-Patna, Bihar under Sub Registry at Patna City Sadar Registry at Patna, bearing Taz No. 303, Thana No. 11, Khata No. 689, Khesra No. 1014 (Part), Circle No. 71, Holding No. 485 (New)/69A (Old), Sheet No. 140, M.S.P. No. 614 (Part), comprised in Registered
(with interest reckoned up to 09-06-2024 in the Loan Against Property & Loan for Insurance Premium accounts and up to <b>10-06-2024</b> in the GECL loan account) together with further interest and charges thereon with effect from 10.06.2024 in the Loan Against Property and Loan for Insurance Premium accounts and from 11-06-2024 in the GECL loan account			
Sale Deed No. 1567 dated 16-03-2010 in the name of Smt Lalita Devi. <b>Which is bounded as follows :</b> On the North by : PMC Road, On the South by : Sri Makhan Ram, On the East by : Sri Sheetal Mahto and Sri Arun Kumar, On the West by : 6' Wide Road together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth.			
<b>Place : Patna</b> <b>Date : 21.10.2024</b>		<b>Authorised Officer</b> <b>IBDI Bank Limited</b>	

# TATA CAPITAL HOUSING FINANCE LIMITED

**Registered Address:** 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013. **Branch Address:** TATA CAPITAL HOUSING FINANCE LIMITED, Avanti Signature, 91/A/1 Park Street, Block No. 302, 3rd Floor, Kolkata - 700 016

## NOTICE FOR SALE OF IMMOVABLE PROPERTY

(Under Rule 8(6) read with Rule 9(1) of the Security Interest (Enforcement) Rules 2002)

**E-Auction Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002**

Notice is hereby given to the public in general and in particular to the below Borrower and/ Co- Borrower, or their legal heirs/representatives (Borrowers) in particular that the below described immovable property mortgaged to **Tata Capital Housing Finance Ltd. (TCHFL)**, the Possession of which has been taken by the Authorised Officer of TCHFL, will be sold on **11-11-2024** on "As is where is" and "As is what is" and "Whatever there is" and without any recourse basis", for recovery of outstanding dues from below mentioned Borrower and Co-Borrowers. The Reserve Price and the Earnest Money Deposit is mentioned below. Notice is hereby given that, in the absence of any postponement/ discontinuance of the sale, the said secured asset / property shall be sold by **E-Auction at 2.00 P.M. on the said 11-11-2024**. The sealed envelope containing Demand Draft of EMD for participating in E-Auction shall be submitted to the Authorised Officer of the TCHFL on or before **09-11-2024 till 5.00 PM at Branch address 'TATA CAPITAL HOUSING FINANCE LIMITED, Avanti Signature, 91/A/1 Park Street, Block No. 302, 3rd Floor, Kolkata - 700 016**.

The sale of the Secured Asset/ Immovable Property will be on "as is where condition is" as per brief particulars described herein below :

Sr. No	Loan A/c. No and Branch	Name of Borrower(s) / Co-borrower(s) Legal Heir(s) / Legal Representative/ Guarantor(s)	Amount as per Demand Notice	Reserve Price	Earnest Money	Possession Types
1.	9507817	MR. ACHINTA CHATTERJEE Mrs. BAISHAKI CHATTERJEE	Rs. 18,56,152/- (Rupees Eighteen Lakh Fifty Six Thousand One Hundred Fifty Two Only) & 31-07-2017	Rs. 15,00,000/- (Rupees Fifteen Lakh Only)	Rs. 1,50,000/- (Rupees One Lakh Fifty Thousand Only)	Physical

**Description of the Immovable Property:** All that the piece and parcel of self contained flat being Flat No. 2C, consisting of 2 Bed Rooms, 1 Dining Room, 1 Kitchen, 1 Verandah, 1 Bathroom with 1 Privy without roof right on the 2nd Floor of the building known as "Shukla Sadan", having super built up area of 718 Sq. Ft. together with undivided proportionate share of land admeasuring 4 Cottahs, 4 Chittaks and 10 Sq. Ft. lying and situated at Mulpaha- Malpanchgora comprised in J.L. No. 1, Dag Nos. 148 & 149, Khaitan no.66, being Holding No. 156, Naskarpara Road, P.S. Malpanchgora, District- Howrah, Ward No.3, within the ambit of Howrah Municipal Corporation, West Bengal **Bounded:- East:-** Flat No. 2B **West:-** Open Space; **North:-** Flat No. 2D; **South:-** Open Space

2.	10120893	MR. CHANDAN MALLICK MRS. KAJAL MALLICK	Rs. 13,59,677/- (Rupees Thirteen Lakh Fifty Nine Thousand Six Hundred Seventy Seven Only) & 28-03-2024	Rs. 12,40,000/- (Rupees Twelve Lakh Forty Thousand Only)	Rs. 1,24,000/- (Rupees One Lakh Twenty Four Thousand Only)	Physical
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**Description of the Immovable Property:** All That Piece And Parcel Of The Immovable Property Being A Residential Flat Being Flat No. D-1 On The Third Floor At North West Side Of The Building Having Super Built Up Area Of 500 Sq. Ft. Together With Undivided, Proportionate Share Of Land Admeasuring 4 Cottah 5 Chittacks Lying And Situated At Mulpaha- Bezaha, Comprised In J.L. No. 2, E.P. No. 57, S.P. No. 61, C.S. Plot No. 6726 (P) At Premises No. 39, Becharam Chatterjee Road, Kolkata- 700034, P.S. Formerly Behala At Present Parnasree, District- 24 Parganas (South), Under Ward No. 129, Within The Limits Of Kolkata Municipal Corporation **Bounded:- East:-** Land Of Maknah Day **West:-** Land Of Madhab Das. **North:-** 15' Wide K.M.C Road **South:-** Land Of Madhusudan Chakraborty.

3.	9543539	NIHAR RANJAN DAS. RUPDA DAS	Rs. 9,18,397/- ----- 25-12-2021	Rs. 8,00,000/- (Rupees Eight Lakh Only)	Rs. 80,000/- (Rupees Eighty Thousand Only)	Physical
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**Description of the Immovable Property:** All That Piece And Parcel Of The Immovable Property Being A Self-Contained Residential Flat Being No. 106, Measuring An Area Of 425 Sq. Ft. Of Super Built-Up Area, On The Second Floor, East Side Of The Building Known As Trinayanti Apartment, Located, Being And Situated At Premises No. 68, Sodepur Road, Police Station Previously Thakurpukur At Present Haridevpur, Under Ward No. 122 Within The Limits Of Kolkata Municipal Corporation, Kolkata – 700 082, In The District Of South 24 Paraganas, West Bengal.

**Note:-** Sa Filed By The Borrower Against Tchfl (Sa 312 Of 2023) is Pending Before Drt iii, Kolkata, No Stay Order is Passed Against Tchfl In The Said Case.

**The Bidders Are Advised To Conduct Due Diligence Before Submitting The Bid. The Liability And Responsibility Of Getting The Sale Certificate Registered Shall Be Of The Bidder Only**

At the Auction, the public generally is invited to submit their bid(s) personally. The Borrower(s)/Co-Borrower (s) are hereby given advance chance to pay the total dues with further interest within 15 days from the date of publication of this notice, failing which the Immovable Property will be sold as per schedule. The E auction will be stopped if, amount due as aforesaid, with interest and costs (including the cost of the sale) are tendered to the Authorised Officer or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid before the date of the auction.