TRUHOME FINANCE LIMITED (Formerly Shriram Housing Finance Ltd.)

Head Office: Level -3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051;
Tel: 1800 102 4345 ; **Website:** http://www. truhomefinance.in
Reg.Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynampet, Chennai-600018
Branch Off : 10, Wood Street, 2nd Floor, Kolkata - 700016

APPENDIX-IV-A [SEE PROVISION TO RULE 9(1)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/s, Mortgagor/s and Guarantor/s that the below described immovable properties mortgaged/ charged to the **Truhome Finance Limited (Formerly Shriram Housing Finance Limited)**, and the Physical possession of which have been taken by the Authorized Officer of **Truhome Finance Limited (Formerly Shriram Housing Finance Limited)**, Secured Creditor, will be sold on **"As is where is", "As is what is" and "Whatever there is" basis** in an auction as per the briefs particular given herein under for recovery of balance due to the Truhome Finance Limited (Formerly Shriram Housing Finance Limited), from the Borrower(s) /Guarantor(s) and Mortgagor(s), as mentioned in the table. Details of Borrower(s) /Guarantor(s) and Mortgagor(s), amount due, Short Description of the Immovable property and encumbrances known thereon (if any), possession type, reserve price and earnest money deposit & bid increment details are also given as under:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Total Outstanding Amount	Reserve Price (Rs.) & Bid Increment	Earnest Money Deposit Details (EMD) Details.	Date & Time of Auction	Contact Person and Inspection date
1. MR. KAUSIK MOULIK S/o Parimal Moulik 2. MRS. SWAGATA MOULIK W/o Kausik Moulik **Address of No.1 & 2:- 89 Subodh Garden, Near Holy Home School, Bansdroni, Kolkata 700070 Also at 1/14 Naktala Govt Colony Naktala Kolkata 700047 Also at 47, Naskar Para, 2nd Floor, Basdroni, Kolkata - 700070** **Date of Possession & Type** **10.02.2024 & Physical Possession** **Encumbrances known** Not Known	Rs.20,67,672/- (Rupees Twenty Lakh Sixty Seven Thousand Six Hundred and Seventy Two Only) as on 17.01.2023 under reference of Loan Account No. SHLHKLKT0000466 and Rs.80,389/- (Rupees Eighty Thousand Three Hundred and Eighty Nine Only) as on 17.01.2023 under reference of Loan Account No.STUHKLKT0000953 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice. Notice dated: 18.01.2023	Rs.2471234/- (Rupees Twenty Four Lakhs Seventy One Thousand Two Hundred and Thirty Four Only) in Loan Account No.SHLHKLKT000466 as per foreclosure letter dated 06.02.2024 and Rs.95155/- (Rupees Ninety Five Thousand One Hundred and Fifty Five Only) in Loan Account No.STUHKLKT000953 as per foreclosure letter dated 06.02.2024 with further interest thereon.	Rs. 22,50,000/- (Rupees Twenty Two Lakhs Fifty Thousand Only) **Bid Increment** Rs. 10,000/- and in such multiples **Earnest Money Deposit (EMD) (Rs.)** Rs. 2,25,000/- (Rupees Two Lakhs Twenty Five Thousand Only) **Last date for submission of EMD : 13th February, 2025, Time 10.00 a.m. to 05.00 p.m.**	EMD amount to be deposited by way of RTGS/ NEFT to the account details mentioned herein below: **BANK NAME-** AXIS BANK LIMITED **BRANCH-** BANDRA KURLA COMPLEX, MUMBAI **BANK ACCOUNT NO-** Current Account No. 911020045677633 **IFSC CODE-** UTIB0000230	**14th Feb 2025 & Time. 11.00 a.m. to 01.00 p.m.**	**Debraj Saha Mobile No. 9007866338** **Customer Care Number :- 022 - 40081572** **Property Inspection Date: 5th February 2025** **Time. 03.00 p.m. to 04.00 p.m.**

Description of Property

ALL THAT Flat No.302 measuring about 943 Sq.Ft (Super Built Up area) also known as Flat no.2 on the Third Floor (Front Side) South–West-North portion of the building built and constructed at or upon the Plot of land measuring about 4 Cottahs 5 Chittacks and 3 Sq.Ft forming part Dag No.26(P) under Khatian No.477, J.L. No.47, R.S. No.101,175, Touzi No.6 in Mouza Raynagar under Police Station – Bansdroni previously Regent Park in the District South 24 Parganas PIN 700070 presently known and numbered as Municipal Ward no. 112 within the limits of Kolkata Municipal Corporation. Boundaries:- North: Other land and building, South: 84, Subodh Garden, East: 12 Feet wide KMC Road, West: 16 Ft wide KMC Road

For detailed terms and conditions of the sale, bid form, training & others may also visit website at https://eauctions.samil.in provided in the Truhome Finance Limited website.

STATUTORY 15 DAYS SALE NOTICE FOR SUBSEQUENT SALE UNDER RULE 9(1) AS PER AMENDED SARFAESI ACT, 2002.

The mortgagors/borrowers are given a last chance to pay the total dues with further interest before auction, failing which secured assets will be sold as per above schedule.

The mortgagors/borrowers are Request to take back all movable items which are inside the property.

NB: Please note that the secured creditor is going to issue the sale notice to all the Borrowers/ Guarantors/ Mortgagors by speed/ registered post. In case the same is not received by any of the parties, then this publication of sale notice may be treated as a substituted mode of service.

Place : Kolkata
Date : 25-01-2025

Sd/- Authorised Officer- Truhome Finance Limited
(Formerly Shriram Housing Finance Limited)

Ujjivan Small Finance Bank

Registered Office: Grape Garden , No. 27 3rd 'A' Cross, 18th Main, 6th Block, Kormangala, Bengaluru-560095
Branch Office:1) Ujjivan Small Finance Bank Ltd. Ground Floor Jessore Road Opp Angali Palace vill:-Joyagachi PO+PS Habra Pin: 743263

Public Auction Notice

PUBLIC NOTICE FOR SALE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002. The undersigned as authorised officer of Ujjivan Small Finance Bank Ltd, has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that Public auction of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS " and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Borrower/ Co-Borrower/ Gurantor	Date of 13-2 Notice & Demand Amount as on	Date of Possession	Present Outstanding balance as on 30-11-2024	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit(EMD) in INR (10 % of reserve price)	Date and Time of E-Auction	Last date for submission of Bid	Account details for remitting EMD (EMD to be deposited through Demand Draft drawn in favour of Ujjivan Small Finance Bank)
1.	3317210170000002	1. Sri Bidhan Das s/o Bishnu Pada Das 2. Smt. Shibani Das w/o Sri Bidhan Das	27-07-2021 Rs. 1124057.73/-	08-07-2024	Rs. 23,30,997.75	10:00 AM 05-03-2025	Rs. 2200000/-	Rs. 220000/-	12-03-2025 9:30 AM	11-03-2025	EMD to be deposited through Demand Draft drawn in favour of Ujjivan Small Finance Bank

Property Description/Schedule: Land admeasuring 2.475 Decimals equivalent to 1 Cottah 8 Chittacks be the same a little more or less, lying and situated at Mouza – Kamarthuba, being Plot No. E and comprised

Terms & Conditions:-

1. The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS' and "whatever there is" BASIS".
   To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
3. The Interested Bidders shall submit their Bid before the Authorised officer undersigned one day before the auction date as mentioned above.
4. The E-Auction will be conducted through Ujjivan Small Finance Bank approved E-auction service provider - M/s C1 India PVT LTD. Contact person – Mr. Prabhakaran (Mo. No. 74182-81709).The intending bidders are advised to visit https://www.bankeauctions.com or https://www.ujjivansfb.in/e-auctions for the details of the properties in the website and for taking part in the bid they should register their names at portal https://www.bankeauctions.com and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s. C1 India PVT LTD, Helpline Number's- 7291918824,25,26 support email id:- support@bankeauctions.com , Auction portal - https://www.bankeauctions.com.
5. Property shall be sold to the highest bidder / offered, subject to acceptance of the bid by the secured creditor, i.e., Ujjivan Small Finance Bank Ltd. However, the undersigned has the absolute discretion to allow inter -se bidding if deemed necessary. The Authorised officer has the discretion to accept or reject any offer / Tender without assigning any reason.
6. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period in any case not exceeding 3 months as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting Purchaser shall have no claim/ right in respect of property/ amount.
7. The publication is subject to the force major clause.
8. Bidding in the last moment should be avoided in the bidders own interest as neither the Ujjivan Small Finance Bank nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
   This is also a notice to the above named borrowers/Guarantor's/Mortgagors about public auction scheduled for sale of mortgaged properties.

Date: 25.01.2025
Place: West Bengal

Sd/-
Authorised Officer
For. Ujjivan Small Finance Bank

पंजाब नैशनल बैंक (भारत सरकार का उपक्रम) punjab national bank (Govt. Of India Undertaking)

Circle SASTRA, Kolkata West, 11, Hemanta Basu Sarani, United Tower, 4TH Floor, Kolkata-700 001. E-mail: cs4479@pnb.co.in

DEMAND NOTICE

Date: 17.12.2024

To
Mr. Avijit Gorai, Flat No 2A, KMC Premise No. 205, Diamond Park, P. S. - Haridevpur, Kolkata – 700104

Sub : Notice u/s 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter called 'Act')

Dear Sir(s),

1. At your request, you have been granted by the bank, through its **New Market Branch** from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favour of the Bank. The relevant particulars of the said credit facilities and the security agreement(s) / document(s) executed by you are stated in Schedule 'A' and 'B' respectively excluding pledge of movables. You have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s) / document(s).
2. You have also created mortgage by way of deposit of title deeds / registered mortgages creating security interest in favour of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.
3. The relevant particulars of the secured assets are specifically stated in Schedule 'C'.
4. You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance / credit facilities have become irregular and the debt has been classified as Non – Performing Assets on **29.10.2024** in accordance with the directives / guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.
5. The said financial assistance is also secured by the personal guarantee of **Mr. Avijit Gorai.**
   Despite repeated requests, you have failed and neglected to repay the said dues / outstanding liabilities.
6. Therefore, the Bank hereby calls upon your u/s 13(2) of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Banks is the sum of **₹16,85,860.54 (Rupees Sixteen Lac Eighty Five Thousand Eight Hundred Sixty and Fifty Four paisa only) as on 30.11.2024** plus further interest and other charges thereon. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.
7. If you fail to repay to the Bank the aforesaid sum of **₹16,85,860.54 (Rupees Sixteen Lac Eighty Five Thousand Eight Hundred Sixty and Fifty Four paisa only) as on 30.11.2024** with further interest and incidental expense, costs as stated above in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under subsection (4) of the Section 13 and under other applicable provisions of the said Act.
8. You are also put on notice that in terms of Sub – section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in Schedule 'C' of this notice without obtaining written consent of the Bank.
9. We invite your attention to the provisions of Sub-section (8) of Section 13 of the SARFAESI Act which speaks about the time available to the borrower / guarantor to redeem the secured assets.
10. The Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.
11. This notice is without prejudice to the Bank's right to initiate such other actions or legal proceedings as it deems necessary under any other applicable provisions of Law.

Yours faithfully,
For Punjab National Bank

AUTHORISED OFFICER

Name of Borrower: Mr. Avijit Gorai **SCHEDULE 'A'**

Sl. No.	Nature of Facility	Outstanding inclusive of interest as on 30.11.2024	Un-applied interest from 01.12.2024	Penal Interest (Simple)	Cost/Charges incurred by Bank
1.	**Term Loan(s) A/c. No. 01072NC00000546**	₹16,85,860.54	Will be charged as per Contracted ROI	2%	As per the agreement with the bank at the time of sanction of Loan
	Total Amount in Rs.	**₹16,85,860.54**			

SCHEDULE 'B'
List of Documents (Details of Security Documents including all supplementary documents & Documents evidencing creation of mortgage)

Sl. No.	Name of the Document	Nature of Security	Date of Execution	Amount Secured (₹)
1.	Accepted Sanction Letter	Primary	16.03.2024	₹16,32,000.00
2.	Master Agreement	Primary	16.03.2024	₹16,32,000.00
3.	Agreement of Housing Loan	Primary	16.03.2024	₹16,32,000.00
4.	Irrecoverable Letter of Credit	Primary	16.03.2024	₹16,32,000.00
5.	DP Note	Primary	16.03.2024	₹16,32,000.00
6.	Mortgage by deposit of title deed being No. 160204525 for the year 2024 Registered in Book - I, Vol. No. 1602-224, Pages from 159761 to 159804	Primary	22.03.2024	₹16,32,000.00
7.	Memorandum of entry	Primary	22.03.2024	₹16,32,000.00
8.	Confirming letter regarding deposit of title deeds	Primary	09.12.2024	₹16,32,000.00

SCHEDULE 'C'

Part – I (Hypothecation of Movable Properties)

Please mention all the hypothecated properties viz. Current Assets including Stocks, Stocks in Trade, Receivables, Consumable Stores and Spares and entire current assets and Hypothecated Movable Plant and Machinery etc. of the Company mentioned in the documents (Schedule B)

Part – II (Equitable Mortgage of Immovable Properties)

Please mention the particulars of the immovable properties mortgaged to the Bank as stated in the documents having reference to the mortgage documents / deeds (Schedule B) (Covered under Doc. No. being No. 160204525 for the year 2024, Registered in Book I, Vol. No.1602 – 224 , Pages from 159761 to 159804

Details of the Property: Flat No 2A, Second Floor measuring 480 Sq. ft. of super built up area at Mouza Joka J.L. No. 21, R.S. No. 31 appertaining to Khatian No. 509, Comprised in Dag No 780 within the limit of Premises No. 205, Diamond Park vide ward No 144 P.O. - Thakurpukur, P.S. – Haridevpur Dist. South 24 Parganas, Pin - 700104

Date : 17.12.2024 Place: Kolkata **Authorised Officer, Punjab National Bank**

पंजाब नैशनल बैंक (भारत सरकार का उपक्रम) punjab national bank (Govt. Of India Undertaking)

Circle SASTRA, Kolkata West, 11, Hemanta Basu Sarani, United Tower, 4TH Floor, Kolkata-700 001. E-mail: cs4479@pnb.co.in

DEMAND NOTICE

Date: 17.12.2024

To
Mr. Sudipta Debnath, S/o Sudhir Debnath, 33, Sarsuna Main Road, Sarsuna, Kolkata – 700069

Sub : Notice u/s 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter called 'Act')

Dear Sir(s),

1. At your request, you have been granted by the bank, through its **New Market Branch** from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favour of the Bank. The relevant particulars of the said credit facilities and the security agreement(s) / document(s) executed by you are stated in Schedule 'A' and 'B' respectively excluding pledge of movables. You have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s) / document(s).
2. You have also created mortgage by way of deposit of title deeds / registered mortgages creating security interest in favour of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.
3. The relevant particulars of the secured assets are specifically stated in Schedule 'C'.
4. You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance / credit facilities have become irregular and the debt has been classified as Non – Performing Assets on **29.10.2024** in accordance with the directives / guidelines relating to asset classifications issued repayment of principal debt and interest thereon.
5. The said financial assistance is also secured by the personal guarantee of **Mr. Sudipta Debnath**.
   Despite repeated requests, you have failed and neglected to repay the said dues / outstanding liabilities.
6. Therefore, the Bank hereby calls upon u/s 13(2) of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Banks is the sum of **₹27,74,712.56 (Rupees Twenty Seven Lac Seventy Four Thousand Seven Hundred Twelve and Fifty Six paisa only) as on 30.11.2024** plus further interest and other charges there on. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.
7. If you fail to repay the Bank the aforesaid sum of **₹27,74,712.56 (Rupees Twenty Seven Lac Seventy Four Thousand Seven Hundred Twelve and Fifty Six paisa only)** as on 30.11.2024 with further interest and incidental expense, cost as stated above in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under subsection (4) of the Section 13 and under other applicable provisions of the said Act.
8. You are also put on notice that in terms of sub – Section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in Schedule 'C' of this notice without obtaining written consent of the Bank.
9. We invite your attention to the provisions of Subsection (8) of Section 13 of the SARFAESI Act which speaks about the time available to the borrower / guarantor to redeem the secured assets.
10. The Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.
11. This notice is without prejudice to the Bank's right to initiate such other actions or legal proceedings as it deems necessary under any other applicable provision of Law.

yours faithfully,
For Punjab National Bank

AUTHORISED OFFICER

Name of Borrower : Mr. Sudipta Debnath **SCHEDULE 'A'**

Sl. No.	Nature of Facility	Outstanding inclusive of interest as on 30.11.2024	Un-applied interest from 01.12.2024	Penal Interest (Simple)	Cost/Charges incurred by Bank
1.	**Term Loan(s) A/c. No. 01072NC00000634**	₹27,74,712.56	Will be charged as per Contracted ROI	2%	As per the agreement with the bank at the time of sanction of Loan
	Total Amount in Rs.	**₹27,74,712.56**			

SCHEDULE 'B'
List of Documents (Details of Security Documents including all supplementary documents & Documents evidencing creation of mortgage)

Sl. No.	Name of the Document	Nature of Security	Date of Execution	Amount Secured (₹)
1.	Accepted Sanction Letter	Primary	11.06.2024	₹27,00,000.00
2.	Master Agreement	Primary	11.06.2024	₹27,00,000.00
3.	Agreement of Housing Loan	Primary	11.06.2024	₹27,00,000.00
4.	Irrecoverable Letter of Credit	Primary	11.06.2024	₹27,00,000.00
5.	DP Note	Primary	11.06.2024	₹27,00,000.00
6.	Undertaking given by Borrower	Primary	11.06.2024	₹27,00,000.00
7.	Mortgage by deposit of title deed being No. 160209477 for the year 2024 Registered in Book - I, Vol. No. 1602-2024, Pages from 327780 to 327822	Primary	20.07.2024	₹27,00,000.00
8.	Memorandum of entry	Primary	20.07.2024	₹27,00,000.00
9.	Confirming letter regarding deposit of title deeds	Primary	31.07.2024	₹27,00,000.00

SCHEDULE 'C'

Part – I (Hypothecation of Movable Properties)

Please mention all the hypothecated properties viz. Current Assets including Stocks, Stocks in Trade, Receivables, Consumable Stores and Spares and entire current assets and Hypothecated Movable Plant and Machinery etc. Of the Company mentioned in the documents (Schedule B)

Part – II (Equitable Mortgage of Immovable Properties)

Please mention the particulars of the immovable properties mortgaged to the Bank as stated in the documents having reference to the mortgage documents / deeds (Schedule B) (Covered under Doc. No. being No. 160209477 for the year 2024, Registered in Book I, Vol No. - 1602 – 224 , Pages from 327780 to 327822)

Details of the Property: Flat No 1B, First Floor measuring 750 Sq. ft. of super built up area at Mouza Brahmapur J.L. No. - 48, R.S. No. - 169 appertaining to Khatian No. - 259, Comprised in Dag No.- 652 within the limit of Premises No. 78/1, Rabindra Pally under Police Station - Regent Park vide ward No. - 111, Dist. South 24 Parganas, Pin - 700093

Date : 17.12.2024 Place: Kolkata **Authorised Officer, Punjab National Bank**