

THROUGH SPEED POST

Date: 26-December-2025

To,

Mr. Archit Manmohan (Borrower & Mortgagor)
374/2A, NSC Bose Rd,
4th Floor of G+4 Building
Kolkata-700047

Also:

Mr. Archit Manmohan (Borrower & Mortgagor)
93, Naarkeldanga Main Road
Kolkata-700054

Sub: - Notice of 15 days under Rule 8(6) of the Security Interest (Enforcement) Rules, 2002, for sale of Mortgaged Property / Secured Asset - All that piece and parcel of Fourth Floor Flat, measuring an area more or less 1550 Sq.ft super-built-up area, of the said new G + 4 storied building, proportionate share or interest of the land or soil of the said premises, laying and situated at K.M.C premises no. 374/2A, N.S.C Bose Road, P.O. Naktala, P.S. Jadavpore, Kolkata – 700 047, within the local limits of the Kolkata Municipal Corporation, in Ward No. 100, Borough No. X, within the jurisdiction of the district South 24- Parganas, Along With the proportionate area of the space covered by the stair-case, landing, corridors and other common parts, areas and spaces. Butted and bounded by: On the North: By South-Eastern portion of premises no. 374/2A, N.S.C Bose Road; On the South: By N.S.C Bose Road ; On the East: By Baishnabghata Bye-Lane; On the West: By land of Dr. B. K. Basu. NOTE: The Property for auction is without the garage.

Dear Sir/ Madam,

The Authorized Officer of Kotak Mahindra Bank Ltd. the Secured Creditor, had issued Demand Notice dated **23-12-2022** to you the above mentioned Borrower / Co-Borrower(s)/ Guarantor(s) under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the “Act”), calling upon you the Borrower and Mortgagor/ Mortgagor(s)/ Guarantor(s) to repay the entire dues and discharge the liability of the loan agreement in full within the period stipulated therein. As you the

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Borrower(s) / Mortgagor(s) / Guarantor (s) above named failed and/or neglected to comply with the said notice within the period stipulated therein, the Authorized Officer has taken over physical possession and control of the aforesaid mortgaged property / secured asset under Section 13 (4) of the Act read with Rule 8 & 9 of Security Interest (Enforcement) Rules, 2002, (The Rule) on **19-11-2024**.

Notice is hereby given to you all that the Authorized Officer of Bank shall now proceed to sell the said Secured Asset by adopting any of the following methods mentioned in Rule 8 (5) of the Rule namely :-

(a) By obtaining quotations from the persons dealing with similar secured assets or otherwise Interested in buying such assets,

OR

(b) By inviting tenders from the public;

OR

(c) By holding public auction,

OR

(d) By private treaty.

As such, you all are hereby advised, in your own interest, to obtain or cause to obtain offers either from the parties dealing in such secured assets or otherwise interested in buying the secured asset at a price beyond which, they may not be interested to quote and submit the same together with their entire offer amount/s by Demand Draft / Pay Order drawn in favour of “Kotak Mahindra Bank Ltd” payable at par, positively within 15 days from the date of this Notice.

Alternatively, you the Borrower(s) / Mortgagor(s) / Guarantor (s) may pay the entire outstanding dues of Bank and redeem the mortgage within the time limit specified hereinabove in which event, possession of the secured asset in question shall be restored to you the Borrower(s) / Mortgagor(s) / Guarantor (s).

Please note that this Notice should not be construed as constituting any commitment on the part of Bank or the Authorised Officer/s to accept the offer(s) brought in by you or given at your instance and that Bank reserves its right to reject any or all of them without assigning any reason whatsoever. Auction process for sale of the secured Asset is issued and the same have been published in two Newspapers **(Business Standard in English) & (Eai Samay in Bengali) on 26-12-2025** Furthermore, a copy of its notification is attached herewith for your ready reference in the event you fail and/or neglect to submit any firm and/or valid offer(s) for the secured asset in question within 15 days from the date of this notice or Bank were to reject the offer/s made by you or by the third party(ies) at your instance, then Bank shall proceed further for sale of the secured asset in question as envisaged under the Act and the Rules framed thereunder, without any further intimation / notice to you in

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terms of the attached notification. Where the proceeds of such sale does not cover the entire outstanding dues of Bank together with further interest thereon, cost, charges, expenses, etc incurred on that account till the date of payment and/or realization thereof, then, you all shall be jointly and/or severally liable to pay the amount that falls short of the total dues as and when demanded by Bank.

Please further note that in the event of your failure to pay the shortfall, Bank reserves its right to proceed against you for recovery of the shortfall as per law.

This Notice is issued to you in terms of the provisions of Sub Rule 6 of Rule 8 of the above Rules.

Yours faithfully,

For Kotak Mahindra Bank Ltd.

Authorized Officer

Enclosed: Notification of Sale cum Auction Notice