Mahindra & Mahindra Financial Services Ltd.

B Wing , 3rd Floor, Amiti Building, Agastya Corporate Park, Opposite Kurla Fire Brigade, Kamani Junction, L.B.S. Marg, Kurla (W), Mumbai 400 070, India

Tel +91 22 66523500

BY RPAD/SPEED POST.

Date: 26th November, 2025

To,

1. St Andreas School (Borrower)

Mainadanga, Po-Chinsurah, Ps-Chinsurah, Hooghly, West Bengal – 712102.

Also, At:

Moynadanga, Simla (Ct), Hooghly, Chinsurah West Bengal - 712102.

2. Mr. Dipankar Chatterjee (Co-Applicant-1)

Moynadanga, Simia (Ct), Hooghly, Chinsurah West Bengal - 712102.

Also, At:

J.L. No. 16, Khatian No. 581/1, L.R. Khatiyan No. 6055, 6056 and 6057, R.S. Dag No. 1731, L.R. Dag No. 1825, Holding No. 117, at Mouza – Simla, Police Station – Chinsurah, under Kodalia – 1 Grampanchayat, District – Hooghly – 712 102

3. Mr. Arun Chatterjee (Co-Applicant -2)

Moynadanga, Simla (Ct), Hooghly, Chinsurah West Bengal - 712102.

Also, At:

J.L. No. 16, Khatian No. 581/1, L.R. Khatiyan No. 6055, 6056 and 6057, R S. Dag No. 1731, L.R. Dag No. 1825, Holding No. 117, at Mouza – Simla,



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Police Station – Chinsurah, under Kodalia – 1 Grampanchayat, District – Hooghly – 712 102.

4. Mr. Kalyan Chatterjee (Co-Applicant -3)

Moynadanga, Simla (Ct), Hooghly, Chinsurah West Bengal - 712102.

Also At:

J.L. No. 16, Khatian No. 581/1, L.R. Khatiyan No. 6055, 6056 and 6057, R.S. Dag No. 1731, L.R. Dag No. 1825, Holding No. 117, at Mouza – Simla, Police Station – Chinsurah, under Kodalia – 1 Grampanchayat, District – Hooghly – 712 102

5. Mrs. Puja Chatterjee (Co-Applicant -4)

Moynadanga, Simla (Ct), Hooghly, Chinsurah West Bengal - 712102.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES [UNDER RULE 8(6) READ WITH RULE 9(1) OF SARFAESI ACT]

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

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged to the Secured Creditor, the physical possession of which has been taken on 08th July 2025 by the Authorized Officer of Mahindra & Mahindra Financial Services Limited being the Secured Creditor and will be sold on "As is where is", "As is what is", and "Whatever there is" on 19th December 2025 for recovery of Rs.74,23,768.06/- (Rupees Seventy Four Lakhs Twenty Three Thousands Seven Hundred Sixty Eight and Six Paise only) as on 12th June 2024 due to the Secured Creditor ("Mahindra and Mahindra Financial Services Limited") from St Andreas School, Mr. Dipankar Chatterjee, Mr. Arun Chatterjee, Mr. Kalyan Chatterjee & Mrs. Puja Chatterjee.

		St Andreas School	
	Name of the Borrower, Co –	Mr. Dipankar Chatterjee	
	ational and a second property and a second p	Mr. Arun Chatterjee	
	Borrower & Mortgagor	Mr. Kalyan Chatterjee	
		Mrs. Puja Chatterjee	



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2	Name of the Secured Creditor /	Mahindra & Mahindra Financial Services Ltd	
2	Lender		
3	Date; Time & Venue of Auction	19 th December 2025 at 10:00 AM to 04.00 PM The E-Auction will be online through below portal. The interested bidders can participate E-Auction through Web Portal: https://www.bankeauctions.com (the user ID & Password can be obtained free of cost by registering name with https://www.bankeauctions.com)	
		Demand Notice dated- 27.06.2024;	
	The Secured Debt for the recovery	Amount Due: Rs.74,23,768.06/- (Rupees Seventy-Four	
4	of which the secured assets are	Lakhs Twenty-Three Thousands Seven Hundred Sixty-	
	being put for auction sale	Eight and Six Paise only) as on 12 th June 2024;	
		Date of Possession: <u>08.07.2025.</u>	
5	Reserve Price	Rs.68,00,000/- (Rupees Sixty Eight Lakh Only)	
	Earnest Money Deposit ("EMD")	Rs.6,80,000/- (Rupees Six Lakh Eighty Thousnd Only)	
6		The EMD shall be payable through Online Payment	
0		mode NEFT/RTGS or Through Demand Draft on or	
		before Last date of receipt of BID 18th December 2025	
7	Bid Incremental Amount	Rs.10,000/- (Rupees Ten Thousand Only)	
8	Date & Time of inspection of	08.12.2025 to 12.12.2025	
0	property for intending purchaser	Between <u>11:00 AM to 5:00 PM</u>	
		Mr. Nishant Tyagi +91 8077138227	
	<i></i>	NISHANT.TYAGI@mahindrafinance.com.	
	Contact Person Name, Number &	Mr. Kausik Ray +91 9831281144	
9		KAUSIK.RAY@mahindrafinance.com.	
1	Email-Id	Ms. Lucky Mukherjee +91 9330647186	
	,	LUCKY.MUKHERJEE@mahindrafinance.com.	
		Mr. VARAD BHARNUKE +91 8097185044	
		varad.bharnuke@mahindrafinance.com.	

DESCRIPTION OF IMMMOVABLE PROPERTIES

<u>ITEM NO-I</u> – All that piece and parcel of 'Bastu' land measuring about 9 decimals, together with a two storied building having a total constructed area of 3160 Sq. Ft., lying and situated at Mouza – Simla, Police Station – Chinsurah, J.L. No. 16, Khatian No. 581/1, L.R. Khatiyan No. 6055, 6056 and 6057, R.S. Dag No. 1731, L.R. Dag No. 1825, Holding No. 117 under Kodalia – 1 No. Grampanchayat, District – Hooghly.

Bounded as Follows:

On or towards North by: Pond;

On or towards South by: 12 ft. wide kaccha Panchayat Road; On or towards East by: Dwelling House of Roma Chatterjee; On or towards West by: Vacant land of Bipasha Ghosh.





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- (1) The properties is being sold on "As is where is", "As is what is" and "Whatever there is" as such sale is without any kind of warranties and indemnities.
- (2) The EMD amount of 10% of the Reserve Price to be deposited on or before <u>18th December 2025</u>. The EMD amount has to be paid through Online Payment mode "NEFT/RTGS" or Through Demand Draft payable at Mumbai and in favour of "Mahindra and Mahindra Financial Services Ltd" drawn on any nationalized or scheduled bank on or before Last date of receipt of BID.
- (3) Bids are invited for the lot together with Bid Price clearly mentioned.
- (4) The EMD deposit shall be adjusted in the case of successful bidder, and for others will be refunded within 7 days after opening of the bids. The earnest money deposit will not carry any interest.
- (5) Bids so received by the Authorized Officer shall be opened in presence of all the bidders on <u>19th</u> <u>December 2025 on prescribed time</u>. The E-Auction Sale will be online through e-auction portal. The Authorized Officer after opening the bids shall also make an auction and the bidders are entitled to participate in the auction and the highest bidder in the auction shall be declared as the purchaser.
- (6) The successful Purchaser/s shall deposit 25% of the sale price (adjusting the EMD already paid), immediately or latest before closing hours of the next working day after the acceptance of bid price by the Authorized Officer in respect of the sale, failing which the earnest deposit shall be forfeited.
- (7) The balance 75% Sale price amount should be paid by the purchaser to the authorized officer on or before 5 days of confirmation of sale of the immovable property or within such extended period as may be agreed upon in writing by and between the purchaser and the secured creditor, in any case not exceeding 1 month. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited.
- (8) The successful purchaser would bear the Charges/fees payable for conveyance such as stamp duty, registration fee, etc., as applicable as per law for the immovable properties.
- (9) To the best of the knowledge and information of the Authorized Officer no encumbrances exists on the property.
- (10) The Purchaser shall bear all the applicable charges, levies, taxes, duties if any payable on demand on such properties which is exclusive of the sale price.
- (11) The purchaser shall be solely responsible for getting all the requisite licenses, permissions, approvals/clearances, compliances, registrations etc. for the property to be transferred in his/its name, at his/its own cost and expense.
- (12) The purchaser shall make his own arrangement for getting required consents, permissions, approvals, power connection, water and other facilities and payment of arrears of rates & taxes of the said property and shall meet all the costs of whatever nature to be incurred in that behalf. Lender shall not be liable to . pay any arrears of charges and costs/expenses by whatever name known or called, if any, in respect of the same. The purchaser shall make own inquiries about arrears of dues for supply of power, water, duties, cess, levies, imposts, taxes, penalties etc. and other facilities, if any, and it shall be borne and paid by the purchaser alone.
- (13) The Authorized Officer is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer (s) or adjourn/postpone/cancel the Bid without assigning the reason thereof.
- (14) The sale is subject to conditions prescribed in the SARFAESI Act/Rules, 2002.
- (15) The E-Auction Sale will be online through e-auction portal. The interested bidders are advised to go through the detailed terms and conditions of auction available on the website of https://www.bankeauctions.com & www.mahindrafinance.com before submitting their bids and taking part in e-auction.



- (16) It shall be the responsibility of the bidders to inspect and satisfy themselves about the Property and specification before submitting the bid.
- (17) The interested bidders shall submit their EMD details and documents through Web Portal: https://www.bankeauctions.com (the user ID & Password can be obtained free of cost by registering name with https://www.bankeauctions.com) through Login ID & Password.
- (18) Interested bidders may avail support / online training on E-Auction from M/s. C1 India Pvt Ltd Contact No: 7291981124 / 7291981125 / 7291981126. Contact Person Mr. Balaji Mannur, Mob No: 07977701080, e-mail-Id: Mannur.govindarajan@c1india.com and for any query in relation to Property, they may contact Authorised Officer Mr. Nishant Tyagi Mob No. +91 8077138227, Email id: NISHANT.TYAGI@mahindrafinance.com. Mr. Kausik Ray Mob No. +91 9831281144, Email id: KAUSIK.RAY@mahindrafinance.com. Ms. Lucky Mukherjee Mob No. +91 9330647186, Email id: LUCKY.MUKHERJEE@mahindrafinance.com & Mr. Varad Bharnuke, Mob No. +91 8097185044, Email id: yarad.bharnuke@mahindrafinance.com.

For detailed terms and conditions of sale, please visit: https://www.mahindrafinance.com/sme-loans/auction-sarfaesi.

Yours Faithfully,

Authorised Signatory

Mahindra and Mahindra Financial Services Limited

