



**THE HINDU GROUP**

# The Hindu

## INDIA

APPENDIX IV [See Rule 6(1)]

# POSSESSION NOTICE

(For immovable property)

### ZONAL OFFICE : BARASAT

### 54, K. N. C. Road, Barasat, West Bengal, Pin - 700124

Whereas the undersigned being the **Authorized Officer of the Indian Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002** and in exercise of powers conferred under Section 13(1) of the said Act and in pursuance of the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002** issued a Demand Notice Dated 19.11.2025 Calling upon:-

1. **Mrs. R. M. Traders (Borrower), Proprietor : Bijay Kumar Shaw, 67, West Ghoshpukur Road, Barasat, North 24 Parganas, West Bengal, Pin - 743123.**
2. **Mr. Kumbhar, Shyam Sundar, 104, The Gaurang, 18, Margatopara, 195, Padmapukur Road, Bhatphara, North 24 Parganas, West Bengal, Pin - 743129.**
3. **Mr. Ajay Kumar Shaw (Guarantor) / Margatopara, 195, Padmapukur Road, Bhatphara, north 24 Parganas, West Bengal, Pin - 743129**

that they have defaulted in the repayment of the secured loan stated in the notice bearing No. **15,48,450/90** (Rupees Fifteen Lakhs Forty Five Thousand and Nine Hundred Tifty Only) within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the Guarantor, that the undersigned has assumed full ownership of the property described herein based on exercise of powers conferred on him / her under Section 13 (1) of the said Act with force of law and 3 of the said rules on the said day with effect from the year 2026.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Indian Bank for an amount of **Rs. 15,48,450/90** (Rupees Fifteen Lakhs Forty Five Thousand Four Hundred Tifty Only) on or after 20/06/2026 and interest thereon.

**We draw attention to the provisions of Section 13(1) of the SARFESI Act and the Securities Transferred under which deals with the rights of redemption over the secured assets.**

### DESCRIPTION OF THE IMMOVABLE PROPERTY

All that piece and parcel of a godown measured 185 Sq. Ft. SBU area more or less and situated at Ground floor of the building Sujan Khatun Khatun, measuring 185 Sq. Ft. SBU area, situated in the name of **Shri. R. M. Traders, 67, West Ghoshpukur Road, 164/5, 164/5, R. K. Khaitan Nos. 554 & 2540, L. C. Nayan Nos. 1574 & 1285** corresponding to **18. R. Khatun Nos. 7057 & 7058**, within the local limits of **Barasat, North 24 Parganas, West Bengal, Pin - 743123** and **195, Padmapukur Road, Ghosh Para Road, 4 & 6/1, Babu Para Road, P. S. - Jagaddal, District - North 24 Parganas. Registered in Book - I, CD Volume No. 15, Page Item 3962 to 3980** of the **Indian Bank, 54, K. N. C. Road, Barasat, West Bengal, Pin - 700124** and **104, The Gaurang, 18, Margatopara, 195, Padmapukur Road, Bhatphara, North 24 Parganas, West Bengal, Pin - 743129** in the name of **Mr. Kumbhar, Shyam Sundar, 104, The Gaurang, 18, Margatopara, 195, Padmapukur Road, Bhatphara, North 24 Parganas, West Bengal, Pin - 743129** and **Mr. Ajay Kumar Shaw, Boundaries of the Building : North - 67, West Ghoshpukur & Naba Kumar Khaitan, South - 67, West Ghoshpukur & Para Lane & 5 of the Ghoshpukur Khaitan, East - 67, West Ghoshpukur & Para Lane & 5 of the Ghoshpukur Khaitan, West - 67, West Ghoshpukur & Para Lane & 5 of the Ghoshpukur Khaitan, North - 104, The Gaurang & 18, Margatopara & 195, Padmapukur Road, Bhatphara, North 24 Parganas, West Bengal, Pin - 743129, South - 104, The Gaurang & 18, Margatopara & 195, Padmapukur Road, Bhatphara, North 24 Parganas, West Bengal, Pin - 743129, East - 104, The Gaurang & 18, Margatopara & 195, Padmapukur Road, Bhatphara, North 24 Parganas, West Bengal, Pin - 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**TRUHROME FINANCE LIMITED**  
 (Formerly Known As Shirram Housing Finance Limited)

Regd.Off: Sirivastava Tower, 1st Floor, Door No. 5, Old No.11,  
 1st Lane, Coromanda Road, Anna Nagar, Chennai-600017  
**Head Office:** Level 3, Wickremaratne Tower, East Wing C-2, G Block  
 Ramtha Koral Complex, Bandra (East), Mumbai-400051  
 Website: [www.truhromefinance.in](http://www.truhromefinance.in)

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## PHYSICAL POSSESSION NOTICE

Whereas, The undersigned being the authorised officer of Truhrome Finance Limited (Formerly Shirram Housing Finance Limited) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFESI Act) and under exercise of powers conferred under Section 13(1)(c) read with Rule 5(a) of the Securities Interest Enforcement Regulations, 2002 has demanded notice to the Borrowers details which are mentioned in the table below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said reply.

The Borrowers having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken PHYSICAL POSSESSION of the property described herein below in exercise of powers conferred on him under Sub Section 13(c) of Act of 13 of March 2002 of the security interest enforcement notices, 2002 on or 12th Day of March of the year 2020.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Truhrome Finance Limited (Formerly Shirram Housing Finance Limited) for an amount as mentioned herein below (interest thereon).

The Borrowers' attention is invited to provisions of sub-section (3) of section 13 of the Act, in respect of time allowed to recover the secured assets.)

**Borrowers Name and Address**

|                                                                                                     |
|-----------------------------------------------------------------------------------------------------|
| M. Kiru Kulai S/o M. Heralal Sahu                                                                   |
| Mrs. Laxmi Sahu W/o Mr.Kul Kulai Sahu                                                               |
| Address - 155, Bajrang Park, Chakka, Indravathi Nagar, Ward No. 6, Supelia, Bhalil, Durg, Co-490023 |

**Amount due as per Demand Notice**

| Sr.No                       | Name of the borrower                                                         | Principal Amount                | Interest | Total |
|-----------------------------|------------------------------------------------------------------------------|---------------------------------|----------|-------|
| Rt. 116,63,53,32            | As on 09/10/2025 along with further interest incidental expenses, costs etc. | Loan Account No. SLPRHAPO000395 |          |       |
| Date of Demand Notice       | - 10.10.2025                                                                 |                                 |          |       |
| Date of Physical possession | - 12.10.2025                                                                 |                                 |          |       |
|                             | Date of NPA                                                                  | - 05.10.2025                    |          |       |

**Description of Mortgaged Property**

**ALL THAT THE PEECE AND PARTS OF IMMOVABLE PROPERTY Diverted Land bearing Khazana No. 1046, House No. 1046, Chakkaboli, Ward No. 24, No.10, R.I.C. Durg-1, Nagpur Pakula Nikunj Bahali, Tehsil and District Durg, Chattisgarh, Andhra Pradesh area 2400 Sq. Ft.**

**Bound by :- North:- Land of Ramkali Deshpande, South:- 10 feet wide Gati East:- Land of Lokhi, West:- Land of Lokhi**

Place: Durg      Date: 12-10-2025

Sd/- Authorised Officer -Truhrome Finance Limited  
 (Formerly known as Shirram Housing Finance Limited)

**E-AUCTION SALE NOTICE UNDER IBC, 2016**  
**M/s Vysal Financial Products Limited (in Liquidation)**  
Registered office: D-05, Vysal Road, Ekamkulam,  
Naraina, Delhi - 110029  
**CIN - U24210DL1979PL0003112**

**SALE OF ASSETS OF THE CORPORATE DEBTOR BY WAY OF E-AUCTION**  
Notice is hereby given to the public that the undersigned, appointed as the Liquidator for M/s Vysal Financial Products Limited (in Liquidation) by the Hon'ble National Company Law Tribunal, Kochi Bench third (I) (BC/C/LI/Q/JS/KO/2024, Order Dated 03-12-2024, will conduct the third E-auction for the sale of the assets of the Corporate Debtor. The sale will be conducted on an "as is where is, as is what is" basis on the platform <https://ibbi.banknet.com>.

**Auction Process:**  
The process will proceed to the auction of assets in parcels listed below.

| Asset                                        | Reserve<br>Deposit (in Rs.) | Earnest Money<br>Deposit (in Rs.) | Incremental Bid<br>Amount (in Rs.) |
|----------------------------------------------|-----------------------------|-----------------------------------|------------------------------------|
| Asset 1:<br>Land and Building at Edappally   | 14,81,90,655/-              | 1,48,10,965/-                     | 10,00,000/-                        |
| Asset 2:<br>Land and Building at Edappally   | 7,27,70,000/-               | 72,77,000/-                       | 10,00,000/-                        |
| Asset 3:<br>Plant and Machinery at Edappally | 47,45,346/-                 | 4,74,535/-                        | 10,00,000/-                        |

**Inspection Date:** From 15th April 2026, 5 PM  
**Date and Time of E-auction:** 17th April 2026 (from 11 am to 1 pm)  
**Last Date for Submission of Tender Documents and EMD Amount:** On or before 16th April 2026, 11 AM

For detailed terms and conditions of E-auction sale, refer Tender Announcements available at <https://ibbi.banknet.com/auaction-ibbihome> or you may write to liquidator or in email id [kjgoseca@gmail.com](mailto:kjgoseca@gmail.com)

**Liquidator:** CA Kizhakkekara Kuriakeose Jose  
**Reg No -** IBBI/PA-001/PF-00445/2017-18/1078  
**E-mail:** [vysallipr@gmail.com](mailto:vysallipr@gmail.com), [kjgoseca@gmail.com](mailto:kjgoseca@gmail.com)  
**Telephone No:** 91 9447913511  
**For more details:** <https://ibbi.banknet.com>

**Dated:** 17-03-2026 **CA Kizhakkekara Kuriakeose Jose (Liquidator)** Sd



**कनक प्रकाशन**  
KANKA PRAKASHAN



**कनक प्रकाशन**  
KANKA PRAKASHAN

**Appendix - V (See Rule 81)**  
**(Section 134)**  
**POSSESSION**  
**(For Immovable Property)**

## HATIBAGAN MARKET BRANCH

**1. Ashby Ganga Road, 1st Floor. P.S. - Burtisla, West Bengal, Kolkata - 700 006**

**Whereas:**

The undersigned being the Authorised Officer of the Canara Bank under the sanction of the Board of Directors and Enforcement of Securities Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as 'the Act') and exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest Enforcement Rules 2002, issued a Demand Notice dated 31.12.2023 calling upon the Borrower **Mrs. Tripuati Bhatia and Confectioners, Prop. - Lina Saha and Sri Shankar Saha (Sister and Brother)** to repay the outstanding dues of Rs. **₹ 5,49,12,720/-** (Five Lakhs Fifty Nine Thousand Four Hundred Fifty Nine and Twelve paise only) on or before the date of expiry of the said Demand Notice.

The Borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under Section 13 (12) of the said Act, read with Rule 8.9 of the said Rule on this 16th day of March of the year **2026**.

The Borrower in particular and the public in general have hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Canara Bank, **Hatibagan Market Branch** for an amount of **Rs. 25,53,496.12** (Rupees Twenty Five Lakhs Fifty Three Thousand Four Hundred Fifty Nine and Twelve paise only) and interest thereon.

The Borrower's attention is invited to the provisions of Section (13B) of the Act in respect of time available, to redeem the secured assets.

**Description of the Immovable Property** - All that a self-contained Residential Flat / Apartment / Unit No. 4 having super built up areas of 753.60 (Seven Hundred Eighty Three Point Six Sq.ft) Sq. ft more or less on the Fourth Floor containing two bed room, drawing cum sitting, kitchen, two toilets, balcony, etc. along with all common area and appurtenances, together with the land and building in land underneath and being part of a multi-storied building or (or) situated within the Agreement's boundary on land measuring an area of 14 (Fourteen) Cottahs (32 three Chittaks and 16 (Sixteen) Soid), a little more or less (said) lying at and being part of C.S. and R.S. Ghat No. 598, C.S. Khatun No. 185, Suburb, P.S. Burtisla, District - Burtisla, West Bengal, Kolkata - 700 006.

**Answerer:** Mouza - Bananampali, Municipal Holding No. 127, Jettsons Road (W.E.), station Wary No. 1 of Banarasi Municipal Police Station - Banarasi, District - Burtisla, West Bengal.

**4-E, star and lobby On the South** - By open space of the complex, On the East by staircase, open space and thereafter Flat No. 4-F, On the West - By ads space and thereafter municipal pump house.

**On the North** - By Pucca Drain and thereafter Municipal Road, On the South - By Pucca Drain and thereafter Municipal Road, On the East - By Assembly of God Church, On the West - By Municipal Pump House.

**Date: 16.03.2026**  
**Place : Kolkata**

**Authorised Officer**  
**Canara Bank**

**कनक प्रकाशन** **Punjab & Sind Bank**


**Punjab & Sind Bank**  
 (A Govt. of India Undertaking)  
*Where service is a way of life*

**ARB Branch**  
 59B, Chowringhee Road, Kolkata - 700020  
 Mobile : 99533 12185, E-mail : [c0719@psb.bank.in](mailto:c0719@psb.bank.in)  
**E-AUCTION SALE NOTICE**

(In terms of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act -2002)

Whereas the Authorized Officer of Punjab & Sind Bank under the SARFAESI Act 2002 in exercise of powers conferred u/s 13(12) read with the relevant rules of the Security Interest (Enforcement) Rules 2002 issued under the said Act, has issued a demand notice u/s 13(2) on the dates stated against the account, calling upon the borrowers to repay the amount mentioned in the notice within 60 days from the date of notice. As the Borrowers' Guarantors have failed to repay the amount mentioned in the said demand notice, the Authorized Officer of Punjab & Sind Bank under the SARFAESI Act 2002 in exercise of powers conferred on him/her under the said Act, has issued a possession notice u/s 13(4) of the said Act read with relevant rules. Pursuant to the possession taken by the Authorized Officer under SARFAESI Act 2002 for recovery of the secured debts of Punjab & Sind Bank mentioned against borrowers' defaulted, hereunder and interest thereon from date mentioned therein and with cost and charges, are invited by the Authorized Officer in sealed cover containing the details of the said account under noted property on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" and "WITHOUT ANY RECOVERY BASIS" as per brief particulars given below:

**Date of E-auction : 30.04.2026, Time of E-auction : 12.00 Noon - 14.00 PM**  
**Last date of EMD : 29.04.2026, Time upto 04.00 PM**  
**Place of Sale: <https://www.baanknet.com>**

| Sl. No.                                                                                                                                         | a) Name of Branch<br>b) Name of Borrower /<br>c) Address                                                                                          | Description of the Immovable Properties<br>Mortgaged / Owner's Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | QR Code for<br>Property<br>Image and Details                                        | a) Date of 13(2) Notice<br>b) Date of 13(4) Notice<br>c) Bid Increments Amount                                                                                                                                              | a) Reserve Price<br>b) Rs. 5.78 Lakh<br>c) Bid Increments Amount |
|-------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| <b>Authorised Officer Name : Sh. Nafe Singh, Phone No. 95533 12185, Details of NEFT/RTGS for EMD : IFSC : PS180000719, A/c : 07195040070003</b> |                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                     |                                                                                                                                                                                                                             |                                                                  |
| 1.                                                                                                                                              | a) ARB, Kolkata<br>b) M/s. Krish Enterprise<br>c) Sri Sanjay Kumar Kamat<br>Guarantors:<br>1. Sri Digvij Kumar Kamat<br>2. Sri Binodh Kumar Kamat | Land together with building having measuring area of 22 Cstas and two (2) Chhaktas situated at Mouza - Malgopara Boral, J. L. No. 61 under R. S. Dag No. 270 and R. S. Khatan No. 136, corresponding to L. R. Dag No. 380 and L. R. Khatan No. 2750 under P. S. - Sonarpur, District - South 24 Parganas registered Rajpur Sonarpur Municipality within the jurisdiction of AD5R South-24 Parganas, in the name of Sanjay Kamat, Dilip Kumar Kamat & Binod Kumar Kamat vide Sale No. 10020011 and Sale No. 10020013, Property bought and bounded by - On the North - 16ft. wide Malgopara Road, On the South: Part of Land of R. S. Dag No. 270, On the East : Part of Land of R. S. Dag No. 270, On the West : 14 ft wide P.T.D. Road. |  | a) 28.04.2023<br>b) 17.11.2023<br>c) Rs. 48,13,450.93<br>(Rupees Forty Eight Lakhs Thirteen Thousand Four Hundred Fifty and Ninety Three Paise only) as per 13(2) notice plus interest and other applicable charges thereon | a) Rs. 57.80 Lakh<br>b) Rs. 5.78 Lakh<br>c) Rs. 10,000.00        |
| <b>Authorised Officer Name : Sh. Nafe Singh, Phone No. 95533 12185, Details of NEFT/RTGS for EMD : IFSC : PS180000719, A/c : 07195040070003</b> |                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                     |                                                                                                                                                                                                                             |                                                                  |
| 2                                                                                                                                               | a) ARB, Kolkata<br>b) Sujeta Sapui<br>Guarantors:<br>1. Harshad Kumar Sapui<br>2. Shri Abhisht Raha                                               | Land with a 3 story HCC framed residential Building, Located in R. S. Purnia Barishia, J. L. No. 23, R. S. No. 43, Tsoji No. 242, Dag No. 589 & 649, R. S. Khatan No. 1701, Borough No. XIII, Premise No. 249/1A, Bhuvan Mohan Roy Road, Kumtarpore, Sakinhetpur, P. S. - Harshadpur, Kolkata - 700024, District - South 24 Parganas, West Bengal, Under No. 123, Property bought and bounded by - On the North : By Land of Anand Naga Mukhopadhyay, On the South : By Land of Pratap Samalakar, On the East : Bu Hat of Arima Naga Mukhopadhyay, On the West : By 10 ft. wide KMD Road.                                                                                                                                               |  | a) 08.04.2021<br>b) 28.09.2021<br>c) Rs. 26,13,468.09<br>(Rupees Twenty Six Lakhs Thirteen Thousand Four Hundred Sixty Eight and Nine Paise only) as per 13(2) notice plus interest and other applicable charges thereon    | a) Rs. 60.44 Lakh<br>b) Rs. 6.04 Lakh<br>c) Rs. 10,000.00        |

|                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                     |                                                                                                                                                        |                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                            |
|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Authorised Officer Name : Sh. Nafe Singh, Phone No. 99533 12185, Details of NEFT/RTGS for EMD : IFSC : PSB0000719, A/c. 07195040070003</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                     |                                                                                                                                                        |                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                            |
| <b>a) ARB, Kolkata<br/>At/ By Asstt</b>                                                                                                       | Residential Flat, Being Flat No. 1C, on the 1st Floor / Second Floor measuring 66S Sq. Ft. Super Built area of a G + 3 storied RCC framed residential cum commercial building named as Panchsati Apartment, at Mouza - Natargana, J.L. No. 15, R.S. No. 101, Tazari No. 115, R.S. Dag No. 1781 (P), R.S. Khatian No. 597, Premise No. 113, Natargana West Road, Pancharbat, T.P.O. P.S. Chokla, South 24 Parganas, District South 24 Parganas, Baginbari Ward No. 22 under Panhati Municipality, Property bounded and bounded by - On the North : By Starcase, On the South : By Open to Sky, On the East : By other's flat, On the West : By open to Sky.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  | <b>b) Rs. 83.3,298/-<br/>14,62,214/-</b>                                                                                                               | <b>c) Rs. 10.99 Lakh<br/>Rs. 1.19 Lakh<br/>Rs. 10,00,000/-</b>                                                                                                                                                                                             | <b>d) Rs. 10.99 Lakh<br/>Rs. 1.19 Lakh<br/>Rs. 10,00,000/-</b>                                                                                                                                                                                             |
| <b>Gurantor:<br/>1. Sri Susanta Sengupta<br/>2. Smt. Rebeka Sultan</b>                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                     | <b>e) Rs. 5,00,774.00<br/>(Rupees Five Lakhs Seven Hundred Seventy Four Only or per 132 notice plus interest and other applicable charges thereon)</b> |                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                            |
| <b>Authorised Officer Name : Sh. Nafe Singh, Phone No. 99533 12185, Details of NEFT/RTGS for EMD : IFSC : PSB0000719, A/c. 07195040070003</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                     |                                                                                                                                                        |                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                            |
| <b>a) ARB, Kolkata<br/>At/ By Mr. Raj Milan</b>                                                                                               | All one of self-contained residential Flat being Flat No. C-1, measuring 810 Sq. Ft. (more or less) Super built up area on the Second Floor at KC-1, Premises No. 48, Bhabanagar Chatterjee Road, Kolkata - 700034, District - Balasore, Odisha, India. The said premises having a total area of 130 sq.m. situated at Kalukata Municipal Corporation, South East side consisting of two bed Rooms, One Dining Cum-drawing, One Kitchen, Two toilets and Verandah with marble floor finished of the said building and/or erected on the First Schedule property together with undivided proportionate share of land of the "A" schedule property along with right to enjoy the common areas, facilities and utilities as provided in the said Building and I / or in the said project plan. This flat hereby gifted transferred and conveyed herein is shown under the RED verge line in annexed plan or Map; the same shall from a part of this Deed of Gift. GR Dated No. 14752/19 dated 19/11/2016, ADNR, II South 24 Parganas, District South 24 Parganas, Boundary as follows:- North :- Open to Sky, South :- Open to Sky, East :- Open to Sky, West :- Stair & Lobby |  | <b>b) 16,68,222/-<br/>19,11,222/-</b>                                                                                                                  | <b>c) Rs. 31.42 Lakh<br/>Rs. 34.34 Lakh<br/>Rs. 34,33,930.68<br/>(Rupees Forty Four Lakhs Eighty Three Thousand Nine Hundred Thirty Four Rupees Fifty Six Paise Sixty Eight only or per 132 notice plus interest and other applicable charges thereon)</b> | <b>d) Rs. 31.42 Lakh<br/>Rs. 34.34 Lakh<br/>Rs. 34,33,930.68<br/>(Rupees Forty Four Lakhs Eighty Three Thousand Nine Hundred Thirty Four Rupees Fifty Six Paise Sixty Eight only or per 132 notice plus interest and other applicable charges thereon)</b> |
| <b>Gurantor:<br/>Smt. Ujala Acharye</b>                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                     |                                                                                                                                                        |                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                            |

|                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Authorized Officer Name :- Sh. Nafe Singh, Phone No. 99533 12185, Details of NEFT/RTGS for EMD :- IFSC :- PSIB0000719, A/c. 07195040070003</b>                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>a) ARB, Kolkata</b><br><b>M/s. Ranton Electronics Pvt. Ltd.</b><br><b>Guxanton:</b>                                                                                                                          | <p>At all undivided 20share in that all piece of parcels of land containing an area of 01 Cottahs 11 Chittaks and 43 Sq. Ft. be the same a little more or less together with structure standing thereon and about 870 Sq. Ft. Built up area on the First Floor, 678 Sq. Ft. Built up area on the Second floor aggregating to 1548 Sq. Ft. Built up area and 165.44 Sq. Ft. open terrace on second floor (having cement flooring) lying and situated at and being premises No. 105/2, Dover Lane, P. S. - Guxanton, Ward No. 96, Under Kolkata Municipal Corporation, Kolkata - 700029. In the name of Shri Praveen Kumar Agarwal, S/o. Raj Kumar Agarwal. Boundary is as under :- Premise No. 192 B, Dover Lane, South - Premise No. 192 Dover Lane, East - 20 Ft. Wide Road, West - Three Storing Building.</p> |
| <b>1. Shri Allok Kumar Agarwal</b><br><b>2. Shri Ajay Vikram Agarwal</b><br><b>3. Shri Praveen Kumar Agarwal</b><br><b>4. Mrs. Anuja Agarwal</b><br><b>5. Ms. Sneha Agarwal</b><br><b>6. Ms. Prapti Agarwal</b> |  <p> <b>a) 16.01.2020</b><br/> <b>b) 19.06.2020</b><br/> <b>c) Rs. 7,22,48,541.00</b><br/> <b>(Seven-Sixty-Two Lakhs Twenty Two Lakhs Forty Eight Thousand Five Hundred Forty One Only)</b><br/> <b>d) Rs. 1,52,05,000.00</b><br/> <b>e) Rs. 1,52,05,000.00</b> </p>                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

**TERMS & CONDITIONS -1:** The e-Auction is being held on "AS IS WHERE IS" AND "AS IS WHAT IS BASIS".  
To the best of knowledge and information of the Authorized Officer, there is no encumbrance on any property accepted as mentioned above. However, the intending bidders should make their own independent investigation regarding the title of the property prior to submitting their bid. The e-Auction advertisement does not constitute an offer or warranty by the Government of India and shall 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 Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights.  
It is the responsibility of the bidders to inspect and satisfy themselves about the details of the property before submitting the bid.  
Only Bidders holding user id/password and confirmed payment of EMD through NET /RTGS bids are eligible for participating in the e-auction process.  
The interested Bidders, who have submitted their EMD not below the 10% of reserve price through online mode before **29-04-2026** for the Auction held upto 04:00 pm shall be eligible for participating in the e-auction. The e-auction will start at 04:00 pm on 29-04-2026. The bidding will continue till 04:00 pm by way of inter-se bidding amongst the bidders. The bidder who places the highest bid amount during the bidding period shall be declared as successful bidder. In case of two or more bidders placing the same highest bid amount, the bidder whose bid was placed first shall prevail. The successful bidder shall improve their offer in multiple of the amount mentioned under the column "Bid increase amount" against each property. In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will be automatically get extended for 5 minutes (Subject to maximum of three times extension of 5 minutes each). The bidder who submits the highest bid amount/Net bid for the reserve price of the auction lot, shall be declared as successful bidder. The successful bidder's bid shall be subject to approval by the Authorized Officer/Secured Creditor.  
Respective qualified bidders must login online during e-Auction from <https://www.banknet.com> prior to the date of e-Auction. Neither the Authorized Officer/Bank nor the Government of India shall be liable for any internet bandwidth problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.  
The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fee etc. and also all the Statutory/non-statutory dues, taxes less assessment charge, fees etc. owing to any authority or person.  
The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/cancel the e-Auction without assigning any reason therefor.  
The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Website: <https://www.banknet.com> before submitting their bids and taking part in the e-Auction.  
25% of sale price is to be paid immediately i.e. on the same day or not later than next working day including earnest money already deposited from the acceptance of bid taken up by the Authorized Officer in case of default property shall be sold as per the terms and conditions of the Terms & Conditions of e-Auction.  
In case of non-payment of the balance sale price to be paid on or before **15 Days** of the confirmation of sale of the movable/immoveable property, in default of payment within the stipulated mentioned time, the deposited shall be forfeited and property shall be resold and defaulting purchaser shall forfeit all claim to the property or any part of the sum for which it may be subsequently sold.

**NOTICE**

This Notice is hereby to declare that for all public at large that the Declarant/Owner herein being Mr. Mukul Rajendra Kumar, Son of Late Shri. K. R. Prasad Kumar, Dadgar, Chandra Ghoshdhan, Rajesh Singh and Vikram Singh were the absolute owner of the immovable property situated at Plot No. 95, Plot No. 5386 & 5384, Khata No. (R)-354, Plot 3541, 3542, 3543, 3544, 3545, 3546, 3547, 3548, 3549, 3550, 3551, 3552, 3553, 3554, 3555, 3556, 3557, 3558, 3559, 3560, 3561, 3562, 3563, 3564, 3565, 3566, 3567, 3568, 3569, 3570, 3571, 3572, 3573, 3574, 3575, 3576, 3577, 3578, 3579, 3580, 3581, 3582, 3583, 3584, 3585, 3586, 3587, 3588, 3589, 3590, 3591, 3592, 3593, 3594, 3595, 3596, 3597, 3598, 3599, 3600, 3601, 3602, 3603, 3604, 3605, 3606, 3607, 3608, 3609, 3610, 3611, 3612, 3613, 3614, 3615, 3616, 3617, 3618, 3619, 3620, 3621, 3622, 3623, 3624, 3625, 3626, 3627, 3628, 3629, 3630, 3631, 3632, 3633, 3634, 3635, 3636, 3637, 3638, 3639, 3640, 3641, 3642, 3643, 3644, 3645, 3646, 3647, 3648, 3649, 3650, 3651, 3652, 3653, 3654, 3655, 3656, 3657, 3658, 3659, 3660, 3661, 3662, 3663, 3664, 3665, 3666, 3667, 3668, 3669, 3670, 3671, 3672, 3673, 3674, 3675, 3676, 3677, 3678, 3679, 3680, 3681, 3682, 3683, 3684, 3685, 3686, 3687, 3688, 3689, 3690, 3691, 3692, 3693, 3694, 3695, 3696, 3697, 3698, 3699, 3700, 3701, 3702, 3703, 3704, 3705, 3706, 3707, 3708, 3709, 3710, 3711, 3712, 3713, 3714, 3715, 3716, 3717, 3718, 3719, 3720, 3721, 3722, 3723, 3724, 3725, 3726, 3727, 3728, 3729, 3730, 3731, 3732, 3733, 3734, 3735, 3736, 3737, 3738, 3739, 3740, 3741, 3742, 3743, 3744, 3745, 3746, 3747, 3748, 3749, 3750, 3751, 3752, 3753, 3754, 3755, 3756, 3757, 3758, 3759, 3760, 3761, 3762, 3763, 3764, 3765, 3766, 3767, 3768, 3769, 3770, 3771, 3772, 3773, 3774, 3775, 3776, 3777, 3778, 3779, 3780, 3781, 3782, 3783, 3784, 3785, 3786, 3787, 3788, 3789, 3790, 3791, 3792, 3793, 3794, 3795, 3796, 3797, 3798, 3799, 3800, 3801, 3802, 3803, 3804, 3805, 3806, 3807, 3808, 3809, 3810, 3811, 3812, 3813, 3814, 3815, 3816, 3817, 3818, 3819, 3820, 3821, 3822, 3823, 3824, 3825, 3826, 3827, 3828, 3829, 3830, 3831, 3832, 3833, 3834, 3835, 3836, 3837, 3838, 3839, 3840, 3841, 3842, 3843, 3844, 3845, 3846, 3847, 3848, 3849, 3850, 3851, 3852, 3853, 3854, 3855, 3856, 3857, 3858, 3859, 3860, 3861, 3862, 3863, 3864, 3865, 3866, 3867, 3868, 3869, 3870, 3871, 3872, 3873, 3874, 3875, 3876, 3877, 3878, 3879, 3880, 3881, 3882, 3883, 3884, 3885, 3886, 3887, 3888, 3889, 3890, 3891, 3892, 3893, 3894, 3895, 3896, 3897, 3898, 3899, 3900, 3901, 3902, 3903, 3904, 3905, 3906, 3907, 3908, 3909, 3910, 3911, 3912, 3913, 3914, 3915, 3916, 3917, 3918, 3919, 3920, 3921, 3922, 3923, 3924, 3925, 3926, 3927, 3928, 3929, 3930, 3931, 3932, 3933, 3934, 3935, 3936, 3937, 3938, 3939, 3940, 3941, 3942, 3943, 3944, 3945, 3946, 3947, 3948, 3949, 3950, 3951, 3952, 3953, 3954, 3955, 3956, 3957, 3958, 3959, 3960, 3961, 3962, 3963, 3964, 3965, 3966, 3967, 3968, 3969, 3970, 3971, 3972, 3973, 3974, 3975, 3976, 3977, 3978, 3979, 3980, 3981, 3982, 3983, 3984, 3985, 3986, 3987, 3988, 3989, 3990, 3991, 3992, 3993, 3994, 3995, 3996, 3997, 3998, 3999, 4000, 4001, 4002, 4003, 4004, 4005, 4006, 4007, 4008, 4009, 4010, 4011, 4012, 4013, 4014, 4015, 4016, 4017, 4018, 4019, 4020, 4021, 4022, 4023, 4024, 4025, 4026, 4027, 4028, 4029, 4030, 4031, 4032, 4033, 4034, 4035, 4036, 4037, 4038, 4039, 4040, 4041, 4042, 4043, 4044, 4045, 4046, 4047, 4048, 4049, 4050, 4051, 4052, 4053, 4054, 4055, 4056, 4057, 4058, 4059, 4060, 4061, 4062, 4063, 4064, 4065, 4066, 4067, 4068, 4069, 4070, 4071, 4072, 4073, 4074, 4075, 4076, 4077, 4078, 4079, 4080, 4081, 4082, 4083, 4084, 4085, 4086, 4087, 4088, 4089, 4090, 4091, 4092, 4093, 4094, 4095, 4096, 4097, 4098, 4099, 4100, 4101, 4102, 4103, 4104, 4105, 4106, 4107, 4108, 4109, 4110, 4111, 4112, 4113, 4114, 4115, 4116, 4117, 4118, 4119, 4120, 4121, 4122, 4123, 4124, 4125, 4126, 4127, 4128, 4129, 4130, 4131, 4132, 4133, 4134, 4135, 4136, 4137, 4138, 4139, 4140, 4141, 4142, 4143, 4144, 4145, 4146, 4147, 4148, 4149, 4150, 4151, 4152, 4153, 4154, 4155, 4156, 4157, 4158, 4159, 4160, 4161, 4162, 4163, 4164, 4165, 4166, 4167, 4168, 4169, 4170, 4171, 4172, 4173, 4174, 4175, 4176, 4177, 4178, 4179, 4180, 4181, 4182, 4183, 4184, 4185, 4186, 4187, 4188, 4189, 4190, 4191, 4192, 4193, 4194, 4195, 4196, 4197, 41

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ  
(ਪੰਜਾਬ ਸਟੇਟ ਬੈਂਕ ਆਫ ਇੰਡੀਆ)  
Punjab & Sind Bank  
an Equal Opportunity Bank

**SRIRAMPUR BRANCH**  
54, K. M. Sha Street, Srirampur, Pin - 712201, E-mail : s83763@psb.co.in

1. Shri Goutam Das (Borrower). S/o. Shri Hemanta Kumar Das, 73/1C/A, Ramkrishna Road, Chitra Sadyabati, Serampore, Hooghly - 712204  
2. Shri Hemanta Kumar Das (Co-Borrower). S/o. Shri Sarat Chandra Das,

3. Mrs. Mina Das (Guarantor), W/o. Shri Hemanta Kumar Das, 73/1/C/A, Ramkrishna Road, Chitra Baidyabati, Serampore, Hooghly - 712204

Reg: Notice under section 13(2) of Securitization and Reconstruction of Financial Assets and enforcement of security interest act, 2002 [Sarfaesi Act, 2002].

1. That you addressee(s) No.1 and 2, requested the Bank for financial assistance and upon the request the Bank sanctioned and allowed the following credit facility(s) to you as detailed below:

| Date of Sanction | Name of Borrower(s)                       | Account Number | Loan Scheme | Sanction Amount (Rs.) | Rate of Interest |
|------------------|-------------------------------------------|----------------|-------------|-----------------------|------------------|
| 29.09.2021       | Shri Goutam Das<br>Shri Hemanta Kumar Das | 14701200000515 | Mortgage TL | 10,00,000.00          | 9.55%<br>P. A.   |

The above loan facilities was duly secured by way of equitable mortgage of immovable property i.e. Residential Land measuring an area more or less 01 Cottah 08 Chittak 12 Sq. Ft. together with Double storied house / residential

building measuring an area at Ground Floor 733 Sq. Ft. and in First Floor 733 Sq. Ft. Total covered area 1466 Sq. Ft. lying and situated at Mouza - Chitra, J. L. No. 10, Touzi No. 167, R. S. No. 953, R. S. Dag - 7435, L. R. Dag No. 4990, R. S. Khalion No. 2284, L. R. Khalion No. 2815 under Baidyabati Municipality, Ward No.

19, P. O. - Chattri, P. S. - Serampore, Pin - 712204, District - Hooghly, West Bengal. Having CERSAJAsset ID :200057788615

3. That you addressess No. 2 created equitable mortgage in respect of immovable

I.e. Residential Land measuring an area more or less 01 Cottah 08 Chittak 12 Sq. Ft. together with Double storied house / residential building measuring an area at Ground Floor 733 Sq. Ft. and in First Floor 733 Sq. Ft. Total covered area 1466 Sq. Ft. Ning and situated at Mouza- Chaitra Mouza - Chaitra J. I. No. 10, Toudi

No.167, R. S. No. 953, R. S. Dag - 7435, L. R. Dag No. 4990, R. S. Khalian No. 2284, L. R. Khalian No. 2815 under Baidyabali Municipality, Ward No. 19, P. O. - Chitra, P. S. - Serampore, Pin - 712204, District - Hooghly, West Bengal to secure the dues of the Bank in consideration of the above said loan facilities.

The details of the property mortgaged are as under:-  
(A) Name of the Mortgagor : Shri Hemanta Kumar Das  
(B) Mortgagee : Punjab & Sind Bank.

(E) Details of the property Mortgaged: Equitable mortgage in respect of immovable property i.e., Residential Land, measuring an area of approx. 01. Catta. 00

Chhatra 12 Sq. Ft. together with Double storied house / residential building measuring an area at Ground Floor 733 Sq. Ft. and in First Floor 733 Sq. Ft. Total covered area 1466 Sq. Ft. lying and situated at Mouza- Chhatra, Mouza- Chhatra, J. L. No. 40, Twp. No. 467, P. S. No. 669, P. S. Dist. 74395, J. P. Dist. No. 4000, P. No. 4000.

L. No. 10, 1042/1967, R. S. No. 953, R. S. Dag - 7453, L. R. Dag No. 4950, R. S. Khailan No. 2284, L. R. Khailan No. 2815 under Baidyabati Municipality, Ward No. 19, P. O. - Chitra, P. S. - Serampore, Pin - 712204, District - Hooghly, West Bengal to secure the dues of the Bank, in consideration of the above said loan facilities.

(F) Details of the Title Deed(s) : Deed of Conveyance Being No-03286 DL20.05.1992 registered in the name of Mr. Hemanta Kumar Das S/o Sh. Sarat Chandra Das at ADSR, Serampore and Dist.-Hooghly.

(G) Property bounded as: North: 07ft wide common passage, South: Property of

(H) Present Sum Due : Rs. 8,83,878.40 (Rupees Eight Lakh Eighty Three Thousand Eight Hundred Seventy Eight and Paise Forty only).

4. That you agreed to pay the additional interest at the rate of 2 % per annum over and above the normal agreed rate of interest with quarterly rests, in case of default in terms and conditions of the sanction and loaning documents.

6. That my Bank maintains the regular books of account and now a sum of: **Rs. 8,83,878.40** (Rupees Eight Lakh Eighty Three Thousand Eight Hundred Seventy

Eight and Paise Forty only) Inclusive of interest up to 31-01-2025 is legally due and recoverable from you above named addressees and you all are jointly and severally liable to pay the above said dues to the Bank with interest cost and other usual Bank charges till the date of payment in full.

7. That the rate of interest varies from time to time as per internal guidelines of the Bank and the present rate of interest in account is 9.55 % as on date with monthly rests w.e.f. 01.04.2002 as per the Reserve Bank of India directives.

9. 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 this notice without obtaining written consent of the Bank.

11. Your kind attention is invited to the provisions of sub-section (8) of Section 13 of

the SARFAESI Act where under you can tender the entire amount of outstanding dues together with all costs, charges and expenses incurred by the Bank only till the date of publication of the notice for sale of the secured asset(s) by public auction, by inviting quotations, tender from public or private treaty. Please also

note that if the entire amount of outstanding dues together with the costs, charges and expenses incurred by the Bank is not tendered before publication of notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured assets.

12. Please also note that this notice is sent to you without prejudice to the other rights and remedies available to the bank including initiation of the appropriate legal proceedings before appropriate Courts and/or Tribunals for recovery of the above said outstanding amounts. This notice is also without prejudice to the

Bank's right for undertaking the prosecution of any complaint filed by bank under Section 138 of Negotiable Instrument Act, 1881 as amended and/or Payment of Settlement Act 2007 as amended.

No 1, to 3, jointly and severally and to make the payment and discharge in full liabilities amounting to **Rs. 8,83,878.40** (Rupees Eight Lakh Eighty Three Thousand Eight Hundred Seventy Eight and Paise Forty only) as per details mentioned in Para 7 above + future interest + charges w.e.f. 01-02-2026 with

monthly rests, to the Bank within 60 days from the receipt of this notice, failing which the Bank shall be constrained to take measures under the provisions of chapter III of SARFAESI Act, 2002, for recovery of above secured dues and in that case you will be jointly and severally liable to pay for all cost and other expenses.

**"ALL THE NOTICE ISSUED TO YOU EARLIER UNDER THIS ACT STAND  
WITHDRAWN"**

Please note that the copy of this notice has been retained in our office.

Yours sincerely,

|                   |                    |
|-------------------|--------------------|
| Date : 17.02.2026 | Authorised Officer |
|-------------------|--------------------|

Place : Srinampur Punjab & Sind Bank

