L&T Finance Limited
(formerly known as L&T Finance Holdings Limited)
Registered Office: L&T Finance Limited, Brindavan Building
Plot No. 177, Kalina, CST Road, Near Mercedes Showroom
Santacruz (East), Mumbai 400 098
CIN No.: L67120MH2008PLC181833
Branch office: Kolkata

L&T Finance

POSSESSION NOTICE
[Rule-8(1)]

Whereas the undersigned being the authorized officer of L&T Finance Limited (Erstwhile, L&T Housing Finance Ltd has been Merged with L&T Finance Ltd under the Scheme of Amalgamation by way of merger by absorption approved by the NCLT Mumbai as well as NCLT Kolkata, L&T Housing Finance Limited has merged with L&T Finance Limited ('LTF') w.e.f. 12th April, 2021) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of powers conferred by Section 13(12) of the said Act read with [rule 3] of the Security Interest (Enforcement) Rules, 2002 issued a demand notices calling upon the Borrower/ Co-borrowers and Guarantors to repay the amount mentioned in the demand notice appended below within 60 days from the date of receipt of the said notice together with further interest and other charges from the date of demand notice till payment/realization. The Borrower/ Co-Borrowers/ Guarantors having failed to repay the amount, notice is hereby given to the Borrower/ Co-Borrowers/ Guarantors and public in general that the undersigned has taken possession of the property described herein under in exercise of powers conferred on him/her under Section 13 of the said Act read with rule 8 of the said Rules on this notice.

Loan Account Number	Borrower/s/ Co-borrower/s & Guarantors Name	Description of the Mortgaged Properties	Demand Notice		Date and Type of Possession Taken
			Date	Outstanding Amount (₹)	
KOLHL17000310, KOLHL20000153	1. Bhola Ghosh - Borrower 2. Dipanitya Ghosh - Co-Borrower 3. Rittika Cable Net Work (Through Its Proprietor Bhola Ghosh) - Co-Borrower 4. Legal Hiers (of Deceased Co-Borrower Bishnupriya Ghosh) - Co-Borrower	SCHEDULE - I All That Piece And Parcel Of Land Measuring 2 Cottahs 34 Sq.Ft., Be The Same Little More Or Less (Identified As Plot No. D) Forming Part Of R.S. Dag No. 1246 Under R.S. Khatian No. 327/2 In Mouza Chanak J.L. No.4 Under Police Station Titagarh In The District Of North 24-Parganas Presently Known And Numbered As Municipal Holding No-N-5/2 Harivasa Road (Forming Part Of Previous Municipal Holding No. 5(4) Harisava Road, Barrackpore P.S Under Municipal Ward No. 7 Kolkata Kolkata West Bengal 24 Parganas North India 700122, Within The Limits Of The Barrackpore Municipality Together With A Single Storied Building Having Total Covered Area Of About 1000 Sq.Ft., And The Said Premises Are Butted And Bounded As Follows: East - Lot 'C' And Private Common Passage West - Property Of Matilal Ghosh North - Harivasa Road South - Property Of Paresh Ghosh	20-05-2025	Rs. 34,76,219.27/- (Rupees Thirty Four Lakh Seventy Six Thousand Two Hundred Nineteen and Paise Twenty Seven Only) As On Date 20/05/2025	Physical possession 24-03-2026

The Borrower/ Co-borrowers/ Guarantors in particular and public in general is hereby cautioned not to deal with the property and any dealing in the property would be subject to the charge of L&T Finance Limited for an amount mentioned in the demand notice together with further interest and other charges from the date of demand notice till payment/realization.

Date: 26.03.2026
Place: Kolkata

Sd/-
Authorized Officer
For L&T FINANCE LIMITED

बैंक ऑफ इंडिया BOI
Bank of India
Relationship beyond banking

Bardhaman Zonal Office
446/N, Armstrong Avenue, Bidhan Nagar, Sector-2A, Durgapur, District - Burdwan, PIN- 713212, Phone No.7479007356

E-AUCTION SALE NOTICE
(For movable/immovable property)

APPENDIX- II-A [See proviso to rule 6(2)]
Sale notice for sale of movable Assets

E-Auction Sale Notice for Sale of movable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with **proviso to Rule 6(2)** of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrowers and Guarantors that the below described movable Assets mortgaged/charged to the Secured Creditor, the constructive/physical possession of which have been taken by the Authorized Officers of Bank of India, will be sold on "As is where is", "As is what is", and "Whatever there is" on **28.04.2026**, for recovery of the below mentioned amounts due to the Bank of India, from the below mentioned borrowers/Guarantors.
The reserve prices and the earnest money deposit are mentioned below.

Sl. No.	Name & Address of Borrowers /Guarantors, with Branch Name	Description of the Properties	A. Secured debt/ Amount due (In Rs.)	1. Reserve Price 2. Earnest Money Deposit (EMD) 3. Bid increase amount
1.	**Bamcandaipur Branch** Account Name: **Mr Swapan Kumar Mallick** **Name of the Borrowers:-** **Mr Swapan Kumar Mallick**	Vehicle Type- **Motor car**, Chassis No. **MA3CZFB3SRB866782**, Engine No.- **K12NN1058283**, Reg. No. - WB 42BG6321. The vehicle loan account is held at **Bamcandaipur** branch **vide A/c No- 429860510000335**.	**A. Rs. 6,37,000.00 plus UCI plus other charges.**	**1)Rs.5,38,000.00** **2)Rs. 53,800.00** **3)Rs. 10,000.00**

TERMS & CONDITIONS:

i) Auction sale/bidding would be only through "Online Electronic Bidding" process through the website **https://BAANKNET.com**

ii) Date and time of Auction **28.04.2026 between 10.00 a.m. to 05.00 p.m.** for all properties, followed by unlimited extensions of 5 minutes each, viz the auction process would run for 180 minutes in first stance and in case a valid bid is received in last 5 minutes, the auction would get extended by another 5 minutes. The process would continue until there are no valid bids during last 5 minutes. Auction would commence at Reserve Price, as mentioned above. Interested parties can inspect the properties at site **till 27.04.2026 (till 04.00 p.m.)**

iii) **The intending bidders should register their names at portal https://BAANKNET.com and get their User ID and password. Prospective bidders may find how to register for auction, mode of auction, and other processes to be followed on the above-mentioned link. Intending bidders may contact for any query on 033-2210-7448, Amit Kumar Singh(+919006082045) or Pankaj Singh (+91 80518 02777).**

iv) The above properties/assets shall be sold on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WITHOUT ANY RECOURSE BASIS". The intending bidders should make their own enquiries regarding the encumbrances, title of property put on auction and claim/right/dues effecting the property, prior to submitting their bid. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims/right/dues.

v) Particulars specified in the schedule above have been stated to the best of the information of the Authorized Officer/Bank Authorized Officer and / or Bank will not be answerable for any error, mis-statement or omission in this public notice.

vi) The aforesaid properties shall not be sold below the Reserve Price mentioned above. Intending bidders are required to deposit the Earnest Money Deposit (EMD) stated above in the wallet provided on the **BAANKNET** portal by **M/s. PSB Alliance Pvt. Ltd.** Details of the process for depositing EMD in the wallet can be found on the above-mentioned link.

vii) The intending bidders should register themselves on the afore-mentioned portal well before the auction date and submit valid bids on or before **28.04.2026.**

viii) The highest / successful bidder shall have to deposit 25% of the sale price including EMD already paid within next day on acceptance of Bid price by the Authorized Officer in respect of the sale, failing which the EMD shall be forfeited. The highest bidder shall be declare to be the successful bidder/ purchaser of the properties mentioned herein provided always he is legally qualified to bid.

ix) The balance 75% of the bid/purchase money shall be payable on or before **15th day** of sale (during banking hours) of confirmation of the sale by the Authorized Officer or such extended period as agreed upon in writing by solely at the discretion of the Authorized Officer. In case of default in payment by the successful bidder the amount already deposited by the bidder shall be forfeited and the Authorized Officer / Bank will be at liberty to cancel the auction and conduct fresh auction.

x) On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate in the name of bidder or his/ her nominee or jointly with another person at request of the bidder and the sale shall be considered complete thereafter and that the Bank shall entertain no claims.

xi) The Authorized Officer is not bound to accept the highest bid or any or all bids and reserves the right to accept or reject any or all the bids without assigning any reason thereof and vary, modify and waive any condition of sale in his absolute discretion.

xii) The successful bidder / purchaser would bear all the charges / fees payable for conveyance deed, taxes including Service Tax/TDS (As per Section 194 IA for properties valued Rs. 50 lakh & above) if any.

xiii) This publication is also Thirty days (30) notice under rule 6(2) of The security interest (Enforcement), Rules 2002 to the above borrowers /guarantors/mortgagors to the advance.

Date: 25.03.2026
Place: Durgapur

Authorized Officer
Bank of India

केनरा बैंक Canara Bank

ANNEXURE - 2
DEMAND NOTICE
Section 13(2)

KASHIMNAGAR BRANCH
Vill & P.O. - Kashimnagar, P.S. - Suti, Dist - Murshidabad, West Bengal, Pin - 742 224

TO BORROWER / GUARANTOR / MORTGAGOR

Ref. : RO/BRMP/R&L/13(2)-RANIMA/2025-26/327 Date : 25.03.2026

To,

1. **Borrower : M/s. Ranima Hardware, Proprietor : Amirul Islam**, Vill - Hapania, P.O. - Dafahat, P.S. - Suti, Dist - Murshidabad, West Bengal, Pin - 742 224.
2. **Borrower and Mortgagor : Amirul Islam**, C/o. Ersad Ali, Vill - Hapania, P.O.- Dafahat, P.S. - Suti, Dist - Murshidabad, West Bengal, Pin - 742 224.
3. **Guarantor : Basirul Islam**, Vill - Hapania, P.O. - Dafahat, P.S. - Suti, Dist - Murshidabad, West Bengal, Pin - 742 224.
4. **Guarantor : Ersad Ali**, S/o. Soleman Shaikh, Natun Mahendrapur, Dist - Murshidabad, West Bengal, Pin - 742 201.

Respected Sir,

Sub. : Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.

The undersigned being the Authorized Officer of **Canara Bank, Kashimnagar Branch (hereinafter referred to as "the Secured Creditor")**, appointed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred as the "Act") do hereby issue this notice to you as under :

That **M/s. Ranima Hardware (Proprietor : Amirul Islam) and Amirul Islam (hereinafter referred to as "the Borrower")** has availed credit facility / facilities and liabilities are stated in the **Schedule A & C** hereunder and has entered into the security agreement/s in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amount/s in accordance with the terms and conditions of the above mentioned agreements.

That **Mr. Basirul Islam and Mr. Ersad Ali (hereinafter referred to as "the Guarantor")** has guaranteed the payment on demand of all moneys and discharge all obligations and liabilities owing or incurred to the secured creditor by the Borrower for credit facilities up to the limit **Rs. 20,00,000.00 and Rs. 15,00,000.00** respectively with interest thereon.

SCHEDULE - A & C
[Details of the Credit Facility/ies availed by the Borrower]

Nature of Loan (Loan A/c. No.)	Loan Amount (in Rs.)	Liability with Interest as on 29.05.2025	Rate of Interest
MSME-OD/OCC (1688261000014)	Rs. 20,00,000.00	Rs. 19,99,718.92 Plus Applicable rate of interest and other charges from 29/05/2025	10.25%
Housing Finance (1688619001742)	Rs. 15,00,000.00	Rs. 13,76,019.29 Plus Applicable rate of interest and other charges from 29/05/2025	10.00%
KCCS (181032329093)	Rs. 50,000.00	Rs. 50,000.00 Plus Applicable rate of interest and other charges from 29/05/2025	7.00%

The above said loan / credit facilities are duly secured by way of mortgage of the assets more specifically described in the **Schedule B** hereunder, by virtue of the relevant documents executed by you in our favour. Since you had failed to discharge your liabilities as per the terms and conditions stipulated, the Bank has classified the debt as **Non Performing Asset (NPA) as on 28.05.2025**. Hence, we hereby issue this notice to you under Section 13(2) of the subject Act calling upon you to discharge the entire liability of **Rs. 34,25,738.21** (Rupees Thirty Four Lakhs Twenty Five Thousand Seven Hundred Thirty Eight and Twenty One Paise only) as on **29.05.2025**, together with further interest and incidental expenses and costs within Sixty (60) days from the date of the notice, failing which we shall exercise all or any of the rights under Section 13(4) of the subject Act.

Further, you are hereby restrained from dealing with any of the Secured Assets mentioned in **Schedule B** in any manner whatsoever, without our prior consent. This is without prejudice to any other rights available to us under the subject Act and/or any other law in Force.

Your attention is invited to provisions of Sub-section (8) of Section 13 of the SARFAESI Act, in respect of time available, to redeem the Secured Assets.

The Demand Notice had also been issued to you by Registered Post with Ack at your last known address available in the Branch record.

SCHEDULE - B
-: DETAILS OF SECURITY ASSET :-

All that piece and parcel of the property of Land & Building situated at Mouza - Hapania, J.L. No. 53, P.O. - Hafania, P.S. - Suti, Dist - Murshidabad, Pin - 742224, West Bengal, **in the name of Amirul Islam.**

Khatian No	Plot No	Area
L.R 3512	L.R 674	0.0433 Acre
	L.R 675	0.0138 Acre
	Total -	0.0571 Acre

Boundaries : On the North : Own Property of Amirul Islam, On the South : Road, On the East : Property of Abdur Rajjak, On the West : Property of Tashirul Islam.

Date : 25.03.2026
Place : Kashimnagar

Authorized Officer
Canara Bank

YES BANK

Registered & Corporate Office:
YES BANK Limited : YES BANK House, Off Western Express Highway, Santacruz (E), Mumbai - 400055, India.
Tel: +91 (22) 5091 9800, +91 (22) 6507 9800 | **Website:** www.yes.bank.in
Email: shareholders@yes.bank.in | **CIN:** L65190MH2003PLC143249

NOTICE OF POSTAL BALLOT AND INFORMATION ON REMOTE E-VOTING TO THE MEMBERS

Pursuant to Section 110 read with Section 108 and other applicable provisions, if any, of the Companies Act, 2013 read with Rule 22 and Rule 20 of the Companies (Management and Administration) Rules, 2014 read with the General Circular No. 14/2020 dated April 8, 2020, No. 17/2020 dated April 13, 2020 in relation to extension of framework "Clarification on passing of ordinary and special resolutions by companies under the Companies Act, 2013 and the rules made thereunder on account of the threat posed by Covid -19"and subsequent circulars issued in this regard, the latest being General Circular No. 03/2025 dated September 22, 2025, in relation to extension of the framework provided in the aforementioned circulars **("MCA Circulars")** issued by the Ministry of Corporate Affairs, and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 **("Listing Regulations")**, Secretarial Standard on General Meetings **("SS-2")** issued by the Institute of Company Secretaries of India (ICSI), the Notice of Postal Ballot seeking consent of the Members by voting through electronic mode **("remote e-voting")** for items as set out in the Postal Ballot Notice dated **March 20, 2026,** has been sent by e-mail on **March 25, 2026,** to those Members who have registered their e-mail addresses with the Bank/KFin Technologies Limited ("RTA") (in respect of shares held in physical form) or with their Depository Participants (DP) (in respect of shares held in dematerialized form) and made available to the Bank by the respective Depositories as on the **cut-off date i.e. March 20, 2026.** The requirement for sending physical copy of the Postal Ballot Notice and Postal Ballot Form has been dispensed with under above referred MCA Circulars. The communication of the assent or dissent of the Members would take place through the remote e-voting system only.

The Bank is pleased to provide remote e-voting facility to all the Members, to enable them to cast their vote electronically through National Securities Depository Limited **("NSDL")**. The remote e-voting period commences on **Thursday, March 26, 2026 at 10:00 A.M.(IST) and ends on Friday, April 24, 2026 at 5:00 P.M. (IST).** The e-voting module shall be disabled for voting thereafter and voting through electronic means shall not be allowed. Once the vote on a resolution is cast by the Member, the Member shall not be allowed to change it subsequently.

Members who have not received email of Postal Ballot Notice may write an email to shareholders@yes.bank.in with subject as "Postal Ballot Notice" and obtain the same.

Those Members holding shares in physical form, who have not yet registered their email address, are requested to promptly notify their email address/any change therein in writing in Form ISR -1 along with requisite documents as mandated by SEBI, to the RTA. Members holding shares in electronic form are requested to get their e-mail address registered with their respective DP.

The Notice of Postal Ballot along with instructions for remote e-voting is also available on the Bank's Website at www.yes.bank.in; Website of the Stock Exchanges – National Stock Exchange of India Limited at www.nseindia.com and BSE Limited at www.bseindia.com and also on the website of the NSDL at https://evoting.nsdl.com. In case of any queries, Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Download Section of https://www.evoting.nsdl.com or call on 022 - 4886 7000 or send a request to Mr. Sanjeev Yadav (Assistant Manager) on evoting@nsdl.com who will address the grievances connected with remote e-voting. Members may also write to the Company Secretary at the email ID shareholders@yes.bank.in with subject as "Postal Ballot Notice".

The Board of Directors of the Bank has appointed **Ms. Manisha Maheshwari, Partner of M/s Bhandari & Associates,** Company Secretaries, and failing her, **Mr. S. N. Bhandari, Partner, M/s Bhandari & Associates,** Company Secretaries as Scrutinizer to ensure that the postal ballot process is conducted in a fair and transparent manner.

The result of Postal Ballot will be declared on or before **Tuesday, April 28, 2026 on or before 5:00 P.M. (IST)** and will be placed along with the Scrutinizer's Report on the website of Bank (www.yes.bank.in) and NSDL (https://evoting.nsdl.com) as mentioned above, besides being communicated to BSE Limited and National Stock Exchange of India Limited, for placing the same on their websites i.e. BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com).

By order of the Board of Directors
For YES BANK Limited

Place: Mumbai
Date: March 26, 2026

Sd/-
Sanjay Abhyankar
Company Secretary
