

# Mid-Tier Private Banks Rake in More Low-cost Deposits in June Quarter

Saloni Shukla

**Mumbai:** Select mid-sized private banks outperformed their larger rivals in mobilising low-cost deposits during the June

quarter, with IDFC First Bank, Bandhan Bank and Federal Bank reporting a sharp year-on-year improvement in their current and savings account (Casa) ratios. IDFC First Bank posted the strongest improvement, with its

Casa ratio rising 280 basis points year-on-year to 50.8% in the June quarter from 48% a year earlier. "Our Casa was only 10% initially. For the first three or four years of taking over management of this bank, we slowed down the

loan book and focused on building the Casa ratio to 50%," V Vaidyanathan, MD and CEO, IDFC First Bank, told ET in an interview. "If we had kept growing the loan book, we could never have addressed structural

issues like this. I believe in playing the long game in every format." Bandhan Bank's Casa ratio improved 234 basis points (bps) to 29.4%, while Federal Bank's rose 188 bps to 32.23%, according to

their investor presentations. "We have been consistently growing our CA and SA both at a good pace," said KVS Manian, MD and CEO, Federal Bank. "We are opening double the current accounts that we were

opening a year back. We are opening more higher variant savings accounts, so better quality accounts are coming in. Our branches' KPIs have significantly changed in favour of liability side over the asset side."

When a S'pore tax resident pays interest to a bank in India, withholding tax would apply

## S'pore Holds Ground on Withholding Tax

Sugata Ghosh

**Mumbai:** Since a fortnight, NRIs in Singapore, bankers, and wealth managers have been engaged in feverish discussions, often venting their views on social media, over the applicability of withholding tax linked to 'leveraged' foreign currency non-resident (FCNR) deposit schemes offered by Indian banks.

For many, who had either committed funds or were close to signing up, the concern was palpable: a withholding tax (WTH) on interest on funds borrowed from India to invest in FCNR deposit could dramatically reduce or even wipe out the returns

### Returns at Risk

S'pore NRIs are not taxed on interest from FCNR deposits

But there's a WHT on the loans from India

High leverage is added to make FCNR schemes attractive

Many NRIs tend to overlook the WHT impact on net return from leveraged FCNR



banks are promising. Singapore tax authorities have now cleared the fog on the matter in a reply to a specific query from ET.

Responding to ET's question on whether Indians residing in Singapore have to pay WTH to the Singapore government on loan interest charged by banks in India, the Inland Revenue Authori-

ty Singapore (IRAS) said, "Under section 12(6) of the Singapore Income Tax Act 1947 ("ITA"), any interest in connection with any loan or indebtedness borne, directly or indirectly, by a person resident in Singapore is deemed to be derived from Singapore. In this regard, where an individual tax resident in Singapore pays inter-

est to a bank in India, such interest is deemed to be derived from Singapore and Singapore withholding tax would apply."

The IRAS email, from a spokesperson of the organisation, further said, "In particular, section 45 of the ITA would require the payer to withhold tax from the interest payment and pay the tax with-

held to IRAS."

Under the Singapore-India Avoidance of Double Taxation Agreement, a 10% WHT on the gross interest amount would be levied subject to meeting treaty conditions. "Notwithstanding the above, where the payment is made to a Singapore branch of an Indian bank, withholding tax is waived," said IRAS.

Given the spread between interest offered on FCNR deposits and interest charged on loans, a 10% WTH on loan interest on tax grossed-up basis would erase effective returns. Where spreads are thin and final yield is generated through higher leverage, the tax can result in negative return.

NO DIFFERENTIAL PRICING FOR DEPOSITS BELOW ₹3 CR

## RBI Draws the Line on Retail Deposit Pricing

Our Bureau

**Mumbai:** The Reserve Bank of India has turned down banks' request to offer differential interest rates on deposits below ₹3 crore based on their liquidity run-off characteristics, saying the move would make retail deposit pricing subjective and complex, according to feedback published alongside revised deposit rate guidelines. Also the central bank's deferred implementation of the revised directions on interest rates on deposits until October 1 following representations from banks.

The revised framework allows banks to offer differential interest rates on bulk deposits by factoring in the run-off rates applicable under the Liquidity Coverage Ratio (LCR) framework.

The flexibility is aimed at aligning deposit pricing more closely with the liquidity costs associated with different categories of deposits.

Banks had sought permission to extend this approach to deposits below ₹3 crore, arguing that customers holding deposits with higher run-off rates could otherwise split large deposits into multiple accounts below the threshold to qualify for higher interest rates. Lenders said the freedom to use LCR-linked run-off rates for pricing should also be available for smaller deposits to prevent such arbitrage. The RBI rejected the proposal. Under the LCR framework, retail deposits are considered more stable sources of funding and attract lower run-off rates, reducing the amount of liquid assets banks are required to hold against them.

### NOTICE INVITING TENDERS (NIT)

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The Store Purchase Organisation on behalf of Managing Director-Cum-CEO, HPBDPIL, Shimla, hereby invites online bids (National Competitive Bidding) through electronic tendering system for the following works on Engineering, Procurement and Construction Mode from eligible and appropriate class of contractors/ firms, registered in the appropriate class with HPPWD/ CPWD/ I&PH/ or any other Govt. agency/organization

**Name of work:** 1. Development of Bulk Drug Park at UnaDistt. (H.P.) SH: - Construction of Common Effluent Treatment Plant (CETP) 5.0 MLD (HTDS- 1.5 MLD, LTDS- 3.5 MLD) with ZLD Facility. **Estimated Cost:Rs. 2,73,49,03,846/- Earnest Money:Rs. 2,70,00,000/- Cost of Tender (inclusive GST):Rs. 2,70,000/-Time Limit: 24 months**

2. Development of Bulk Drug Park at UnaDistt, Una (HP) SH: Setting up of the Boiler Steam Generation and Distribution System with Capacity of 300TPH. **Estimated Cost:Rs. 3,00,28,84,615/- Earnest Money:Rs. 3,00,00,000/- Cost of Tender (inclusive GST):Rs. 3,00,000/-Time Limit: 24 months**

**Schedule, terms and conditions:**

**Date and time for document download & submission of bids: From: 31.07.2026, 2:00 PM To 16.08.2026, 05:00 PM | Date & time of opening online Technical Bids: 17.08.2026, 11:00 AM.**

- Bids should be submitted online on website: <https://hptenders.gov.in>.
- Bidders must read the RFP document carefully before submitting the Bid.
- The competent authority reserves the right to accept or reject any or all the bids or withdrawn from tendering without assigning any reason thereto.

Sd/-

**Store Purchase Organisation,  
Directorate of Industries, Shimla  
For and on behalf of  
Managing Director-Cum-CEO, HPBDPIL, Shimla.**

### INDIAN RAILWAYS

GOVERNMENT OF INDIA  
MINISTRY OF RAILWAYS  
(RAILWAY BOARD)

#### NOTICE INVITING BID

Director Electrical Engineering (Development), Ministry of Railways, Railway Board on behalf of the President of India, invites Request for Proposal for Engagement of legal consultant for Electric Locomotive Factory/ Madhepura and Diesel Locomotive Factory/Marhwa Projects. The Bidding Documents can be viewed/downloaded from official portal of the Railway website <https://ireps.gov.in> from 30.07.2026. Bidder must submit its Bid at <https://ireps.gov.in> on or before upto 24.09.2026 at 15:00 hrs.

Director, Electrical Engineering (Development), (Railway Board)

Notice No.: 2026/Elect(Dev)/225/11R Dated: 30.07.2026

SERVING CUSTOMER WITH A SMILE 2637/2026

### TAMILNADU INDUSTRIAL DEVELOPMENT CORPORATION LIMITED (TIDCO)

CIN-U65993TN19655GC005327

**E-Tender Notice No. TCA/Fintech/2026/05 dated 31.07.2026**

**E-Tender cum e-Forward Auction**

TIDCO invites bids from eligible firms through e-Tender cum e-Forward Auction for selection of a Lessee to grant Long Leasing rights for 99 years of the following Development Vacant Plot at Fintech City Nandambakkam, Chennai

| S.No | Plot No | Plot Area (Acre) |
|------|---------|------------------|
| 1.   | S12     | 2.37             |
| 2.   | S13     | 2.66             |
| 3.   | S15     | 2.13             |

Interested Bidders can download the tender document from <https://tidco.com> and <https://tenders.gov.in> at free of cost.

The Scheduled for bidding process is as follows:-

1. Pre-bid meeting will be held on 14.08.2026 at 3:00 P.M at TIDCO Office/online VC.
2. Last date and time for submission of Proposals/ Bids is on or before 31.08.2026 at 3:00 P.M through <https://tenders.gov.in> - 600 008
3. Opening of Technical Proposals / Bids on 31.08.2026 at 4:00 P.M at TIDCO Office.
4. Any subsequent notification on the tender would be published on the above website.

**CHAIRMAN AND MANAGING DIRECTOR**

**Tamilnadu Industrial Development Corporation Limited**

19-A, Rukmini Lakshminipathy Road,

Egmore, Chennai - 600 008

E-mail: [cm@tidco.com](mailto:cm@tidco.com), [it@tidco.com](mailto:it@tidco.com)

Phone: +91 44 28554479

Website: <https://tidco.com>

DIPR/ 2409 /Tender/2026



Notice is hereby given to the effect that properties described herein under, taken possession under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules 2002, will be sold by online through e-auction as under:

Offers are invited from the intending purchasers for sale of the under mentioned secured asset on the following terms & conditions.

| Sl. No. | A) Name and Address of the Secured Creditor<br>B) Name and Address of the Borrower                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | A) Liability (plus Interest Due)<br>B) Date of Demand Notice U/s 13(2)<br>C) Date of Possession Notice U/s 13(4)                                                                                                                           | Details of Properties                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | A) Reserve Price<br>B) EMD<br>C) Bid Incremental Amount<br>D) Contact Person Branch and Regional Office<br>E) EMD Deposit Account                                                                                                                                                                                                                                                                                                                                                          |
|---------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.      | A) Canara Bank, Asset Recovery Management Branch 21, Camac Street, 5th Floor, Bells House, Kolkata - 700 016.<br>B) M/s. Maa Devi Brick Field (Borrower), Proprietor: Mr. Rajib Kumar Dhara, Purba Gumai, P.O. - Dayaidasi, Tamluk Mahishadal, Purba Medinipur, West Bengal, Pin - 721 632.<br>Mr. Rajib Kumar Dhara (Proprietor), S/o. Mr. Shakti Pada Dhara, Purba Gumai, Jalpai Nandakumar, Tamluk Mahishadal, Dist - East Midnapore, West Bengal, Pin - 721 632.<br>Mr. Shakti Pada Dhara (Guarantor / Mortgagor), S/o. Mr. Panchanan Dhara, Purba Gumai, Jalpai Nandakumar, Tamluk Mahishadal, Dist - East Midnapore, West Bengal, Pin - 721 632.<br>Mr. Tapas Kumar Dhara (Guarantor), S/o. Mr. Shakti Pada Dhara, Purba Gumai, Jalpai Nandakumar, Tamluk Mahishadal, Dist - East Midnapore, West Bengal, Pin - 721 632.<br>Mr. Manas Dhara (Guarantor), S/o. Mr. Shakti Pada Dhara, Purba Gumai, Jalpai Nandakumar, Tamluk Mahishadal, Dist - East Midnapore, West Bengal, Pin - 721 632. | A) Rs. 44,00,240.37 (Rupees Forty Four Lakhs Two Hundred Forty and Paise Thirty Seven only) along with further applicable interest and charges from 01.07.2026.<br>B) 06.03.2026<br>C) 21.05.2026                                          | All that part & parcel of the property situated at Dist - East Midnapur, Mouza - Jalpai ADRS - Khanchi, P.S. - Nandakumar, J.L. No. 70, LR Dag No. 7520, RS Plot No. 5967, area of Land 10 Decimal, Nature Bastu as per Conversion Case Memo No. 261/N-40/2013 dt 07.03.2013, in the Name of Shakti Pada Dhara, On the South: Property of Dipak Maity, On the East: Property of Debendranath Dhara, On the West: Property of Sripada Samanta (Property under Symbolic Possession)                                                                                                                                                    | A) Rs. 1,29,42,000.00 (Rupees One Crore Twenty Nine Lakhs Forty Two Thousand only)<br>B) Rs. 12,94,200.00 (Rupees Twelve Lakhs Ninety Four Thousand Two Hundred only)<br>C) Rs. 1,00,000.00 (Rupees One Lakh only)<br>D) Contact Person: Chief Manager, ARM Branch Kolkata, (Mob.): 90518 82364<br>E) EMD amount of Rs. 12,94,200.00 to be deposited by adding the amount through e-wallet available in BAANKNET.COM ( <a href="https://baanknet.com/">https://baanknet.com/</a> ) portal. |
| 2.      | A) Canara Bank, Asset Recovery Management Branch 21, Camac Street, 5th Floor, Bells House, Kolkata - 700 016.<br>B) M/s. Freshco (Borrower) Proprietor: Mr. Samin Hossain, S/o. Sri Amir Hossain, 70/3, Old Police Line Road, Gora Bazar, Berhampur, Murshidabad, West Bengal, Pin - 742 101.<br>Mrs. Anju Hossain (Guarantor / Mortgagor), W/o. Mr. Samin Hossain, 70/3, Old Police Line Road, Gora Bazar, Berhampur, Murshidabad, West Bengal, Pin - 742 101.<br>Mrs. Anju Hossain (Guarantor / Mortgagor), W/o. Mr. Samin Hossain, 70/3, Old Police Line Road, Gora Bazar, Berhampur, Murshidabad, West Bengal, Pin - 742 101.                                                                                                                                                                                                                                                                                                                                                                | A) Rs. 4,54,64,740.67 (Rupees Forty Four Crores Fifty Four Lakhs Sixty Four Thousand Seven Hundred Forty and Paise Sixty Seven only) along with further applicable interest and charges from 01.07.2026.<br>B) 31.05.2021<br>C) 07.08.2021 | All that part and parcel of the property of Viti Land Measuring 0.935 Acre over Plot No. RS and LR 140, 141 and 142, Khatian No. 142, Khatian No. 116, Mouza - Daffaraj, P.S. - Nabagram, Sub District Berhampur, Taluk - Nabagram under Daffaraj Panchayat Office. The Property is butted and bounded as follows: North - Plot No. 137, 141, South: Plot No. 142, 141, East: Plot No. 143, 142, 141, West: Plot No. 140, 141, 142 (Property under Symbolic Possession)                                                                                                                                                              | A) Rs. 46,50,000.00 (Rupees Forty Six Lakhs Fifty Thousand only)<br>B) Rs. 4,65,000.00 (Rupees Four Lakhs Sixty Five Thousand only)<br>C) Rs. 50,000.00 (Rupees Fifty Thousand only)<br>D) Contact Person: Chief Manager, ARM Branch Kolkata, (Mob.): 90518 82364<br>E) EMD amount of Rs. 4,65,000.00 to be deposited by adding the amount through e-wallet available in BAANKNET.COM ( <a href="https://baanknet.com/">https://baanknet.com/</a> ) portal.                                |
| 3.      | A) Canara Bank, Asset Recovery Management Branch 21, Camac Street, 5th Floor, Bells House, Kolkata - 700 016.<br>B) M/s. Maa Shitla Bhandar (Borrower) Proprietor: Mr. Swapan Sing, S/o. Sri Bhaskar Sing, Kasba, Egra, Ward No. 12, P.O. / P.S. - Egra Dist - Purba Medinipur, West Bengal, Pin - 721 429.<br>Mrs. Anima Sing (Co-Borrower), W/o. Mr. Swapan Sing, Kasba, Egra, Ward No. 12, P.O. / P.S. - Egra Dist - Purba Medinipur, West Bengal, Pin - 721 429.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | A) Rs. 21,32,553.27 (Rupees Twenty One Lakhs Thirty Two Thousand Five Hundred Fifty Three and Paise Twenty Seven only) along with further applicable interest and charges from 01.07.2026.<br>B) 10.03.2026<br>C) 12.06.2026               | All that part and parcel of property situated at Dist - Purba Medinipur, P.S. - Egra, Mouza - Kasba, Egra, J.L. No. 23, Khatian No. 2651, 3235 & 733 (S), 3235 (H), Plot No. RS 2235, LR 4049, Area 4.003 Decimal out of 1 Acre 12 Decimal, Nature of Land Bastu, in the name of Swapan Sing as per Partition Deed No. 10511 of 2018 dt 31.12.2018. The Property is bounded & butted by: On the North - Rest Portion of The said plot, On the South - Rest Portion of The said plot, On the East - Village road and Rest Portion of The said plot, On the West - Rest Portion of The said plot, (Property under Symbolic Possession) | A) Rs. 23,47,000.00 (Rupees Twenty Three Lakhs Forty Seven Thousand only)<br>B) Rs. 2,34,700.00 (Rupees Two Lakhs Thirty Four Thousand Seven Hundred only)<br>C) Rs. 10,000.00 (Rupees Ten Thousand only)<br>D) Contact Person: Chief Manager, ARM Branch Kolkata, (Mob.): 90518 82364<br>E) EMD amount of Rs. 2,34,700.00 to be deposited by adding the amount through e-wallet available in BAANKNET.COM ( <a href="https://baanknet.com/">https://baanknet.com/</a> ) portal.           |
| 4.      | A) Canara Bank, Asset Recovery Management Branch 21, Camac Street, 5th Floor, Bells House, Kolkata - 700 016.<br>B) M/s. Roy Singha Communication (Borrower) Proprietor: Mr. Gobinda Roy Singha, P.O. - Kholta, Coochbehar, West Bengal, Pin - 736 121.<br>Mr. Gobinda Roy Singha, S/o. Sri Manish Roy Singha, P.O. - Kholta, Coochbehar, West Bengal, Pin - 736 121.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | A) Rs. 27,56,198.01 (Rupees Twenty Seven Lakhs Fifty Six Thousand One Hundred Ninety Eight and Paise One only) along with further applicable interest and charges from 01.07.2026.<br>B) 25.03.2026<br>C) 10.07.2026                       | All that part and parcel of land situated at Dist- Coochbehar, P.S. - Kotwali, Mouza - Kholta, Thak No. 1024, J.L. No. 27, Touli No. 06, L.R. Khatian No. 3320, R.S. Dag No. 7126 corresponding to L.R. Dag No. 16355, Total Area of Bastu Land measuring 0.17 Acres. The Land is Butted and Bounded by (As Per Deed): North - Nirmal Roy, South - Kamal Dey, East - Lalit Singha, West - Binay Dey. The Land is Butted and Bounded by (As Per Actual): North - Nirmal Roy Singha, South - Land of Kamal Dey, East - Path, West - Own Land of Gobinda Singha Roy. (Property under Symbolic Possession)                               | A) Rs. 13,39,000.00 (Rupees Thirteen Lakhs Thirty Nine Thousand only)<br>B) Rs. 1,33,900.00 (Rupees One Lakh Thirty Three Thousand Nine Hundred only)<br>C) Rs. 10,000.00 (Rupees Ten Thousand only)<br>D) Contact Person: Chief Manager, ARM Branch Kolkata, (Mob.): 90518 82364<br>E) EMD amount of Rs. 1,33,900.00 to be deposited by adding the amount through e-wallet available in BAANKNET.COM ( <a href="https://baanknet.com/">https://baanknet.com/</a> ) portal.                |

**Date & Time of E-auction: 31.08.2026 From 11.30 A.M. to 1:30 P.M., Last Date of EMD: 29.08.2026 up to 5:00 P.M.**

- Terms & Conditions -

1. The assets will be sold in "as is where is", "as is what is" and "whatever there is" condition.
2. The asset will not be sold below the Reserve Price.
3. In case of single bidder, the bidder / purchaser has to bid with an increment.
4. Auction/bidding shall only by "online electronic mode" through the website of the service provider i.e BAANKNET.COM (<https://baanknet.com/>)
5. EMD/amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s. PSB Alliance Private Limited [BAANKNET.COM (<https://baanknet.com/>)] portal directly or by generating the Challan therein to deposit the EMD through RTGS / NEFT in the account details as mentioned in the said challan on or before 29.08.2026 till 5:00 P.M.
6. The contact details of the service provider M/s. PSB Alliance Pvt. Ltd. [BAANKNET.COM (<https://baanknet.com/>)] Contact Nos. 70466 12345 / 63549 10172 / 82912 20220 / 98922 19848 / 8160205051, E-mail ID : [support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.com)
7. The assets can be inspected from 10.08.2026 to 22.08.2026 between 12.00 Noon to 4.00 P.M. after consulting branch officials.
8. The successful purchaser / highest bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaration of highest / successful and the balance 75% of the sale proceeds will be paid within 15 days from the date of confirmation of sale. If the successful bidder / purchaser fails to pay the sale price as stated above, the deposit made by him shall be forfeited.
9. All charges for stamp duty and registration charges, any statutory dues / rates/ taxes / registration fee / miscellaneous expenses/ government dues/ dues of any authority etc. As applicable shall be borne by the successful bidder / purchaser only
10. This is also a notice to the borrower and guarantors of the above said loan about holding of auction sale on the above mentioned date, time and venue, if their outstanding dues are not paid in full.
11. The borrower / guarantor are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of auction, failing which the property will be auctioned/sold and balances dues, if any with interest and cost.
12. Bank reserves its right to accept / reject any or all of the offers or bids/s so received or cancel the sale without assigning any reason thereof.
13. Further details available on Canara Bank website [www.canarabank.com](http://www.canarabank.com)

Date : 31.07.2026

Place : Kolkata

Authorised Officer

Canara Bank

**ROSARB KMR**  
4, Brabourne Road, Kolkata - 700 001  
Email: [SARKOL@bankofbaroda.bank.in](mailto:SARKOL@bankofbaroda.bank.in)

**E-AUCTION  
SALE NOTICE**

### ANNEXURE-A SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES "APPENDIX- IV-A [See proviso to Rule 8 (6) & 9(1) ]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the borrower(s), Mortgagor(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" basis for recovery of dues in below mentioned accounts. The details of Borrower/Mortgagor/Guarantor/s/Secured Assets/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below:

| Srl/ Lot No. | Name & address of Borrower/s / Mortgagor (s)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Detailed description of the immovable property with known encumbrances, if any                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Total Dues.                                                                                                              | Date & Time of E-auction                 | Reserve Price, EMD amount, Bid Increase Amount.             | Status of Possession (Constructive /Physical) | Property Inspection date & Time                               |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|------------------------------------------|-------------------------------------------------------------|-----------------------------------------------|---------------------------------------------------------------|
| 1            | M/s Smilax Trexim Pvt Ltd (12, Kailash Bose Street, Ward no. 27 Kolkata-700006)<br>Director:- Mr. Uttam Chakraborty<br>Director:- Mrs. Amiya Chakraborty                                                                                                                                                                                                                                                                                                                                                                                                                                     | All that portion of ground floor flat comprised of three rooms, kitchen, bath and privy ( toilet ) measuring total super built up area of 900 sqft a little more or less of premises no. 7A, Kailash Bose Street, ward no. 27, P.S Amherst Street, Kolkata-700006. Butted & Bounded By:- On the North: 33, Madan Mitra Lane, On the South: 7B, Kailash Bose Street, Kolkata-700006, On the East : 7C, Kailash Bose Street, Kolkata-700006, On the West: Corporation Lane                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Rs 2,74,10,368.34 plus further Unapplied Interest, costs and charges thereon till date of Final Payment.                 | 25.08.2026<br><br>Time- 2.00pm to 6.00pm | Rs. 56,70,000/-<br><br>Rs. 5,67,000/-<br><br>Rs 10,000/-    | Physical                                      | Any working Day within working hours (with prior appointment) |
| 2            | M/s Ma Gouri Bagda Harvest Centre Panichiar, Vill- Kharipukuria, Marshida, PurbaMedinipur, West Bengal: 721444                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Registered Mortgage of all that piece and parcel of self-contained land measuring about 30 decimals along with two storied building situated at Mouza- Kharipukuria, J.L. No. 157, R.S & L.R. Dag no. 640 J.L. Khatian No. 497 now 305/1 at present 1318 within local limits of Kumirda no 3 Gram Panchayat , Panichiar, P.S - Marishda , District-Purba Medinipur , West Bengal Standing in the name of Mr. Mahadeb Jana S/o Manoranjan Jana, On the North- Dag no. 639, On the South- Dag no. 650 & 649, On the East- Land of same Dag, On the West-Nayan Juli                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Rs 1,53,66,456/- plus further Unapplied Interest, costs and charges thereon w.e.f 07.10.2019 till date of Final Payment. | 17.08.2026<br><br>Time- 2.00pm to 6.00pm | Rs. 1,55,11,500/-<br><br>Rs. 15,51,150/-<br><br>Rs 10,000/- | Physical                                      | Any working Day within working hours (with prior appointment) |
| 3            | Mr. Sanjib Samadder<br>Address 1: 28/F Bidhu Bhushan Sengupta Road, P.S. Behala, Kolkata 700034<br>Address 2: 239, Bidhu Bhushan Sengupta Road, P.S. - Behala Kolkata 700034<br>Mr. Ranendra Nath Kundu, Address: 92/22, Garden Reach Road, Kolkata 700043                                                                                                                                                                                                                                                                                                                                   | All that piece and parcel of one self contained residential Flat measuring more or less 1200 Sq. ft. super built up area on the entire first floor at Premises No. 239, B.B. Sengupta Road, J.L. No. -5, Touzi No. -9, R.S. No. -188, Pargana - Magura, Dag No. 245 and 246, Khatian No. 126 and 136 within ward No. 128 of KMC, P.S. and ADSRO - Behala, Mouza - Gangarampur Boundary (of the land on which mortgaged property is located): North- Premises No. 30G & 302 B.B. Sengupta Road, South- 16' wide B.B. Sengupta Road , East- 30E, B.B. Sengupta Road, West - 30H, B.B. Sengupta Road.<br>Property in the name of Sanjib Samadder                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Rs. 14,02,701/- + interest and Other charges from date of NPA                                                            | 25.08.2026<br><br>Time- 2.00pm to 6.00pm | Rs. 19,24,560/-<br><br>Rs. 1,92,456/-<br><br>Rs. 10,000/-   | Physical                                      | Any working Day within working hours (with prior appointment) |
| 4            | Urmay Maity<br>Address 1: "Swapna Mandir Apartment" Flat No. - E, 3rd Floor, 5/9/1 Nripen Ghosh Sarani, P.O. - Hridaypur, P.S. - Barasat, North 24 Parganas, Pin - 700127<br>Address 2: Village - Bodai, P.O. - Bodai, P.S. -Amdanga, Dist- North 24 Parganas, West Bengal, Pin - 700126<br>Sandip Kumar Maity<br>Address 1: "Swapna Mandir Apartment", Flat No. - E, 3rd Floor, 5/9/1 Nripen Ghosh Sarani, P.O. - Hridaypur, P.S. - Barasat, North 24 Parganas, Pin - 700127<br>Address 2: Village - Bodai, P.O. - Bodai, P.S. -Amdanga, Dist- North 24 Parganas, West Bengal, Pin - 700126 | All that a self contained residential complete Mosaic finished Flat bearing No. "E" measuring super built up area 783 sq. ft. more or less on the Third Floor, South-East corner of the building "Swapna Mandir Apartment", consisting of 02 Bed rooms, 01 Dining Room, 01 Kitchen, 01 Toilet, 01 W.C. & 01 Verandah along with proportionate share of land and other common areas and facilities attached their with as well as common right of easement proportionately of the said premises lying and situated on Bastu land measuring an area of 06 Cottahs 06 Chittacks 05 Sq. ft. be the same a little more or less (03 cottahs 08 chittacks 05 sq. ft. of R.S. Dag No. 332, L.R. Dag No. 685) under R S Khatian No. 132 corresponding to L.R. Khatian No. 1768/1 and (02 cottahs 14 chittacks of R S Dag No. 247 & 248, L.R. Dag No. 691) under R.S. Khatian No. 134 & 223 corresponding to L.R. Khatian No. 439, lying and situated at Mouza Hariharpur, J.L. No. 40, Re.Su. No. 119, Tozi No. 146, Pargana Anowarpur, under R.S. Barasat within the jurisdiction of ADSR Barasat, under the limits of Barasat Municipality, Ward No. old 30 new 35, Holding No. 5/9/1, Nripen Ghosh Sarani, in the Dist- North 24 Parganas Boundary - North : Lift, Stair and Corridor, South : Open Sky , East : Chowdhury Villa, West : Flat No. D | Rs. 25,69,939/- Plus Interest and Other Charges from the Date of NPA                                                     | 25.08.2026<br><br>Time- 2.00pm to 6.00pm | Rs. 16,09,470/-<br><br>Rs. 1,60,947/-<br><br>Rs. 10,000/-   | Physical                                      | Any working Day within working hours (with prior appointment) |