CFM Asset Reconstruction Private Limited

Corporate Office: 1st Floor, Wakefield House, Sprott Road, Ballard East, Mumbai - 400001

POSSESSION NOTICE

APPENDIX IV **(For Immovable property)** **READ WITH RULE 8 (1)**

WHEREAS, The undersigned being the Authorized Officer of CFM Asset Reconstruction Private Limited (Acting in its capacity as trustee of CFMARC TRUST - 214) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12), 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. Further, The **SAVE Financial Services Pvt Ltd**, has assigned all its rights, title and interest of the entire outstanding debt of above loan account along with underlying securities in favor of CFM Asset Reconstruction Private Limited vide a Registered Assignment Agreement dated 10-02-2026 entered between **SAVE Financial Services Pvt Ltd** and CFM Asset Reconstruction Private Limited under the provisions of Section 5 of SARFAESI Act 2002.
The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken **Symbolic possession** of the property described herein above in exercise of powers conferred on him under Section 13 (4) of the said Act read with Rule 8 of the said rules on the date as mentioned above in "Date of Possession" Column. The Details of the Parties along with Mortgaged Property Possession taken by the CFMARC, is given below :-

Name of Customer (Borrower(s) / Co-Borrower(s) and Guarantor(s) / Partners / Mortgagor(s)	Demand Notice Date and Amount in Rs.	Date Of Possession
BAJRANGI PRASAD (Borrower), **PRAMILA DEVI** (Co-Borrower), **Loan Account No. : LOANAROH0007516**	Demand Notice Date : **27-03-2026, Rs. 644807/-** (Rupees Six Lakh Forty-Four Thousand Eight Hundred And Seven Only) as on 24-03-2026	24-10-2026
MORTGAGED_PROPERTY : Mauza- Katar, Thana- Dihari, Anchal - Dihari, Sub Registry Office- Dihari, District Registry Office - Sasaram, District- Rohtas, Thana No - 176, Halka No-09, Ta No-206, 278 (Old), Khesra/Plot No-386, 442 (Old), Dihari, Rohtas Bihar 821305. Boundaries : North - Property Of Bajrangi Seth & Others, South - Hal Kharidar Priyanka Devi Bedhu Anita Devi, East - Property Of Ramnath Dubey & Ramadhar Dubey, West - Rasta		
MUKESH SHARMA (Borrower), **TUSIYA DEVI** (Co-Borrower), **LATTU SHARMA** (Co-Borrower), **Loan Account No. : LOANAPUR0008345**	Demand Notice Date : **27-03-2026, Rs. 590163/-** (Rupees Five Lakh Ninety Thousand One Hundred And Sixty-Three Only) as on 24-03-2026	23-10-2026
MORTGAGED_PROPERTY : Khata No-39, Khesra/Plot/ Chak No- 3683,3684,3275 Mauza- Bisharia, Thana- Kodha, Anchal - Kodha, Sub Registry Office - Sadar, District - Katihar, Thana No 16, Tauzi No/1309, Bihar 854106. Boundaries : North - Khero Devi, South - Pakki Sadak, East - Khero Devi, West - Property Of Bhupendra Sharma		
VIKASH KUMAR BHAGAT (Borrower), **SUDHA DEVI** (Co-Borrower), **Loan Account No. : LOANANAV0001759**	Demand Notice Date : **07-05-2026, Rs. 467140/-** (Rupees Four Lakh Sixty-Seven Thousand One Hundred And Forty Only) as on 28-03-2026	26-10-2026
MORTGAGED_PROPERTY : Khata No .454 New, Plot No.2189 New, Area 3Decimals Situated At Mauza Bareb, Anchal & P.S. Akbarpur, Thana No.352, District Nawada Bihar 805110. Boundaries : North- Property Of Chotan Mali, South- Property Of Manikchand Mali, East-Property Of Karu Mali, West-Property Of Karu Mali And Anuj Mali		
SOHEL SHAH (Borrower), **TASALIMA KHATUN** (Co-Borrower), **Loan Account No. : LOANANAV0001760**	Demand Notice Date : **07-05-2026, Rs. 794356/-** (Rupees Seven Lakh Ninety-Four Thousand Five Hundred And Thirty-Six Only) as on 28-03-2026	26-10-2026
MORTGAGED_PROPERTY : Free Hold Residential Land Of Khata No. 118, Plot No. 925, Area 4 Decimals Situated At Mauza Dihi, Anchal & P.S. Akbarpur Thana No.227 District Nawada Bihar 805126. Boundaries : North- Niz, South- Property Of Sibana, East- Property Of Sabana Khatoon, West- Niz		

The Borrowers mentioned herein above in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to charge of **CFM Asset Reconstruction Private Limited,** for an amount as mention in this notice, along with interest at contractual rate, incidental expenses, costs and charges, etc. due w.e.f. the very next date of the status of outstanding amount date showing in the above mention details, till the date of full repayment and / or realization. Further the borrower's attention invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets.
Please note description of properties is as mentioned above.

Date : 28.10.2026
Place : BIHAR

Authorised Officer, CFM Asset Reconstruction Private Limited
(Acting in its capacity as trustee of CFMARC TRUST - 214

IRIS CLOTHINGS LIMITED

CIN : L18109WB2011PLC166895
Registered Office : 103/24/1, FORESHORE ROAD, HOWRAH - 711 102
STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2026

Rupees in Lakhs

Sl No	PARTICULARS	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
		30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Revenue Total Income	6,222.24	4,728.31	4,434.10	10,950.55	8,176.69	19,117.68
2	Expenses Total expenses	5,557.07	4,190.02	3,888.65	9,747.10	7,267.97	16,906.67
3	Profit before Exceptional Items and Tax (1-2)	665.16	538.29	545.44	1,203.45	908.72	2,211.02
4	Exceptional Items	-	-	-	-	-	-
5	Profit Before Tax (3-4)	665.16	538.29	545.45	1,203.45	908.72	2,211.02
6	Tax Expense	157.35	137.05	133.68	294.40	233.94	591.77
7	Profit for the year (5-6)	507.81	401.24	411.77	909.05	674.78	1,619.25
8	Other Comprehensive Income (net of tax)	5.75	4.25	-	10.00	-	-
9	Total Comprehensive Income for the year (7+8)	513.56	405.49	411.77	919.05	674.78	1,619.25
10	Paid-up equity share capital (Face Value of the Share Rs.2/-each)	3,960.79	3,806.63	3,806.63	3,960.79	3,806.63	3,806.63
11	Earnings per share (of Rs. 2/- each) : (a) Basic	0.27	0.21	0.22	0.48	0.35	0.85
	(b) Diluted	0.27	0.21	0.22	0.48	0.35	0.85

Notes:
1 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their Meetings held on 27th October,2026.
2 The above results have been reviewed by the Statutory Auditors as required under the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015.
3 The Company is in process to acquire a 51% stake in Infinia Lifestyle Private Limited by Consideration of Rs. 5712.00 Lakhs alloting 7708183 Equity Shares of the company at 41.67/- each (Face Value Rs. 2/- each and Equity Share Premium of Rs. 39.67/- Each) amounting to Rs. 3212 Lakhs and Cash Consideration od Rs. 2500 Lakhs. The acquisition has been approved by the Board of Directors in the meeting held on 8th July,2026 and obtained approval from shareholders of the company on 3rd August,2026, subject to obtaining the approval other regulatory as may be required under applicable laws.
4 The financial results of the Company has been prepared in accordance with the Indian Accounting Standards (Ind AS) notified by the Ministry of Corporate Affairs under the Companies (Indian Accounting Standard) Rules, 2015.
5 The Company operates only on a single segments which predominantly are manufacturing and trading of garments as envisaged in Ind AS 108- Segment Reporting notified under Companies (Indian Accounting Standards) Rules 2015.
6 As the Company have no Subsidiary, Associates or Joint Venture as on 30th September 2026, it is not required to prepare and present consolidated financial statements.
7 Figures for the previous periods have been regrouped wherever necessary.

For and on behalf of the Board of Directors
Sd/-
(Santosh Ladha, Managing Director)
DIN - 03585561

Place : Howrah
Date: 27.10.2026

RELIGARE FINVEST LIMITED

RELIGARE Values that bind | SME LOANS

CIN:U74999DL1995PLC064132
Registered Office: First Floor, Office No. 101, 26/23, Jhandewalan Extn., New Delhi - 110055
Corporate Office: Max House, 7th Floor, Block A, Dr. Jha Marg, Okhla Phase-III, Okhla Industrial Estate, New Delhi 110020
Branch Office: 406-407, 4th Floor, So Lucky Corner, Chakala, Andheri Kurla Road, Andheri (East), Mumbai - 400099

APPENDIX-IV-A

AUCTION-CUM-SALE NOTICE

E-Auction-cum-Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI Act), 2002 read with proviso to Rule 8(6) & Rule 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)/Guarantor(s)/Mortgager(s) for conducting the E-auction-cum-Sale of the below described immovable property (in short 'property') mortgaged/charged to the Secured Creditor (i.e., M/s Religare Finvest Ltd., in short 'RFL') The undersigned are offers for Sale at "Reserve price" as mentioned below on **"As is where is", "As is what is", "Whatever there is" and "No recourse" basis** and E-Auction shall be conducted through "Online Electronic Bidding" only through website **https://www.bankeauctions.com/** from **12.30 PM to 01.30 PM** of **17/11/2026 (Scheduled Auction /Sale Date)** with unlimited extensions of 5 minutes duration each for recovery of **Rs.3,38,14,152/- (Rupees Three Crore Thirty Eight Lakh(s) Fourteen Thousand One Hundred Sixty Two Only)** as on **07-Oct-2026** along with up to-date, interest, costs and charges due to the RFL from the Borrower(s)/Guarantor(s) / Mortgagor(s) namely **M/S AAKHITARA BIBI THROUGH ITS PROPRIETOR AAKHITARA BIBI AT GAZIPUR, P.O KANGANBERIA, P.S. BISHNUPUR 24 PGS SOUTH, NEAR SAMUKHPOTA LAL GATE, WEST BANGAL 743503, AAKHITARA BIBI W/O RAHAMATULLA AT GAZIPUR, UTTAR PARA, NAHAJARI, P.S. BISHNUPUR 24 PGS SOUTH, WEST BENGAL 743503, ALSO AT VILL. GAZIPUR, P.O KANGANBERIA, P.S. BISHNUPUR, 24 PGS SOUTH, WEST BENGAL 743503, HABIBUL HASAN SEKH AT GAZIPUR PASCHIM PARA, BISHNUPUR, 24 PGS SOUTH, NEAR DELHI PUBLIC SCHOOL, WEST BENGAL 743503, ALSO AT VILL. GAZIPUR, P.O KANGANBERIA, P.S. BISHNUPUR, 24 PGS SOUTH, WEST BENGAL 743503, RAHAMATULLA SK S/O ISMAIL SK AT GAJIPUR PASCHIMPARA, P.O-KANGANBERIA, P.S. BISHNUPUR NEAR DELHI PUBLIC SCHOOL, 24 PGS SOUTH WEST BANGAL 743503 ALSO AT VILLAGE GAZIPUR, P.O KANGANBERIA, P.S. BISHNUPUR, 24 PGS SOUTH, WEST BENGAL 743503,** as the said above mentioned Borrower(s) /Guarantor(s) / Mortgagor(s) have failed to repay the loan amounts of the Secured Creditors within 60 days from the date of notice dated **14th day of April 2021** issued by its authorized officer under section 13(2) of the SARFAESI Act 2002.
Whereas the Secured Creditor has taken the physical possession of the mortgaged property as mentioned below pursuant to the powers vested in it through its authorized officer on **03/01/2024** in exercise of powers conferred on him under Section 13 (4) of the said SARFAESI Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002, with the help of Mr. Arpan Mukherjee Court Bailiff-Cum-Court Commissioner Chief Judicial Magistrate Court South 24 Parganas Alipore, in compliance of the order dated **25th day of August 2022** passed by Hon'ble **C.J.M. Alipore** in **Misc. Case No. 35 of 2022.**
Notice regarding taking of such possession under the provisions of section 13(4) of the SARFAESI Act, 2002 was published in **"BUSINESS STANDARD" (ENGLISH) & "AAJKAL" (BENGALI)** editions newspapers on 06/01/2024 under Rule 8(2) of The Security Interest (Enforcement) Rules 2002.
And whereas even thereafter the borrower(s) /Guarantor(s) / Mortgagor(s) failed to repay the aforesaid loan to the RFL, Accordingly, the authorized officer of the Secured Creditor has decided to sell the said scheduled property.
The reserve price for the auction will be **Rs.1,41,30,785.70/- (Rs. One Crore Forty One Lakh(s) Thirty Thousand Seven Hundred Eighty Five and Paisa Seventy only)** and the Earnest Money Deposit (EMD) will be **Rs.14,13,078.57/- (Rs. Fourteen Lakh(s) Thirteen Thousand Seventy Eight and Paisa Fifty Seven only)** i.e. **10%** of the reserve price which shall be required to be submitted by way of DD/PO in favor of **"Religare Finvest Limited"** along with the Bid by the intended bidder(s)/purchaser(s) at RFL's Branch Office "406-407, 4th Floor, So Lucky Corner, Chakala, Andheri Kurla Road, Andheri (East), Mumbai - 400099" on or before **5:00 PM of 16/11/2026** (last date for bid submission). The successful bidder/purchaser shall pay a deposit of at least **25%** of the Sale Consideration (inclusive of EMD amt. paid with the Bid) either on the same day of Sale Confirmation or not later than next working day. Balance sale consideration shall be required to be deposited within 15 days from Sale confirmation date.

SHORT DESCRIPTION OF THE IMMOVABLE PROPERTY

ALL THAT THE PIECE AND PARCEL OF LAND MEASURING AN AREA OF 115.75 DECIMALS TOGETHER WITH G+2 STORIED RESIDENTIAL CUM COMMERCIAL BUILDING STANDING THEREON HAVING MEASURING AN AREA OF 3857 SQ. FT.IN THE GROUND FLOOR, 4115 SQ. FT. ON THE 1ST FLOOR AND 4115 SQ. FT. ON THE 2ND FLOOR TOTALING 12087 SQ. FT. LYING AND SITUATED AT MOUZA GAZIPUR, J.L. NO. 24, RS NO. 107 COMPRISED IN RS & LR DAG NO. 342/963,332,334,338,333,270,342/962 UNDER KHATIAN NO. 452,201,431,444, LR KHATIAN NO. 587 & 430 PRESENT LR KHATIAN NO. 1252 UNDER THE JURISDICTION OF BISHNUPUR POLICE STATION WITHIN THE AMBIT OF NAHAJARI GRAM PANCHAYAT, WEST BENGAL." ON THE NORTH BY: GODDOWN, ON THE SOUTH BY: BAKRAT ROAD, ON THE EAST BY: VACANT LAND & ON THE WEST BY: VACANT LAND
Nature of secured asset-Freehold
Known Encumbrances
RFL is not aware of any encumbrances on the secured asset to be sold. Interested parties should make their own assessment of the secured asset to their satisfaction. Secured Creditor (RFL) does not in any way guarantee or makes any representation with regard to the fitness/title of the aforesaid secured asset. The property is being kept for auction without prejudice and will be subject to decision of Hon'ble **Debt Recovery Tribunal III Kolkata in Securitization Application No.358 of 2021** which is filed by **M/S Aakhitara Bivi & Another against Authorized Officer Religare Finvest Limited and Securitization Application No.538 of 2024 which is filed by Hindujа Leyland Finance Ltd. against Religare Finvest Ltd. & Ors..**
For detailed terms and conditions of the sale, please refer to the link/URL provided in RFL (Secured Creditor's) website i.e., **https://www.religarefinvest.com/auction-notices.**
For details about E-auction, the intending bidders may contact **M/s C1 India Pvt. Ltd through Mr. P. Dharani Krishna at Mobile +91-9948182222 (between 09:00 AM to 09:00 PM) & through Support Team Mobile Nos.: +91 7291961124,25,26 (between 09:30 AM to 06:00 PM)** and; email id **andhra@c1india.com/support@bankeauctions.com).**
For any other information, please contact **Mr. Ramesh Singh** on his Mobile no. **9981508001** or contact him at his e-mail id: **ramesh.singh@religare.com, Mr. Pradip Sen** on his Mobile no. **9830692919** or contact him at his e-mail id: **pradip.sen@religare.com & Mr. Abhishek Kumar Shukla** on his Mobile no. **7303741199** or contact him at his e-mail id: **abhishek.shukla1@religare.com**

Dated: 16.10.2026

Authorised Officer - RELIGARE FINVEST LIMITED
(ABHISHEK KUMAR SHUKLA) AVP LEGAL EMP. CODE- 62929

RBL BANK LTD.

RBL BANK aarna ka bank
REGISTERED OFFICE: 1st Lane, Shahupuri, Kolhapur-416001
National Operating Centre : 9th Floor, Techniplex-I, Off Veer Savarkar Flyover, Goregaon (West) Mumbai – 400062

GOLD AUCTION CUM INVITATION NOTICE

The below mentioned borrower has been served with margin call notice to pay Margin amount towards the loan facility against gold ornaments ("Facility") availed by them from RBL Bank Limited. Since the borrower has failed to repay Margin amount under the Facility, we are constrained to conduct an auction of the pledged gold ornaments on dates mentioned in the below table.
In the event any surplus amount is realised from this auction, the same will be refunded to the concerned borrower and if there is a deficit post the auction, the balance amount shall be recovered from the borrower through appropriate legal proceedings. RBL Bank has the authority to remove following account from the auction without prior intimation. Further, RBL Bank reserves the right to change the Auction Date without any prior notice.

Sr. No.	Account Number	Branch Name	Borrower's Name	Details of Gold Ornament (in gms)		Gold Auction Venue	Branch Manager Name & Mobile No.	Auction Date & Time
1.	809012235068	Patliputra	PRIONKA KUMARI	TOTAL_GROSS_WT	164.08	189, Patalliputra Colony, Behind Haldiram,Patna, Bihar -800013	Ritesh Ranjan 7549100321	02-11-2026 02:00 PM to 03:00 PM
				TOTAL_IMPURITY	7.99			
				TOTAL_STONE_WT	0.00			
				TOTAL_NET_WT	156.19			

Intending bidders should contact to the Branch Manager
For detailed Terms and Conditions, please visit to the RBL Bank respective Branches

Place : Bihar
Date : 28-10-2026

Authorized Officer
RBL Bank Ltd.

RBL BANK LTD.

RBL BANK aarna ka bank
REGISTERED OFFICE: 1st Lane, Shahupuri, Kolhapur-416001
National Operating Centre : 9th Floor, Techniplex-I, Off Veer Savarkar Flyover, Goregaon (West) Mumbai – 400062

GOLD AUCTION CUM INVITATION NOTICE

The below mentioned borrower has been served with margin call notice to pay Margin amount towards the loan facility against gold ornaments ("Facility") availed by them from RBL Bank Limited. Since the borrower has failed to repay Margin amount under the Facility, we are constrained to conduct an auction of the pledged gold ornaments on dates mentioned in the below table.
In the event any surplus amount is realised from this auction, the same will be refunded to the concerned borrower and if there is a deficit post the auction, the balance amount shall be recovered from the borrower through appropriate legal proceedings. RBL Bank has the authority to remove following account from the auction without prior intimation. Further, RBL Bank reserves the right to change the Auction Date without any prior notice.

Sr. No.	Account Number	Branch Name	Borrower's Name	Details of Gold Ornament (in gms)		Gold Auction Venue	Branch Manager Name & Mobile No.	Auction Date & Time
1.	809012127707	Lalpur	NIRMAL KUMAR VARANDANI	TOTAL_GROSS_WT	49.41	Shop No.20, Progressive Point Complex, Abhanpur Road, Lalpur, Raipur, Chhhatisgarh- 492101	Mohammed Arif 9039988415	02-11-2026 02:00 PM to 03:00 PM
				TOTAL_IMPURITY	1.52			
				TOTAL_STONE_WT	0.00			
				TOTAL_NET_WT	47.89			

Intending bidders should contact to the Branch Manager
For detailed Terms and Conditions, please visit to the RBL Bank respective Branches

Place : CHATTISGARH
Date : 28-10-2026

Authorized Officer
RBL Bank Ltd.

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Chola Know a better life
Corporate office: Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600 032

Possession Notice [(Appendix IV) Under Rule 8 (1)]

WHEREAS the undersigned being the Authorised Officer of **M/s. Cholamandalam Investment And Finance Company Limited,** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with Rules 3 of the Security Interest [Enforcement] Rules, 2002 issued Demand Notices dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers **(names and addressees mentioned below)** to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on me under sub-section (4) Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and dealings with the property will be subject to the charge of **M/s. Cholamandalam Investment And Finance Company Limited** for an amount as mentioned herein under and interest thereon. The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

NAME AND ADDRESS OF BORROWER/S & LOAN/AC No.	DT. OF DEMAND NOTICE	O/S. AMT.	DESCRIPTION OF THE IMMOVABLE PROPERTY	DATE OF POSSESSION
Loan A/c No. HL25GYA000108823 1. Mr/Mrs. Mukesh Kumar 2. Mr/Mrs. Rekha Devi At : So Rampravesh Prasad Village Simra Post, Dusadh Bigha Gururu Gaya Gururu Milla, Mandir, Gaya, Bihar - 824118 Also At : Khata No. – 291, Khesra No.-1191, Mauza – Simra, Ward no-12, Thana –Konch, Thana No.- 278, Anchal- Tekari, Sub-Registry – Tekari, Distt.- Gaya, State – Bihar, Pin code – 824118.	17-07-2026	Rs.2072557/- (Rupees Twenty lakhs Seventy Two Thousand Five Hundred Fifty Seven Only) as on 17-07-2026	Total Area Ad-Measuring 3134 Sq. Ft. Khata No. – 291, Khesra No.-1191, Mauza – Simra, Ward No-12, Thana –konch, Thana No.- 278, Anchal- Tekari, Sub-registry – Tekari, Distt.- Gaya, State – Bihar, Pin Code – 824118. As Per Investigation : East – Bijendra Das, West – 24' Road Sh-69, North – Anil Saw, South – Dilkeshwar Das, As Per Deed : East – Bijendra Das, West – Gramin Sarak, North – Anil Saw, South – Dilkeshwar Das	24-10-2026 (POSSESSION)

Place : Bihar
Date : 24-10-2026

SD/- AUTHORISED OFFICER,
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

IDBI BANK

IDBI BANK LTD
Retail Recovery Department
44, Shakespeare Sarani, 2 Floor, Kolkata - 700 017
Ph. No. : 033-66557848, Website : www.idbibank.in
CIN : L65190MH2004GOI148838

[Appendix IV-A]
[See proviso to rule 8 (6)]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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

Notice is hereby given to the public in general and in particular to the Borrower(s), Mortgagor(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the secured creditor, the physical possession of which has been taken by the Authorised Officer of IDBI Bank, Secured Creditor will be sold on "As is where is", "As is what is" and "Whatever there is" basis on **13-11-2026.**

a) Name & Address of the Borrower b) Loan Account Number	a) Possession Type b) Demand Notice Date c) Possession Date d) Outstanding Balance as per Demand Notice	Description of Immovable Property	A) Reserve Price B) Earnest Money Deposit (E.M.D.) C) Bid Increment Amount D) Date of e-auction
RAJAT PANCHAMIA, (BORROWER) 58-D, NETAJI SUBHAS ROAD, GANESH MARKET, ROOM NO - 517, 5TH FLOOR, KOLKATA - 700001. **RITA PANCHAMIA** (CO-BORROWER) 58-D, NETAJI SUBHAS ROAD, GANESH MARKET, ROOM NO - 517, 5TH FLOOR, KOLKATA - 700001. **RAJAT ENTERPRISE** (PROP.), **RAJAT PANCHAMIA,** 58-D, NETAJI SUBHAS ROAD, GANESH MARKET, ROOM NO - 517, 5TH FLOOR, KOLKATA - 700001. **Loan A/c No. :** 0086675100010007 0086675100009676 & 0086651100000268	a) **Physical** b) **07.10.2026** c) **20.03.2023** d) **1,85,06,326.00** (Rupees One Crore Eighty Five Lakh Six Thousand Three Hundred Twenty Six Only only) together with further interest, cost and charges thereon from 10-09-2022	ALL THAT Flat no. 31A measuring about 1842 sq. ft. (Covered area) on the 5th floor of the building built and constructed at or upon the plot of land measuring about 12 cottahs 11 chittacks and 37 sq. ft. lying and situated at municipal Premises No. 111 Chittranjan Avenue under municipal Ward No. 44 within the limits of Kolkata Municipal Corporation and **butted and bounded as under : On or toward East by :** By Chitarinian Avenue; **On or towards West by :** By Premises No. 38, Colootolla Street; **On or towards North by :** By Premises No. 113, Chittaranjan Avenue; **On or towards South by :** By Municipal Lane named Kaviraj Row.	A) **Rs. 147.60 Lakhs** B) **Rs. 14.76 Lakhs** C) **Rs. 25,000/-** D) **13.11.2026**

Last date of submission of Bid form along with undertaking, KYC documents and EMD	**November 12th, 2026 up to 4.00 p.m.**
Date and Time of inspection :	**November 11th, 2026 Between 1.00 p.m. to 2.00 p.m.**
Date and Time of E-Auction :	**November 13th, 2026 Between 11:00 a.m. to 1:00 p.m.**

For detailed terms and conditions of the sale, please refer to the link provided in www.idbibank.in.

Date : 23.10.2026
Place : Kolkata

Sd/-
Authorized Officer, IDBI Bank

ADITYA BIRLA HOUSING FINANCE LIMITED

ADITYA BIRLA CAPITAL HOME LOANS

Regd Office: Indian Rayon Compound, Veraval, Gujarat - 362 266 I (T) +91 2243567100 I (Toll Free) 1800 270 7000 I CIN: U66922GJ2009PLC083791 I homefinance.adityabirlacapital.com

DEMAND NOTICE **(under Rule 3 (1) of Security Interest (Enforcement) Rules, 2002)**

Substituted Service Of Notice U/S.13 (2) Of Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002.

Notice is hereby given to the borrowers as mentioned below that since they have defaulted in repayment of the Credit facility availed by them from **Aditya Birla Housing Finance Limited (ABHFL),** their loan accounts have been classified as **Non-Performing Assets** in the books of the Company as per RBI guidelines thereto. Thereafter, ABHFL has issued **demand notices** under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on the last known addresses of the said borrowers thereby calling upon and demanding from them to repay the entire **outstanding amount** together with further interest at thecontractual rate on the aforesaid amount and incidental expenses, cost, charges etc. as stated in the said demand notices. However, the demand notice is also being served by way of publication, as per Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules):

Sl. No	Name and Address Borrower/ Co-Borrower and Guarantor / Co-Guarantor & Loan A/C No.	NPA Date	Date of Demand Notice	Amount due as per Demand Notice /as on Date
1	1. **DIPANKAR ROY** Uplo7 1803, Upohar High Complex, 2052, Chakgaria, Panchasayar, Kolkata, West Bengal-700094. **2. NILA ROY** Uplo7 1803, Upohar High Complex, 2052, Chakgaria, Panchasayar, Kolkata, West Bengal-700094. **3. UNIVERSAL SOLUTIONS** Uplo7 1803, Upohar High Complex, 2052, Chakgaria, Panchasayar, Kolkata, West Bengal-700094. **4. UNIVERSAL GRAPHICS** Uplo7 1803, Upohar High Complex, 2052, Chakgaria, Panchasayar, Kolkata, West Bengal-700094. **5. UNIVERSAL GRAPHICS** 2052, Chak Garia, Uptc -016, Upohar Town Centre, Ground Floor, Kolkata, West Bengal-700034. **6. UNIVERSAL SOLUTIONS** 2052, Chak Garia, Uptc -016, Upohar Town Centre, Ground Floor, Kolkata, West Bengal-700034. **7. UNIVERSAL SOLUTIONS** 30 Sakti Garh, Ground Floor, Jadavpur, Kolkata, West Bengal-700032. **8. UNIVERSAL GRAPHICS** Village Roynagar, Near Water Tank, Po And Ps Diamond Harbour, South 24 Parganas, Kolkata, West Bengal-743331. **Loan Account No. LNKOLLAP-02170033539, LNKOLPHL-04150023529, LNKOLPNO-04150023116 & LNKOLPHL-04150023143**	13.09.2026	21.10.2026	Rs. 2,95,46,492.37/- (Rupees Two Crore Ninety Five Lacs Forty Six Thousand Four Hundred Ninety Two And Thirty Seven Paisa Only) by way of outstanding principal, arrears (including accrued late charges) and interest till 21.10.2026

DESCRIPTION OF IMMOVABLE PROPERTY/PROPERTIES MORTGAGED: All That Apartment No. Uplo7/1803 Measuring About 5606 Sq. Ft. (Super Built Up Area) Together With Adjoining Terrace/Open Space Measuring About 909 Sq. Ft, Open Car Parking Space Measuring About 135 Sq. Ft Each, Covered Car Parking Space Nos. Lc0724, Lc0725, Lc0726 & Lc0727 Each Measuring About 135 Sq. Ft And Two Wheeler Parking Space Each Measuring About 18 Sq. Ft, Of The Building Named And Known As "Upohar Luxury Zone" And Built And Constructed At Or Upon The Plot Of Land Measuring About 18.62 Acres Forming Part Of R.S. Plot Nos. 54, 63, 64, 65, 68, 73, 74, 75, 76, 77 In Mouza-Chakgaria, J.L. No. 26 Under P.S. Purba Jadavpur In The District South 24 Pgs Presently Known And Numbered As Municipal Premises No. 2052, Chak Garia Under Municipal Ward No. 109 Within The Limits Of Kolkata Municipal Corporation, Kolkata, West Bengal-700094.

We hereby call upon the borrower stated herein to pay us within 60 days from the date of this notice, the outstanding amount, (s)together with further interest thereon plus cost, charges, expenses, etc. thereto failing which we shall be at liberty to enforce the security interest including but not limited to taking possession of and selling the secured asset entirely at your risk as to the cost and consequences.
Please note that as per section 13(13) of the SARFAESI Act, all of you are prohibited from transferring by way of sale, lease orotherwise, the aforesaid secured assets without prior written consent of the Company. Any contravention of the said section by you shall invoke the penal provisions as laid down under section 29 of the SARFAESI Act and / or any other legal provision in this regard.
Please note that as per sub-section (8) of section 13 of the Act, if the dues of ABHFL together with all costs, charges and expenses incurred by ABHFL are tendered to ABHFL at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by ABHFL and no further step shall be taken by ABHFL or transfer or sale of that secured asset.

Date: 28.10.2026
Place: KOLKATA

Sd/- Authorised Officer,
(Aditya Birla Housing Finance Limited)

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