Federal Bank

LCRD Kolkata Division,
1, R.N. Mukherjee Road, Martin Burn House, Kolkata, West Bengal-700 001.
Phone number 033- 2265 4334, Email id: kollcrd@federal.bank.in, Website: www.federal.bank.in, CIN: L65191KL1931PLC000368

NOTICE U/S 13 (2) OF SARFAESI ACT 2002, (hereinafter referred to as Act) r/w Rule 3(1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

Sr No	Name of the borrower / Guarantor	Financing Branch	A/c No, Nature of Limit, Date & Amount	Details of Secured Assets/ Hypothecated Vehicles	Date of Notice, Date of NPA	Amount Outstanding (As mentioned in demand Notice) with rate of interest
1	Shri/Smt. Zubair Alam, S/o Md. Serajuddin, Proprietor of M/s New Cotton House, a).Ground Floor, 118, Mahatma Gandhi Road, Kolkata, West Bengal, Pin-700007, b)26, Nil Madhab Sen Lane, Chittaranjan Avenue, Circus Avenue, Kolkata, West Bengal, Pin-700073.	Kolkata/ BBD Bagh	21535500000286- Cash Credit Loan, Sanction Date- 15/02/2025, Amount-Rs 10,00,000/-	Hypothecation of stock and other current assets stored at M/s New Cotton House, Ground Floor, 118, Mahatma Gandhi Road, Kolkata, West Bengal, Pin -700007/ premises / godown/elsewhere and Book Debt.	Date of Notice- 22/05/2026 Date of NPA- 30/04/2026	Cash Credit- Rs 10,50,861.73/-(Rupees Ten Lakhs Fifty thousand Eight Hundred and Sixty one and paise Seventy three only) as on 30/04/2026- ROI@12.85% p.a.with monthly rests
2.	**1)**Shri/Smt. Zacharia Nasir Khan, S/o Yousuf Khan, a)House No. 95-C, Gali No-5, Krishna Nagar, Safdarjung Enclave – South West Delhi, Delhi, 110029, b)18A, Colonel Biswas Road, PS-Karaya, Post Office-Circus Avenue, Kolkata, West Bengal - 700019, **2)**Shri/Smt. Shamma Khan, W/o Zacharia Nasir Khan, a)House No. 95-C, Gali No-5, Krishna Nagar, Safdarjung Enclave – South West Delhi, Delhi, 110029, b)18A, Colonel Biswas Road, PS-Karaya, Post Office-Circus Avenue, Kolkata, West Bengal - 700019.	Kolkata/ Behala	a)13147300001736- Federal NRI Housing Loan, Sanction Date- 26/03/2019, Amount- Rs 50,00,000/- b)13147600002335- Asset Guard Sanction Date - 26/03/2019 Amount - Rs 1,35,946/-	All that piece and parcel of the permanent leasehold right in respect of Flat admeasuring more or less 1076 Sq Ft super built up area, on the Ground Floor situated at Premises No.18A, , Colonel Biswas Road, Police Station Karaya, Kolkata, West Bengal-700019, Ward No. 69, within the jurisdiction of Kolkata Municipal Corporation, P.O. Circus Avenue, Police Station – Karaya (Previously Ballygunge), Kolkata – 700019 and bounded on East by: Partly by premises No.18B Colonel Biswas Road and Partly by common passage of the said premises leading to colonel Biswas Road, West by: Premises No.14, Tarak Dutta Road, North by: Premises No.16 Colonel Biswas Road and South by: Premises No.20, Colonel Biswas Road.	Date of Notice- 29/08/2026 Date of NPA- 03/08/2026	a)NRI Housing Loan- Rs 48,99,862.55(Rupees Forty Eight Lakhs Ninety Nine Thousand Eight Hundred and Sixty Two and paise Fifty Five only) as on 05/08/2026-ROI @10.10% p.a. with monthly rests b)Asset Guard- Rs 1,62,823/-(Rupees One Lakh Sixty Two Thousand Eight Hundred and Twenty Three only) as on 05/08/2026- ROI @ 16.45% p.a. with monthly rests
3.	Shri/Smt. Mistu Dutta, W/o Himadri Sarkar, Peyara Bagan Purba, Rajpur Sonarpur, Laskarpur, Near Pubali Garden, South 24 Parganas, Kolkata, West Bengal – 700153.	Kolkata /Ballygunge	12847400001780- Car Loan Sanction Date- 13/01/2023 Amount- Rs 11,07,139/- (Including Insurance premium amount of Rs 7139/-	Hypothecation of KIA CARENS G1.5 6MT PRESTIGE 7 BS VI, having Chassis No. MZBGC814LNN066952, Engine No. G4FLNV452983, 2022 Model, Petrol, Colour – Gravity Grey, bearing Registration Number - WB 20 BR 0778	Date of Notice- 19/09/2026 Date of NPA- 13/09/2026	New Car Loan Rs 5,83,331/-(Rupees Five Lakh Eighty Three Thousand Three Hundred and Thirty One only) as on 15/09/2026- ROI @7.50% p.a. with monthly rests

1st of you as borrower and others as the co-obligants/co-borrowers/Guarantors in the respective accounts borrowed from our Bank's branch as above the credit facilities after executing necessary security agreements / loan documents in favour of the Bank.

Towards the security of the aforesaid credit facilities availed from the Bank, you has / have created security interest in favour of the Bank by way of hypothecation/ mortgaged in respect of the above mentioned movable/ immovable properties.

The aforesaid hypothecated / mortgaged properties hereinafter referred to as 'the secured assets'. The undersigned being Authorized Officer of the Federal Bank Ltd. hereby inform you that a sum of rupees mentioned above are due from you jointly and severally as aforesaid under your loan accounts with the branch of the Bank mentioned above. In view of the default in repayment, your loan account/s is/are classified as Non-Performing Asset, as per the guideline of RBI.

You are hereby called upon to pay the said amount with further interest till the date of payment as mentioned above and costs within 60 days from the date of this notice, failing which, the Bank will exercise all the powers under section 13 of the Act against you and the above mentioned secured assets such as taking possession thereof including the right to transfer them by way of lease, assignment or sale, or taking over the management of the secured assets for realizing the dues without any further notice to you .

It is informed that, you shall not transfer by way of sale, lease or otherwise any of the above mentioned secured assets without the Bank's written consent. In the event of your failure to discharge your liability and the bank initiates remedial actions as stated above, you shall further be liable to pay to the bank all cost, charges and expenses incurred in that connection. In case the dues are not fully satisfied with the sale proceeds of the secured assets, the bank shall proceed against you personally for the recovery of the balance amount without further notice. Your attention is also invited to the provisions of section 13 (8) of the Act, in respect of time available, to redeem the secured assets (security properties).This notice is issued without prejudice to the other rights and remedies available to the bank for recovering its dues.

Date: 04/11/2026
Place: Kolkata

For The Federal Bank Ltd.,
(Authorised Officer under SARFAESI Act 2002).

सेन्ट्रल बैंक ऑफ़ इंडिया / Central Bank of India

SALT LAKE BRANCH
DD-13/18, Sector-I, Salt Lake, Kolkata- 700064
Telephone No.033-2337 1794, Mobile No. 6292191381
email- bmkoln1353@centralbank.bank.in

REGISTERD WITH AD
Date – 03.11.2026

M/s Excel Composites Pvt. Ltd. Bodai Industrial Complex, PO: Jugberia, 2nd Lane East, Kolkata-700110,
Mr. Joy Kumar Gupta, Director, M/s Excel Composites Pvt. Ltd., Collateral Owner- Guarantor, M/s Excel Composites Pvt. Ltd., GC-152, Sector-III Salt Lake City, Kolkata- 700106
Mr. Jit Kumar Gupta, Director, M/s Excel Composites Pvt. Ltd., Guarantor, M/s Excel Composites Pvt. Ltd., GC-152, Sector-III, Salt Lake City, Kolkata- 700106
Mr. Birendra Kumar Thakur, Collateral Owner- Guarantor, M/s Excel Composites Pvt. Ltd., AJ- 208, Sector-II, Salt Lake City, Kolkata- 700064.
Mr. Srinath Gupta, Collateral Owner- Guarantor, M/s Excel Composites Pvt. Ltd., HA-105, Sector-III, Salt Lake City, Kolkata- 700091,
Mrs. Reena Thakur, Legal Heir/ Wife of late Rajendra Kumar Thakur, Collateral Owner- Guarantor, M/s Excel Composites Pvt. Ltd., AJ- 208, Sector-II, Salt Lake City, Kolkata- 700064,
Any other Legal Heir of Late Rajendra Kumar Thakur, Collateral Owner- Guarantor, M/s Excel Composites Pvt. Ltd., serviced through, Mrs. Reena Thakur, AJ- 208, Sector-II, Salt Lake City, Kolkata- 700064
Ms. Neelam Thakur, Legal Heir/ Daughter of, Late Rajendra Kumar Thakur, Collateral Owner- Guarantor, M/s Excel Composites Pvt. Ltd., AJ- 208, Sector-II, Salt Lake City, Kolkata- 700064
Ms. Neelam Thakur Legal Heir/ Daughter of Late Rajendra Kumar Thakur, Collateral Owner- Guarantor, M/s Excel Composites Pvt. Ltd., 113 Tampines Street 86, The Alps Residence #14-41 SG: 528536 Ph: 83742650

Sub: Demand Notice under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 to the borrower/s.

The Authorised Officer of Central Bank of India issued one demand notice under section 13(2) of the SARFAESAI Act, 2002 on 29.10.2026. The same stands withdrawn hereby. In withdrawal of the said previous demand notice, the undersigned being the Authorised Officer of Central Bank of India, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002, hereby issues the following notice:

The undersigned holding the post of Chief Manager in her capacity of the Authorised Officer of Central Bank of India under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest, 2002 (hereinafter called the 'SARFAESI Act', for the sake of brevity) hereby issues this notice to you as follows:

You are aware that at your request, you have been granted by Central Bank of India (hereinafter called 'Bank', through its Salt Lake Branch, financial assistance as detailed columns 2 to 3 of Schedule A hereto.

The said financial assistance was sanctioned, inter alia, against security interest created in favour of Bank by executing, inter alia, security documents in the manner as detailed/mentioned in Schedule 'B' along with details of property.

That you did not operate the account and did not repay the dues of bank as per the terms of sanction and consequently, your account was classified a non performing asset w.e.f. 27.10.2026 in accordance with the applicable guidelines issued by Reserve Bank of India from time to time. In spite of repeated requests by Bank, you have failed to repay the dues of bank.

The facility wise details of the amount due from you are mentioned in columns 4 to 9 of schedule A hereto Schedule A hereto. The total amount due against you being the sum total of all the amounts due under various financial facilities, as detailed in columns 4 to 9 of schedule A hereto, comes to Rs.4,73,63,173.60 (Rupees Four Crore Seventy Three Lakhs Sixty Three Thousand One Hundred Seventy Three and Sixty Paise only) and you have defaulted in repayment of the entire said amount.

Therefore, you are hereby called upon under Section 13(2) of SARFAESI Act, to discharge your liabilities in full by paying the entire amount due Rs.4,73,63,173.60 (Rupees Four Crore Seventy Three Lakhs Sixty Three Thousand One Hundred Seventy Three and Sixty Paise only) with further interest at the applicable rate/s of interest mentioned in the Schedule A from the date of notice, i.e. 03.11.2026 till the date of full and final payment along with incidental expenses, charges and costs recoverable from you as per terms of contract and/or as per law, within sixty days from the date of this notice.

If you fail to repay to the Bank the total dues which you have been called upon to pay hereinabove the Bank will exercise all or any of the rights available to it under the provisions of the SARFAESI Act read with the Rules framed thereunder.

You are also put on notice that in terms of Section 13(13), you are legally bound not to transfer the secured assets detailed in Schedule 'B', by way of sale, or otherwise, without obtaining prior written consent of the bank.

Your attention is also drawn to Section 29 of SARFAESI Act which provides that any contravention of provisions of this SARFAESI Act amounts to an offence punishable with imprisonment up to one year or fine or both. This notice of demand is issued without prejudice to and shall not be construed as waiver of any other rights or remedies which the bank has already exercised and/ or may exercise, including any legal action for recovery of the said dues and also for further demands for the sum that may be found /fall due and payable by you to us.

Your attention is drawn to the provisions of Section 13(8) of the SARFAESI Act, 2002 in respect of time available to you to redeem the secured assets.

(Authorised Officer)

Schedule-'A'
Details of financial facilities sanctioned and availed and the details of the amount due

1 Account No.	2 Type of financial facility sanctioned and availed	3 Amount of the financial facility sanctioned	4 Total amount of ledger balance outstanding on the date of notice	5 The date upto which the interest has been charged in the ledger	6 Amount of interest EXCLUDING PENAL INTEREST, if any, from the date the interest was last charged in the ledge to the date of notice, i.e. 03.11.2026	7 Amount of penal interest charged without compounding from the date the penal interest was last charged up to date of notice	8 Incidental expenses , charges and costs if any as per law/ terms of sanction	9 Total amount due up to the date of noticed
3000161206	Cash Credit	Rs.4,50,00,000.00	Rs.4,50,01,012.50	30.06.2026	Rs.13,25,290.00	Rs.48,706.00	Rs.458.00	Rs. 4,63,26,302.50
5182033746	TL- CGECL 1.0	Rs.60,52,000.00	Rs.6,91,243.10	30.06.2026	Rs.25,058.00	Rs.976.00	-	Rs. 7,16,301.10
3070151252	Bank Guarantee	Rs.50,00,000.00	Rs.3,20,570.00	-	Rs.3,20,570.00	-	-	Rs.3,20,570.00

Schedule-'B'
(Details of Security Documents executed by the borrower)

Sl	Name of Document
1	Hypothecation of entire stock of Raw Materials, Stores and Spares, Packing Materials, WIP and Finished Goods
2	Equitable mortgage by way of deposit of title deeds
3	Charge on Other Fixed Assets of the Company (except Land, Building, Shed and Structure, Plant and Machinery)

Schedule-'C'
(Detailed description of the secured asset/ Mortgaged Property/ Hypothecated Goods)

1. All that piece and parcel of land measuring about 1 bigha 5 cottah, i.e. 25 cottahs of land more or less, with Factory Building, Shed and Plant & Machinery used for industrial purpose, in Mouza- Bodai, Police Station- Khardah, then Ghola now New Barrackpore, Sub-Registration Office- Barrackpore, JL No. 27, RS No. 62, Touzi No.7 appertaining to RS Khtian No. 3761, part of RS Dag No.s 1019, 1020 and 990 corresponding to LR Dag No. 1018, 1117 and 1085 under LR Khatian No.s 106, 306, 331, 103 and 11 in Mouza- Bodai under Balkanda Gram Panchayat within the jurisdiction of Barrackpore ADSR (now Sodepur), Police Station- Khardah, then Ghola now New Barrackpore, within the district of North 24 Parganas and butted and bounded as follows: On the North: By 22'-0" wide road, On the South: By RS Dag No. 1021, On the East: By RS Dag No. 1019 and 1020 (P), On the West: By Dag No. 1020 (P)
Deed No. 07812 of 1996

Registered owner as per Deed	Present Owners
1. Sri Braj Behari Thakur (deceased)	1. Sri Birendra Kumar Thakur
2. Sri Rajendra Kumar Thakur (deceased)	2. Mrs. Reena Thakur
3. Sri Birendra Kumar Thakur	3. Ms. Neelam Thakur
	4. Any other Legal Heir of late Rajendra Kumar Thakur not disclosed to the Bank

2. All that piece and parcel of land measuring about 1 bigha 5 cottah, i.e. 25 cottahs of land more or less, with Factory Building, Shed and Plant & Machinery used for industrial purpose, in Mouza- Bodai, Police Station- Khardah, then Ghola now New Barrackpore, Sub-Registration Office- Barrackpore, JL No. 27, RS No. 62, Touzi No.7 appertaining to RS Khtian No. 429, 376/1 and 529 corresponding to LR Khatian No. 103 and 49 comprised in RS Dag No. 1010, 1020 and 1019/1124 corresponding to LR Khatian Dag No.s 1117, 1118 and 1116 in Mouza- Bodai under Bilkanda Gram Panchayat within the jurisdiction of Barrackpore ADSR (now Sodepur), Police Station- Khardah, then Ghola now New Barrackpore, within the district of North 24 Parganas and butted and bounded as follows: On the North: By 22'-0" wide road, On the South: By Land of Dag No. 10222, On the East: By others' property , On the West: By 1017 and 1018
Deed No. 07811 of 1996

Registered owner as per Deed	Present Owners
1. Sri Braj Behari Thakur (deceased)	1. Sri Birendra Kumar Thakur
2. Sri Joy Kumar Gupta alias Thakur	2. Mrs. Reena Thakur
3. Sri Srinath Gupta alias Thakur	3. Ms. Neelam Thakur
4. Sri Krishna Behari Gupta alias Thakur (deceased)	4. Any other Legal Heir of late Rajendra Kumar Thakur not disclosed to the Bank
5. Sri Rajendra Kumar Thakur (deceased)	5. Sri Joy Kumar Gupta alias Thakur
6. Sri Srinath Gupta alias Thakur	6. Sri Birendra Kumar Thakur

(Authorised Officer)

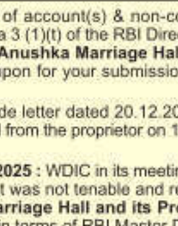
इंडियन बैंक Indian Bank

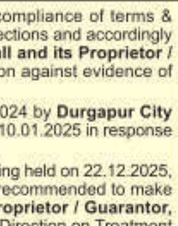
DURGAPUR CITY CENTRE BRANCH
Saroj Mukhopadhyay Bhaban, Hare Krishna Konar Sarani, City Centre, Durgapur - 713 216

WILFUL DEFAULTER NOTICE

Letter to Borrower / Guarantor / Promoter / Director / Persons, Communicating the Decision of Wilful Defaulter Review Committee, for Classifying as Wilful Defaulter

To,
1. M/s. Anushka Marriage Hall (Borrower Firm)
2. Mr. Sudipto Ghosh (Proprietor / Guarantor)
3. Ms. Priya Ghosh (Guarantor)


Mr. Sudipto Ghosh


Ms. Priya Ghosh

Dear Sir,

We hereby inform you that our Bank has classified the **Borrower Firm M/s. Anushka Marriage Hall and its Proprietor Mr. Sudipto Ghosh and the Guarantor Ms. Priya Ghosh as Wilful Defaulters**, as per RBI Master Direction on Treatment of Wilful Defaulters & Large Defaulters dated **30.07.2024** (Now RBI Master Direction 166 dated 28.11.2025). The proceeding of Wilful Defaulter Classification is as under :

Background : The Wilful Defaulter Identification Committee (WDIC) in its meeting held on 22.12.2025 had examined and considered the following information and records placed before them :

Grounds of Wilful Default :

Relevant Clause of Para 3 (1)(t) of the Reserve Bank of India (Treatment of Wilful Defaulters and Large Defaulters) Directions, 2024	**Evidence of wilful default disclosing the acts of omission and/or commission by the Borrower / Promoter(s) / Director(s) / Guarantor(s) for the classification as Wilful Defaulter**
Capacity to pay but unwilling to pay :	The net worth of the proprietor/guarantor is given below :

Name	PAN No.	Net worth (Rs in Crore)	As on
Mr. Sudipto Ghosh	AKEPG5682J	2.29	30.10.2023
Ms. Priya Ghosh	BKMPG6017J	6.46	15.03.2022
	TOTAL	8.75	

From the above it is clearly evident that the proprietor and guarantors are having means and capacity to repay the bank dues, however, they have willfully not repaid the bank's dues.
Further, **Ms. Priya Ghosh is wife of Mr. Sudipto Ghosh and she is Proprietor of M/s. Durgapur Cab Service as well as partner in M/s. Durgapur Electric Service**, which are running well. This shows that despite having the capacity, guarantor is willfully not repaying the bank's dues.

Siphoning of Funds :	**Mr. Sudipto Ghosh** have availed a term loan for **M/s. Anushka Marriage Hall** to the tune of **Rs. 1.00 Crore from our Durgapur City Centre Branch under Asansol Zone** sanctioned on **28.01.2019** for purchase of a hall from a builder which was supposed to be utilized as marriage hall. During verification it was found that there is no identifiable construction of marriage hall. After disbursement up to the extent of 90% of the loan, neither the borrower nor the builder executed the sale deed. Hence, from the above, it is clearly established that borrower in collusion with the builder has mis-represented the fact for availing the loan for construction of marriage hall and siphoned of the bank's funds.

The WDIC observed that irregularities/defaults in the conduct/operation of account(s) & non-compliance of terms & conditions of sanction fall within one or more of the condition/s set out in para 3 (1)(t) of the RBI Directions and accordingly approved to issue Show Cause Notice (SCN) to the **Borrower Firm M/s. Anushka Marriage Hall and its Proprietor / Guarantor, Mr. Sudipto Ghosh & Guarantor Ms. Priya Ghosh,** calling upon for your submission against evidence of default observed, within 21 days of its receipt.

In accordance with the principles of natural justice, the SCN was issued vide letter dated 20.12.2024 by **Durgapur City Centre Branch**. The SCN was delivered on 23.12.2024. A reply was received from the proprietor on 10.01.2025 in response to the SCN.

Wilful Defaulter Identification Committee (WDIC) Meeting held on 22.12.2025 : WDIC in its meeting held on 22.12.2025, recorded the fact that reply was received in response to the SCN, as such it was not tenable and recommended to make a proposal to WDRC for classifying the **Borrower Firm M/s. Anushka Marriage Hall and its Proprietor / Guarantor, Mr. Sudipto Ghosh & Guarantor Ms. Priya Ghosh, as wilful defaulters**, in terms of RBI Master Direction on Treatment of Wilful Defaulters and Large Defaulters dated 30.07.2024 (Now RBI Master Direction 166 dated 28.11.2025), under the clause - Capacity to pay but unwilling to repay & Siphoning of funds and to communicate the order of WDIC through **Branch Manager, Durgapur City Centre Branch**, to the borrower firm and its proprietor / guarantor, seeking their representation / request for Personal Hearing against the order, if any, within 15 days and placing the same before Review Committee for passing a reasoned order.

Communication regarding proposal for classification as Wilful Defaulter : A communication dated 28.01.2026, regarding proposal being made to WDRC for classifying the borrower firm and its partner, as wilful defaulters, along with reasons thereof was communicated through speed post with an opportunity to make representation / submission to WDRC within 15 days of its receipt. They were also advised to seek for a personal hearing, if they so desire. Communication with regard to WDIC order was delivered on 31.01.2026 and a representation was received on 18.02.2026 against the WDIC order.

Wilful Defaulter Review Committee held on 23.07.2026

Constitution of Wilful Defaulter Review Committee is as under :

1. Executive Director
2. Chief General Manager (CMC & Recovery)
3. General Manager (Large Corporate Credit)

Order passed by Wilful Defaulter Review Committee : The Committee has examined the following supporting documents evidencing / disclosing the acts of omission and commission of wilful default:

1. Account statement for relevant period
2. Show Cause Notice dated 20.12.2024
3. WDIC order dated 28.01.2026
4. Unit visit report dated 29.11.2025
5. Sanction letter dated 28.01.2019

The Committee noted that the borrower firm and its proprietor/guarantor, have replied against the order of WDIC and the same was not acceptable. On perusal of the documents, this committee has observed that, there is no identifiable construction of marriage hall. After disbursement up to the extent of 90% of the loan, neither the borrower nor the builder executed the sale deed.

Hence, from the above, it is clearly established that borrower in collusion with the builder has mis-represented the fact for availing the loan for construction of marriage hall and siphoned off the bank's funds. Hence, it is clear that the borrower has intentionally concealed the facts about the sale of the flats and availed the bank loan and siphoned off the funds. which leads to the siphoning of funds.

After due consideration, Wilful Defaulter Review Committee, concurring with the recommendation of WDIC, unanimously, declared the borrower firm M/s Anushka Marriage Hall and its proprietor/guarantor, Mr Sudipto Ghosh & Ms Priya Ghosh, as wilful defaulters, under the clause – Capacity to pay but unwilling to repay & Siphoning of funds, in terms of RBI Master Direction on Treatment of Wilful Defaulters and Large Defaulters dated 30.07.2024 (Now RBI Master Direction 166 dated 28.11.2025).

In view of the above, we hereby inform you that Wilful Defaulter Review Committee classified you as "**Wilful Defaulters**".

As such, the Bank will proceed further to inform your details to RBI/ CIC within 7 days of the following month and photograph will be published in the leading newspaper as per RBI guidelines.

Yours faithfully,
Branch Manager
On behalf of Wilful Defaulter Review Committee

NOTICE OF LOSS OF SHARE CERTIFICATES OF SRF LIMITED Express Building, 9-10, Bahadur Shah zafar Marg, New Delhi-110002

NOTICE is hereby given That the Equity Share Certificates of SRF Ltd. Has/have been Lost/Misplaced and the said securities/Applicant has/have applied to the company to issue duplicate equity share certificates. Any person who has claim in respect of the said Securities should lodge such claim at its Registered Office within 15 days from this date else the company will proceed to issue duplicate certificates without further intimation.

Name of the Company : SRF Limited
Folio No.- Hoooo611, Nos of Share 250 Nos. A) Certificate No. 975607 Dist. No.18560706 to 18560755 No. Of Shares 50 Nos. B) Certificate No. 1136649 Dist. No. 296159458 to 296159657, Nos. of Shares 200 (50+200 = Total 250 Nos.)
Place : Kolkata
Date : 04-11-2026

Name of the Holder & Applicant
Manik Lal Vyas

पंजाब नैशनल बैंक punjab national bank

BRANCH OFFICE: ARMB NADIA
1/4 Pandit L.K. Maitra Road, Krishnagar, Nadia - 741101
Email: cs8266@pnb.bank.in, Ph: 9002690285 / 9382163284

CORRIGENDUM

Pursuant to the e Auction notice published in this newspaper on 04.11.2026 on account of Borrower Purnima Pramanik of Dhubulia branch at sl.no.4, in which the Reserve Price should be read as **Rs.17,48,000.00 instead of Rs.17,458,000.00.** All other contents published remain same.

DATE: 04.11.2026 **Authorized Officer**

पंजाब नैशनल बैंक punjab national bank

...भरोसे का प्रतीक ! ...the name you can BANK upon !

E-Auction SALE NOTICE

ASSET RECOVERY MANAGEMENT BRANCH, KOLKATA NORTH, Oriental Bank House, 3rd Floor, DD 11, Salt Lake , sector I, Kolkata- 700064, E mail: cs8266@pnb.bank.in

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) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

S. No.	Name of the Account Name & Address of the Broorower/ Guarantor Account	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property (ies))	A) Dt. of Demand Notice B) Outstanding Amount C) Possession Date D) Nature of Possession	A) Reserve Price B) EMD (last date of EMD) C) Bid increase amount	A) Date/Time of E-Auction B) Encumbrance if any
1	**Branch: ARMB Kolkata North(826600). M/S Ghosh Traders, Prop: Smt Rupa Ghosh Paul,** W/o Sri Kalpataru Paul, 10/9, Atal Behari Sarkar Road, P.O-Naihati, Dist: North 24 Parganas, Pin No. 743165, West Bengal. **Smt Rupa Ghosh Paul,** W/o Sri Kalpataru Paul, 10/9, Atal Behari Sarkar Road, P.O-Naihati, Dist: North 24 Parganas, Pin No. 743165,WestBengal **Account No.** 0105008700003064. **Property ID:** PUNB826620210489.	All that self-contained piece or parcel of land including building where land measuring more or less 2 Cottah 1 Chittak 35 Sqft along with Two Storied Pakka Structure lying and situated under Mouza- Naihati, J.L No. 3, Re.Sa. No. 21,Touzi No. 630, R S Dag No. 1496(part) & 1501(part) corresponding to L.R Dag No. 2469 & 2483 under L.R Khatian No. 8402 under P.S Naihati, Ward No. 18,within the limit of Naihati Municipality, 10/9, Atal Behari Sarkar Road, District- North 24 Parganas, West Bengal-743 165. **The property is butted and bounded by: On the North:** House and Land of Sri Durgapada Bairagi, Sri Paritash Pal, Smt Sumati Dasi & Sri Satish Das. On the South: 12 Feet Wide Common Passage.On the East: Mitra Para Branch Lane. On the West: R.S Dag No. 1496(part) **This Property is under 'Symbolic' Procession.**	A)16.03.2023. B) Rs.54,41,270.42 plus further interest & charges as applicable. C)15.06.2023. D)Symbolic.	A) Rs.25.90 Lakh. B) Rs.2.59 Lakh. C) Rs.0.50 Lakh.	**A) 23.11.2026** from 11:00 AM To 04:00 PM with 10 min Extension. **B)S.A Case Number SA/29/2025 at DRT III, KOLKATA.**

TERMS AND CONDITIONS

The Sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further Conditions:

1) The Properties are being Sold on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".**
2) The Particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
3) The Sale will be done by the undersigned through e-auction platform provided at the Website **https://baanknet.com**
4) For detailed terms and conditions of the sale, please refer **https://baanknet.com & www.pnbindia.in.**
5) It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites from the date of publication to the last date of submitting documents & EMD. Any other encumbrances known to the Bank –is not known. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties (E-Auctioned). The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the movable property including statutory liabilities, arrears of property tax, electricity dues etc.
6. The secured asset will not be sold below the reserve price.
7. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque/ Demand Draft issued by a Scheduled Commercial Bank drawn in favour of "The Authorized Officer, Punjab National Bank, In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
8. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194- 1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/ full deposit of BID amount.
9. The Authorised Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/ cancel/ adjourn/ discontinue or vary the terms of the auction at anytime without assigning any reason whatsoever and his decision in this regard shall be final.
10. For Detailed Terms & Conditions of E-Auction sale before Submitting bids and taking part in the E-Auction Sale Proceedings, **please contact Shri Bibeka Nand Jha, Chief Manager, Mobile No-9475558963, Satabdi Roy, Senior Manager, Mob.9831285942**

Date: 05.11.2026. Place: Kolkata

Authorized Officer, Punjab National Bank, Secured Creditor

STATUTORY SALE NOTICE FOR LOT NO. 1 SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002. FOR AUCTION DATED 23.11.2026

For All Advertisement Booking
Call : 9836677433, 7003319424