EPFO Introduces Systematic Withdrawal Plan to Give Members Greater Retirement Flexibility

New Delhi, November 19, 2026: The Central Board of Trustees (CBT) has approved the introduction of a Systematic Withdrawal Plan (SWP) for Employees' Provident Fund (EPF) members, marking a significant step towards making retirement savings more flexible, accessible and member-friendly. The proposed initiative is expected to provide greater financial freedom to subscribers by allowing them to withdraw their accumulated provident fund savings in a systematic manner rather than relying solely on conventional withdrawal options.The decision is expected to bring a new dimension to retirement financial planning for millions of salaried employees who depend on the Employees' Provident Fund Organisation (EPFO) for long-term financial security. By introducing the SWP framework, the retirement savings system could become more adaptable to the changing financial needs of employees, particularly those transitioning from regular employment to retirement. Under the proposed



arrangement, the Systematic Withdrawal Plan is expected to enable eligible EPF members to access their accumulated savings through periodic withdrawals, subject to the rules and operational guidelines that will be prescribed by the EPFO. Such a mechanism could help retirees manage their monthly expenses while retaining a portion of their accumulated retirement corpus within the provident fund system.

The approval is particularly important at a time when financial security after retirement has become a growing concern for India's expanding salaried workforce. Rising living costs, increasing healthcare expenses and longer life expectancy have made retirement income management an essential part of personal financial planning. A structured withdrawal facility could offer members a more organised approach to managing their savings throughout their post-employment years. Traditionally, EPF has served as a long-term savings instrument designed to build a financial cushion for employees through regular contributions from both employers and employees. However, the transition from accumulating retirement savings to using those savings effectively has remained an important consideration for subscribers. The proposed SWP facility could help bridge this gap by providing a more structured way to access retirement funds. From a broader financial services perspective, the move also reflects an evolving approach to retirement planning in India. Instead of viewing provident fund savings only as a lump-sum retirement benefit, a systematic withdrawal mechanism could encourage a more income-oriented approach to retirement savings management. This may prove particularly beneficial for retirees who prefer predictable periodic payments over withdrawing a substantial amount at one time. The initiative could also strengthen EPFO's efforts to modernise its services and improve the overall experience of its members. With millions of workers relying on provident fund savings as an important component of their financial future, greater flexibility in withdrawal options could make the retirement savings framework more responsive to individual requirements. However, the actual benefits will depend on the detailed implementation framework, including eligibility conditions, withdrawal frequency, minimum balance requirements and other operational safeguards. Members will need to examine the final guidelines carefully before making decisions about their retirement savings. The CBT's approval of the Systematic Withdrawal Plan therefore represents a potentially important development in India's retirement savings landscape. If implemented effectively, the initiative could give EPF subscribers greater control over their accumulated wealth while supporting a more disciplined approach to retirement income management. For millions of salaried employees, the proposed facility could signal a meaningful shift in how retirement savings are accessed and utilised, making financial security after employment more flexible and practical.

Gold Price Crash Warning: 15% Fall Could Trigger Panic Among Lenders

Mumbai,November 19, 2026: A sharp 15 per cent decline in gold prices could trigger panic across the lending industry, with lenders warning of potential financial stress and heightened risks to gold-backed loan portfolios. The warning has brought renewed attention to the vulnerability of financial institutions that rely heavily on gold jewellery as collateral for lending, particularly amid volatile movements in the precious metals market. Gold has traditionally been regarded as a reliable store of value and an important financial asset for Indian households. Its widespread ownership has also made gold-backed lending a popular financing option, allowing individuals to raise funds by pledging jewellery without having to sell their precious possessions. Banks and non-banking financial companies have increasingly used gold loans as an important part of their lending businesses.

Name Change
I, Uttam Mandal (Old Name) S/O–Sudhir residing at Vill-Chhitka Purbapara , PO-Chhitkadaspara , PS-Tehatta , Dist-Nadia, West Bengal 741163 do hereby declared that I have changed my name from Uttam Mandal to Uttam Mondal and henceforth I shall be known as Uttam Mondal (new name) in all purpose, vide an affidavit sworn before the Notary Public Domkal court dated on 19/11/2026 . My name Uttam Mondal & Uttam Mandal both are same and one identical person.

Name Change
I, MUKLESUR ALI, s/o SAIJUL ISLAM, residing at Vill. Nijjote Garupota, P. O. Dobandi, P. S. Tomluk, Dist. Purba Medinipur, PIN- 721647, W. B. Do hereby solemnly affirm that my father's actual name is SAIJUL ISLAM recorded in my WBBSE-MP Board Certificate, WBCHSE Certificate and Voter card being no. UPM2259711. That my father's name SK SAIJUL ISLAM has been recorded in my Aadhaar Card no. ×××× ×××× 9134 and PAN card no. DTYPA6052C. That SAIJUL ISLAM and SK SAIJUL ISLAM are same and one identical person. That I am swearing this Affidavit before Ld. Executive magistrate of Rampurhat Court and any statement found false in the Affidavit then I shall be punished U/S 229 of B. N. S.

Name Change
OLD NAME: SMARAJIT PODDAR, S/o Sannyasi Poddar, R/o Vill. Paschim Harindanga, P.O. Haritala, P.S. Hanskhali, Dist. Nadia. I have changed my name to SWARAJIT PODDAR, S/o Lt. Sannyasi Poddar. I shall be known as SWARAJIT PODDAR, S/o Lt. Sannyasi Poddar, in all purposes vide Affidavit before the Judicial Magistrate 1st Class, Ranaghat Court on 09/10/2026. SWARAJIT PODDAR, S/o Sanyasi Poddar and SMARAJIT PODDAR, S/o Sannyasi Poddar is the same person.

Name Change
I, Rowfan Nesa Bibi (Old Name) W/O–Md Nurful Sk residing at Vill-Sarulia Gatepara , PO-Barua , PS-Beldanga , Dist-Murshidabad, West Bengal 742189 do hereby declared that I have changed my name from Rowfan Nesa Bibi to Roufnnara Bibi and henceforth I shall be known as Roufnnara Bibi (new name) in all purpose, vide an affidavit sworn before the Notary Public Domkal court dated on 19/11/2026 . My name Roufnnara Bibi & Rowfan Nesa Bibi both are same and one identical person.

Name Change
I, Abdul Hamid Mondal, residing at Memari Hatpukur, College Para, P.O.-Memari, P.S.-Memari, Dist- Purba Bardhaman, West Bengal, PIN-713146, do hereby declare that my father's name has been wrongly recorded as Elahi Box Mandal @ Elahi Baks Mondal but My father's actual and correct name is BHOLAI MONDAL vide affidavit No- 171 dated 19/11/2026. That Elahi Box Mandal, Elahi Baks Mondal and Bholai Mondal all are same and one identical personal.

Name Change
I, Manjuri Bhunya(Old Name) W/O–Arjun(old Name) residing at Vill.+P.O. Kedarpur, P.S.-Pathar Pratima, Dist-South 24 Parganas, WB do hereby declared our actual name Manjuri Bhunia(New Name) W/o Arjun Bhunia(New Name), vide an affidavit No. 20572 sworn before the Ld. Judicial Magistrate 1st Class at Kakdwip, South 24 Parganas dated on 16/11/2026. Manjuri Bhunya W/O–Arjun and Manjuri Bhunia W/o Arjun Bhunia all are same identical persons.

Name Change
I, Arjun Bhunya(Old Name) S/O–Late Anil(old Name) residing at Vill.+P.O. Kedarpur, P.S.-Pathar Pratima, Dist-South 24 Parganas, WB do hereby declared our actual name Arjun Bhunia(New Name) S/o Late Anil Bhunia(New Name), vide an affidavit No. 20496 sworn before the Ld. Judicial Magistrate 1st Class at Kakdwip, South 24 Parganas dated on 16/11/2026. Arjun Bhunya S/O–Late Anil and Arjun Bhunia S/o Late Anil Bhunia all are same identical persons.

Name Change
I, Kalpana Mandal (Old Name) W/O–Uttam Mondal residing at Chhitka Purbapara , Chhitkadaspara , Tehatta , Dist-Nadia, West Bengal 741163 do hereby declared that I have changed my name from Kalpana Mandal to Kalpana Mondal and henceforth I shall be known as Kalpana Mondal (new name) in all purpose, vide an affidavit sworn before the Notary Public Domkal court dated on 19/11/2026 . My name Kalpana Mandal & Kalpana Mandal both are same and one identical person.

Name Change
I, Azat Sk (Old Name) S/O–Baharali Sk residing at Charkashtashali Majherpara, Sreemayapur, Nabadwip , Nadia , West Bengal 741313 do hereby declared that I have changed my name from Azat Sk to Ajat Sk and henceforth I shall be known as Ajat Sk (new name) in all purpose, vide an affidavit sworn before the Notary Public Domkal court dated on 19/11/2026 . My name Ajat Sk & Azat Sk both are same and one identical person.

Name Change
I, Utpal Mandal (Old Name) S/O–Uttam Mondal residing at Chhitka Purbapara , Chhitkadaspara , PS-Tehatta , Dist-Nadia, West Bengal 741163 do hereby declared that I have changed my name from Utpal Mandal to Utpal Mondal and henceforth I shall be known as Utpal Mondal (new name) in all purpose, vide an affidavit sworn before the Notary Public Domkal court dated on 19/11/2026 . My name Utpal Mondal & Utpal Mandal both are same and one identical person.

Name Change
I Swapan Ghosh,S/o-Late Bishwanath Ghosh Residing at Vill-Chhatni, P.O-Chhatni, P.S- Purbasthali, Dist- Purba Bardhaman, Pin-713512,W.B, That my actual name and my father's actual name is Swapan Ghosh S/o-Late Bishwanath Ghosh, That I Swapan Ghosh, S/o-Late Bishwanath Ghosh, Swapan Kumar Ghosh S/o- Biswanath and Nilmani Ghosh S/o-Bishwanath Ghosh all are same person in the eye of Law.Vide Affidavit Before the Ld.Addl.Chief Judicial Magistrate (1st Class) at Kalna, Purba Bardhaman, Date-03/11/25

E-TENDER NOTICE
Labpur Development Block
Labpur, Birbhum
NIeT No: 03/BDO/2026-27
E-Tenders is invited for 2 nos work. Bid submission start-19/11/2026. Ends-04/12/2026. For more details, please visit https://tenders.wb.gov.in or office notice board.
Sd/-
Block Development Officer
Labpur Development Block

Office of the councilor
Dhuliyan Municipality
P.O. Dhuliyan, Dist Murshidabad
Notice Inviting E-Quotation
Ref: 1. DHLYN/trolly/9/2026-2027
2. DHLYN/Elec/10/2026-2027
The Chairman, Dhuliyan Municipality invites e-quotation from the eligible and bonafied resourceful contractors.
Last date of Bid Submission: **04.12.2026 at 6.00 PM**.
For further details please visit WB Tenders.Gov.in & Dhuliyan Municipality website **www.dhuliyanmunicipality.org** and Office Notice Board.
Sd/- Chairman
Dhuliyan Municipality

Liquor Stocks in Focus: United Spirits, Radico Khaitan Set for Market Attention

Mumbai,November 19, 2026: India's liquor stocks are expected to attract significant investor attention on Thursday, with shares of United Spirits, Radico Khaitan and other alcoholic beverage companies likely to remain in focus amid developments influencing the country's alcoholic beverages industry. Market participants will closely monitor sector-specific developments, company performance and changing business conditions to assess the outlook for leading liquor manufacturers. The spotlight on liquor stocks comes as investors increasingly track the performance of India's premium alcoholic beverages market, where changing consumer preferences, product innovation and demand for higher-value brands are becoming important business drivers. Companies such as United Spirits and Radico Khaitan have established strong positions in the industry, making their stock movements particularly important for investors following the consumer goods and beverages segments. United Spirits, one of India's prominent alcoholic beverage companies, remains an important stock to watch because of its extensive brand portfolio and presence across different price categories. Its business performance is closely linked to consumer spending patterns, premiumisation trends and the company's ability to strengthen its market position in a competitive environment. Radico Khaitan is another major player attracting investor interest, particularly because of its focus on premium and luxury spirits.

The company's premium portfolio has become an important part of its growth strategy, as consumers increasingly explore higher-priced alcoholic beverages. Investors are likely to examine how this segment contributes to revenue growth,



profitability and overall business performance. The broader liquor industry is also navigating several factors that could influence market sentiment. Changes in state-level taxation policies, regulatory requirements, distribution arrangements and input costs remain important considerations for alcoholic beverage manufacturers. Since alcohol taxation and regulations differ across Indian states, companies must continuously adapt their business strategies to changing market conditions. Another significant factor is the growing importance of premiumisation. Rising disposable incomes in certain consumer segments, evolving lifestyles and greater demand for premium products have encouraged liquor companies to expand their higher-end offerings. This shift has created opportunities for manufacturers to improve product positioning and potentially strengthen profit margins.

IIFL Finance Shares Slide Over 3% as Fairfax Cuts Stake by More Than 13%

Mumbai, November 19, 2026: Shares of IIFL Finance came under selling pressure in the stock market, declining more than 3 per cent after Canadian investment firm Fairfax reduced its stake in the non-banking financial company by over 13 per cent. The development attracted investor attention, raising questions about institutional investment sentiment towards the financial services company and triggering fresh interest in its shareholding pattern. The decline in IIFL Finance shares reflects the market's sensitivity to changes in the ownership structure of listed companies, particularly when a prominent institutional investor reduces its exposure. Fairfax, known for its investments across various businesses and financial services companies, has been an important name among investors tracking IIFL Finance's shareholder base. The reduction in Fairfax's holding by more than 13 per cent became a significant development for the counter, with market participants closely assessing the possible implications for investor confidence and the company's stock performance.

Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata
(A Scheduled Commercial Bank)
Zonal Office: Rupa Sapphire, 21st. Floor, Sector 18, Opp Sanpada Rly Station, Vashi, Navi Mumbai (MH)– 400705
Registered Office: Utkarsh Tower, NH - 31 (Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, UP - 221 105.

POSSESSION NOTICE FOR IMMOVABLE PROPERTY

Notice is hereby given under the securitization and Reconstruction of Financial Assets and enforcement (Security) interest Act, 2002 and in exercise of powers conferred under 13(12) read with rule 3 of Security interest (enforcement) rules 2002, the authorised officer issued a Demand notice on the dates notes against each account as mentioned hereinafter, calling them to repay the amount within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the under noted borrowers having failed to repay the amount that the undersigned has taken **Symbolic Possession** of the properties described herein below in exercise of powers conferred on him/her under section 13(4) of the said act read with rule 8 of the said rules on the dates mentioned against each account. The borrower in particular and the public in general is hereby cautioned not to deal with the properties and any dealing with the properties will be subject to the charge of **UTKARSH SMALL FINANCE BANK LIMITED** for the amounts and interests thereon mentioned against each account herein below:

The attention of the borrowers detailed hereunder is invited to the provisions of subsection (8) of section 13 of the act, in respect of time available, to redeem the secured assets.

Sr. No.	Name of the Branch	No. of the Account	Name of the Borrower/Guarantor (Owner of the Property)	Date of Demand Notice	Date of Symbolic Possession	Amount Outstanding as on the date of Demand Notice
1	Kolkata	1510050000006048	Subhankar Roy S/o Dilip Kumar Roy (Borrower/ Mortgagor) Sunanda Roy C/o Debananda Singh (Co-Borrower)	12/05/2026	17/11/2026	₹ 66,89,613.3/-

Description of Property/ies (all the part & parcel of the property consisting of): All that piece and parcel of the Property land with Two Storied structure measuring an area about 10 Satak to be same a little more or less compraised in Mouza – Sahara, J.L No-46, Comprised in Dag No.295 Under R.S Khatian No.-108 Corresponding in Dag No. 295 Under R.S Khatian No. 108 Corresponding to L.R.Khatian No. 767 and admeasuring about 3144 Sq.ft more and less lying and situated within the local limits Madhyamgram Municipality Ward No-27, PS-Airport, Holding No- 2/C/9,Mother Hospital Road, District – North 24 Paraganas, ARA-II Kolkata, State- West Bengal, Sale Deed No.- 190202704 for the year 2023,Book No-1, Volume No- 1902- 2023,Pages- 92101 to 92128 Property Bounded By:- East: By 12 feet Wide Municipal Road West: By Property of Monoranjan Biswas North By Property of Sadhan Banerjee South: By Property of others

Sd/-
Date: 20/11/2026 Place: Kolkata
(Authorized Officer) Utkarsh Small Finance Bank Ltd.

Linc Limited Announces Q2 FY27 Results, Strengthens Its Position in the Global Stationery Market

Kolkata, 19 November, 2026: Linc Limited (Formerly Linc Pen & Plastics Limited), one of the most trusted names in the writing instruments & stationery business, announced its Q2 FY27 results today. The Board of Directors of Linc Limited at its meeting held on 05 th November, 2026 took on record the unaudited Financial Results for the second quarter of the Financial Year 2026-27. Linc has a robust domestic and international presence spreading to more than 40 countries and the brand is respected for producing world-class and innovative products.

₹LakhsFinancial Summary Q2 FY27 Q2 FY26 YoY% Q1 FY27 QoQ% H1 FY27 H1 FY26 YoY% FY26
Total Income 15,535 14,137 9.9% 13,940 11.4% 29,475 27,956 5.4% 55,130
EBITDA 1,254 1,797 (30.2%) 1,254 0.0% 2,508 3,232 (22.4%) 6,778
EBITDA Margin 8.1% 12.7% (464 bps) 9.0% (93 bps) 8.5% 11.6% (305 bps) 12.3%
PAT* 419 846 (50.5%) 581 (27.9%) 999 1,551 (35.6%) 3,274
PAT Margin 2.7% 6.0% (329 bps) 4.2% (147 bps) 3.4% 5.5% (216 bps) 5.9%
EPS (In ₹) 0.70 1.42 (50.5%) 0.98 (27.9%) 1.68 2.60 (35.6%) 5.50
*PAT is PAT attributable to the owners of the parent

Commenting on the results, Mr. Deepak Jalan, Managing Director, Linc Limited said: "We are pleased to report healthy growth in Q2 FY27, supported by focused sales promotion initiatives and healthygrowth in categories beyond writing instruments. Total income stood at ₹15,535 lakhs, representing growth of 9.9% year on year and 11.4% sequentially. EBITDA for the quarter stood at ₹1,254 lakhs, with a margin of 8.1%, compared with 12.7% in Q2 FY26 and 9.0% inQ1 FY27. Operating EBITDA for the quarter stood at ₹1,131 lakhs, with a margin of 7.3%, compared with 11.3% in Q2 FY26 and 8.7% in Q1 FY27. Of the 393 basis point year-on-year contraction in Operating EBITDA margin,
approximately 190 basis points were attributable to higher raw material costs and 200 basis points to increased
sales promotion expenditure.
On the raw material front, geopolitical uncertainties drove price increases across certain inputs. The extent of these increases varied across materials, with some remaining relatively less affected. Our raw material mix therefore
helped cushion the overall cost impact, although input cost pressures continued to weigh on margins.We also increased sales promotion activities to stimulate demand while maintaining our underlying pricing structure. These initiatives helped stimulate demand and supported the double-digit growth achieved during the quarter.While the higher expenditure weighed on near-term margins, it reflects our focus on gaining market share and
building sustained sales momentum
Profit after tax stood at ₹419 lakhs, translating into a PAT margin of 2.7%.
Page | 1
We continue to expand our presence in lifestyle drinkware through Tritonic, our brand of Tritan-based bottles catering to everyday use, active lifestyles and children. This category allows us to apply our expertise in polymers while drawing on our established brand and distribution capabilities to address a wider range of consumer needs. Our Stackoo experience centres in Kolkata and Mumbai further support this broader portfolio strategy by bringing
our writing instruments, stationery and allied products together in an engaging retail format.Looking ahead, our priority is to sustain sales growth while improving the balance between growth investments andprofitability. We will continue to monitor raw material costs, evaluate promotional spending and build on the encouraging performance of categories beyond writing instruments. Alongside these efforts, our new product
launches and strategic partnerships remain central to strengthening the business over the long term."
Key Highlights in Q2 FY 27
● Total Income:
● ₹ 15,535 Lakhs in Q2 FY27, registering a YOY increase of 9.9% over Q2 FY26
● EBITDA:
● ₹ 1,254 lakhs in Q2 FY27 & EBITDA Margin stood at 8.1%
● PAT:
● ₹ 419 lakhs in Q2 FY27. PAT Margin was at 2.7%
● EPS stood at ₹0.70 in Q2 FY27
● Net Debt:
● Net Debt stood at ₹ 2,237 lakhs in Sep'26
● Net Debt / EBITDA stood at 0.45 in Sep'26
About Linc Limited
Linc Limited is one of India's most trusted Writing Instrument brands with a national and international presence in
over 40 countries. Linc is considered among the top pen companies in India with a constant endeavour to bring out
new innovative pens with innovative technologies and packaging. Established in 1976 by Mr. Suraj Mal Jalan, Linc is
currently headed by Mr. Deepak Jalan, Managing Director. We have our manufacturing units in Serakole and
Umbergaon, with a daily capacity of more than two million units with ISO 9001:2008 certification, guaranteeing top
quality products. Linc has an exclusive license to distribute and market Uniball products. It is listed on NSE, BSE, and
CSE. Linc is a dynamic company addressing the growing needs of the second-most populous country; it is a global
organization striving to achieve greater heights through sustainable growth over the years.

ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.
ACRE MAKING ASSETS WORK
Registered Office: 14th Floor, Eros Corporate Tower, Nehru Place, New Delhi-110019.**Tel. No.:** 91-11-43115600,
Corporate Office: 101, Kalpataru Infinia, Plot B, Near Grand Hyatt, Santacruz (East), Mumbai - 400055.**Tel. No:** 022-68643101.
E-mail: acre.arc@acreindia.in • **Website:** www.acreindia.in • **CIN:** U65993DL2002PLC115769

APPENDIX IV-A SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 of **15 days** from Sr. No. 1 and 30 days for Sr. No. 2 is hereby given to public in general and in particular to the Borrower(s), Co-Borrower(s), Mortgagor(s) and Guarantor(s) that the below described Immovable Properties mortgaged/charged to **Assets Care & Reconstruction Enterprise Ltd.** [CIN: **U65993DL2002PLC115769**] (**"Secured Creditor"**), the **symbolic/physical possession** of which has been taken by the Authorised Officer of the Secured Creditor, will be sold on **"as is where is", "as is what is" and "whatever there is" basis** for the recovery of amount due to Secured Creditor from the following Borrower(s), Co-Borrower(s), Mortgagor(s) and Guarantor(s) along with the Reserve Price and Earnest Money Deposit mentioned below for each property:

DETAILS OF SECURED ASSETS

Sr. No.	Loan Account No. / Acre Trust Name	Name Of Borrower(s) / Co-Borrower(s) / Mortgagor(s) / Guarantors	Total Outstanding Dues INR	Reserve Price (In Rs.)	Earnest Money Deposit (In Rs.)	Date & Time of Auction	Bank Account Details For EMD Payment	Barcode-Scan To View Pdf
1.	**19638691 /** ACRE-158-TRUST	Sanat Banerjee, Sova Banerjee And Lokenath Enterprises	**Rs. 7,41,566.84/-** (Rupees Seven Lakh Forty-One Thousand Five Hundred Sixty-Six and Paise Eighty-Four Only) as on **25.05.2026** + further interest + other charges thereon	**Rs. 5,50,000/-** (Rupees Five Lakh Fifty Thousand Only)	**Rs. 55,000/-** (Rupees Fifty-Five Thousand Only)	**08th December 2026 from 02:30 P.M. to 03:30 P.M.**	Beneficiary Name: **ACRE-158-Trust,** Bank Name: **IDBI BANK LTD.,** Bank Account No. **0901102000041876,** IFSC code: **IBKL0000901**	
	Description Of Secured Asset: All The Piece And Parcel of The Property Consisting of Commercial Shop On Ground Floor, Measuring About 175 Sq. Ft., More Or Less Including Covered Area On Southern West Side, Cement Floor, Situated On G+3 Storied Building Without Roof Right, Under Holding No. 389, Shed Situated At 18/1/2, Kumar Para Lane, P.o Alambazar, P.s Baranagar, Kolkata, District North 24 Parganas, Lying And Situated Under Mouza- Baranagar, J.l No. 5, Re Sa. No. 6, Touzi No. 1068/2833, Comprised In C.s/R.s Dag No. 39 & 47, Under Khatian No. 9772, Being Premises No. 18/1/2, Kumar Para Lane, Within The Local Limits of Baranagar Municipality, Under Ward No. 15 (Old), 4 (New), North 24 Parganas, West Bengal And Entire Premises Is Butted And Bounded As: **East:** 16' Ft Wide Road **West:** Premises of Madhab Chandra Das & Others **North:** Premises Soumen Paul **South:** Kumar Para Lane.						
2.	**14620223 and 11855309 /** ACRE-158-TRUST	M/S Priya Medical Store, Bidhannagar Blue Print, Miltan Saha Roybiswas And Tripti Saha Roybiswas (Through Available Legal Heirs) And Tapan Kumar Saha Roy (Thorugh Available Legal Heirs)	**Rs. 2,09,73,164.01/-** (Rupees Two Crore Nine Lakh Seventy-Three Thousand One Hundred Sixty-Four and Paisa One Only) as on **17.11.2026** + further interest + other charges thereon	**Rs. 99,00,000/-** (Rupees Ninety-Nine Lakh Only)	**Rs. 9,90,000/-** (Rupees Nine Lakh Ninety Thousand Only)	**28th December 2026 from 02:30 P.M. to 03:30 P.M.**	Beneficiary Name: **ACRE-158-Trust,** Bank Name: **IDBI BANK LTD.,** Bank Account No. **0901102000041876,** IFSC code: **IBKL0000901**	
	Description Of Secured Asset: All That Piece And Parcel of Land Measuring More or Less 2 Cottahs 8 Chittaks And 5 Sq.ft Including The Three Storied Building Situated At Mouza - Narkeldanga, Touzi No. 1296/2833, Division- 3, Sub Division -12, Holding No. 74, 267, 86, 93, 97, 98, 100, 102, 103, 104, 105, 106, 233, 262, 264, 265, 266, 71, 72, 73, 84, 85 And 94 Bearing Kolkata Municipal Corporation Ward No. 30 Being Premises No. 22B, Dhandevi Khanna Road, Kolkata - 700054 Which Is Under The Jurisdiction of Phoolbagan Police Station (Being Part of Premises No. 22, Dhandevi Khanna Road) And Bounded As: **East:** Building **West:** Comon Passage **North:** Common Passage **South:** Road						

The above Loan Account(s) along with all right(s), title(s), interest(s), underlying security(ies), pledge(s) and/ or guarantee(s), including the Immovable Properties, mentioned hereinabove had been assigned to Assets Care & Reconstruction Enterprise Ltd., acting as a Trustee of various Trust mentioned clearly in column provided above.

IMPORTANT INFORMATION REGARDING AUCTION PROCESS

1	EMD Payment through Demand Draft/RTGS/NEFT shall be made in favor of the Bank Accounts mentioned in respective column(s).	
2	Last date of submission of EMD	**One working day prior to date of auction and on or before 06:00 P.M.**
3	Place for submission of BIDs	**14th Floor, Eros Corporate Tower, Nehru Place, New Delhi - 110019**
4	Web Site for Auction and Helpline No.	**https://www.bankeauctions.com/ and +91-99481-82222**
5	Contact Details	**Toll-Free No.: 1800-209-2989 • E-mail: rohan.sawant@acreindia.in**
6.	Date & time of Inspection of the Property	As per prior appointment
7.	For detailed terms and condition of the sale, please visit the website **www.acreindia.in** or **https://www.bankeauctions.com/**	

Sd/-
Date: 20.11.2026
Place: Kolkata (West Bengal)
Authorized Officer
Assets Care & Reconstruction Enterprise Ltd.