



## **LUDLOW JUTE & SPECIALITIES LIMITED**

**Registered Office:**

Kankaria Estate, 5<sup>th</sup> Floor, 6 Little Russell Street, Kolkata – 700 071, India  
CIN: L65993WB1979PLC032394 GSTIN: 19AACCA2034K1ZU  
Phone: 91-33-2288-0064 E-Mail: [info@ludlowjute.com](mailto:info@ludlowjute.com)  
Website: [www.ludlowjute.com](http://www.ludlowjute.com)

**Date: 27.08.2025**

**To,  
The Secretary  
BSE Limited Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai — 400 001**

**Scrip Code No.526179**

**Sub: Submission of Newspaper Publication**

Please find enclosed herewith copies of Notice published, in terms of provisions of Section 108 of Companies Act, 2013 read with Rule 20 of Companies (Management and Administration) Rules, 2014 and applicable MCA Circulars, on Wednesday, 27<sup>th</sup> August, 2025 in Business Standard (English) & Ek Din (Bengali) with regard to dispatch of Annual Report for FY 2024-25 and Notice of 46<sup>th</sup> Annual general Meeting of Members of the Company schedules to be held on Wednesday, 17<sup>th</sup> September, 2025 through Video Conferencing/Other Audio Visual Means.

This is for your information and records.

**Thanking you,**

**Yours faithfully,  
For Ludlow Jute & Specialities Ltd.**

**(Neha Jain)  
Company Secretary  
Encl: As above**



**पंजाब नैशनल बैंक** (भारत सरकार का उपक्रम) **pnb** punjab national bank (Govt. Of India Undertaking)

**SERAMPORE BRANCH**  
23E, Rai M. C. Lahiri Bahadur Street, P.O. - Serampore  
Dist - Hooghly, Pin - 712 201, Mobile : 98000 19011 / 90511 60526

**NOTICE**

This is to inform that the Original Title Deed lost from the custody of **Sri Prabir Ghosh (PAN No. AGVPG9055A) & Sri Sudarshan Ghosh (PAN No. AFMPG3551P)**, both are sons of Rasbehari Ghosh and both are in 1/A, Buro Bibi Lane, P.O. & P.S. - Serampore, Dist. - Hooghly, Pin - 712 201, in regard they have filed one General Diary to Police Station, Hooghly, being No. **857 dated 12.08.2025**. Notice is hereby given to General Public that parties intends to create EM in favour of **Punjab National Bank** in respect of the property with certified copies of the said lost Title (main) deed, details of which are given below :

**Lost Deed Details :** Deed of Sale being Deed No. 06639 for the year 2003, registered at ADSR - Serampore,

**Property Details :** All that piece and parcel of "Bastu" Land property measuring 2.6 Decimal situated at Mouza - Serampore, J.L. No. 1, L.R. Khatian No. 26516 & 26517, R.S. Dag No. 2901 corresponding to L.R. Dag No. 3593, being Municipal Holding No. 1/A, BuroBibi Lane, Ward No. 07, within the ambit of Serampore Municipality, P.O. & P.S. - Serampore, Dist. - Hooghly.

**Monoj Sarkar, Chief Manager**  
Serampore Branch, Punjab National Bank

**इंडियन बैंक** **Indian Bank** **इलाहाबाद** **ALLAHABAD** **Zonal Office : Barasat**  
54, K. N. C. Road, Barasat  
West Bengal, Pin - 700124

**APPENDIX IV [See Rule 8(1)]**  
**POSSESSION NOTICE**  
(For immovable property)

To

1. **Samarjit Majumder (Borrower & Mortgagor)**, S/o. Debasish Majumdar, AL 4, Regent Park, Khardah (M), P. O. : Rahara, North 24 Parganas, Kolkata - 700118

2. **Abhijit Majumder (Guarantor)**, S/o. Debasish Majumdar, AL 4, Regent Park, Khardah (M), P. O. : Rahara, North 24 Parganas, Kolkata - 700118

Whereas

The undersigned being the Authorized Officer of the **Indian Bank** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002 issued a **Demand Notice Dated 31.05.2025** Calling upon **Samarjit Majumder (Borrower & Mortgagor)** and **Abhijit Majumder (Guarantor)** with our **Durganagar Branch** to repay the amount mentioned in the notice being **Rs. 51,74,356.00** (Rupees Fifty One Lakhs Seventy Four Thousand Three Hundred Fifty Six Only) within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under Section 13 (4) of the said Act read with Rule 8 and 9 of the said rules on this **25th Day of August of the year 2025**.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Indian Bank** for an amount of **Rs. 51,74,356.00** (Rupees Fifty One Lakhs Seventy Four Thousand Three Hundred Fifty Six Only) as on **31.05.2025** and interest thereon.

**"We draw attention to the provisions of Section 13(8) of the SARFAESI Act and the Rules framed there under which deals with your rights of redemption over the securities"**

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

All that piece and parcel of Land and Building measuring 1 Katha 14 Chhatak 02 Sq. Ft. more or less situated under Mouza - Kerulia, J. L. No. 5, Re Sa No. 11, Sabek Khatian No. 131, R. S. Khatian No. 323, L. R. Khatian No. 901, Hal L. R. Khatian No. 1570, Sabek Dag No. 243, R. S. Dag No. 243/394, L. R. Dag No. 274, Ward No. 5, Holding No. 80/147/2, Regent Park, under Khardah Municipality, P. S. - Khardah, District - North 24 Parganas. **Boundaries** - North : 8' FT. Municipality Road, East : House of Ashish Chowdhury, South : 10 Ft. Common Passage, West : House of Asit Bandhu Baral.

**CERSAI Security ID - 400015702894, Title Deed No. 1-1009/2017.**

Date : 25.08.2025  
Place : Barasat (North 24 Parganas)

Authorised Officer  
Indian Bank

**Ludlow** **LUDLOW JUTE & SPECIALITIES LIMITED**  
Registered Office: Kankaria Estate, 5th Floor, 6 Little Russell Street, Kolkata - 700 071, India CIN: L65993WB1979PLC032394  
GSTIN: 19AACCA2034K12U Phone: 91-33-2288-0064  
E-Mail: info@ludlowjute.com Website: www.ludlowjute.com

**NOTICE TO THE MEMBERS OF 46TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING**

Notice is hereby given that the **46th Annual General Meeting ("AGM")** of the Members of Ludlow Jute & Specialities Ltd. ("the Company") will be held on **Wednesday, 17th September, 2025 at 11:30 A.M. (IST)** through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM") ONLY in compliance with the applicable Circulars issued by the Ministry of Corporate Affairs and the Securities Exchange Board of India, to transact the businesses as set out in the Notice of the AGM dated 13th Augst, 2025.

In compliance with the MCA Circulars and SEBI circular No. SEBI/HO/CFD/CFD-PoD-2/PIC/CIR/2024/133 dated 3rd October, 2024, AGM notice with Annual Report for the Financial Year (FY) 2024-25 has been sent on Tuesday, 26th August, 2025 only through electronic mode to those members of the Company whose e-mail addresses are registered with the Company/Depository Participants (DPs)/Registrar and Transfer Agent(RTA). Further, a letter providing web link to access the AGM Notice and Annual Report FY 24-25 has also been sent to those Members who have not registered their e-mail address.

The AGM Notice along with the Annual Report for FY 2024-25 is also available on the Company's website www.ludlowjute.com and on the website of the Stock Exchange i.e. BSE Limited at www.bseindia.com. AGM Notice is also available on the website of National Securities Depository Limited (NSDL) i.e. www.evoting.nsdl.com.

All the documents referred to in AGM Notice will be made available for inspection through electronic mode on receipt of request by the Company at info@ludlowjute.com in the manner specified in AGM Notice.

The Company is pleased to provide the facility of e-voting to its Members, to enable them to cast their votes on the resolutions proposed to be passed at the AGM by electronic means (remote e-voting) to transact business set out in the AGM Notice. The Company has engaged the services of National Securities Depository Limited (NSDL) for providing the e-voting facility to the Shareholders. The manner and instructions to cast votes through remote e-voting as well as through e-voting system during the meeting have been provided in the Notice. All business contained in the Notice of AGM may be transacted through e-voting facility provided through NSDL.

The Company is pleased to provide to all its members holding shares as on the Cut-off date i.e. Wednesday 10th September, 2025 with the facility to exercise their right to vote by electronic means (remote e-voting) to transact business set out in the AGM Notice. The voting rights of the members shall be in proportion to the number of equity shares held by them as on cut-off date i.e. 10th September, 2025. The remote e-voting period commences on Sunday, 14th September, 2025 at 9:00 a.m. and ends on Tuesday, 16th September, 2025 at 5:00 p.m. The remote e-voting module shall be disabled by NSDL for voting after 5:00 pm on Tuesday, 16th September, 2025 and no e-voting will be allowed thereafter. The Register of Members and Share Transfer books of the Company will remain closed from Thursday, 11th September, 2025 to Wednesday, 17th September, 2025, (both days inclusive).

Members who have acquired shares after the date of dispatch of Notice of AGM and holds the same as on the cut-off date, may approach NSDL/ Company by sending a request at evoting@nsdl.co.in or info@ludlowjute.com for issuance of the User ID and Password for exercising their right to vote by electronic means. However, if a person is already registered with NSDL for e-voting, then existing user ID and password can be used for casting vote. Alternatively, if you are registered for NSDL e-services i.e. IDEAS, you can log-in at https://eservices.nsdl.com with your existing IDEAS login and access the e-voting webpage.

The Notice of AGM containing, inter alia, the procedure of e-voting along with the Annual Report, are available on the Company's website www.ludlowjute.com and has also been forwarded to the Stock Exchange where Equity Shares of the Company are listed, enabling them to disseminate the same on their website i.e. www.bseindia.com. The Notice shall also be available on the e-voting website of NSDL at https://www.evoting.nsdl.com.

In case of any query / grievance with respect to e-voting, members may refer to the Frequently Asked Questions (FAQs) for shareholders and e-voting User Manual for shareholders available under the 'Downloads' section of NSDL's e-voting website, i.e., www.evoting.nsdl.com or call at 022-4886 7000 or contact Mr. Pratik Dutta, Assistant Manager- NSDL at e-mail ID: pritamd@nsdl.com/evoting@nsdl.co.in or contact at NSDL, 4th Floor, 'A' Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai 400 013. Members holding securities in demat mode with CDSL can contact at toll free no. 1800-21-09911 or at e-mail ID: helpdesk.evoting@cdslindia.com. Members may even write to the undersigned at the Company's Registered Office or email to info@ludlowjute.com in this regard.

The Results of voting will be declared within two working days or three calendar days, whichever is earlier, from the conclusion of the 46th AGM. The declared Results, along with the Scrutinizer's Report, will be available forthwith on the Company's website www.ludlowjute.com and on NSDL's e-voting website: www.evoting.nsdl.com. Such Results will also be forwarded by the Company to the BSE Limited, where the Company's shares are listed.

For Ludlow Jute & Specialities Ltd.  
Sd/-  
Neha Jain  
Company Secretary

Kolkata, 27th August, 2025

**AXIS BANK** Axis Bank Ltd, AC Market Building, 1 Shakespeare Sarani, 3rd Floor, Kolkata - 700071

**AXIS BANK LTD**  
Axis Bank Ltd, AC Market Building, 1 Shakespeare Sarani, 3rd Floor, Kolkata - 700071

**(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)**

**POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)**

Whereas, the undersigned being the Authorised Officer of the Axis Bank Ltd, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice calling upon the borrower/guarantor/s to repay the amount mentioned in the notice along with contractual rate of interest plus penal interest, charges, costs etc. within 60 days from the date of the said notice.

The borrower/s/guarantor/s, having failed to repay the amount, notice is hereby given to the borrower/s/guarantor/s, in particular and the public, in general, that the undersigned has taken possession of the property described herein below 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 mentioned herein after.

The borrower/s/guarantor/s, in particular, and the public, in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Axis Bank Ltd, for an amount mentioned in the notice along with interest thereon and penal interest, charges, costs etc. from date of demand notice.

**The borrower's attention is invited to the provisions of Sub Section (8) of Section 13 of the SARFAESI Act, 2002 in respect of time available, to redeem the secured assets.**

Name & Address of Borrowers / Guarantors	A) Amount Due as on date B) Date of Demand Notice C) Date of Possession (Symbolic)
Mr. TARAKNATH GHOSH Mr. SANTOSH GHOSH Mr. GURUSADAY GHOSH and Mrs. DIPALI GHOSH	A) Rs. 984118.71/- due under Loan A/c No. 918030106595843 as on 6-8-2024 (this amount includes interest applied till 1-5-2024) and Rs. 43980.70/- due under Loan A/c No. 918030106595885, as on 6-8-2024 (this amount includes interest applied till 1-5-2024) B) 04.09.2024 C) 21.08.2025

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

ALL THAT piece and parcel of land measuring about 9 decimals more or less lying and situated under Mouza - Suryanagar, J.L. No. 2, L.R. Khatian No. 3415, L.R. Plot No. 2293, under P.S. - Kakdwip in the District - South 24 Parganas, together with building & structure constructed thereon. **Boundaries : North : Village Road; South : Property of Abhijit Ghosh; East : Property of Sanjay Ghosh; West : Village Road.**

Name & Address of Borrowers / Guarantors	A) Amount Due as on date B) Date of Demand Notice C) Date of Possession (Symbolic)
Mr. ABIR HOSSAIN MONDAL and Mrs. ISMOTARA MONDAL	A) Rs. 3317554.70/- due under Loan A/c No. 922030049093687 as on 15-12-2024 (this amount includes interest applied till 1-5-2024) and Rs. 31757.86/- due under Loan A/c No. 922030049093768, as on 15-12-2024 (this amount includes interest applied till 1-5-2024) B) 18.12.2024 C) 22.08.2025

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

ALL THAT piece and parcel of land measuring about 10 decimals more or less lying and situated under Mouza - Purbia Raghunathpur, J.L. No. 107, L.R. Khatian No. 549 at present 1886, L.R. Dag No. 856, within the limits of Beledurganagar Gram Panchayat, under P.S. - Jaynagar, in the District - South 24 Parganas, together with buildings & structures constructed thereon.

Name & Address of Borrowers / Guarantors	A) Amount Due as on date B) Date of Demand Notice C) Date of Possession (Symbolic)
Mr. NIRMAL MONDAL PARIMAL MONDAL and SHRIMANTA MONDAL	A) Rs. 514713.69/- due under Loan A/c No. 910030025862233 as on 11-11-2024 (this amount includes interest applied till 31-1-2023) B) 19.11.2024 C) 25.08.2025

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

ALL THAT piece and parcel of land measuring about 3 decimals more or less lying and situated under Mouza - Pushpur, J.L. No. 42, L.R. Khatian No. 83, Krishi Hal Khatian No. 1173, 1174 & 1175, R.S. & L.R. Dag No. 654, under P.S. - Jangipara in the District - North 24 Parganas, together with building & structure constructed thereon.

Date : 27.08.2025  
Place : West Bengal

Sd/-  
Authorised Officer, Axis Bank Ltd.

**HINDUSTAN MOTORS LIMITED**  
Regd. Office "Birla Building", 9/1, R.N. Mukherjee Road, Kolkata-700 001  
CIN:L34103WB1942PLC018967  
Tel : +91 33 22420932  
E-mail: hmsecy@hindmotor.com Website: www.hindmotor.com

**INFORMATION REGARDING 83rd ANNUAL GENERAL MEETING OF HINDUSTAN MOTORS LIMITED**

This is to inform that the 83rd Annual General Meeting ("AGM") of M/s. Hindustan Motors Limited ("the Company") will be held through Video Conferencing/Other Audio Visual Means ("VC/OAVM") on Wednesday, the 24th September, 2025 at 2.00 P.M. IST in compliance with all the applicable provisions of the Companies Act, 2013 and the Rules made thereunder and the Listing Regulations read with General Circular No. 20/2020 dated 5th May, 2020, 02/2021 dated 13th January, 2021, 19/2021 dated 8th December, 2021, 21/2021 dated 14th December, 2021 and 02/2022 dated 05th May, 2022 ("MCA Circular") and circular dated May 12, 2020, January 15, 2021 issued by the Securities and Exchange Board of India ("SEBI Circulars") to transact the business set out in the Notice calling the AGM.

The necessary information in terms of MCA & SEBI Circulars, pertaining to the said AGM is furnished below:-

- 83rd AGM of the Company will be held through VC/OAVM in compliance with applicable provisions of the Act read with MCA Circulars.
- Date and Time of the AGM through VC or OAVM is Wednesday, the 24th September, 2025 at 2.00 P.M.
- The notice of the AGM convening the meeting shall be available on the websites of the Stock Exchanges where equity shares of the Company is listed i.e. at BSE (www.bseindia.com) & NSE (www.nseindia.com) and on the website of the Company at (www.hindmotor.com). Members who have not registered their E-mail address may update their details with the Depository Participant in case of shares held in electronic form and with the Company's Registrar in case the shares held in physical form for getting the soft copy of the notice and e-voting instructions along with the User ID and Password.
- Manner of registration of e-mail address:**  
For Physical shareholders - please register the e-mail addresses online on the website of KFin Technologies Limited (RTA) by visiting the link https://kfin.tech.com/form15/forms.aspx?q=0 providing the necessary details like Folio No, Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card)/AADHAR (self-attested scanned copy of Aadhar Card).  
For Demat shareholders - please update the same with respective depository and provide Demat account details (CDSL-16 digit beneficiary ID or NSDL-16 digit DPID+CDIL), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN card), AADHAR (self-attested copy of Aadhar card) to Company/RTA email id.
- Members are requested to register/update their complete bank details for the purpose of dividend, if declared in future, with:  
Their Depository Participant(s), if shares are held in electronic mode and Company's Registrar by submitting (i) scanned copy of the signed request letter which shall contain member's name, folio number, bank details (Bank account number, Bank and Branch Name and address, IFSC, MICR details), (ii) self-attested copy of the PAN card and (iii) cancelled cheque leaf at website of the RTA https://kfin.tech.com/clientservices/isc/InvestorGrievance.aspx?q=0 - mandate), if shares are held in physical mode.
- The manner of voting remotely ("remote e-voting") has also been provided in the Notice of the AGM. Members are requested to carefully read all the Notes set out in the Notice of the AGM and in particular, instructions for joining the AGM, manner of casting vote through remote e-voting during the AGM.

For Hindustan Motors Limited  
Vishakha Gupta  
Company Secretary & Compliance Officer  
M.No.A54948

Place : Kolkata  
Dated : 27th August, 2025

**SBI** **SBI, HOME LOAN CENTRE RAJARHAT (16822)**  
Benchmark, Near City Centre-II, New Town, Santosh Chamber, Block-A, 2<sup>nd</sup> Floor, Rajarhat New Town, Bypass Road, Noapara, P.O.- Hatiara, Kolkata-700161. E-mail: sbi.16822@sbi.co.in

**Notice u/s 13(2) of SARFAESI Act, 2002**

A notice is hereby given that the following borrower's have defaulted in the repayment of principal and interest of the loans facility obtained by them from the bank of the loans have been classified as Non performing Assets (NPA). The notices were issued to them under section 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 on their last known address but they have been returned unserved and as such they are hereby informed by way of this public notice.

Sl. No.	Name of the Borrowers / Guarantors with Address & Branch Name.	Description of Property Mortgaged by Deposit of the Title Deed.	Date of notice Date of NPA	Amount Outstanding
1.	1. Smt. Tara Devi Hela Legal heir & M/o of Lt. Raju Hela 2. Smt. Asha Hela Legal heir & W/o of Lt. Raju Hela 3. Master Priyanshu Hela Legal heir & S/o of Lt. Raju Hela (Since minor Legal Guardian Smt. Asha Hela) All are residing at: P-27 M. C.P.T. Old Quarter, Nimitala Ghat Street, Near Burning Ghat, Kolkata - 700006. A/c No. 38346587695 (HBL) & 41495529998 (SURAKSHA) Branch : Salt Lake AC Block (16648)	<b>SCHEDULE 'A'</b> <b>Description of the secured property against which the notice is issued</b> All that piece and parcel of self contained residential Flat being No. 4/2 on the Third floor, Mosaic Flooring without lift of the building, measuring super built up area 400 Sq.ft consisting of 1 Bed Room, 1 Drawing-cum-Dining, 1 Kitchen, 1 Toilet and 1 Balcony together with proportionate share of land and common area and common facilities of the building known as "DISHA APARTMENT" situated and lying in Mouza- Jyagra, J.L. No. 16, Pargana Kalikata, Re.Sa. No. 114, Touzi No. 3027. C.S. Khatian No. 112, R.S. Khatian No. 128, C.S. Dag No. 1286, R.S. Dag No. 1324, within the limit of Rajarhat Gopalpur Municipality now Bidhannagar Municipal Corporation, Holding No. RGM 8/2001, Jyagra Hatiara Road, Police Station - Rajarhat, District - North 24 Parganas. Being Deed No. 152303642, Registered in Book-I, Volume Number 1523-2019, Page from 140152 to 140186 for the year 2019. A.D.S.R.O. Bidhannagar Salt Lake City now Rajarhat, District North 24 Parganas. <b>The property stands in the name of Raju Hela S/o. Herilal Hela. The building is butted and bounded by: On the North by: Nemai Chandra Ghosh, On the South by: R.S. Dag No. 1324 (P), On the East by: 16 feet wide Road &amp; Hatiara Road, On the West by: R.S. Dag No. 1324 (P).</b>	<b>Date of Notice u/s 13(2) 02.06.2025</b> <b>Date of NPA 29.05.2025</b>	A/c No. 38346587695 (HBL) & 41495529998 (SURAKSHA) Rs. 9,90,613.03 (HBL) & Rs. 96,698.00 (HBL Top-up) Aggregate Outstanding Rs. 10,78,311.03 (Rupees Ten Lakhs Eighty Seven Thousand Three Hundred Eleven and Paise Three Only) as on 02.06.2025 plus interest. You are also liable to pay future interest w.e.f. 03.06.2025 with incidental expenses, costs, charges etc. thereon.

The steps are being taken for substituted service of notice. The above Borrower(s) and for their Guarantor(s) (whenever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of section 13 Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date : 27.08.2025  
Place : Rajarhat

Authorised Officer  
State Bank of India

**केनरा बैंक Canara Bank** (भारत सरकार का उपक्रम) **सिंडिकेट Syndicate** (A Govt. of India Undertaking)

**REGIONAL OFFICE : KOLKATA - II**  
**RECOVERY AND LEGAL SECTION**  
651, Anandapur, Near Monovikash Kendra, 2nd Floor, Kolkata - 700 107.

**E-AUCTION SALE NOTICE**  
**Dated 26.09.2025**

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  B) Name and Address of the Borrower / Guarantor / Mortgagor	A) Liability (plus Interest Due) B) Date of Demand Notice U/s 13(2) C) Date of Possession Notice U/s 13(4)	Details of Properties	A) Reserve Price B) EMD C) Bid Incremental Amount D) Contact Person Branch and Regional Office E) EMD Deposit Account
1.	A) Canara Bank, Salt Lake - I Branch (2549)  B) M/s. R. S. International Proprietor : Smt. Prova Ghosh 197/2, M. C. Garden Road, Kolkata - 700074.  Guarantor : Rabiul Haque 197/2, M. C. Garden Road, Kolkata - 700074.	A) Rs. 20,81,382.17 (Along with further applicable interest and charges from 21.06.2022)  B) 21.06.2022  C) 23.08.2022	All that part and parcel of Property of Smt. Prova Ghosh (Borrower & Mortgagor) measuring 650 Sq. Ft. more or less flat at Panchavati Apartment, Flat No. B, 4th floor, Holding No. 197/2, Mahendra Chandra Garden Road, P.O.- Purbia Sinterhe, P.S. - Dum Dum, Dist - North 24 Pgs, Kolkata - 700030 under Mouza - Sinterhe, J.L. No. 22, R.S. No. 11, Touzi No. 1298/2833, C.S. Dag No. 623/1490. Bounded by: On the North - 20 Ft. wide Municipal Road, On the South- Property under Plot No. 27, On the East - Municipal Drain, On the West - Property under Plot Nos. 29 & 30. (Property under Physical Possession)	A) Rs. 12.00 Lakh B) Rs. 1.20 Lakh C) Rs. 10,000.00 D) Contact Person : Branch-in-Charge, Mob. : 83349 99115 / 83349 99104 E) EMD amount of Rs. 1.20 Lakh to be deposited by adding the amount through e-wallet available in BAAANKNET.COM ( <a href="https://baanknet.com/">https://baanknet.com/</a> ) portal.

**Date & Time of E-auction : 26.09.2025 From 11.30 A.M. to 1:30 P.M., Last Date of EMD : 25.09.2025 up to 5:00 P.M.**

- Terms & Conditions :-**
- The assets will be sold in "as is where is", "as is what is" and "whatever there is" condition.
  - The asset will not be sold below the Reserve Price.
  - In case of single bidder, the bidder / purchaser has to bid with an increment.
  - Auction/bidding shall only by "online electronic mode" through the website of the service provider i.e. BAAANKNET.COM (https://baanknet.com/)
  - EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s. PSB Alliance Private Limited [BAAANKNET.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 25.09.2025 till 5.00 P.M.
  - The contact details of the service provider M/s. PSB Alliance Pvt. Ltd. [BAAANKNET.COM (https://baanknet.com/)], Contact Nos. 70466 12345 / 63549 10172 / 82912 20220 / 98922 19848 / 8160205051, E-mail ID : support.BAAANKNET@psballiance.com
  - The assets can be inspected from 15.09.2025 to 19.09.2025 between 12 Noon to 4.00 P.M. after consulting branch officials.
  - 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.
  - 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.
  - 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.
  - 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.
  - Bank reserves its right to accept / reject any or all of the offers or bids/ so received or cancel the sale without assigning any reason thereof.
  - Further details available on Canara Bank website www.canarabank.com

Date : 26.08.2025  
Place : Kolkata

Authorised Officer  
Canara Bank

**Punjab & Sind Bank** (A Govt. of India Undertaking)

**Branch Office: Bhowanipore Kolkata**  
73 Ashutosh Mukherjee Road, Kolkata - 700 025  
Phone : 033-24759626, E-mail : c0377@psb.co.in

**DEMAND NOTICE**

**NOTICE UNDER SECTION 13(2) OF SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 TO BE READ WITH RULE 3(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULE 2002.**

The account of the following borrower with Punjab & Sind Bank having classified as NPA, the Bank has issued notice u/s 13(2) of the SARFAESI Act on the date and mentioned below. In view of the non service of the notice on the last known address of the below mentioned borrower/ guarantor, this public notice is being published for information of all concerned.

The below mentioned borrower/guarantor are called upon to pay Punjab & Sind Bank, within 60 days from the date of publication of this notice the amount indicated below due on the date together with future interest at contractual rates, till the date of payment, under the loan/and other agreements and documents executed by the concerned persons. As security for the borrower's obligation under the said agreements and documents, the respective assets shown against the names have been charged to Punjab & Sind Bank.

Sl. No.	Name & Address of borrower and Name & Address of Guarantor	Particulars of property/ Assets charged	a. Date of Demand Notice b. Date of NPA c. Outstanding amount as on the date of issue of demand notice.
1.	1. Mrs. Purbia Ghosal (Borrower), W/o Swapn Ghosal, Avi Moon Apartment, Ground Floor 237/1, Raipur Road, Sree Colony Kalibari, Naktala Circus Avenue Kolkata - 700047 2. Mrs. Krishna Jana (Borrower), W/o Dhurjati Kumar Jana, Avi Moon Apartment, Ground Floor 237/1, Raipur Road, Sree Colony Kalibari, Naktala Circus Avenue Kolkata - 700047 3. Mr. Swapn Ghosal (Guarantor), S/o Sadhan Ghosal, Avi Moon Apartment, 2nd Floor 237/1, Raipur Road, Sree Colony Kalibari, Naktala Circus Avenue Kolkata - 700047	Equitable mortgage in respect of immovable property i.e. residential flat measuring 1020 sq. ft. super built - up at entire Ground Floor at Premise No. 237 / 1 at the site contains an area more or less 2 Cottah 12 Chittack, Plot of land in J. L. No. 33, Dag No. 532, Khatian No. 453 Mouza - Raipur situated at Raipur Road, Lotus Park, P. S. - Netaji Nagar, P. O. - Naktala, Kolkata - 700047. Details of the title deed(s): Deed of Conveyance No. 03456, Dt.26/08/2015 registered at D.S.R. - 1 Alipore South 24 Pargana. <b>Property bounded as :</b> North: Pre. Bo. 12;-0 Wide Road, South: Property of Chinnmoyee Das, East : Open Land at Dag No. 531, West: Property of Mr. Santirjan Das	a. 25.08.2025 b. 29.07.2025 c. Loan Account No. 03771200000416 & 03771200000649 ₹ 23,89,840.39 (Rs. Twenty Three Lakhs Eighty Nine Thousand Eight Hundred Forty and Thirty Nine Paise only) as on 30.06.2025 inclusive of interest upto 30.06.2025

If the concerned borrower/guarantor fails to make payment to Punjab & Sind Bank as aforesaid, then the Punjab & Sind Bank shall be entitled to proceed against the above secured asset u/s 13(4) of the Act and the applicable rules entirely at the risks of the concerned borrower/guarantor as to the cost and consequences.

In terms of the provisions of SARFAESI Act, the concerned borrower/guarantor are prohibited from transferring the above assets, in any manner, whether by sale, lease or otherwise without the prior written consent of Punjab & Sind Bank . Any contravention of the said provisions will render the concerned persons liable for punishment and/or penalty in accordance with the SARFAESI Act.

The borrower's attention is invited to the provisions of sub section 8 of section 13 of the Act, in respect of time available, to redeem the secured assets. For more details, the unserved returned notices may be collected from the undersigned.

Date : 27.08.2025 Place : Kolkata

Authorised Officer, Punjab & Sind Bank

For details visit our website : [www.punjabandsindbank.co.in](http://www.punjabandsindbank.co.in)

**SBI** **STRESSED ASSETS RECOVERY BRANCH, SOUTH BENGAL**  
Jeevan Deep Building, 2nd Floor, 1, Middleton Street, Kolkata - 700 071  
Phone : (033) 2288 4437, Fax : (033) 2288 4302, E-mail : sbi.15196@sbi.co.in

**E-AUCTION SALE NOTICE**

**Authorised Officer's Details : Name: Tapan Kumar Roy, e-mail ID : sbi.15196@sbi.co.in, Mobile No. :**



