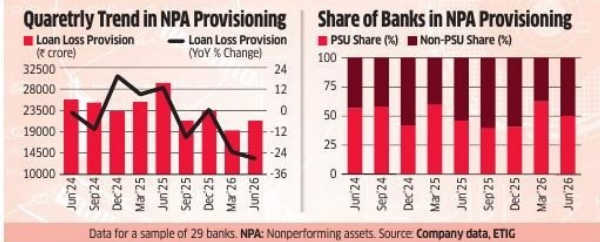


LIGHTER BURDEN Fresh slippages ease, private lenders lead way; Also, a provision coverage ratio of 75% has reduced need to set aside fresh funds for legacy loans

NPA Provisions Fall for a 2nd Qtr as Banks Sustain Asset Quality



Ranjit Shinde

ET Intelligence Group: The aggregate loan loss provisioning by banks in the June 2026 quarter dropped in double digits year-on-year for the second straight quarter, led by improving asset quality and lower fresh slippages. Additionally, a provision coverage ratio of 75% and above for the majority of banks has reduced the need to set aside fresh funds to cover legacy loans thereby reducing the overall burden on quarterly provisioning.

For a sample of 29 banks, provisioning for non-performing assets (NPA) fell by 27.3% to ₹21,314 crore.

The number of banks that reported a drop in NPA provisioning from the year-ago level was at 23 for the second straight quarter, the highest since the March 2022 quarter, when 25 banks in the sample had reported lower provisioning.

The overall corporate debt quality has been gradually improving over the past five years. The CareEdge Debt Quality Index (CDQI) was 97.2 in July 2026 compared with 94.9 two years ago and around 90 five years ago.



For the public sector (PSU) banks in the sample, NPA provisioning fell by 19.8% to ₹10,717 crore. The private sec-

tor banks registered a sharper fall of 33.6% at ₹10,597.5 crore. In the total sample, eight out of 12 PSU banks and 15 out of 17 private sector banks reported year-on-year reduction in NPA provisioning.

For State Bank of India, the country's largest bank by the loan book size, NPA provisioning fell by 31.9% year-on-year to ₹3,359 crore. On a sequential basis, however, NPA provisioning increased by 10.4% in the June quarter, led by increased provisioning from the private sector banks. Their provisioning rose by 46.4% from the previous quarter. On the other hand, PSU banks reported a fall of 11.3%.



Home Loan Centre, Kolkata
Avani Heights, 59A, Chowringhee Road, Kolkata-70020
Email: sbi.04490@sbi.co.in

DEMAND NOTICE

A notice is hereby given that the following Borrowers have defaulted in the repayment of principal and interest of the loan facility obtained by them from the Bank and the loans have been classified as Non-Performing Assets (NPA). The notices were issued to them under Section 13(2) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known addresses, but they have been returned un-served and as such they are hereby informed by way of this public notice.

Sr.	Name & Address of Borrower/Branch Name	Details of Property Mortgaged by Deposit of Title Deed	Date of Notice Date of NPA	Amount Outstanding
1.	Borrower: Mr. Rajesh Kumar Singh S/o. Gobardhan Singh, 2nd Floor, Flat Being No: 203, 6/5, Nepal Saha Lane, P.S-sibpur, Dist-howrah, Pin-711101 Ph No: 9051472767 Mrs. Mala Rani Singh W/o. Mr. Rajesh Kumar Singh, 2nd Floor, Flat Being No: 203, 6/5, Nepal Saha Lane, P.S-sibpur, Dist-howrah, Pin-711101 Ph No: 9051472767 Branch - Brabourne Road Kolkata, Code (30146)	ALL THAT piece and parcel of one Self Contained Residential Flat being FLAT No. 203 on the Second Floor of the Building measuring about 412 (Four Hundred Twelve) Square Feet including 20% super built up area, be the same a little more or less upon the said be consisted of bed rooms, kitchen, toilet and verandah etc. including all rights or user of the common areas, facilities in the building and the land together with proportionate share or interest of ownership in the land underneath comprised within Holding No. 6/5, Nepal Saha Lane, P.S. Shibpur, District- Howrah within Howrah Municipal Corporation Ward No. 26 within the jurisdiction of the Office of the District and Additional District Sub-Registrar - Howrah. That the flat is standing on the total Bastu land measuring more or less to 5 (Five) Cottahs 09 (Nine) Chittaks 32 (Thirty Two) Sq. Ft. with structures standing thereon with all easement rights over the common passage. The Title Deed registered in Book No. 1, CD Volume No 2, pages from 2887 to 2916, Being No. 00734 for the year 2015. The property stands in the name of MR. RAJESH KUMAR SINGH S/O. GOBARDHAN SINGH & MRS. MALA RANI SINGH W/O. MR. RAJESH KUMAR SINGH. Property Butted Bounded By: On the North: Holding No. 6/6, Nepal Saha Lane; On the South: Property of Santwana Saha; On the East: Property of Santwana Saha and Nanila Saha and then Common Passage; On the West: Property of Bhawani Chatterjee and then Common Passage	01.08.2026 Date of NPA: 05.06.2026	Rs. 8,09,726.00/- (Rupees Eight Lakhs Nine Thousand Seven Hundred Twenty Six only) as on 31.07.2026, with further interest and incidental expenses, costs
2.	Mr. Nitin Singh S/o. Birendra Singh, 15/1 Nabin Chandra Das Road, Banagar, Near Pnb Banagar, Kolkata-700090 Ph No:9874751045 Mr. Nitin Singh S/o. Birendra Singh, Ishneet Collection, Readymade Garments Relai. 82, Dumdum Road, Tanowar Colony, Kolkata-700074 Ph No: 9874751045 Mr. Nitin Singh S/o. Birendra Singh, Flat No. D, 1st Floor, Block-e, Purbayan Ward-5, Now-4, Kolkata-700136, Ph No:9874751045 Shyambazar Branch, Code (0180)	ALL THAT self-contained residential flat being no. D, South-West side on the 1st Floor measuring about Super built up area 720 sq.ft. covered area 612 sq.ft. carpet area 532 sq.ft. consisting of Two Bed Rooms, One Balcony, One Kitchen, Two Toilets Dining cum Drawing without lift facilities lying on the together with all common facilities and amenities of the premises is Standing on/lying at Holding No. RGM-5/67 Block-E, Purbayan under Ward No.5 now 4, A.D.S.R. Bidhannagar (Salt Lake City) District 24 Parganas North and the Property is located at Lalkuthi, Purbayan Kolkata-700136, more fully and together with proportionate share in the land and also common right to use the path and portions of the building. That the said flat is standing on the total Bastu land 4 Cottah 1 Chittak 25 Sq Ft along with a G+11 storied residential building standing thereon under Mouza Gopalpur J. L. No. 2, R.S.No. 149, R. S. Khatian No. 2320, L.R.Khatian No. 1681, R.S. and L.R. Dag No. 2650 within Rajarhat Gopalpur Municipality at present Bidhan Nagar Municipal. The Title Deed registered in Book No. 1, Volume No. 1904-2026, Page from 143357 to 143387, Being No. 190403146 for the year 2026 The property stands in the name of Mr. Nitin Singh S/O. Birendra Singh Property butted & bounded by: ON THE NORTH: 13' Municipal Road, ON THE SOUTH: 4' and thereafter 8' wide common passage and land under RS Dag No.2650/3159 (P) and 2650/3158, ON THE EAST: Land of Anju Singh and Dag No.2650(P), ON THE WEST: Land and building of Santimoy Chakraborty.	19.08.2026 Date of NPA: 18.08.2026	Rs. 36,16,026.00 (Rupees Thirty Six Lakhs Sixteen Thousand Twenty Six only) as on 18.08.2026, with further interest and incidental expenses, costs

The steps are being taken for substituted service of notice. The above Borrowers 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 of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date: 11.09.2026. Place: Kolkata

Authorised Officer, State Bank of India, RACPC Kolkata

OFFICE OF THE RECOVERY OFFICER
DEBTS RECOVERY TRIBUNAL KOLKATA (DRT 2)
Jeevan Sudha Building, 7th Floor
42C, Jawaharlal Nehru Road, Kolkata - 700 071
Case No. RC / 07 / 2020
CANARA BANK
- VS -
M/S. AKAS FOOD PROCESSING PVT. LTD. & ORS.
SALE NOTICE

Pursuant to the order dated 28.08.2026 passed by the Ld. Recovery Officer, DRT-2, Kolkata, there will be sale of immovable property described as: "All that piece and parcel of single storied Factory Land and Building admeasuring a total area of 87.50 Decimal (46'41.5) in Khatian No. 297 and 288 respectively, Plot No. 353 and 349 respectively at VII - Janput Durgapur, within Nayapat Gram Panchayat under Mouza - Durgapur, 1st Part, J.L. No. 363, P.S. - Contai, Dist - Purba Medinipur, by depositing the Original Title Deeds being No. 5109 of 2012 and 5110 of 2012."

By way of public auction on "AS IS WHERE IS" basis though e-auction and shall be subject to the final approval of the Tribunal. The intending purchasers will have to deposit an earnest money @10 % of the Reserve Price of the property in the form of Demand Draft/Pay Order only in favor of the **Recovery Officer, DRT-2, Kolkata** or through Net Banking with consultation of certificate Holder Bank. The said deposit shall be adjusted in the case of successful bidder and refund to other bidders on receipt of E-auction report. Successful bidder shall have to deposit 25% of the sale proceeds after adjustment of earnest money by the next day of sale within 4.00 P.M., if the next day is holiday or Sunday then on 1st working day, failing which the earnest deposit shall be forfeited.

The purchaser shall deposit the balance 75% of sale proceeds within 15 days from the date of auction sale. The reserve price below which the property shall not be sold for is **Rs. 37,24,000/-** (Rupees Thirty Seven Lakhs Twenty Four Thousand only) and 1% of the reserve price will be the increment Bid amount. The other terms and conditions are same as per proclamation of sale issued by the undersigned in the instant cases as in **RC/07/2020 dated 09.09.2026**.

Notice is hereby given that the said property shall be sold by way of Online Auction (e-auction) which will be conducted on **14.10.2026 at 3.00 P.M. to 4.00 P.M.** with 3 minutes unlimited extension on E-Auction Platform at Website : <https://drtauctiontiger.net>. The prospective bidder is required to download sale proclamation and sale notice from <https://drtauctiontiger.net> and register their name for participating in the auction in or before **12.10.2026** along with Earnest Money through Demand Draft/Pay Order in favor of **Recovery Officer, DRT - II, Kolkata payable at Kolkata** along with their offer.

However, the undersigned will not be responsible for any error occurred through network at the time of Auction.

The user ID and password will be directly sent to Registered participants / Intending purchaser with further directions by the e-auction provider company, if any, for login and participating in the auction through On-line.

The details of authorized auction service provider E-procurement Technologies Ltd. Mobile No. 98785 91888, E-mail : support@auctiontiger.net

The interest bidders may visit the Website : <https://drtauctiontiger.net> for detailed procedure, term & conditions and any other support / help in respect of e-auction

For inspection and other details please contact, **Authorised Officer : Mr. Pawan Chaturvedi, Address : ARM Branch, Bells House, 21, Camac Street, Kolkata - 700 016, Mobile No. : 95821 42319, E-mail ID : cb2364@canarabank.com**

Sd/- Prem Chand Sharma
Recovery Officer
Debts Recovery Tribunal - II
Kolkata

Date : 09.09.2026
Place : Kolkata

NOTICE

THIS Notice is hereby to declare for all public at large that the Declarants/Owners herein namely Gourav Das and Sourav Das became the owner of land measuring about 13.40 Decimals along with two separate building (i) G+1 storied building measuring about 952 sq.ft. of the ground floor and measuring about 952 sq.ft. of the first floor AND (ii) G+11 storied building measuring about 1390 sq.ft. of the ground floor and measuring about 1235 sq.ft. of the first floor and measuring about 617.5 sq.ft. of the second floor; all situated at Mouza - Paschim Krishnapur, J.L. No. 37, R.S. Dag No. 702/1333 and 702/1334 corresponding to L.R. Dag No. 1306 and 1305 new L.R. Khatian No. 7169 & 7170, within the local limits of Arambag Municipality under Ward No. 3, under P.S. - Arambag, District - Hooghly, Pin - 712601 vide a Registered Deed of Gift being No. 060102732 for the year 2023, registered in the office of D.S.R., I, Hooghly. The present Owners/Declarants hereby declare that chain deeds pertaining to the above stated property being (1) Registered Deed of Gift dated 19.10.2006, executed by Shyamali Das (Donor) and Sri Nabakumar Das (Donee), registered before A.D.S.R. Arambagh, and recorded in book No. I, being No.06019/2006 & (2) Registered Deed of Gift dated 20.10.2006, executed by Smt. Anjali Das (Donor) and Sri Sukumar Das (Donee), registered in the office of A.D.S.R. Arambagh, recorded in Book No. I, being No. 06020/2006; has been misapplied from the custody of the previous owners i.e. Naba Kumar Das & Sukumar Das and accordingly a general diary was lodged by them before Arambagh PS bearing GDE No. 704 dated 09.09.2026. The present Owner/Declarant declares that the property is free from encumbrance and the said property has not been transferred whatsoever to any party. Any person(s) coming into possession of the aforesaid Document and / or any person(s) who is/are having knowledge of the whereabouts of the Document, are hereby requested to intimate the undersigned forthwith OR if any person / authority / association / society / financial institution / trust and / or other entities having any objection / claim / demand on the above stated property should contact the under signed Advocate with supportive / valid documents, within a period of 14 days from the date of the publication, failing which any claim whatsoever shall not be taken into consideration. That the Public / person / authority / association / society / financial institution / trust and / or other entities are warned not to deal with the two above stated Document and any person receiving or dealing with the said Documents would do so at their / his / her own risk and responsibility (including criminal liability) and the present Owner / Declarant shall not be liable in any manner whatsoever for any loss incurred by such person(s) on account of any such unauthorized dealing.

Shaktipada Banerjee
Advocate
High Court, Calcutta
Oswal Chamber, 2, Church Lane,
4th Floor, Room No. 403A,
Kolkata - 700001
Mobile : 98317 09195

पंजाब नैशनल बैंक Punjab National Bank
(भारत सरकार का उपक्रम) (Govt. Of India Undertaking)

ARMB – HOOGHLY, 23A, Rai MC Lahiri Bahadur Street, Serampore - 712201, E- Auction Sale Notice
Email id: cs8240@pnb.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Notice of sale of immovable properties under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act 2002) read with Rule 8(6) and provision thereto 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.

Lot. No.	A. Name of the Branch B. Name of the Account	Description of the Immovable Properties Mortgaged/ Owner's Name	A) Dt. of Demand Notice B) Outstanding Amount C) Possession Date D) Possession Type	A) Reserve Price (Rs. in Lacs)			Date / Time of E-Auction
				B) EMD	C) Bid Increase Amount		
1.	A. PNB- ARMB HOOGHLY B. Borrower Name : 1. M/s Sahapur Cold Storage, Block- Jamalpur, Mouja - Sahapur, PS - Jamalpur, Paratal No-1 Gram Panchayat, Dist-Purba Burdwan, WB- 713404 2. Sri Sovon Lal Ghosh, Katgora, Khanpur, Gurap, Dist: Hooghly, West Bengal, Pin- 712308 3. Smt. Bhabani Ghosh, Katgora, Khanpur, Gurap, Dist: Hooghly West Bengal, Pin- 712308 4. Sri Srimanta Banerjee, Dakshin Rasulpur Harinkhola-2, Arambag, Dist- Hooghly, West Bengal, Pin- 712413 Bengal	Equitable Mortgage of Land measuring 1.68 acres and cold storage building of the cold storage unit in the name of Sahapur Cold Storage (including P&M) , located at Vill: Sahapur, PO. Parbatpur PS- Jamalpur Dist: Burdwan, West Bengal as detailed herein under: J.L. No. 102, comprised in R.S. Dag No. 431, 432 & 435, L.R. Dag No. 507 & 511 under L.R. Khatian No. 1857, 921, 922, 1858 & 1860 under Mouza- Sahapur, within the jurisdiction of Paratal-I Gram Panchayat, P.S. Jamalpur, Dist: Burdwan. (Under Physical Possession)	A) 18.03.2020 B) ₹9,52,59,119.25 (Rupees Nine Crore Fifty-two Lakh Fifty-Nine Thousand One Hundred Nineteen and Paise Twenty-Five Only) as on 31.12.2019 plus further interest and incidental expenses, cost C) 01/07/2020 (Symbolic) & 09.12.2020 (Physical) D) Physical	A) ₹391.38 Lakhs B) ₹39.14 Lakhs C) ₹0.50 Lakhs	29.09.2026 From 11:00 AM to 4:00 PM with 10 mins extension		

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.

- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"
- 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.
- The Sale will be done by the undersigned through e-auction platform provided at the Website <https://baanknet.com> on 29.09.2026 from 11:00 AM to 04:00 PM.
- For detailed term and conditions of the sale, please refer <https://baanknet.com> & www.pnbindia.in
- For further information, please scan the QR Code.

Sd/-
Debjeeet Sengupta (Mob : 9748059165)
Chief Manager and Authorised Officer, Punjab National Bank

Place : Serampore, Hooghly
Date : 11.09.2026

QR Code

पंजाब नैशनल बैंक Punjab National Bank
(भारत सरकार का उपक्रम) (Govt. of India Undertaking)

ARMB, Kolkata West Circle, 4th Floor, United Tower, 11 Hemanta Basu Sarani, Kolkata - 700001
Appendix IV [Rule 8(1)]
POSSESSION NOTICE (For Immovable Property)

Whereas,

The undersigned being the Authorised Officer of the Punjab National Bank, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of Power conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice Dated **25.05.2026** calling upon the Borrower **M/S Bengal United Engineering Projects Ltd.**, having addresses at i) 148, Regent Estate, Kaveri Apartment, Flat No.2A, 2nd Floor, Kolkata - 700092 & ii) Village - Lachhubarh, P.O Kharuigarh P.S - Patashpur, Lock - Patashpur - 2, Dist: Purba Medinipur, West Bengal - 721429 to repay the amount mentioned in the notice is **Rs.10,22,20,930.35 (Rupees Ten Crore Twenty-Two Lakh Twenty Thousand Nine Hundred Thirty and Thirty-Five Paise only) as on 30.04.2026** with further interest at the contractual rate until payment in full within 60 days from the date of notice / date of receipt of the said notice.

The Borrower (s) 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 power conferred on him/her under Sub-Section (4) of section 13 of the said Act read with rule 8 of the security interest (Enforcement) rules, 2002 on this 7th day of September, the year 2026.

The Borrower in Particular and the public in general is hereby cautioned not to deal with the property / properties and any dealing with the property / properties will be subject to the charge of the **Punjab National Bank, ARMB, Kolkata West, 4th floor, United Tower, 11, Hemanta Basu Sarani, Kolkata - 700001** for an amount of **Rs.10,22,20,930.35 (Rupees Ten Crore Twenty-Two Lakh Twenty Thousand Nine Hundred Thirty and Thirty-Five Paise only) as on 30.04.2026** and interest, further expenses thereon.

The Borrower's/Guarantor's/Mortgagor's attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

(a) Equitable mortgage of two storied building measuring more or less 1500 sq.ft each on the ground floor and first floor i.e 3000 sq.ft in total and also one tin shed measuring more or less 4000 sq.ft both of them are constructed on land measuring more or less 89 decimals, L.R. Dag No. - 308, L.R Khatian No. -133, J.L. No.-93, Mouza - Lachubarh, under 4 No. Gram Panchayet, P.O - Kharuigarh, P.S - Patashpur, District - Purba Midnapore, butted and bounded by:

North by: Land of Kamal Mahanty and others Shali/Jal Land
South by: 30 ft. wide Lalat Janka Road
East by: Shali/Jal Land of Sri Phani Bhusan Das
West by: Shali/Jal Land of Sri Bishnu Pada Shaw

(b) Equitable mortgage of vacant land measuring more or less 19 decimals, L.R Dag No. - 307, L.R Khatian No. -133, J.L. No.-93, Mouza - Lachubarh, under 4 No. Gram Panchayet, P.O - Kharuigarh, P.S - Patashpur, District - Purba Midnapore, butted and bounded by:

North by: The Plot No. - 308
South by: 30 ft. wide Lalat Janka Road
East by: Shali/Jal Land of Sri Phani Bhusan Das
West by: Shali/Jal Land of Sri Bishnu Pada Shaw

****Property owned by : Both (i)(a) & (i)(b) in the name of M/S Bengal United Engineering Projects Ltd.**

Date : 07.09.2026
Place : Lachubarh

AUTHORISED OFFICER
Punjab National Bank, ARMB, Kolkata West

पंजाब नैशनल बैंक Punjab National Bank
(भारत सरकार का उपक्रम) (Govt. of India Undertaking)

ARMB, Kolkata West Circle, 4th Floor, United Tower, 11 Hemanta Basu Sarani, Kolkata - 700001
Appendix IV [Rule 8(1)]
POSSESSION NOTICE (For Immovable Property)

Whereas,

The undersigned being the Authorised Officer of the Punjab National Bank, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of Power conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice Dated **25.05.2026** calling upon the Borrower **M/S Bengal United Engineering Projects Ltd.**, having addresses at i) 148, Regent Estate, Kaveri Apartment, Flat No.2A, 2nd Floor, Kolkata - 700092 & ii) Village - Lachhubarh, P.O Kharuigarh P.S - Patashpur, Lock - Patashpur - 2, Dist: Purba Medinipur, West Bengal - 721429 to repay the amount mentioned in the notice is **Rs.10,22,20,930.35 (Rupees Ten Crore Twenty-Two Lakh Twenty Thousand Nine Hundred Thirty and Thirty-Five Paise only) as on 30.04.2026** with further interest at the contractual rate until payment in full within 60 days from the date of notice / date of receipt of the said notice.

The Borrower (s) 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 power conferred on him/her under Sub-Section (4) of section 13 of the said Act read with rule 8 of the security interest (Enforcement) rules, 2002 on this 8th day of September, the year 2026.

The Borrower in Particular and the public in general is hereby cautioned not to deal with the property / properties and any dealing with the property / properties will be subject to the charge of the **Punjab National Bank, ARMB, Kolkata West, 4th floor, United Tower, 11, Hemanta Basu Sarani, Kolkata - 700001** for an amount of **Rs.10,22,20,930.35 (Rupees Ten Crore Twenty-Two Lakh Twenty Thousand Nine Hundred Thirty and Thirty-Five Paise only) as on 30.04.2026** and interest, further expenses thereon.

The Borrower's/Guarantor's/Mortgagor's attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Equitable mortgage of Flat No. - 2A, on the second floor consisting of 3 bed rooms, 1 kitchen, 1 dining cum drawing space, two toilets and 1 balcony covering a floor area of 1306 sq.ft more or less with two covered car parking area 100 sq.ft each at the north side of ground floor of the said four storied building named as "Kaveri Apartment", together with undivided proportionate share of land measuring about 5 cottah 8 chittak 29 sq.ft in Mouza - Baderipur, J.L. No. - 34, Pillar No. - 152, Touzi No. - 151 together with right to use the common area at premises No. - 176/14/148, Raipur Road, in Ward - 96 of Kolkata Municipal Corporation, P.S - Jadavpur, also known as mailing address 148, Regent Estate, Kolkata - 700092, Owned by Mrs. Nilima Mahanty, is being butted and bounded by:

North by: Plot No. 147, Regent Estate.
South by: Plot No.-149, Regent Estate.
East by: 40 Feet wide Road.
West by: Partly by plot No.-158, and 159, Regent Estate

****Property owned by - Mrs. Nilima Mahanty**

Date : 08.09.2026
Place : Kolkata

AUTHORISED OFFICER
Punjab National Bank, ARMB, Kolkata West

पंजाब नैशनल बैंक Punjab National Bank
(भारत सरकार का उपक्रम) (Govt. of India Undertaking)

ARMB, Kolkata West Circle, 4th Floor, United Tower, 11 Hemanta Basu Sarani, Kolkata - 700001
Appendix IV [Rule 8(1)]
POSSESSION NOTICE (For Immovable Property)

Whereas,

The undersigned being the Authorised Officer of the Punjab National Bank, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of Power conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice Dated **25.05.2026** calling upon the Borrower **M/S Bengal United Engineering Projects Ltd.**, having addresses at i) 148, Regent Estate, Kaveri Apartment, Flat No.2A, 2nd Floor, Kolkata - 700092 & ii) Village - Lachhubarh, P.O Kharuigarh P.S - Patashpur, Lock - Patashpur - 2, Dist: Purba Medinipur, West Bengal - 721429 to repay the amount mentioned in the notice is **Rs.10,22,20,930.35 (Rupees Ten Crore Twenty-Two Lakh Twenty Thousand Nine Hundred Thirty and Thirty-Five Paise only) as on 30.04.2026** with further interest at the contractual rate until payment in full within 60 days from the date of notice / date of receipt of the said notice.

The Borrower (s) 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 power conferred on him/her under Sub-Section (4) of section 13 of the said Act read with rule 8 of the security interest (Enforcement) rules, 2002 on this 8th day of September, the year 2026.

The Borrower in Particular and the public in general is hereby cautioned not to deal with the property / properties and any dealing with the property / properties will be subject to the charge of the **Punjab National Bank, ARMB, Kolkata West, 4th floor, United Tower, 11, Hemanta Basu Sarani, Kolkata - 700001** for an amount of **Rs.10,22,20,930.35 (Rupees Ten Crore Twenty-Two Lakh Twenty Thousand Nine Hundred Thirty and Thirty-Five Paise only) as on 30.04.2026** and interest, further expenses thereon.

The Borrower's/Guarantor's/Mortgagor's attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Equitable mortgage of Flat No. - 5B consisting of 3 bed rooms, 1 kitchen, 1 dining room cum drawing room, two toilets covering a floor area of 1269 sq.ft more or less with a covered car parking area 110 sq.ft including proportionate share in common areas on the fifth floor of Tower block of Premises No. 13, Uttara Co-operative Housing Society, Broad Street, Kolkata - 700019 in ward 65, within the municipal limits of Calcutta in the District of South 24 Parganas with undivided proportionate share of land in holding No.306, 306A and 306B in sub-division H, Division V Dili Panchannogram, Touzi No.1298 of collectorate of 24 Parganas and butted and bounded in the following manner :

North by: Municipal drain and beyond thereto Premises No.-11, Old Bullyggune Second Lane.
South by: Old Bullyggune Second Lane and Partly by Broad Street.
East by: Premises No.-15, Broad Street (Partly) and partly by Premises No.-15/1, Broad Street.
West by: Premises No.-11, Old Bullyggune Second Lane and partly by the remaining Portion of premises No.-13, Broad St.

****Property owned by - Mr. Dipak Munshi**

Date : 08.09.2026
Place : Kolkata

AUTHORISED OFFICER
Punjab National Bank, ARMB, Kolkata West