



बैंक ऑफ़ इंडिया
Bank of India
Relationship beyond Banking



BANK OF INDIA
KOLKATA ASSET RECOVERY BRANCH
KOLKATA ZONE
5, BTM Sarani, 2nd Floor, Kolkata-700001

E-AUCTION
TO BE HELD ON
26.10.2026

PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES MORTGAGED TO THE BANK

Whereas, the Authorized Officer of Bank of India under the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 (54 of 2002) & in exercise of powers conferred under Section 13(12) read with rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice, to borrowers and Authorized Officer has taken possession of the properties described herein below. Offers are invited by the Authorized Officer under sub-rule 5 & 6 of rule 8 of the said Act by holding e-auction on the date, place and time mentioned. Public at large and borrowers and guarantors in general are being informed hereby that E-auction under SARFAESI Act in respect of under noted properties will be conducted for sale on the terms & conditions presented in the Security Interest (Enforcement) Rules 2002 and to the following conditions for realization of the Debts due to the Bank.

Name & Address of Borrowers / Guarantors with Branch Name	Description of the Property	Secured debt / Amount due (In Rs.)	Date of Demand Notice & Date of Possession	Reserve Price (In Rs.) & Earnest Money Deposit (EMD, In Rs.)
KOLKATA ASSET RECOVERY BRANCH Account Name: Mr. Litu Roy Borrower/Mortgagor: Mr. Litu Roy Address: 1) S/O Late Bibhuti Roy, 69 Sapui Colony, 99/77, Jessore Road, Ward No. 23, South Dum Dum Municipality, Kolkata, North 24 Parganas, West Bengal 700 028. 2) S/o Late Bibhuti Roy, BE-112, Rabindrapally, Krishnapur, Prafulla Kanan, North 24 Parganas, West Bengal 700 101.	ALL THAT piece and parcel of one complete Self-contained residential flat on the Second Floor, measuring about 1200 Sq. ft. (approx) more or less including super built area with mosaic flooring 15 years old Building together with proportionate share of the land underneath with common facilities (no lift facility) lying and situated at District North 24 Parganas, Post Office and Police Station – Dum Dum, J.L. No. 20, under C.S.Plot No. 1521(P), E/P No. 74, of Mouza- Satgachi, under South Dum Dum Municipality Holding No. 69, Sapui Colony under ward No. 23, Kolkata-700028, within the Jurisdiction of A.D.S.R. Cossipore, Dum Dum, D.S.R.-I at Barasat, District- North 24 Parganas together with all right of common passage, easements, privileges, drains and appurtenances attached thereto, being butted and bounded as follows:- The Boundaries of the Flat: North: Flat of Khokan Das; South: Flat of Narayan Banerjee; East: Open to Sky; West: Flat of Raju Das. The property is butted & bounded by: North: E/P No. 81; South: Colony Road; East: Colony Road; West: E/P No. 75.	Rs.42,07,350.88 plus further interest from 28.02.2024	21.07.2025 & 12.02.2026 (Symbolic Possession)	Rs.31,94,000.00 & Rs.3,19,400.00

TERMS & CONDITIONS:

- (i) Auction sale / bidding would be only through “Online Electronic Bidding” process through the website <https://baanknet.com/>
 Date and time of Auction 26.10.2026 between 11.00 a.m. to 05.00 p.m. for all properties, followed by unlimited extensions of 10 minutes each, viz the auction process would run for 120 minutes in first instance and in case a valid bid is received in last 10 minutes, the auction would get extended by another 10 minutes. The process would continue until there are no valid bids during last 10 minutes. Auction would commence at one notch above Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10,000/- (Rupees Ten Thousand and only). Interested parties can inspect the properties at site on 19.10.2026 & 20.10.2026 between 11.00 a.m. and 04.00 p.m.
- (iii) The intending bidders should register their names at portal <https://baanknet.com/> and get their User ID and password. Prospective bidders may find how to register for auction, mode of auction, and other processes to be followed on the above-mentioned link. Intending bidders may contact for any query on 033-2231-4094/ 033-2210-7448. Mr. Arko Mitra (+91-9330397241) or Mr. Rabi Sankar Das (+91 70912 48659).
- (iv) The above properties/assets shall be sold on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS” and “WITHOUT ANY RECOURSE BASIS”. The intending bidders should make their own enquiries regarding the encumbrances, title of property put on auction and claim/rights affecting the property, the time and cost involved in taking physical possession (for properties under symbolic possession) prior to submitting their bid. All the accrued statutory dues including property tax, energy charges etc shall be borne by the successful bidder. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues and also for the delay, costs and/or legal issues involved in taking physical possession (in case of properties under symbolic possession).
- (v) Particulars specified in the schedule above have been stated to the best of the information of the Authorized Officer/Bank. Authorized Officer and/or Bank will not be answerable for any error, mis-statement or omission in this public notice.
- (vi) The aforesaid properties shall not be sold below the Reserve Price mentioned above. Intending bidders are required to deposit the Earnest Money Deposit (EMD) stated above in the wallet provided on the portal <https://baanknet.com/>. Details of the process for depositing EMD in the wallet can be found on the above-mentioned link.
- (vii) The intending bidders should register themselves on the above-mentioned portal well before the auction date, in any case no later than 25.10.2026 up to 4.00 p.m.
- (viii) The highest / successful bidder shall have to deposit 25% of the bid amount, adjusting the EMD already paid immediately after acceptance of bid by the Authorized Officer in respect of the sale, failing which the EMD shall be forfeited. The highest bidder shall be declared to be the successful bidder/ purchaser of the properties mentioned herein provided always he is legally qualified to bid.
- (ix) The balance 75% of the bid/purchase money shall be payable on or before 15th day (during banking hours) of confirmation of the sale by the Authorized Officer or such extended period as agreed upon in writing by solely at the discretion of the Authorized Officer. In case of default in payment by the successful bidder the amount already deposited by the bidder shall be forfeited and the Authorized Officer / Bank will be at liberty to cancel the auction and conduct fresh auction.
- (x) On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate in the name of bidder and the sale shall be considered complete thereafter and that the Bank shall entertain no claims.
- (xi) The Authorized Officer is not bound to accept the highest bid or any or all bids and reserves the right to accept or reject any or all the bids without assigning any reason thereof and vary, modify and waive any condition of sale in his absolute discretion.
- (xii) The successful bidder/ purchaser would bear all the charges / fees payable for conveyance deed, taxes including Service Tax/TDS (As per Section 194 IA for properties valued Rs.50 Lakhs & above) if any.
- (xiii) This publication is also thirty days' notice under Rule 8(b) of The security interest (Enforcement), Rules 2002 to the above borrowers / guarantors/mortgagors to the advance.
- (xiv) For downloading further details, process compliance & terms & conditions, please visit: <https://www.bankofindia.bank.in>

Date : 26.09.2026
 Place: Kolkata

Sd/- Authorized Officer
 Bank of India

IDFC FIRST Bank Limited	 IDFC First Bank
(erstwhile Capital First Bank Limited and amalgamated with IDFC Bank Limited) CIN : L55110TN2014PLC0937792, Registered Office : - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031. Tel : +91 44 4564 4000 Fax: +91 44 4564 4022	
APPENDIX IV [Rule 8(1)] POSSESSION NOTICE (For immovable property)	
Whereas The Undersigned Being The Authorised Officer Of The Idfc First Bank Limited (Erstwhile Capital Fir Home Finance Limited And Amalgamated With Idfc Bank Limited) 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 Dated 21.08.2021 Calling Upon The Borrower, Co-Borrowers And Guarantors 1. Mr. Mohammad Riyaz, 2. Mr. Md Meraj, 3. Mr. Md Siraj, To Repay The Amount Mentioned In The Notice Being Rs.10,84,766.63/- (Rupees Ten Lac Eighty Four Thousand Seven Hundred Sixty Six And Paise Sixty Three Only) As On 21.08.2021, 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 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 Under Sub – Section (4) Of Section 13 Of Act Read With Rule 8 Of The Security Interest (Enforcement) Rules, 2002 On This 19 day of SEP 2026. The Borrowers 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 Idfc First Bank Limited (Erstwhile Capital First Home Finance Limited And Amalgamated With Idfc Bank Limited) For An Amount Of Rs.10,84,766.63/- (Rupees Ten Lac Eighty Four Thousand Seven Hundred Sixty Six And Paise Sixty Three Only) And Interest Thereon. The Borrower's Attention Is Invited To Provisions Of Sub – Section (8) Of Section 13 Of The Act, In Respect Of Time Allowed, To Redeem The Secured Assets.	
DESCRIPTION OF THE IMMOVABLE PROPERTIES.	
All That Part And Parcel Of 6 Chittak 22 Sq. Ft. Bastu Land I.E 1/3rd Undivided Property Measuring 1 Cottah 2 Chittak 20 Sq. Ft., (1 Cottah 3 Chittak 20 Sq. Ft. = 1 Cottah 2 Chittak + 1 Chittak 20 Sq. Ft.) Land Alongwith Two Pucca Rooms (One 200 Sq. Ft. On The First Floor And One 200 Sq. Ft. Pucca Room In The Ground Floor) Of Two Two Storied Building Alongwith All Easement Right, Including Common Passage Rights Situated At Howrah Municipal Corporation Holding No. 4/5, Bangal Para 1st Bye Lane, P.S Shilpur, Dist. Howrah Under Hmc Ward No. 41, And Bounded By: East: Single Storied Building, West: Common Passage, North: R.T. Shed House Of Kalipada Maity, South: R.T. Shed House Of Sankar Prasad Das	
Date: 19-09-2026 Place: WEST BENGAL Loan Account No: 12934264.	Authorised Officer IDFC FIRST Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)



Karur Vysya Bank
Smart way to bank

THE KARUR VYSYA BANK LTD.,
Asset Recovery Branch-Kolkata
 2, N S Road, Opp: Eastern Railway Head Quarter,
 Kolkata, West Bengal-700001, Contact No:
 6382373682, E-mail: head.arbkolkata@kvb.bank.in

**SALE NOTICE FOR
 SALE OF IMMOVABLE
 PROPERTY
 E-AUCTION ON
 16.10.2026**

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 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/ charged to the Secured Creditor, The Karur Vysya Bank Ltd, Kolkata N S Road Branch, the Physical Possession of which has been taken by the Authorised Officer of The Karur Vysya Bank Ltd., Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **16th October 2026** for recovery of **Rs.7,67,06,883.88** (Rupees Seven Crore Sixty Seven Lakh Six Thousand Eight Hundred Eighty Three and Paise Eighty Eight Only) as on 31.08.2026 with further interest from 01.09.2026 onwards payable as per law due to The Karur Vysya Bank Ltd, Secured Creditor from **1). M/s. Maa Boyra Enterprises Pvt. Ltd. (Borrower),** 6, Lyons Range, Turner Morrison Building, Gate No.2, 5th Floor, Room No 1, Kolkata-700001, **And At, 21, Hemanta Basu Sarani, Center point, 2nd Floor, Room No.208, Kolkata-700001 2). Mr. Dinesh Singhal (Guarantor),** Sukhi Sansar Apartment, Block-E, 5th Floor, 134, Salkia School Road, Salkia, Howrah, West Bengal-711006 3). **Mrs. Dolly Singhal (Guarantor),** Sukhi Sansar Apartment, Block-E, 5th Floor, 134, Salkia School Road, Salkia, Howrah, West Bengal-711006

Description of the Immovable Property

All that piece and parcel of commercial office space admeasuring approx. 918 Sq. Ft. super built up area together with mezzanine floor measuring 106 Sq. Ft. super built up area, situated at south west portion of 5th Floor, Turner Morrison Building, 6, Lyons Range, P.S: Hare Street, KMC, Ward No 45, Kolkata-700001, standing in the name of Mr. Dinesh Singhal

(NA83416-Property under Physical Possession)

Reserve Price: Rs.1,60,00,000/-	EMD (10% of Reserve Price): Rs.16,00,000/-	Bid Amount Incremental: Rs.50,000/-
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Known Encumbrance: To the best of my knowledge and information of the Authorised Officer, there is no encumbrance on the property.

Inspection of the Asset	From 28.09.2026 to 15.10.2026 between 11.00 am to 5.00 pm
Last date and time for submitting online Tender & Application Forms	Date: 15.10.2026 Time: 5:00PM
Date and Time of E-Auction	The E-Auction will take place through portal https://bankauctions.in on 16.10.2026 between 11:00AM to 12:00 Noon with unlimited extensions of 10 minutes each till sale is concluded.
Nodal Bank account Name	Account No: 1101351000000973, IFSC Code: KVBLO001101. Name of account: BID COLLECTION A/c of SARFAESI E-auction Proceed: Name of the Account.
Contact Person & Phone No	For ARB Branch-Mr. Samir Ghosh (Ph.: 6382373682) For ADT-Mr. Sanjay (Ph.: 9540656477)

For detailed terms and conditions of the sale, please refer to the link provided in our Bank's/ Secured Creditor's website i.e. <https://www.kvb.bank.in/property-under-auction/> also at the web portal <https://bankauctions.in> of the service provider.

Statutory 15 days' Notice under Rule 9(1) of the SARFAESI Act, 2002

The borrower/s and guarantor/s are hereby notified to pay the dues as mentioned above along with up to date interest and ancillary expenses before the date of e-Auction, failing which the Schedule property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

Date: 24.09.2026
Place: Kolkata

Authorized Officer
The Karur Vysya Bank Ltd.,

IDFC FIRST Bank Limited

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited)

CIN : L65110TN2014PLC039792

Registered Office - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.

Tel : +91 44 4564 4000 | Fax : +91 44 4564 4022.



**IDFC
FIRST
Bank**

Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

The following borrowers and co-borrowers availed the below mentioned secured loans from IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited). The loans of the below-mentioned borrowers and co-borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited) are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr No.	Loan Account No.	Type of Loan	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice
	27451609	LOAN AGAINST PROPERTY	19-Aug-2026	5.80,280.40/-

NAME OF BORROWERS AND CO-BORROWERS : 1. ALI NURUL ISLAM 2. AJMIRA BIBI

PROPERTY ADDRESS : ALL THAT PIECE AND PARCEL OF LAND MEASURING ABOUT 3 COTTAHs, 14 CHITACKS AND 35 SQ. FT. TOGETHER WITH STRUCTURE STANDING THEREON FORMING PART OF R.S & L.R. DAG NO. 104, UNDER L.R. KHATAN NO. 400 & 399, J.L. NO. 10, TOUZI NO. 146, IN MOUZA JANGANATHUPUR UNDER P.S. BARASAT ALI DUTTAIPURKUR IN THE DISTRICT NORTH 24 PARGANAS WITHIN THE LIMITS OF ICHAPUR-NILGANJ GRAM PANCHAYAT, WEST BENGAL-700126, AND BOUNDED AS:- EAST: 8 FT. WIDE KACHARA ROAD, WEST: LAND SAME DAG, NORTH: LAND OF NABANATHI OJHA, SOUTH: LAND OF SAME DAG

You are hereby called upon to pay the amounts to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited) as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc. within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited). Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

Date: 26.09.2026

Place : WEST BENGAL

Sd/- Authorized Officer

IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with

Capital First Limited and presently known as IDFC FIRST Bank Limited)