

SIEMENS

Notice of Special Window for Re-lodgement of Transfer Requests of Physical Shares

Pursuant to SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PDD/PI/CIR/2025/97 dated July 2, 2025, shareholders are hereby informed that a special window is currently open for re-lodgement of transfer deeds, which were lodged prior to April 01, 2019 and rejected/returned/not attended due to deficiency in the documents/process/or otherwise. The special window is currently open and will close on **January 06, 2026**.

Shareholders who have missed the earlier deadline of March 31, 2021 are requested to re-lodge such earlier pending share transfer requests on or before **January 06, 2026** with the Company's Registrar and Share Transfer Agent (RTA) i.e. MUGF Intime India Private Limited, C-101, 1st Floor, Embassy 247, L. B. S. Marg, Vikhroli (West), Mumbai 400 083, it should be noted that the securities that are re-lodged for transfer including those requests that are pending with the listed Company / RTA shall be issued only in demat mode.

Additional information regarding the special window is available on the Company's website at: <https://www.siemens.com/in/en/company/investor-relations/investor-services.html>

Place: Mumbai
Date : December 25, 2025
Siemens Limited
CIN: L28920MH1957PLC010839
Regd. Office: Birla Aurora, Level 21, Plot No. 1080, Dr. Annie Besant Road, Worli, Mumbai - 400 030
Tel.: +91 22 6251 7000
Email: Corporate-Secretariat.in@siemens.com
Website: www.siemens.co.in

For Siemens Limited
Ketan Thaker
Company Secretary

Aadhar Housing Finance Ltd.

Corporate Office : 802, Natraj By Rustomjee, Western Express Highway, Sir M.V. Road, Andheri East, Mumbai-400069, Maharashtra
Ranchi Branch Office: Office No. 5, 3rd Floor, Shree Sai Towers, Burdman Compound, Lalpur, Ranchi - 834001 (Jharkhand) District - Ranchi

POSSESSION NOTICE Appendix IV (for immovable property)

Whereas, the undersigned being the Authorized Officer of Aadhar Housing Finance Limited (AHFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of Power conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice (s) Issued by the Authorised officer of the company to the Borrower(s)/Guarantor(s) mentioned herein below to repay the amount mentioned in th notice 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(s)/ Guarantor(s) 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 the Section 13 of the said Act read with rule 8 of the Security Interest Enforcement rules, 2002. The borrower'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. The borrower 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 AHFL for an amount as mentioned herein under with interest thereon.

Sr No	Name of the Branch / Borrower(s) /Co Borrower(s)	Description of Secured asset (Immovable property)	Demand Notice Date and Amount	Date of Possession
1	(Loan Code 016100000113) Ranchi Branch, (Amit Lohar (Borrower) Kausalya Devi (Co-borrower)	ALL THAT PIECE AND PARCEL OF LAND AD-MEASURING 5.85 DECIMELS PROPERTY LOCATED AT CIRCLE/ ANCHAL - HEHAL, MAUZA - MISRIGONDA, HALKA - 1, THANA NO. 191, WARD NO. 2, THANA/PS - GONDA, KHATA NO. 223, PLOT NO. 2293, DULY REGISTERED AT SRO - RANCHI; Boundaries- East- 10 FEET WIDE PROPOSED ROAD & SUB-PLT NO. 2293 PART, West - 12 FEET WIDE PROPOSED ROAD, North: 13 FEET WIDE PROPOSED ROAD, South: GALI	11-Jul-24 Rs. 204051/-	22-Dec-25

Place: Ranchi; **Date:** 26.12.2025 **Authorised Officer, Aadhar Housing Finance Limited**

Kotak Mahindra Bank Ltd.

Registered Office:- 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai -400 051, Corporate Identity No. L65110MH1985PLC038137. Branch Office:-Kotak Mahindra Bank Ltd., 4th Floor, Block - A, 22 Camac Street, Kolkata-700016.

E - AUCTION CUM SALE NOTICE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, read with proviso to Rule 8 (6) & 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), Guarantor (s) and / or Mortgage (s), that the below described immovable property mortgaged / charged to Kotak Mahindra Bank Limited ("Secured Creditor"), the **Physical Possession** of which has been taken by the Authorized Officer of the Secured Creditor on 19-11-2024, will be sold through E-Auction on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS" on 15-01-2026, for recovery of Rs. 19,98,143.54/- (Rupees Nineteen Lakhs Ninety Eight Thousand One Hundred Forty Three and Fifty Four Paisa only) as on 28-01-2021 together with further interest and other charges thereon at the contractual rates upon the footing of compound interest until payment/realization due to Kotak Mahindra Bank Limited, being the Secured Creditor, from the Borrower / Mortgage(s) / Guarantor's namely Mr. Archit Mannohan in respect of loans granted to Mr. Archit Mannohan.

The details / description of Immovable Property put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:-

Sr No	Name of the Borrower / Co-Borrower/Mortgagor	Details Of Immovable Property put for E - Auction	Last date for submission of Bid	Date & Time of E-Auction	Reserve Price (INR)	Earnest Money Deposit (EMD) (INR)
1.	Mr. Archit Mannohan	All that piece and parcel of Fourth Floor Flat, measuring an area more or less 1550 Sq.ft.super-built-up area, of the said new G + 4 storied building, proportionate share or interest of the land or soil of the said premises, laying and situated at K.M.C premises No. 37/42A, N.S.C Bose Road, P.O. Naktala, P.S. Jadavpore, Kolkata - 700 047, within the local limits of the Kolkata Municipal Corporation, in Ward No. 100, Borough No. X, within the jurisdiction of the district South 24- Parganas, Along With the proportionate area of the space covered by the stair-case, landing, corridors and other common parts, areas and spaces. Butted and bounded by: On the North: By South-Eastern portion of premises no. 37/42A, N.S.C Bose Road; On the South: By N.S.C Bose Road ; On the East: By Baishnabghata Bye-Lane; On the West: By Dr. B. K. Basu. NOTE: The Property for auction is without the garage.	14-01-2026 up to 04:00 p.m.	15-01-2026 between 10:00 p.m. to 02:00 p.m.	Rs. 56,49,750/- (Rupees Fifty-Six Lakh Forty Nine Thousand Seven Hundred Fifty Only)	Rs.5,64,975/- (Rupees Five Lakh Sixty Four Thousand Nine Hundred Seventy-Five Only)

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on 05-01-2026 between 01:00 pm to 02:00 pm through his authorized representative/agent.

Important Terms and Conditions:-

- The E - Auction shall be conducted only through "Online Electronic Bidding" through website <https://www.bankauctions.com/> on **15-01-2026 from 01.00 p.m. to 02.00 p.m** with unlimited extensions of 5 minutes duration each.
- For details about E-Auction, the intending bidders may contact M/s. C1 India Pvt. Ltd through Mr. Dharani Krishna – Tel. No.: +91 7291971124,25,26 and Mobile +91-9948182222; email id – andhra@c1india.com.
- The intending bidders may visit the Bank's official website - <https://www.kotak.com/en/bank-auctions.html> for auction details and for the terms and conditions of sale.
- For detailed terms and conditions of auction sale, the bidders are advised to go through the portal <https://www.bankauctions.com/> and the said terms and conditions shall be binding on the bidders who participate in the bidding process.
- It is requested that the interested Bidders/ are required to generate the login ID and password from the portal <https://www.bankauctions.com/> before uploading the bid and other documents.
- The bid form has to be filled in the prescribed form and is to be submitted / uploaded online only along with KYC documents of the Bidder/s on the portal <https://www.bankauctions.com/> on or before 14-01-2026 up to 04.00 p.m. and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidder/s should be sent by mail to ashok.motwani@kotak.com. The Bidder shall write the subject of the email "Mr. Archit Mannohan"
- Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from M/s. C1 India Pvt Ltd above mentioned contact number.
- The tender/offer form shall be accompanied by Pay order/Demand Draft drawn on a Scheduled Bank in favour of "Kotak Mahindra Bank Ltd." payable at Kolkata, towards Earnest Money Deposit (EMD). In case of delay in depositing the EMD and/or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorized Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bid/s received after the schedule cutoff time without giving any disclosure to any person. Any bid submitted without depositing the EMD amount shall stand automatically rejected. The EMD deposited by the proposed bidder shall not earn any interest.
- The bid price to be submitted shall be equal to and / or above the Reserve Price and during the bidding process, bidders who have submitted bids shall improve their further offers in multiples of INR 50,000.00 (Rupees Fifty Thousand Only).
- In case any bid is placed within last 5 minutes of the closing time of the e-auction proceeding, the closing time shall automatically and immediately get extended by another 5 minutes.
- The successful bidder shall deposit 25% of the highest bid amount (including EMD already paid) immediately not later than next working day by Demand Draft drawn in favour of Kotak Mahindra Bank Ltd., payable at Kolkata and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms and conditions of sale.
- The highest bidder will not have any right and title over the property until the Sale Certificate is issued in his favour subject to realization of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E - Auction and confirmation by the Secured Creditor to that effect.
- If the successful bidder fails to deposit the entire bid / auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the property nor on the amounts deposited. The Authorized Officer shall be free to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction property.
- On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorized Officer shall issue the Sale Certificate, the sale shall be completed thereafter, and Kotak Mahindra Bank Limited shall not entertain any claims.
- The sale certificate in which the bid is submitted, shall be issued in the same name in which the Bid is submitted. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained.
- The EMD amount, to the unsuccessful bidder/s, shall be returned by Kotak Mahindra Bank Ltd, in their accounts by way of RTGS / NEFT / Funds Transfer, within 10 (Ten) working days and without any interest.
- The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E – Auction Sale without assigning any reason. In the event of postponement/cancellation of the E – Auction Sale, the submission of the bids, EMD submitted by the bidders will be returned, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the property by private treaty.
- In the event of failure of the E – Auction Sale for the want of bids or otherwise or for any other reason, the Authorised Officer can enter into a private treaty for sale of the property, as a whole or any part thereof, with the proposed purchaser or any other party providing an offer to purchase the property.
- In the event where a bidder is declared as the successful bidder in the e-auction sale conducted and subsequent to that, if the auction proceedings are stayed by any Court/Tribunal, at any stage till the stage of issuance of the sale certificate and handing over the possession, including but not limited to restraining the bank from further proceedings, then the bidder shall not have any right to claim the refund of the EMD/amount so deposited by him/her or any interest on the amount so deposited towards the sale of the property. The Bank at its sole discretion will refund the money so deposited, without any interest and/or damages and/or claims and no communication will be entertained whatsoever in this regard.
- The purchasers of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation.
- Any other encumbrances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of property auctioned. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.
- All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
- All outgoing charges i.e. Municipal Taxes, Maintenance/Society charges, Electricity and Water charges and any other dues or taxes including transfer charges / fees in respect of the property put for Auction-cum-Sale under the present notice shall be paid by the successful Bidder/Purchaser solely.
- All other incidental charges (including but not limited to security charges or maintenance charges for preservation of the property under the present auction) will be borne solely by the highest bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However, at the sole discretion of the Authorized Officer, any just and reasonable delay will be considered for exemption, without setting any precedent for future.
- As per Section 194-IA of the Income Tax Act, 1961, TDS @1% shall be applicable on the sale proceeds, if the sale consideration is Rs. 50,00,000.00 (Rupees Fifty Lakhs only) and above, the Successful bidder/purchaser shall deduct and deposit 1% TDS, for the Property in the name of Mr. Archit Mannohan, to be borne by him from the sale price of the respective property and deposit the same with Income Tax Department. Furthermore only 99% of the Sale price is to be remitted to the Bank. The Sale Certificate will be issued by the Bank, in favour of the Successful bidder/purchaser, only upon the receipt of Form 16B, Form 26CB and the Challan evidencing the deposit of such TDS.
- Sale will strictly be on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" & "NO RECOURSE BASIS" on the terms and conditions as mentioned herein, however the Authorized Officer shall have the absolute discretionary right to change or vary any of the terms and conditions. The bidders are advised to make their own independent inquiries regarding any encumbrances, Search in Sub-Registrar Office and Revenue Records and Municipal Records and any administrative Government records relating to the concerned Property and shall satisfy themselves regarding the nature and description of the property, condition, any encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Property.
- If the dues of the bank together with all costs, charges and expenses incurred by them or part thereof as may be acceptable to the bank are tendered by/on behalf of the Borrower/s/Guarantor/s/Mortgagor/s, at any time on or before the date fixed for sale, the auction / sale of asset may be cancelled. The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel / adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.
- The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions.
- The bidders should ensure proper internet connectivity; power back up etc.. The Bank shall not be liable for any disruption due to internet failure, power failure, or technical reasons or reasons / contingencies affecting the E-Auction proceedings.30) Kotak Mahindra Bank Limited or its employees will not be liable for any claims from a person in respect of the property put for sale.
- The present notice is also uploaded on the Bank's official website i.e. www.kotak.com and interested parties can visit the same also.
- For inspection of the property or for any further details kindly contact Mr. Ashok Motwani (Mobile No. : +91 9873737351, E-mail ID: Ashok.motwani@kotak.com) or Mr. Kuntal Bhattacharjee (Authorized Officer) on +91 9064242744.
- The Borrower(s) /Mortgagor(s) / Guarantor(s) / Co-Borrower(s) are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SARFAESI ACT to discharge the liability in full and pay the dues as mentioned above along with update interest and expenses within in Fifteen days from the date of this notice falling which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantor/mortgagor pays the amount due to Bank, in full before the date of sale, auction is liable to be stopped.
- In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

Place: Kolkata
Date: 26-12-2025 **For Kotak Mahindra Bank Ltd.,**
Sd/-
Authorized Officer



SUNDARAM HOME
— Sundaram Finance Group —

Regd Office: No. 21, Patullos Road, Chennai - 600 002.
Corporate Office: Sundaram Towers, No. 46, Whites Road, Chennai - 600 014.

Branch Office: First Floor, Plot No 3132, Rajdanga Main Road, Kasba (Beside Kasba new market) Kolkata 700107.

DEMAND NOTICE

(Under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act 2002)

The under mentioned parties are hereby informed that the Company has initiated proceedings against each of you under the SARFAESI ACT, 2002, and that the notices under Section 13(2) of the Sarfaesi Act sent to each of you separately by Regd. Post Ack. due have been returned unserved. Hence both / all of you are hereby called upon to take notice to pay jointly and severally the below mentioned outstanding amount within 60 days from the date of this publication, failing which the Company shall proceed and exercise all or any of the powers conferred upon the Secured Creditor under Section 13 (4) of the Sarfaesi Act to realize its dues with interests and costs as contemplated under the Act. Needless to mention that this notice is addressed to you without prejudice to any other remedy available to the Company.

Sl. No.	Name & Address of Borrower & Co-Borrower	File No. Amount Outstanding (Rs.)	Description of the Secured Property
1	Ms. Jayagopalan K V (Borrower), Door No 1510 1-A, Vinayak Tower, Shiv Nagar Chs Ltd, D N Nagar, Andheri (West) Mumbai - 400053, Maharashtra. Mrs. Nina Gopalan (Co-Borrower)	File No. KOL20220089 Outstanding amount Rs. 13,66,663/- (As on 25/11/2025) along with further interest and other charges etc., if any till actual date of payment)	All that piece and parcel of the immovable property being one self- content independent flat without lift residential, marble flooring, measuring about 625 (Six Twenty Five Hundred) Square feet super built up area on the Third Floor (Back Side) be the same or a little more or less, consisting of 2(Two) Bedrooms, 1(One) Kitchen, 1(One) Dining and 1 (One) Toilet, of the building Namely: "NEELAKSHI APARTMENT" together with the undivided proportionate impartible share or interest in the land underneath along with right of common paths passages, areas facilities and amenities, standing thereon lying and situated on the land measuring about 02(Two) Cottahs 06 (Six) Chittaks 15 (Fifteen) Sq.ft.) be the same or a little more or less, together with a residential building thereon lying and situated under Mouza Bansdroni, P.S. Sadar Tollygunge(Old), then Jadavpur, and now Regent Park, Parganas Magura, J.L. No. 45, R.S. No 381, Touzi No. 63/64 appertaining to Khatian No. 167 under Khatian No. 166, Dag No. 915 being K.M.C. Premises No. 114, Niranjan Pally, Block B, within the limit of K.M.C. Ward No. 113, District South 24 Parganas of the building Namely: "NEELAKSHI APARTMENT" Kolkata 700070. The Property is butted and bounded by as follows: On The North: By Land of Dag No. 915; On The South: By 10 feet wide common Passage; On The East: By Land of Dag No. 915; On The West: By 20 feet wide K.M.C. Road;

for SUNDARAM HOME FINANCE LTD.,
Authorised officer.



Kotak Mahindra Bank Ltd.

Registered Office:- 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai -400 051, Corporate Identity No. L65110MH1985PLC038137. Branch Office:-Kotak Mahindra Bank Ltd., 4th Floor, Block - A, 22 Camac Street, Kolkata-700016.

E - AUCTION CUM SALE NOTICE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, read with proviso to Rule 8 (6) & 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), Guarantor (s) and / or Mortgage (s), that the below described immovable property mortgaged / charged to Kotak Mahindra Bank Limited ("Secured Creditor"), the **Physical Possession** of which has been taken by the Authorized Officer of the Secured Creditor on 18-06-2025, will be sold through E-Auction on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS" on 15-01-2026, for recovery of Rs. 45,11,990.12/- (Rupees Forty Five Lakh Eleven Thousand Nine Hundred Ninety and Twelve Paisa) as on 23-12-2025 together with further interest and other charges thereon at the contractual rates upon the footing of compound interest until payment/realization due to Kotak Mahindra Bank Limited, being the Secured Creditor, from the Borrower / Mortgage(s) / Guarantor's namely Abhinandan Sarangi & Priyanka Agarwal in respect of loans granted to Abhinandan Sarangi & Priyanka Agarwal.

The details / description of Immovable Property put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:-

Sr No	Name of the Borrower / Co-Borrower/Mortgagor	Details Of Immovable Property put for E - Auction	Last date for submission of Bid	Date & Time of E-Auction	Reserve Price (INR)	Earnest Money Deposit (EMD) (INR)
1	Abhinandan Sarangi	All that One Shop Room, measuring about 400.59 Sq.ft (the measurement of which includes super built up area) in the First Floor of a four storied building named "chridh" situated at Sevoke Road, Road Zone: Panitanki to Pranami Mandir Road together with proportionate undivided share in the land on which the building stands and the said land forms part of MOUZA - Siliguri, B S Plot No - 9658, R S Khatian No. 5279, L. No. 110 (88) , Touzi No - 3, Pargana Baikunthpur, Ward No - 13, P.O Siliguri, P.S - Siliguri, under Siliguri Municipal Corporation, District - Darjeeling, West Bengal, PIN - 734001.	14-01-2026 up to 04:00 p.m.	15-01-2026 between 01.00 p.m. to 02:00 p.m.	Rs. 66,69,000/- (Rupees Sixty Six Lakh Sixty Thousand Nine Hundred Only)	Rs. 6,66,900/- (Rupees Six Lakh Sixty Six Thousand Only)

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on 05-01-2026 between 01:00 pm to 02:00 pm through his authorized representative/agent.

Important Terms and Conditions:-

- The E - Auction shall be conducted only through "Online Electronic Bidding" through website <https://www.bankauctions.com/> on **15-01-2025 from 01.00 p.m. to 02.00 p.m** with unlimited extensions of 5 minutes duration each.
- For details about E-Auction, the intending bidders may contact M/s. C1 India Pvt. Ltd through Mr. Dharani Krishna – Tel. No.: +91 7291971124,25,26 and Mobile +91-9948182222; email id – andhra@c1india.com.
- The intending bidders may visit the Bank's official website - <https://www.kotak.com/en/bank-auctions.html> for auction details and for the terms and conditions of sale.
- For detailed terms and conditions of auction sale, the bidders are advised to go through the portal <https://www.bankauctions.com/> and the said terms and conditions shall be binding on the bidders who participate in the bidding process.
- It is requested that the interested Bidders/ are required to generate the login ID and password from the portal <https://www.bankauctions.com/> before uploading the bid and other documents.
- The bid form has to be filled in the prescribed form and is to be submitted / uploaded online only along with KYC documents of the Bidder/s on the portal <https://www.bankauctions.com/> on or before 14-01-2026 up to 04.00 p.m. and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidder/s should be sent by mail to ashok.motwani@kotak.com. The Bidder shall write the subject of the email "Mr. Archit Mannohan"
- Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from M/s. C1 India Pvt Ltd on above mentioned contact numbers.
- The tender/offer form shall be accompanied by Pay order/Demand Draft drawn on a Scheduled Bank in favour of "Kotak Mahindra Bank Ltd." payable at Kolkata, towards Earnest Money Deposit (EMD). In case of delay in depositing the EMD and/or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorized Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bid/s received after the schedule cutoff time without giving any disclosure to any person. Any bid submitted without depositing the EMD amount shall stand automatically rejected. The EMD deposited by the proposed bidder shall not earn any interest.
- The bid price to be submitted shall be equal to and / or above the Reserve Price and during the bidding process, bidders who have submitted bids shall improve their further offers in multiples of INR 50,000.00 (Rupees Fifty Thousand Only).
- In case any bid is placed within last 5 minutes of the closing time of the e-auction proceeding, the closing time shall automatically and immediately get extended by another 5 minutes.
- The successful bidder shall deposit 25% of the highest bid amount (including EMD already paid) immediately not later than next working day by Demand Draft drawn in favour of Kotak Mahindra Bank Ltd., payable at Kolkata and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms and conditions of sale.
- The highest bidder will not have any right and title over the property until the Sale Certificate is issued in his favour subject to realization of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E - Auction and confirmation by the Secured Creditor to that effect.
- If the successful bidder fails to deposit the entire bid / auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the property nor on the amounts deposited. The Authorized Officer shall be free to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction property.
- On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorized Officer shall issue the Sale Certificate, the sale shall be completed thereafter, and Kotak Mahindra Bank Limited shall not entertain any claims.
- The sale certificate in which the bid is submitted, shall be issued in the same name in which the Bid is submitted. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained.
- The EMD amount, to the unsuccessful bidder/s, shall be returned by Kotak Mahindra Bank Ltd, in their accounts by way of RTGS / NEFT / Funds Transfer, within 10 (Ten) working days and without any interest.
- The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E – Auction Sale without assigning any reason. In the event of postponement/cancellation of the E – Auction Sale after submission of the bids, EMD submitted by the bidders will be returned, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the property by private treaty.
- In the event of failure of the E – Auction Sale for the want of bids or otherwise or for any other reason, the Authorised Officer can enter into a private treaty for sale of the property, as a whole or any part thereof, with the proposed purchaser or any other party providing an offer to purchase the property.
- In the event where a bidder is declared as the successful bidder in the e-auction sale conducted and subsequent to that, if the auction proceedings are stayed by any Court/Tribunal, at any stage till the stage of issuance of the sale certificate and handing over the possession, including but not limited to restraining the bank from further proceedings, then the bidder shall not have any right to claim the refund of the EMD/amount so deposited by him/her or any interest on the amount so deposited towards the sale of the property. The Bank at its sole discretion will refund the money so deposited, without any interest and/or damages and/or claims and no communication will be entertained whatsoever in this regard.
- The purchasers of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation.
- Any other encumbrances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of property Auctioned. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.
- All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
- All outgoing charges i.e. Municipal Taxes, Maintenance/Society charges, Electricity and Water charges and any other dues or taxes including transfer charges / fees in respect of the property put for Auction-cum-Sale under the present notice shall be paid by the successful Bidder/Purchaser solely.
- All other incidental charges (including but not limited to security charges or maintenance charges for preservation of the property under the present auction) will be borne solely by the highest bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However, at the sole discretion of the Authorized Officer, any just and reasonable delay will be considered for exemption, without setting any precedent for future.
- As per Section 194-IA of the Income Tax Act, 1961, TDS @1% shall be applicable on the sale proceeds, if the sale consideration is Rs. 50,00,000.00 (Rupees Fifty Lakhs only) and above, the Successful bidder/purchaser shall deduct and deposit 1% TDS, for the Property in the name of Abhinandan Sarangi & Priyanka Agarwal, to be borne by him from the sale price of the respective property and deposit the same with Income Tax Department. Furthermore only 99% of the Sale price is to be remitted to the Bank. The Sale Certificate will be issued by the Bank, in favour of the Successful bidder/purchaser, only upon the receipt of Form 16B, Form 26CB and the Challan evidencing the deposit of such TDS.
- Sale will strictly be on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" & "NO RECOURSE BASIS" on the terms and conditions as mentioned herein, however the Authorized Officer shall have the absolute discretionary right to change or vary any of the terms and conditions. The bidders are advised to make their own independent inquiries regarding any encumbrances, Search in Sub-Registrar Office and Revenue Records and Municipal Records and any administrative Government records relating to the concerned Property and shall satisfy themselves regarding the nature and description of the property, condition, any encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Property.
- If the dues of the bank together with all costs, charges and expenses incurred by them or part thereof as may be acceptable to the bank are tendered by/on behalf of the Borrower/s/Guarantor/s/Mortgagor/s, at any time on or before the date fixed for sale, the auction / sale of asset may be cancelled. The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel / adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.
- The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions.
- The bidders should ensure proper internet connectivity; power back up etc.. The Bank shall not be liable for any disruption due to internet failure, power failure, or technical reasons or reasons / contingencies affecting the E-Auction proceedings.
- The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions.
- The bidders should ensure proper internet connectivity; power back up etc.. The Bank shall not be liable for any disruption due to internet failure, power failure, or technical reasons or reasons / contingencies affecting the E-Auction proceedings.
- The present notice is also uploaded on the Bank's official website i.e. www.kotak.com and interested parties can visit the same also.
- For inspection of the property or for any further details kindly contact Mr. Ashok Motwani (Mobile No. : +91 9873737351, E-mail ID: Ashok.motwani@kotak.com) or Mr. Kuntal Bhattacharjee (Authorized Officer) on +91 9064242744.
- The Borrower(s) /Mortgagor(s) / Guarantor(s) / Co-Borrower(s) are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SARFAESI ACT to discharge the liability in full and pay the dues as mentioned above along with update interest and expenses within in Fifteen days from the date of this notice falling which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantor/mortgagor pays the amount due to Bank, in full before the date of sale, auction is liable to be stopped.
- In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

Place: Siliguri
Date: 26-12-2025 **For Kotak Mahindra Bank Ltd.,**
Sd/-
Authorized Officer

DEUTSCHE BANK AG

Appendix IV [Rule 8 (1)] POSSESSION NOTICE

Whereas, the undersigned being the authorized officer of the Deutsche 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 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 19th May, 2021 calling upon the borrower **M/s XL Surgicals (Borrower), Mr. Ajay Kumar Thanvi (co-borrower)**, Mr. Vijay Thanvi (co-borrower), Mrs. Sarala Devi Thanvi (co-borrower), Mr. Amal Kumar Ganguly (Co-Borrower) to repay the amount mentioned in the notice being **Rs. 4258952.78 (Rupees Forty-Two Lakhs Fifty-Eight Thousand Nine Hundred Fifty-Two and Seventy-Eight paise 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 the powers conferred on him/her under Section 13(4) of the said act read with rule 9 of the said act on this **23rd day of December 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 Deutsche Bank for an amount of **Rs. 4258952.78 (Rupees Forty-Two Lakhs Fifty-Eight Thousand Nine Hundred Fifty-Two and Seventy-Eight paise Only)** and interest thereon.

Description of the Immovable Property

All that part and parcel of the property consisting of ALL THAT the Flat Space No. 103 on 1st Floor containing an area measured about 1125 sq.ft. comprised in Howrah Municipal Corporation Premises No. 10, Dr. Abani Dutta Road, P.S. Golabari District -Howrah
Date: 26.12.2025
Place: Kolkata **Sanjeev Yad**