

# Civic polls: Kerala minister slams members for taking oath deviating from prescribed oath

## PRESS TRUST OF INDIA

**THIRUVANANTHAPURAM, DEC 23:** Kerala General Education Minister V Sivankutty on Tuesday criticised the incident of some newly elected members of the local self-government institutions in the state who took their oath of office deviating from the format prescribed by law.

Speaking to reporters here, Sivankutty said it was a matter of grave concern and such practices amounted to a violation of constitutional procedures and statutory rules.

"It cannot be accepted under any circumstance," the minister said. Under the panchayat and municipal laws, elected members are required to take the oath either in the name of God or as a solemn affirmation, he said.

However, reports have emerged from some areas that certain members have taken oath in their respective civics bodies under various names altering the prescribed format, the

minister pointed out. Sivankutty said that Supreme Court judgments have clearly held that oaths taken in any form other than the prescribed format, or with additions or modifications, have no legal validity.

Members who have taken such oaths violating prescribed format cannot legally assume office, he said. Until a valid oath is taken, such members will have no right to attend council meetings, participate in discussions or cast votes, the minister said, adding that any such participation would be deemed illegal and unauthorised.

Emphasising the need to protect the dignity of constitutional institutions and uphold the rule of law, the minister also called upon the concerned officials to take strict action. He urged elected representatives to retake the oath strictly in accordance with the legal provisions, warning that failure to do so would result in their posts being treated as vacant. Sivankutty also

cautioned against turning democratic processes into platforms for political exploitation, stating that such tendencies undermine the sanctity of democracy.

The minister did not specify any particular incident in this regard. His office later said the reaction came in the wake of reports that some newly elected members of local bodies, including those in Corporations had taken oath violating the prescribed format.

## PWD (GOVT OF WB) TENDER NOTICE

**NOTICE INVITING TENDER NO\_16 of 2025-2026**

Temporary Construction of Brick Soling road from 17 No. road towards the "Tablegi Iztama". Under Hooghly Division, PWD during the year 2025\_26

Bid submission last date: 26.12.2025 at 1.30 PM. Details may be downloaded from the Departmental website <http://pwdwb.in> or may be seen from the office of the u/s in working hours

Corrigendum, if any will be published in website only

Sd/- Executive Engineer, P.W.D. Hooghly Division

**Office of the Jagatpur Gram Panchayat**  
(Under Khanakul-II Panchayat Samity)  
Vill.-P.O.-Jagatpur, Dist.-Hooghly, Pin-Code-712417

Memo No-1014/JGP/2025 Date: 19.12.2025  
**NOTICE INVITING TENDER NO: WB/HG/KH-II/JGP/NT-13/2025-2026**

Notice Inviting E-Tender are hereby invited from resourceful, experienced, bonafide, reputed contractors for the following 6 Nos works. Source of Fund: 15th FC (Tied). Date of Download of Tender Paper: 19.12.2025 to 19.01.2026 upto 12.00 PM. Date of Online Submission of Tender Paper: 19.12.2025 to 19.01.2026 upto 12.00 PM. Technical Bid & Financial Bid will be open: 21.01.2026 upto 12.00 PM (IST) onwards. For more information please visit: GP Office & also this Office Notice Board.

Sd/- Pradhan  
Jagatpur Gram Panchayat

**ELECTRICAL TRD WORKS AT ALIPURDUAR DIVISION**

**E-Tender Notice No. AP-EL-TRD-27-25-26.** E-Tenders are invited by the undersigned for the following works: **Tender No. AP-EL-TRD-27-25-26. Name of work:** Electrical TRD works in connection with "Provision of ballast less track at Dhupguri, New Coochbehar & Kamakhya guri yard". **Tender Value:** ₹13,22,807.20/- **Earnest Money:** ₹26,500/- **Date & Time of closing of tender:** At 15.00 hrs. & opening at 15.30 hrs. on 13-01-2026 at DRM/Elect (TRD)/Alipurduar Jn. office The complete information of above e-tender will be available in website [www.irebs.gov.in](http://www.irebs.gov.in)

Sr. DEE/TRD, OP & GS, Alipurduar Jn.

**NORTHEAST FRONTIER RAILWAY**  
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**Office of the Purulia Municipality**

**e-Tender Notice**

**NieT No.-WB/MAD/PURULIA/NieT-257/2025-26/APAS**

Detailed NieT regarding 49 works in connection with "Construction and Reconstruction of different type of works within different booths under different wards within Purulia Municipality under APAS" along with complete document can be downloaded from website <https://wbenders.gov.in> from 24/12/2025 and last date of submission of e-tenders is 31/12/2025.

Sd/- Executive Officer  
Purulia Municipality

**W.B. AGRO INDUSTRIES CORPAN.LTD.**  
23B, NETAJI SUBHAS ROAD, KOLKATA-700001  
Website: [www.wbagroindustries.com](http://www.wbagroindustries.com)  
Email: [wb.agro@wbaid.com](mailto:wb.agro@wbaid.com)  
Phone No. 2230-2314/2230-2315

**NieT No. AIC/PD/EE/NieT-51/2025-26 Dt. 24.12.2025**  
**NieT No. AIC/PD/EE/NieT-52/2025-26 Dt. 24.12.2025 & NieT No. AIC/PD/EE/NieT-58/2025-26 Dt. 24.12.2025**

E-tenders are invited by the Executive Engineer for Supply; Installation; Demonstration of Ambulances for Mejia Police Station and Jhantipahari Prathamik Susasthya Kendra at Bankura District and Multi Gym (Open & Indoor) machineries at Botalta Ward No. 11 under Bishnupur Municipality, Bishnupur, Bankura in West Bengal from Bonafide Manufacturers/ Dealers /Distributors / Vendors / Agency/ Contractors fulfilling eligibility criteria. Bid Documents will be available from <https://wbenders.gov.in>

**Last Date of Submissions: 16.01.2026 at 16:00 hrs**

**यूनियन बैंक ऑफ इंडिया**  
एकता सर्वोपरि  
A Government of India Undertaking

**Union Bank of India**  
एकता सर्वोपरि  
A Government of India Undertaking

Kolkata New Alipore Branch  
Address at H-4, Lakhmani Mansion, B. M. Sarani, Kolkata -700053  
Ph- 9321306492 E-mail – [ubin0906492@unionbankofindia.bank.in](mailto:ubin0906492@unionbankofindia.bank.in)

Ref: KNALP/NPA/88 Date: 20/12/2025 Place: Kolkata

**To**  
1. M/S Nupur Enterprises (Borrower)  
Prop- Mrs Geeta Khandelwal  
14 Bindubasini Street, Mominpur, Kolkata-700027, West Bengal.  
2). Mrs. Geeta Khandelwal (Borrower)  
24/L Bindubasini Street Mominpur, Kolkata-700027, West Bengal

**1a). Mr. Sushil Khandelwal (Guarantor/Mortgagor)**  
24/L, Mahesh Chandra Dutta Lane, Chetla, Kolkata-700027, West Bengal.

Sir/Madam,  
Notice under Section 13 (2) read with Section 13 (3) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. You the addressee No.1 herein have availed the following credit facilities from our Union Bank of India, Kolkata New Alipore Branch H/4, Lakhmani Mansion, B.M.Sarani Kolkata -700053 and failed to pay the dues/installment/ interest / operate the account satisfactorily and hence, in terms of the RBI guidelines as to the Income Recognition and Prudential Accounting Norms, your account/s has/ have been classified as Non- Performing Asset as on As on 13-10-2023. As on 30.11.2025 a sum of ₹16,04,465.91 (Rupees Sixteen Lakhs Four Thousand Four Hundred Sixty Five and Paise Ninety One Only) is outstanding in your account. The particulars of amount due to the Bank from you in respect of the aforesaid account are as under:

Type of Facility & Loan Account	Outstanding amount as on date of NPA i.e. as on 13-10-2023	Unapplied interest w.e.f 13-10-2023 to 30-11-2025	Remaining Dummy Amount as on 30.11.2025	Total dues
(I) Over Draft facility, Account No. 565101000069041	₹12,89,401.91	---	₹3,15,064.00	₹16,04,465.91

Total Dues as on 30.11.2025 is ₹16,04,465.91 (Rupees Sixteen Lakhs Four Thousand Four Hundred Sixty Five and Paise Ninety One Only) and interest thereon.

To secure the repayment of the monies due or the monies that may become due to the bank, Mr. Sushil Khandelwal had/have executed various documents and created security by way of:  
I. Mortgage of immovable property described herein below:  
All that part and parcel of the property consisting residential Flat on entire ground floor measuring 682 sq.ft. more or less on Plot 'B' on the southern portion of the premises no-24/L with proportionate half share right title interest in the land measuring 1427sq. ft. more or less of the said plot 'B', together with the right of use of the common spaces and passages and facilities, Mahesh Chandra Dutta Lane, within the limits of the Kolkata Municipal Corporation Ward No.82, Police Station- New Alipore (previously Alipore), within Sub-Registration Office, Alipore, District- South 24 Parganas. The property is bounded by: North: 24E, Mahesh Dutta Lane, South: 20/6, Mahesh Dutta Lane, East: 24/C, Mahesh Dutta Lane, South: 20/3, Mahesh Dutta Lane.

II. Hypothecation of Stocks and Book Debts.  
Therefore, you are hereby called upon in terms of section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, to pay a sum of ₹16,04,465.91 (Rupees Sixteen Lakhs Four Thousand Four Hundred Sixty Five and Paise Ninety One Only) together with further interest and charges at the contractual rate as per the terms and conditions of loan documents executed by you and discharge your liabilities in full within 60 days from the date of receipt of this notice, failing which, we shall be constrained to enforce the aforesaid securities by exercising any or all of the rights given under the said Act.  
As per section 13 (13) of the Act, on receipt of this notice you are restrained /prevented from disposing of or dealing with the above securities without the consent of the bank.  
Your attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI Act in respect of time available, to redeem the secured assets.  
This notice is issued without prejudice to the rights of the Bank available under any law in force to take appropriate legal action against the said borrower/guarantor for realisation of the outstanding in the following NPAA/c's with Kolkata New Alipore Branch.

Facility & Account Number	Outstanding as on 30.11.2025	Remaining URI as on 30.11.2025	Remaining Dummy Amount as on 30.11.2025	Total dues as on 30.11.2025
(I) Term Loan- UGCEL, Account no. 560716000387470	₹65,924.77	₹508.00	₹10,921.00	₹77,353.77
(I) Term Loan- GCLE1, Account no. 064926990000007	₹1,646.00	---	₹246.00	₹1,892.00

Yours faithfully,

**AUTHORISED OFFICER  
UNION BANK OF INDIA**

**STRENGTHENING OF MONSOON DAMAGES OF BRIDGES**

**E-Tender Notice No. SCL-ENGG-94-2025 Dated: 22-12-2025.** E-Tenders are invited by the undersigned for the following works: **Brief Description of Item:** Strengthening of Monsoon damages of Bridges and its protection work such as channel, Sausage crates, Curtain wall, dropwall, flooring, toe wall at approaches, slope pitching, ballast retaining wall on bridge approach at bridge no.375, 378, 379, 380, 384, 387, 390B, 390D, 2 KD etc. under the jurisdiction of ADEN/Karimganj Jn. **Tender Value:** ₹4,75,37,892.85. **Earnest Money:** ₹3,87,700/- **Date & Time of closing of tender:** 15.00 hrs. on 16-01-2026 & opening at 15.00 hrs. on 17-01-2026. The complete information of above e-tender will be available upto 15.00 hrs. on 16-01-2026 in website [www.irebs.gov.in](http://www.irebs.gov.in)

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**NORTHEAST FRONTIER RAILWAY**  
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**OFFICE OF THE BLOCK DEVELOPMENT OFFICER**  
**AMDANGA DEVELOPMENT BLOCK**  
Rafipur, Amdanga, 24 Parganas(N)

**Abridged E-Tender Notice**

Tender for NIT No.- WB/NPG/54/AMD/2025-26 dated 24.12.2025, is invited by the undersigned. Last date of submission is 20/01/2026 upto 16 Hours (as per slot available). The details of NIT may be viewed & downloaded from the website of Govt. of West Bengal <http://wbenders.gov.in> & viewed from office notice board of the undersigned during office hours.  
Sd/-  
Block Development Officer  
Amdanga Development Block

**KANCHRAPARA MUNICIPALITY**

**NOTICE**

The Following E-Tender are invited by the Chairman, on behalf of Kanchrapara Municipality from well reputed Agency/Personnel through the Website <https://wbenders.gov.in> **Tender Notice No 2861, Dt. 23/12/2025 for Repair & Renovation Work at Sahidnagar High School under Jurisdiction of Kanchrapara Municipality. Tender ID: 2025 MAD\_978881\_1.** Last Date of Bid Submission 15/01/2026 at 11:55 Hrs. Sd/- Kamal Adhikary  
Chairman,  
Kanchrapara Municipality

**KIRTI INDUSTRIAL COMPANY LIMITED**  
CIN: L70101WB1983PLC035984  
Registered Office: Nicco House, 6th Floor, 2, Hare Street, Kolkata-700001  
E-mail id: [contact@bhatkawa.com](mailto:contact@bhatkawa.com), Phone: 2248 9916

**RESULT OF POSTAL BALLOT AND E-VOTING**

It is hereby informed that pursuant to the Section 110 of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014 (as amended), the Company has sent Notice of Postal Ballot dated 04th November, 2025 for seeking approval of the Shareholders by passing Special Resolution through Postal Ballot and Remote e-Voting for Special Business listed therein on 13th November 2025. Based on the Scrutinizer's Report dated 16th November, 2025, the Chairman has declared the Results of Postal Ballot as under:-

Item No.	Brief Particulars of Special Resolution	Total no. of Valid Votes	Mode	Total Votes Cast in favour	Total Votes Cast Against
No.				No. of Shares % of Votes	No. of Shares % of Votes
1	Pursuant to Special Resolution to the SEBI (Delisting of Equity Shares) Regulations, 2021 as amended for the voluntary delisting of the equity shares of the company from The Calcutta Stock Exchange Limited where the shares of the company are listed.	200	Physical	-	NIL
			Electronic	1,83,350 100%	NIL
			Total	1,83,350 100%	NIL

Accordingly, the above Special Resolution has been passed with requisite majority. The date of declaration of results of Postal Ballot and e-Voting, i.e., 18th December, 2025 and 12th December, 2025 will be considered to be the date of passing of the Resolution. The result of Postal ballot and e-Voting has been displayed on the website of the NSDL, along with the Scrutinizer's Report and communicated to the Stock Exchange where the shares of the Company are listed.

By Order of the Board  
For KIRTI INDUSTRIAL COMPANY LTD  
Sd/-  
PADMANABH JALAN  
DIRECTOR  
DIN: 01651268

**ALCHEMIST ASSET RECONSTRUCTION COMPANY LTD**  
CIN No. U74999DL2002PLC117052  
A-270, First & Second Floor, Defence Colony, New Delhi-110024  
Email: [admin@alchemistarc.com](mailto:admin@alchemistarc.com), Website: [www.alchemistarc.com](http://www.alchemistarc.com)

**e-AUCTION SALE NOTICE**

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) 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 to Alchemist Asset Reconstruction Company Limited ("Secured Creditor"), the Possession of which has been taken by the Authorized Officer of the Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on the below mentioned dates for recovery of Rs.36,00,94,247.72/ (Rupees Thirty-Six Crore Ninety-Four Thousand Two Hundred Thirty-Seven and Paise Twenty-Two Only) as on 15<sup>th</sup> December 2008 together with further interest and incidental expenses, costs, charges etc. due to the Secured Creditor from NIK Nish Retail Ltd (hereinafter referred to as "Borrower") and Shri Bharat Jain, Smt. Eela Jain, Merwara Hotels Pvt. Ltd and Stuti Enclave Pvt. Ltd. (hereinafter collectively referred to as "Guarantors").

**Last Date of EMD 12<sup>th</sup> January 2026, Date & time of e-Auction 15<sup>th</sup> January 2026**

Lot No.	Details of the Secured Assets	Reserve Price	EMD
Lot 1	All that piece and parcel of Unit Nos. 1-A, 1-B and 1-C each containing a super built up area of 3,180 Square Feet having total super built up area of 9,540 Sq. Ft. approximately (including 30% of Super Built up area) proportionate share in the common area on the Building of the South Western Side of the First Floor of the Building situated at the said premises No. 1, Ballygunge Park Road, PS: Ballygunge, Kolkata- 700019 together with undivided 6.75% share or interest in the land comprised in the said premises alongwith other amenities attached with the said Units in the name of Stuti Enclave Pvt. Ltd. Under Physical Possession	Rs.70,00,00,000	Rs.70,00,000
Lot 2	All that five storied and party six storied brick built house and messuage together with piece or parcel of revenue redeemed land on part whereof the same is erected and built containing by measurements a land area of 8 Cottahs 10 Chittacks 17 Square Feet, be the same a little more or less situate lying at and being undivided western portion of Municipal Premises No. 199, 199/1 to 199/10, Mahatma Gandhi Road (previously Harrison Road), PS: Burra Bazar, Kolkata -700007 having a super built up area of 24,500 Sq. Ft. little more or less comprised in Holding No. 327, 328 and 44 in Block No. X in the Northern Division of the City of Calcutta within the Kolkata Municipal Ward No. 42, Police Station – Burra Bazar in the name of Merwara Hotels Pvt. Ltd. Under Symbolic Possession	Rs.2,50,00,000	Rs.25,00,000

**Terms & Conditions**  
1. The assets will be sold on an "as is where is", "as is what is" and "whatever there is" basis.  
2. The assets will not be sold below the Reserve Price.  
3. In case of a single bidder, such bidder/purchaser shall be required to place a bid with at least one increment over the Reserve Price.  
4. No person shall be entitled to submit a bid if such person, or any other person acting jointly or in concert with such person, is ineligible under Section 29A of the Insolvency and Bankruptcy Code, 2016. Each bidder must submit a Notarized Undertaking along with KYC documents, declaring and confirming that the bidder is not a connected party of the Borrower/ Promoters/ Guarantors/ Mortgagors (as per the format provided in the Bid Document).  
5. The assets shall be sold through e-Auction conducted by E-Procurement Technologies Ltd. (Auction Tiger), having its office at B-705, Wall Street-II, Opp. Orient Club, Nr. Gujarat College, Ellis Bridge, Ahmedabad – 380006, via their portal <https://sarfaesi.auctiontiger.net>. For Support: 9265562818 / 9265562811 | support@auctiontiger.net. For more details, contact: Shri Ram Prasad, Mobile: 8000023297 | Email: [ramprasad@auctiontiger.net](mailto:ramprasad@auctiontiger.net)  
6. The e-Auction will be conducted on above respective dates between 2 PM and 3 PM, with auto-extension of 5 minutes if a bid is placed within the last 5 minutes of the scheduled closing time. The minimum bid increment shall be Rs.5,00,000/-  
7. Bidders must deposit EMD equivalent to 10% of the Reserve Price in favour of "Alchemist XLI Trust", A/c No. 04811100005279, Union Bank of India, RK Puram Branch, IFSC: UBIN0804819, through RTGS/NEFT, on or before the last respective date as mentioned above by 5 PM.  
8. The successful purchaser/highest bidder shall deposit 25% of the sale price (inclusive of EMD) immediately upon declaration as highest/successful bidder. The balance 75% of the sale consideration must be paid within 15 days from the date of confirmation of sale. In case of default, the deposit made shall be forfeited.  
9. All charges including but not limited to stamp duty, registration fees, statutory dues, taxes, rates, government dues, charges of any authority, and any other incidental or miscellaneous expenses shall be borne solely by the successful purchaser.  
10. This notice also serves as intimation to the borrower and guarantors of the loan that the e-Auction will be conducted on the above-mentioned date, time, and venue, in case their outstanding dues are not repaid in full.  
11. For detailed Terms and Conditions/Bid Documents of the sale, please visit [www.alchemistarc.com](http://www.alchemistarc.com)  
12. For further clarification or information, interested parties may contact the Authorised Officer of Alchemist ARC at: +919650690566, [suraj@alchemistarc.com](mailto:suraj@alchemistarc.com).

Place: New Delhi  
Date: 24<sup>th</sup> December 2025

Sd/-  
Authorised Officer

**ULUBERIA MUNICIPALITY**

**TENDER NOTICE**

**Notice Inviting e-Tender No. - WB/MAD/UM/836/APAS/e-Tender/2025-26 Dated: 23.12.2025, WB/MAD/UM/837/APAS/e-Tender/2025-26 Dated: 23.12.2025** (Installation of street light with MS-Tubular pole, & High Mast Lighting Tower with Octagonal Pole & Construction of cement concrete road, Drain, B/T road, Drain & Bullah Piling in different ward under Uluberia Municipality of 176 Uluberia Purba A.C. Under APAS 2025.)  
Details are available in the [www.wbtender.gov.in](http://www.wbtender.gov.in)  
Sd/- Executive Officer, Uluberia Municipality

**PUBLIC NOTICE**

NOTICE is hereby given that the below mentioned Authorised Person is no longer affiliated as Authorised Person of Kotak Securities Limited.

Authorised Person Name	Trade Name	Exchange Registration Numbers of Authorised Person	Address of Authorised Person
PARVIN KHATUN	PARVIN KHATUN	NSE - AP0291567801 BSE - AP01067301166352 MCX - 169594	BROOKLYN RESIDENCY 4TH FLOOR 71 B L SAHA ROAD KOLKATA 700053

Please note that above mention Authorised Person (AP) is no longer associated with us. Any person heretofore dealing with above mention AP should do so, at their own risk. Kotak Securities Ltd. shall not be liable for any such dealing. In case of any queries for the transactions till date, Investors are requested to inform Kotak Securities Ltd. within 15 days of the date of this notification, failing which it shall be deemed that there exists no queries against the above mentioned AP.

**Kotak**  
Kotak Securities Limited, Registered Office: 27 BKC, C-27, G Block, Bandra Kurla Complex, Complex, Bandra (E), Mumbai 400051. CIN: U99999MH1994PLC134051, Telephone No. +22 43360000, Fax No. +22 67132430. Website: [www.kotaksecurities.com](http://www.kotaksecurities.com). Correspondence Address: Infinity IT Park, Bldg. No.21, Opp. Film City Road, A K Vardya Marg, Malad (East), Mumbai 400097, Telephone No. 42856825, SEBI Registration No. INZ000200137 (Member of NSE, BSE, MSE, MCX & NCDX), AMFI ARN 0164, PMS INF000000258, and Research Analyst INH000000586, NSDL/CDSL: IN-IN-CP-629-2021, Compliance Officer Details: Mr. Hiren Thakkar Call: 022-42858484, or Email: [cs.kplance@kotak.com](mailto:cs.kplance@kotak.com).

**MANAPPURAM HOME FINANCE LIMITED**  
FORMERLY MANAPPURAM HOME FINANCE PVT LTD  
CIN: U65932KA2010PLC030179

Registered Office: N/470A (OLD) W/638A (NEW) Manappuram House Valapad Thiruvur, Kerala 680567  
Corp Office: Manappuram Home Finance Limited, Third Floor, Unit No. 301 to 315, A Wing, "Kanaka Wall Street", Andheri-Kurla Road, Andheri East, Mumbai-400093, Maharashtra. Phone No.: 022-66211030, Website: [www.manappuramhomefin.com](http://www.manappuramhomefin.com)

**POSSESSION NOTICE (For Immovable Property)**

Whereas, the undersigned being the authorised officer of Manappuram Home Finance Ltd ("MANHFIN") under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest ("Act", 2002 (54 of 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 calling upon the borrowers and co-borrowers to repay the amount mentioned in the notice and interest thereon within 60 days from the date of receipt of the said notices. 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 Symbolic 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 9 of the said rules. 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 Manappuram Home Finance Ltd as mentioned below for each of the respective properties:

Sr. No.	Name of Borrower and Co-Borrower / Loan Account / Branch	Description of Secured Asset in Respect of which Interest is claimed	Date of Demand Notice Issued & Outstanding Amount	Date of Possession	Date of Redemption
1	Ananta Khatun/ Rahim Saikh/ /MH101020023459/ Asansol	Land Measuring 7 Decimals in R.S & L.R. Plot No. 4788, L.R. Khatun No. 966,572,6147, Present L.R. Khatun No. 8097, J.I No. 65, Mouza- Chandras Naoor, PS-Nandori, Dist-Birbhum, West Bengal- 731301 East- Agriculture Land, West-Agriculture Land, South-Agriculture Land & Road, North-Agriculture Land.	11-09-2025 & Rs.319503/-	22-12-2025	
2	Jahara Bibi, Sekh Nabihossien, Sk Kabirul Islam/ /MH10102003813/ Asansol	Land Measuring 2 Decimals in L.R. Plot No. 953, L.R. Khatun No. 488, Present L.R. Khatun No. 1674/J.I. No. 94, Mouza-Parthapur, PS-Saithia, Dist-Birbhum Along With Building And Structure In Survey No. 94, Mouza Parthapur, PS. Saithia, Dist Birbhum Pin 731234 West Bengal, East-Property of Rajul, West- Sunamda Bibi, South-Sunamda Bibi, North-Isha Haque	11-09-2025 & Rs.536474/-	22-12-2025	
3	Jharna Bag, Madhusudan Bag, Manisankar Bag, /MLAP0101010176/ Serampore	All That Piece And Parcel of Bari Land Measuring More or Less About An Area of 02 Decimals, Under R. Skhatun No. 1340, Corresponding To L.R. Khatun No. 5041, R.S. & L.R. Plot No. 1116, Laying & Situated At Mouza-Bagula, J.I. No. 69 Within The Ambit of Bagula No. 2 Gram Panchayat, Under P.S. Harskhali, In District of Nadia, Pin 741502, West Bengal East- Railway Khad, West-05/04/ Wide Kancha Road, South-Land of Akota Kr. Singha, North-Land of Ratan Kr. Bag	12-09-2025 & Rs.594452/-	22-12-2025	
4	Akalina Bibi, Alam Panchayati Office, J.I. No. 35, Toust No. 23, R.S. & L.R. Dag No. 393, 628, 639 & 641, L.R. Khatun No. 1849, Under Sonarpur-Sankarpur Gram Panchayat, Rmtl, RD, & PS-Harola, Pin Code-743425, Dist-North 24 Parganas, West Bengal. Area of 05 Decimals, East-Land of Rashid Molia, West-Land of Ancharul Haque, South-Pwd Road, North-Land of Bakkar Molia	12-09-2025 & Rs.623095/-	22-12-2025		

Date: 29<sup>th</sup> December 2025 | Place: WEST BENGAL | Sd/- Authorised Officer Manappuram Home Finance Ltd

**यूनियन बैंक ऑफ इंडिया**  
एकता सर्वोपरि  
A Government of India Undertaking

**Union Bank of India**  
एकता सर्वोपरि  
A Government of India Undertaking

Kolkata New Alipore Branch  
Address at H-4, Lakhmani Mansion, B. M. Sarani, Kolkata -700053  
Ph- 9321306492 E-mail – [ubin0906492@unionbankofindia.bank.in](mailto:ubin0906492@unionbankofindia.bank.in)

Ref: KNALP/NPA/87 Date: 20/12/2025 Place: Kolkata

**To**  
1. M/S Devi Enterprises (Borrower)  
Prop- Mr Sushil Khandelwal  
14 Bindubasini Street Mominpur, Kolkata-700027, West Bengal.  
1a). Mr. Sushil Khandelwal (Borrower /Mortgagor) 24/L, Mahesh Chandra Dutta Lane, Chetla, Kolkata-700027, West Bengal.

**2). Mrs. Geeta Khandelwal (Guarantor)**  
24/L, Mahesh Chandra Dutta Lane, Chetla, Kolkata-700027, West Bengal.

Sir/Madam,  
Notice under Section 13 (2) read with Section 13 (3) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. You the addressee No.1 herein have availed the following credit facilities from our Union Bank of India, Kolkata New Alipore Branch H/4, Lakhmani Mansion, B.M.Sarani Kolkata -700053 and failed to pay the dues/installment/ interest / operate the account satisfactorily and hence, in terms of the RBI guidelines as to the Income Recognition and Prudential Accounting Norms, your accounts have been classified as Non- Performing Asset as on 13-10-2023. As on 30.11.2025 a sum of ₹22,52,379.41 (Rupees Twenty Two Lakhs Fifty Two Thousand Three Hundred Seventy Nine and Paise Forty One Only) is outstanding in your account. The particulars of amount due to the Bank from you in respect of the aforesaid account are as under:

Type of Facility & Loan Account	Outstanding amount as on date of NPA i.e. as on 30.11.2025	Remaining URI as on 30.11.2025	Remaining Dummy Amount as on 30.11.2025	Total dues
(I) Over Draft facility, Account No. 565101000068608	₹16,99,999.41	₹51,455.00	₹5,00,925.00	₹22,52,379.41

Total Dues as on 30.11.2025 is ₹22,52,379.41 (Rupees Twenty Two Lakhs Fifty Two Thousand Three Hundred Seventy Nine and Paise Forty One Only) and interest thereon.

To secure the repayment of the monies due or the monies that may become due to the bank, Mr. Sushil Khandelwal had/have executed various documents and created security by way of:  
I. Mortgage of immovable property described herein below:  
All that part and parcel of the property consisting residential Flat on entire ground floor measuring 682 sq. ft. more or less on Plot 'B' on the southern portion of the premises no-24/L with proportionate half share right title interest in the land measuring 1427sq. ft. more or less of the said plot 'B', together with the right of use of the common spaces and passages and facilities, Mahesh Chandra Dutta Lane, within the limits of the Kolkata Municipal Corporation Ward No.82, Police Station- New Alipore (previously Alipore), within Sub-Registration Office, Alipore, District- South 24 Parganas. The property is bounded by: North: 24E, Mahesh Dutta Lane, South: 20/6, Mahesh Dutta Lane, East: 24/C, Mahesh Dutta Lane, South: 20/3, Mahesh Dutta Lane

II. Hypothecation of Book Debts.  
Therefore, you are hereby called upon in terms of section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, to pay a sum of Rs. 22,52,379.41 (Rupees Twenty Two Lakhs Fifty Two Thousand Three Hundred Seventy Nine and Paise Forty One Only) together with further interest and charges at the contractual rate as per the terms and conditions of loan documents executed by you and discharge your liabilities in full within 60 days from the date of receipt of this notice, failing which, we shall be constrained to enforce the aforesaid securities by exercising any or all of the rights given under the said Act.  
As per section 13 (13) of the Act, on receipt of this notice you are restrained /prevented from disposing of or dealing with the above securities without the consent of the bank.  
Your attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI Act in respect of time available, to redeem the secured assets.  
This notice is issued without prejudice to the rights of the Bank available under any law in force to take appropriate legal action against the said borrower/guarantor for realisation of the outstanding in the following NPAA/c's with Kolkata New Alipore Branch.

Facility & Account Number	Outstanding as on 30.11.2025	Remaining URI as on 30.11.2025	Remaining Dummy Amount as on 30.11.2025	Total dues as on 30.11.2025
(I) Term Loan- UGCEL, Account no. 560716000387661	₹99,797.76	₹1,379.00	₹16,995.00	₹1,18,171.76
(I) Term Loan- GCLE1, Account no. 0649269900000006	₹1,73,000.00	₹3,058.00	₹28,194.00	₹2,04,252.00

Demand notice u/s 13(2) issued on 09.06.2024 and 28.11.2024 stand withdrawn.

Yours faithfully,

**AUTHORISED OFFICER  
UNION BANK OF INDIA**

**W.B. AGRO INDUSTRIES CORPAN.LTD.**  
23B, NETAJI SUBHAS ROAD, KOLKATA-700001  
Website: