# Wipro stock dips 4.3% on weak guidance

Company's muted 04 showing disappoints brokerages

Mumbai, 17 April

per cent.

muted revenue performance in the fourth quarter of 2024-25 (O4FY25), a weak guidance, and cut in earnings estimates led to a 6 per cent intraday price fall on Thursday in the stock of Wipro, the fourth-largest Indian software company by market capitalisation. Brokerages have cut their earnings estimates by 3-6 per cent for FY26 and FY27, given the muted Q1FY26 guidance and hazy near-term outlook for the company as well as the software sector. The stock recovered a bit.

On the revenue front, in constant currency terms, the company posted \$2.6 billion, which was 0.8 per cent lower on a sequential basis and missed the flattish performance that the Street was working with. The revenue growth also came in at the lower end of the company's own guidance band of -1 per cent to 1 per cent. Barring energy, manufacturing and resources, all verticals declined, with health care falling the most at 3.1 per cent quarter-on-quarter (Q-o-Q).

closing the day at ₹236.9, down 4.3

Antique Research points out that Wipro's revenue growth continues to underperform its large peers due to a higher decline in its discretionary portfolio. After the weak Q1 guidance, the brokerage now builds in a 3 per cent decline in FY26 revenue from flat growth expectation earlier. This would mark the third straight year when Wipro may see a revenue decline.

Following the major miss on guidance, analysts led by Vikas Ahuja of the brokerage have cut its valuation multiple to 20 times (from 21 times earlier), which is in line with its five-year average. It has a "hold" rating and has reduced its earnings estimates by 3-5 per cent for FY26/27, leading to a cut in target price to ₹275 (from ₹300).



TEPID REVENUE GROWTH. HEALTHY ORDER BOOK

| diowaii iii constant cunency |
|------------------------------|
| Revenue growth (%)           |
| V-a-V 0-a-0                  |

|  | Revenue g | growth (%)<br>Q-o-Q | Ebit<br>margin (%) | Total conti<br>■ Overall | ract value (\$ billion)  Large deals |
|--|-----------|---------------------|--------------------|--------------------------|--------------------------------------|
| Q4FY24                                   | -6.40     | -0.30               | 16.8               | 3.60                     | 1.19                                 |
| Q1FY25                                   | -4.90     | -1.00               | 17.5               | 3.28                     | 1.15                                 |
| Q2FY25                                   | -2.30     | 0.60                | 17.5               | 3.56                     | 1.48                                 |
| Q3FY25                                   | -0.70     | 0.10                | 17.5               | 3.51                     | 0.96                                 |
| Q4FY25                                   | -1.20     | -0.80               | 17.5               | 3.95                     | 1.76                                 |
| Ebit: Earnings before interest and taxes |           |                     |                    |                          | Source: JM Financia                  |

The other major disappoint- dor consolidation, and risks in the ment was the lacklustre guidance. For Q1FY26, the company is working with a decline in the 1.5 per cent to 3.5 per cent range, way below Street expectations, which pegged it at -1 per cent to +1 per cent. The company indicated that the clients on both sides of the Atlantic were deferring decisionmaking due to the direct and indirect impact of US tariffs, and this was more so in consumer and manufacturing sectors. In addition to deferrals, analysts led by Kawaljeet Saluja of Kotak Institutional Equities believe that Wipro has been losing wallet share in Europe. This weakness will continue in the first half of the ongoing financial year (H1FY26) and is partly a function of the demand environment (industry-wide), and partly share losses in European clients (Wipro-specific).

The brokerage believes that Wipro is vulnerable in a recessionary scenario, given higher exposure to discretionary services, courtesy consulting acquisitions in banking. financial services, and insurance(Capco) and retail (Rizing), ven-

ability to adapt to technology changes (artificial intelligence, or AI). Kotak Equities has a "sell" rating. It has also cut Wipro's dollar revenue and earnings forecasts for FY26/27 by 3-4 per cent. Even as discretionary demand remained soft due to macro uncertainties, the firm pointed out that the deal pipeline was healthy as it was a combination of large deals, with a focus on cost optimisation and efficiencies, and short-cycle deals. Wipro reported a total contract value (TCV) of \$3.9 billion in Q4FY25, up 12.5 per cent sequentially.

The large deal TCV too was strong at \$1.8 billion, up 83 per cent on a sequential basis. While the book-to-bill ratio remains healthy at 1.5 times, the conversion of the order book to revenues has

remained weak due to deferrals. Despite a weak revenue showing, Wipro was able to maintain operating profit margins (Ebit) at 17.5 per cent, which was flat sequentially and in line with Street estimates. The company is guided for a similar margin for O1FY26E despite expected revenue decline.



# Stay invested in quality smallcap funds, if risk profile, horizon allow

#### SARBAJEET K SEN

Smallcap funds remain preferred bets for high risk takers due to their promise of outsized returns. Despite market volatility, these funds garnered net inflows of ₹4,092 crore in March 2025, taking total inflows in FY25 to ₹41.673 crore, according to monthly data from the Association of Mutual Funds in India (Amfi). Smallcap schemes have declined 15.7 per cent over six months — the steepest among diversified equity categories.

"The outlook for smallcap funds remains cautiously optimistic despite recent market turbulence. While these funds have faced declines due to heightened volatility, their mediumterm prospects appear favourable, particularly in sectors like health care, manufacturing, and emerging industries," says Harish Bihani, executive vicepresident and fund manager, Kotak Mutual Fund.

#### Large universe

Smallcap funds must invest at least 65 per cent in stocks of companies beyond the top 250 by market cap. "There are only 250 large and midcap stocks, whereas there are more than 4,000 smallcap stocks. If one can pick companies which grow rapidly and profitably over a long period, one can potentially outperform broader indices," says Sandeep Bagla, chief executive officer, TRUST Mutual Fund.

#### Riding economic momentum

Nippon India

0uant

SBI

**Axis** 

**HSBC** 

Kotak

HDFC

Long-term investors in smallcap stocks can see their money compound at a higher rate in an exp-

nding economy. "India being a higher growth market, smallcap companies are expected to grow faster than larger companies, and enjoy higher valuations in anticipation of growth," says Bagla. Being under-researched, smallcap stocks have greater potential to generate alpha.

#### More volatile

Smallcap stocks carry risks such as a lack of management and financial depth to fund sustainable growth. "Smallcap stocks are inherently more volatile, with sharper price swings compared to largecaps. Liquidity constraints can also pose challenges, making it harder to exit positions during a downturn or when one is wrong," says Bihani.

Their ability to withstand global uncertainties is less.

#### Focus on track record

Due diligence is critical when investing in smallcap funds. "Prioritise funds that hold companies with strong management teams, healthy balance sheets, and sustainable growth prospects. Financial metrics such as low debt, consistent cash flows, and improving prof-

5-year

40.2

49.0

31.2

32.2

36.4

35.7

35.7

19.0

18.2

17.6

17.4

itability are critical indicators of resilience," says Bihani. Bagla emphasises the need to consider the track record and experience of the fund management team.

#### Suitable for aggressive investors

Investors with high risk tolerance may go for these funds. "Volatility-averse investors or those with short-term financial goals should avoid them as the potential for sharp downturns can disrupt the objective of capital preservation," says Bihani.

Existing investors may continue with their allocations in high-quality funds. "Existing investors should stay invested if their original thesis remains intact and the portfolio quality is strong, avoiding knee-jerk reactions to short-term volatility. New investors can consider a gradual entry, starting with a modest allocation and increasing exposure over time as they gain comfort with the inherent uncertainties and ongoing global volatility," says Bihani.

A long-term horizon of five to seven years is a must. Allocation should align with the investor's risk profile. "Smallcap funds should typically constitute a smaller portion of an equity portfolio around 5-10 per cent for moderate investors and up to 15-20 per cent for those with higher tolerance for volatility," says Bihani.

Combining smallcap funds with largecap or flexicap funds can provide a balanced equity allocation, reducing overall portfolio risk while maintaining growth potential. Systematic investment plans can help average out purchase costs over time.

### Monk loses ₹2 cr in 'digital arrest'. How to be safe against such scams

LONG HORIZON KEY TO HIGH RETURNS

5.4

-3.4

4.2

10.4

1.7

6.3

20.5

19.1

15.5

17.0

17.2

13.4

18.4

-16.6

-16.4

-15.5

-11.9

-20.2

-18.0

-15.1

Swami Supradiptananda, the secretary of the Ramakrishna Mission Ashram in Gwalior, lost over₹2 crore to cyber cheats who threatened and harassed him for over 26 days, according to media reports.

It is a case of 'digital arrest', involving the monk being coerced throughvideocallsintotransferring funds to multiple bank accounts.

Read full report here: mybs.in/2emGjew

#### What is the case?

Note: Above one-year returns are annualised

The fraud began on March 17 when Supradiptananda receivedavideocall from an unknownindividualimpersonatinga police officer from Nashik, Maharashtra, The caller claimed thatthemonk's name had surfaced in a money-laundering case. The fraudsters convinced

him that cooperation with their

investigation was necessary to avoid legal repercussions. Howtorecogniseascam

• Fraudsters claim to be police. Customs, income-tax, or

investigative agency officials

 They allege a fake arrest warrant or investigation against you

• They insist on video calls to

Victims are pressured to keep

create a false sense of legitimacy

avoidcontactinganyoneelse **Some safety tips** • Be suspicious of immediate

cameras and microphones on and

payment requests Do not share personal or

financial information Verify the caller's identity

independently

• Avoid engaging in video calls with unknown callers

COMPILED BY AYUSH MISHRA

## OFFICE OF THE BINPUR-II PANCHAYAT SAMITY

NOTICE INVITING e-TENDER Tender Reference: JGM/EO/BINPUR-II/eNIT-01/2025-26 & JGM/EO/BINPUR-II/eNIT-02/2025-26 Bid submission closing date: 23/04/2025 at 13.00 Hrs (Submission of Bid through online: ww.wbtenders.gov.in/nicgep/app) Sd/- BDO & EO, Binpur-II Development Block

### **Balarampur Development Block**

P.O.-Rangadih, Dist.-Purulia, Pin-723143 (W.B.) NOTICE INVITING 01 NO. E-TENDER NO. WB/BDO/BLR NIeT-01/2025-26, Date - 17.04.2025

Tender are invited by the undersigned from the bonafied contractor for 01 no Construction work under Balarampur Development Block.
Period for downloading of bid documents 18.04.2025 from 10.00 A.M. up to 01.05.2025 to 6.00 P.M. End date of submission of bid document up to 01.05.2025 to 6.00 P.M. and ne time & date of opening of Technical bid on 05.05.2025 at 11.00 A.M. The Financial bi

Block Development Officer Balarampur Development Block

to be notified.

For details intending participant may contact to the office of the undersigned or visi website <a href="www.wbtenders.gov.in">www.wbtenders.gov.in</a> in any working day before the last date for submission Sd/-

# SHIVALIK SMALL FINANCE BANK LTD

### **AUCTION NOTICE**

The following borrowers of Shivalik Small Finance Bank Ltd. are hereby informed tha Gold Loan/s availed by them from the Bank have not been adjusted by them despite various demands and notices including individual notices issued by the Bank. Al borrowers are hereby informed that it has been decided to auction the Gold ornament kept as security with the Bank and accordingly has been fixed at 11:00 am in the branch premises from where the loan was availed. All, including the borrowers, account holder and public at large can participate in this auction on as per the terms and conditions of

| ı | Auction date is 20-April-2025 @ 11:00 am.  |             |              |                  |  |  |  |
|---|--|-------------|--------------|------------------|--|--|--|
|   | S. NO  | Branch      | Account No.  | Actt Holder name |  |  |  |
|   | 1.   | INDIRAPURAM | 101942518227 | POLY GHOSH       |  |  |  |
|   | The Bank reserves the right to delete any account from the auction or cancel the auction without any prior notice. |             |              |                  |  |  |  |
| ı | Authorised Officer, Shivalik Small Finance Bank Ltd  |             |              |                  |  |  |  |

| <b>O</b> SBI    | State Bank of India (31677)<br>FE Block, Salt Lake Branch<br>FE-233, Sector-III, (Salt Lake)<br>Kolkata: 700106, E-Mail: sbi.31677@sbi.co.in | Gold Orname<br>Auction Notic |
|-----------------|--|------------------------------|
| Mrs. Hamida Kha | atun Biswas had availed Gold Loan from SE  | BI FE Block, S               |

Lake Branch , by pledging gold ornaments, has defaulted in repaying as per schedule. The customer has not properly responded to the notice/ notices o he notice returned undelivered. In these circumstances, it has been decided by the competent Authority that if the gold loan(s) is / are not liquidated before 4 P.M. on (23.04.2025), the day of auction i.e. (24.04.2025) pledged ornaments will be publicly auctioned at under mentioned time and date at the branch premises without further notice. All expenses incurred in this connection will be borne by the borrower(s). Bank reserves the right to postpone/withdraw the auction at any time and stop the auction in the middle. Successful bidder car pay the full amount and obtain possession of ornaments.

| p = 7                               |   |                                |                   |                                   |                             |  |
|-------------------------------------|---|--------------------------------|-------------------|-----------------------------------|-----------------------------|--|
| Borrower: Mrs. Hamida Khatun Biswas |   |                                |                   |                                   |                             |  |
| SI.<br>No.                          | Date of<br>Auction  | Proposed<br>Time of<br>Auction | Purity<br>(Carat) | Weight of Gold<br>Ornaments (Gms) | No.of<br>Items              |  |
| 1.                                  | 24.04.2025  | 3.00 P.M<br>To 4 P.M.          | 22 C              | Gr. Wt. 6.490<br>Net Wt. 5.900    | 1 PC. Chain                 |  |
| 2.                                  | 24.04.2025  | 3.00 P.M<br>To 4 P.M.          | 22 C              | Gr. Wt. 7.700<br>Net Wt. 7.000    | 2 PC. Earring & 1 PC F Ring |  |
| 3.                                  | 24.04.2025  | 3.00 P.M<br>To 4 P.M.          | 22 C              | Gr. Wt. 9.800<br>Net Wt. 9.000    | 1 PC. Nowa                  |  |
|                                     | Place: Salt Lake Authorized Officer Date : 18.04.2025 State Bank of India |                                |                   |                                   |                             |  |

#### Office of the councillors of Tamralipta Municipality Post- Tamluk, Dist- Purba Medinipur-721636

Notice Inviting e Tender No- WBMAD/ULB/CM/TM/07/2023-24 (2nd Call), Dated-17.04.2025

Online tenders are invited for Construction of Shed within available Tamralipta Municipality. Details are http://wbtenders.gov.in and office notice board. Last date of submission of Tender (online) is - 06/05/2025 upto 5:00 P.M.

> Sd/- Chairman **Tamralipta Municipality**

#### OFFICE OF THE PURULIA-II PANCHAYET SAMITY Vill. Bongabari, P.O.: V-Nagar, Dist.: Purulia (W.B.);

Mobile No. 8373068635, E-mail ID : bdoeopurulia2@gmail.com e-Tender is being invited by the Executive Officer, Purulia-II of Village Bongabari, Post: V. Nagar, Dist: Purulia, for the various developmenta vork under Purulia-II PS vide Tender Notice (eNIT) No.: WBPUR/EO/ P-II/NIT(e)-11/2024-25 (2nd Call). For more details requisting to the follow the Office Notice Board, www.wbtenders.gov.in & www.purulia.gov.in or may contact General Section of the undersigned Sd/-

**Executive Officer** Purulia-II Panchayet Samity

**∠** EICHER

**EICHER MOTORS LIMITED** 

CIN: L34102DL1982PLC129877

Regd. Office: Office number 1111, 11th Floor, Ashoka Estate, Plot Number 24,

Barakhamba Road, New Delhi - 110001

Telephone: +91 11 41095173 Corp. Office: #96, Sector 32, Gurugram - 122001, Haryana Telephone: +91 124 4445070

Email: investors@eichermotors.com, Website: www.eichermotors.com

Notice for Loss of Share Certificates

Notice is hereby given that the following Share Certificate(s) of Eicher Motors Limited ("the

Company") have been reported as lost/misplaced/stolen by the below mentioned

registered holder(s) and they have applied to the Company for issue of duplicate share

24332210

3150801

1090701

178301

2308201

4050801

16267485

24286878

4725231

Any person who has a claim in respect of the said certificate(s) should lodge his/her clain

with all supporting documents with the Company at its registered office address at Office

No. 1111, 11th Floor, Ashoka Estate, Plot No. 24, Barakhamba Road, New Delhi-110001

India. If no valid and legitimate claim is received within 15 days from the date of publication of this notice, the Company will proceed to issue duplicate share certificate(s)/ Letter of

Confirmation to the person(s) named above subject to verification of all documents and ne

Distinctive Nos.

То

24332289

3150900

1090800

178400

178500

2308300

4050900

24286949

4725330

Face value Rs.10 each

80

100

100

100

100

100

72

100

For Eicher Motors Limited

Company Secretary & Compliance Officer

Atul Sharma

Folio No. | Certificate

81088

21520

926

900868

37506

80645

No.

31527

10926

1802

1803

23101

40527

108253

47035

further claim would be entertained from any other person(s).

108877

Shareholder

Sarala Swarna

Pratibha Jain

Pramod Patn

Sandhya J

Gul Lalwani

Jawaharlal

Select Steel Ltd

Arun Shrikrishna

Tilak Jointly With

Rajesh Bansal 72216

Date : April 17, 2025

Place : New Delhi

Elizabeth Tilak

Madhumala

Phukan

Thaker

|   |                                       | borrower Name: Wr. baspau Singn |                                |                   |   |              |  |
|---|---------------------------------------|---------------------------------|--------------------------------|-------------------|---|--------------|--|
| S | SI.<br>Io.                            | Date of<br>Auction              | Proposed<br>Time of<br>Auction | Purity<br>(Carat) | Weight of Gold<br>Ornaments (Gms)         | No. of Items |  |
| ľ | 1.                                    | 29.04.2025                      | 3.00 P.M<br>To 4 P.M.          | 22 C              | Gr. Wt. 10.790<br>Net Wt.10.000           | 1 PC Chain   |  |
|   | Date : 18.04.2025<br>Place: Kalikapur |                                 |                                |                   | Authorized Officer<br>State Bank of India |              |  |

Damassan Namas Mr. Daanati Cinah

E-mail: sbi.03907@sbi.co.in

Mr. Baspati Singh had availed Gold Loan from SBI Kalikapur Branch, by

pledging gold ornaments, has defaulted in repaying as per schedule. The

customer has not properly responded to the notice/ notices or the notice

returned undelivered. In these circumstances, it has been decided by the

competent Authority that if the gold loan(s) is/are not liquidated before

4 P.M. on 28.04.2025, the day of auction, i.e. 29.04.2025 pledged ornament

will be publicly auctioned at under mentioned time and date at the branch

premises without further notice. All expenses incurred in this connection wil

be borne by the borrower(s). Bank reserves the right to postpone/withdray

the auction at any time and stop the auction in the middle. Successful bidde

can pay the full amount and obtain possession of ornaments

# केनरा बैंक Canara Bank 📣 POSSESSION NOTICE

SANTOSHPUR BRANCH

[Section 13(4)]

{See Rule 8(1)}

P. O. - Bidhangarh, P. S. - Rabindranagar, Kolkata - 700066, West Bengal

The undersigned being the Authorised Officer of the Canara Bank under Securitisation And Reconstruction of Financial Assets and Enforce Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as "The Act" and in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Interest (Enforcement) Rules 2002, issued a Demand Notice Dated 28.01.2025 calling upon the Borrower (1) M/s. Jaypur Bhujjawala (Borrower represented by its Proprietor Mr. Basudeb Banerjee having its busines address at A5 – 3/C/New, Hem Chandra Naskar Road, P. O. - Jagannath Nagar P. S. - Maheshtala, South 24 Parganas, Pin - 700140, **(2) Mr. Basudeb Banerje**e (Proprietor & Mortgagor), S/o. Late Chandi Charan Baneriee, residing a C5 29A New, Akra Dutta Bagan Road, Near Housing Kali Mandir, P. O. - Bartala Kolkata - 700018, (3) Mrs. Tanushree Banerjee (Guarantor), W/o. Mr. Basudet Banerjee, residing at C5 29A New, Akra Dutta Bagan Road, Near Housing Kali Mandir, P. O. - Bartala, Kolkata - 700018 to repay the amount mentioned in the notice, **Rs.** 43,21,194.00 (Rupees Forty Three Lakh Twenty One Thousand One Hundred Ninety Four only), **as on 27.01.2025** together with further interest and ncidental expenses and costs within 60 days from the 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 o the property described herein below in exercise of powers conferred on him / he section 13 (4) of the said Act, read with Rule 8 & 9 of the said Rule on this 16th Day of April of the year 2025.

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any and dealings with the property will be subject to the charge of the Canara Bank, Santoshpur Branch for an amount o Rs. 43,21,194.00 (Rupees Forty Three Lakh Twenty One Thousand One Hundre Ninety Four only) and incidental expenses and costs thereon from 27.01.2025. The borrower's attention is invited to the provisions of Section 13 (8) of th Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property: All that piece and parcel of land measuring 3 Cottah 6 Chittacks 18 Sq. ft. more or less along with building thereo situated at Mouza - Jagannath Nagar, J. L. No. 7, Sheet No. 2, Touzi No. 349, R. S No. 68, under R. S. Khatian No. 885, L. R. Khatian No. 3915, R. S. Dag No. 746 under Maheshtala Municipality, Ward Number 19, Holding No. A5-3/C/New, Hen Chandra Naskar Road, P. O. - Jagannath Nagar, P. S. - Maheshtala, District South 24 Parganas, Pin - 700140. The Property is bounded and butted by : Or the North - By Canal, On the South - By Property of Aniali Maity, On the East - By Common Passage, On the West - By Property of Sukdeb Mukherjee

CERSAI Asset ID: 200014634789. Please note that all previous Possession Notices U/s 13(4) of SARFAESI act issued earlier, if any,

are hereby recalled / withdrawn.

Deed Number: I-00566 for the year 2010 dated 19.01.2010

Place : Santoshpur

## केनरा बैंक Canara Bank 📣

NOTICE Section 13(2)

**REGIONAL OFFICE: DURGAPUR** Jinta Enclave, Near Dairy More, Sagarbhanga, Durgapur, Pin - 713 211

M/s. Re Live Hospital (Borrower), Holding No. 62 91, Zonal Centre, J. P Avenue, Sagarbhanga, Durgapur, West Bengal, Pin - 713 211.

2. Dr. Chhabi Ghosh Nandy (Partner / Mortgagor), W/o. Late Mihir Kuma

Dr. Rishita Nandy (Partner / Mortgagor), D/o. Dr. Chhabi Ghosh Nandy, E1, Columbia Street, Sector 28, Bidhannagar, Durgapur, West Bengal, Pin -713 212.

Sub. : Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act

The undersigned being the Authorized Officer of Canara Bank, Durgapu Sagarbhanga Branch (DP Code 4163) (hereinafter referred to as "the Secure reditor"), appointed under the Securitisation and Reconstruction of Financia assets and Enforcement of Security Interest Act, 2002, (hereinafter referred as the "Act") do hereby issue this notice to you as under

That M/s. Re Live Hospital (hereinafter referred to as "the Borrower") has availed credit facility / facilities and liabilities are stated in the Schedule A & C hereunder and have entered into the security agreement/s in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amount/s in accordance with the terms and conditions of the

That **Dr. Chhabi Ghosh Nandy**, W/o. Late Mihir Kumar Nandy (hereinafter referred to as "the **Partner**") has availed credit facility / facilities and liabilities are stated in the **Schedule A & C** hereunder and has entered into the security agreement/s in favour of the secured creditor. While availing the said financia assistance, you have expressly undertaken to repay the loan amount/s in accordance with the terms and conditions of the above mentioned agreements. That **Dr. Rishita Nandy**, D/o. Dr. Chhabi Ghosh Nandy (hereinafter referred to as "**the Partner**") has availed credit facility / facilities and liabilities are stated in the **Schedule A &** C hereunder and has entered into the security agreement/s in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amount's in accordance with the terms and conditions of the above mentioned agreements.

SCHEDULE - A & C

| ture of Loan / Limit<br>(Loan A/c. No.)  | Loan Amount<br>(in Rs.) | Liability with Interest<br>as on 13.04.2025 | Rate of Interest                         |  |
|--|-------------------------|---|--|--|
| SME Term Loan<br>170003041595)   | Rs. 8,50,00,000.00      | Rs. 5,33,89,610.14                          | 7.95 % +<br>Applicable<br>Penal interest |  |
| e above said loan / credit facilities are duly secured by way of mortgage of the |                         |   |  |  |

The above said loan / credit facilities are duly secured by way of mortgage of the assets more specifically described in the **Schedule B** hereunder, by virtue of the relevant documents executed by you in our favour. Since you had failed to discharge your liabilities as per the terms and conditions stipulated, the Bank has classifed the debt as NPA on 13.04.2025. Hence, we hereby issue this notice to you under Section 13(2) of the subject Act calling upon you to discharge the entire liability of Rs. 5,33,89,610.14 (Rupees Five Crore Thirty Three Lakhs Eighty Nine Thousand Six Hundred Ten and Paisa Fourteen only) as on 13.04.2025 togethe with further interest and incidental expenses and costs within Sixty (60) days fron the date of the notice, failing which we shall exercise all or any of the rights unde

Section 13(4) of the subject Act. Further, you are hereby restrained from dealing with any of the Secured Assets mentioned in **Schedule B** in any manner whatsoever, without our prior consent This is without prejudice to any other rights available to us under the subject Act and/or any other law in Force.

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. The Demand Notice had also been issued to you by Registered Post with Acl at your last known address available in the Branch record.

#### SCHEDULE - B -: DETAILS OF SECURITY ASSETS :-

Property 1: All that Piece and Parcel of Leasehold Land measuring 7.86 Katha with double storied building (G+1) under Mouza - Gopinathpur, J.L. No. 85, Kh. No. 147, 151, 163, C.S. Plot No. 219/p, Layout Plot No. E-1, Sector 2B, Bidhannagar, P.S. - Durgapur, ADSR - Durgapur, District - Pachim Bardhaman, within the ambit of Durgapur Municipal Corporation. **The Area is bounded and butted by**: North-Layout Plot No. EN-90 & E-2 of Sector 2(b), South - 40 feet wide Columbia Street (ADDA) Road, East - Layout Plot No. E-3 of Sector 2(b), West - Layout Plot No

Name of the Title Holders : Dr. Chabbi Ghosh Nandy & Dr. Rishita Nandy Property 2: All that Piece and Parcel of Leasehold Land measuring 5.33 Katha

Property 2: All that Piece and Parcel of Leasenold Land measuring 5.33 Katha or 9 Decimal with Five storied building (G+4) under construction building under Mouza - Nadiha, J.L. No. 92, RS Kh. No. 1490, 2020, 1171, 1197, 1233, 1669, 1785, 1780, CS Plot No. 9/p, 10/p, Layout Plot No. 1, Sagarbhanga Zonal Center, P.S. - Coke Oven, ADSR - Durgapur, District - Pachim Bardhaman, within the ambit of Durgapur Municipal Corporation. The Area is bounded and butted by: North - Layout Plot No. F-13 of Sagarbhanga Zonal Center, South - 30 feet wide road of Sagarbhanga Zonal Center. road of Sagarbhanga Zonal Center, East - 30 feet wide road of Sagarbhanga Zonal Center, West - Layout Plot No. 1 of Sagarbhanga Zonal Center. Name of the Title Holder: Dr. Rishita Nandy

Date: 16.04.2025 **Authorized Officer**