

# Brahmanand Himghar Limited

REGD. OFFICE: Village- Chekuasole, P.O – Jogerdanga, P.S – Goaltore,  
Paschim Medinipur, West Bengal- 721121. PHONE NO: 03227-218314  
Correspondence address: 1<sup>st</sup> Floor Muneshwari Bhawan Contractors Area  
Bistupur Jamshedpur- 831001 CIN-L29248WB1990PLC049290  
Phone No- 0657-6579477 Email id- csbrahmanand@gmail.com

To  
Executive Listing/Listing Department  
The Calcutta Stock Exchange Limited  
7, Lyons Range, Dalhousie,  
Kolkata-700001, West Bengal

Scrip Code- 012639

Ref: Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Sub: Newspaper Advertisement of Un-Audited Financial Results of the Company for the quarter ending 31<sup>st</sup> December 2025

Dear Sir/Madam,

Please find attached the copies of the newspaper advertisement published on 11<sup>th</sup> February 2026 in the newspapers viz. The Echo of India (in English) and Aarthik Lipi (Bengali) informing about Un-Audited Financial Results of the Company for the quarter ending 31<sup>st</sup> December 2025 in pursuant to Regulations 47 of SEBI (LODR) Regulations, 2015.

Kindly take the above information on your record.

Thanking You.

Yours faithfully,  
For, Brahmanand Himghar Limited

Rajni Dokania  
Company Secretary

Place: Jamshedpur  
Date: 11-02-2026

Encl: As above

**PORT SHIPPING COMPANY LIMITED**  
Regd. Office: 21, Strand Road, Kolkata - 700011,  
CIN : L35111WB1906PLC001667  
Phone No.: 2230 9601 | 2230 9606  
E-mail: portshipping@bangurgroup.com |  
Website: www.portshippingcompanylimited.com

**STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31/12/2025** (Rs. in Lakhs)

Sl No.	Particulars	Quarter Ended		Quarter Ended		Nine Months ended		Year ended 31.03.2025 Audited
		31.12.2025 (Unaudited)	30.09.2025 (Unaudited)	31.12.2024 (Unaudited)	30.09.2024 (Unaudited)	31.12.2025 (Unaudited)	31.12.2024 (Unaudited)	
1.	Total Income from Operations	1.40	1.54	1.52	4.44	8.69		
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	0.55	0.60	0.21	1.81	4.45		
3.	Net Profit/(Loss) for the period (after Tax, after Exceptional and/or Extraordinary Items)	0.55	0.60	0.21	1.81	4.45		
4.	Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary Items)	0.41	0.45	0.21	1.36	3.38		
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after Tax) and other comprehensive income (after tax))	0.41	0.45	0.21	1.36	3.38		
6.	Equity Share Capital	52.84	52.84	52.84	52.84	52.84		
7.	Earnings Per Share (of Rs. 10 each) (Not Annualised)	0.08	0.09	0.04	0.26	0.64		
	a. Basic	0.08	0.09	0.04	0.26	0.64		
	b. Diluted	0.08	0.09	0.04	0.26	0.64		

Note: 1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations & Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange website (www.seai-india.com) and on the Company's website (www.portshippingcompanylimited.com, www.psc-India.com)

For Port Shipping Co. Ltd. (Yamunakant Mishra) Director  
Place: Kolkata Date: 10.02.2026

**SAVOY ENTERPRISES LIMITED**  
Regd. Office: 8A, Allenby Road, Kolkata-700020  
Tel.: 033-35441969, E-mail: thargroup@gmail.com, Website: www.savoyenterprises.in  
CIN : L15491WB1983PLC036271

**STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31/12/2025** (Rs. in Lakhs)

Particulars	Quarter Ended		Quarter Ended		Nine Months ended		Year ended 31.03.25 Audited
	31.12.25 (Unaudited)	31.12.24 (Unaudited)	30.09.25 (Unaudited)	31.12.2025 (Unaudited)	31.03.25 (Unaudited)	31.03.25 (Unaudited)	
Income	4.72	8.40	10.31	15.85	17.56		
Expenses	0.64	0.91	0.79	2.02	8.14		
Profit / (Loss) before exceptional items	4.08	7.49	9.52	13.84	9.42		
Exceptional Items-Excess Provision for I.Tax Earlier year	0.04	(0.12)	-	0.04	(0.12)		
Profit / (Loss) before Tax	4.04	7.61	9.52	13.80	9.55		
Tax	0.90	1.65	2.09	3.04	2.40		
Net Profit / (Loss)	3.15	5.97	7.43	10.76	7.15		
Paid-up share capital 240000 shares of Rs 10/- each	24.00	24.00	24.00	24.00	24.00		
Reserve excluding Revaluation Reserves	121.62	114.48	121.62	121.62	121.62		
EPS (Basic & Diluted)	1.31	2.49	3.09	4.48	2.98		

Note: The above is an extract of the detailed format of Quarterly/Yearly Financial Results filed with the Results Stock Exchange under regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Full Format of Quarterly/Yearly Financial Results are available on the Stock Exchange Website & on the Company's website (savoyenterprises.in)

For Savoy Enterprises Ltd Dvij Thard (Director) DIN: 01493069  
Place : Kolkata Date : 10.02.2026

**PARKING CONTRACT AT VARIOUS STATIONS OVER ALIPURDUAR DIVISION**

E-Auction invited for Parking contract at New Maynaguri, Dhubri, Malbazar, Banarhat, Coochbehar and Changanbandha over Alipurduar Division for a period of 03 (three) years. Auction Catalogue No.: C-AP-PARK-45-6; Description: Parking Lot for Two Wheelers, Three Wheelers and Four Wheelers; Rate Unit: Annual Licensing Fee. Days: 1096; Auction Start Date & Time : At 11:00 hrs. on 19-02-2026.

Seq No.	Lot No./Category
AA/1	PARKING-APDJ-MLBZ-MX-32-25-1 (Parking - Mixed)
AA/2	PARKING-APDJ-DBB-MX-23-25-4 (Parking - Mixed)
AA/3	PARKING-APDJ-CBD-MX-36-23-1 (Parking - Mixed)
AA/4	PARKING-APDJ-BNQ-MX-4-23-1 (Parking - Mixed)
AA/5	PARKING-APDJ-NMX-MX-14-25-2 (Parking - Mixed)
AA/6	PARKING-APDJ-COB-MX-16-23-2 (Parking - Mixed)

Auction closing date & time: At 12:20 hrs. on 19-02-2026. Successive lots closing interval 10 minutes. Note : Prospective bidder are requested to visit e-Auction leasing module on IREPS website www.ireps.gov.in for more details.

Sr. DCM, Alipurduar Jn.  
**NORTHEAST FRONTIER RAILWAY**  
Serving Customers With A Smile

**Canara Bank** DEMAND NOTICE Section 13(2)

**KOLKATA DHARMATOLLA BRANCH [19592]**  
7A, Hospital Street, Kolkata - 700 072.  
Ref.: RO/REKOL/1/MS NIRALA TRADING CO/SARFAESI. Date: 09.02.2026

To,  
1. M/s. Nirala Trading Co., Proprietor: Shri Vinay Nirala, 33, Hospital Road Agarpara, Kamarhati, P.S. - Khardah, Kolkata - 700 058.  
2. Shri Vinay Nirala, S/o. Devendra Kumar Nirala, 33, Hospital Road Agarpara, Near Shree Sitaram, Baba Mandir Kamarhati, Agarpara Post, Kamarhati, Kolkata - 700 058.  
3. Guarantor: Smt. Anju Nirala, 33, Hospital Road Agarpara, Near Shree Sitaram, Baba Mandir Kamarhati, Agarpara Post, Kamarhati, Kolkata - 700 058.

Sub: Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.

The undersigned being the Authorized Officer of Canara Bank, Kolkata Dharmatolla [19592] Branch (hereinafter referred to as "the Secured Creditor"), appointed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred to as the "Act") do hereby issue this notice to you as under:

That M/s. Nirala Trading Co., Proprietor: Vinay Nirala (hereinafter referred to as "the Borrower") has availed credit facility / facilities and liabilities are stated in the Schedule A & C hereunder and has entered into the security agreements in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amounts in accordance with the terms and conditions of the above-mentioned agreements.

That Smt. Anju Nirala (hereinafter referred to as "the Guarantor") has guaranteed the payment on demand of all moneys and discharge all obligations and liabilities owing or incurred to the secured creditor by the Borrower for credit facilities up to the limit of Rs. 17,00,000.00 (Rupees Seventeen Lakhs only) with interest thereon.

**SCHEDULE - A & C**  
[Details of the Credit Facilities availed by the Borrower]

Nature of Loan (Loan A/c. No.)	Loan Amount (In Rs.)	Liability with Interest as on 07.02.2026	Rate of Interest
OD / OCC (9592140000560)	Rs. 17,00,000.00	Rs. 17,29,433.74 Plus Interest from 01.02.2026	12.25%

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 classified the debt as Non Performing Asset (NPA) as on 07.02.2026. 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. 17,29,433.74 (Rupees Seventeen Lakh Twenty Nine Thousand Four Hundred Thirty Three and Seventy Four Paise only) as on 07.02.2026 together with further interest and incidental expenses and costs within Sixty (60) days from the date of the notice, failing which we shall exercise all or any of the rights under 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 Ack at your last known address available in the Branch record.

**SCHEDULE - B**  
-- DETAILS OF SECURITY ASSET --

All that the piece and parcel of Bastu Land measuring about 5 (five) Satak with one brick wall and R.T. shed room (measuring about 100 Sq.ft.) lying on the Southern side out of 14 (fourteen) Sataks with R.T. shed rooms (measuring about 300 Sq.ft.) lying at Mouza - Amria, Police Station - Domjur, Sub-Registry D.S.R. Howrah, J.L. No. 21, Khaitan No. 250 (C.S.), 350 (R.S.) and 591 (L.R.), Dag No. 110 (C.S. and R.S.) within the limits of Kotora 2 No. Gram Panchayat, bounded and bounded by: On the North: By rest portion of the Vendor. On the South: By 20 ft. wide Common Passage, On the East: By rest portion of the Vendor, On the West: By 14 ft. wide Common Passage.

Name of the Title Holder: Shri Vinay Nirala  
Date: 09.02.2026 Place: Kolkata Authorized Officer Canara Bank

**INDO-ECO (INDIA) LTD.**  
(CIN: L51909WB1983PLC036102)  
Regd. Off.: 3B, Allore Avenue, Kolkata - 700 027  
Phone No.: (033) 2210 4651/2210 4652  
Email: indo.jrd@gmail.com Website: www.indo-eco.com

**EXTRACT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2025** (Rs. in Lakhs)

Sl No.	PARTICULARS	Quarter ended 31.12.2025		Year to date as on 31.12.2025	Corresponding 3 months ended in the previous year 31.12.2024
		Unaudited	Unaudited		
1	Total Income from Operations	2.80	8.41	3.11	
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items#)	0.72	1.43	(0.24)	
3	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary Items#)	0.72	1.43	(0.24)	
4	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary Items#)	0.72	1.43	(0.24)	
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	2.68	6.01	(2.00)	
6	Equity Share Capital	39.50	39.50	39.50	
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year				
8	Earning Per Share (of Rs. 10/- each) (for continuing and discontinued operations) Not Annualised	0.18	0.36	(0.06)	
	Basic	0.18	0.36	(0.06)	
	Diluted	0.18	0.36	(0.06)	

# - The Company does not have Exceptional and Extraordinary items.

Notes:  
1. The above is an extract of the detailed format of Quarterly Unaudited Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Unaudited Financial Results is available on the website of CSE (www.cse-india.com) and on the Company's website (www.indo-eco.com).  
2. The Statutory Auditors have provided un-modified report on Unaudited Financial Results for quarter ended on 31.12.2025.

By Order of the Board of Directors For Indo-Eco (India) Ltd.  
Sd/- Jitendra Kumar Lohia Director  
Place : Kolkata Date : 10.02.2026 DIN: 00259786

**WESTERN CONGLOMERATE LIMITED**  
CIN: L01132WB1927PLC005456  
Regd. Office: Ashoka House, 3A, Hare Street, Room No. 302, 3rd Floor, Kolkata - 700011  
Website: www.westcong.com; Email: accounts@westcong.com; Ph No: 033 2262-2668

**Extract of Statement of Un-Audited Financial Results for the Quarter ended December 31, 2025** (Rs. in Lacs)

S. No.	Particulars	Quarter ended 31.12.2025		Nine months ended 31.12.2025		Quarter ended 31.12.2024	
		(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)
1	Total income from operations (net)	1,010.78	2,693.39	965.38			
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	17.65	(217.21)	141.47			
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	17.65	(217.21)	141.47			
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	17.65	(217.21)	92.92			
5	Total Comprehensive Income for the period (Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	16.45	(214.57)	68.26			
6	Paid-up Equity Share Capital (Face value per share Rs. 10/-)	38.15	38.15	38.15			
7	Earnings Per Share (of Rs. 10/- each) (Not annualised)	0.46	(5.69)	2.44			
	Basic	0.46	(5.69)	2.44			
	Diluted	0.46	(5.69)	2.44			

Notes:  
a) The above is an extract of the detailed format of quarter and nine months ended 31.12.2025 Un-Audited Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly Un-Audited Financial Results are available on the websites of the Stock Exchange and the listed entity at www.westcong.com;  
b) Ind AS compliant Financial results for the quarter ended December 31, 2025 were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 09 February, 2026.

For and on behalf of the Board of Directors Sd/- Richa Mohta Managing Director  
Date: 09.02.2026 Place: Kolkata DIN: 02330609

**ADITYA BIRLA CAPITAL** PROTECTING INVESTING FINANCING ADVISING  
Aditya Birla Capital Limited  
Registered Office: Indian Compound, Veraval, Gujarat 362266  
Corp. Office: R-Tech Park, 10th Floor, Nirfon Complex, off Western Expressway, Goregaon East - Mumbai - 400063.

To,  
Nechams Business Systems Pvt Ltd, Howrah, 6 LMC Sarani, Bakarsa, Near Bakarsa P.O. Pin Code - 711110.  
Mob No.: Email: sunit@nechams.com Also At: AB-77, Ground Floor, Prafulla Kanan - West, Kestopur, Kolkata, North Parganas, West Bengal - 700101.  
Also At: Kancheripara, Khejurlata Usani, Howrah, West Bengal - 711110  
Kind Attention: Nechams Business Systems Pvt Ltd.  
Subject : Show Cause Notice for Fraudulent Activity  
Reference : Loan Account Number 80003573, 12009200562 & 12009200333

Dear Sir,  
This notice is issued to you the addressee abovementioned in reference to the Drop Line Credit and ECLGS Term Lona Facilities availed by you from Aditya Birla Finance Limited (ABFL) now known as Aditya Birla Capital Limited bearing Loan Account Nos. 80003573, 12009200562 & 12009200333

**BACKGROUND:**  
1. That you the addressee having your address mentioned hereinabove had applied for a Drop Line Credit Loans and ECLGS Term Loan with us and accordingly loans for sum of Rs. 86,00,000/-, Rs. 15,00,000/- and Rs. 3,21,802/- was sanctioned to you on 21.01.2020, 28.06.2020 and ECLGS between 1.03.2020 to 31.08.2020 with interest on terms and conditions more specifically agreed under the Loan Agreements executed between parties on 21.01.2020 and 10.08.2020.

2. In order to secure the said loan you had created security interest in favour of ABFL in the following immovable properties:  
"ALL THAT piece and parcel of self-contained residential flat being Flat No.3B, measuring about 1025 Sq. Ft. Super Built Up Area on the 3rd Floor, along with one covered car parking space measuring about 120 Sq. Ft. on the Northern Side of the Ground Floor, in the G + 3 Storied Building, built and constructed upon All that piece and parcel of land 04 Cottahs 01 Chittags, Mouza - Srisri, J.L. No.11, R.S. Dag No.139, R.S. Khaitan No.229, lying and situated at Municipal Premises No. 30 Chandtala Main Road, P.S- Behala, under ward No.116 of Kolkata Municipal Corporation, South 24 Parganas."

**AND**  
"ALL THAT piece and parcel of self-contained residential flat being Flat No.3A measuring about 1025 Sq. Ft. Super Built Up Area on the 3rd Floor, along with one covered car parking space measuring about 120 Sq. Ft. on the Northern Side of the Ground Floor, in the G + 3 Storied Building, built and constructed upon All that piece and parcel of land 04 Cottahs 01 Chittags, Mouza - Srisri, J.L. No.11, R.S. Dag No.139, R.S. Khaitan No.229, lying and situated at Municipal Premises No. 30 Chandtala Main Road, P.S- Behala, under ward No.116 of Kolkata Municipal Corporation, South 24 Parganas."

**COMPLAINT**  
4. It is stated that you defaulted in making repayments of the loan EMI's and the loan account became delinquent. The Risk and Policy team apprehended willful defaults on your part and hence referred the matter to Fraud Risk Management team for investigation.

**INVESTIGATION AND FINDING**  
5. On receipt of the above complaint, we carried out a detailed internal risk assessment investigation in the matter. Pursuant to the same it is observed that you had intentionally availed multiple loans from various financial institution against the same collateral post availing the loan from ABFL thereby compromising your ability to repay the loan to ABFL.  
6. From above-mentioned facts it is clear that you had intentionally availed multiple fundings from various financial institutes offering same collateral which is mortgaged with ABFL while availing the loan facility. Such activities amounts to misrepresentation of information and submitting misleading information which are not only in contravention to the terms and conditions outlined in the loan agreement by you but also potentially violate applicable laws and regulations regarding financial transactions.  
7. As a borrower, you are required to adhere to the legal and regulatory standards. This act of yours undermines these standards and may lead to severe consequences under applicable law/regulatory guidelines.  
8. In accordance with our policies and the guidelines laid down by RBI under its Master Directions on Fraud Risk Management in Non Banking Finance Companies (NBFCs) (including Housing Finance Companies) dated 15.07.2024 bearing No. RBI/DOS/2024-25/120 DOS. CO. FMC. SEC. No.7/23.04.001/2024-25, you are hereby called upon to explaination or you can physically appear and give your explanation regarding the discrepancies mentioned hereinabove within 21 days from the date of receipt of this notice along with supporting documentation to justify your response  
9. Failure to respond to this notice within the stipulated time frame we shall presume that you have no valid explanation to offer, and we will proceed with initiating the necessary legal recourse against you, including but not limited to filing a formal complaint before law enforcement authorities.  
10. We advise you to consider this matter with the utmost seriousness and urgency to avoid any legal repercussions.

Yours sincerely,  
For Aditya Birla Capital Limited Authorized Signatory.

**ADITYA BIRLA CAPITAL** PROTECTING INVESTING FINANCING ADVISING  
Aditya Birla Capital Limited  
Registered Office: Indian Compound, Veraval, Gujarat 362266  
Corp. Office: R-Tech Park, 10th Floor, Nirfon Complex, off Western Expressway, Goregaon East - Mumbai - 400063.

To,  
Nechams Business Systems Pvt Ltd, Howrah, 6 LMC Sarani, Bakarsa, Near Bakarsa P.O. Pin Code - 711110.  
Mob No.: Email: sunit@nechams.com Also At: AB-77, Ground Floor, Prafulla Kanan - West, Kestopur, Kolkata, North Parganas, West Bengal - 700101.  
Also At: Kancheripara, Khejurlata Usani, Howrah, West Bengal - 711110  
Kind Attention: Nechams Business Systems Pvt Ltd.  
Subject : Show Cause Notice for Fraudulent Activity  
Reference : Loan Account Number 80003573, 12009200562 & 12009200333

Dear Sir,  
This notice is issued to you the addressee abovementioned in reference to the Drop Line Credit and ECLGS Term Lona Facilities availed by you from Aditya Birla Finance Limited (ABFL) now known as Aditya Birla Capital Limited bearing Loan Account Nos. 80003573, 12009200562 & 12009200333

**BACKGROUND:**  
1. That you the addressee having your address mentioned hereinabove had applied for a Drop Line Credit Loans and ECLGS Term Loan with us and accordingly loans for sum of Rs. 86,00,000/-, Rs. 15,00,000/- and Rs. 3,21,802/- was sanctioned to you on 21.01.2020, 28.06.2020 and ECLGS between 1.03.2020 to 31.08.2020 with interest on terms and conditions more specifically agreed under the Loan Agreements executed between parties on 21.01.2020 and 10.08.2020.

2. In order to secure the said loan you had created security interest in favour of ABFL in the following immovable properties:  
"ALL THAT piece and parcel of self-contained residential flat being Flat No.3B, measuring about 1025 Sq. Ft. Super Built Up Area on the 3rd Floor, along with one covered car parking space measuring about 120 Sq. Ft. on the Northern Side of the Ground Floor, in the G + 3 Storied Building, built and constructed upon All that piece and parcel of land 04 Cottahs 01 Chittags, Mouza - Srisri, J.L. No.11, R.S. Dag No.139, R.S. Khaitan No.229, lying and situated at Municipal Premises No. 30 Chandtala Main Road, P.S- Behala, under ward No.116 of Kolkata Municipal Corporation, South 24 Parganas."

**AND**  
"ALL THAT piece and parcel of self-contained residential flat being Flat No.3A measuring about 1025 Sq. Ft. Super Built Up Area on the 3rd Floor, along with one covered car parking space measuring about 120 Sq. Ft. on the Northern Side of the Ground Floor, in the G + 3 Storied Building, built and constructed upon All that piece and parcel of land 04 Cottahs 01 Chittags, Mouza - Srisri, J.L. No.11, R.S. Dag No.139, R.S. Khaitan No.229, lying and situated at Municipal Premises No. 30 Chandtala Main Road, P.S- Behala, under ward No.116 of Kolkata Municipal Corporation, South 24 Parganas."

**COMPLAINT**  
4. It is stated that you defaulted in making repayments of the loan EMI's and the loan account became delinquent. The Risk and Policy team apprehended willful defaults on your part and hence referred the matter to Fraud Risk Management team for investigation.

**INVESTIGATION AND FINDING**  
5. On receipt of the above complaint, we carried out a detailed internal risk assessment investigation in the matter. Pursuant to the same it is observed that you had intentionally availed multiple loans from various financial institution against the same collateral post availing the loan from ABFL thereby compromising your ability to repay the loan to ABFL.  
6. From above-mentioned facts it is clear that you had intentionally availed multiple fundings from various financial institutes offering same collateral which is mortgaged with ABFL while availing the loan facility. Such activities amounts to misrepresentation of information and submitting misleading information which are not only in contravention to the terms and conditions outlined in the loan agreement by you but also potentially violate applicable laws and regulations regarding financial transactions.  
7. As a borrower, you are required to adhere to the legal and regulatory standards. This act of yours undermines these standards and may lead to severe consequences under applicable law/regulatory guidelines.  
8. In accordance with our policies and the guidelines laid down by RBI under its Master Directions on Fraud Risk Management in Non Banking Finance Companies (NBFCs) (including Housing Finance Companies) dated 15.07.2024 bearing No. RBI/DOS/2024-25/120 DOS. CO. FMC. SEC. No.7/23.04.001/2024-25, you are hereby called upon to explaination or you can physically appear and give your explanation regarding the discrepancies mentioned hereinabove within 21 days from the date of receipt of this notice along with supporting documentation to justify your response  
9. Failure to respond to this notice within the stipulated time frame we shall presume that you have no valid explanation to offer, and we will proceed with initiating the necessary legal recourse against you, including but not limited to filing a formal complaint before law enforcement authorities.  
10. We advise you to consider this matter with the utmost seriousness and urgency to avoid any legal repercussions.

Yours sincerely,  
For Aditya Birla Capital Limited Authorized Signatory.

**TENDER NOTICE**  
Sealed Tenders are invited for NIT NO-707/NGP/NIT/15 'T' FC(UNTD)2026 DATED-10.02.2026 from bonafide bidders.Last date of dropping on 20.02.2026 up to 5.00 P.M from bonafide bidders follow the official Website www.wbtenders.gov.in & Notice Board For details.

Sd/- Prodrhan Nadanghat Gram Panchayat Purbasthali-I Panchayat Samity Post-Nadanghat Dist-Purba Bardhaman

**S. E. RAILWAY - TENDER**  
e-Tenders are invited by Dy. Chief Electrical Engineer (Workshop), S.E.Railway, Kharagpur Workshop, Kharagpur for and on behalf of the President of India for the following works as per details furnished below : Sl. No. & e-Tender Notice No.; Name of the Work; Approx. Cost of Work: (1) e-78-DYCEEKGPW-HKAS-25-26, dated 09.02.2026; Housekeeping activities of shop floor, Administrative office building etc. under the control of Dy. Chief Electrical Engineer (Workshop) as per Sketch No. 1048-KGP and 2 Nos. Toilet Blocks (near Shop No. 51 and back side of Shop No. 52) at South Eastern Railway, Kharagpur Workshop for a period of 24 months; ₹ 1,12,62,141.05. (2) e-70-DYCEEKGPW-P20W-25-26, dated 09.02.2026; Augmentation of Wagon POH Capacity by 20 wagons and de-congestion of working area at Kharagpur Workshop; ₹ 15,06,034.80. The bid closing date and time of the e-tender is on 02.03.2026 at 16:00 hrs. for sl. no. 1 & 06.03.2026 at 16:00 hrs. for sl. no. 2 and opening of the tender evaluation will be done on 02.03.2026 after 16:30 hrs. for sl. no. 1 & 06.03.2026 after 16:30 hrs. for sl. no. 2. Interested Tenderers may visit website www.ireps.gov.in for full details/description/specification of the tender and submit their bid online. In case, manual tenders for this work will be accepted. (PR-1169)

**SUPPLY, ERECTION AND MODIFICATION WORKS**  
E-Tender Notice No. TRD/LMG/30 of 2025-26 Dated: 06-02-2026. E-Tenders are invited by the undersigned for the following works: Tender No. EL-TRD-NFR-LMG-OHE-MOD-49. Name of work: Supply, Erection and Modification of 25 kV Single-Phase OHE in Connection with Girder Launching of ROB at LC Gate No. 32 (BA) at Teliamura Station under Lumding Division. Tender Value: ₹ 36,55,139.79/- . Earnest Money: ₹ 73,100/- . E-tender will be closed at 15:00 hrs. on 02-03-2026. The complete information with the tender document of above e-tender will be available in the website www.ireps.gov.in

Sr. DEE/TRD/Lumding  
**NORTHEAST FRONTIER RAILWAY**  
Serving Customers With A Smile

**ENGINEERING WORKS AT LUMDING DIVISION**  
E-Tender Notice No. LMG/Engg/09 of 2026; Dated: 09-02-2026. E-tenders are invited by the undersigned for the following work: SN. 1. Brief Description of Item: Protection of bridge (no. 58, 59 & 93) in the section of Narangi-Kampur under the jurisdiction of ADEN/Jagirroad. Tender Value: ₹ 3,17,974.45; Earnest Money: ₹ 3,17,974.45. E-tenders will be closed at 15:00 hrs. on 05-03-2026 and opened at 15:00 hrs. on 06-03-2026. The complete information with tender documents of above e-tender will be available upto 15:00 hrs. of 05-03-2026 in website <http://www.ireps.gov.in>

Sr. DEE/TRD/Lumding  
**NORTHEAST FRONTIER RAILWAY**  
Serving Customers With A Smile

**ASSOCIATE SMT WORK**  
E-Tender Notice No.: KIR-N-2025-K-74; Dated: 06-02-2026. E-tenders are invited by the undersigned for the following work: Name of work: Associate SMT work for construction of 2 Lane Road over bridge at level crossing No. OS-3 (bridged) at Km 3/7-8 in between Old Malda - Malda Court of Kathar division. Tender Value: ₹ 54,83,367.60; Earnest Money: ₹ 1,09,70,700.00. E-tender will be closed at 15:00 hrs. on 02-03-2026 and opened at 15:30 hrs. on 02-03-2026. The complete information with the tender document of above e-tender will be available upto 15:00 hrs of 02-03-2026 in website <http://www.ireps.gov.in>

DRM (S&T), Kathar  
**NORTHEAST FRONTIER RAILWAY**  
Serving Customers with a smile

Table with 6 columns: Sl. No., Name of the Bidder, Bid Amount, Bid Description, Bidder Address, and Bidder Contact. It lists various bidders and their bids for Union Bank of India, including details like bid amount, bid type, and bidder information.

Advertisement for 'এন জি ইন্ডাস্ট্রিজ লি.' (NG Industries Ltd.) with contact information, address, and details about their services and products.

Advertisement for 'ব্রহ্মানন্দ হিমঘর লিমিটেড' (Brahmanand Himghar Limited) featuring a table of product prices and contact details for their various products.

Advertisement for 'BHO GALI-II GRAM PANCHAYET' containing details about a tender for construction work, including bid submission information and contact details.

এটি উল্লিখিত ঋণগ্রহীতা/গণ এবং জমিদার/গণকে সিকিউরিটি ইন্টারেস্ট (এনফোর্সমেন্ট) রুলস, ২০০২-এর নিয়ম ৬(২) এবং ৮(৬) / নিয়ম ৯(১) অনুসারে উপরোক্ত তারিখে ই-নিলাম বিক্রয় অন্তিষ্ঠ হওয়ার বিষয়ে একটি বিজ্ঞপ্তি হিসাবেও গণ্য করা যেতে পারে।

- List of 13 numbered items detailing the terms and conditions of the loan and security interest enforcement process, including references to laws and regulations.

দরদাতাদের নিজস্বের স্বার্থে শেষ মিনিট/সেকেন্ডে বিড করা থেকে বিরত থাকা উচিত। এই ধরনের ক্ষেত্রে দরদাতার পক্ষ থেকে কোনো ক্রটি/বার্ণতুর (ইটারনেট ব্যর্থতা, বিন্দুং বিভাট ইত্যাদি) হলে ইউনিয়ন ব্যাংক অফ ইন্ডিয়া বা পরিষেবা প্রদানকারী কেইই দায়ী থাকবে না।

Table with 4 columns: Sl. No., Name of the Bidder, Bid Amount, and Bid Description. It lists bidders and their bids for Union Bank of India, including details like bid amount, bid type, and bidder information.