



THEIR WORK TOUCHES LIVES.
AND CHANGES OUR COUNTRY,
DISTRICT BY DISTRICT.

CELEBRATING INDIA'S FINEST DISTRICT MAGISTRATES



Chief Guest
Mr Ashwini Vaishnaw
Union Minister of Railways; Information and Broadcasting & Electronics and Information Technology

Guest of Honour
Dr Jitendra Singh
Minister of State (Independent Charge) Science and Technology & Earth Sciences; MoS, Prime Minister's Office; Personnel, Public Grievances and Pensions; Atomic Energy; Space



Presents



Co-presented by




04 March 2025, New Delhi

Associate Partners

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Knowledge Partner





VEDANTA LIMITED
CIN: L13209MH1965PLC291394
Regd. Office: 1st Floor, 'C' Wing, Unit 103, Corporate Avenue, Atul Projects, Chakala, Andheri (East), Mumbai - 400093, Maharashtra, India
Phone: +91 22 6643 4500 | Fax: +91 22 6643 4530;
Email: comp.sect@vedanta.co.in | Website: www.vedantalimited.com

NOTICE OF POSTAL BALLOT

Notice is hereby given that pursuant to the provisions of Section 108 and Section 110 of the Companies Act, 2013 (the “**Act**”) read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 (“**Rules**”) and General Circular No. 09/2024 dated September 19, 2024 issued by the Ministry of Corporate Affairs (“**MCA**”) read together with previous circulars issued by MCA in this regard (“**MCA Circulars**”), Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 03, 2024 issued by the Securities and Exchange Board of India (“**SEBI**”) read together with previous circulars issued by SEBI in this regard (“**SEBI Circulars**”) (hereinafter collectively referred to as the “**Circulars**”), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**SEBI Listing Regulations**”) and Secretarial Standards on General Meetings (“**SS-2**”) and other applicable laws, rules and regulations (including any statutory modification(s) or re-enactment(s) thereof for the time being in force and as amended from time to time), Vedanta Limited (the “**Company**”) is seeking approval from its Members through Postal Ballot to transact the hereinbelow mentioned business, as set forth in the Postal Ballot Notice dated January 31, 2025 only through remote e-voting process.

Sr. No.	Agenda of the Notice	Resolution
1.	To consider and approve the appointment of Mr. Rajarangamani Gopalan (DIN: 01624555) as a Non-Executive Independent Director of the Company for a first term of 2 (two) years effective from February 05, 2025 to February 04, 2027	Special

Pursuant to the above Circulars, the Company has sent the Postal Ballot Notice alongwith the Explanatory Statement (“**Notice**”) electronically to those Members whose names appear in the Register of Members or Register of Beneficial Owners maintained by the Depositories as on the cut-off date i.e., Friday, February 21, 2025 (“**Cut-off Date**”) and whose e-mail address is registered with the Company / M/s. KFin Technologies Limited (“**KFin**”) / Depositories / Depository Participant (“**DPs**”) and the same has been completed on Monday, March 03, 2025.

The voting rights of the members shall be in proportion to their shares of the paid-up equity share capital of the Company as on the cut-off date i.e., Friday, February 21, 2025. Any person who is not a shareholder of the Company as on the cut-off date shall treat the Postal Ballot Notice for information purpose only.

The Company has engaged KFin to provide the services of e-voting to the Members. The e-voting facility will be available during the following period:

Commencement of e-voting	From 9:00 a.m. (IST) on Tuesday, March 04, 2025
End of remote e-voting	Upto 5:00 p.m. (IST) on Wednesday, April 02, 2025

The e-voting facility shall be disabled by KFin immediately after 5:00 pm on Wednesday, April 02, 2025 and voting shall not be allowed thereafter.

The Board of Directors of the Company has appointed Mr. Upendra C. Shukla, Practicing Company Secretary (Membership No. FCS No. 2727, CP No. 1654) as Scrutinizer to scrutinize the postal ballot process in a fair and transparent manner and he has communicated his willingness to be appointed for the said purpose.

Members who have not registered their email IDs are requested to register the same through their Depository Participant if the shares are held in electronic mode and by writing an email from the registered email id to the Company at comp.sect@vedanta.co.in or to the Company's Registrar & Transfer Agent, KFin at einward.ris@kfin.tech or by dispatching the physical documents to the below address, in case the shares are held in physical mode.


Members may note that the Notice will also be available on the Company's website at www.vedantalimited.com website of the Stock Exchanges, i.e., BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively and on the website of KFin at https://evoting.kfin.tech/.

The results will be announced within the time prescribed under law i.e., on or before Friday, April 04, 2025. The Scrutinizer's Report alongwith the results shall be displayed on the Notice Board at the Registered Office of the Company at 1st Floor, 'C' Wing, Unit 103, Corporate Avenue, Atul Projects, Chakala, Andheri (East), Mumbai – 400 093 and shall also be placed on the Company's website www.vedantalimited.com and on the website of KFin evoting.kfin.tech and communicated to the stock exchanges where the Company's shares are listed.


In case of any queries, you may refer the Frequently Asked Questions (“**FAQs**”) and e-voting user manual for shareholders available at the download section of https://evoting.kfin.tech/. In case of any queries / concern / grievances, you may contact Mr. Ganesh Chandra Patro, Depy. Vice President, KFin, Selenium, Tower B, Plot 31 & 32, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032, India, at email: einward.ris@kfin.tech or 1-800-309-4001 (toll free).

Place: New Delhi
Date: March 04, 2025

For Vedanta Limited
Prerna Halwasiya
Company Secretary & Compliance Officer
ACS No.: 20856



HDFC
MUTUAL FUND
BHAROSA APNO KA



MUTUAL FUNDS
Sahi Hai

HDFC Asset Management Company Limited
CIN: L65991MH1999PLC123027

Registered Office: HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020. Phone: 022 66316333 • Toll Free Nos: 1800-3010-6767 / 1800-419-7676
e-mail: hello@hdfcfund.com • Visit us at: www.hdfcfund.com

NOTICE

NOTICE is hereby given that HDFC Trustee Company Limited, Trustee to HDFC Mutual Fund (“the Fund”), has approved the following distribution under Income Distribution cum Capital Withdrawal (“IDCW”) Options of **HDFC Banking & Financial Services Fund, HDFC ELSS Tax saver and HDFC Housing Opportunities Fund (“the Schemes”)** and fixed **Thursday, March 06, 2025** (or the immediately following Business Day, if that day is not a Business Day) as the Record Date for the same:

Name of the Scheme / Plan(s) / Option(s)	Amount of Distribution (₹ per unit)#	Net Asset Value (“NAV”) as on February 28, 2025 (₹ per unit)	Face Value (₹ per unit)
HDFC Banking & Financial Services Fund - Regular Plan - IDCW Option (Payout and Reinvestment)	1.00	13.710	10.00
HDFC Banking & Financial Services Fund - Direct Plan - IDCW Option (Payout and Reinvestment)		14.526	
HDFC ELSS Tax saver - Regular Plan - IDCW Option	7.00	72.515	
HDFC ELSS Tax saver - Direct Plan - IDCW Option		95.578	
HDFC Housing Opportunities Fund - Regular Plan - IDCW Option (Payout and Reinvestment)	1.25	14.756	
HDFC Housing Opportunities Fund - Direct Plan - IDCW Option (Payout and Reinvestment)		16.128	

#Amount of distribution per unit will be the lower of that mentioned above or the available distributable surplus (rounded down to a multiple of five at the third decimal) as on the Record Date.

Pursuant to the Distribution, the NAV of the IDCW Option(s) of the above Schemes would fall to the extent of such distribution and statutory levy, if any.

Amount will be paid, net of applicable tax deducted at source (TDS), to those Unit holders / Beneficial Owners whose names appear in the Register of Unit holders maintained by the Fund / Statements of Beneficial Ownership maintained by the Depositories, as applicable, under the IDCW Option(s) of the aforesaid Schemes on the Record Date (including investors whose valid purchase / switch-in requests are received by the Fund and the funds are available for utilization before cut-off timings in respect of the aforesaid Schemes, on the Record date).

With regard to Unit holders who have opted for Reinvestment facility under the IDCW Option(s), of HDFC Banking & Financial Services Fund and HDFC Housing Opportunities Fund, the amount due (net of applicable TDS) will be reinvested, by allotting Units at the applicable NAV per Unit (adjusted for applicable stamp duty).

As mandated under SEBI (Mutual Funds) Regulations and Master circular for Mutual Funds dated June 27, 2024, for redemptions and IDCW declared, payout will be done only through electronic mode(s), even where a Unit holder has opted to receive physical instruments. Thus, payment of such amounts shall be made through physical instruments, only in exceptional circumstances for reasons to be recorded by the AMC. Accordingly, unit holders who have opted for / have earlier received physical instruments are requested to update their bank account details by / sending us a copy of a cancelled cheque of first / sole holder's bank account.

All updations of PAN, KYC, email address, mobile number, nominee details, etc. should immediately be forwarded to the Investor Services Centers of the Fund (for units held in non-demat form) / Depository Participant (for units held in demat form). Unit holders are also advised to link their PAN with Aadhaar Number. Further, Unit holders can view the Investor Charter available on website of the Fund as well as check for any unclaimed redemptions or IDCW payments.

In view of individual nature of tax consequences, each investor should seek appropriate advice.

For HDFC Asset Management Company Limited
(Investment Manager to HDFC Mutual Fund)

Place : Mumbai
Date : March 03, 2025

Sd/-
Authorized Signatory

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.



TAURUS
Mutual Fund

TAURUS ASSET MANAGEMENT COMPANY LIMITED
CIN: U67190MH1993PLC073154
Head Office & Regd Office : 3rd Floor, 301-304, Chandravillas Co-op Premises Society Ltd., AML Centre 2, 8 Mahal Industrial Estate, Off. Mahakali Caves Road, Andheri-East, Mumbai - 400 093 Tel: 022 - 6624 2700
Email: customercare@taurusmutualfund.com
A copy of SAI, SIDs and KIMs of the schemes of Taurus Mutual Fund along with application form may be obtained from Fund's website.
www.taurusmutualfund.com

NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT ('SID') AND KEY INFORMATION MEMORANDUM ('KIM') OF TAURUS ETHICAL FUND

Changes to the Scheme Information Document (SID) and Key Information Memorandum (KIM) of Taurus Ethical Fund

Investors/Unitholders are requested to take note that Taurus Investment Trust Company Limited ("the Trustee Company") has approved the following amendments to the Scheme Information Document (SID) and Key Information Memorandum (KIM) of Taurus Ethical Fund ("the scheme"). Further, these changes have been duly noted by SEBI via its email dated 27-02-2025. The changes shall be effective from 6th March 2025

Sr No	Relevant section in Taurus Ethical SID	Present Clause	Revised Clause																					
1	Scheme Description	An Open-ended equity scheme with investment in stocks from BSE 500 Shariah Index universe	An Open-ended equity scheme following an ethical theme.																					
2	How will the scheme allocate its Assets?	<div>Under normal circumstances, the Scheme's investments will be as under</div> <table><thead><tr><th>Instruments (*)</th><th colspan="2">Indicative allocations (% of total assets)</th></tr><tr><td></td><th>Minimum</th><th>Maximum</th></tr></thead><tbody><tr><td>Equity & Equity Related Instruments</td><td>80%</td><td>100%</td></tr></tbody></table> <p>(*) Surplus money/ investible funds available in the scheme at any time will be kept in Current Accounts with banks and will not be invested in any interest-bearing instruments.</p> <p>Normally, the funds will be fully invested in equities save for an amount to enable redemption of units, efficient management of the funds in relation to strategic objectives and other purposes which may be reasonably regarded as ancillary to the investment objective of the Scheme</p>	Instruments (*)	Indicative allocations (% of total assets)			Minimum	Maximum	Equity & Equity Related Instruments	80%	100%	<div>Under normal circumstances, the Scheme's investments will be as under</div> <table><thead><tr><th>Instruments (*)</th><th colspan="2">Indicative allocations (% of total assets)</th></tr><tr><td></td><th>Minimum</th><th>Maximum</th></tr></thead><tbody><tr><td>Equity & Equity Related Instruments</td><td>80%</td><td>100%</td></tr><tr><td>Cash & Cash equivalent</td><td>0%</td><td>20%</td></tr></tbody></table> <p>Normally, the funds will be fully invested in equities save for an amount to enable redemption of units, efficient management of the funds in relation to strategic objectives and other purposes which may be reasonably regarded as ancillary to the investment objective of the Scheme</p>	Instruments (*)	Indicative allocations (% of total assets)			Minimum	Maximum	Equity & Equity Related Instruments	80%	100%	Cash & Cash equivalent	0%	20%
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Cash & Cash equivalent	0%	20%																						
3	What are the Investment Strategies?	<p>The corpus of the Scheme will be invested in the companies which are based on the principles of Shariah whereby, it is not permissible to acquire the shares of Companies providing financial services on interest like conventional banks, insurance companies or the companies involved in some other business not approved by Shariah, such as companies manufacturing, selling or offering liquors, meat, or involved in gambling, night club activities, pornography etc. The Fund Manager and his team will identify the stocks for investment from the stock universe available from BSE 500 Shariah Index which is the benchmark index for this scheme.</p> <p>TAMCO may appoint Shariah Advisor who shall provide the list of securities which are in compliance with Shariah principles</p> <p>(Shariah Compliant Universe). The scheme will invest only in securities which are part of Shariah Compliant Universe. In case of change of Shariah Compliance status of any company post investment by the scheme, the fund manager will exit from the scrip within the time limit permitted by the Shariah advisor.</p>	<p>The corpus of the Scheme will be invested in the shares of companies meeting an ethical set of principles including Shariah, Jainism and other ethical principles. The Fund Management team will identify such scrips based on the applicable ethical screening criteria. Such companies will also undergo a financial evaluation to ensure their financial soundness and carry lower liquidity risk.</p> <p>Further, investment strategy will also look the sector weightage, corporate governance, regulatory, risk and future prospects.</p> <p>TAMCO may also seek guidance from identified ethical advisors who shall provide the list of securities which are in compliance with Shariah/Jainism/other ethical principles. In case of change of compliance status of any company, post investment by the scheme, the fund manager will exit from the scrips within the prescribed time limit.</p> <p>Shariah Principles:</p> <p>Shariah has unique approach is that financial transactions are fair & equitable, financial rewards are correlated with the level of risk, efforts and responsibility and prohibits interest, excessive uncertainty / speculation, gambling and harmful businesses. To follow such principles while investing the sector and industry will be excluded are Alcohol, gambling, tobacco, vulgar entertainment, animation content provider, exhibition of films, media-broadcasting, media-content, production & distribution of films, mainstream/conventional financial services, non-halal food and beverages, narcotics substance or anything largely harmful to society.</p> <p>Jainism Principles: Jainism has a unique approach to economic development which is strongly centered on sincerity and integrity' around Ahimsa and Karma, which 'encourages a light footprint in life, where consumption is to be simplified and minimized. To follow such principle while investing the sector & industry will be excluded are Meat & Animal Products, Alcohol & Tobacco, Weapon and Gambling.</p>																					
4	Risk Factors	<p>Risk Associated with Shariah Compliance [applicable for Taurus Ethical Fund]:</p> <p>Taurus Ethical Fund will invest only in securities which are part of Shariah Compliant Universe. Securities may from time to time be classified as non-Shariah compliant. The scheme will invest only in securities which are part of Shariah Compliant Universe. In case of change of Shariah Compliance status of any company post investment by the scheme, the fund manager will exit from the scrip within the time limit permitted by the Shariah advisor. This may restrict the ability of scheme to sell such securities at a desired price.</p>	<p>Risk Associated with Ethical Investing:</p> <p>Following the ethical principles will be an ongoing exercise and continue to evolve based on the experience gained by the Fund Management team. TAMCO may also seek guidance from identified ethical advisors for the interpretation of the principle. Taurus Mutual Fund shall interpret the same to the best of its knowledge and guidance. The scheme will only invest in securities which meet the ethical status of principle and fund management is required to review the various disclosures made by such companies and will also include due diligence as part of the research process before investment. The fund manager will exit from the securities if they fail to comply with the ethics principles. This may restrict the ability of schemes to sell at a desired price.</p>																					
5	Risk Factors	<p>Risk Associated with Unlisted Securities:</p> <p>Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted domestic securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment</p>	<p>The clause on Risk Associated with Unlisted Securities stands deleted as it is not applicable.</p>																					
6	Ethical Investment Framework	There is no existing Ethical Investment Framework in SID	<p>Ethical Investment Framework</p> <p>1. Business Screening:</p> <p>In addition to the investment restrictions as per SEBI Regulations, the funds of Taurus Ethical Fund shall not be invested in the companies, investment trusts, unit trusts and other collective investment schemes that drive income from the following business activities:</p> <ul style="list-style-type: none">AlcoholGamblingTobaccoVulgar entertainmentFilm exhibitionMedia broadcasting and contentFilm production and distribution <p>The scheme will also exclude from its portfolio companies and schemes deriving income from the following businesses:</p> <ul style="list-style-type: none">Mainstream/conventional financial service providersNarcotic substancesMeat, poultry and leather industries <p>2. Financial Screening:</p> <p>In line with BSE500 Shariah Index criteria, companies passing the business screening parameters will be further subjected to the following financial screening criteria:</p> <ul style="list-style-type: none">Interest-bearing borrowing and debt of the company should not exceed 25% of the company's total assets.Interest and interest-linked income of the company should not exceed 4% of the company's total income. <p>Companies/investments already part of Taurus Ethical Fund portfolio but failing subsequently on the above-mentioned Business and Financial Screening Parameters will be removed from the portfolio within a stipulated timeframe.</p> <p>In situations where matters are not covered by the "Ethical Investment Framework" or when further clarification, refinement or adjustments are needed regarding the "ethical principles" of investing, the Fund Manager of the Taurus Ethical Fund may seek and rely on the guidance of the appointed advisor. However, the advisor will have no role in making or influencing investment decisions, which remain within the exclusive domain of the Fund Manager.</p> <p>Internal Norms for Investment Restrictions</p> <p>Fund has policy of Internal Norms for Investment Restrictions also within the overall limit prescribed by SEBI which is being reviewed from time to time, depending upon the market conditions.</p> <p>According to this policy, limits on exposure to sectors, industries, companies etc. will be fixed to avoid concentration of portfolio in particular sectors so as to ensure appropriate diversification/security for the Fund.</p> <p>The purpose of this policy will be to make investments in the full spectrum of permitted investments in order to achieve the investment objective of the scheme. Internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities</p>																					

The above changes will form part of Scheme Information Document (SID) and Key Information Memorandum (KIM) of Taurus Ethical Fund. All other terms and conditions of the aforementioned Schemes shall remain unchanged.

Place: Mumbai
Date: March 03, 2025
Notice cum Addendum No. 24/2024-25

For Taurus Asset Management Company Ltd.
(Investment Manager for Taurus Mutual Fund)
Sd/-
Authorised Signatory

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



NMDC Limited
(A Govt. of India Enterprise)
"Khanji Bhuvan", 10-3/11/A, Castle Hills, Masab Tank, Hyderabad-500026. CIN : L13100TG1058GOI001674
Email : kvprakash@nmdc.co.in, jvenkatesan@nmdc.co.in

OPEN TENDER NOTICE (E-PROCUREMENT MODE ONLY)

Tender No. NMDC/HO/MM/PURCH/2024/25/440, Dtd. 04.03.2025 (MSTC REF: NMDC/Head Office/Materials Management/26/24-25/ET/809)

E-tenders are invited for following items from reputed manufacturers directly or through their dealers / accredited agents through MSTC portal website https://www.mstcecommerce.com/eproc

Description	Qty (No.)	Pre Bid Meeting is Scheduled on	Display of Tender Documents Period	Last date & time for submission of offer	Earnest Money Deposit
Supply and Supervision of E & C of 05 Nos. Front End loaders 9-9 Cum derated bucket capacity along with Cost cap for 06 Years or 18000 hours whichever is earlier	05	11.03.2025 At 11.00 AM	17.03.2025 To 07.04.2025	07.04.2025 By 02.30 PM	Rs. 25,00,000/-

Prospective bidders may visit our websites: www.nmdc.co.in; CPP Portal https://eprocure.gov.in; https://mstcecommerce.com and may download the tender documents. Any correspondence to the above tender notice will be uploaded on our website and MSTC e-portal only.

GM (Materials)

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New Delhi



NEW DELHI, TUESDAY, MARCH 4, 2025

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IN THE NEWS

Manufacturing PMI at 14-month low in February

MANUFACTURING ACTIVITY in the country declined to a 14-month low of 56.3 in February from 57.7 in January, primarily due to output growth moderating to the weakest level since December 2023. ■ **PAGE 2**

HC halts action against Buch, to hear case today

THE BOMBAY HIGH COURT on Monday asked the Maharashtra ACB not to act until March 4 on an order directing it to lodge an FIR against former Sebi chairperson Madhabi Puri Buch and five others, reports **PTI**. ■ **PAGE 7**

FDI drops 6% to \$10.8 bn in Oct-Dec 2024

EQUITY INFLOWS FROM abroad as Foreign Direct Investment declined 6% on year in the October-December quarter of the current fiscal to \$10.8 billion, as global uncertainties persisted. The data show recent years' declining trend in FDI inflows and the rising levels of repatriation and disinvestment haven't been arrested yet. ■ **PAGE 2**

Amazon Web Services to invest \$8.2 bn in Maha

AMAZON WEB SERVICES plans to invest \$8.2 billion in Maharashtra by 2029-30 to deploy latest and best compute facility and cloud management services, Union minister Ashwini Vaishnaw said on Monday, reports **Reuters**. ■ **PAGE 6**

FE SPECIAL



What NITI Aayog's index says about states' fiscal health

Odisha tops the list with a score of 67 while Punjab is at the bottom ■ **EXPLAINER, P9**

STOCK HITS 52-WEEK LOW IN INTRADAY TRADE

Ola to lay off 1,000 in restructuring move

● Firm says front-end functions automated

NARAYANAN V
Chennai, March 3

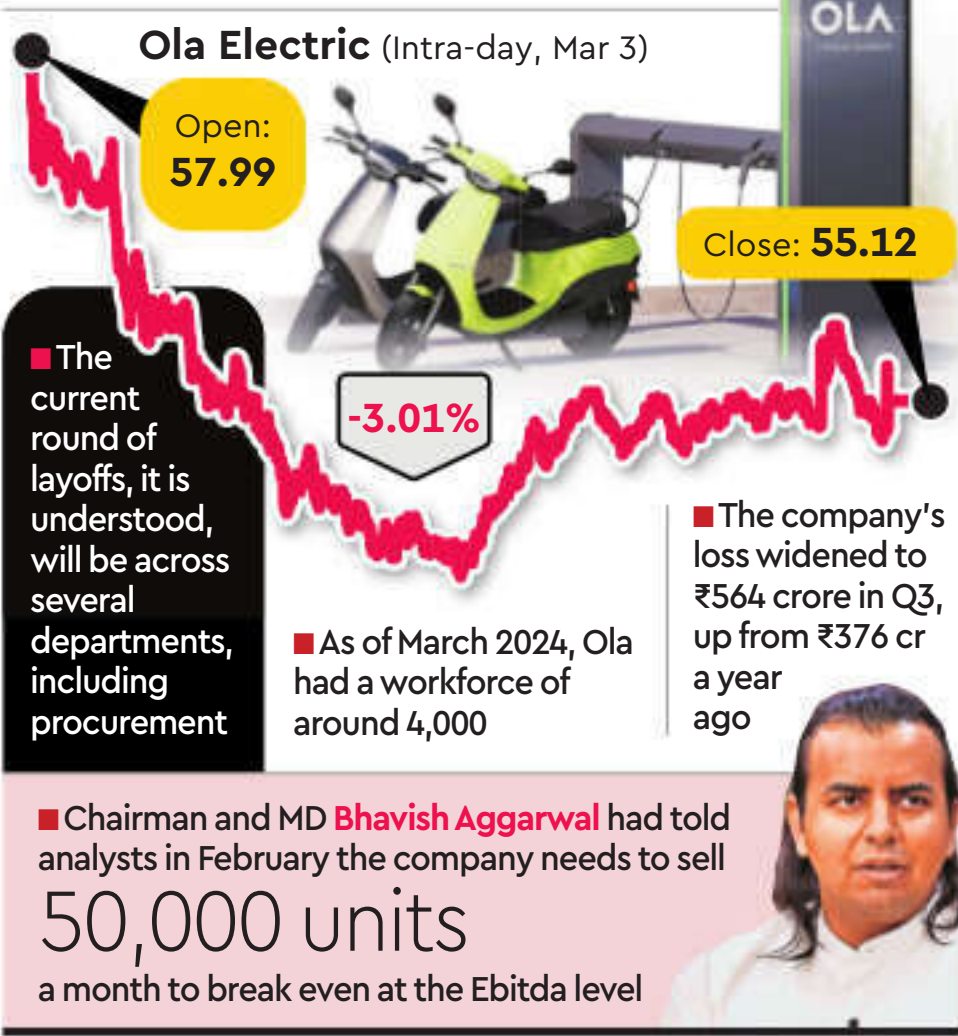
OLAELECTRIC, INDIA'S largest electric two-wheeler (E2W) maker, is reportedly laying off about 1,000 employees and contract workers as part of a restructuring drive aimed at improving profitability. An Ola Electric spokesperson confirmed the restructuring to *FE* but declined to comment on the exact number of affected employees and workers, dismissing the reported figures as 'speculative'.

"We have restructured and automated our front-end operations, leading to improved margins, lower costs, and a better customer experience while eliminating redundant roles to enhance productivity," the spokesperson said.

The current round of layoffs, it is understood, will be across several departments, including procurement, fulfilment, warehousing, customer relations and charging infrastructure. As of March 2024, Ola Electric had a workforce of around 4,000. The company had reportedly laid off close to 500 employees in November last year.

The Ola Electric stock hit a fresh 52-week low of ₹53.71

FOCUS ON PROFITABILITY



on the NSE on Monday before closing at ₹55.12, down 3.01%. It listed on the bourses in August last year.

The company's net loss widened to ₹564 crore in Q3 FY25, up from ₹376 crore a year ago, as revenue from operations fell 19.36% year-on-year to ₹1,045 crore. It reported a ₹13 crore one-time charge due to workforce rationalisation which helped lower people costs (excluding one-time impact) by 17%.

"Going forward, we will reinvest in frontline resources, including our expanded network. We remain committed to strengthening both our infrastructure and workforce," the company had said at the time.

Ola has been focusing on improving gross margins and optimising costs while expanding its product lineup, including e-motorcycles and e-scooters aimed at gig workers.

Continued on Page 10

Govt seeks to raise ₹3.5L cr from next highway monetisation plan

● New target 2.2 times the mop-up in the first phase

MUKESH JAGOTA
New Delhi, March 3

MONETISATION OF HIGHWAY assets is likely to get into an overdrive under the National Monetisation Pipeline-II project to be implemented between FY26-30. The target for funds to be generated by leasing out operational and other highway networks in the next five years would be set at ₹3.5 lakh crore, more than double the estimated mop-up in the first phase of NMP (FY21-25), a senior official said on Monday.

"Against the target of the

AT A STEADY PACE



	Toll operate transfer (₹ cr)	Infrastructure investment trust (₹ cr)	Securitisation (₹ cr)	Total (₹ cr)
FY22	1,011	7,350	14,006	22,367
FY23	10,662	2,850	9,824	23,336
FY24	15,968	15,700	8,646	40,314
FY25 (till now)	8,293		793	9,086

ongoing monetisation pipeline (NMP-I) of ₹1.6 lakh crore, ₹1.2 lakh crore has already been achieved. During March, the last month of the current financial year, we will mobilise the balance amount and achieve the target," additional secretary on

ministry of road transport and highways of India (MoRTH) Vinay Kumar said here.

This would help the ministry to cut the debt burden of the National Highways Authority of India (NHAI), and still keep a steady pace of highway con-

struction. Monetisation proceeds would be ploughed back into new projects, even while making renewed efforts to encourage private risk capital with tailor-made projects.

Continued on Page 10

Tata Capital seeks ₹11-bn IPO valuation

BAIJU KALESH & P R SANJAI
March 3

THE TATA GROUP is seeking a valuation of as much as \$11 billion for its financial services unit in what could be India's biggest initial public offering (IPO) this year, according to people familiar with the development.

Tata Capital's IPO could raise as much as \$2 billion, the people said, asking not to be identified because the deliberations are private.

Considerations are ongoing and details could change, the people said. Representatives for

D-ST BOUND

■ Tata Capital's IPO could raise as much as

\$2 bn

■ Tata Capital's board last week approved the listing of as many as **230 million shares**, along with an OFS

■ It also announced a rights issue for an amount of

\$172 mn

■ Tata Capital is a non-bank financial institution with **900-plus branches** in India

of as much as \$172 million.

India's IPO market is defying a recent slump in stocks. LG Electronics India is also among those planning to list this year, possibly raising \$1.5 billion. Prudential has hired banks for a potential \$1 billion IPO of its Indian unit.

Tata Capital is a non-bank financial institution with more than 900 branches across India. These so-called shadow banks typically provide services such as loans to customers who have limited or no access to traditional banking.

—BLOOMBERG

Express Governance Awards to honour India's best DMs

EXPRESS NEWS SERVICE
New Delhi, March 3

EMPOWERING STUDENTS IN Arunachal Pradesh with technology so that the classroom becomes a hub for innovation, helping farmers in Tamil Nadu take their produce to the world, floating community-based water conservation efforts in Jharkhand, starting projects for women in Odisha -- these are some of the works undertaken by district magistrates across India that are among those to be acknowledged at *The Indian Express* Excellence in Governance Awards in New Delhi on Tuesday.

This is the third edition of the awards, held every two years, that celebrate and showcase the works of DMs who are at the forefront of



Ashwini Vaishnaw, Union minister of railways, information & broadcasting and electronics & information technology

governance in India. This year's awards will be given over categories such as agriculture, sustainability, e-governance, resource utilisation of Central and state govern-



ment schemes, disaster management, law and order and gender inclusivity.

Continued on Page 10

Balance portfolios like a nutritionist

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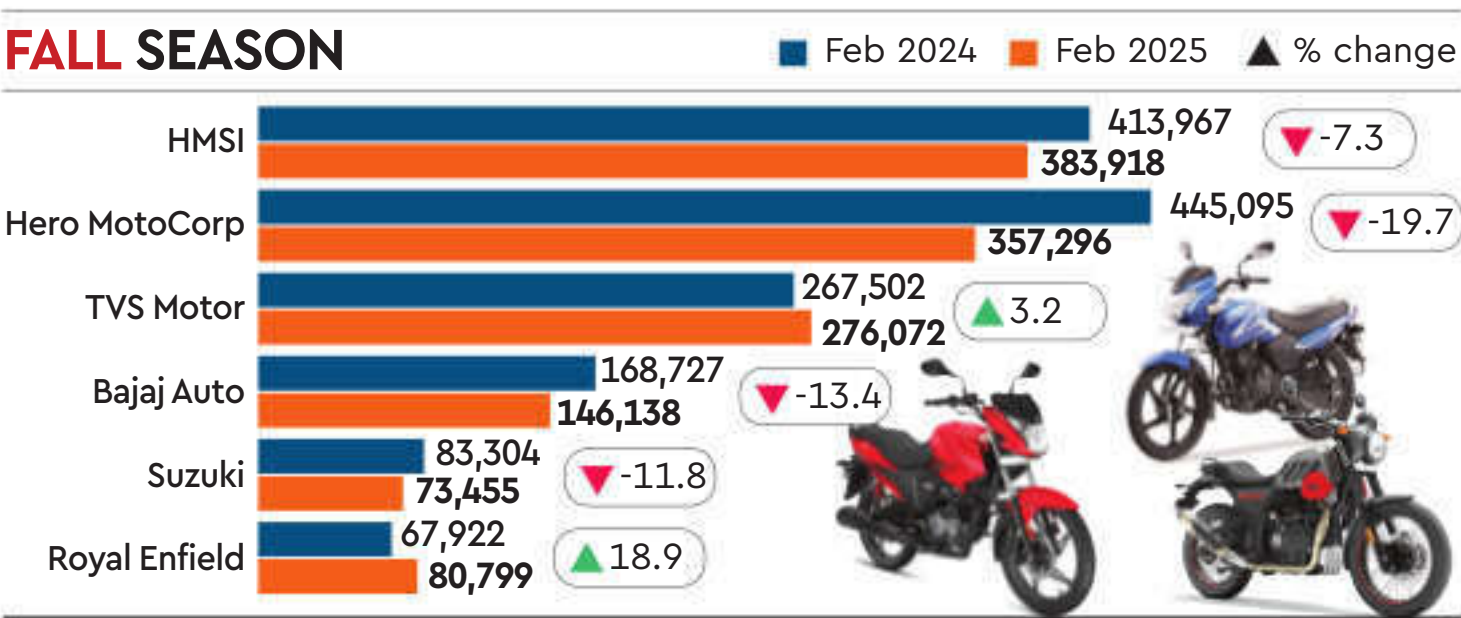
Royal Enfield bucks the trend with 19% growth; TVS sees marginal rise

2W sales fall for third month running

VIKRAM CHAUDHARY
New Delhi, March 3

REFLECTING WEAK CONSUMER demand in the economy, sales of domestic two-wheeler declined for the third month in a row in February with all automakers, except Royal Enfield and TVS Motor Company, facing pressure.

Interestingly, Honda Motorcycle & Scooter India (HMSI) emerged as the market leader, beating Hero MotoCorp though its domestic sales dropped 7.3% year-on-year to 3.84 lakh units. Hero MotoCorp registered a much steeper fall of 19.7% y-o-y to 3.57 lakh units.



ruary have been attributed partly to spending fatigue after the festive season during October 2024. Analysts at Motilal Oswal wrote that the demand across the automobile industry remains weak, except for tractors. Consumers have been hit by high inflation and a relatively slow

rise in real income. India's GDP rose 6.2% in the December 2024 quarter, better than the 5.6% reported in the September 2024 quarter. Private final consumption expenditure (PFCE) went up by 6.9% y-o-y.

However, experts remain hopeful that demand will

pick up in the coming months. Yogesh Aggarwal, head of research at HSBC India, observed that discussions with channel partners suggested retail demand should recover in March and April.

Continued on Page 10

IN THE NEWS

IRCTC & IRFC upgraded to Navratna status

THE GOVERNMENT HAS approved the upgrade of IRCTC and IRFC to Navratna central public sector enterprises (CPSE) on Monday, an official statement said. Indian Railway Catering and Tourism Corporation (IRCTC) is a ministry of railways CPSE with an annual turnover of ₹4,270.18 crore, PAT (profit after tax) of ₹1,111.26 crore and a net worth of ₹3,229.97 crore for FY 2023-24, the press note said. It added, "IRFC (Indian Railway Finance Corporation) is a Ministry of Railways CPSE with an annual turnover of ₹26,644 cr, PAT of ₹6,412 cr and a net worth of ₹49,178 cr for FY23-24."

Women borrowers grow 22% since 2019: Report

WOMEN BORROWERS IN India have grown at a compound annual growth rate of 22% over the last 5 years with majority of them from semi-urban and rural areas, who are also actively monitoring their credit scores, a report said on Monday.

Alpex Solar bags ₹211-cr solar module order from SECI

RENEWABLE ENERGY PLAYER Alpex Solar on Monday said it has secured an order worth ₹210.71 crore from state-owned SECI. The project awarded by Solar Energy Corporation of India (SECI) is for supply of advanced solar photovoltaic modules, the firm said.

IEX reports 9% rise in trade volumes to 9,622 mn units in Feb

INDIAN ENERGY EXCHANGE (IEX) has registered a 9% year-on-year (y-o-y) rise in trade volumes to 9,622 million units in February compared to the year-ago period, a company statement said on Monday. A total of 16.37 lakh renewable energy certificates were traded during the month, marking a 167% y-o-y increase, it said. The next REC trading sessions at the Exchange are scheduled for March 12th and 26th.

Quality control: Set up digital verification system, says GTRI

THE GOVERNMENT SHOULD set up a centralised digital verification system before issuing new Quality Control Orders (QCOs) with an aim to prevent fraud and ensure the integrity of certification processes, think tank GTRI said on Monday. QCO's are issued to contain imports of low-quality products and protect consumers.

AGENCIES

POSES DOWNSIDE RISKS TO SECOND ADVANCE ESTIMATES: ECONOMISTS

Manufacturing activity falls to 14-month low in Feb

FE BUREAU
New Delhi, March 3

THE COUNTRY'S MANUFACTURING activity fell to a 14-month low in February, primarily due to output growth moderating to the weakest level since December 2023. The HSBC India Manufacturing Purchasing Managers' Index (PMI) dropped to 56.3 in February from 57.7 in January, according to S&P Global.

The February PMI print comes on the heels of the second advance estimates data, which have projected the gross domestic product (GDP) growth to expand by 7.6% in Q4FY24. Economists say the weaker expansion in output poses downside risks to those estimates.

"Acceleration from 6.2% growth (in Q3) to 7.6% in Q4 looks quite aggressive. High-frequency data overall is improving, but not at the pace at which the NSO has assumed for the last quarter," said Abhishek Upadhyay, senior economist at ICICI Securities Primary Dealership (I-SECPD). I-SECPD expects growth to be around 7% in Q4, while many other economists see it at 6.8-6.9%. So far in Q4, capital spending excluding loans to states has only grown 9%, and the overall core sector growth remains sluggish (4.6% for January), say economists.

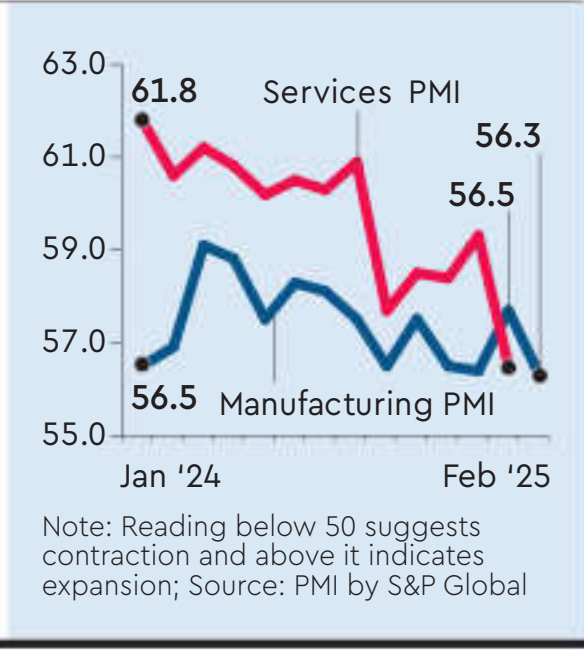
IN A NUTSHELL

■ The HSBC India Manufacturing Purchasing Managers' Index fell to 56.3 in February from 57.7 in January, according to S&P Global



■ Data showed consecutive rise in new business intakes on strong demand

■ Manufacturers faced another rise in input costs, with frequent reports of higher prices for bamboo, leather, marketing, rubber and telecom sectors



Barclays economists' say the 7.6% growth assumption "looks like a stretch".

"We only have data for high-frequency indicators for January, which looks like a mixed bag (growth in sales of two-wheelers, power and fuel consumption has slowed compared with Q3, while sales of passenger vehicles have accelerated)," they said in a note. Barclays expects Q4 growth at 6.7%.

Pranjul Bhandari, chief India economist at HSBC, said: "Robust global demand continued to boost growth in the Indian manufacturing sector, which increased its purchasing activity and employment (in February). Business expectations

also remained very strong, with nearly one-third of survey participants foreseeing greater output volumes in the year ahead," she added.

The February PMI data showed a consecutive rise in new business intakes, which panel members linked to strong client demand and efforts to price better than their competitors, said S&P Global.

New export orders rose strongly during the month, as manufacturers continued to capitalise on robust global demand for their goods, it said. Although softer than January's near 14-year high, the pace of expansion was sharp, the agency added.

On the prices front, Indian manufacturers faced another rise in

input costs, with frequent reports of greater bamboo, leather, marketing, rubber and telecom prices, said the global ratings agency. "Concurrently, the rate of charge inflation was little-changed from January...qualitative data showed that firms passed on higher labour costs to clients, facilitated by favourable demand conditions," it said.

Additionally, firms continued to expand their workforce numbers in February, extending the current period of employment growth to a year, said S&P Global.

For the coming months, firms expressed strong optimism about growth prospects, with client demand expected to remain positive and support output.

FDI down 6% in Q3 at \$10.8 bn

Need to boost investor sentiment, say analysts

FE BUREAU
New Delhi, March 3

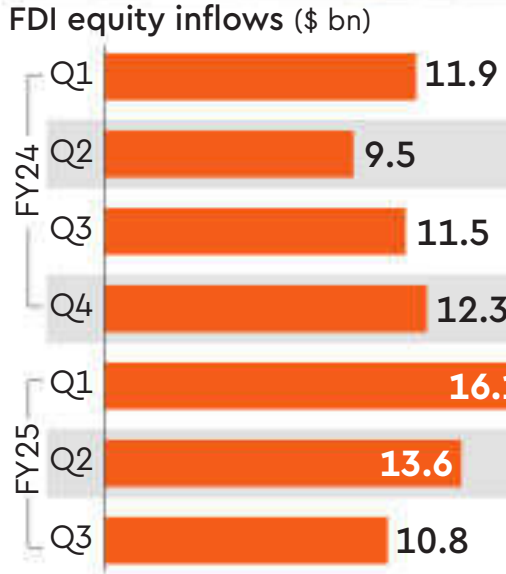
EQUITY INFLOWS THROUGH the foreign direct investment (FDI) route declined 6% year-on-year to \$10.8 billion in the October-December quarter, as global uncertainties persisted. The data show that the recent years' declining trend in FDI inflows and the rising levels of repatriation and disinvestment haven't been arrested yet.

Analysts point out that the relative stagnation in FDI has also much to do with domestic issues, even though global FDI flows have slowed after the frenzy seen in early-pandemic years. The trend implies that more investor-friendly steps, including structural changes in the economy, may be needed to bolster FDI, especially in the country's manufacturing sector. India had set a target to achieve an annual FDI of \$100 billion.

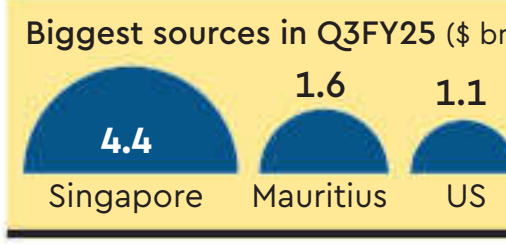
FDI equity inflows in July-September had stood at \$13.6 billion and in April-June at \$16.1 billion. For April-December, the inflows were up 27% to \$40.6 billion, according to data compiled by the Department for Promotion of Industry and Internal Trade (DPIIT).

In October-December, the services sector remained the biggest recipient of FDI at \$1.5 billion during the quarter, followed by computer hardware at \$1.3 billion

STAGNANT TREND



Source: Department for Promotion of Industry and Internal Trade (DPIIT)



and trading at \$613 billion. Non-conventional energy is becoming a big magnet for investors, with FDI equity flows into the sector coming in at \$1.3 billion.

The biggest sources of FDI during the quarter were Singapore at \$4.4 billion, Mauritius at \$1.6 billion, and the US at \$1.1 billion.

The total FDI inflows in April-December — which include fresh equity, reinvested earnings and other capital — was at \$62.4 billion against \$51.5 billion in the same period of last fiscal.

Millers seek cut in import duty on wheat to curb price volatility

SANDIP DAS
Panaji, March 3

AMID CONFLICTING REPORTS about the wheat harvest this season, the milling industry has urged the government to cut or abolish import duty on the grain, saying climate uncertainties have increased the price volatility and fuelled speculative trade.

"After the procurement operations are over, ensuring farmers get the right prices, the government should reduce the import duty to nil or keep it less than 10% from the current level of 40%," Navneet Chitlangia, president, Roller Flour Millers Federation of India (RFMI), said on the sidelines of international wheat milling conclave. This will help the flour millers from south India to import about 2-3 million tonne (MT) of wheat and reduce the industry's dependence on the government for additional supplies, he said.

In April 2019, import duty on wheat was increased to 40% from 30% to boost procurement by the government agencies. Meanwhile, food secretary Sanjeev Chopra said while the government has sold 3 MT of wheat under open market sale this fiscal to processors and millers, it "has sufficient stocks of wheat to meet own (public distribution system) requirements and also necessary marketing interventions".

At present, the Food Corporation of India (FCI) has 13.82 MT of wheat

ENSURING FARMERS GET THE RIGHT PRICE



■ Climate uncertainties have increased the price volatility and fuelled speculative trade, says milling industry

■ Urges govt to reduce import duty to nil or keep it below 10% from the current level of 40%
■ In April 2019, import duty on wheat was increased to 40% to boost procurement
■ Wheat output in the 2023-24 crop year is estimated at 113.29 MT, as per the agriculture ministry

stock against the buffer of 7.46 MT for April 1. According to industry estimates, the wheat stock may be in the range of 10-11 MT at the beginning of the next fiscal, which would be barely above the buffer.

According to the agriculture ministry, wheat output in the 2023-24 crop year (July-June) is estimated at 113.29 MT. The crop estimate for the 2024-25 crop year is expected to be released soon. Last year, the government had set a target of 115 MT of wheat output for the current crop year. However, according to processing industry estimates, the wheat production in 2024-25 is projected at 110 MT, against 105-106 MT in the previous year.

Currently, FCI is offloading wheat at the base price (excluding transportation) of ₹2,325 per quintal, against the current year's minimum support price (MSP) of ₹2,275 per

quintal for the current marketing year (2024-25).

However, traders said because of supply constraints due to low inventories with flour millers, e-auction bid prices of wheat in the last few weeks were in the range of ₹2,700/quintal to ₹3,000/quintal. Inflation in wheat was 8.8% in January on-year. It has been in single digit since August 2023. Wheat sowing this season has increased to 32 million hectare (Mha) against 31.56 Mha last year and higher than the average sown area of the last five years.

The food ministry has estimated wheat procurement by agencies at 31 MT for the rabi marketing season (April-June) for 2025-26, which is 26% higher than the actual purchase of 26.6 MT in the 2024-25 marketing season.

(The writer is in Goa at the invitation of RFMI)

QUICK PICKS

EaseMyTrip CEO named CII Delhi chair



2025-26, the travel booking platform said on Monday. —PTI

Five pilot projects for green hydrogen

THE GOVERNMENT HAS launched five pilot projects to deploy hydrogen fuel-based vehicles for trial as part of the National Green Hydrogen Mission, the ministry of new and renewable energy said on Monday. As many as 37 hydrogen-fuelled vehicles will be deployed for trial run. —PTI

Coal India targets 788 MT production

COAL INDIA is expecting production of 788 million tonne (MT) and an offtake of 765 MT for the current fiscal year ending March 2025, chairman PM Prasad said on Monday, while ruling out any price rationalisation despite a decline in international coal prices. The initial production target was 838 MT. —PTI

Annual power demand growth likely to be 6.3% till 2027: IEA

ARUNIMA BHARADWAJ
New Delhi, March 3

INDIA'S ELECTRICITY DEMAND is expected to grow at an average 6.3% annually over the next three years, stronger than the 2015-2024 average growth rate of 5%, as per the forecast by the International Energy Agency (IEA). The strong demand for electricity is supported by economic expansion and rising air conditioner ownership, as per the agency.

Over the forecast period, the country is also expected to continue recording strong growth in electricity consumption, and will account for 10% of the total increase in global demand by 2027.

The forecast makes it incumbent on the government to take steps to ensure that supplies keep pace with the rising demand and no shortages are felt. The government is pushing coal-based power generation beyond the levels envisaged under National Electricity Plan (NEP) to ensure that no outages are caused during the summer months over the next few years.



The country's electricity demand in 2024 grew by 5.8% on year

The country's electricity demand in 2024 grew by 5.8% on-year after a strong 8.3% increase in 2023 amid robust economic growth. While electricity consumption rose by a robust 8.5% during the first half of the year due to intense and long heatwaves, the second half saw a more subdued growth in demand amid milder weather last year.

"Supported by rapid economic expansion and increasing electrification, India's electricity demand is forecast to grow at a high rate of 6.3% annually from 2025 to 2027 on average," said the agency. IEA highlighted that rising air conditioner ownership

will continue to bolster electricity demand growth.

Peak electricity load in India has shown strong growth in recent years, rising from 148 GW in 2014 to 250 GW in 2024, led by the rapid expansion of its industry, development of agriculture, enhanced electricity access and increased use of air conditioning and appliances in the residential and commercial sectors.

"As a result, electricity demand in these sectors rose by around 60-65% between 2014 and 2024," said the IEA.

It noted that even though less than 20% of households in the country are equipped with an air conditioner, the contribution of cooling to total peak load is estimated at 60 GW in 2024, as sales reached a new record of 14 million AC units in 2024, up 27% than in 2023.

By 2030, the agency expects cooling equipment to contribute one-third to the peak electricity load in India, potentially reaching 140 GW. "This would be more in line with trends in advanced economies such as the US," said the IEA.

Bihar govt presents ₹3.17-lakh-cr budget

PRESS TRUST OF INDIA
Patna, March 3

WITH BIHAR ELECTIONS scheduled later this year, the Nitish Kumar government on Monday presented a comprehensive budget of ₹3.17 lakh-crore, unveiling key initiatives focused on women's empowerment, farmer support, infrastructure development and prioritising student welfare.

Presenting the budget on the floor of the assembly, deputy chief minister Samrat Choudhary, who holds the finance portfolio, told the House that the budget, the total size of which was ₹38,169 crore more than the last fiscal, is inspired by Prime Minister Narendra Modi's 'margdarshan' (guidance) and the CM's 'netritva' (leadership).

The NDA government in the state has decided to allocate substantial funds for women empowerment schemes and entrepreneurship, Choudhary said.

"For marriage of poor girls of marriageable age, the government will set up 'Kanya Vivah Mandaps' in all panchayats. The government will set up a 'mahila haat' (women's marketplace) in Patna and reserve space for women in vending zones in major cities in the state," he added.

Besides, 'pink toilets' in all districts

Chhattisgarh budget: VAT on petrol cut

THE CHHATTISGARH GOVERNMENT on Monday decided to reduce value added tax (VAT) on petrol from April 1 and proposed substantial funding for welfare schemes related to food security, women, agriculture as it presented a ₹1.65-lakh-crore budget for the fiscal 2025-26.

The government has decided to cut VAT on petrol from April 1 which will lower the prices of the fuel by ₹1 per litre, finance minister OP Choudhary announced while presenting the budget in the assembly.

A fund will be created for future liabilities of pension of government employees, while a sum of ₹10,000 crore will be allocated boosting farm prosperity, he said. —PTI

will be constructed for women. Twenty such toilets will be built within a month in the state," Choudhary added.

The government will also start 'gym-on-wheels' in Patna, in which trainers will be women only, he added. The government also announced that hostels will

Jharkhand govt tables ₹1.45-lakh-cr budget

THE JHARKHAND GOVERNMENT on Monday presented a ₹1.45-lakh-crore budget for 2025-26, allocating a whopping ₹62,844 crore for social welfare programmes aimed at helping the poor, women and other vulnerable groups.

For its popular Jharkhand Mukhyamantri Maiya Samman Yojana that aims to enhance financial security and well-being of women in the age bracket of 18-50 years, it allocated ₹13,363 crore.

Additionally, ₹5,000 crore has been made towards providing free electricity. Presenting the maiden budget of the Hemant Soren-led government after it retained power, finance minister Radhakrishna Kishore said the state's economy is expected to grow at a rate of 7.5% in 2025-26 fiscal. —PTI

be set up for working women in major cities. Choudhary said the government will provide 33% reservation for women in jobs at the Bihar State Road Transport Corporation. Additionally, he said, the government will offer a subsidy to women for purchasing e-rickshaws.

EV loans: Banks seek priority sector tag

PRASANTA SAHU
New Delhi, March 3

TO BOOST ELECTRIC vehicle (EV) financing, banks have suggested that the government nudge the Reserve Bank of India (RBI) to grant the priority sector tag to retail EV loans and reduce the risk weightage on such loans, sources said.

In a meeting with government think tank Niti Aayog on Friday, banks, including State Bank of India and ICICI Bank, pitched for the inclusion of EV loans in banks' priority sector lending (PSL) obligations to increase lenders' risk appetite and credit flow to the emerging sector.

A reduction in risk weightage from 100% to a lower threshold would also free up banks' capital for other productive purposes, sources said.

With growing EV adoption, Niti Aayog had estimated in 2022 that around ₹45,000-55,000 crore will be required to finance EV purchases by 2026. "In order to truly harness this potential, it is imperative to comprehensively address the financing challenges in the

GREEN PUSH



- Priority sector lending tag to increase lenders' risk appetite and credit flow to EV sector, said banks
- Reducing risk weightage to free up banks' capital for other productive purposes, they added

ecosystem and unlock the capital required to drive India's green transformation," it said.

"Banks are used to traditional financing of (ICE) cars. EV is a different ball game. Once the battery is not there, it has little value," a banker said, seeking some concessions for increasing lending to the sector. Besides public-sector and private banks, the meeting on EV financing was attended by

NBFCs and micro financial institutions.

Under the PSL rules, a banking entity needs to lend 40% of the adjusted net bank credit to the so-called priority sector or economically weaker sections such as agriculture, micro-enterprises, and other economically disadvantaged sections.

RBI's PSL mandate has a proven track record of improving the supply of formal credit towards areas of national priority. For the priority sector tag, RBI should consider various EV segments and use cases based on five parameters: socio-economic potential, livelihood generation potential, scalability, techno-economic viability, and stakeholder acceptability, sources said.

There are concerns that buyers are unable to access low interest rates and long loan tenures for EVs as banks are concerned about resale value and product quality.

Currently, the financing options available in the market are limited with unfavourable terms.

Gold's relevance set to rise: CEA

PRESS TRUST OF INDIA
New Delhi, March 3

GOLD WILL REMAIN relevant for investors as a portfolio diversification mechanism with a "likely ascending importance" as an asset class in the coming years, chief economic adviser (CEA) V Anantha Nageswaran said on Monday.

Speaking at the IGPC-IIMA annual gold and gold markets conference 2025, he said gold will remain relevant not only as a store of value, as an ornament for cultural and religious purposes, but also as an



V ANANTHA NAGESWARAN
CHIEF ECONOMIC ADVISER

People probably attach different significance to gold and sometimes we tend to forget that in policy deliberation

important portfolio diversification mechanism "until such a time the world is able to arrive at an international monetary system from the current international monetary system".

"That day of reckoning is

very difficult for any one of us to prophesy at this stage," Nageswaran said.

The value of gold has increased by over \$200 per ounce or 8% in the last three months to \$2,860 per ounce. At the same time, the stock

markets have fallen over 8% over the last three months. Since 2002, the value of the precious yellow metal is up 10 times.

In the Indian market, the price of gold per 10 g stood at around ₹85,000. India is a net importer of gold.

He said India needs to reflect upon its past gold monetisation efforts to pay back the owners who deposited gold in currency form. "...but probably, people attach different significance to gold and sometimes we tend to forget that in policy deliberation," he added.

India Mobile Congress to be held from Oct 8-11

THE NINTH EDITION of the India Mobile Congress (IMC), Asia's largest digital technology forum, is set to take place in New Delhi from October 8-11, communications minister Jyotiraditya Scindia has said.

IMC 2025 will serve as a global platform for industry leaders, policymakers, and technology enthusiasts to explore the future of connectivity, sus-

tainability, and innovation.

The premier forum will be bringing together the brightest minds and leading innovators in the technology and telecommunications sectors, and is set to attract over 100,000-plus attendees with participation from over 120 countries and over 1,000 exhibitors, including GSMA.

—PTI

Social media: SC cautions against censorship

THE SUPREME COURT on Monday directed the Centre to formulate a mechanism to regulate social media content, but cautioned against censorship.

The SC bench said any draft regulatory mechanism could be brought into public domain for suggestions from all stakeholders before taking any legislative or judicial measure. The bench, however, asked for a regulatory regime that did not lead to censorship.

—PTI

Mumbai Port Authority
E-AUCTION NOTICE

E-auction in Two Cover system through GeM Portal are invited by FA&CAO, MbPA for the "Sale of Duty Credit Scrip" issued by DGFT under Service Export From India Scheme (SEIS) as detailed below:

E-auction No. : 19061

Sl. No. (1)	Scrip No. (2)	Port of Registration (3)	Value (Rs.) (4)	Date of Issue/Validity Date (5)	Start/Bid Floor Price (6)
1	Mumbai Port Authority 0311040566	Bombay Sea (INBOM1)	19,45,94,515.00	20/01/2025 19/01/2026	95% of Column (4)
2	Mumbai Port Authority 0311040567	Bombay Sea (INBOM1)	24,54,21,160.70	20/01/2025 19/01/2026	95% of Column (4)

For any further details visit website : www.mumbaiport.gov.in, www.gem.gov.in and for submission/participation in tender visit website www.gem.gov.in

MbPA-24-2025

U. P. STATE SUGAR CORPORATION LTD.
VIPIN KHAND, GOMTI NAGAR, LUCKNOW-226010
Ph. No. 0522-2307826/28 www.upsugcorp.in
Email : upstatesugarcorporation@gmail.com

No. : PC/SSC/Chhata/1/1392 Date : 03.03.2025

Invitation of EPC

e-Bids for Engineering, Procurement and Construction (EPC) for Supply, Erection and Commissioning of 3000 TCD (expandable to 4900 TCD) Sugar Mill Plant with Civil Works along with Operation and Maintenance of Sugar Mill at Chhata, District Mathura, (U.P.).

UPSSCL invites Engineering, Procurement and Construction (EPC) e-bids for supply, erection and commissioning of 3000 TCD (expandable to 4900 TCD) Sugar Mill Plant with Civil Works at Chhata, District Mathura, (U.P.) unit. The bidder will also operate and maintain Sugar Mill for 03 (three) years from the date of start of commercial production as per the Bid Document. Bid Document containing details of scope of work, eligibility criteria, technical specifications, other terms & conditions and draft agreements etc can be downloaded from www.upsugcorp.in or www.etender.up.nic.in. Bidders are advised to visit site to assess the actual conditions of the project site. Interested Bidders may submit their e-Bid on the e-tender website www.etender.up.nic.in as per conditions given in tender form upto **22.04.2025 till 4:30 pm**. e-bids shall be opened on **23.04.2025 at 12:30 PM**. Managing Director, UPSSCL reserves the right to reject any/all tenders without assigning any reason.

MANAGING DIRECTOR

U. P. STATE SUGAR CORPORATION LTD.
VIPIN KHAND, GOMTI NAGAR, LUCKNOW-226010
Ph. No. 0522-2307826/28 www.upsugcorp.in
Email : upstatesugarcorporation@gmail.com

Reference No. PUR/SSC/Tender/2025-26/1396 Dated 03.03.2025

Short Term e- Tender Notice

Online e-tenders are invited from manufacturers/authorized distributors / Importers/ Authorized dealers (as per details given in tender documents) for supply of Stainless Steel Tubes, Boiler Tubes, Roller shaft, V-belts, Nickel Screen, Cast Steel Items, Motors, & Domite Tips to various Sugar Factories of U. P. State Sugar Corporation Ltd.. The e-tender documents with detailed specifications, make, terms and conditions etc., can be downloaded from e- tender portal <http://etender.up.nic.in> & Sugar Corporation's website: www.upsugcorp.in starting from **05.03.2024**.

The Managing Director, Sugar Corporation reserves the right to cancel any or all bids/annul e-bidding process without assigning any reason to & decision of Corporation will be final & binding.

MANAGING DIRECTOR

FORM NO. INC-26
(Pursuant to rule 30 of the Companies (Incorporation) Rules, 2014)

NOTICE
Before the Central Government, Northern Region

In the matter of sub-section (4) of Section 13 of the Companies Act, 2013 and clause (a) of sub-rule (5) of rule 30 of the Companies (Incorporation) Rules, 2014 AND

In the matter of Ritiz Biztech Private Limited having its registered office at 213, Express Tower, Naniwala Bagh, Azadpur, Adrah Nagar, North West Delhi, Delhi -110033

.....Petitioner

is hereby given to the General Public that the company proposes to make application to the Central Government under section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the Extra Ordinary General Meeting held on **28th February, 2025** to enable the company to change its Registered office from "The State of Delhi" to "Mumbai".

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver either on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director at the address, B-2 Wing, 2nd Floor, Paryavaran Shawan, CGO Complex, New Delhi - 110003 within fourteen days from the date of publication of this notice with a copy of the applicant company at its registered office at the address mentioned below:

213, Express Tower, Naniwala Bagh, Azadpur, Adrah Nagar, North West Delhi, Delhi - 110033
Dated: 04th March, 2025

For and on behalf of the Applicant
Ritiz Biztech Private Limited
Pradeep Kumar Verma
(Director)
DIN: 10547837
Address: Maharabha, Ajaipur, Gyanpur, Sant Ravidas Nagar, Uttar Pradesh - 221406

ADITYA BIRLA CAPITAL
PROTECTING INVESTING FINANCING ADVISING

ADITYA BIRLA FINANCE LIMITED

Registered Office : Indian Rajon Compound, Varanasi, Ujjain-222006
Branch Office : 2nd Floor, Vijaya Building, 17, Barakhamba Road, New Delhi-110001

SYMBOLIC POSSESSION NOTICE
(Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002)

Whereas, The undersigned being the authorized officer of the Aditya Birla Finance Limited, 2nd Floor, Vijaya Building, 17, Barakhamba Road, New Delhi-110001 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice under section 13(2) of the SARFAESI Act, 2002 dated **12.11.2024** calling upon the Borrowers/Borrowers i.e. Tanuja Departmental Store, Mr. Chand Tanuja, Mr. Gagan Tanuja & Mr. Gushan Kumar to repay the amount mentioned in the notice within 60 days from the date of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken 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 6 and 9 of the said rule on this **3rd Day of March of the year 2025**.

The borrower/ Guarantor 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 Aditya Birla Finance Limited, 2nd Floor, Vijaya Building, 17, Barakhamba Road, New Delhi-110001 for an amount being **Rs.1,49,14,431.15 (Rupees One Crore Forty Nine Lakh Fourteen Thousand Four Hundred Thirty-One & Fifteen Paise Only)** and interest thereon.

The borrower/s/ Guarantor's attention is invited to provisions of sub-section (8) of section 13 of the said Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property

Immovable Property - A/ that part and parcel of the Mortgage Property being : 1. All that part and parcel of the property bearing - House no. 1358/1, Khara no.11/5/2, Khata no.153, Village Harbowal Khurd, HS No. 158, Abadi Near Punjab Nagar, Ludhiana-141001 2. MC no. 15-1358/2, Khara no.11/5/1 Khata no. 164/173, Village Harbowal khurd, HS no.158, Abadi Near Punjab Nagar Ludhiana-141001

PLACE : Ludhiana, DATE : 03.03.2025

Authorised Officer,
(Aditya Birla Finance Limited)

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Linked insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions. Life Insurance Corporation of India is only the name of the Life Insurance Company and Nivesh Plus is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.

पंजाब नैशनल बैंक
punjab national bank

Basti Jodhewal, Ludhiana (345700)
Ph. No. 0161-5094800
Email : bo3457@pnb.co.in

NOTICE

Notice is hereby given that the following persons have availed locker facilities from Bank.

Sr. no.	Locker no.	Name of Locker Hirer(s)	Address	Amount Dues Rs.	Amount Dues From
1	AB00043	Ram Nath Narain & Rakesh Kumar	Village Gauns, Ludhiana	29382	07-10-2013
2	AA00002	Paramjit	Basti Jodhewal, Rahon Road, Ludhiana	13275	07-07-2021
3	AA00019	Ritika Raihan	Basti Jodhewal, Rahon Road, Ludhiana	18054	07-09-2019

These persons have failed and neglected in making payments towards the locker rentals to the Bank / not operated locker for a considerable period. The Bank is in the process of issuing the notices to them via a) SMS in their registered mobile no., b) Email on their registered email ID & c) Letter to their last known recorded address with the Bank, advising them to make the payment of locker rentals / operation of locker and/or close the locker facility (ies).

This is final notice to notify that if the above-mentioned persons fails to pay the arrears of locker rentals to the Bank/ operate locker on or before 19.03.2025 the Bank shall break and open the locker at locker hiree's risk and responsibility, as per the Banking Law and Practice and take inventory of items, if any, lying in locker and keep the same in Bank's custody until such time the arrears of rent along with interest, expenses, charges, etc. are paid to the Bank.

The Bank reserved the rights to adjust the cash, if any found in the locker against the outstanding dues of the above persons to the Bank and it shall be treated as proper discharge on claims, shall be entertained thereafter in the regards. For the balance dues of locker rental, the Bank reserves its right to proceed legally against the locker hiree/s for recovery of its dues.

Date: 03.03.2025 Place: Ludhiana

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

Registered Office: The Fairway, Ground & 1st Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Branch Office: 16/12, 2nd Floor, W.E.A Arya Samaj Road, Karol Bagh, Delhi-110005.

E-AUCTION NOTICE

PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISIO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

The undersigned as authorised officer of Jana Small Finance Bank Limited has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that online auction (e-auction) of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on 03.03.2025	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last Date, Time & Place for Submission of Bid
1	32039430001040	1) Mr. Kiran Pal, S/o. Mr. Kadam Singh (Applicant), 2) Mrs. Sawantra (Co-Applicant)	08.11.2023	22.11.2024	Rs.11,39,132.42 (Rupees Eleven Lakhs Thirty Nine Thousand One Hundred Thirty Two and Forty Two Paise Only)	26.03.2025 09:30 AM to 05:00 PM (4-1)	Rs.7,08,100/- (Rupees Seven Lakhs Eight Thousand One Hundred Only)	Rs.70,900/- (Rupees Seventy Thousand Nine Hundred Only)	09.04.2025 Time: 11:00 AM	08.04.2025 Before 5.00 PM Jana Small Finance Bank Ltd., Branch Office: 16/12, 2nd Floor, W.E.A Arya Samaj Road, Karol Bagh, Delhi-110005.

Details of Secured Assets: Khawat No.73, Khatauni No.116, Area Measuring 160 Sq.yards, Khara No.12/4/1/2 (4-1), 6 (6-10), 15 (7-6), 16 (3-16), 13/11 (0-12), 16/1335 Part Bakdar 0 Kanal 5 Marla 5 Sarsai 3 out of Kille 5 Rakba 22, Kanal 5, situated at Waka Mauja Nachraun, HB No.09, Tehsil Rador, District Yamuna Nagar. Owned by Mr. Kiran Pal, S/o. Mr. Kadam Singh. Bounded as: East: House of Amar Singh, West: House of Jasraj, South: Rasta, North: House of Pawan Kumar & Pappu.

The properties are being held on "AS IS WHERE IS BASIS" & "AS IS WHAT IS BASIS" and the E-Auction will be conducted 'On Line'. The auction will be conducted through the Bank's approved service provider M/s. 4 Closure at the web portal <https://bankauctions.in>, to the best of knowledge and information of the Authorised Officer. There are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named Borrowers/ Guarantor/s Mortgage about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgage are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.

Date: 03.03.2025, Place: Yamuna Nagar

Sd/- Authorized Officer, Jana Small Finance Bank Limited

financialexpapri

New Delhi

Companies

TUESDAY, MARCH 4, 2025

IN THE NEWS

Domino's reduces pizza delivery time to 10 minutes

DOMINO'S AND SWIGGY'S quick food delivery arm Bolt announced a partnership on Monday, saying that the brand's pizzas would now be available in 10 minutes. This makes Domino's the first pizza brand in the country to promise such a rapid delivery.

Nissan Magnite hits 50,000 units export milestone

NISSAN MOTOR INDIA on Monday said its new 'Magnite' model has crossed 50,000 units in export sales since its launch. The milestone was driven by shipments to both Left-Hand Drive (LHD) and Right-Hand Drive markets, the Japanese automaker said.

Zuari arm partners with Gangothri for ₹1,500-cr project

ZUARI INDUSTRIES ARM Zuari Infraworld India has partnered with Gangothri Developers to develop a housing project in Hyderabad with an investment of more than ₹1,500 crore. It has partnered with Gangothri Developers for a premium residential project, Zuari Gangothri Tribhuja, in Kollur micro market.

Samsung targets to top 100 mn Galaxy A series unit sales

SMARTPHONE MAKER SAMSUNG is targeting to cross 100 million Galaxy A series unit sales in India this year as it expands its portfolio with the launch of two new models – A56 and A36, each available in three variants, a senior company official said on Monday.

NCLAT condones delay in PepsiCo insolvency plea

THE NATIONAL COMPANY Law Appellate Tribunal (NCLAT) on Monday condoned the delay over a plea to initiate an insolvency petition filed against food & beverage major PepsiCo India Holdings by one of its operational creditors and directed to list for hearings before a bench.

Wells Fargo sells ITC's shares for ₹106 crore

FINANCIAL SERVICES COMPANY Wells Fargo has sold ITC's shares worth ₹106 crore through an open market transaction. Wells Fargo & Company is a diversified, community-based financial services company with approximately \$1.9 trillion in assets.

AFTER IMPLEMENTATION OF SMS TRACEABILITY SYSTEM

Airtel to Trai: Regulate OTTs to control spam

● New framework for OTT to help improve accountability

JATIN GROVER
New Delhi, March 3

BHARTI AIRTEL VICE-CHAIRMAN and MD Gopal Vittal has urged the Telecom Regulatory Authority of India (Trai) to expand its regulatory oversight to over-the-top (OTT) communication platforms in order to significantly curb spam.

In a recent letter to Trai secretary Atul Kumar Chaudhary, Vittal has recommended three immediate steps to Trai to address the issue of spam over OTT. First involves extending the digital consent acquisition (DCA) framework to OTT platforms. Second, mandating KYC framework for OTTs, and third is expanding the centralised blacklist system for spam detection to OTT platforms.

“While regulatory efforts have significantly curbed spam and unsolicited commercial communication (UCC) over SMS and voice, bad actors are increasingly shifting their operations to OTT communication platforms, where regulatory oversight remains limited,” Vittal said in the letter.

His suggestions were in response to Trai's letter to Airtel, commending its role in the successful implementation of the SMS traceability framework, which the regulator had mandated telcos to do to avoid SMS frauds.

The ability of fraudsters to bypass telecom regulations through these platforms creates new challenges, leaving consumers vulnerable to phishing, financial fraud, and other security threats, Vittal explained.

Vittal's suggestions come at a time when Trai has amended the Telecom Commercial Communications Customer Preference Regulations (TCCPR) 2018 and introduced an easy spam reporting mechanism, new do not disturb

RISING SCRUTINY

■ Trai has introduced an easy spam reporting regime, new DND app, fines on non-compliance and opt-out option from promotional messages

■ Trai regulations do not apply to OTTs as the same is currently out of its ambit



■ Airtel last year also introduced its AI-driven anti-spam solution

GOPAL VITTAL, VICE-CHAIRMAN AND MD, BHARTI AIRTEL

While regulatory efforts have significantly curbed spam, bad actors are increasingly shifting their operations to OTTs, where oversight remains limited

Our industry's first anti-spam tool has brought significant relief. We have been able to alert 252 million unique customers



app, penalties on telcos on non-compliance, and opt-out option from promotional messages, among key things.

However, the Trai regulations do not apply to OTTs as the same is currently out of its ambit, officials said.

According to Vittal, the DCA framework will ensure that users can seamlessly manage their consent across both telecom and digital communication channels. The same helps consumers to control promotional communications.

Just like telcos do a KYC for users, a similar verification framework for OTT platforms will help improve traceability, accountability, and consumers safety, Vittal said, adding that lack of blacklist system in OTT platforms allow repeat offenders to continue their activities unchecked.

Airtel last year also introduced its AI-driven anti-spam solution.

“Our industry's first anti-spam tool has brought significant relief. We have been able to alert 252 mil-

lion unique customers and effectively combat the spam menace. Powered by our AI-driven network, this identifies over 1 million unique spammers making more than 130 million calls a day,” Vittal said during an earnings call.

“That's roughly a trillion records that it's processed on a daily basis.”

Among other key things, Vittal has urged Trai to create a unified consumer protection and compliance framework, which includes a robust authorisation/licensing framework for principal entities (PEs) and telemarketers (TMs).

The same should also include strong penalties. “This (ensuring accountability of PEs and TMs) is especially imperative given that TSPs are merely the conduits while the PEs/TMs are actual content generators,” Vittal said.

Airtel has also sought Trai's intervention in pitching for global standards against calling line identification (CLI) spoofing.

VIKRAM CHAUDHARY
New Delhi, March 3

THE FRONX IS the new Punch – this compact SUV by Maruti Suzuki has emerged as the largest selling car of February, having sold 21,461 units, and was the only car to have crossed the 20,000-mark.

Data shared by the industry shows that there were seven Maruti Suzuki models in the top-10, and the Punch, which was the largest selling car of 2024, had been pushed to the 10th position.

The top-10 comprised five SUVs (Fronx, Creta, Brezza, Nexon, and Punch), three hatchbacks (Wagon R, Swift, and Baleno), one MPV (Ertiga), and one sedan (Dzire).

The Fronx was followed by Maruti Suzuki Wagon R (19,879 units), Hyundai Creta (16,317 units), Maruti Suzuki Swift (16,269 units), Maruti Suzuki Baleno (15,480 units), Maruti Suzuki Brezza (15,392 units), Tata Nexon (15,349 units), Maruti Suzuki Ertiga (14,868 units), Maruti Suzuki Dzire (14,694 units), and Tata Punch (14,559 units).

As far as top-10 SUVs are con-

QUICK PICKS

Jawa, Yezdi, BSA to offer long warranty

CLASSIC LEGENDS (THE maker of Jawa, Yezdi, and BSA motorcycle brands) has introduced the longest warranty in the market, by offering 4-year/50,000 km as standard warranty, and extended warranty options up to 6 years.

—FE BUREAU

Hyundai launches new Creta variants

HYUNDAI INDIA HAS introduced new variants and feature upgrades to the Creta — its top-selling SUV. These include the SX Premium priced at ₹16.18 lakh onwards, and the EX(O) variants starting ₹12.97 lakh.

—FE BUREAU

IN THE FAST LANE



Top-5 cars of February		Top-5 SUVs of February	
Maruti Suzuki Fronx	21,461	Maruti Suzuki Fronx	21,461
Maruti Suzuki Wagon R	19,879	Hyundai Creta	16,317
Hyundai Creta	16,317	Maruti Suzuki Brezza	15,392
Maruti Suzuki Swift	16,269	Tata Nexon	15,349
Maruti Suzuki Baleno	15,480	Tata Punch	14,559

Source: Industry; Sales (in units)

cerned, three positions were secured by Maruti Suzuki, three by Mahindra, two by Hyundai, and two by Tata Motors.

The Fronx led the charts, followed by the Creta (16,317 units), the Brezza (15,392 units), the Nexon (15,349 units), the Punch (14,559 units), Mahindra Scorpio (13,618 units), Maruti Suzuki Grand Vitara (10,669 units), Hyundai Venue

(10,125 units), Mahindra Bolero Neo (8,306 units), and Mahindra XUV 3XO (7,861 units).

Maruti Suzuki recently said that it aims to reclaim 50% share in the domestic passenger vehicle market by 2030, and if February is any indication, it's possibly the start of that process. The carmaker had 51.2% market share in FY19, which has fallen and is close to 42% now.

RIL unit risks being fined up to ₹125 cr

ALISHA SACHDEV & P R SANJAI
March 3

A UNIT OF Mukesh Ambani-led Reliance Industries risks being penalised after failing to set up a battery cell plant that formed part of Prime Minister Narendra Modi's push to cut import dependence, said people familiar with the matter.

Reliance New Energy, among companies that won a bid for battery cell manufacturing in 2022 under a government plan to reward local production, is liable to pay fines of as much as ₹125 crore for missing a deadline, said the people.

Rajesh Exports, which also applied under this government initiative to make battery cells, is also on the hook for stalling the advanced-chemistry cell program and could be levied similar sized penalties, they said.

Modi has sought to boost manufacturing to 25% of gross domestic product but the share has slipped to 13% in 2023 from 15% in 2014.

Representatives for Reliance Industries, Rajesh Exports and Heavy Industries Ministry, which oversees this initiative, didn't respond to emails seeking comments.

Reliance shares slipped to a 15-month low on Monday during Mumbai trading before paring some of the losses. The stock closed 2.4% lower on the day.

While subsidies to manufacturers under the PLI have worked well to boost local assembly of smartphones, the success hasn't been uniform across sectors.

Reliance New Energy, Rajesh Exports and the unit of Ola Electric Mobility had won bids in 2022 to build the battery cell plants — part of the country's push to reduce dependence on imports for electric vehicles — under the PLI program.

Manufacturers were eligible for ₹18,100 crore worth of subsidies on meeting milestones for the project that sought to create a cumulative 30

TO CUT ON IMPORTS

■ Reliance New Energy won a bid for battery cell manufacturing in 2022 to reward local production



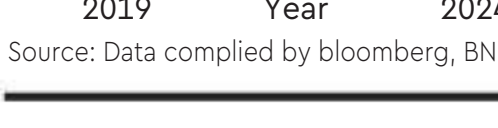
■ Manufacturers were eligible for ₹18,100 crore worth of subsidies on meeting milestones for the project

■ The firm is liable to pay fines of as much as ₹125 cr for missing a deadline

■ Rajesh Exports, which also applied to make battery cells, could be levied similar sized penalties

Lithium-ion battery prices have plunged

China has an overcapacity in cell production



Source: Data compiled by bloomberg, BNEF

gigawatt-hour capacity of advanced chemistry cell battery storage.

The firms were required to achieve a minimum 'committed capacity,' along with local value addition of 25% within two years of the agreement, and 50% within five years, people said.

—BLOOMBERG

● MIKE AMEND , CHIEF ENTERPRISE TECHNOLOGY OFFICER, FORD

‘Half of Ford’s tech workforce comes from India’

For the first time in nearly three decades, Ford Business Solutions (FBS) is expanding beyond Chennai with a new centre in Bengaluru. In this interview, Mike Amend, chief enterprise technology officer, Ford, tells Narayanan V about the expansion and workforce addition plans. Edited excerpts:

FBS has a 12,000 strong workforce in Chennai. What prompted a new center in Bengaluru?

The Bengaluru market has a lot of talent with digital and e-commerce capabilities, due to the presence of big tech and e-commerce companies like Flipkart, Target, Microsoft, and Adobe. In Bengaluru, we will go after some niche skills like platform engineering, digital and e-commerce, DevOps, cybersecurity, and other specialised roles.

FBS has a presence in Hungary, Romania, and Mexico,

but the Chennai centre in India is the largest and will continue to remain the hub for global operations. We have 12,000 employees on a massive campus in Chennai and we will continue to expand and scale our Chennai campus. The Bengaluru office will complement this by focusing on niche skills.

FBS announced plans to hire 3,000 people in Chennai in three years. Where do you stand?

That plan is well on track. In 2024, FBS Chennai added 1,050 employees, primarily in the enterprise technology (ET) division. We plan to hire another 2,000 people, especially in ET, over the next four years. It is the largest

function and the biggest play now for Ford Motor Company. A lot of modernisation is happening inside Ford including ERP systems, payroll systems, and engineering systems. A lot of these works are being done here. Overall, about half of Ford's Enterprise Tech employees globally are based in Chennai, India.

The Ford Credit team, which supports global financing and leasing operations, is another key team in Chennai. It has doubled in size over

the past two years.

How is the talent availability for advanced skills like artificial intelligence?

Unfortunately, the demand for this talent outstrips the supply for everyone. There is only so much talent available when it comes to advanced skills like artificial intelligence (AI) and machine learning (ML). We just brought in a new leader on AI, and our new chief data, AI, and analytics officer joined us a month ago. We are recruiting more and more people, but our fundamental premise is that we have to train. If we want to grow the number of people here,

we need to train and develop them. It's not just going to be pure recruitment because there simply aren't enough people—not just for Ford, but for any company.

How is Ford addressing the talent gap?

One of the things that we are doing is around our AI advancement centre. We are literally training thousands of people here in Chennai and soon in our Bengaluru office as well. We have something called AI at Ford, which is basically to teach people not just in tech, but in many cases, non-technology people, how they can learn new skills around GenAI. We are also partnering with Google and Microsoft to train thousands of people to help them develop AI expertise. And as a matter of fact, I think we are even opening up some of this to non-Ford employees, allowing them to come on-site and learn how to advance their AI skills, even if they don't work for Ford.

WE ARE PARTNERING WITH GOOGLE, MICROSOFT TO TRAIN THOUSANDS OF PEOPLE. WE ARE EVEN OPENING UP SOME OF THIS TO NON-FORD EMPLOYEES

States of Hope

An initiative by
RED
Read. Engage. Deliver.

UTTARAKHAND

Transport corridors at top speed

The state is working in full swing to complete the CharDham Highway Project, Rishikesh-Karanprayag Rail Line, will build its first international airport

Uttarakhand, known for its hilly terrain and scenic beauty, has unique transportation challenges and opportunities. The state has been actively working on enhancing its transport infrastructure to improve connectivity, support economic growth, and boost tourism. From the Char Dham Highway Project, and Rishikesh-Karanprayag Rail Line to the first international airport in the state and e-mobility initiatives, the Uttarakhand government's double-engine government is working at full speed to improve the state's transport sector

Uttarakhand, the picturesque state nestled in the Himalayan foothills, has embarked on a transformative journey in the realm of transportation. With a focus on improving connectivity, fostering economic growth, and ensuring environmental sustainability, the state government has launched several ambitious transport projects. These initiatives aim to enhance accessibility to remote areas, boost tourism, and create a robust infrastructure network that aligns with the region's topography and ecological considerations.

ROAD INFRASTRUCTURE

Expansion of National and State Highways:

- Uttarakhand has focused on expanding and upgrading its network of national and state highways. Key projects include widening roads, constructing new highways, and improving road safety measures.
- Projects like the Char Dham Highway Project aims to improve connectivity to major pilgrimage sites, enhancing safety and accessibility.
- Rural Connectivity: The Pradhan Mantri Gram Sadak Yojana (PMGSY) has been instrumental in improving rural road connectivity, ensuring that remote villages are connected to main roads and highways.
- All-Weather Roads: Developing all-weather roads in hilly regions is a priority. These roads are crucial for maintaining connectivity during monsoon seasons and reducing the risk of landslides and roadblocks.

RAILWAYS

Rail Network Expansion: Uttarakhand is expanding its railway network to enhance connectivity. Projects include the Rishikesh-Karanprayag Railway Line, which aims to connect the pilgrimage sites in the state with the rail network. The Tanakpur-Bageshwar rail project is another significant initiative aimed at improving connectivity in the Kumaon region. This ambitious endeavour seeks to link the spiritual town of Rishikesh with Karanprayag, a significant confluence point of the Alaknanda and Pindar rivers. Once completed, this rail line will not only boost tourism but also serve as a crucial transport corridor, connecting remote areas with the broader rail network and facilitating the movement of goods and people.

Upgrading Existing Rail Infrastructure: Efforts are underway to upgrade existing rail infrastructure, including modernizing stations, improving track quality, and enhancing safety measures.



The Honorable Prime Minister has called the third decade of the 21st century, the decade of Uttarakhand. We are working with a resolve without any alternative to make the state an ideal state in every field in accordance with the vision of the Prime Minister.

PUSHKAR SINGH DHAMI
CHIEF MINISTER, UTTARAKHAND

AVIATION

Development of Airports: Uttarakhand has been developing its aviation infrastructure to promote tourism and improve connectivity. The Jolly Grant Airport in Dehradun has been expanded and upgraded to handle increased passenger traffic and accommodate larger aircraft. Pantnagar Airport has also seen improvements to facilitate better air connectivity to the Kumaon region.

Heliports and Helipads: The state has developed several heliports and helipads to provide air connectivity to remote and hilly areas. Helicopter services are particularly useful for emergency evacuations, medical services, and tourism.

Uttarakhand Aviation Policy: Recognising the potential of air connectivity to boost tourism and business, Uttarakhand has formulated a progressive Aviation Policy. The policy aims to develop and upgrade existing airstrips, promote heli-tourism, and facilitate the operation of regional airlines. By improving air connectivity to remote areas like Pithoragarh and Chaukhutia, the state is ensuring that even the most secluded regions become accessible, fostering economic development and reducing travel time.

PUBLIC TRANSPORTATION

Urban Public Transport: Cities like Dehradun, Haridwar, and Nainital are improving their public transport systems. This includes introducing

THE PMGSY HAS BEEN INSTRUMENTAL IN IMPROVING RURAL ROAD CONNECTIVITY, ENSURING REMOTE VILLAGES ARE CONNECTED TO HIGHWAYS

new buses, developing bus rapid transit (BRT) systems, and enhancing existing public transport infrastructure.

Electric and Hybrid Buses: To promote sustainable transportation, Uttarakhand has introduced electric and hybrid buses in urban areas. This initiative helps reduce pollution and promotes eco-friendly travel.

SUSTAINABLE AND SMART INITIATIVES

Smart City Projects: Under the Smart Cities Mission, Dehradun is implementing various pro-



jects to improve urban mobility, including smart traffic management systems, integrated public transport solutions, and pedestrian-friendly infrastructure.

Green Transport Initiatives: The state promotes the use of electric vehicles (EVs) and has established EV charging stations in major cities. There are also incentives for adopting green transport solutions to reduce the carbon footprint.

TOURISM AND PILGRIMAGE INFRASTRUCTURE

Char Dham Yatra: The Char Dham Yatra,

which includes visits to Badrinath, Kedamath, Gangotri, and Yamunotri, is a significant pilgrimage route. Uttarakhand has focused on improving road and infrastructure facilities along this route to enhance the safety and convenience of pilgrims. One of the flagship projects in Uttarakhand is the Char Dham Highway Project, a massive infrastructure undertaking aimed at improving connectivity to the revered pilgrimage sites of Yamunotri, Gangotri, Kedamath, and Badrinath. This initiative involves the widening and upgrading of approximately 900 km of roads, providing all-weather access to these sa-

cred destinations. The project not only facilitates smoother travel for pilgrims but also promotes tourism, contributing to the economic development of the region.

Adventure and Eco-Tourism: To support adventure and eco-tourism, the state has developed infrastructure like trekking routes, camping sites, and eco-friendly lodges. Improved transport facilities make these destinations more accessible to tourists.

CHALLENGES AND FUTURE PLANS

Despite significant progress, Uttarakhand faces challenges such as landslides, rugged terrain, and climatic conditions that impact transportation. Future plans include:

Further Road Network Expansion: Continuing to expand and upgrade the road network to enhance connectivity between remote areas and urban centres.

Railway Connectivity: Completing ongoing railway projects and planning new lines to improve rail connectivity within the state and with neighboring regions.

Enhanced Air Connectivity: Developing new airports and upgrading existing ones to handle more flights and passengers.

Sustainable Transport Solutions: Promoting the use of renewable energy in transport, expanding EV infrastructure, and encouraging the use of public transport to reduce traf-

THE GOVERNMENT IS INCENTIVISING ADOPTION OF EVs VIA SUBSIDIES, CHARGING INFRASTRUCTURE DEVELOPMENT, AND CREATING AWARENESS

fic congestion and pollution.

Disaster-Resilient Infrastructure: Building disaster-resilient infrastructure to ensure uninterrupted connectivity during natural calamities like landslides and floods.

AERIAL ROPEWAY PROJECTS

To overcome the geographical challenges posed by the mountainous terrain, the state government is investing in aerial ropeway projects. These projects aim to provide efficient and environmentally friendly transportation solutions, connecting remote villages and tourist destina-

tions. A notable example is the proposed ropeway connecting Dehradun with Mussoorie, a popular hill station. Such initiatives not only reduce travel time but also minimize the environmental impact associated with traditional road construction in ecologically sensitive areas.

E-MOBILITY INITIATIVES

In alignment with global trends toward sustainable transportation, Uttarakhand is actively promoting e-mobility initiatives. The state has introduced electric buses in urban and inter-city transport systems, reducing carbon emissions and promoting clean energy. Moreover, the government is incentivising the adoption of electric vehicles (EVs) by offering subsidies, charging infrastructure development, and creating awareness campaigns. This shift towards e-mobility not only addresses environmental concerns but also positions Uttarakhand as a pioneer in sustainable transportation.

Smart Transportation Solutions: In an era of rapid technological advancements, Uttarakhand is incorporating smart transportation solutions to enhance efficiency and safety. Intelligent traffic management systems, real-time monitoring, and the integration of digital platforms for ticketing and information dissemination are being implemented. These innovations not only streamline transportation processes but also contribute to the overall modernization of the state's infrastructure. The Uttarakhand cabinet has approved the expansion of Pantnagar Airport's runway, signalling the state's aspiration to elevate the facility into an international airport. The existing 1,372-metre runway will be extended to 3,000 m to accommodate larger aircraft. The expansion necessitates the acquisition of 804 acres of land, with neighbouring lands belonging to various government departments.

Uttarakhand's commitment to enhancing transportation infrastructure reflects its vision for holistic development, balancing economic growth with environmental sustainability. The ongoing and proposed projects signify a concerted effort to address the unique challenges posed by the state's topography while harnessing growth opportunities. As these initiatives come to fruition, Uttarakhand is poised to emerge as a model for sustainable and inclusive transportation, setting a precedent for other regions facing similar geographical constraints. Through these transformative transport projects, the state is not only connecting its people but also paving the way for a more prosperous and sustainable future.

Airports to get international status

CM Dhami also unveiled plans for a new township near Dehradun

During a pre-budget meeting with industrialists in January this year, Uttarakhand Chief Minister Pushkar Singh Dhami announced that the airports in Dehradun and Pantnagar would soon achieve international status.

Jolly Grant in Dehradun and Pantnagar in Udham Singh Nagar are key airports for the state. Jolly Grant is the primary airport and the nearest gateway to Mussoorie, while Pantnagar serves as the closest airport to Nainital.

CM Dhami emphasised his government's commitment to airport expansion, aiming to elevate Jolly Grant and Pantnagar to international standards. "The Uttarakhand government is pri-

oritising the removal of obstacles to the expansion of both airports," he said. This initiative is expected to enhance connectivity and boost tourism, fostering economic growth in the state.

Dhami also unveiled plans for a new township near Dehradun. The township, to be established in Haripur near Kalsi, will feature modern facilities to meet residents' needs. This development is part of the government's broader agenda to create sustainable urban infrastructure for the state's growing population.

The announcement came after Defence Minister Rajnath Singh inaugurated 35 infrastructure projects by the Border Roads Organisation (BRO) in Joshimath, Chamoli dis-



trict. The projects, including six roads and 29 bridges across seven states, were completed at Rs 670 crore. Singh praised the BRO's dedica-

tion to completing these projects on time.

The chief minister, echoing Rajnath Singh's sentiments, highlighted the importance of these infrastructure projects initiated under Prime Minister Narendra Modi's leadership. He noted that projects like the Chardham All-Weather Road, Rishikesh-Karanprayag Railway Line, Frontier Area Development Project, and Mountain Range are vital for the state's development and strategic, religious, and environmental significance.

"Schemes like Chardham All-Weather Road, Rishikesh-Karanprayag Railway Line, Frontier Area Development Project, and Mountain Range are important for both development and security," he said.

Big infra push to upgrade Uttarakhand's road network

The central government will invest Rs 2 lakh crore in road infrastructure in Uttarakhand, with the aim of soon making the roads here world class.

According to the Union Ministry of Road Transport and Highways, currently Rs 1.40 lakh crore is being spent on the road infrastructure of Uttarakhand, to which another Rs 60,000 cr will be added soon, taking the total amount to Rs 2 lakh cr. After the completion of these projects, the roads of Uttarakhand will become world class.

According to the Union Ministry, the national highways in Uttarakhand have increased from 2,517 km in 2014 to 3,608 km. While laying the foundation stone of the long-awaited projects in the state's Tanakpur town, Chief

Minister Pushkar Dhami expressed gratitude to the central government and said that the central government is always ready to cooperate in the development of Uttarakhand. Whatever we want, we get it even before asking for it. These projects are expected to significantly enhance connectivity in the Manshand region.

Another important project which is going to be completed soon is the Delhi-Dehradun Expressway. Its completion will reduce the travel time to Dehradun by 2.5 hours and Haridwar by 2 hours. A total investment of about Rs 14,285 crore has been made in the 264 km long expressway and its connectivity to Haridwar, which is fully funded by the government. It is India's first wildlife elevated corridor.

SECURES REFINANCING FOR 2021 CONSTRUCTION LOAN

Adani Green Energy raises \$1.06 bn for debt refinance

FE BUREAU
Mumbai, March 3

ADANI GREEN ENERGY (AGEL) on Monday said it has refinanced its maiden construction facility, with outstanding of \$1.06 billion taken in 2021, to develop a solar-wind hybrid renewable cluster in Rajasthan.

The long-term financing has door-to-door tenure of 19 years with fully amortised debt structure emulating the underlying asset life, the company said.

With this, AGEL has completed its capital management programme for the underlying asset portfolio, which involves securing long-term facilities that are perfectly aligned with the cash

CASH FLOW

- Loan taken in 2021 for a solar-wind hybrid cluster
- New financing has a 19-year tenure.

- Capital management programme completed
- Enhances financial stability and growth



- Secures deep access to diverse capital
- Rated AA+/Stable by India Ratings, CareEdge, Icr

flow lifecycle of that portfolio.

The framework of this programme provides significant benefits through deep access to diverse pools of capital, securing large sums with long duration, the company said.

“This approach not only

enhances financial stability, but also ensures AGEL’s ability to continue its growth trajectory and deliver sustainable value creation to its stakeholders,” the company said.

The refinancing facility has received a rating of

AA+/Stable from three domestic rating firms — India Ratings and CareEdge Ratings (Icr).

Last week, AGEL said it has surpassed a record 12,000 megawatt (MW) of operational portfolio, the first and only renewable energy company in the country to achieve the feat.

AGEL’s 12,258.1-MW portfolio consists of 8,347.5 MW solar, 1,651 MW wind and 2,259.6 MW wind-solar hybrid capacity.

The milestone underscores AGEL’s commitment to deliver 50,000 MW of green power by 2030, the company said.

Shares of Adani Green on Monday closed up 3.93% at ₹804.50 on the BSE.

QUICK PICKS

'Wipro's revenue to grow by 4.5%'

IT services firm Wipro’s revenue is likely to increase by about 4.5 per cent in FY26, mainly driven by favourable sectoral trends and recovery in discretionary customer spending, according to global rating agency Fitch.

Marriott signs 42 deals in 2024

Global hospitality group Marriott International on Monday said in 2024, the company inked 42 deals adding another 7,000 rooms in the South Asian region, including in India.

South Asia delivered strong full-year performance in 2024, with revenue per available room (RevPAR) growth of 11%.

Praveg partners with IHCL

Hospitality services provider Praveg said it has entered into a partnership with Indian Hotels Company Ltd (IHCL), for management of its resort at Bangaram Island in Lakshadweep.

Amazon's cloud biz to invest \$8.2 bn in Maharashtra

AMAZON'S CLOUD SERVICES provider, Amazon Web Services, will invest about \$8.2 billion in India’s western state of Maharashtra over the next few years, the information technology ministry said on Monday.

India has been stepping up its efforts to pilot local cloud data storage. According to a report by International Data Corporation, the country’s cloud services market — estimated at \$8.3 billion in 2023 — is expected to grow to \$24.2 billion by 2028.

“Along with the investment, there will be significant growth in employment,” Minister of Electronics and Information Technology Ashwini Vaishnaw said, adding that the investments will roll out by 2029-2030.

Amazon will deploy its own graphics processing units, latest technologies and cloud management services in India, Vaishnaw said.

The e-commerce giant runs two data centers in the Indian subcontinent — one in Mumbai, launched in 2016, and another in Hyderabad, which started in 2022.

Last year, Amazon said it would invest an additional \$2 billion in Asia’s third-largest economy to ramp up e-commerce business.

REUTERS

CCD parent cuts store count amid debt woes

● Outlets down 3% YoY in Q3, while vending machines rose 6%

VIVEAT SUSAN PINTO
Mumbai, March 3

COFFEE DAY ENTERPRISES (CDEL), which owns the Cafe Coffee Day (CCD) chain, has cut its store count by 3% in the December quarter (Q3FY25) versus last year, as it seeks to manage its debt obligations, its latest financial statements show. At its peak in FY19, CCD operated 1,752 stores. It now has 439 stores (Q3) from 454 stores last year.

At the end of Q3 (of FY25), the Coffee Day group had a debt of ₹1,273 crore, which is lower than the ₹1,289 crore it had reported at the end of the March quarter (Q4) of FY24. Over nearly six years, the group has reduced its debt by 82.35%, data from its financial statements show.

While CCD stores have been slashed to manage debt and other expenses, the number of vending machines has grown by nearly 6% in a year to 55,667 at the end of Q3. The latest addition is just 5% short of CCD’s peaking vending machine count of 58,697 in FY20.

Executives at the company were not immediately available for comment on its business strategy or plans.

But sources in the know say

RELIEVING BURDEN

- Debt reduced to ₹1,273 crore from ₹1,289 crore in Q4 FY24
- Debt cut by 82.35% over six years
- Vending machines up 6% YoY to 55,667 in Q3
- Current vending count is 5% below FY20 peak of 58,697
- Vending machines need less space, easier to manage

- Tata Consumer aborted CCD vending business buyout in 2020
- CDEL stock surged 20% after NCLAT reversed insolvency ruling



that the vending machine business is easier to manage versus cafes or coffee outlets as the machines are installed in offices, retail spaces, malls and multiplexes, requiring limited space and maintenance.

In 2020, rival Tata Consumer had sought to acquire CCD’s vending machine business, but had aborted the attempt over valuation concerns. Last year (FY24), Tata Consumer began its own vending machine operations, which it is looking to double to about 4,000 by the end of the current fiscal.

Shares of CDEL, meanwhile, jumped 20% on Monday to hit its upper circuit limit following news of the National Company Law Appellate Tribunal (NCLAT) overturning

insolvency proceedings against it. CDEL closed trade at ₹25.65 apiece on the BSE on Monday, with nearly 1.84 million shares exchanging hands on the counter.

The NCLAT had set aside the insolvency proceedings against the firm initiated by IDBI Trusteeship Services for a default of ₹228.45 crore. This is the second time the group has been given relief against legal proceedings undertaken by lenders. In 2023, Indusind Bank had pressed insolvency proceedings against CDEL subsidiary Coffee Day Global for a default of Rs 94 crore. This was eventually settled by the two firms, assigning the loan

Oberoi Group announces two resorts in Rishikesh

FE BUREAU
New Delhi, March 3

THE OBEROI GROUP on Monday announced two new resorts in Rishikesh — an 80-key luxury resort with ‘vilas’ branding, and a 120-key five-star hotel with Trident branding. Both hotels will be managed by EIH, the Oberoi Group’s flagship company.

Located on a 60-acre site with the Ganges on three sides, near Rishikesh, the vilas will be developed by Devprayag Ganges Resorts, and the Trident hotel by Jamuna Hotel Enterprises, both entities of The Ladhani Group. Renowned architect Bill Bensley will design both properties.

These two resorts are in addition to the 19 new properties previously announced as

VIKRAM OBEROI, CEO & MD, THE OBEROI GROUP

We are delighted to partner with The Ladhani Group on these exceptional resorts



part of EIH’s growth strategy, including 16 hotels, two luxury boats, and a Nile cruiser, to be completed by 2029.

EIH ended Q3 with a highest-ever standalone revenue at

₹722 crore and consolidated revenue at ₹831 crore.

Commenting on the partnership, SN Ladhani, chairman of The Ladhani Group & SLMG Beverages, said: “Rishikesh is a destination of immense cultural and natural significance, and we are committed to developing resorts that celebrate its beauty while offering guests world-class experiences. With The Oberoi Group’s legendary expertise in hospitality and Bill Bensley’s visionary design, we are confident that the two resorts will set new benchmarks in luxury hospitality.”

Arijun Oberoi, Executive Chairman, The Oberoi Group, said, “These two resorts reflect our unwavering commitment to expanding our presence in remarkable destinations.”

MEGASTAR FOODS LIMITED

CIN: L15311CH2011PLC033393

Regd. Off: Plot No. 807, Industrial Area, Phase-II Chandigarh-160002, Telephone: +91 172 2653807, 5005024

Works: Kurali-Ropar Road, Village Solikhian-140108 Distt. Rupnagar, Punjab Telephone: +91 1881 240403-240406 Website: www.megastarfoods.com Email: cs@megastarfoods.com

NOTICE OF POSTAL BALLOT

NOTICE is hereby given to the Shareholders of Megastar Foods Limited ("the Company"), pursuant to provisions of Section 108 and 110 and other applicable provisions. If any, of the Companies Act 2013 ("the Act") read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 (as amended from time to time) ("the rules") and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI Listing Regulations) and other applicable laws and regulations. General Circular No. 9/2024 dated 19th September 2024. General Circular No. 09/2023 dated September 25, 2023 read over with all earlier Circulars with particular reference to Circular no. 17/2020 dated April 13, 2020 and Circular no. 14/2020 dated April 8, 2020 on the subject of passing of ordinary and special resolutions in accordance with framework provided in aforesaid circulars issued by the Ministry of Corporate Affairs, Government of India (the "MCA circulars"). Secretarial Standards on General Meeting issued by the Institute of Company Secretaries of India ("SS-2") and any other applicable law, rules and regulations (including any statutory modification (s) or re-enactment(s) thereof from time being in force), that the resolutions contained in Postal Ballot Notice are proposed to be passed by Shareholders through Postal ballot, only by voting through electronic means in compliance with the applicable provisions of the Act read with MCA Circulars. The special business proposed to be transacted through Postal Ballot process through e-voting as set out in Notice has been considered as unavoidable by the Board of Directors of the Company.

The dispatch of the Postal Ballot Notice along with Explanatory Statement, through permitted mode i.e. electronic means to Members, directors and auditors has been completed on 03.03.2025

Members are hereby informed that in compliance with the provisions of Section 108 and 110 of the Companies Act, 2013, read with Rule 20 and 22 of the Companies (Management and Administration) Rules 2014 as amended from time to time and Regulation 44 of SEBI Listing Regulations, the Company is providing the facility for voting by electronic means to its members to enable them to cast their votes electronically through e-voting and the business may be transacted through the e-voting services provided by the Central Depository Services Limited (CDSL).

The instructions for e-voting are given in the Postal Ballot Notice. Members are requested to note the following:-

a. The e-voting will commence on Wednesday, March 05, 2025 (09:00 A.M.) and will end on Thursday, April 03, 2025 (05:00 P.M.) (IST). The e-voting module shall be disabled by CDSL for voting thereafter and e-voting shall not be allowed beyond the said date and time.

b. The voting rights of the members (for voting through e-voting) shall be in proportion to their share of the paid-up equity share capital of the Company as on Friday, February 28, 2025 (Closing hours) ("Cut-off date"). A person whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date (close of business hours) only, is entitled for receiving the Postal Ballot Notice and for availing the e-voting facility. A person who is not a shareholder as on the cut-off date should treat the Postal Ballot Notice for information purpose only. Once the vote on a resolution is cast by the Member, the vote cannot be modified subsequently by such Member.

c. Any person hold shares in Physical mode as on the cut-off date, may obtain the login ID and sequence number by sending a request to RTA of the Company M/s Skyline Financial Services Private Limited, D-153A, 1st Floor, Okhla Industrial Area, Phase-I, New Delhi-110020, Tel: 011-40450193-97, email: info@skylinert.com or to Company at email id: cs@megastarfoods.com. Those persons who hold shares in Demat mode as on the Cut-off date are requested to view the notes to the Postal Ballot Notice of the Company on the website of the Company at https://www.megastarfoods.com/ or on the website of CDSL (www.evotingindia.com) for instructions relating to e-voting. The detailed procedure for obtaining login ID, password, authentication and exercising e-voting is already provided in the Notes to the Postal Ballot Notice. The Members are requested to refer to the same. Those Members, who have not updated their email addresses with the Company are advised to follow the procedure given in note (d) below.

d. For registration of email ID with the Company, please provide necessary details vide Form ISR-1 prescribed by SEBI vide Circular no. SEBI/HO/MIRSD/MIRSD_RTAMB/PI/CIR/2021/655 dated 03.11.2021 along with prescribed documents by email to company at cs@megastarfoods.com or to the RTA at info@skylinert.com. Any Member who has not received the notice can download the same from the website of the Company https://www.megastarfoods.com/ and follow the instructions given in the Notes for obtaining the login details. Members holding shares in Demat mode, please update your email ID & mobile no. with your respective Depository Participant (DP).

e. Member who have not received the Postal Ballot Notice may apply to company by writing to cs@megastarfoods.com or can visit the website of the Company at www.megastarfoods.com. Postal Ballot Notice has also been displayed on website of CDSL i.e. the agency providing the services of e-voting at www.evotingindia.com. and on website of BSE Limited at https://www.bseindia.com/ and National Stock Exchange of India Limited at https://www.nseindia.com/

The Board has appointed Mr. Ajay Arora (Membership No. 2191, CP No. 993) Proprietor of A. Arora & Co. Practicing Company Secretaries, as the Scrutinizer for conducting the postal ballot and remote e-voting and to scrutinize the votes received through remote e-voting in a fair and transparent manner.

The result of postal ballot through e-voting process shall be declared on or before Saturday, April 05, 2025 at the registered office of the Company. The result declared along with the Scrutinizer's report shall be placed on the website of the Company www.megastarfoods.com and on the website of CDSL https://www.evotingindia.com immediately after the result is declared and shall simultaneously be submit to BSE Limited and National Stock Exchange of India Limited, where the Company's share are listed.

If Members have any query or issue regarding Postal ballot through e-voting process, they may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of https://www.evotingindia.com or call at toll free no. 1800 21 09911 or send a request at helpdesk.evoting@cdslindia.com. All grievance connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai-400135 or send an email to helpdesk.evoting@cdslindia.com or call at toll free no. 1800 21 09911. Member may also contact Ms. Deepali Chhabra, Company Secretary and Compliance Officer of the Company at cs@megastarfoods.com or +91 1881 240403.

For Megastar Foods Limited

Sd/-

Vikas Goel

Chairman cum Managing Director

DIN: 05122585

Place: Chandigarh

Date: 03.03.2025

MEDICAMEN Biotech Limited

MEDICAMEN BIOTECH LIMITED

CIN: L74899DL1993PLC056594

Registered Office: 1506, Chranjiv Tower, 43, Nehru Place, New Delhi, 110019, India Email: cs@medicamen.com | Website: www.medicamen.com

NOTICE OF EXTRAORDINARY GENERAL MEETING

NOTICE is hereby given that an Extraordinary General Meeting ("EGM") No. 01 of the Members of Medicamen Biotech Limited ("the Company" / "MBL") will be held on **Wednesday, March 26, 2025, at 12:00 Noon** through Video Conferencing ("VC") / Other Audio-Visual Means ("OAVM"), to transact the following business:

In compliance with the provisions of sections 108 and other applicable provisions, if any, of the Companies Act, 2013 ("the Act") (including any statutory modifications or re-enactment thereof for the time being in force and as amended from time to time), read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 (the "Rules"), read with General Circular No. 14/2020 dated 8th April 2020, 17/2020 dated 13th April 2020, and various subsequent circulars, read with Circular No. 09/2023 dated September 25, 2023 as issued by Ministry of Corporate Affairs (collectively referred to as "MCA Circulars") from time to time, permitted the companies to conduct General Meeting ("the Meeting") through Video Conferencing ("VC") facility or other Audio Visual means ("OAVM"), without the physical presence of the Members at a common venue. In compliance with the provisions of the Companies Act, 2013 ("Act") SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations") and MCA Circulars, Extra-Ordinary General Meeting ("EGM") of the Company will be held through VC/OAVM on Wednesday, March 26, 2025, at 12:00 Noon (IST). The venue deemed for the EGM will be the Registered Office of the Company.

In terms of the aforesaid Circulars, Notice convening the EGM of the Company has been dispatched only through electronic mode (i.e. mail) to the members who have registered their E-mail IDs with the Depository Participant(s)/Company. The Company completed the dispatch of the Notice of the EGM on Monday, March 03, 2025.

In terms of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, Regulation 44 of SEBI LODR Regulations and Secretarial Standard on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India, the company is pleased to provide to its Members, the facility to exercise their right to vote by remote e-voting or e-voting during the EGM. The Company has engaged the services of MUFG Intime India Private Limited (MILPL) as the Agency to provide an e-voting platform to the Members of the Company. The details relating to e-voting in terms of the Act and the relevant Rules are as under:

1. All the businesses as set out in the Notice of EGM may be transacted through remote e-voting or e-voting during the EGM.
2. The remote electronic voting will commence from **Sunday, March 23, 2025, at 9:00 A.M. and ends on Tuesday, March 25, 2025, at 5:00 P.M.** No remote e-voting shall be allowed beyond the said date and time.
3. The voting rights of Members shall be in proportion to the equity shares held by them in the paid-up equity share capital of the Company as of Wednesday, March 19, 2025 ("cut-off date"). Any person who acquires shares of the company and becomes a member of the company after the dispatch of the Notice of EGM and holds shares as on the cut-off date, may cast his/her vote through remote e-voting or e-voting during the EGM by obtaining the Login-ID and password by sending a request to enotices@in.mpmf.mufg.com and cs@medicamen.com.
4. Only those members who will be present at the EGM through VC/OAVM facility but have not already cast their vote by remote e-voting, shall be eligible to vote through the e-voting system in the EGM.
5. The Cut-off date for determining the eligibility to vote by remote e-voting or e-voting during the EGM is **Wednesday, March 19, 2025 ("Cut-off date")**.
6. A Member may participate in the EGM even after exercising his/her right to vote through remote e-voting but shall not be allowed to vote again at the EGM.
7. A person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail of the facility of remote e-voting or e-voting during the EGM.
8. The Notice of the EGM is displayed on the website of the Company i.e. www.medicamen.com, BSE Limited i.e. www.bseindia.com, National Stock Exchange of India Limited i.e. www.nseindia.com and available on the website of RTA i.e. www.in.mpmf.mufg.com.
9. The manner in which the members, who are holding shares in dematerialized mode or physical form or who have not registered their email addresses with their Depository/Company, can cast their vote through remote e-voting or through the e-voting system during the EGM will be provided in the Notice of the EGM.
10. In case shareholders / members have any queries regarding login / e-voting, they may send an email to enotices@in.mpmf.mufg.com or contact on :- Tel: 022-49186000

In case of any grievances connected with e-voting facility, please contact Mr. Swapan Kumar Naskar, Associate Vice President & Head (North India) Link Intime India Pvt. Ltd. Noble Heights, 1st Floor, Plot No. NH 2, LSC, C-1 Block, Near Savitri Market, Janakpuri, New Delhi-110058 or send an email to swapann@linkintime.co.in or call or 011-41410591.

Manner of Registration of e-mail addresses:

In case shares are held in physical mode, please update your e-mail ID with enotices@in.mpmf.mufg.com. In case shares are held in demat mode, please update your e-mail ID with your relevant Depository Participant.

By order of the Board of Directors
For Medicamen Biotech Limited
Sd/-
Parul Choudhary
Company Secretary & Compliance Officer
Membership No. 44157

Place: New Delhi

Date: March 03, 2025

Foxconn's industrial PC unit commences India operations

NARAYANAN V
Chennai, March 3

ENNOCONN CORP., a Taiwan-based Industrial IoT and hardware manufacturer and a Foxconn subsidiary, has started its India operations, focusing on the country's industrial automation and digital transformation market.

“Ennoconn has already registered a company in Tamil Nadu with plans to bring their products to the Indian market,” a source aware of the development told FE.

Ennoconn is the industrial PC (IPC) unit of Taiwanese electronics giant Hon Hai Precision Industry Co (Foxconn). It specialises in manufacturing industrial hardware and software solutions, including embedded motherboards, modules, embedded computer systems, box computers, 5G computing platforms, and 4K/8K displays.

Industrial PCs are high-performance, rugged computing systems designed for industrial applications in manufacturing, automation, transportation, energy, and healthcare. At present, the market is dominated by players including Siemens, Taiwan-based Advantech and Rockwell Automation among others.

Ennoconn's foray comes at a time when Foxconn is reportedly looking to expand beyond iPhone assembly into areas such as information and communication technology (ICT) products and AI servers.

It remains unclear whether Ennoconn will leverage Foxconn's facilities for production or establish its own manufacturing base in India. Ennoconn Corp and Foxconn did not respond to FE's queries regarding the company's India plans.

Foxconn currently operates a massive Apple iPhone assembly plant in Sriperumbudur, Tamil Nadu, employ-

EXPANSION PLANS



- Foxconn expanding beyond iPhone assembly into ICT and AI servers
- Specialises in industrial PCs, 5G platforms, and 4K/8K displays
- Competes with Siemens, Advantech, and Rockwell Automation
- Unclear if Ennoconn will use Foxconn's India plants or build its own

Investing ₹25,000 crore in a new Karnataka facility

ing 40,000 workers. The company is also investing ₹25,000 crore to build a large iPhone assembly and electronics manufacturing facility near Doddaballapur, Karnataka.

The source also added that Ennoconn's India entry could be part of its broader expansion plans in collaboration with Japan's Sharp Corporation. Last year, the two companies partnered with aims to develop new businesses in the smart retail and energy sectors across Asia.

Jindal Power to acquire Bhadreshwar Vidyut for ₹500 crore

PRESS TRUST OF INDIA
New Delhi, March 3

JINDAL POWER LIMITED is set to acquire Bhadreshwar Vidyut for nearly ₹500 crore as the lenders of the Gujarat-based thermal power producer have approved its bid.

The Committee of Creditors (CoC) of Bhadreshwar Vidyut, which is currently going through an insolvency resolution process, has voted in favour of the resolution plan by Jindal Power Limited (JPL), a Naveen Jindal Group company, according to industry sources.

As per the provisions of the Insolvency & Bankruptcy Code (IBC), the resolution professional of the debt-ridden thermal power producer will send the plan to the National Company Law Tribunal for final approval.

A source close to the deal said, "Jindal Power was the highest bidder in the second challenge process. The company will now work towards completing the acquisition within the next six months".

In a rigorous multi-round bidding, each participants were given a chance to improve their offers. Eventually, Jindal Power emerged as the highest and sole bidder in the final round, he added. JPL plans to fund its around ₹500 crore bid entirely through internal accruals, and committed ₹25-50 crore additionally for capital expenditure to ensure operational efficiency post-acquisition, he noted.

After completion, the acquisition will be crucial for a strategic expansion of the Jindal Group.

IN THE NEWS

Sebi relaxes timeline for AIFs' differential rights issue reporting

MARKETS REGULATOR SEBI on Monday extended the deadline by a month to March-end for reporting differential rights issues by alternative investment funds (AIFs). A one-time reporting requirement was set for AIFs that filed their private placement memorandum with Sebi on or after March 1, 2020, and issued differential rights outside the standard guidelines.

Bond yields flat despite rate cut bets as supply hurts

GOVERNMENT BOND YIELDS started the last month of the financial year on a flattish note as bets of a rate cut in the next month were outweighed by overarching supply worries. The benchmark 10-year yield ended at 6.7383%, compared with its previous close of 6.7286%.

Rupee settles 5 paise higher at 87.32 as dollar weakens

THE RUPEE SETTLED with a gain of 5 paise at 87.32 against the US dollar on Monday as the weakening of the greenback against major currencies supported the investor sentiment. Investors' upbeat sentiment was restricted due to volatile domestic equity markets and unabated withdrawal of foreign funds, forex traders said.

Shriram Finance plans loan to add to record \$2-bn funding

SHRIRAM FINANCE, THE country's biggest truck financier, is in talks with banks to raise up to \$250 million, adding to its record of \$2 billion borrowing through offshore loans this financial year. The non-banking financial company plans to raise the funds through a three-year loan, according to Parag Sharma, managing director and chief financial officer at Shriram Finance.

Gold prices rise ₹200 to ₹87,900, silver gains

GOLD PRICES ROSE by ₹200 to ₹87,900 per 10 gram on Monday amid fresh buying by jewellers and retailers and a weak rupee, according to the All India Sarafa Association. Gold of 99.5% purity advanced by ₹200 to ₹87,500 per 10 gram. Silver prices went up by ₹100 to ₹96,500 per kg.

CUB and CSK tie up for co-branded credit card

CITY UNION BANK (CUB) said it has partnered with Chennai Super Kings (CSK) to launch a co-branded credit card. The 'City Union Bank - Chennai Super Kings Credit Card' will feature CSK's signature yellow theme and the lion mascot. Cardholders will earn rewards on every purchase.

FE BUREAU & AGENCIES

FOCUS ON RETAIL DEPOSITS TO REDUCE COST OF FUNDING

Banks shed bulk deposits for healthy net interest margins

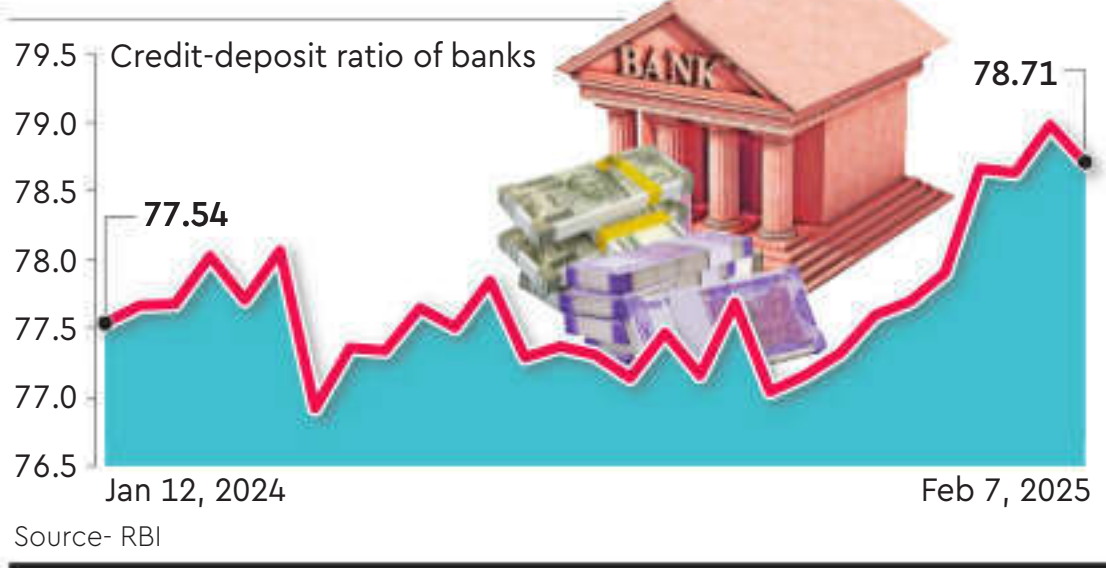
SACHIN KUMAR
Mumbai, March 3

BANKS ARE SHEDDING costly bulk deposits to protect their net interest margins (NIMs) ahead of expected interest rate cuts. They are now focusing on increasing the share of retail deposits with the aim to reduce their cost of funding amid tight liquidity conditions.

"We will be mindful of how to contain bulk deposits...we are not going to go for bulk deposits or the certificate of deposits," Ashok Chandra, MD & CEO, Punjab National Bank, said after announcing the bank's third-quarter earnings. "We want to cut down on bulk deposits because it will also help (us) protect NIMs," he said.

Bulk deposits carry higher interest rates, increasing the bank's cost of funds. In an environment where interest rates are expected to decline, banks may struggle to earn higher returns on loans, creating pressure on NIM, which is the difference between interest earned on loans and interest paid on deposits. For banks, the benefit of lower cost comes with a lag as

CD RATIO STAYS ELEVATED



assets get re-priced quicker than liabilities. Reducing high-cost bulk deposits allows banks to maintain a healthier spread between what they earn and what they pay.

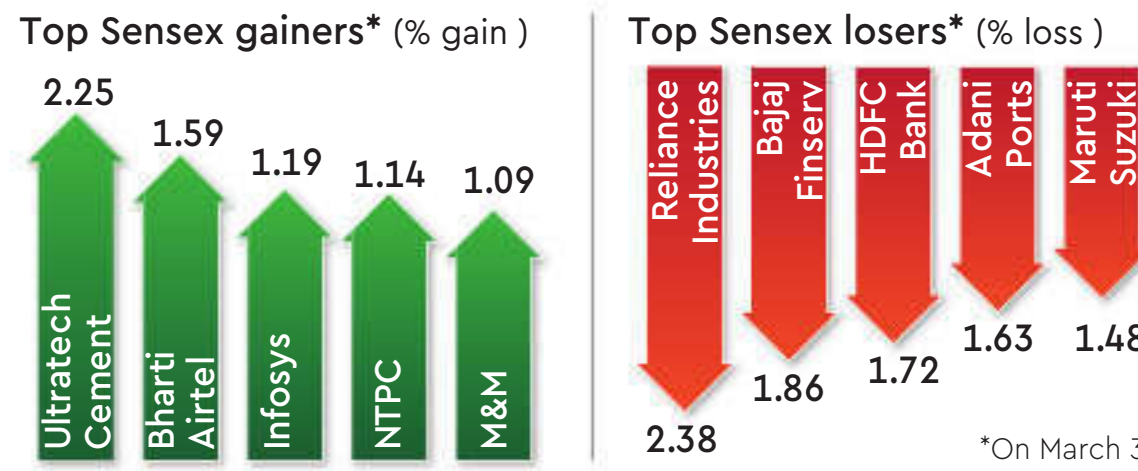
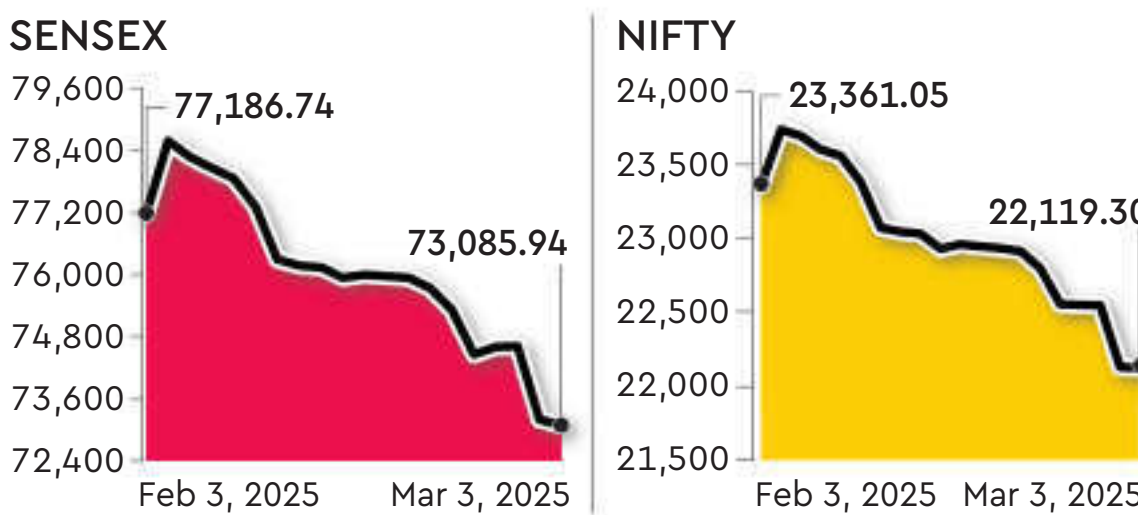
"In this quarter (October-December) our wholesale deposits and deposits from financial entities came down by ₹4,000-5,000 crore and in spite of that we have managed 11% growth in deposits year-on-year," said Harsh Dugar, executive director, Federal Bank. "There are two reasons

behind this decision — one is cost and the second is liquidity," he said.

Bulk deposits tend to be less stable and more volatile. They can be withdrawn quickly, posing liquidity challenges during periods of market stress or economic uncertainty. On the contrary, retail depositors are less likely to move funds frequently, providing a stable funding base. This predictability helps banks plan lending and investment without worrying about sudden withdrawals.

Equities' losing run continues

THE SENSEX ON Monday shed 112 points in volatile trade while the Nifty fell for the ninth straight session following selling in bluechips HDFC Bank and RIL, reports **fe Bureau**. Data show the Nifty was trading (as of February 28 close) 15.8% lower from its record high of 26,277.35, while the Sensex has slipped 14.8% from its record high of 85,978.25, touched on September 27, 2024. Foreign investors pulled out ₹34,574 crore from equities in February, pushing total outflows to around ₹1.12 lakh crore so far in 2025 amid rising global trade tensions and concerns over corporate earnings growth.



Paytm rebounds after falling 4%

SHARES OF PAYTM parent One97 Communications (OCL) on Monday pared early losses to settle nearly 2% higher on the stock exchanges.

In the morning trade, the scrip slumped about 4% on reports that the Enforcement Directorate (ED) sent a notice to the fintech firm for alleged violation of certain FEMA rules by the company and its two

subsidiaries with respect to certain investment transactions.

However, the company's scrip climbed 2.02% to close at ₹729.40. Intra-day, it dived 4.4% to hit a low of ₹683.55 on the NSE. On the BSE, Paytm's shares rose 1.38% to settle at ₹726.20 apiece. It hit a low of ₹685 during the session.

The ED on Monday said it has

issued a notice to Paytm's parent company, its MD and linked entities for "contravention" of the Foreign Exchange Management Act (FEMA) involving ₹611 crore. A Paytm spokesperson said the company was working to resolve the matter in accordance with applicable laws and regulatory processes.

—PTI



RBI DG: Having empathy for distressed small biz important

RESERVE BANK OF India deputy governor Swaminathan Jon Monday said that showing empathy towards distressed borrowers from small businesses is important for lenders.

Addressing the 29th meeting of the standing advisory committee (SAC) to review the flow of credit to the micro, small and medium enterprises (MSME) sector in Ahmedabad, he said small businesses play a pivotal role in India's economic development and "emphasised the importance of fair lending practices, ensuring transparency and an empathetic approach towards MSMEs facing financial distress."

According to a central bank release, the meeting also deliberated on "proactive revival and rehabilitation of MSMEs in financial distress". The RBI is committed to strengthening institutional credit support through initiatives like the unified lending interface (ULI), the account aggregator framework, and the regulatory sandbox, the deputy governor said.

—PTI

NIMESH VORA
Mumbai, March 3

THE RESERVE BANK of India's record short US dollar forward position, built over months to support the rupee amid equity outflows and US trade policy worries, is diminishing the comfort offered by its large forex reserves.

The RBI's net short dollar position in forwards and futures hit a record high of \$77.5 billion in January 2025, as per data released after market hours on Friday. The data is released with a one-month lag.

From October to January, the RBI's forward dollar sales position increased by more than \$60 billion. Meanwhile, India's forex reserves declined from an all-time high of nearly \$705 billion in late September to \$640 billion. The simultaneous decline in spot reserves and surge in the forward dollar sales are reflective of the RBI's efforts to manage the rupee in the face of equity outflows and US tariff policy anxieties.

While India's \$640 billion spot forex reserves are deemed adequate by economists, the substantial for-

Registration of new investors falls 13% on month in Jan

ANANYA GROVER
Mumbai, March 3

THE RISING UNCERTAINTY in the market curtailed new investor registrations in January, as they fell 13% month-on-month to 1.65 million, from 1.89 million in December 2024, the latest Market Pulse report of the NSE has revealed. Falling markets due to relentless selling by foreign investors, weakness in corporate earnings and the uncertainty over global trade have dampened new investor interest.

At the same time, participation of individual investors in the cash market rose to 359 million in the financial year till January 31, compared with 307 million in the last fiscal. However, it declined to a nine-month low of 13 million in January 2025. Participation in the equity derivatives segment also saw a fall to 3.67 million in January, the lowest since August 2023, while the monthly average stood at 4.46 million for the first 10 months of FY25, the report noted.

Nearly 79% of ₹22 lakh crore traded in the cash segment in January was executed by just 0.2% of investors, while 91% of investors contributed 2.4% to the turnover, the report said. According to the report, investors under 30 years of age continued to dominate with a share of 40.2%, followed by the age group of 30-39 at 29.3%. The share of investors in the 40-49 and 50-59 age brackets has steadily decreased.

Region-wise, new registrations from south India fell the most, by 19.1%, over December, followed by west India. New investor registrations in the north declined 11% to 640,000. At 9.7%, eastern India recorded the smallest decline. In Jan-

WANING APPEAL



■ New investor registrations fall from **1.89 mn** in December 2024 to **1.65 mn** in January 2025
■ Nearly **79%** of **₹22 lakh crore** traded in the cash segment in January was executed by just **0.2%** of investors

uary, foreign institutional investors pulled out ₹78,027 crore, domestic institutions invested ₹86,592 crore and individuals' inflow stood at ₹14,511 crore. The impact of the correction was also seen in the primary market as fundraising slumped 75% month-on-month to ₹16,191 crore in January. "Notably, funds raised through IPOs declined for both the mainboard and Emerge, wherein equity raised stood at ₹2,078 crore (-92% MoM) and ₹342 crore (-40% MoM), respectively," the report said. It revealed that even after corrections, Nifty 50's valuations are still not attractive, given significant earnings downgrades in the last few months.

Recently, Zerodha founder Nithin Kamath had said the broking industry is seeing a massive drop in both the number as well as volume.

HC halts action against Buch, to hear case today

PRESS TRUST OF INDIA
Mumbai, March 3

THE BOMBAY HIGH Court on Monday asked the Maharashtra anti-corruption bureau (ACB) not to act until Tuesday on a lower court order directing it to lodge an FIR against former Sebi chairperson Madhabi Puri Buch and five other officials for alleged stock market fraud and regulatory violations.

Buch, BSE MD Sundararaman Ramamurthy and four others moved the HC on Monday, seeking to quash the March 1 order passed by a special court here. The matter was mentioned before Justice S G Dige, who posted the matter for hearing on Tuesday and directed the ACB not to take any action until then. The case, based on a petition filed by an RTI activist and-



journalist, pertains to certain allegations of fraud committed in 1994 while listing a company on the BSE.

Solicitor general Tushar Mehta appeared for Buch, who retired as Sebi chairperson on February 28, and three current whole-time directors of the Sebi — Ashwani Bhatia, Ananth Narayan G and Kamlesh Chandra Varshney. Senior counsel Amit Desai appeared for the BSE MD and its former chairman and public interest director Pramod Agarwal. The pleas sought quashing of the special court order, terming it illegal and arbitrary. The order was not legally sustainable as the petitioners were not even issued a notice or heard before a decision was taken, they pleas said.

The Sebi has said the lower court ordered registration of an FIR against these officials even though they "were not holding their respective positions at the relevant point of time".

RBI's record forward dollar position undermines forex reserves comfort

NIMESH VORA
Mumbai, March 3

THE RESERVE BANK of India's record short US dollar forward position, built over months to support the rupee amid equity outflows and US trade policy worries, is diminishing the comfort offered by its large forex reserves.

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FUTURE TENSE

■ Forex reserves have declined from an all-time high of nearly **\$705 bn** in late September to **\$640 bn**

■ RBI's forward dollar sales position increased by more than **\$60 bn** between October and January



■ Simultaneous decline in spot reserves and surge in the forward dollar sales are reflective of the RBI's efforts to manage the rupee

ward dollar sales diminish the overall comfort they provide.

For instance, while calculating import cover, a commonly used measure to gauge the adequacy of forex reserves, economists incorporate the size of forward positions alongside the spot reserves.

India's import cover decreases from 10.7 months to 9.4 months when the RBI's forward position is factored in, Gaura Sen Gupta, an economist at IDFC First Bank, said. "Forward dollar sales is just a delay and will ultimately be reflected in spot reserves," she said. "That is why to calculate reserve adequacy, the

forward book has to be taken into account." The size of the RBI's forward book has potential implications for the rupee's outlook.

"A cleaner RBI forward book would be required for the market to regain confidence that the rupee's return potential has become more two-way," BofA Global Research said in a note. The unwinding of the forward dollar sales down the line may potentially create an asymmetric risk-reward for the rupee, BofA said.

The rupee is the second worst-performing major Asian currency year-to-date, trailing only the Indonesian rupiah. —REUTERS

MF access made easy

There is no reason why smaller investors should not get a shot at long-term wealth creation

THE RECENTLY-LAUNCHED JanNivesh ₹250 systematic investment plan (SIP) by SBI Mutual Fund, along with Paytm, is a brave attempt to ensure that a large part of the country — rural and semi-urban — is not denied professional fund management services. But questions are being raised already whether it would achieve the desired results. This is not the first time that such a thing is being attempted. SBI Mutual Fund had launched Chota SIP with a minimum investment of ₹100, with a lock-in period of five years, in 2009. However, the enthusiasm around it died soon, even though the Sensex rose a whopping 81% during that year. Perhaps, the 2008 financial crisis was too fresh in the minds of potential investors. This time, too, the launch comes when the indices have seen a steep fall. In January, the SIP closures were higher by 514,000 than new registrations. All these will make first-time investors more than a little wary.

These are valid points but there are reasons to feel more optimistic this time. The good news is that the Securities and Exchange Board of India (Sebi) has put its weight behind this attempt. It has successfully managed to convince the service providers to the asset management companies (AMCs) — distribution, registrar, and transfer agencies (RTAs) — to waive their fees for small-ticket SIPs. This reduces the cost of acquisition for AMCs significantly. In the past, AMCs did not get into small-ticket SIPs because the cost of acquiring customers was high. Also, given the fact that the average holding period for mutual fund schemes is around two-three years, it was a tough challenge.

Further, the tie-up with Paytm will play a crucial role in this venture. With its 300 million-strong customer base, Paytm's digital platform is the ideal launchpad to get the rural and semi-urban population to participate. With their KYC already done, most are making multiple transactions through the platform, including paying bills, buying direct stocks, and even buying small units of gold. So, many may be tempted to start buying mutual fund units regularly through this route. It will be interesting to see whether other AMCs also join the bandwagon. Given the rise in the fintech industry, and with low transaction costs, this market would be hard to ignore. What might fire up the ₹67-lakh crore industry this time around is the impending entry of Jio Financial-BlackRock. Riding on Reliance Jio's 461 million-strong subscriber base, the joint venture is all set to disrupt the market in a very big way.

The most important part of this journey, however, will be investor education. While JanNivesh will only invest in a comparatively safer scheme — SBI's Balanced Advantage Fund — investors will need a helping hand in the initial few years to continue with their SIPs even during choppy market periods and benefit from long-term compounding. JanNivesh is an extension of the highly successful Pradhan Mantri Jan Dhan Yojana and Jan Suraksha — the troika of banking, life insurance, and investment. Yes, there would be questions that whether the targeted population — rural and semi-urban — should be taking the risky route of stock markets. Given that the share of "other cities" — not part of the top 20 cities — in stock trading has risen from 18% to 32% between 2014 and 2024, there is no reason why they should not get a shot at long-term wealth creation through mutual fund schemes.

Europe needs nerves of steel against coercion

DOES THE FUTURE of European steel lie in the US state of Alabama? That's where Luxembourg-based ArcelorMittal SA is pouring \$1.2 billion into a new plant to meet auto-sector demand, even as it cuts jobs and facilities back home amid Europe's "existential" crisis of soaring energy costs and cheap Asian imports. Arcelor has warned all of its European plants are at risk of closure; German rival Thyssenkrupp AG's steel unit plans to cut 40% of its workforce in the coming years.

It's a trend that President Donald Trump no doubt hopes to accelerate as he reads to whack 25% tariffs on steel and aluminum imports this month — along with a muddled warning of similar tariffs on "cars and all other things" bought from the European Union, which he reckons was set up to "screw" the US. (Ironically, European integration began with the free movement of steel and coal, with full US support.) In a worst-case scenario, the levies could cost the European steel sector 12,000 jobs and force automakers to shift production to the US, say Bloomberg Intelligence analysts.

So far, so Trump. This isn't his first trade threat, and the EU for now is wisely sticking to a playbook it started formulating way back when it first tangoed with the billionaire almost a decade ago. Flatter and negotiate, by offering to buy more US goods; retaliate, threatening counter-tariffs on products like Florida orange juice or Harley-Davidson motorcycles; mitigate, as European firms eventually pass tariffs on as higher prices or invest in the US to avoid them. "We are American in America... We are immune to (Trump) tariffs," Philippe Guillemot, chairman of France's VallourecSACA, in which Arcelor has a 28% stake, told *CNBC* last week.

But it might not be enough this time. The European economy is weaker than it was during Trump's first term — especially at its core, where France and Germany are growth laggards — and the US comparatively stronger as the global engine of demand. Whether a negotiating tactic or the real deal, a blanket tariff of 25% is no joke: *Bloomberg Economics* estimates it could put 1.5% of EU GDP at risk. On the US side, the impact of looming tariffs on Mexico and Canada isn't pretty either — the economy faces stagflation risks via a 1.3% hit to GDP and higher inflation — but this hasn't dissuaded Trump. His anti-EU hostility has intensified and spread beyond trade into tech regulation and defence burden-sharing; the extraordinary public dressing down of Ukraine's Volodymyr Zelenskyy in the Oval Office shows something has snapped.

Mitigation options like passing on costs as price hikes or relocating more activity to the US are also starting to seem less comforting. Opening a plant is a big capex decision with a two-year time horizon — it's not a stroke-of-the-pen thing — and there are plenty of issues to consider, from the brand value of "Made in America" for the luxury industry to the risk of a crackdown on immigrant labour.

A basket of tariff-exposed European stocks compiled by Barclays, including Pernod Ricard and Volkswagen, is lagging the wider European index, suggesting there'll be no free lunch when passing on higher costs.

Two options remain on the table that the EU has yet to try. One is an "anti-coercion instrument" proposed in 2021 as a way to defend individual member states that are put under trade or economic pressure by non-EU markets — think, for example, if Denmark was singled out for tariffs by Trump over Greenland, or if tariffs were used to weaken tech regulation. That would theoretically allow for retaliation beyond customs duties, such as excluding US firms from public contracts in the EU. But it's a weapon that would also test cohesion, given it would take months of negotiation and require a qualified majority of 15 out of 27 EU countries to approve. Trump's recent behaviour has certainly unleashed a spirit of unity; yet aiming a trade bazooka designed partly with China in mind at the US would stretch it to the limit.

The other option is to make a serious attempt to grow the EU's domestic economy to help it withstand pressures of a tariff war — including "immediate steps" to deepen the EU single market, according to Elvire Fabry, senior research fellow, Jacques Delors Institute. As Mario Draghi recently warned, internal regulatory hurdles and trade barriers in the bloc are worse than anything Trump has threatened. Ham-fisted regulation and tolerance of low domestic demand have made Europe less prosperous and more dependent on external trade. Addressing these might allow member countries to play a longer and more strategic game. It will take nerves of steel — but it's the best way to stop trans-Atlantic trade getting doubly screwed.

CONSTRUCTING MISERY

AMERICA MAY WELL GET THE ECONOMIC AND FINANCIAL CRISIS THAT TRUMP FALSELY CLAIMS TO BE CONFRONTING

Trump's self-fulfilling crisis

WHEN ACCEPTING THE Republican nomination for president in 2016, Donald Trump proclaimed, "I alone can fix it." Fix what, exactly? Among other problems, "the economy, stupid", to borrow the famous mantra from Bill Clinton's 1992 presidential run. Last year, Trump once again campaigned on the premise that the US economy was "in crisis" and a "disaster". He began his second term with a solemn promise to usher in "the golden age of America".

Trump's bleak diagnosis of the US economy is not grounded in reality — at least not yet. America's "misery index" — the sum of the unemployment and inflation rates — hardly suggests an economy in dire straits: it was 7.0% in January 2025, down dramatically from its post-pandemic peak of 12.7% in mid-2022, and more than two percentage points below its postwar average of 9.2%. In fact, the latest reading is virtually identical to the 6.9% average recorded during Trump's first administration (2017-20), which he fondly recalls as "the greatest economy in the history of the world".

Campaign rhetoric is one thing; acting on it is quite another — especially if its core premise is false. The risk is that the initial policy frenzy of Trump 2.0 — some 73 executive orders in his first month back — could spark the very crisis he currently imagines is now at hand.

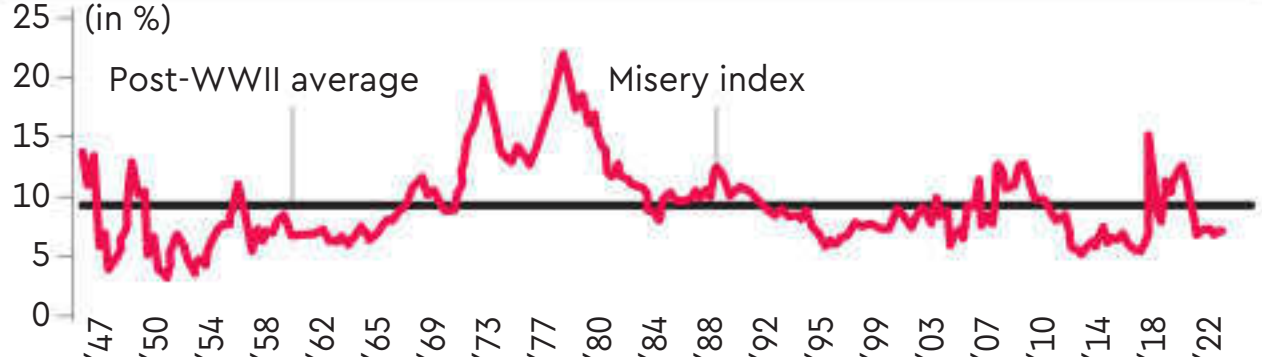
The inflationary impact of tariffs is a case in point. Here, I find Trump's new "reciprocal" tariff plan more worrying than targeted bilateral tariff hikes (which are still a serious blunder, as I have argued ad nauseam). This new plan reflects Trump's belief that the rest of the world must conform to the American "model", and his willingness to use tariffs as a cudgel to make that happen. This applies not just to cross-border trade, but also to industrial policies, value-added and digital-services taxes, currency manipulation, and any other so-called structural imped-



STEPHEN S ROACH

Faculty member, Yale University and former chairman, Morgan Stanley Asia

AMERICA IN GLOOM?



Source: US Bureau of Labor Statistics

iment to foreign-market access.

Trump's plan flies in the face not only of well-established supply-chain efficiencies, but also of the eight rounds of reciprocal tariff reductions after the United States enacted the Reciprocal Trade Agreements Act of 1934. Is the Trump administration, with its grandiose insistence on reciprocity, actually unaware of this?

Nor does Team Trump acknowledge the inflationary potential of these actions, pointing to the lack of inflation fallout from the tariffs of 2018-19. This is a false comparison: reciprocal tariffs are aimed at all of America's major trading partners, not just China, as was the case back then. Moreover, they are being proposed during a period when core inflation (the consumer price index excluding food and energy prices) is 3.3% — well above the Federal Reserve's 2% target. By contrast, average core CPI inflation was close to the Fed's target during Trump's first administration.

Much to Trump's displeasure, an infla-

tion-targeting Fed will likely be wary of cutting policy rates in the face of price increases from tariff hikes. And it's not just eggs — Americans now seem to be bracing for a sustained period of higher prices. The latest University of Michigan survey showed that consumers expect inflation to be 3.5% over the next five to 10 years — the highest reading since 1995.

Another concern is that Trump's policies will pierce the denial embedded in financial markets. The US stock market has been on a tear, largely owing to a speculative binge on artificial intelligence. According to *Bloomberg*, the "Magnificent Seven" — the tech giants Alphabet, Amazon, Apple, Meta, Microsoft, Nvidia, and Tesla, all of which have poured billions into AI development and infrastructure — are up fully 3.2-fold (on an equal-weighted, total-return basis) from the end of 2022. Bloomberg calculates this group has a price-earnings ratio of 32.9 — nearly 40% higher than the average PE ratio of other large-capitalisation stocks.

Moreover, by December 2024, the

BSE@150: India's economic heritage



AMOL AGRAWAL

The author teaches at Ahmedabad University

FEW SYMBOLS ARE markers of a country's economic development. The iconic tall building of the Bombay Stock Exchange (BSE) is one such symbol associated with India's development. After all, there are few economic institutions that have witnessed the unfolding of Indian history over 150 years.

The BSE, established in July 1875, turns 150 this year. To mark the 150 years of stock markets, the Securities Exchange and Board of India (Sebi) has recently launched a wonderful digital archive named "Dharohar: Milestones in the Indian Securities Market". *Dharohar*, translated as heritage in English, is a treasure trove of Indian securities markets through articles, interviews, videos, etc. The archive helps trace the fascinating early history of Indian stock markets and the BSE.

The history of Indian stock markets goes back to 1860s. In 1861, the American Civil War disrupted supply of cotton from America to the Lancashire mills. The British zeroed in on India's Deccan region as an alternative source of supply. The cotton was transported from the Deccan fields to Bombay via railways (started in 1953) and shipped to England via the Suez Canal (opened in 1859).

The Bombay region, which boasted enterprising Gujaratis and Parsis, saw a huge opportunity in cotton. Instead of forming the cotton business as self-owned or partnership, they set up joint-stock companies (JSCs) and banks. JSCs could now be formed as the Companies

Act was enacted in 1857. To enable their formation, there was a need for stock brokers. There was already a broking community in commodities and with the cotton boom, the stockbrokers rose to prominence with Premchand Roychand at the helm. The new technologies and innovations (railways, telegraph, Companies Act, and Suez Canal) enabled the creation of the share market.

Charles Kindleberger, in his classic book *Manias, Panics and Crashes*, wrote how the initial hype of a commodity's fortune becomes a mania leading to eventual panic and crash. The Bombay cotton mania also met the same fate. DE Wacha wrote *A Financial Chapter in The History of Bombay City* detailing the crisis. The Civil War ended and supply of cotton resumed from the Americas. Several cotton companies and banks, including the esteemed Presidency Bank of Bombay, failed.

The banks blamed the crisis on stockbrokers. The stockbrokers responded by organising themselves and forming the Native Share and Stock Brokers' Association in 1875. The association was formalised in 1887, and its name was changed to the Bombay Stock Exchange in 1899. The BSE was the first stock exchange in Asia. Europe had already seen stock exchanges with Amsterdam in 1601 and London in 1801.

With the establishment of the first stock exchange, Bombay took the lead over Calcutta in terms of the development of capital markets. The Calcutta Stock Exchange was established 33 years later in 1908. The stock exchange in Ahmedabad was established before Calcutta in 1894. In banking, Calcutta had led with the East India Company establishing the first Presidency Bank in the city in 1806, followed by one in Bombay in 1840.

The BSE's early history is riddled with crisis and committees. During World War I, share prices (especially of cotton and cement) rose wildly leading to high speculation. The value of BSE membership increased from ₹2,000 in 1914 to ₹48,000 in 1921. The period also saw the emergence of new exchanges in Bombay and Ahmedabad.

There were complaints about the BSE's conduct leading the government to establish a committee under the chair Sir Wilfrid Atlay in 1923. It made various recommendations including a uniform common code of contract, extension of trading hours, less holidays, disciplinary rules, governance of board, etc. The report also presented the first index of securities. The markets faced another crash in 1925, leading to the enactment of the Bombay Securities Contracts Control Act, 1925, (2025 marks 100 years of the first legislation on securities markets). The Act made

all the contracts void, unless approved by the government.

The Great Depression followed, leading to another BSE crash and suspension of trading for seven weeks in 1933. Post-Depression, activity resumed and speculation returned leading to crises in 1935 and 1936. Another committee was established in 1937 under WB Morrison that recommended introducing a margin system, and government powers to impose rules on the exchange and supersede the BSE board.

World War II led to volatility in the securities markets, resulting in the suspension of forward trading in 1942. The government also imposed minimum prices on its own securities. The period saw the emergence of stock exchanges in other centres such as Lahore, Nagpur, and Cawnpore (Kanpur), raising their overall number to 21. It also saw the rise of trading outside stock exchanges in unorganised markets that remained a big concern.

After India's independence, a committee was constituted under PJ Thomas, who was also the first economic adviser to the government. The committee recommended establishing a securities market regulator, uniform regulations for stock markets across the country, and serious tackling of malpractices. The post-Independence history of Indian stock markets needs more reflection. One hopes that with the milestone of 150 years of the BSE and the launch of Sebi's Dharohar, there is more research on the fascinating history of India's securities markets.

● Write to us at fletters@expressindia.com

Investor

TUESDAY, MARCH 4, 2025

EXPERT VIEW

Cement demand is recovering post the festive season and this growth is expected to be driven by pent-up demand, a rebound in government spending and strong real estate & housing sector demand

—Motilal Oswal

● **RATING:** BUY

UltraTech to strengthen its core business

● **Cement demand rebounds; volume to grow 4% y/y in FY25**

WHILE ULTRATECH CEMENT is diversifying into a new business segment—Cables and Wires (C&W)—its core focus remains grey cement. The company sees C&W as a strategic extension of its construction value chain, allowing it to expand its consumer reach. Simultaneously, UltraTech Cement continues to reinforce its leadership in cement through both organic and inorganic expansions beyond FY27. We reiterate our BUY rating on the stock.

Grey cement is the core business and will remain in its high-growth phase. Cement demand continues to be strong, backed by infrastructure development and the real estate segment. India's per capita cement consumption stood at 295kg in FY24, while cement consumption in Western countries peaked at 600-700kg/capita before settling at 500kg.

UltraTech Cement's domestic grey cement capacity is expected to reach 182.8mtpa by FY25-end, accounting for 28% of the industry's capacity. The capacity will further grow to 209mtpa by end-FY27.



UltraTech Cement is growing ahead of the industry and will continue to grow through a mix of organic and inorganic expansions. Cement consumption through RMC is less than 5% of the total consumption, but this is expected to grow rapidly.

UltraTech Cement aims to capture a higher wallet share from consumers. The building product division (BPD) has five stages: design, construct, enable, decorate, and service. In the construction materials segment, the company already offers 90 SKUs. UltraTech Cement has evaluated multiple business cat-

egories, such as sanitary fittings, lighting, fans, and pipes, but determined that most of them were not the right fit and dropped those product categories.

C&W emerged as a strategic fit, complementing the company's/group's existing product offerings. It believes that 85% of the wire consumption comes from the residential segment, while 65% of cement demand also originates from this segment. In the residential market, 35% of cement demand is driven by the rural market, which UltraTech Cement can leverage through its

FINANCIALS (₹ crore)

Y/E Mar	FY25E	FY26E	FY27E
Sales 101400	73700	91000	
Ebitda	12400	17000	20500
Adj. PAT	6300	8600	10900
Ebitda margin (%)	17	19	20
Adj. EPS (₹)	219	293	371
EPS Gr. (%)	(10)	33	27
BV/Sh. (₹)	2,257	2,646	2,927
Ratios			
Net D:E	0.3	0.3	0.2
RoE (%)	10.1	12.0	13.3
RoCE (%)	9.4	10.6	11.7
Payout (%)	22.8	23.9	24.3
Valuations			
P/E (x)	46.1	34.6	27.3
P/BV (x)	4.5	3.8	3.5
EV/Ebitda(x)	24.0	18.1	15.0
EV/ton (\$)	191	175	162
Div. Yield (%)	0.5	0.7	0.9
FCF Yield (%)	1.2	0.7	2.5

Source: MOSL

extensive relationships with individual house builders and contractors. It already sells many products through UltraTech Building Solutions (UBS).

Urban housing contributes to

30% of cement demand, where the builders' community decides which products will be used. UltraTech Cement believes it will be easy to make inroads into this market. Cable demand is infrastructure-driven, and with UltraTech Cement already present in many projects, it sees a strong opportunity for growth in this segment. The C&W plant will be commissioned on or before Dec'26. UltraTech Cement's strong connections with large EPC contractors were a key reason for incorporating this brand into the company.

Cement demand is showing signs of recovery post the festive season, and we anticipate industry volumes to grow 4% y-o-y in FY25, implying 7-8% y-o-y growth in 4QFY25. This growth is expected to be driven by pent-up demand, a rebound in government spending, and strong demand in the real estate and housing sectors. Additionally, rising clinker utilisation (peaking in 4QFY25) is likely to support price hikes across the industry.

We project UltraTech's consolidated revenue/Ebitda/PAT CAGR at 17%/28%/32% over FY25-27, driven by organic and inorganic growth, with a consolidated volume CAGR of 16%.

MOTILAL OSWAL



● **RATING:** ADD

Jubilant eyes higher margin expansion

● **Company to add 1,000 new stores over next three years**

AT JUBILANT FOODWORK'S maiden Investor Day, the management highlighted its technological capabilities, supply chain strengths, and long-term ambitions for FY2028. Key takeaways are: (i) Domino's India – Jubilant plans to accelerate network expansion, targeting 1,000 new store additions over the next three years, alongside rapid innovation. (ii) Popeyes – focus remains on improving ADS and unit economics, with a moderate pace of store expansion until profitability stabilises. (iii) Turkey – steady growth in Domino's continues, while COFFY is set for accelerated expansion. (iv) Profitability guidance – Company projects a 200 bps expansion in consolidated PAT margin over FY2025-28E, falling short of our and Street expectations of a 300-350 bps expansion over FY2025-27E. Jubilant is making progress in the right direction, but we would prefer a more balanced approach between growth, investments and profitability.

The company is aiming for 3,000+ Domino's stores across 700 cities in India by FY2028E, implying an addition of 300 stores per year over FY2025-28E, compared to 180-200 stores per year over FY2023-25E. It plans to introduce as many innovations in the next three

FINANCIALS (₹ cr)

Y/E Mar	FY25E	FY26E
EPS (₹)	3.2	4.7
EPS growth (%)	(13.4)	46.9
P/E (X)	194.1	132.2
P/B (X)	17.6	16.2
EV/Ebitda (X)	35.5	29.0
RoE (%)	9.3	12.8
Div. yield (%)	0.2	0.2
Sales (₹ cr)	6,100	7,000
Ebitda (₹ cr)	1,200	1,400
Net profits (₹ cr)	210	310

Source: Bloomberg, Company data, Kotak Institutional Equities estimates

years as in the past 30 years, focusing on five new products, a Cheesy Indulgence theme, and the potential launch of Domino's Café. Enhanced investments in technology and supply chain – initiatives include Store AI, hyper-personalised apps, Loyalty 2.0, and expanded commissaries, alongside a push for 20-minute delivery to elevate the consumer experience. We expect Domino's to further strengthen its lead over competitors through superior product offerings, advanced tech and supply chain capabilities, and a compelling price-value proposition.

Jubilant is gunning for mid-teen revenue CAGR and higher margin expansion, and an overarching focus on investments to drive SSSG and share gains.

KOTAK INSTITUTIONAL EQUITIES

● **RATING:** BUY

Crompton's strong focus on premiumisation in fans

● **Company targets 40% revenue growth from premium fans**

AS A TRUE MARKET leader, Crompton Greaves Consumer Electricals is aggressively driving premiumisation in its fan portfolio. Currently, its premium fans contribute 23% of revenues (versus the industry average of 40%). To strengthen its offering, the company has launched Nucleus, an advanced BLDC platform, and Xtech, an advanced induction motor platform. Key innovations include: HS Duro – India's fastest 5-star induction fan; Superflo – Delivers 25% more airflow. Crompton is also investing in TPW (table, pedestal, and wall) fans, which are growing in the mid-teens. Given their low penetration, TPW fans have

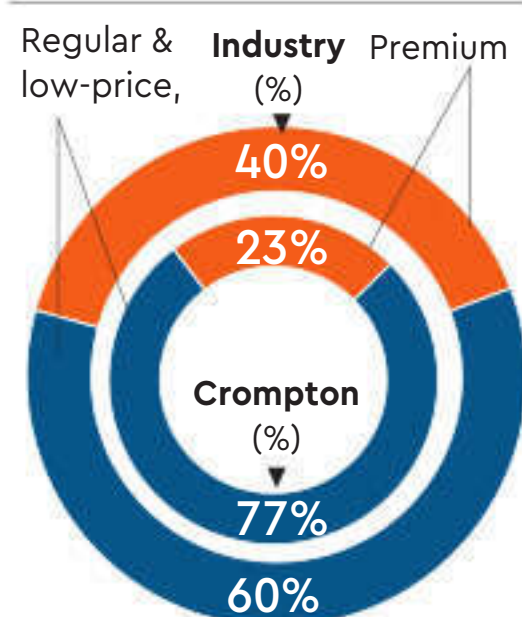
the potential to outpace ceiling fan growth. Other segments are performing well: Air coolers are expected to see strong growth, driven by an anticipated harsh summer. Solar pumps are poised for healthy expansion, while residential pumps are likely to grow in line with the market. Butterfly's revenue decline has been arrested, with margin stability returning. Maintain BUY.

Fans market of ₹13,000 crore–14,000 crore is divided in two segments – low-priced and regular fans: 60% and premium fans: 40%. Crompton currently generates 23% revenues from premium fans and endeavours to reach 40% in coming years. There are 410mn fans installed across India and annual sales are 40mn. There is healthy volume growth, pricing growth as well as pre-



miumisation possibility in fans. Crompton plans to launch premium ceiling fans powered by

BREAKUP OF FANS



Source: Company data, I-Sec research

advanced technologies, including Nucleus (a next-gen BLDC platform) and Xtech (an advanced induction

motor platform). These fans will be priced similarly to its existing BLDC range while offering key benefits such as high-efficiency motors, improved energy savings, and up to 25% more airflow. Additionally, the company has introduced the HS Duro, a high-speed 5-star induction fan. Crompton intends to manufacture these premium fans in-house, ensuring superior quality in motors and PCBAs while enabling a two-year warranty on these models.

The table pedestal wall (TPW) fan industry is pegged at ₹4,000 crore–₹4,500 crore and is growing in mid-teens as per company. There is strong potential for this industry to grow as the penetration is materially low. As the TPW fans act as personal cooling products, there is possibility for it to grow at pace higher than ceiling fans.

ICICI SECURITIES

Explainer

● **How is the FHI constructed?**

THE COMPOSITE FISCAL health index (FHI) sources data on budgetary transactions for 18 states for FY2022-23 from the Comptroller and Auditor General (CAG). It's an aggregate of five major sub-indices, namely quality of expenditure, revenue mobilisation, fiscal prudence, debt index and debt sustainability. Each major sub-index has a few minor sub-indices. The nine minor sub-indices fall in two categories i.e., improvement index and deprivation index. The minor sub-indices under quality of expenditure, revenue mobilisation and debt sustainability are the improvement indices and those under fiscal prudence and debt index are the deprivation indices. The higher values of the variable under improvement index and lower values of the variable under deprivation index are rewarded. For example, Odisha is rewarded in the debt index with a score of 99.0 since its total debt has been declining since 2019-20, and its outstanding liabilities to GSDP ratio has been within the 25% target set by the FRBM. The arithmetic mean of the five major sub-indices yields the final composite FHI.



FISCAL HEALTH INDEX

What NITI Aayog's index says about states' fiscal health

NITI Aayog's Fiscal Health Index (FHI) has ranked Odisha as the best in fiscal performance while Punjab is at the bottom of the list. Building on this, it can develop a macroeconomic performance index for states, with GSDP and price stability among the other indicators, suggests *Debashis Acharya*

● **Significance of the major and minor sub-indices**

THE QUALITY OF expenditure index contains ratios of total development expenditure to total expenditure and total capital outlay to gross state domestic product (GSDP). This shows how much the states spend on development projects. The two ratios – state own revenue to GSDP and state own revenue to total expenditure – are used to construct the

revenue mobilisation sub-index, which reflects the ability of states to generate their own revenue and meet their expenditure out of such revenue. The fiscal prudence sub-index captures whether states are overspending by using the ratios of gross fiscal deficit to GSDP and revenue deficit to GSDP. Are interest payments eating up revenue receipts? The debt index

answers this by combining the ratios of interest payments to revenue receipts and outstanding liabilities to GSDP. Debt sustainability is measured as GSDP growth rate less growth rate of interest payments. The states having positive difference are the ones managing their debt relatively well and the states having negative difference are the fiscally stressed ones.

FHI

IS THE AGGREGATE OF QUALITY OF EXPENDITURE, FISCAL PRUDENCE, REVENUE MOBILISATION, DEBT INDEX & DEBT SUSTAINABILITY

● **How have the states fared?**

THE CRITERIA FOR selection of states include their contribution to India's GDP, demography, total public expenditure, revenues, and overall fiscal stability. The states with top FHI scores are classified as achievers and the rest are classified as front runners, performers, and aspirational states in descending order of the FHI scores. Odisha tops the list with FHI of 67.0 and Punjab is at the bottom with 10.7 in the aspirational category.

● **What worked**

ODISHA'S GOOD PERFORMANCE is attributed to its low fiscal deficits, good debt profile, and an encouraging capital outlay to GSDP ratio. Chhattisgarh's quality of expenditure, Goa's revenue mobilisation, and Jharkhand's fiscal prudence take them to the achievers' list. Overall, effective fiscal management seems to be the feature of the top states with high debt index and debt sustainability scores. To move higher in their ranks in future, Kerala needs to work on its quality of expenditure, West Bengal on revenue mobilisation, Punjab on fiscal prudence and debt index, and Andhra Pradesh on debt sustainability.

FHI RANKINGS

Achiever	Rank	Front runner	Rank	Performer	Rank	Aspirational	Rank
Odisha	1	Maharashtra	6	Tamil Nadu	11	Kerala	15
Chhattisgarh	2	Uttar Pradesh	7	Rajasthan	12	West Bengal	16
Goa	3	Telangana	8	Bihar	13	Andhra Pradesh	17
Jharkhand	4	Madhya Pradesh	9	Haryana	14	Punjab	18
Gujarat	5	Karnataka	10				

Source: Fiscal Health Index, FY23, NITI Aayog

● **Lessons from the findings**

THE REPORT ALSO compares the average FHI scores of the states for FY14-15 with that of FY22-23. The consistent performers in this comparison are Odisha, Chhattisgarh, Goa, and Gujarat. Jharkhand significantly improved its rank from 4 to 10. Punjab, Kerala and West Bengal have witnessed difficult times across most fiscal parameters which have impacted their rankings.

Given the crucial role of states in the country's development, ensuring overall fiscal stability requires strengthening their fiscal health. The FHI is a major

addition to the macro policy toolkit, emphasising subnational performance. This detailed report serves as a SWOT analysis, offering valuable insights for states. Building on existing literature, the Aayog could develop a comprehensive macroeconomic performance index for states, with fiscal health as one component. Other key subnational macro indicators may include GSDP, price stability, and more.

The writer is professor, School of Economics, University of Hyderabad

MANY PROPOSALS FOR CEASEFIRE ON THE TABLE


AGENCIES

BLOOMBERG

REUTERS

The 18A process competes with similar technology from Taiwan's TSMC, which dominates the global chip market.

financialexp.epapr.in



“They have done a lot, so he is sort of thinking about right now how exactly he wants to play with Mexico and Canada and that is a fluid situation,” Lutnick said on *Fox News’* Sunday Morning Futures, speaking of the US President. “There are going to be tariffs on Tuesday on Mexico and Canada, exactly what they are. We’re going to leave that for the president and his team to negotiate.”

New Delhi

the domestic market and 30,77,900 units in exports). But as far as FY2024, Hero is concerned, Hero (5.1 million units) marginally leading HMSI (4.92 million units). The last time HMSI had beaten Hero both in domestic and overall sales was in July 2024 – when HMSI had sold 4.83 lakh units (4.3 lakh in domestic market and 43,982 units in exports) but Hero could manage only 3.70 lakh units (3.47 lakh in the domestic market and 22,739 units in exports).



EAM S Jaishankar with Princess Astrid of Belgium, in New Delhi on Monday

TALKS ON TRADE PACT LIKELY

EAM heads to UK, Ukraine on agenda

SHUBHAJIT ROY
New Delhi, March 3

DAYS AFTER UK Prime Minister Keir Starmer hosted an emergency meeting of European leaders in support of Ukraine and its President Volodymyr Zelenskyy — after the latter's public showdown with US President Donald Trump and Vice-President JD Vance at the White House — external affairs minister S Jaishankar is headed to London to meet the British government's leadership, including Foreign Secretary David Lammy.

Announcing the visit, the ministry of external affairs (MEA) said Jaishankar would be on an official visit to the United Kingdom and Ireland from March 4 to 9.

India and the UK share a "comprehensive strategic partnership, which has strengthened across diverse areas including defence & security, trade & economy, health, education, people-to-people ties," it said. "During the visit, EAM will be holding discussions

with his counterpart, Foreign Secretary David Lammy, and will meet several other dignitaries as well as Indian community members," it said.

While Jaishankar's six-day visit beginning Tuesday was scheduled earlier, his meetings will be closely watched, in the backdrop of the meeting hosted by Starmer to shore up support for Ukraine on Sunday.

Starmer, who met Zelenskyy on Saturday, has said that Britain, Ukraine, France and some other countries would form a "coalition of the willing" and draw up a peace plan to take to Trump. "This is not a moment for more talk. It's time to step up and unite around a new plan for a just and enduring peace," he said.

"Europe must do the heavy lifting, but to support peace in our continent and to succeed, this effort must have strong US backing," Starmer said. He said European leaders had agreed to draw up a Ukraine peace plan to present to the US, a vital step for Washington to be able to offer security guarantees

that Kyiv says are essential to deter Russia.

Jaishankar's visit comes at a time when India has chosen not to take sides between Europe, Ukraine, Russia and the US. Last week, India abstained on two resolutions at the UN — moved by Ukraine and the US — signalling foreign policy independence, but also betraying its diplomatic constraints.

It has also nuanced its position on US-Russia direct talks, moving away from "two parties to the conflict" to "parties concerned" — a broader term that would include all four stakeholders — US, Ukraine, Russia and Europe, as of now.

It is now even more unlikely that India will express support for either country. New Delhi has walked the tightrope all along, and it will continue to stay away from taking sides, officials said. India will only point to its stated position — that dialogue and diplomacy is the only path forward, and solutions cannot be found on the battlefield.

BJP, AAP spar over CAG report in Delhi Assembly

THE RULING BJP and the AAP slugged it out during a discussion on the CAG report on public health infra in the city, on the last day of the first session of the newly constituted Delhi Assembly, with Speaker Vijender Gupta marshalling out three opposition MLAs. AAP MLA Jamail Singh was marshalled out of the House as he raised slogans over BJP's promise to pay ₹2,500 to women of Delhi after coming to power when chief minister Rekha Gupta was speaking.

The remaining AAP MLAs including Leader of Opposition Atishi walked out of the Assembly subsequently.

MANAPPURAM HOME FINANCE LTD.

Regd. Office: 5th Floor, W-4/638A, Manappuram House, P.O. Valapad, Thrissur - 680 567, Kerala, India
CIN : U6523KL2019PLC039179

NOTICE OF SHIFTING OF REGISTERED OFFICE

Notice is hereby given that the registered office of Manappuram Home Finance Limited, a company incorporated under the Companies Act, 2013, is shifting from its existing location ie W-4/638A, 5th floor, Manappuram House, Valapad P.O, Thrissur-680567 to **8/596 A, Padmaprabha Building, Near Sreerama swamy temple, Cherpu – Thriprayar Road, Thriprayar, Thrissur, Kerala – 680567** on 03.03.2025. Esteemed investors /customers may kindly take note of the shifting. Existing office will be functional till 03.06.2025 for the convenience of the stakeholders of the company.

Contact number for future communication
Customer related queries
Ph :04873520503
customer.request@manappuramhomefin.com

Investor related queries
Ph. No:04873520501/502
hfc@manappuramhomefin.com

By the order of the Board
For Manappuram Home Finance Limited
Sd/-
Sreedivya S
Company Secretary
Date: 03/03/2025

NMDC Limited
(A Govt. of India Enterprise)
'Khanji Bhavan', 10-3-311/A, Castle Hills, Masab Tank, Hyderabad-500028. CIN : L13100TG1958GOI001674
Email : kvprakash@nmdc.co.in, jvenkatesan@nmdc.co.in

OPEN TENDER NOTICE (E-PROCUREMENT MODE ONLY)
Tender No.NMDC/HO/MM/PURCH/2024/25/440, Dtd. 04.03.2025 (MSTC REF: NMDC/Head Office/Materials Management/ 26/24-25/ET/809)
E-tenders are invited for following items from reputed manufacturers directly or through their dealers /accredited agents through MSTC portal website <https://www.mstcecommerce.com/eproc>

Description	Qty (No.)	Pre Bid Meeting is Scheduled on	Display of Tender Documents Period	Last date & time for submission of offer	Earnest Money Deposit
Supply and Supervision of E & C of 05 Nos. Front End Loaders 8-9 Cu.m. derated bucket capacity along with Cost cap for 06 Years or 18000 hours whichever is earlier	05	11.03.2025 At 11.00 AM	17.03.2025 To 07.04.2025	07.04.2025 By 02.30 PM	Rs. 25,00,000/-

Prospective bidders may visit our websites: www.nmdc.co.in; CPP Portal <https://eprocure.gov.in>; <https://mstcecommerce.com> and may download the tender documents. Any corrigendum to the above tender notice will be uploaded on our website and MSTC e-portal only.

GM (Materials)

DOSHION WATER UMBRELLA (CUDDALORE) PRIVATE LIMITED (In Liquidation)
Reg. Off: A-103/10, Tirith Bhum Apartment, Near Law Garden, Ellisbridge, Ahmedabad-380 006, Gujarat, India.

13th E-AUCTION SALE NOTICE UNDER INSOLVENCY AND BANKRUPTCY CODE, 2016
The following Assets and Properties of DOSHION WATER UMBRELLA (CUDDALORE) PRIVATE LIMITED (in Liquidation) having CIN: U41000GJ2011PTC064934 forming part of Liquidation Estate are for sale by the Liquidator through e-auction on 'AS IS WHERE IS, AS IS WHAT IS, WHATEVER THERE IS AND NO RECOURSE BASIS' as per details mentioned in the table given below. The sale will be done through the e-auction platform (With unlimited extension of 5 min each): <https://nbid.nest.co.in/app/login>.

Asset Description	Reserve Price (In Rs.)	EMD Amount (In Rs.)	Bid Incremental Value (In Rs.)
Sale of the Corporate Debtor as a Going Concern			
Date and Time of E Auction: 29.03.2025 From 9.00 PM to 9.00 PM			
Sale of the Corporate Debtor as a Going Concern as per Regulation 32(e) of the IBB (Liquidation Process) Regulations, 2016	INR 73,17,942/- (Indian Rupees Seven Crore Thirty One Lakh Seventy Nine Thousand Four Hundred Twenty Six Only)	INR 73,17,943/- (Indian Rupees Seventy Three Lakh Seventeen Thousand Nine Hundred Forty Three Only)	INR 73,17,941/- (Indian Rupees Seven Lakh Thirty One Thousand Seven Hundred Ninety Four Only)
Last Date for Submission of Eligibility Documents			
Date of Intimation of Qualified Bidders			
Last Date for Inspection			
Last Date for EMD			
E-Auction Date			

1) EMD can be deposited either by remittance into the account or through demand draft. (2) Interested applicants may refer to the COMPLETE E-AUCTION PROCESS INFORMATION DOCUMENT containing details of terms and conditions of online E-Auction, E-Auction Bid form, Eligibility Criteria, Declaration by Bidders, EMD requirement etc., available at <https://nbid.nest.co.in/app/login> or through E Mail : clrp.doshionwater@gmail.com (process specific). (3) The Liquidator has right to accept or cancel or extend or modify, etc. any terms and conditions of E-Auction at any time. He has right to reject any of the bid without giving any reasons. He has right to cancel E-Auction at any time. (4) For technical assistance, contact Araventhana S E, Contact no.: +91 93846 76709, Email: araventhana@nest.co.in or Gunjan Narula, contact no.: +91 8447018554, Email: gunjann@nest.co.in or for E-Auction details, contact Liquidator, Ph. No. 9428012320, Email: clrp.doshionwater@gmail.com (5) E-Auction platform: <https://nbid.nest.co.in/app/login>. Interested bidders are requested to visit the above-mentioned websites and submit a bid.

Sd/-
Chirag Shah- Liquidator
Doshion Water Umbrella Cuddalore Private Limited- under Liquidation
IBBI Reg. No.: IBBI/PA-001/IP-P01169/2018-19/11837
AFA No.: AA1/11837/02/311225/107567 valid upto 31st December, 2025
Address: 208, Ratnagar Spring, Opp. HDFC Bank House, Ahmedabad
Date: 04.03.2025
Place: Ahmedabad

BAID FINSERV LIMITED
Regd. Office: "Baid House" 11nd Floor, 1, Tara Nagar, Ajmer Road, Jaipur-06 • Ph.: 9214018855
E.: baidfinance@baidgroup.in • W.: www.baidfinserv.com • CIN: L65910RJ1991PLC006391

Corrigendum to the Notice of 01st / 2024-25 Extra Ordinary General Meeting

We would like to draw the kind attention of all the shareholders of Baid Finserv Limited (the "Company") towards the notice dated Tuesday, February 11, 2025 issued for convening the Extraordinary General Meeting ("EGM") of the members of the company scheduled to be held on Wednesday, March 12, 2025 at 03:00 P.M. (IST) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM").

The electronic copies of the Notice of the EGM have been sent to all the members on Thursday, February 13, 2025 whose e-mail IDs are registered with the Company (Depository Participant(s)) in due compliance with the provisions of the Companies Act, 2013 read with the relevant rules made thereunder, the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015 ("Listing Regulations") and as per General Circular no. 9/2024 dated September 19, 2024 and earlier circulars issued in this regards from time to time by Ministry of Corporate Affairs, (collectively referred to as "MCA Circulars"). Circular No. SEBI/HO/CFD/CFD-PoD-2/PI/CIR/2024/133 dated October 03, 2024 issued by Securities and Exchange Board of India (SEBI) (collectively referred to as "SEBI Circular").

The Company wishes to bring to the notice of the shareholders that changes have been made in the Notice of EGM through a corrigendum in light of suggestions/ observations received from stock exchanges i.e. National Stock Exchange of India Ltd. ("NSE") and BSE Limited ("BSE").

The Corrigendum shall form an integral part of the Notice which has already been circulated to the shareholders of the company and on from the date hereof the Notice shall always be read in conjunction with the Corrigendum. All other contents of the EGM Notice along with Explanatory Statement dated Tuesday, February 11, 2025, shall remain unchanged.

The Corrigendum is available on the website of the Company at www.baidfinserv.com, Stock Exchanges i.e. BSE at www.bseindia.com and NSE at www.nseindia.com. There will be no dispatch of any physical copies of the Corrigendum to the Notice of EGM.

For Baid Finserv Limited
Sd/-
Panna Lal Baid
Chairman and Managing Director
DIN: 00009897

Place: Jaipur
Date: March 3, 2025

पंजाब नैशनल बैंक **punjab national bank**
...जहाँ का ज़ुलूम ! ...the name you can BANK upon !

PUBLIC NOTICE FOR SALE OF UNLISTED EQUITY SHARES OF
M/s NEELACHAL ISPAT NIGAM LIMITED

Punjab National Bank, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act V of 1970, having its Corporate Office at Plot No 04, Sector-10, Dwarka, Delhi – 110075 and inter alia its Treasury Division situated at 2nd Floor, PNB-BOI Towers, C-29, G-Block, Bandra Kurla Complex Mumbai 400051, through this Public Notice, is hereby inviting Sealed Quotations from the general public for purchase of 23,63,987 unlisted equity shares of M/s Neelachal Ispat Nigam Limited held by PUNJAB NATIONAL BANK.

M/s Neelachal Ispat Nigam Limited, is a Public Limited Company incorporated as per the provision of Company Act 2013 having its registered office at Samabaya Bhawan, 4th Floor, Unit -9 Janpath, Bhojinar, Bhubaneswar, Odisha and principal place of business at Kalinga Nagar Industrial Complex, Duburi, Jajpur, Odisha.

Punjab National Bank, being rightful owner of 23,63,987 unlisted equity shares of M/s Neelachal Ispat Nigam Limited, proposes to sell the entire lot of 23,63,987 number of unlisted equity shares of M/s Neelachal Ispat Nigam Limited through this process by inviting quotation from general public as the shares of the company are not being traded through stock exchanges.

The bids in this regard to be submitted by way of a sealed quotations to the bank at its office at Treasury Division, 2nd Floor, PNB-BOI Towers, C-29, G-Block, Bandra Kurla Complex Mumbai 400051, on or before the 18th of March 2025, 5:00 PM. Further details in this regard may be obtained from the aforesaid Office during the working hours.

Details of the shares: 23,63,987 unlisted equity shares of M/s Neelachal Ispat Nigam Limited

Bank reserves its right to accept or reject any offer without assigning any reason whatsoever.

For Punjab National Bank
(Santosh Kumar
General Manager
Phone No – 022-69766053)

CORRIGENDUM TO THE LETTER OF OFFER AND THE PRE-OFFER ADVERTISEMENT FOR THE ATTENTION OF THE PUBLIC SHAREHOLDERS OF
DECCAN BEARINGS LIMITED
Corporate Identification Number: L29130MH1985PLC035747;
Registered Office: 136, B Wing Ansa Industrial Estate, Saki Vihar Road, Sakinaka, Andheri (East), Mumbai - 400072, Maharashtra, India;
Contact Number: +91-9223400434; Email Address: cs.deccanbearingsltd@gmail.com; Website: www.deccanbearings.in.

OPEN OFFER FOR ACQUISITION OF UP TO 5,67,667 OFFER SHARES, REPRESENTING 26.00% OF THE VOTING SHARE CAPITAL OF DECCAN BEARINGS LIMITED, THE TARGET COMPANY FROM ITS PUBLIC SHAREHOLDERS, AT AN OFFER PRICE OF ₹4.00/- PER OFFER SHARE, PAYABLE IN CASH, BY MR. SATYAJIT MISHRA, THE ACQUIRER, IN ACCORDANCE WITH THE PROVISIONS OF REGULATIONS 3 (1) AND 4, AND SUCH OTHER APPLICABLE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (SUBSTANTIAL ACQUISITION OF SHARES AND TAKEOVERS) REGULATIONS, 2011, AND SUBSEQUENT AMENDMENTS THERETO.

This Corrigendum to the Letter of Offer and the Pre-Offer Public Announcement should be read in continuation of, and in conjunction with the Letter of Offer dated Monday, February 25, 2025, and the Pre-Offer Public Announcement cum Corrigendum to the Detailed Public Statement dated Tuesday, February 25, 2025, published in Financial Express (English daily) (All India Edition), Jansatta (Hindi daily) (All India Edition), and Mumbai Lakhshadeep (Marathi daily) (Mumbai Edition) ('Newspapers') on Thursday, February 27, 2025.

This Corrigendum to the Letter of Offer and the Pre-Offer Public Announcement is being issued by Swaraj Shares and Securities Private Limited, the Manager to the Offer, for and on behalf of the Acquirer, in compliance with Regulation 18 (7) and other applicable provisions of the SEBI (SAST) Regulations ('Corrigendum to the Letter of Offer and the Pre-Offer Public Announcement'). The capitalized terms used but not defined in this Corrigendum to the Letter of Offer and the Pre-Offer Public Announcement shall have the meaning assigned to such terms in the Offer Documents.

(A) Public Shareholders of the Target Company are requested to take note that this Corrigendum to the Letter of Offer and the Pre-Offer Public Announcement is being issued to update the following disclosures provided in the Letter of Offer. The revisions are as follows:

1. Paragraph 5.8, of the Letter of Offer titled as 'The present Board of Directors of the Target Company are as follows,' on page 27 of the Letter of Offer stands revised with the following stated information:

"5.8. The present Board of Directors of the Target Company are as follows:

Sr. No.	Name	Date of Appointment	DIN	Designation
a.	Mr. Sandip Keshav Pawar	Saturday, March 12, 2022	05245634	Non-Executive Independent Director
b.	Ms. Shilpa Sagar Parab	Monday, January 28, 2019	08338221	Non-Executive Independent Director
c.	Ms. Aakansha Vaid	Tuesday, October 22, 2024	02796417	Additional Director - Non-Executive Independent Director
d.	Mr. Nitin Arvind Oza	Tuesday, October 22, 2024	03198502	Additional Director - Non-Executive Independent Director
e.	Mr. Priyankbhai Ghelani ⁽ⁱ⁾	Saturday, March 15, 2025	-	Additional Director - Executive - Managing Director and Chief Financial Officer
f.	Mr. Nishith Trivedi ⁽ⁱⁱ⁾	Saturday, March 15, 2025	10332082	Additional Director - Non-Executive Independent Director
g.	Mr. Gohel Ajay Jagdishbhai ⁽ⁱⁱⁱ⁾	Saturday, March 15, 2025	-	Additional Director - Non-Executive Independent Director

Notes:

The Target Company through its Board Meeting dated Tuesday, February 25, 2025, [Source: <https://www.bseindia.com/xml-data/corpfiling/AttachHis/94547cd4-ab5b-42ef-9adb-1d18bc18ba53d.pdf>] have considered and approved the following appointments:

(i) Appointment of Mr. Priyankbhai Ghelani as an Additional Director (Executive - Managing Director) of the Target Company for a term of 3 years, effective from March 15, 2025, to March 14, 2028. As of this date, the Target Company has stated that, Mr. Priyankbhai Ghelani does not yet have a Director Identification Number and is in the process of applying for the same;

(ii) Appointment of Mr. Nishith Trivedi (DIN: 10332082) as an Additional Director (Non-Executive Independent Director) of the Target Company for term of 5 years effective from March 15, 2025, to March 14, 2030;

(iii) Appointment of Mr. Gohel Ajay Jagdishbhai as an Additional Director (Non-Executive Independent Director) of the Target Company for a term of five years, effective from March 15, 2025, to March 14, 2030. As confirmed by the Target Company, Mr. Gohel Ajay Jagdishbhai does not yet have a Director Identification Number and is in the process of applying for the same.

(B) OTHER INFORMATION

The Public Shareholders of the Target Company are requested to note the following the schedule of major activities of the Open Offer.

Schedule of Activities	Tentative Schedule (Day and Date) (as specified under the Draft Letter of Offer)	REVISED SCHEDULE (DAY AND DATE) (upon receipt of SEBI Observation Letter)
Date of commencement of Tendering Period	Monday, October 07, 2024	FRIDAY, FEBRUARY 28, 2025
Date of closing of Tendering Period	Friday, October 18, 2024	THURSDAY, MARCH 13, 2025
Last date of communicating the rejection/ acceptance and completion of payment of consideration or refund of Equity Shares to the Public Shareholders ⁽¹⁾	Monday, November 04, 2024	FRIDAY, MARCH 28, 2025

Notes:

⁽¹⁾ To clarify, the action set out above may be completed prior to their corresponding dates subject to compliance with the SEBI (SAST) Regulations.

The Acquirer accepts full responsibility for the information contained in this Corrigendum to the Letter of Offer and the Pre-Offer Public Announcement and undertakes that he is aware of and will comply with his obligations under the SEBI (SAST) Regulations in respect of this Offer. The Corrigendum to the Letter of Offer and the Pre-Offer Public Announcement would also be available on the SEBI website at www.sebi.gov.in and on the website of the Manager to the Offer at www.swarajshares.com.

Issued by the Manager to the Offer on behalf of the Acquirer

SWARAJ
SHARES & SECURITIES PRIVATE LTD.

Swaraj Shares and Securities Private Limited
Unit No 304, A Wing, 215 Atrium, Near Courtyard Marriot, Andheri East, Mumbai - 400093, Maharashtra, India
Telephone Number: +91-22-69649999
Email Address: takeover@swarajshares.com
Investors Grievance Email Address: investor.relations@swarajshares.com
Website: www.swarajshares.com
Contact Person: Mr. Tanmay Banerjee/Ms. Pankita Patel
SEBI Registration Number: INM00012980
Validity: Permanent

Acquirer
Sd/-
Mr. Satyajit Mishra
Acquirer

Date: Monday, March 03, 2025
Place: Mumbai

BAYER CROPSCIENCE LIMITED
CIN: L24210MH1958PLC011173
Regd. Office: Bayer House, Central Avenue, Hiranandani Estate, Thane (West) - 400 607.
Tel No: 022-2531 1234 • Fax No.: 022-2545 5063
Website: www.bayer.in • Email: ir_bcsil@bayer.com

POSTAL BALLOT NOTICE AND REMOTE E-VOTING INFORMATION

Notice is hereby given to the Members of Bayer CropScience Limited ('the Company') that, pursuant to and in compliance with Section 108 and Section 110 of the Companies Act, 2013 ('Act') read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014, ('Rules'), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, ('SEBI Listing Regulations'), Secretarial Standard-2 on General Meetings ('SS-2') issued by The Institute of Company Secretaries of India and in terms of the Circular No. 14/2020 dated April 08, 2020, Circular No. 17/2020 dated April 13, 2020, Circular No. 22/2020 dated June 15, 2020, Circular No. 33/2020 dated September 28, 2020, Circular No. 39/2020 dated December 31, 2020, Circular No. 10/2021 dated June 23, 2021, Circular No. 20/2021 dated December 08, 2021, Circular No. 3/2022 dated May 05, 2022, Circular No. 11/2022 dated December 28, 2022, Circular No. 09/2023 dated September 25, 2023 and Circular No. 09/2024 dated September 19, 2024 issued by the Ministry of Corporate Affairs ('MCA Circulars'), and other applicable provisions of the Act and Rules made thereunder and the SEBI Listing Regulations, as amended from time to time, (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), the following Resolution(s) are proposed for approval of the Members of the Company through Postal Ballot only, by voting through electronic means ('Postal Ballot' / 'Remote e-Voting'), as set out in this Notice:

Sr. No.	Type of Resolution(s)	Brief Description
1	Ordinary	Appointment of Mr. Vinit Rajesh Jindal (DIN: 10849465) as Director of the Company.
2	Ordinary	Appointment of Mr. Vinit Rajesh Jindal (DIN: 10849465) as Whole-time Director designated as Executive Director and Chief Financial Officer of the Company.
3	Ordinary	Appointment of Ms. Jana Marlen Ackermann (DIN: 10849470) as Non-Executive & Non-Independent Director of the Company.

The Postal Ballot Notice will be available on the Company's website at www.bayer.in, website of National Securities Depository Limited ('NSDL') at www.evoting.nsdl.com and website of BSE Limited at www.bseindia.com.

In accordance with the aforesaid MCA Circulars, the Company has sent the Postal Ballot Notice on Monday, March 03, 2025, only through electronic mode to those members whose Email IDs are registered with the Company / Depositories and whose names are recorded in the Register of Members of the Company or in the Register of Beneficial Owners maintained by the Depositories as on Tuesday, February 25, 2025 ('Cut-off Date'). Voting rights of the members shall be in proportion to the shares held by them in the paid-up equity share capital of the Company as on Cut-off Date. Communication of assent or dissent of the Members whose names are recorded in the Register of Members of the Company or in the Register of Beneficial Owners maintained by the Depositories as on the Cut-off Date will be entitled to cast their votes by remote e-Voting. A person who is not a member as on the relevant date should treat this notice for information purposes only.

The Company has engaged the services of NSDL to provide remote e-Voting facility to its members. The members may cast their votes during the period mentioned herein below:

Commencement of remote e-Voting	Tuesday, March 04, 2025, at 09.00 A.M. (IST)
End of remote e-Voting	Wednesday, April 02, 2025, at 05.00 P.M. (IST)

The remote e-Voting module shall be disabled by NSDL thereafter. Once the vote is case by the Member, he / she shall not be allowed to change it subsequently.

Members holding shares in physical form are requested to submit their PAN, KYC details including bank details and nomination details to the Company's Registrar and Share Transfer Agent, MUFG Intime India Private Limited (MUFG) (formerly Link Intime India Private Limited) through Form ISR – 1 and other applicable forms. The Investor Service Request forms are available at www.bayer.in in case of holdings in physical form. The Members whose Email IDs are not registered with the Company/Depositories, and who wish to receive the Postal Ballot Notice may register on or before 05:00 P.M. (IST), Sunday, March 30, 2025, by clicking the link : https://web.in.mpps.mufg.com/EmailReg/Email_Register.html and complete the registration process as guided therein.

For details relating to e-Voting, please refer the Frequently Asked Questions ('FAQs') for Shareholders and e-Voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on : 022 - 4886 7000 and 022 - 2499 7000 or send a request to Ms. Pallavi Mhatre, Senior Manager – NSDL at evoting@nsdl.com.

Scrutinizer for remote e-Voting and declaration of remote e-Voting results:

The Board of Directors of the Company has appointed Mr. Avinash Bagul, (Membership No. FCS 5578/CP No. 19862) of Partner of BNP & Associates, Practicing Company Secretaries, or failing him Mr. K. Venkataraman, (Membership No. ACS 8897 /CP No. 12459) Partners, M/s BNP and Associates, Practicing Company Secretaries, to act as the Scrutinizer, to scrutinize the voting conducted during the Postal Ballot process, in a fair and transparent manner.

The resolution, if approved by requisite majority, shall be deemed to have been passed on the last date of remote e-Voting i.e., Wednesday, April 02, 2025. The result of remote e-Voting will be announced on or before Friday, April 04, 2025. The results declared along with the Scrutinizer's Report shall be placed on the Company's website at www.bayer.in, website of the Stock Exchange i.e. BSE Limited at www.bseindia.com and on the website of NSDL, i.e. www.evoting.nsdl.com immediately after the declaration of results. The Scrutinizer's decision on the validity of the Postal Ballot shall stand final.

For Bayer CropScience Limited
SD/-
Bharati Shetty
Company Secretary & Compliance Officer
(Membership No.: ACS 24199)

Place: Thane
Date: March 04, 2025

BAJAJ FINANCE LIMITED
Registered Office: Bajaj Finance Limited, Off Pune-Ahmednagar Road, Viman Nagar, Pune - 411014
Branch Office: Bajaj Finance Ltd, 2nd Floor, Sheela Shoppee, Khasra No.3673/3/1, Sanjay Chowk, Opp. Hotel Midtown, GT Road, Panipat, Haryana 132103

POSSESSION NOTICE (For immovable property)
(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)
Whereas, the undersigned being the Authorized Officer of Bajaj Finance Limited (BFL), under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Sec. 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand by registered post ("Notice") calling upon the Borrowers/Co-borrowers mentioned hereunder to repay the amount mentioned in the notice U/s. 13(2) of the said Act within a period of 60 days from the date of receipt of the said notice.
The Borrowers/Mortgagors/Guarantors named below having failed to repay the said amount, notice is hereby given to the Borrowers/Mortgagors/Guarantors and public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on me under Sec. 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002, and that the said property will be subject to the charge of the Bajaj Finance Limited, for the amount mentioned herein below along with interest thereon at contracted rate.
The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Loan Account No./Name of the Borrower(s) Mortgagor(s)/Guarantor(s)	Description of Secured Immovable Property	Date of Notice U/s.13(2) and U/s.13(2) Notice Amount and Date of Possession
517FSP4304201 NIRALAHANDLOOM (BORROWER) AT - 955/9 OPP. KASHI GIRI MANDIR, SANOLI ROAD, PANIPAT, HARYANA-132103 DURGAPARSAAD (CO-BORROWER) & SONIA SUNDER (CO- BORROWER) & YOGESH PRASAD (CO-BORROWER) ALL AT - H.NO 1476 NEW HOUSING BOARD COLONY, PANIPAT, HARYANA-132103	All that piece and parcel of the Property Bearing Shop No. 8 Admeasuring Area 69.79 Sq. Yards, Situated in Ward No. 9, within The Limits of M.C. Tahsil And District Panipat Opposite Veer Ji Sweets, Sanoli Road, Panipat, Haryana-132103. Bounded As- East - Gali, West - Shop of Sweets, North - Wand Lal, South - Ashok Kumar Sharma	21/11/2024 Rs.50,04,732/- (Rupees Fifty Lakh Four Thousand Seven Hundred and Thirty-Two Only) as on 15/11/24

Date: 04.03.2025 Place: PANIPAT
Sd/- Authorized Officer, Bajaj Finance Limited

CAPRI GLOBAL CAPITAL LIMITED
Registered & Corporate Office :- 502, Tower-A, Peninsula Business Park, Senapati Bagat Marg, Lower Panel,
Mumbai-400013, Circle Office :- 9B, 2nd Floor, Pusa Road, New Delhi - 110060

DEMAND NOTICE
Under Section 13(2) of the Securitization And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorized Officer of Capri Global Capital Limited (CGCL) under Securitization And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(2) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorized Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them as are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to CGCL, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further applicable interest from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to CGCL by the said Borrower(s) respectively.

S. No.	Name of the Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount	Description of secured asset (immovable property)
1.	(Loan Account No. LNCGLURTL000007061 (Old) 8090000547322 (New) (LUDHIANA Branch) Mis R.S Knitwear Through its Proprietor (Borrower) Mr./Manoj Kumar Gupta, Mrs. Anuradha Devi (Co-Borrower)	24-02-2025 Rs. 20,64,721 (As on 24-02-2025)	All that Piece and Parcel of property having land and building being MC House No. B-6-1167/30, Street No. 1, Ward No. 52, land area Admeasuring 30 Sq. Yds., Wakai Village Tarai Sandil, Abadi Harbanspura, Tehsil and District Ludhiana, Punjab -141008 Bounded As: East By: Street West By: Street North By: Nadard South By: Sukha Singh

If the said Borrowers shall fail to make payment to CGCL as aforesaid, CGCL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of CGCL. Any person who contravenes or abets contravention of the provisions of the said Act/Rules made the reunder, shall be liable for imprisonment and/or penalty as provided under the Act.

Place : LUDHIANA, PUNJAB Date : 04/03/2025
Sd/- (Authorized Officer) For Capri Global Capital Limited (CGCL)

"IMPORTANT"
Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

CSB Bank
Public Notice on Auction of
PLEGGED GOLD ORNAMENTS

The borrower/s in specific and interested bidders in general, are hereby informed that on account of non-repayment of the Banks due by the borrowers as under despite the payment notices and recall/notice issued by the Bank, the gold ornaments pledged with the bank security by the respective borrower/s for the loan availed by them will be sold in public auction on "as is where is" and "non-recourse" basis through e-auction portal <https://csbgold.auctiontiger.net> on 17th March 2025 at 10.30 AM. The auction may be adjourned to any other later date at the discretion of the bank upon publication of the same in the Bank's notice board. The borrowers are hereby further inform that the gold ornaments will be disposed off by private sale if the public auction is not successful and if there is a further balance to be recovered thereafter, legal action will be initiated against the borrower/s for recovery of the balance amount due to the bank. In case of deceased borrower, all conditions will be applicable to legal heirs

S. No.	Account Name	Client ID	No. of Acc.	Balance Outstanding as on 02/03/2025	Weight (grams)
CHANDIGARH					
1	Ankush	4938433	001	1,78,701.76	31.52
2	Gurinder Singh Bhandal	4281772	001	1,21,910.03	65.50
3	Kapil Kumar	8125871	003	4,53,680.52	80.88
4	Neelish	4506050	002	4,60,365.37	61.40
LUDHIANA					
5	Raman Kumar	4091057	001	1,34,637.56	28.30
6	Taranjit Singh	4836114	001	1,36,397.94	28.20
FARIDABAD					
7	Ankur Gupta	4374931	002	9,09,849.38	177.20
8	Dhruv	7995330	001	94,150.12	21.75
9	Karika Bhandari	8107477	001	9,04,186.56	77.23
10	Mitlesh Kumar Mishra	3050339	001	1,22,774.12	30.50
11	Monika Makkar	4459298	004	7,72,541.74	163.72
12	Priya Rai	4849897	002	5,53,299.80	123.50
13	Ram Chander	4936369	001	1,13,251.52	22.30
14	Sunita	4957566	001	1,30,246.06	29.10
GURGAON					
15	Amarjeet Singh	4459973	001	1,31,216.80	23.10
16	Anil Yadav	4473440	003	16,73,251.92	292.34
17	Jasbir Kaur	8134538	001	4,38,292.10	85.25
18	Maha Singh Tanwar	8129872	003	11,68,377.12	211.80
19	Sanjeev	4944154	001	2,45,192.10	45.50
20	Simranjeet Singh	4682415	001	1,92,252.28	35.14
21	Sumit Kumar	8143244	001	2,51,072.84	45.00
22	Sunita	3901683	001	3,10,948.66	61.00
23	Vikram Singh	8109285	001	2,51,988.26	53.80
24	Vinod Kumar	4561672	001	2,56,622.86	48.80
25	Maju Mathew Varghese	3038684	002	31,28,850.86	551.02
JALANDHAR					
26	Divya Dhir	4819521	003	21,29,082.14	414.01
27	Jagpreet Singh	4697989	001	3,96,946.86	108.09
28	Kiranpal Kaur	4054260	001	1,08,617.24	23.84
29	Muskan	4811488	001	1,30,906.38	25.80
30	Nirmala	8131745	001	2,14,413.76	55.46
31	Narinder Singh	4769756	001	3,35,410.30	61.94
32	Rajinder Pal Singh	2713026	002	3,44,745.10	64.27
33	Samiksha	4086654	001	1,74,908.88	45.48
34	Sonia Arora	4682415	001	3,36,252.28	61.40
35	Sugil Sarangal	8123382	001	3,96,584.70	82.02
36	Sunmeet Kaur	3912900	001	2,20,835.80	48.00
37	Vishal	8135214	001	1,26,644.48	24.20
PATIALA					
38	Daljeet Kaur	4526242	001	1,49,284.92	36.82
39	Gurpreet Singh	4583760	001	5,13,161.98	97.15
40	Kuldeep Singh	4592380	001	1,08,124.58	20.00
41	Monty	7985173	001	95,935.64	18.00
42	Reeta Devi	4945354	001	4,60,723.34	89.43
43	Samichan Kumar	4937217	003	4,55,631.45	85.28

JANA SMALL FINANCE BANK
Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Regional Branch Office: 16/12, 2nd Floor, W.E.A. Arya Samaj Road, Karol Bagh, Delhi-110005.

DEMAND NOTICE UNDER SECTION 13(2) OF SARFAESI ACT, 2002.
Whereas you the below mentioned Borrower/s, Co-Borrower/s, Guarantor/s and Mortgagors have availed loans from Jana Small Finance Bank Limited, by mortgaging your immovable properties. Consequent to default committed by you all, your loan account has been classified as **Non performing Asset**, whereas Jana Small Finance Bank Limited being a secured creditor under the Act, and in exercise of the powers conferred under section 13(2) of the said Act read with rule 2 of Security Interest (Enforcement) Rules 2002, issued Demand notice calling upon the Borrower/s/ Co-Borrower/s/ Guarantor/s/ Mortgagors as mentioned in column No.2 to repay the amount mentioned in the notices with future interest thereon within 60 days from the date of notice, but the notices could not be served on some of them for various reasons.

Sr. No.	Name of Borrower/ Co-Borrower/ Guarantor/ Mortgagor	Loan Account No. & Amount	Details of the Security to be enforced	Date of NPA & Demand Notice date	Amount Due in Rs. / as on
1	1) Mr. Tarsem Singh (Applicant), 2) Mrs. Sonia (Co-Applicant), 3) Mr. Abhishek (Co-Applicant), 4) Mrs. Pyari Devi (Co-Applicant)	Loan Account No. 32039430000330 Loan Amount: Rs.40,00,000/-	Mortgaged Immovable Property: Schedule Property: Property-1: All that piece and parcel of the Immovable property bearing Ek Kitta Plot Waka Mouja Under Municipal Corporation Phibha Tehsil Phobha Rakba Tadadi 6.33 Marle Bakdar 633/28200, Part Minjuma Property 14 Kanal 02 Marle, Khewat Number 1277, Murraha No.68, Killa No.18/2, 23 Total Kitta 03 Jamabandi for the Year 2014-15 Owned by Mrs. Payari Devi, W/o. Mr. Miyan Singh. Property-2: All that piece and parcel of the Immovable Property bearing One Shop Under Municipal Corporation Phobha Tehsil Phobha Rakba Tadadi 2.4 Marle Bakdar 12/1410 Part Minjuma Property 14 Kanal 02 Marle Khewat No.1339, Murraha No.68, Killa No.18/2, 23 Total Kitta 03 Jamabandi for the Year 2019-20. Owned by Mr. Tarsem Singh, S/o. Mr. Miyan Singh. Bounded as: East: Property Tarsem Singh, West: Property Tarsem Singh, North: Vacant Plot, South: Street.	01.11.2024 Demand Notice Date: 27.02.2025	Rs.39,07,972/- Rupees Thirty Nine Lakh Seven Thousand Nine Hundred and Seventy Two Only as of 23.02.2025

Notice is therefore given to the Borrower/ Co-Borrower/ Guarantor/ Mortgagor as mentioned in Column No.2, calling upon them to make payment of the aggregate amount as shown in column No.6, against all the respective Borrower/ Co-Borrower within 60 days of Publication of this notice as the said amount is found payable in relation to the respective loan account as on the date shown in Column No.6. It is made clear that if the aggregate amount together with future interest and other amounts which may become payable till the date of payment, is not paid, Jana Small Finance Bank Limited shall be constrained to take appropriate action for enforcement of security interest upon properties as described in Column No.4. Please note that this publication is made without prejudice to such rights and remedies as are available to Jana Small Finance Bank Limited against the Borrower/s/ Co-Borrower/s/ Guarantor/s/ Mortgagors of the said financial under the law, you are further requested to note that as per section 13(13) of the said act, you are restrained/prohibited from disposing of or dealing with the above security or transferring by way of sale, lease or otherwise of the secured asset without prior consent of Secured Creditor.

Date: 04.03.2025, Place: Haryana
Sd/- Authorised Officer, For Jana Small Finance Bank Limited

केनरा बैंक Canara Bank
(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)

सिंडिकेट Syndicate

Branch Office:- Karnal ARM Branch (DP- 6290), E-mail: cb6290@canarabank.com

E-AUCTION SALE NOTICE
E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & 9 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 properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Canara Bank will be sold on "As is where is", "As is what is", and "Whatever there is" in E-auction arranged by the service provider M/s PSB Alliance (Baanknet), (8291220220). E-mail : support.BAANKNET@psballiance.com through the website <https://baanknet.com/>

LAST DATE OF RECEIPT OF EMD IS 21.03.2025 UPTO 5:00 P.M.
DATE OF E-AUCTION IS 25.03.2025 (12:30 PM TO 1:30 P.M)
(with unlimited extension of 5 minutes duration each till the conclusion of the sale)

SL NO.	Branch Name/Name & Address of the Borrower(s) / Guarantor(s)	Brief Description of Property/ies	Total Liabilities as on specified Date	Reserve Price (in Rs.)	Earnest Money Deposit (EMD) (in Rs.)	Details of A/C No. IFSC CODE Possession notice
1.	ARMB, Novelty Road, Karnal branch, Authorised officer :- Mr. Ranjeet Kumar, (M) 85728-16290, Mail ID: cb6290@canarabank.com	All the part and parcel of the residential House measuring 11 Marlas situated at 2/15 share of land measuring 21K-15M pertaining to Khewat no. 1439, Khatoni no. 1761, Rect no. 456, Khasra no. 1/5 (21-5) situated at Vig Colony, Gharanda, Distt. Karnal (within MC limits) vide jamabandi for the year 2015-2016 in the name of Jai Kumar S/o Jal Singh and Parveen Kumar S/o Jal Singh.	Total liabilities as demand notice dated 27.10.2021, Rs. 76,51,325.46/- plus further interest & other charges (minus recovery, if any)	Rs. 85,79,000/-	Rs. 8,57,900/-	209272434 CNRB0006290 PHYSICAL POSSESSION

(1). M/s Jai Kumar Parveen Kumar (Through its Partners Mr. Jai Kumar S/o Mr. Jal Singh and Mr. Parveen Kumar S/o Mr. Jal Singh) Address:- Shop number 79 A, New Grain Market, Gharanda, District-Karnal-132114, Haryana, (ii) :-Shop number 3, New Grain Market, Gharanda, District-Karnal-132114, Haryana, (2). Mr. Jai Kumar S/o Mr. Jal Singh (Partner, Guarantor and Mortgagor) Address:-House Number 139-140, Vig Colony Behind Sub-Tehsil, Gharanda, District-Karnal-132114 (Haryana), (3). Mr. Parveen Kumar S/o Mr. Jal Singh (Partner, Guarantor and Mortgagor) Address:-House Number 139-140, Vig Colony Behind Sub-Tehsil, Gharanda, District-Karnal-132114 (Haryana), (4). Mr. Anil Kumar S/o Mr. Om Parkash (Guarantor) Address: Durga Colony, Ward No. 15, Gharanda, District-Karnal-132114 (Haryana).

OTHER TERMS AND CONDITIONS:
A) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://BAANKNET.com> Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
B) The property can be inspected, with Prior Appointment with **Authorised Officer, on 17.03.2025.**
C) The property is being sold with all the existing and further encumbrances whether known or unknown to the bank. The Authorised officer/Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. The purchaser should conduct due diligence on all aspects related to the property to his satisfaction. The bidder are advised to in their own interest to satisfy themselves with the title and correctness of others details pertaining to the secured assets including the size/area of the immovable secured asset in question and also ascertain any other dues/liabilities/encumbrances from the concerned authorities to their satisfaction before submitting the bid. The purchaser shall not be entitled to make any claim against the Authorised officer/ Secured Creditors in this regard at a later date.
D) In the event of any default in payment of any of the amounts, or if the sale is not completed by reasons of default on the part of the purchaser/ bidder within the aforesaid time limit, the bank shall be entitled to forfeit all monies paid by the purchaser/ bidder till then and put up the secured asset(s) for sale again, in its absolute discretion. Further, all costs, expenses incurred by the bank on account of such resale shall be borne and paid by the defaulting purchaser.
E) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.
F) EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (Baanknet) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan on or before 21.03.2025 by 05:00 PM.
G) Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider M/s PSB Alliance (Baanknet), Help Desk No. (8291220220), E-mail: support.baanknet@psballiance.com through the website <https://baanknet.com/>
H) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 21.03.2025 by 05:00 PM. to Canara Bank, ARM Branch, Novelty Road, Karnal by hand or by email.
i) Demand Draft/ Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
ii) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
iii) Bidders Name, Contact No. Address, E Mail Id.
iv) Bidder's A/c details for online refund of EMD.
i) The intending bidders should register their names at portal <https://baanknet.com/> and get their User ID and password free of cost. Prospective bidders may avail online training on E-auction from the service provider M/s PSB Alliance (Baanknet), Helpdesk No - 8291220220 (E-mail ; support. baanknet@psballiance.com) and Sh. Animesh Jain, Mobile Number 7046612345 (Email animesh@procure247.com), through the website <https://baanknet.com/>.
J) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
K) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 50,000/- The bidder who submits the highest bid (above the Reserve price) on closure of "Online" auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
L) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. This amount shall be deposited by way of Demand Draft in favour of Authorised Officer, Canara Bank, ARM Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, ARM Branch, A/c. No. 209272434, IFSC Code: CNRB0006290. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again.
M) For sale proceeds of Rs. 50.00 Lakhs (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
N) All charges for conveyance, stamp duty/ GST/ registration charges etc., as applicable shall be borne by the successful bidder only.
O) Authorised Officer reserves the right to postpone/ cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
P) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or Canara Bank, ARMB, Novelty Road, Karnal branch who, as a facilitating centre, shall make necessary arrangements.
Q) For further details contact Mr. Ranjeet Kumar, Chief Manager Canara Bank Asset Recovery Management Branch (ARMB), Kanpur, Ph. No. 0184-4041820, 85728-16290 during office hours on any working day. E-mail id: cb6290@canarabank.com OR the service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/8291220220/9892219848/ 8160250551, Email:support.BAANKNET@psballiance.com).

SPECIAL INSTRUCTION/CAUTION
Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back-up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002
Date :- 03.03.2025 Place : Karnal Authorised Officer, Canara Bank

SMFG INDIA CREDIT COMPANY LIMITED
(Formerly Fullerton India Credit Company Limited)
Corporate Office: 10th Floor, Office No. 101, 102 & 103, North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (E), Mumbai - 400051

DEMAND NOTICE
UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")
The undersigned being the authorized officer of SMFG INDIA CREDIT COMPANY LIMITED (formerly Fullerton India Credit Company Limited) (SMFG India Credit) under the Act and in exercise of powers conferred under Section 13 (12) of the Act read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is/are avoiding the service of the demand notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of demand notice(s) are extracted hereunder below:

Name of the Borrower(s)/ Legal Heir(s)	Demand Notice Date	Description of Immovable property mortgaged
1. Ghai Trading Company 2. Mukesh 3. Ranu	17 February, 2025 (Rupees One Crore Twenty Nine Lakhs Thirty Seven Thousand Five Hundred Fifty Nine and Paise Thirty Eight Only) as on 10 February, 2025	OWNER OF THE PROPERTY - MUKESH GHAI S/O SH. TARLASH KUMAR PROPERTY DESCRIPTION- HOUSE ON PLOT NO. 12 MEASURING 215 SQ. YDS. COMPRISED IN THE KHASRA NO. 18/4/7 KHATA NO. 1838/1901 AS PER JAMABANDI FOR THE YEAR 2008-09, HABAST NO. 176 SITUATED IN VILLAGE SHEHRUPUR, KALAN LOCALITY, KNOWN AS 'NEHRU NAGAR' TEHSIL AND DISTT. LUDHIANA. BOUNDARIES: EAST: ST. 30 WIDE 426', WEST: NEIGHBOUR 426', NORTH-AMAR COTTAGE 94', SOUTH-JAGDEW SINGH 94'.

The borrower(s) are hereby advised to comply with the demand notice(s) and to pay the demand amount mentioned therein and hereinafter within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that SMFG India Credit is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property/properties being the secured asset(s) mortgaged by the borrower(s).
In the event borrower(s) are failed to discharge the liabilities available to SMFG India Credit under any other law, the attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained/prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of SMFG India Credit and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the demand notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Sd/- AUTHORIZED OFFICER
DATE : 04.03.2025
PLACE : LUDHIANA
SMFG INDIA CREDIT COMPANY LIMITED
(FORMERLY FULLERTON INDIA CREDIT COMPANY LIMITED)

बैंक ऑफ बड़ोदा Bank of Baroda

G.T. ROAD, PANIPAT BRANCH, NEAR KISHORE CINEMA, HARYANA - 132103
E-mail : PANIPA@bankofbaroda.com

E-AUCTION SALE NOTICE FOR SALE OF MOVABLE / IMMOVABLE ASSETS UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION RULE 6(2), 8(6) & 9 OF THE SECURITY INTEREST(ENFORCEMENT) RULE 2002
Notice is hereby given to the public in general and in particular to the Borrower, Mortgagor(s) & Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Office of Bank of Baroda, (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis of recovery of dues in below mentioned account/s. The details of Borrower(s)/Mortgagor(s)/Guarantor(s)/Secured Assets/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are

Sr. No.	Name of Branch / Telephone Nos./ E-mail	Name of Account & address of Borrower(s)/ Guarantor (s)/ Mortgagor(s)	Detail of Immovable Property	Total Dues	Date & Time of E-Auction	Reserve Price, EMD amount, Bid Increase Amount	Status of Possession	Property Inspection date & Times
1.	G T Road, Panipat +91-98732-72801, +91-83980-00982	Borrower: 1) M/s Arunodaya (Borrower) Through its Managing Trustee Sh. Anand Kumar Sharan Address: House No 29, Model Town, Near Raghunath Mandir, Samalkha - 132101, Panipat, Haryana Also At: Gandhi Samark, Nidhi Ashram, VPO Pattikalyan, Tehsil Samalkha - 132101 District Panipat, Haryana Guarantor: 2) Smt. Kiran Saran W/o Sh. Anand Saran, Address: House No 29, Model Town, Near Raghunath Mandir, Samalkha - 132101, Panipat, Haryana	1) Vacant Plot comprising out of Khewat No. 2163/2057, Khatoni No. 2060, Rect No. 96, Killa No. 5/1/2 (1-10) admeasuring 1K-10M 2) Vacant Plot comprising out of Khewat No. 2021/1959, Khatoni No. 2109, Rect No. 96, Killa No. 5/2/1 (0-12) admeasuring 0K-12M Thus Total Land available on the spot is 2K-2M i.e. 1250 Sq Yards	Rs. 1,17,28,276.48 as on 28.02.2025 + future interest & other Expenses	08.04.2025 Time: 2.00 pm	RP - Rs 70,00,000/- EMD : Rs 7,00,000/- Bid Increase Amount :Rs 1,00,000/-	PHYSICAL	01.04.2025 Time: 11.00 A.M. to 04.00 P.M.
2.	G T Road, Panipat +91-98732-72801, +91-83980-00982	Borrower: M/s Dinesh Woolen Mills, Through its Prop. Sh. Ashok Kumar Pandey, Address: 86/04 Paras Nath road, Shree Ganesh Kambal Market, Panipat Guarantor 2) Smt. Shradha Pandey w/o Sh. Ashok Kumar R/o H.NO. 78, Old Housing Board Colony, Panipat	a) Land And Building Having Area 11M-5 Sarsai 1.E 350 Sq Yards Being 104/450 Share Out Of 2k-10M, Comprising In Khewat No. 24/25, Khatoni No. 29, Rect No. 89, Killa No 29/1/2(2-10) Situated In The Area Of Patti Makhumjadan, Abadi Shamsan Road, Shiv Mandir b) Land and Building Having Area 11M-8 Sarsai 1.C 355 Sq Yards Being 107/450 The Share Out Of 2k-10M, Comprising In Khewat No. 24/25, Khatoni No. 29, Rect No. 89, Killa No 29/1/2(2-10) Situated In Area Of Patti Makhumjadan, Abadi Shamsan Road, Shiv Mandir Wali Gali, Desraj Colony Within Municipal Corporation Limits Of Panipat- 132103, Haryana Belonging To Smt. Shradha Pandey W/O Sh. Ashok Kumar Pandey Vide Sale Deed No- 5725 Dated 17.10.2008 And Mutation No 20247 Of SR Panipat c) Land and Building Having Area 11M-8 Sarsai 1					



CAUVERY NEERAVARI NIGAMA LIMITED
(A Government of Karnataka undertaking)
CIN NO.U45205KA2003SGC032044
Corporate Office: 3rd & 4th Floor, Surface Water Data Centre Building,
Anandarao Circle, Bengaluru- 560 009.
Tel. 080-22352997/22354900
Fax-080-22352998, Email:cnnlaca25@yahoo.com

INTEREST ON SERIES II BONDS.

NOTICE hereby given to all Series II Bond holders of the Nigama that, **RECORD DATE IS ON 10TH MARCH 2025 FOR FINAL REDEMPTION - SERIES II BONDS DUE ON 31ST MARCH 2025.** Final Payment of Bond amount with interest is due on March 31st, 2025. Bond amount and Interest will be paid to those Bond holder's name appears in Registers as on 10th March 2025 as per depository record with NSDL/CDSL.

Date: 27-02-2025
Place: Bengaluru

Sd/-
(Mahesha)
Managing Director



ASSAM POWER DISTRIBUTION COMPANY LIMITED
(A Govt. of Assam Public Limited Company)
TENDER NOTICE
Assam Power Distribution Company Limited (APDCL) invites Expression of interest from interested National NGO registered in India for implementation of the Resettlement and Indigeneous Peoples Plan for the ADB funded 1000 MW Assam Solar Project. The details can be downloaded from www.apdcl.org or <https://csrn.adb.org>.
Sd/- Chief General Manager (NRE)
Bijulee Bhawan, Paltanbazar, Guwahati - 01
Please pay your energy bill on time and help us to serve you better!

"IMPORTANT"

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.



Nippon India Mutual Fund
Wealth sets you free
Nippon Life India Asset Management Limited
(CIN - L65910MH1995PLC220793)
Registered Office: 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg,
Lower Parel (W), Mumbai - 400 013. Tel No. +91 022 6808 7000
Fax No. +91 022 6808 7097 • mf.nipponindiaim.com

Record Date
March 06, 2025*

Notice is hereby given that the Trustee of Nippon India Mutual Fund ("NIMF") has approved the following Distribution on the face value of Rs. 10/- per unit under Income Distribution Cum Capital Withdrawal (IDCW) option of the undernoted scheme of NIMF, with March 06, 2025 as the record date:

Name of the Scheme(s)	Amount of Distribution (₹ per unit)*	NAV as on February 28, 2025 (₹ per unit)
Nippon India ELSS Tax Saver Fund - Annual IDCW Option	1.50	19.7638
Nippon India ELSS Tax Saver Fund - Direct Plan - Annual IDCW Option	1.50	21.2931
Nippon India ELSS Tax Saver Fund - IDCW Option	2.50	32.5442
Nippon India ELSS Tax Saver Fund - Direct Plan - IDCW Option	3.00	43.0683

*Income distribution will be done, net of tax deducted at source, as applicable.
#For the immediately following Business Day if that day is a non-business day

Pursuant to payment of dividend/IDCW, the NAV of the Schemes will fall to the extent of payout, and statutory levy, if any. The IDCW payout will be to the extent of above mentioned Distribution amount per unit or to the extent of available distributable surplus, as on the Record Date mentioned above, whichever is lower.

For units in demat form : IDCW will be paid to those Unitholders/Beneficial Owners whose names appear in the statement of beneficial owners maintained by the Depositories under the IDCW Plan/Option of the Schemes as on record date.

All unit holders under the IDCW Plan/Option of the above mentioned schemes, whose names appear on the register of unit holders on the aforesaid record date, will be entitled to receive the IDCW.

For Nippon Life India Asset Management Limited
(Asset Management Company for Nippon India Mutual Fund)
Sd/-
Authorised Signatory

Mumbai
March 03, 2025

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

This is an advertisement for information purposes only and not for publication, distribution or release, directly or indirectly, outside India. This is not an announcement for the offer document. All capitalized terms used and not defined herein shall have the meaning assigned to it in the Letter of Offer dated February 11, 2025 (the "Letter of Offer" or "LOF") filed with the Securities and Exchange Board of India ("SEBI") and the Stock Exchanges, namely BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") and together with BSE, "Stock Exchanges").



JYOTI STRUCTURES LIMITED
SINCE 1974
OUR COMPANY IS A PROFESSIONALLY MANAGED COMPANY AND DOES NOT HAVE AN IDENTIFIABLE PROMOTER FOR PRIVATE CIRCULATION TO THE ELIGIBLE EQUITY SHAREHOLDERS OF JYOTI STRUCTURES LIMITED (OUR "COMPANY" OR THE "ISSUER") ONLY

ISSUE OF UP TO 31,19,29,934 FULLY PAID-UP EQUITY SHARES OF FACE VALUE OF ₹2/- EACH OF OUR COMPANY (THE "RIGHTS EQUITY SHARES") FOR CASH AT A PRICE OF ₹16 PER EQUITY SHARE (INCLUDING A PREMIUM OF ₹14 PER EQUITY SHARE) AGGREGATING UP TO ₹49,908.79 LAKHS) ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 9 RIGHTS EQUITY SHARE FOR EVERY 26 FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS ON FEBRUARY 10, 2025 (THE "ISSUE"). FOR FURTHER DETAILS, PLEASE SEE THE SECTION TITLED "TERMS OF THE ISSUE" ON PAGE 325 OF THE LETTER OF OFFER.
*Assuming full subscription. Subject to finalisation of the Basis of Allotment

ATTENTION INVESTORS
NOTICE TO ELIGIBLE SHAREHOLDERS OF OUR COMPANY – CORRIGENDUM CUM ADDENDUM TO LETTER OF OFFER DATED FEBRUARY 11, 2025

This notice should be read in conjunction with the Letter of Offer dated February 11, 2025, filed by the Company with the Stock Exchange and SEBI and the ALOF and CAF that have been sent to the Eligible Equity Shareholders of the Company. The Eligible Equity Shareholders are requested to please note the following:

This is to inform the Eligible Shareholders of the Company that the date of closure of the Rights Issue, which opened on Monday, February 17, 2025 and was scheduled to close on Monday, March 03, 2025 has now been extended from Monday, March 03, 2025 to Monday, March 10, 2025, by the Rights Issue Committee in its Meeting held on March 03, 2025 in order to provide an opportunity to shareholders to exercise their rights in the Rights Issue. Accordingly, the last date of submission of the duly filled in CAF (along with the amount payable on application) is Monday, March 10, 2025. Equity Shareholders of the Company who are entitled to apply for the Rights Issue as mentioned above are requested to take note of the Issue Closure Date as Monday, March 10, 2025.

REVISED ISSUE SCHEDULE		
Issue Opened on		MONDAY, 17 TH FEBRUARY, 2025
Issue Closing Date*		MONDAY, 10 TH MARCH, 2025
Finalization of Basis of Allotment (on or about)		MONDAY, 17 TH MARCH, 2025
Date of Allotment (on or about)		TUESDAY, 18 TH MARCH, 2025
Date of credit (on or about)		WEDNESDAY, 19 TH MARCH, 2025
Date of listing (on or about)		FRIDAY, 21 ST MARCH, 2025

*Our Board may, however, decide to further extend the Issue Period as it may determine from time to time but not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date). Investors are advised to ensure that the Application Forms are submitted on or before the Issue Closing Date. Our Company, and/or the Registrar to the Issue will not be liable for any loss on account of non-submission of Application Forms on or before the Issue Closing Date. Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the Demat accounts of the Renouncee (s) on or prior to the Issue Closing Date. This Corrigendum cum addendum shall be available on the respective websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com and the website of the Company at www.jyotisttructures.in. Accordingly, there is no change in the LOF, CAF and ALOF dated February 11, 2025, except for modification in the issue closing date. Change in Issue closing date resultant change in indicative timetable of post issue activities on account of extension of Issue closing date. INVESTORS MAY PLEASE NOTE THE LETTER OF OFFER, ABRIDGED LETTER OF OFFER, COMMON APPLICATION FORM SHALL BE READ IN CONJUNCTION WITH THIS CORRIGENDUM CUM ADDENDUM.

For JYOTI STRUCTURES LIMITED
On behalf of the Board of Directors
Sd/-
Sonali Krishnaji Gaikwad
Company Secretary and Compliance Officer

Place: Mumbai
Date: March 03, 2025

Jyoti Structures Limited is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and in this regard has filed a Letter of Offer dated February 11, 2025 with the Securities and Exchange Board of India, the BSE Limited and the National Stock Exchange of India Limited. The Letter of Offer shall be available on the website of SEBI at www.sebi.gov.in; the website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com; the website of the Company at www.jyotisttructures.in and the website of the Lead Manager at www.aiahntcapital.com. Investors should note that investment in equity shares involves a degree of risk and for details relating to the same, please see the section titled "Risk Factors" beginning on page 24 of the LOF. This Rights Entitlements and the Rights Equity Shares have not been registered under the U.S. Securities Act of 1933, as amended (the "U.S. Securities Act") or may not be offered, sold, resold or otherwise transferred within the United States, except in a transaction exempt from the registration requirements of the U.S. Securities Act and in compliance with any applicable securities laws of any state of the United States. The Rights Entitlements and the Rights Equity Shares are being offered and sold in offshore transactions outside the United States in compliance with Regulation S under the U.S. Securities Act to existing shareholders located in jurisdictions where such offer and sale of the Rights Entitlements and Rights Equity Shares is permitted under the laws of such jurisdiction.

This advertisement is for information purpose only and does not constitute an offer or an invitation or a recommendation to purchase, to hold or to sell the securities. This is not an announcement for the offer document. All capitalized terms used herein and not defined herein shall have the meaning assigned to it in the Letter of Offer dated February 20, 2025 ("Letter of Offer" or "LOF") filed with BSE Limited ("BSE") and the Securities and Exchange Board of India Limited ("SEBI").



SHRI NIWAS
Leasing & Finance Ltd.
SHRI NIWAS LEASING AND FINANCE LIMITED
Corporate Identity Number: L65993DL1984PLC019141
Registered Office: 47/18, Rajendra Place Metro Station, New Delhi-110060, Delhi, India
Telephone: +91-9891709895; Email: shriniwas.limited@gmail.com;
Website: www.shriniwasleasingfinance.in
Contact Person: Mr. Ravi Kumar Dhaker, Company Secretary and Compliance Officer;

Our Company was originally incorporated on September 26, 1984, in Delhi as Shri Niwas Leasing and Finance Limited as a public limited Company under the erstwhile Companies Act, 1956, and were granted the certificate of incorporation by the Registrar of Companies at Delhi. The Corporate Identification Number of Our Company is L65993DL1984PLC019141. For further details please refer to the section titled "General Information" beginning on page 44 of this Letter of offer.

OUR PROMOTERS: MR. SURENDRA KUMAR JAIN
ISSUE OF UP TO 3,99,70,000 PARTLY PAID UP EQUITY SHARES WITH A FACE VALUE OF ₹ 10 EACH AT A PRICE OF ₹ 10 PER EQUITY SHARE ("RIGHTS EQUITY SHARES") FOR AN AMOUNT AGGREGATING UP TO ₹ 3,99,70,000 LAKHS ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF SHRI NIWAS LEASING AND FINANCE LIMITED (THE "COMPANY" OR THE "ISSUER") IN THE RATIO OF 10 (TEN) RIGHTS EQUITY SHARE FOR EVERY 1 (ONE) FULLY PAID-UP EQUITY SHARE HELD BY SUCH ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS ON THURSDAY, FEBRUARY 27, 2025 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, SEE "TERMS OF THE ISSUE" ON PAGE 171 OF THE LETTER OF OFFER.
*Assuming full subscription

FOR ATTENTION OF THE ELIGIBLE EQUITY SHAREHOLDERS OF THE COMPANY ONLY		
ISSUE OPENS ON	ISSUE PROGRAMME	ISSUE CLOSING ON
THURSDAY, MARCH 06, 2025	LAST DATE FOR ON MARKET RENUNCIATIONS*	THURSDAY, MARCH 20, 2025
	MONDAY, MARCH 17, 2025	

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renouncees on or prior to the Issue Closing Date.
#Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time but not exceeding 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant after the Issue Closing Date.

ASBA*
Simple, Safe, Smart way of Application.
*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For details, check section on ASBA below.

PROCESS OF MAKING AN APPLICATION IN THE ISSUE
In accordance with Regulation 76 of the SEBI ICDR Regulations, the SEBI Master Circular and the ASBA Circulars, all Shareholders desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Shareholders should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details, see "Procedure for Application through ASBA facility" on Page 174, of the Letter of Offer.

● **Making of an Application through the ASBA process**
Shareholders, wishing to participate in this Issue through the ASBA facility, are required to have an ASBA enabled bank account with an SCSB, prior to making the Application. Shareholders desiring to make an Application in this Issue through ASBA process, may submit the Application Form in physical mode to the Designated Branches of the SCSB or online/ electronic Application through the website of the SCSBs (if made available by such SCSB) for authorizing such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.
Shareholders should ensure that they have correctly submitted the Application Form and have provided an authorization to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case may be, at the time of submission of the Application. For details of making application through ASBA process, Eligible Equity Shareholders are advised to refer to "Procedure for Application through ASBA facility" on page 174 of the Letter of Offer.

● **Making of an Application by Eligible Equity Shareholders holding Equity Shares in physical form**
In accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI Master Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this Issue are advised to furnish the details of their demat account to the Registrar or our Company by sending a letter to the Registrar containing the name(s), address, e-mail address, contact details and the details of their demat account along with copy of self-attested PAN and self-attested client master sheet of their demat account either by e-mail, post, speed post, courier, or hand delivery so as to reach to the Registrar not later than two Working Days prior to the Issue Closing Date, i.e. on or before Thursday, March 20, 2025, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the Issue Closing Date.
Prior to the Issue Opening Date, the Rights Entitlements of those Eligible Equity Shareholders, among others, who hold Equity Shares in physical form, and whose demat account details are not available with our Company or the Registrar, shall be credited in a demat suspense escrow account opened by our Company namely Shri Niwas Leasing and Finance Limited -Right Entitlement Suspense Escrow account.

Eligible Equity Shareholders holding Equity Shares in physical form are advised to refer to the procedure for Application by and credit of Rights Equity Shares in "Making of an Application by Eligible Equity Shareholders holding Equity Shares in physical form" on page 175 of the Letter of Offer.

● **Making of an Application by Eligible Equity Shareholders on Plain Paper under ASBA process**
An Eligible Equity Shareholder in India who is eligible to apply under the ASBA process may make an Application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through e-mail or physical delivery (where applicable) and the Eligible Equity Shareholder not being in a position to obtain it from any other source may make an Application to subscribe to this Issue on plain paper with the same details as per the Application Form that is available on the website of the Registrar or Stock Exchange. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money in the said bank account maintained with the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address or is a U.S. Person or in the United States.
Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights Entitlements and should not utilize the Application Form for any purpose including renunciation even if it is received subsequently.

For details regarding making application on plain paper, Eligible Equity Shareholders are advised to refer to "Making of an Application by Eligible Equity Shareholders on Plain Paper under ASBA process" on page 183 of the Letter of Offer.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS
In accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI Master Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (i) the demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form; and (ii) a demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to (a) Equity Shares held in the account of the IEPF authority; or (b) the demat accounts of the Eligible Equity Shareholder which are frozen or the Equity Shares which are lying in the unclaimed suspense account (including those pursuant to Regulation 39 of the SEBI LODR Regulations) or details of which are unavailable with our Company or with the Registrar on the Record Date; or (c) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (d) credit of the Rights Entitlements returned/reversed/failed; or (e) the ownership of the Equity Shares currently under dispute, including any court proceedings, if any; or (f) non-institutional equity shareholders in the United States.

PLEASE NOTE THAT IF NO APPLICATION IS MADE BY THE ELIGIBLE EQUITY SHAREHOLDERS OF RIGHTS ENTITLEMENTS ON OR BEFORE ISSUE CLOSING DATE, SUCH RIGHTS ENTITLEMENTS SHALL GET LAPSED AND SHALL BE EXTINGUISHED AFTER THE ISSUE CLOSING DATE. NO EQUITY SHARES FOR SUCH LAPSED RIGHTS ENTITLEMENTS WILL BE CREDITED, EVEN IF SUCH RIGHTS ENTITLEMENTS WERE PURCHASED FROM MARKET AND PURCHASER WILL LOSE THE PREMIUM PAID TO ACQUIRE THE RIGHTS ENTITLEMENTS. PERSONS WHO ARE CREDITED THE RIGHTS ENTITLEMENTS ARE REQUIRED TO MAKE AN APPLICATION TO APPLY FOR EQUITY SHARES OFFERED UNDER RIGHTS ISSUE FOR SUBSCRIBING TO THE EQUITY SHARES OFFERED UNDER ISSUE.

LAST DATE FOR APPLICATION
The last date for submission of the duly filled in the Application Form or a plain paper Application is, Thursday, March 20, 2025, i.e., Issue Closing Date. Our Board or any committee thereof may extend the said date for such period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchange and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by our Board or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and our Board or any committee thereof shall be at liberty to dispose of the Equity Shares hereby offered, as set out in "Basis of Allotment" on page 202 of the Letter of Offer.

Please note that on the Issue Closing Date applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock Exchange.

Please ensure that the Application Form and necessary details are duly filled in. In place of Application number, Shareholders can mention the reference number of the e-mail received from Registrar informing about their Rights Entitlement or last eight digits of the demat account. Alternatively, SCSBs may mention their internal reference number in place of application number.

ALLOTMENT OF THE EQUITY SHARES IN DEMATERIALIZED FORM
PLEASE NOTE THAT THE EQUITY SHARES APPLIED FOR IN THIS ISSUE CAN BE ALLOTTED ONLY IN DEMATERIALIZED FORM AND TO THE SAME DEPOSITORY ACCOUNT IN WHICH OUR EQUITY SHARES ARE HELD BY SUCH SHAREHOLDERS ON THE RECORD DATE.

FOR PROCEDURE OF APPLICATION BY SHAREHOLDERS WHO HAVE PURCHASED THE RIGHT ENTITLEMENT THROUGH ON MARKET RENUNCIATION/OFF MARKET RENUNCIATION, PLEASE REFER TO HEADING TITLED "PROCEDURE FOR APPLICATION THROUGH ASBA FACILITY" ON PAGE 174 OF THE LETTER OF OFFER.

LISTING
The equity shares of Shri Niwas Leasing And Finance Limited ("Company") are listed on the BSE Limited ("BSE"). The Company has received in-principle approval from BSE for the listing of the Rights Equity Shares proposed to be issued, as per the letter dated March 07, 2024. The company will also make application to BSE to obtain trading approval for the Rights Entitlement as required under SEBI ICDR Master Circular bearing reference number SEBI/HO/CFD/PoD-1/PIR/2024/0154, dated November 11, 2024. For the purposes of the Rights Issue, BSE shall be the Designated Stock Exchange.

DISCLAIMER CLAUSE OF SEBI
This Draft Letter of Offer has not been filed with SEBI in terms of SEBI ICDR Regulations as the size of issue is less than Rs. 5,000 Lakhs. However, the Letter of Offer will be filed with SEBI.

DISCLAIMER CLAUSE OF BSE
It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the letter of offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the letter of offer. The investors are advised to refer to the letter of offer for the full text of the Disclaimer clause of the BSE Limited.

DISPATCH AND AVAILABILITY OF ISSUE MATERIALS
In accordance with the SEBI ICDR Regulations, the SEBI Relaxation Circulars and SEBI Master Circular, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other issue material will be sent/ dispatched only to the Eligible Equity Shareholders who have provided an Indian address. In case such Eligible Equity Shareholders have provided their valid e-mail address, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other issue material will be sent only to their valid e-mail address and in case such Eligible Equity Shareholders have not provided their e-mail address, then the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other issue material will be dispatched, on a reasonable effort basis, to the Indian addresses provided by them.

Further, the Letter of Offer will be sent/ dispatched to the Eligible Equity Shareholders who have provided an Indian address and who have made a request in this regard. In case such Eligible Equity Shareholders have provided their valid e-mail address, the Letter of Offer will be sent only to their valid e-mail address and in case such Eligible Equity Shareholders have not provided their e-mail address, then the Letter of Offer will be dispatched, on a reasonable effort basis, to the Indian addresses provided by them.

In accordance to above, the dispatch of Abridged Letter of Offer, the Rights Entitlement Letter and Application Form has been completed in electronic form through email and physically through registered post/speed post on **Saturday, March 01, 2025** by the Registrar.

Shareholders can access the Letter of Offer, the Abridged Letter of Offer and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Equity Shares under applicable laws) on the websites of: (i) our Company at www.shriniwasleasingfinance.in; (ii) the Registrar at www.skylinereta.com; (iii) the Stock Exchange at www.bseindia.com.

Eligible Equity Shareholders can also obtain the details of their respective Rights Entitlements from the website of the Registrar (i.e., www.skylinereta.com) by entering their DP ID and Client ID or Folio Number (for Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) and PAN. The link for the same shall also be available on the website of our Company (i.e., www.shriniwasleasingfinance.in).

OTHER IMPORTANT LINKS AND HELP LINE
The Shareholders can visit following links for the below-mentioned purposes: a) Frequently asked questions and online/ electronic dedicated Shareholders helpdesk for guidance on the Application process and resolution of difficulties faced by the Shareholders: www.skylinereta.com; b) Updation of e-mail address/ mobile number in the records maintained by the Registrar or our Company: www.skylinereta.com; c) Updation of demat account details by Eligible Equity Shareholders holding shares in physical form: www.skylinereta.com; d) Submission of self-attested PAN, client master sheet and demat account details by non-resident Eligible Equity Shareholders at email id at ipo@skylinereta.com. Investors may contact the Registrar or our Company Secretary and Compliance Officer for any pre-issue or post-issue related matter. All grievances relating to the ASBA process, with a copy to the SCSBs (in case of ASBA process), giving full details such as name, address of the Applicant, contact number(s), E-mail address of the sole first holder, folio number or demat account number, number of Rights Equity Shares applied for, amount blocked (in case of ASBA process), ASBA Account number and the Designated Branch of the SCSBs where the Application Form or the plain paper application, as the case may be, was submitted by the investors along with a photocopy of the acknowledgement slip (in case of ASBA process). For details on the ASBA process, see "Terms of the Issue" on page 171.

BANKER TO THE ISSUE AND REFUND BANK: HDFC Bank Limited
MONITORING AGENCY: Not Applicable
FOR RISK FACTOR AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER/ABRIDGED LETTER OF OFFER

ISSUER COMPANY	REGISTRAR TO THE ISSUE
 <div>SHRI NIWAS LEASING AND FINANCE LIMITED CIN: L65993DL1984PLC019141 Registered Office: 47/18, Rajendra Place Metro Station, New Delhi-110060, Delhi, India Tel: +91-9891709895 E-mail: shriniwas.limited@gmail.com Website: www.shriniwasleasing.in Contact Person: Mr. Ravi Kumar Dhaker, Company Secretary and Compliance Officer</div>	 <div>SKYLINE FINANCIAL SERVICES PRIVATE LIMITED CIN: U74899DL1995PTC071324 Registered Office: D-153A, Ist Floor, Okhla Industrial Area, Phase - I, New Delhi- 110020 Tel: 011-40450193-97; Fax: 011-26812682 E-mail: ipo@skylinereta.com Investor Grievance Email: grievances@skylinereta.com Website: www.skylinereta.com Contact Person: Mr. Anuj Rana SEBI Registration No.: INR000003241</div>

Disclaimer:
Our Company is proposing, subject to receipt of requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with BSE Limited (BSE) and the Securities and Exchange Board of India. The Letter of Offer is expected to be available on the website of SEBI at www.sebi.gov.in; website of Stock Exchange where the Equity Shares are listed i.e. BSE at www.bseindia.com. Investors should note that investment in equity shares involve a high degree of risk and are requested to refer to the Letter of Offer including the section "Risk Factors" beginning on page 22 of the Letter of Offer. This announcement has been prepared for publication in India and may not be released in the United States. This announcement does not constitute an offer of Rights Equity Shares for sale in any jurisdiction, including the United States, and any Rights Equity Shares described in this announcement may not be offered or sold in the United States absent registration under the US Securities Act of 1933, as amended, or an exemption from registration. There will be no public offering of Rights Equity Shares in the United States.

For SHRI NIWAS LEASING AND FINANCE LIMITED
On behalf of the Board of Directors
Sd/-
Ravi Kumar Dhaker
Company Secretary and Compliance Officer

Date: March 01, 2025
Place: New Delhi

IIM-L SEES HIGHEST PACKAGE AT ₹75 LAKH

BCG and Accenture lead hiring at IIM-C

MANU KAUSHIK
New Delhi, March 3

THE CONSULTING SECTOR emerged as the top recruiter with 201 offers — nearly 37% of the total — at the Indian Institute of Management Calcutta, as the premier business school achieved 100% placements for its flagship MBA programme of 2025, which concluded on Monday. Despite challenging market conditions, 456 students took part and received 538 offers from 196 firms.

Boston Consulting Group (BCG) emerged as the top recruiter in management consulting, while Accenture Strategy emerged as the top recruiter in the strategy consulting space. Consulting firms have been recruiting the highest number of MBA graduates this year. For instance, BCG had also emerged as the largest recruiter at IIM Ahmedabad's final placements conducted last month.

The next big domain was marketing and general management with firms like Tata Administrative Services, Aditya Birla Group, RPSG, Zomato, Vedanta, Adani, Coca-Cola, Dabur and Airtel making 145 offers (27%).

"Despite tough market conditions, both new and legacy firms participated in the process. This year saw many new trends and a greater interest in the pre-placement offers. Several global firms participated as first-time recruiters reinforcing the trust in the talent pool at the MBA programme. The strength and affection of the alumni base and network continued to provide strong support to the placement outcomes," a statement from IIM Calcutta said.

The technology sector extended 78 offers with participation from Google, Microsoft, Nav, Infosys Global, Ola, ITC Infotech,

FINAL PLACEMENTS

IIM Calcutta

201 offers, nearly 37% of the total, are from the consulting sector

456 students took part and received 538 offers from 196 firms

145 offers (27% of the total) from firms like Tata, Aditya Birla Group, RPSG, Zomato, Adani, Vedanta, Coca-Cola, Dabur and Airtel

IIM Lucknow

570 students received over 600 job offers

78 offers from tech sector

with participation from Google, Microsoft, Nav, Infosys Global, Ola, ITC Infotech and HCL, among others

114 offers were made in the areas of PE, VC, investment banking and wealth management



HCL, among others. Besides, 114 offers were made in the areas of private equity, venture capital, investment banking and wealth management by firms like Goldman Sachs, Bank of America, Citi, Barclays, UBS, HSBC, BNP Paribas, Standard Chartered and Kotak Mahindra Capital.

"We are very fortunate to have remarkable placement results despite challenging market conditions. Our graduates have got great opportunities to kick-start their careers. We are very grateful to our recruiters to repose their trust in our students and our academic ecosystem," said Ritu Mehta, chairperson (placement committee) at IIM Calcutta.

Meanwhile, IIM Lucknow also wrapped up its final place-

ments for PGP (post-graduate programme) class with a total of 570 students receiving over 600 job offers. It reported an average salary of ₹32.3 lakh per annum (LPA) with highest domestic package at ₹75 lakh per annum, while the highest international package at ₹65 lakh per annum.

"The recent final placement drive is a testament to the robustness of our unique curriculum. By offering a blend of theoretical and practical experiences, we ensure that our students not only meet, but exceed industry expectations. With the economy on the mend, we foresee even greater success stories in the near future," said Priyanka Sharma, chairperson (student affair and placement) at IIM Lucknow.

G UNNIKISHANAN
Dubai, March 3

HISTORY WEIGHS HEAVILY against them but India would rely on a potent spin battery and familiarity with the conditions to break the knockout jinx against an undermanned Australia when the two formidable cricket forces clash in the Champions Trophy semi-final on Tuesday.

It will not be a straightforward task, though, as the Aussies are a resilient beast in global tournaments even without their lead cast of Pat Cummins, Josh Hazlewood and Mitchell Starc. Their stunning chase of 352 against England at Lahore a few days back validates the thought.



The last time India triumphed against Australia in the knockout stage of an ICC event was way back in 2011 World Cup quarterfinal. India lost to Australia in the semifinals of the

2015 ODI World Cup and in the title clash of the 2023 ODI World Cup before succumbing to them in the World Test Championship final in 2023.

India will realistically hope to

'Anora' sweeps Oscars with five awards



BEST PICTURE: 'Anora'

'Anora', the story of a New York sex worker who gets a chance at a new life when she marries a wealthy Russian client on a whim, triumphed at the 97th Academy Awards, winning five Oscars, including best picture

BEST DIRECTOR

Sean Baker for 'Anora' He also bagged Oscars for original screenplay and editing to tie the record for most awards won by an individual in one year

Adrien Brody



BEST ACTOR

Adrien Brody

The actor claimed his second best actor Oscar for his role as a Jewish immigrant and architect who chases the American dream in 'The Brutalist'

BEST ACTRESS

Mikey Madison

The 25-year-old stars as a New York stripper who falls in love with the son of a wealthy Russian in 'Anora'

BEST SUPPORTING ACTOR
Kieran Culkin

The actor plays the role of a troubled man on a tour of Poland with his cousin in 'A Real Pain'

BEST SUPPORTING ACTRESS
Zoe Saldana

The actress portrays the role of a fixer for a Mexican drug lord in the Spanish-language musical 'Emilia Perez'

Best documentary feature film
'No Other Land'Best animated feature film
'Flow'Best international feature film
'I'm Still Here'

RDB RASAYANS LIMITED
CIN: L3699WB1995PLC074860
Regd. Office: Bikaner Building, 8/1, Lal Bazar Street 3rd Floor, Room No. 09, Kolkata-700001.
Ph No (033) 4450 0500, Fax: 033-22420588;
Email Id: info@rdbindia.com; website: www.rdbgroup.in

NOTICE TO SHAREHOLDERS

Notice is hereby given that the Extra-Ordinary General Meeting (EGM) of the Company will be held on **Thursday, 27th March, 2025 at 12.00 P.M.** through video conferencing/other audio visual means (VC/OAVM) to transact the business, as set out in the Notice of the EGM which will be emailed to the members separately. In accordance with the MCA Circulars, provisions of the Companies Act, 2013 ("the Act") and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), the e-EGM of the Company is being held through VC / OAVM. The deemed venue for the e-EGM shall be the Registered Office of the Company situated at Bikaner Building, 8/1 Lal Bazar Street, 3rd Floor, Room No. 09, Kolkata 700 001.

The said EGM is convened in accordance with the applicable provisions of Companies Act, 2013 and Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with General Circular No. 14/2020 dated 8 April, 2020, 17/2020 dated 13 April, 2020 and 20/2020 dated 5 May, 2020, 22/2020 dated 15 June, 2020, 33/2020 dated 28th September, 2020, 39/2020 dated 31st December, 2020, 02/2021 dated 13 January, 2021, 10/2021 dated 23rd June, 2021, 21/2021 dated 14 December, 2021, 02/2022 dated 5 May, 2022, 10/2022 dated 28 December, 2022, 09/2023 dated 25 September 2023 and 09/2024 dated 19th September, 2024 (collectively referred to as "MCA Circulars"), and SEBI Circular No. SEBI/HO/CFD/CFD/1/CIR/P/2020/79 dated 12 May 2020, SEBI/HO/CFD/CFD/CFD/CFD/2/CIR/P/2021/11 dated 15 January 2021, SEBI/HO/CFD/CFD/CFD/CFD/CFD/2/CIR/P/2022/62 dated 13 May 2022, SEBI/HO/CFD/CFD/CFD/CFD/CFD/2/CIR/P/2023/001 dated 5 January 2023, SEBI/HO/CFD/CFD/CFD/CFD/CFD/2/CIR/P/2023/014 dated 06 October 2023 and SEBI/HO/CFD/CFD/CFD/CFD/CFD/2/CIR/P/2024/133 dated 03rd October, 2024 (collectively referred to as "SEBI Circulars"), through Video Conferencing without the physical presence of the members at a common venue.

Pursuant to the applicable circulars and due to the difficulties involved in dispatching physical copies, the Notice of the EGM are being sent in electronic mode only to Members whose e-mail addresses are registered with Depository Participant (s)/RTA. Members may note that the notice of the EGM will also be available on the Company website www.rdbgroup.in and on the BSE website www.bseindia.com.

Members can attend and participate in the EGM through VC/OAVM facility only. The instructions for attending the EGM through VC/OAVM are provided in the notice of EGM. Members attending the EGM through VC/OAVM shall be counted for the purpose of reckoning the quorum under section 103 of the Companies Act, 2013.

The Company has availed the services of National Securities Depository Limited for, providing the e-voting facility by electronic means only. The Company is providing remote e-voting facility ("remote e-voting") to all its members holding shares as on the **cut-off date, Thursday, 20th March, 2025** to cast their votes on all resolutions set out in the Notice of the EGM. Additionally, the Company is providing the facility of voting through e-voting system during the EGM ("e-voting"). The detailed manner of remote e-voting (e-voting during the EGM) for the members holding shares in physical mode, dematerialized mode and for members who have not registered their email address is provided in the Notice of the EGM.

In case any members has not registered the email address with the Company /RTA/ Depository Participants, please follow the below instructions to:

Members holding shares in physical form Please contact Niche Technologies Pvt. Ltd., Registrar and Share Transfer Agent of the Company at nichetech@nichetechol.com and submit the necessary documents to register your email address.

Members holding shares in DEMAT form Please contact your Depository Participant (DP) to register your email address and/or bank account details in your DEMAT account, as per the process advised by your DP.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on toll free no.: 1800 1020 990 and 1800 22 44 30 or 022 4886 7000 send a request to Ms. Pallavi Mhatre, Senior Manager at evoting@nsdl.com.

This Notice is being published in advance to facilitate the Members to register or change their contact details and other particulars. For any further clarification, Members may contact the RTA as specified above.

For RDB Rasayans Limited

Place : Kolkata
Dated: 03.03.2025

Srdhaja Jalan
Company Secretary

"IMPORTANT"

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

This advertisement is for information purposes only and does not constitute an offer or an invitation or a recommendation to purchase, to hold or sell securities. This is not an announcement for the offer document. All capitalized terms used herein and not defined herein shall have the meaning assigned to them in the letter of offer dated February 05, 2025 the "Letter of Offer" or ("LOF") filed with the BSE Limited ("BSE") and the Securities and Exchange Board of India ("SEBI").

KAIROSOFT

KAIROSOFT AI SOLUTIONS LIMITED
(Formerly known as Pankaj Piyush Trade and Investment Limited)
CIN: L22209DL1982PLC256291

Registered Office: DPT612, F-79 & 80, DLF Prime Towers, Okhla Industrial Estate, South Delhi, New Delhi-110020

Tel: +91 9818502247 Email: info@investiment@gmail.com

Website: www.kairosoft.ai

Contact Person: Bhag Chand Sharma, Company Secretary & Compliance Officer

THE ISSUE

ISSUE OF UPTO 8,00,000 EQUITY SHARES OF FACE VALUE OF RS. 10 EACH ("EQUITY SHARES") OF KAIROSOFT AI SOLUTIONS LIMITED (THE "COMPANY" OR THE "ISSUER") AT A PRICE OF RS. 250.00 PER EQUITY SHARE (INCLUDING PREMIUM OF RS. 240.00 PER EQUITY SHARE) ("ISSUE PRICE") FOR AN AGGREGATE AMOUNT NOT EXCEEDING RS.2000.00 LACS TO THE ELIGIBLE EQUITY SHAREHOLDERS ON RIGHTS BASIS IN THE RATIO OF 2 (TWO) EQUITY SHARES FOR EVERY 1 (ONE) EQUITY SHARE HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS ON TUESDAY, FEBRUARY 11, 2025 ("RECORD DATE"). FOR FURTHER DETAILS, PLEASE SEE THE CHAPTER TITLED "TERMS OF THE ISSUE" OF THE LETTER OF OFFER.

ATTENTION INVESTORS

NOTICE TO THE READER ("NOTICE") – CORRIGENDUM CUM ADDENDUM TO LETTER OF OFFER DATED FEBRUARY 05, 2025

This notice should be read in conjunction with the LOF filed by the Company with the Stock Exchange and SEBI and the ALOF and CAF that have been sent to the Eligible Equity Shareholders of the Company. The Eligible Equity Shareholders are requested to please note the following:

Particulars	Day and Date
Issue Opening Date	Thursday, 20 th February, 2025
*Issue of Closing Date	Wednesday, 05 th March, 2025

*This is to inform the Eligible Shareholders of the Company that the date of closure of the Rights Issue, which opened on Thursday, 20th February, 2025 and scheduled to close on Monday, 03rd March, 2025 has now been extended from Monday, 03rd March, 2025 to Wednesday, 05th March, 2025, by the Rights Issue Committee in its Meeting held on Monday, 03rd March, 2025 in order to provide an opportunity to shareholders to exercise their rights in the Rights Issue.

Accordingly, the last date of submission of the duly filled in CAF (along with the amount payable on application) is Wednesday, 05th March, 2025. Equity Shareholders of the Company who are entitled to apply for the Rights Issue as mentioned above are requested to take note of the Issue Closure Date as Wednesday, 05th March, 2025.

This Corrigendum cum addendum shall be available on the respective websites of the Stock Exchange at www.bseindia.com and the website of the Company at www.kairosoft.ai.

Accordingly, there is no change in the LOF, CAF and ALOF dated February 05, 2025 except for modification in the last date of Issue Closing date. Change in Issue closing date resultant change in indicative time table of post issue activities on account of extension of issue closing date.

INVESTORS MAY PLEASE NOTE THE LETTER OF OFFER, ABRIDGED LETTER OF OFFER, COMMON APPLICATION FORM SHALL BE READ IN CONJUNCTION WITH THIS CORRIGENDUM CUM ADDENDUM.

For on Behalf of Kairosoft AI Solutions Limited

Sd/-

Date: March 03, 2025
Place: New Delhi

Mr. Sagar Khurana
Managing Director

Disclaimer: Our Company is proposing, subject to receipt of requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer dated February 05, 2025 with the Securities and Exchange Board of India and BSE. The Letter of Offer is available on the website of SEBI at www.sebi.gov.in, website of Stock Exchange where the Equity Shares are listed i.e. BSE at www.bseindia.com. Investors should note that investment in equity shares involves a high degree of risk and are requested to refer to the Letter of Offer including the section "Risk Factors" beginning on page 21 of the Letter of Offer. This announcement has been prepared for publication in India and may not be released in the United States. This announcement does not constitute an offer of Rights Equity Shares for sale in any jurisdiction, including the United States, and any Rights Equity Shares described in this announcement may not be offered or sold in the United States absent registration under the US Securities Act of 1933, as amended, or an exemption from registration. There will be no public offering of Rights Equity Shares in the United States.

RAINBOW CHILDREN'S MEDICARE LIMITED
CIN: L85110TG1998PLC029914

Regd. Office: 8-2-120/103/1, Survey No. 403, Road No. 2, Banjara Hills, Hyderabad - 500034, Telangana.

Corporate Office: 8-2-19/1/A, Daulet Arcade, Karvy Lane, Road No. 11, Banjara Hills, Hyderabad - 500034, Telangana | Telephone No.: +91 40 49692244

Website: www.rainbowhospitals.in | E-Mail: companysecretary@rainbowhospitals.in

NOTICE OF POSTAL BALLOT AND E-VOTING INFORMATION

Notice is hereby given to the shareholders of Rainbow Children's Medicare Limited ("the Company") that, pursuant to the provisions of Section 108, 110 of the Companies Act, 2013 (the "Act") read with Rule 20 & 22 of the Companies (Management and Administration) Rules, 2014 (the "Rules"), and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations"), Secretarial Standard - 2 on General Meetings issued by the Institute of Company Secretaries of India and the General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, and subsequent circulars issued in this regard, latest being 09/2024 dated September 19, 2024 and other relevant circulars issued by the Ministry of Corporate Affairs, Government of India ("MCA Circulars"), and other applicable laws, rules and regulations, if any, as amended from time to time (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), the Company is seeking approval from its Shareholders through postal ballot for passing the following Special resolutions as set out in the Postal Ballot Notice dated February 9, 2025 ("Postal Ballot Notice") by remote e-voting only ("remote e-voting").

No.	Particulars
1.	Approval of 'Rainbow Children's Medicare Limited - Employee Stock Option Scheme 2025'.
2.	Approval for grant of Options to the employees of the subsidiary Company of the Company under 'Rainbow Children's Medicare Limited - Employee Stock Option Scheme 2025'.
3.	Approval for secondary acquisition of shares through Trust route for the implementation of 'Rainbow Children's Medicare Limited - Employee Stock Option Scheme 2025'.
4.	Approval for provision of money by the Company for purchase of its own Shares by the Trust under the 'Rainbow Children's Medicare Limited - Employee Stock Option Scheme 2025'.

In compliance with the MCA Circulars, electronic copies of the Postal Ballot Notice has been sent on March 3, 2025 to all the Shareholders whose names appear on the Register of Members/ List of Beneficial Owners as at close of Business hours on **Friday, February 28, 2025**, ("Cut-off date") as received from National Securities Depository Limited ("the NSDL") and Central Depository Services (India) Limited ("the CDSL") (collectively referred to as "Depositories") and whose e-mail IDs are registered with the Company's Depositories.

If you have not registered your email address with the Company's Depository Participant(s) you may please contact your Depository Participant (DP) and register your email address as per the process advised by your DP.

Shareholders may note that the Postal Ballot Notice is also available on the Company's website at www.rainbowhospitals.in and websites of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com also on the website of NSDL at www.evoting.nsdl.com. Shareholders may download the Postal Ballot Notice from the above mentioned websites. Any member seeking the electronic copy of this notice may also write to us at companysecretary@rainbowhospitals.in.

The Company is pleased to provide its Shareholders the facility to exercise their right to vote on the resolution contained in the Postal Ballot Notice by remote e-voting facility. The Company has engaged the services of NSDL as the agency to provide e-voting facility. The detailed procedure of remote e-voting has been provided in the Postal Ballot Notice including the period mentioned below for casting of votes by Shareholders:

Commencement of e-voting	Tuesday, March 4, 2025 at 9:00 A.M
End of e-voting	Wednesday, April 2, 2025 at 5:00 P.M

The e-voting module shall be disabled by NSDL for voting thereafter and voting shall not be allowed beyond the said time and date. Once the vote on a resolution is cast by the Shareholder, they shall not be allowed to change it subsequently or cast the vote again.

The voting rights of the Shareholders shall be in proportion to the paid-up equity shares registered in the name of Shareholder/ Beneficial owner as on the cut-off date. A person who is not a Shareholder as on the cut-off date should treat this Notice for information purpose only.

The Board of Directors ("the Board") of the Company have appointed Mr. K.V.S. Subramanyam (CP No. 4815) falling him Ms. Soumya Dattnagar (CP No. 13199), Practicing Company Secretaries and Partners of M/s. KVSS & CO. LLP (Formerly BS and Co LLP), a Practicing Company Secretaries Firm, as Scrutinizer to scrutinize the remote e-voting process in a fair and transparent manner.

The results of remote e-voting will be declared on or before Friday i.e., April 4, 2025. The results declared along with the Scrutinizer's Report shall be placed on the Company's website at www.rainbowhospitals.in and websites of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com also on the website of NSDL at www.evoting.nsdl.com.

The Resolutions, if passed by requisite majority, shall be deemed to have been passed on the last date for e-voting i.e., Wednesday, April 2, 2025.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Members and e-voting user manual for Members available at the download section of www.evoting.nsdl.com or send a request at evoting@nsdl.com or in contact Ms. Prajakta Pawle, Executive, NSDL at evoting@nsdl.com or on call on 022- 4886 7000 or write at NSDL, T301, 3rd Floor, Naman Chambers, G Block, Plot No. C-32, Bandra Kurla Complex, Bandra East, Mumbai - 400051.

For Rainbow Children's Medicare Limited

Sd/-

Date: March 3, 2025
Place: Hyderabad

Shreya Mitra
Company Secretary and Compliance Officer

rewrite that largely melancholic script over the last 14 years and the primary reason for that optimism is the presence of some top of the line spinners in their ranks. Their pre-tournament decision to fill the squad with five spinners drew a lot of flak from all corners, but it is now proving to be a masterstroke on the slow pitches in Dubai.

The easiest explanation of their dominance is the knowledge of the conditions having had the luxury of playing all their matches in Dubai. But that is only partially true. They have made an effort to tweak their craft as per the needs of the surfaces here. The Indian spin quartet of Varun Chakravarthy, Kuldeep Yadav, Ravindra Jadeja

and Axar Patel walked away with nine New Zealand wickets, but they applied the pressure consistently to earn their rewards.

On the other hand, Australia have only one genuine spinner in Adam Zampa, while hoping for part-timers Glenn Maxwell and Travis Head to deliver the goods. Matthew Short has been ruled out of the tournament with a calf injury and it has also robbed the already creaking Australian bowling unit of a handy spin option.

It is a chance for India to mitigate the still lingering pain of losing to Australia in the 2023 World Cup final in Ahmedabad. This match could be slow-burner but brace for a cracker nonetheless. — PTI

TEGA INDUSTRIES LIMITED
CIN: L25199WB1976PLC030532
Registered Office : Godrej Waterside, Tower-II, Office No. 807, 8th Floor, Block DP-5, Salt Lake Sector V, Bidhannagar, Kolkata - 700 081, West Bengal
Tel: +91 33 4093 9900; Email: compliance.officer@tegaindustries.com;
Website: www.tegaindustries.com

POSTAL BALLOT NOTICE AND E-VOTING INFORMATION
Members of the Company are hereby informed that in accordance with the provisions of Section 110 and 108 of the Companies Act, 2013 (the "Act") read with the Companies (Management and Administration) Rules, 2014 (the "Rules"), Secretarial Standard on General Meetings ("SS-2") as issued by the Institute of Company Secretaries of India (ICSI), General Circular No. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, and various subsequent circulars issued in this regard, latest being Circular No. 09/2024 dated September 19, 2024 issued by the Ministry of Corporate Affairs ("MCA Circulars"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") read with Circular No. SEBI/HO/CFD/CFD-PoD-2/PICIR/2024/133 dated October 3, 2024 issued by the Securities and Exchange Board of India ("SEBI") and other applicable laws, rules and regulations (including any statutory modification(s), clarification(s), substitution(s) or re-enactment(s) thereof for the time being in force); the resolution as set out hereunder is proposed for approval of the Members of the Company as Ordinary Resolution through Postal Ballot by way of voting through electronic means only ("remote e-voting").
1. Re-classification of Authorised Share Capital and consequent alteration in the Capital clause of Memorandum of Association of the Company
The Company has engaged the services of MUFG Intime India Private Limited ("MUFG Intime") (formerly Link Intime India Private Limited), Registrar and Share Transfer Agent of the Company as the agency to provide e-voting facility.
The Postal Ballot Notice along with the instructions regarding remote e-voting has been sent on Monday, March 03, 2025 only through e-mail to those members, whose e-mail addresses are registered with the MUFG Intime or Depositories/Depository Participants and whose names appear in the Register of Members or List of Beneficial Owners as on **Friday, February 21, 2025 ("Cut-off date")** in accordance with the guidelines prescribed by the Ministry of Corporate Affairs ("MCA").
The Postal Ballot Notice is also available on relevant section of the website of the Company i.e. www.tegaindustries.com and on the e-voting website of MUFG Intime i.e. <https://investor.tega.co.in> and also on the websites of National Stock Exchange of India Limited (NSE) and BSE Limited (BSE) on which the shares of the Company are listed.
All the members of the Company as on the Cut-off date (including those members who may not have received this Notice due to non-registration of their e-mail addresses with the Company or Depositories/Depository Participants) shall be entitled to vote in accordance with the process specified in Remote e-Voting Instructions in the Postal Ballot Notice.
Members holding shares in physical mode and who have not updated their e-mail addresses with the Company are requested to send an email to MUFG Intime at mt.helpdesk@linkintime.co.in or enotices@in.mpmis.mufg.com and get their respective email addresses updated. Members holding shares in dematerialised mode are requested to register/update their email addresses with the relevant Depositories/Depository Participants.
Remote e-voting shall commence on **Tuesday, March 04, 2025, at 9.00 A.M. (IST)** and end on **Wednesday, April 02, 2025, at 5.00 P.M. (IST)**. The remote e-voting module shall be disabled by MUFG Intime for voting thereafter.
Mr. Atul Kumar Labh, Practicing Company Secretary (CP No. 3238 and Membership No. FCS 4848) of M/s A.K. Labh & Co. has been appointed as the "Scrutinizer" to scrutinize the Postal Ballot through the remote e-voting process in a fair and transparent manner.
The Scrutinizer will submit the report to the Chairman of the Company or to any other person authorized by him in writing who shall countersign the same after completion of scrutiny of the remote e-voting and the result of the remote e-voting shall be declared on or before **Friday, April 04, 2025**. The result will also be displayed on the website of the Company, <https://www.tegaindustries.com>, under the Investor tab and at the Registered Office of the Company, website of Stock Exchanges i.e. BSE and NSE respectively and on the e-voting website of MUFG Intime.
The resolution, if approved by the requisite majority of members by means of Postal Ballot, shall be deemed to have been passed on the last day of e-voting i.e. **Wednesday, April 02, 2025**.
In case of any query/concern/grievance, members may refer the (i) Investate e-voting manual or (ii) Frequently Asked Questions ("FAQs"), available under Help section at <https://investate.tega.co.in> or in contact Mr. Rajiv Ranjan of Linkintime, C-101, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai 400 083, Maharashtra, India or Call at: Telephone No.: 022-49186000 or write an email to the Company Secretary at investor.relations@tegaindustries.com

**By the Order of Board of Directors
For Tega Industries Limited**
Sd/-
Manjuree Rai
Company Secretary
Mem. No. A12588

**Place: Kolkata
Date: 04/03/2025**

SADHNA BROADCAST LIMITED
CIN : L921002.1994PLC050903
Registered Office : 3rd Second Floor, Rani Khajwara Road,
Molai Khan, Bahajpur, New Delhi - 110055
E-mail id : cmr.delti@gmail.com, ebasto_w@yahoo.co.in
Phone : 91-11-23526272, Fax : 91-11-23524610

NOTICE

Notice is hereby given that Extra Ordinary General Meeting of members of Sadhna Broadcast Limited will be held on Thursday, 27th March, 2025 at 12:00 PM through video conferencing (VC)/other audio-visual means (OAVM).

In accordance with Circular No 10/2024 dated April 08, 2020, Circular No.10/72024 dated April 13, 2020 read with Circular No. 20/2020 dated April 20, 2020, Circular No. 18/2023 dated September 25, 2023 Circular No. 09/2024 dated September 19, 2024 and Circular No. SEBI/HO/CFD/CMD/ICRP/207/2023 issued by SEBI (circulars) read with the Companies Act, 2013 and the Companies (Remote E-voting) Regulations, 2020 dated October 3, 2024, and owing difficulties involved in dispatching physical copies, the Notice of the EGM has been sent to member of the Company, whose email is registered with Company/RTA on 21st February, 2025. Members of the Company will not send physical hard copies of Notice of EGM.

Since the EGM is being held through VC/OAVM, pursuant to the Circulars, physical attendances of members have been dispensed with. The members are requested to the appointment of proxies by the members will not be available for the EGM.

Members holding shares in physical mode who have not registered/updated their email addresses with the Company, are requested to register/update their email addresses with the Company by Friday, 27th March, 2025. The Financial Services Provider Limited (herein referred as 'RTA') at compliances@skylinera.com

Please note that the aforesaid documents are also available on the Company's website at <https://sadhna.com/> and on the website of the Registrar of Companies & BSE Limited and MSE Limited and NSDL e-voicing (nsdl.co.in).

Notice is given further that pursuant to the provisions of section 108 of the Companies Act, 2013 read with rule 20 of the Companies (Management and Administration) Regulations, 2014 EGM and the Circulars No.7015, the Company is providing its members facility to exercise their right to vote by electronic means and the business as set out in the Notice may be transacted through the e-voting by NSDL e-voting system. The Notice who have not registered their e-voting shall be on cut-off date, Friday, 21st March, 2025 may cast their vote electronically on the Special Business(s) as set out in the Notice of the EGM through electronic voting system of the Companies Depository Limited (NSDL). The e-voting period shall commence on Monday, 24th March, 2025 at 9:00 A.M till Wednesday, 26th March, 2025 at 5:00 P.M.

i. Members of the Company holding shares either in physical or in dematerialized form, as on the cut-off date, may cast their vote either through the e-voting during the remote e-voting period, the member who have not registered their e-voting will be eligible to attend the EGM. However, they will not be eligible to vote at the EGM.

The facility for voting will also be made available through the EGM, and the members are requested to provide their e-mail addresses, who have not cast their vote on the resolution through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through the e-voting during the EGM.

The Company has appointed M/s Trek Kumar, Practicing Company Secretary of M/s P. Kumar and Associates as the Scrutinizer to scrutinize the e-voting process in a fair and transparent manner.

In case of any queries, you may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members, available at <https://sadhna.com/> or you may contact the Scrutinizer at the following toll free no.: 1800-222-990. For all further grievances related to the Remote E-voting, members may contact NSDL at the following contact information:

Phone No. +91 22 24994545, +91 22 24994558

By order of the Board
For Sadhna Broadcast Limited
Sd/-
Name: Bal Kuntum Twarani
Designation: Managing Director
DIN : 02566631

Date : 28.02.2025
Place: Delhi

	<h2 style="margin: 0;">Save Financial Services Pvt Ltd</h2> <p style="margin: 0;">Corporate and Registered Office - Unit No. 702, 7th Floor, Vigra Main Post, Plot No. 5, Sector 14, Gurgaon, New Delhi 110029</p>	<h2 style="margin: 0;">POSSESSION NOTICE (APPENDIX IV) Under Rule 8 (1)</h2>
	<p>Whereas, the undersigned being the Authorized Officer of Save Financial Services Pvt Ltd (Formerly known Karymanga Finance India Pvt Ltd), under Scrutinalisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (54 of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, the notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has taken Symbolic possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned herein above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of Save Financial Services Pvt Ltd, Gurgaon (Delhi) (UD) for an amount as mentioned herein above.</p> <p>The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets</p>	
<h3 style="margin: 0;">Name of Borrower, Guarantor</h3>		
Loan No. - LOANDEH0001409. 1. MONIKA DEVI W/O VIBHOR SINGH, BULAKIWALA TELPUR ROAD VIKASNAGAR, HANUMAN MANDIR, DEHRADUN, UTTARAKHAND-248198. ALSO AT: M/S SOLAS EQUIPMENT SHARMA TRADERS, KANAK PURI CHOWK, MEHRAWA, KHARAKA CHANDAN, DEHRADUN, UTTARAKHAND-248125. 2. RAJESH VERMA S/O SUNDAR SINGH S/2, DAUDHA, DAUDHA, DE HRADUN, DASSAU, DEHRADUN, UTTARAKHAND -248196. 3. SUNDAR DAS S/O S/PA RAM, 4. CHUMMA DEVI W/O SUNDAR SINGH. Both R/o - DAUDHA, DASSO, DUNER, NAR DOON SCHOOL, DEHRADUN, UTTARAKHAND-248196	Date of demand notice	Date of Symbolic Possession
Rs. 20,46,46,62/- on or 12.12.2024	18.12.2024	26.02.2025
<p>Description Of The Immovable Property - All that Property Bearing Land Khaska No. 211 in Land Khata No. 46, Area 2730 Sq. Ft. 1:197.95 Sq. M. E. 0:0197 Ha. Situated in Mauza-Badampala, Tehsil Vikasnagar, District- Dehradun, Uttarakhand Whose Boundaries And Measurements Are As Follows - Boundaries Are As Follows- North: 17. Ft. Wide Road. S. 50.30 Ft., South: Land Of Others. S. 30 Ft., East: Land Of Others. S. 71.3 Ft., West: Land Of Joshi. S. 50.71 Ft.</p>		
<p>Date - 26.02.2025 Place - Dehradun</p>		
<p>AUTHORISED OFFICER, Save Financial Services Pvt Ltd</p>		

	CAPRI GLOBAL CAPITAL LIMITED Registered & Corporate Office : 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Panel, Mumbai-400013, Circle Office : 9B, 2nd Floor, Pusa Road, New Delhi - 110060								
DEMAND NOTICE									
<p>Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorised Officer of Capri Global Capital Limited (CGCL) under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with aforesaid, Notice is hereby given, further, to call upon the said Borrower(s) to pay to CGCL, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further applicable interest from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to CGCL by the said Borrower(s) respectively.</p> <table border="1" data-bbox="1331 306 1894 360"> <thead> <tr> <th data-bbox="1331 306 1642 319">S. N.</th><th data-bbox="1642 306 1745 319">Name of the Borrower(s)/ Loan Account(s)</th><th data-bbox="1745 306 1817 319">Demand Notice Date and Amount</th><th data-bbox="1817 306 1894 319">Description of secured asset (immovable property)</th></tr> </thead> <tbody> <tr> <td data-bbox="1331 319 1345 329">1.</td><td data-bbox="1345 319 1642 360"> (i) Loan Account No. LNCGCKDDTL0000007200 (Old) 803000054549676 (New) (DELHI BRANCH) M/S Tilksha Shiksha Prasari Samiti (Through its Manager/Authorised Signatory) (Borrower) Mr. Gajendra Dharma Manager of M/S. Tilksha Shiksha Prasari Samiti, Mrs. Suman WO, Mr. Gajendra, Mr. Ramphal Singh President of M/S. Tilksha Shiksha Prasari Samiti, Mr. Jitendra Kumar (Co-Borrower) </td><td data-bbox="1745 319 1817 360"> 22-02-2025 Rs. 31,90,636 (As on 22-02-2025) </td><td data-bbox="1817 319 1894 360"> All that Piece and Parcel of House No. 368, admeasuring 125 sq. Yards, Ward No. 5, Patta Ramgarh, Nagar Pachayat & Tehsil Khakra, Distt. Bhagpat, Uttar Pradesh - 250101 </td></tr> </tbody> </table> <p>If the said Borrowers shall fail to make payment to CGCL as aforesaid, CGCL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of CGCL. Any person who contravenes or abets contravention of the provisions of the said Act Rules made the lender, shall be liable for imprisonment and/or penalty as provided under the Act.</p> <p>Place : DELHI NCR Date : 04/03/2025</p> <p style="text-align: right;">Sd/- (Authorised Officer) For Capri Global Capital Limited (CGCL)</p>		S. N.	Name of the Borrower(s)/ Loan Account(s)	Demand Notice Date and Amount	Description of secured asset (immovable property)	1.	(i) Loan Account No. LNCGCKDDTL0000007200 (Old) 803000054549676 (New) (DELHI BRANCH) M/S Tilksha Shiksha Prasari Samiti (Through its Manager/Authorised Signatory) (Borrower) Mr. Gajendra Dharma Manager of M/S. Tilksha Shiksha Prasari Samiti, Mrs. Suman WO, Mr. Gajendra, Mr. Ramphal Singh President of M/S. Tilksha Shiksha Prasari Samiti, Mr. Jitendra Kumar (Co-Borrower)	22-02-2025 Rs. 31,90,636 (As on 22-02-2025)	All that Piece and Parcel of House No. 368, admeasuring 125 sq. Yards, Ward No. 5, Patta Ramgarh, Nagar Pachayat & Tehsil Khakra, Distt. Bhagpat, Uttar Pradesh - 250101
S. N.	Name of the Borrower(s)/ Loan Account(s)	Demand Notice Date and Amount	Description of secured asset (immovable property)						
1.	(i) Loan Account No. LNCGCKDDTL0000007200 (Old) 803000054549676 (New) (DELHI BRANCH) M/S Tilksha Shiksha Prasari Samiti (Through its Manager/Authorised Signatory) (Borrower) Mr. Gajendra Dharma Manager of M/S. Tilksha Shiksha Prasari Samiti, Mrs. Suman WO, Mr. Gajendra, Mr. Ramphal Singh President of M/S. Tilksha Shiksha Prasari Samiti, Mr. Jitendra Kumar (Co-Borrower)	22-02-2025 Rs. 31,90,636 (As on 22-02-2025)	All that Piece and Parcel of House No. 368, admeasuring 125 sq. Yards, Ward No. 5, Patta Ramgarh, Nagar Pachayat & Tehsil Khakra, Distt. Bhagpat, Uttar Pradesh - 250101						

 <div style="display: inline-block; vertical-align: middle;"> <p style="margin: 0;">केनरा बैंक भारत सरकार का उपक्रम</p> <p style="margin: 0;">Canara Bank <small>A Government of India Undertaking</small></p> </div>	<p>Recovery Section, Circle Office, 7th Floor, Ansal Towers, 38, Nehru Place, New Delhi - 110019 Phone No. 011-26292604; 26419921</p>	<p>E-AUCTION SALE NOTICE</p>
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Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described movable / immovable property mortgaged/hypothecated charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on below mentioned dates through E-Auction under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) & 9 of the Security Interest (Enforcement) Rules, 2002

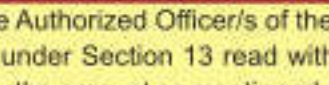
For detailed terms and conditions of the sale please refer the link "E-Auction" provided in provider <https://baanknet.com/> (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291202220, Email:- Support.BAANKNET@psballiance.com) or Canara Bank's website www.canarabank.com, EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (<https://baanknet.com/>) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan.

Sr. No.	Name of the Branch Borrower / Guarantors / Mortgagor Name & Address	DETAILS OF MOVABLE/IMMOVABLE PROPERTY AND STATUS OF POSSESSION	Total Dues	a. Reserve Price (Rs) b. EMD (Rs) c. Incremental Bid (Rs) d. Date of Notice	DATE & TIME OF AUCTION (with unlimited extensions of 5 minutes duration each)	The property can be inspected, with Prior Appointment with Authorized Officer & Contact Person
					Last Date & Time of Submission of EMD	
1	Stressed Asset Management Branch Delhi 1. M/S. YOGRAJ INFRASTRUCTURE LTD, Registered Office & Corporate Office: B-63,(Basement), Paschimi Marg, Vasant Vihar, New Delhi-110057 2. M/S. YOGRAJ INFRASTRUCTURE LTD, Unit: Village Chawarpata, Tehsil Tendukhera, Dist. Narsingpur, M.P- 487330 3. SHRI.YOGENDRA SINGH, (Guarantor)B-63,(Basement), Paschimi Marg, Vasant Vihar, New Delhi-110057 4. SMT. RITU SINGH, (Guarantor) B-63,(Basement), Paschimi Marg, Vasant Vihar, New Delhi-110057	3.61 acres of Land along with Shed building in khasra no 226 situated in Village,Chawarpata, Tehsil Tendukhera, Dist. Narsingpur, Madhya Pradesh Pin code-487330 in the name of M/s Yograj Infrastructure LTD. Under Physical Possession	Rs. 543,99,12,610.97 as on 31/05/2019 plus further interests & costs	a. 1,40,00,000/- b. 14,00,000/- c. 1,00,000/- d. 27-02-2025	20-03-2025 between 11:30 P.M. to 01:30 PM 18.03.2025 up to 05.00 p.m.	15.03.2025 between 11.30 A.M. to 03.30 P.M. AMIT KUMAR, Mob No 8979872232 and Sh. DARSHAN KR GAUTAM Mob No 7735448508 Authorised Officer
2	Stressed Asset Management Branch Delhi 1. M/s Sri Rama Steel Ltd., SCO 904, NAC, Mani Majara, Chandigarh (Regd Office), Pin-134114 2. M/s Ganpati Strips Pvt Ltd, Mandi Gobindgarh, Distt. Fatehgarh Sahib (Punjab) Reg Office SCO 904, NAC, Mani Majara Chandigarh, Pin-134114 3. M/s Subhash Casting, Jarout Road Ambala City, Pin- 134003. 4. M/s Aggarwal Refractory Pvt Ltd, 3 Vikas Vihar Ambala City, Pin- 134003. 5. Om Prakash Aggarwal S/o Late Asa Ram, R/o House No 117 Sector 8, Panchkula, Pin- 134109 (Guarantor of M/s Sri RAMA Steel as well as Director of M/s Aggarwal Refractory Pvt Ltd) 6. Pradeep Kumar Aggarwal S/o O P Aggarwal, R/o House No 117 Sector 8, Panchkula, Pin-134109 (Guarantor of M/s Sri RAMA Steel as well as Director of M/s Ganpati Strips Pvt Ltd), 7. Sarita Aggarwal W/o Pradeep Kumar Aggarwal, R/o House No 117 Sector 8, Panchkula-134109, 8. Sheelawati Aggarwal W/o Om Prakash Aggarwal, R/o House No 117 Sector 8 Panchkula-134109 (Guarantor of M/s Sri RAMA Steel as well as Proprietor of M/s Subhash Casting)	(i) Land measuring 8 Kanals vide khewat/khata no 18/13 min, 20 in khasra no. 10/12/ (8-0) at village Mandhour, Teh and Distt Ambala (Haryana) situated on Jarout Road vide intkal no. 2912 vide Sale deed dated 02.11.1988 in the name of M/s Subhash Castings (ii) Land measuring 4 Kanals 07 Marlas vide khewat/khata no 383/424, 384/425 in khasra no. 9/14/2/2 (0-18) 9/15/1(0-18) 9/15/2 (4-7) 9/14/1/2 (6-4) at village Mandhour, Teh and Distt Ambala (Haryana) situated on Jarout Road vide intkal no. 2912 vide Sale deed dated 17.02.1989 in the name of M/s Subhash Castings (iii) Land measuring 9 Kanals 8 Marlas vide khewat/khata no 78/77, 86 in khasra no. 9/16/2 (3-14) 9/17(5-13) at village Mandhour, Teh and Distt Ambala (Haryana) situated on Jarout Road vide intkal no. 2912 vide Sale deed dated 15.07.1980 in the name of M/s Subhash Castings	Rs. 91,28,15,092.77 along with further interest from 01.12.2013 and cost etc due to SAM Branch, Delhi of Canara Bank and Rs 21,96,80,332.29 along with further interest from 01.05.2014 and cost etc due to Stressed Assets Recovery Branch, Chandigarh of State Bank of India	a. 4,86,00,000/- b. 48,60,000/- c. 1,00,000/- d. 27-02-2025	20-03-2025 between 11:30 P.M. to 01:30 PM 18.03.2025 up to 05.00 p.m.	15.03.2025 between 11.30 A.M. to 03.30 P.M. Mr Amit Kumar, Manager (M-8979872232), Mr Darshan Kumar Gautam, Chief Manager (M- 7735448508)
3	Asset Recovery Management (ARM) Branch M/S Royal Feeds (Borrower), Proprietor Mr. Naresh Kumar, F-7, Second Floor, Kalkaji, New Delhi-110019 Also at: M/S Royal Feeds (Borrower) Proprietor Mr. Naresh Kumar, Village Bhairon Khara, Tehsil & Distt- Jind, Haryana-126114 Mr. Naresh Kumar, Village Bhairon Khara , Tehsil & Distt- Jind, Haryana-126114	Property at 41/2686 share out of Khewat No 178, Khatoni No. 184, Rect. No. 55, Killas 6 Min(5-16) 7(8-0) 9(8-0) 10(2/5-2) 11(8-0) 12(8-0) 13(8-0) Khatoni No 185 rect No 42, Killas 19(5-18) 22(8-0) 23(8-0) 24(7-4) Rect No 71, killa 23(8-0), Rect No 76 killas 4(8-0) 7(6-4) 9(8-0) measuring 134 kanal 6 marlas i.e 2 kanal 1 marla i.e 1240 sq yards Village Bhairon Khara, Tehsil & Distt Jind, UNDER SYMBOLIC POSSESSION	Rs. 1,50,89,043.40 interest calculated upto 28.02.2025 plus applicable interest from 01.03.2025 along with expenses, other charges etc.	a. 11,80,000/- b. 1,18,000/- c. 10,000/- d. 01-03-2025	20-03-2025 between 11:30 P.M. to 12:30 PM 19.03.2025 up to 05.00 p.m.	Prior Appointment with Authorised Officer SHRI PARITOSH KUMAR(CM) - 8828328297, and/or SHISHIR TIWARI (Manager) - 7055924444, and/or DIKSHANT SARKAR (Officer)- 9667732023
4	Asset Recovery Management (ARM) Branch Shonendra Singh S/o Rati Ram, Village Bhola Rawal Post Dhoom, The Dadri, G.B. Nagar, UP -203207 (borrower) Rajesh Kumar S/o Rati Ram, Village Bhola Rawal Post Dhoom, The Dadri, G.B. Nagar, UP -203207 (Guarantor)	EMT of residential plot area 510.46 sq yards or 426.79 sq mtrs in khata no. 46 khasra 117 situated at village Bhola Rawal, Pargana & Tehsil Dadri, G.B. Nagar, UP 203207, North : Property of Bhairon Singh, South : Rasta 14 ft wide, East : Property of Rishipal, West : Property of Chetram Nathi Under Symbolic Possession	Rs. 61,02,732.12 interest calculated upto 28.02.2025 plus applicable interest from 28.02.2025 along with expenses, other charges etc.	a. 44,50,000/- b. 4,45,000/- c. 10,000/- d. 01-03-2025	21-03-2025 between 11:30 P.M. to 12:30 PM 19.03.2025 up to 05.00 p.m.	Prior Appointment with Authorised Officer SHRI PARITOSH KUMAR(CM) - 8828328297, and/or SHISHIR TIWARI (Manager) – 7055924444, and/or AMIT BHATI (Officer) - 8586940743
5	Asset Recovery Management (ARM) II Branch M/S Shree Mahabir Infrastructure, 21, Jain Nagar, Near Panchwati colony, GT Road, Ghaziabad-201001 Mr. Jitender Kumar (Proprietor), S/o Mr. Nain Singh, 21, Jain Nagar, Near Panchwati colony, GT Road, Ghaziabad-201001 Mr. Shiv Ratan Singh Raghav S/o Mr. Shiv Das Singh, House No.63, C-Block, Sector-9, Thana Vijay Nagar, Ghaziabad-201009 Mr. Shiv Ratan Singh Raghav S/o Mr. Shiv Das Singh, Flat No TF-2, Plot No. 45/46 Panchwati Kapda Mill, Ghaziabad-201001	A. Residential House admeasuring area 167.22 sq mtrs being part of plot no: 19 & 20 in Khasra no: 21 M & 22 M, situated at Kot Mohalla Jain, Village Mahama Sarai, Pargana Loni, Tehsil & Dist. Ghaziabad, Bounded as under: East : 22 feet rasta, West: plot no 16, North: 30 feet wide road, South: Vacant plot. (Property is under Symbolic Possession) SA No. 329/2020 is pending with DRT Lucknow, Sale is outcome of SA	Rs. 2,56,35,052.12 as on 31.01.2021 plus further interest thereon from 01.02.2021 along with expenses, other charges, etc. less recoveries if any.	a. 76,00,000/- b. 7,60,000/- c. 1,00,000/- d. 03-03-2025	26-03-2025 between 12:30 P.M. to 01:30 PM 24.03.2025 up to 05.00 p.m.	Prior Appointment with Authorised Officer between 11.00A.M to 4.00 P.M. Sh. Manoj Kumar, (Authorized Officer) Mob. No. 8826933887 and Mr. Manish Kumar Lohia, Mob. No. 9821096386
6	Asset Recovery Management (ARM) II Branch M/S SHIV SHAKTI FABRICS, 788/4, Galitalliya Katra Neel Chandini Chowk, Delhi-110006 Sanjay Kumar Garg, H. No. 2603, New Basti Naya Bazar, Delhi-110006 Vijayar Bharti, House No-1980, Basti Julaha Sabzi Mandi, Malka garj Road, Delhi-110007 Meenkashi Garg, House No 788/4, Galitalliya Katra Neel, Chandini Chowk, Delhi-110006	EMT of built up portion of 2nd Floor measuring about 34 sq. mtrs & a portion of 3rd Floor area about 11.6 sq. mtrs (with terrace) of property bearing no. 2603 with common rights of entrance, passage and existing staircase situated at NaiBasti (Nahar Sadat Khan) Naya Bazar, Delhi-110006 in the name of Sanjay Kumar Garg s/o Late Sh. Viswanath Garg (Property is under Symbolic Possession)	Rs. 66,11,454.14 along with interest from 01.03.2020 along with expenses , other charges etc. less recoveries if any.	a. 21,00,000/- b. 2,10,000/- c. 50,000/- d. 03-03-2025	26-03-2025 between 12:30 P.M. to 01:30 PM 24.03.2025 up to 05.00 p.m.	Prior Appointment with Authorised Officer between 11.00A.M to 4.00 P.M. Sh. Manoj Kumar, (Authorized Officer) Mob. No. 8826933887 and Mr. Manish Kumar Lohia, Mob. No. 9821096386

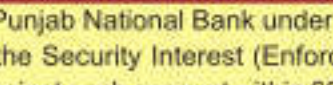
Intending bidders may contact for properties during office hours on any working day for other details and inspection of properties

Date : 03-03-2025, Place : New Delhi

Authorised Officer, Canara Bank



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punjab national bank
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POSSESSION NOTICE
(For Immoveable Property) (Rule 8(1))

Whereas, have the Authorized Officer/s of the Punjab National Bank under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under Section 13 read with the Security Interest (Enforcement) Rules, 2002, issued demand notice/s on the dates mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice(s)/ date of receipt of the said notice(s). 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 under sub-section (4) of Section 13 of Act read with Rule 8 of the Security Interest Enforcement) Rules, 2002, on the borrower/s in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of Punjab National Bank for the amounts and interest thereon. The borrower's /guarantor's /mortgagor's attention is invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to redeem the secured assets.

Sl. No.	(a) Name of Branch (b) Name of Account (c) Name of Borrowers/Guarantor/ Mortgagor & Address	Description of property Mortgage	(a) Demand notice Date (b) Symbolic Possession Date	Outstanding as on date of Demand notice
1.	Branch: Delhi Road, Baraut Smt. Kavita W/o Surendra Pal Singh (Borrower), Add:- New Ram Nagar, Near Binauli Bus Stand, Baraut, Distt- Baghatpat (UP) 250611. Smt. Kavita W/o Surendra Pal Singh (Borrower), Add:- 13/205, Jain Nagar, Khirani Mohalla, Baraut, Distt- Baghatpat (UP) 250611. Sh. Vivek Kumar S/o Sh. Surendra Pal Singh (Co Borrower), Add:- New Ram Nagar, Near Binauli Bus Stand, Baraut, Distt- Baghatpat (UP) 250611. Sh. Vivek Kumar S/o Sh. Surendra Pal Singh (Co-Borrower), Add:- 10/185, Mohalla Jain Nagar, Gurana Road, Baraut, Distt- Baghatpat (UP) 250611. Sh. Mangeram S/o Sh. Dharam Singh Alias Dhamu (Guarantor), Add:- H.No 422, Vill & Po Hilwari, Distt. Baghatpat (UP) 250611. Sh. Pankaj Kumar S/o Sh. Bijender Singh (Guarantor), Village - Kirthal, Distt- Baghatpat (UP) 250611.	All part and parcel of a plot measuring 100 Sq Yards or 83.61 SqMtr, situated at mohalla New Ram Nagar, Binauli Road, under Seema Nagar Palika Parishad Baraut, Kasba Baraut, Tehsil Baraut, Distt. Baghatpat, UP. Property is in the name of Smt Kavita W/o Sh. Surendra Pal Singh. Boundaries as per sale deed: East: 13.85 Ft/ Raasta 24 Ft wide, West: 13.85 Ft/ A/G Land Rajveer, North: 65.00 Ft/ Plot of Smt Meenu, South: 65.00 Ft/ Plot of Pdt. sitaram. The above description is as per sale deed dated 06/03/2013 registered in the office of sub registrar Baraut at bahi No 1, Zild No 3931, pages 211 to 238, serial No 2677.	10.12.2024 01.03.2025 Symbolic Possession	Rs. 16,20,698.98 as on 30.10.2024 with further interest plus Charges and deduction recovery if any after 31.10.2024
2.	Branch: Bombay Bazar, Meerut Sh. Rasheed Ahmad S/o Sh. Natthukha (Borrower + Mortgagor), Add.1. H.no. 35, Makbara Digg, Meerut-250002. Add. 2. Shop no. 2, Jagannathpuri TP Nagar, Meerut-250004. 3. H.No. 88 old, new 93, Makbara Digg, Meerut City. Sh. Wali Mohd. S/o Choudh Khan (Guarantor) 1.H.no. 375/24, Shyam Nagar, gali no. 2, Meerut.	Property 1: EM of a Residential House no. 93, measuring 51.64 sq. yards or 43.18 sq. mtrs, situated at Mohalla Maqbara Digg, Meerut city in the name of Sh. Rashid Ahmad S/o Natthukha, Boundaries of which are as follow:- East: House of Asgar, West: Gate and rasta, North: Gate property above & rasta Maqbara Digg, South: East room Combined wall 10 feet 9 inches to the wall of gallery then after wall of said property.	02.12.2024 01.03.2025 Symbolic Possession	Rs. 10,92,509.97 as on 30.11.2024 (Present) Outstanding as on 28.02.20 as is Rs. 11,22,136.97 with further interest w.e.f 01.03.2025 plus legal & other charges upto payment in full)
	Property 2: EM of Commercial Shop no.2, only ground floor, in between Kharsa no. 1939, mohalla Jagannath Puri, Meerut city measuring an area 14.86 Sq. mtrs in the name of Sh. Rashid Ahmad S/o Natthukha. Boundaries of which are as follow:- East: 8 feet - Aahla others, West: 8 feet - Rasta Aham, North: 20 feet - Combined wall after shop no. 3 Smt. Kiran Kumari, South: 20 feet- Combined wall after shop no. 1 wali Mohd.			
Date: 03.03.2025		Place: Meerut		Authorised Officer, Punjab National Bank



Sitaras
A SWA INITIATIVE

SEWA GRIH RIN LIMITED

Corporate office Address: Building No. 8, Tower C, 8th Floor, DLF Cyber City, Gurugram
122002

DEMAND NOTICE

Under Section 13(2) of the Securitization And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002.

The undersigned is the Authorized Officer of **SEWA GRIH RIN LIMITED** under Securitization And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorized Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)", to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to **SEWA GRIH RIN LIMITED**, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice(s), from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to **SEWAGRIH RIN LIMITED** by the said Borrower(s) respectively.

Sr. No.	Loan Account number/Name of the Borrower(s)/ Guarantor (s)	Demand Notice Date and Amount	Description of secured asset (immovable property)
1.	Loan Account Number : H3CP000005012383 1. Smt. Sajid, Husband Mr. Munfid 2. Mr. Munfid, Father Mr. Munfid	28.01.2025 ₹ 1,57,727/- (Rupees One Lakh Fifty Seven Thousand Seven Hundred Twenty Seven Only) as on 31.12.2024	Ward No. 09, Property No. 3TDU8543, Khewat No. 253/267/254/268/255/269, Village Jakhpur, Police Station-Sohna, District- Gurgaon, Boundary- East- Other Plot, West- Other Plot, North- 22 Feet Road, South- Other Plot
	Loan Account Number : L1CP000005000728 1. Smt. Pinak, Husband Mr. Kishan Kumar 2. Mr. Kishan, Father Mr. Ratan Lal	10.01.2025 ₹ 5,32,018/- (Rupees Five Lakh Thirty Two Thousand Eighteen Only) as on 30.11.2024	A-134, A Block, Gokulpur, Area Shahdara, Delhi - 110094, Boundary- East- 10 Feet Lane, West- Other Property, North- Property A-135, South- Property A-133
	Loan Account Number : LAP100005893 1. Smt. Meena, Husband Mr. Shahabuddin 2. Mr. Shahabuddin, Father Mr. Latif 3. Mrs. Sehnaaz Khatoun, Father Mr. Kailu Khan 4. Mr. Ali Khan, Father Mr. Shahabuddin	14.01.2025 ₹ 1,70,019.08/- (Rupees One Lakh Seventy Seven Nineteen And Eight Paise Only) as on 31.12.2024	Kharsa No. 202, Village Elaichpur, Pargana Loni, Ghaziabad, Uttar Pradesh 201102, Boundary- East- Other Owner's Plot, West- Other Owner's Plot, North- 15 Feet Road, South- 15 Feet Road

If the said Borrowers shall fail to make payment to **SEWA GRIH RIN LIMITED** as aforesaid, **SEWA GRIH RIN LIMITED** shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of **SEWA GRIH RIN LIMITED**. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

Place: Delhi, Date: 03.03.2025

Authorised Officer, Sewa Grih Rin Limited

PERSONAL

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BY ORDER OF _____

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For and on behalf of the Applicant
Chandra Holdings Limited
SHAIVAL SAHAY
Director
DIN:00295096
Date : 04.03.2025 80, Navjivan Vihar, South
Place: New Delhi Delhi, New Delhi-110017

The Indian Express.
For the Indian Intelligent.

	बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम	Noida Zonal Office: B-192/A, Block B Sector 52, Noida Gautam Buddha Nagar, Uttar Pradesh -201301 <hr/> Head Office: Lokmangal, 1501, Shivajinagar, Pune-5 POSSESSION NOTICE [Rule – 8 (1)] (For Immovable Property)
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Whereas, The undersigned being the Authorised Officer of the Bank of Maharashtra under the securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of the powers conferred under Sub-Section (12) of Section 13 read with Rule 8 of the security interest (Enforcement) Rule, 2002, issued a Demand Notice dated mentioned below calling upon the borrower and guarantor to repay outstanding amount (mentioned below) within 60 days from the date of receipt of the said Notice. The Notice was sent by Regd. AD post and Speed Post.

The borrower having failed to repay the amount, the undersigned has taken Symbolic Possession , of the properties described herein below in exercise of power conferred on him/her under section 13(4) of the said Act read with Rule 8 of the said rules on dates mentioned below. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the properties will be subject to the charge of Bank of Maharashtra, Branch for an amount herein above mentioned.				
The borrower's attention is invited to the provisions of sub-section 8 of Sec. 13 of the Act, in respect of time available, to redeem the secured assets.				
S. No.	Name & Address of Borrowers & Guarantor (S)	Details of Property	Date of Demand Notice Date of Possession Notice	Amount Due
BRANCH : SAHARANPUR				
1.	1. Mr. Azhar Hasan S/o Mr. Zahur Hasan Prop. of M/s Base Handicraft Add-1: Green Park, EID Gah Road, Saharanpur, UP Pin-247001 Add-2: 18/13 Qazi Mohsinaa, Saharanpur, UP Pin-247001 2. M/s. Base Handicraft Add-1: Green Park, EID Gah Road, Saharanpur, UP Pin-247001 3 Mrs. Sheefi W/O Mr. Makshood Ahmad Add: Rizwan Colony Khata Kheri, Saharanpur, UP, 247001	Name of Owner: 1- Mrs Sheefi W/o Mr Makshood Ahmad Details of Property: Residential Property situated at MPL NO. 6/1575 Plot No.27 on Part of Khasra No. 926, at Darza Kottala Swad Berun Dar Abadi Rizarwan Nagar Colony, Near Jamia Safa Mandarsa, Pragna Saharanpur, UP - 247001, area admeasuring area 100 Square Yards, covered area 557.92 Square feet belongs to Mrs Sheefi W/o Mr Makshood Ahmad . Bounded as: East- Plot no. 28, West- Part of Plot no. 26, North- Varsan Islam Khan Walee, South- Way 18 Feet Wide. CERSAI Asset ID No. 200026712610	14.11.2022 Date of Possession Notice 01.03.2025 Symbolic Possession	Rs 6,80,101.67 + interest and other charges / expenses w.e.f. 14.11.2022
2.	1.Mohd Azeem S/o Mr. Naim Ahmad Address:- H No 19 Near Miglani Building Ashok Nagar Saharanpur Uttar Pradesh Pin code -247001 2.Mrs. Samiya Parveen W/o Mohd Azeem Address:- H No 19 Near Miglani Building Ashok Nagar Saharanpur Uttar Pradesh Pin code 247001 3 Mr. Nadeem S/o Mr. Jamil Ahmad Address:- MPL No 12/2631 Kalander Sher Anand Nagar Saharanpur Uttar Pradesh 247001	Name of Owner: 1- Mohd Azeem S/o Mr. Naim Ahmad Details of Property-1: Residential Property bearing Housing on MPL No 12/2092 Mohalla Sarai Hisamuddin Saharanpur Post and Tehsil Saharanpur District Saharanpur UP Pin code 247001, area admeasuring 39.95 square meters belonging to Mohd Azeem S/o Mr. Naim Ahmad . Bounded as East- House of Other Person West- House of Rashid, North- House of Other Person, South- Road CERSAI Asset ID- 200090414513	12.12.2024 Date of Possession Notice 01.03.2025 Symbolic Possession	Rs 4,83,223.91 + interest and other charges / expenses w.e.f. 12.12.2024
3.	1.Mohd Alam S/O Mohd Akhtar Proprietor of M/S Alam Handicrafts Address:- House No: 11/7800 Atish Bajan Saharanpur Post and Tehsil Saharanpur District Saharanpur Pincode: 247001 2.Mr. Adeeb Ur Rehman S/O Mr. Irshad Ahmed Address:- Eid Gah Road Saharanpur Post and Tehsil Saharanpur District Saharanpur Pin code:247001	Name of Owner: 1- Mohd Alam S/O Mohd Akhtar Details of Property: Residential Property House Bearing MPL No 11/7800 Mohalla Laki Gate Saharanpur Saharanpur Post and Tehsil Saharanpur District Saharanpur Pin code 247001, area admeasuring 222.00 Square Yard belongs to Mr. Mohd Alam S/O Mohd Akhtar. Bounded as North- Masjid Ghisdam Wall, East- House of Shri Abdul Gafur, West- After Common Walla House of Mukir, South- Common Passage 10'0 wide CERSAI Asset ID No. 200024491448	11.01.2024 Date of Possession Notice 01.03.2025 Symbolic Possession	Rs 7,21,841.56 + interest and other charges / expenses w.e.f. 11.01.2024
4.	1. M/s Javed Trading Co Add: Ekta Colony, Shakuri Masjid, Saharanpur, Post and Tehsil- Saharanpur Dist. Saharanpur UP - 247001 2. Mohd. Javed S/o Mohd Salim Proprietor of M/s Javed Trading Co Add: Ekta Colony, Shakuri Masjid, Saharanpur, Post and Tehsil- Saharanpur Dist. Saharanpur UP - 247001 3 Mohd. Javed S/o Mohd Salim Add: Ekta Colony, Shakuri Masjid, Saharanpur, Post and Tehsil- Saharanpur Dist. Saharanpur UP - 247001 4. Mohd. Parvez S/o Mr Salim Ahmad Add: Ekta Colony, Shakuri Masjid, Saharanpur, Post and Tehsil- Saharanpur Dist. Saharanpur UP - 247001 5.Mrs. Shahjaha W/o Mr. Salim Ahmad Add: Ekta Colony, Shakuri Masjid, Saharanpur, Post and Tehsil- Saharanpur Dist. Saharanpur UP - 247001 6. Mr. Abdul Kadir S/o Mr. Salim Ahmad Add: Ekta Colony, Shakuri Masjid, Saharanpur, Post and Tehsil- Saharanpur Dist. Saharanpur UP - 247001	Name of Owner: 1- Mohd. Javed 2-Mr. Parvez 3-Mrs. Shahjaha 4-Mr. Abdul Kadir Details of Property-1: All the pieces and parcel of the residential property situated at Khasra No. 837, Dara Ali, Swad Bairoon, Dar Abadi Ekta Colony near Shakuri Masjid, Saharanpur Post and Tehsil- Saharanpur Dist. Saharanpur, UP- 247001 area admeasuring 103.55 square yards i.e. 86.61 square meters belongs to Mohd. Javed, Mr. Parvez, Mrs. Shahjaha and Mr. Abdul Kadir. Bounded as East- Rasta 13 feet wide West- House Asha Wala, North- House of Sonli, South- Rasta CERSAI Asset ID- 200066852797	30.10.2024 Date of Possession Notice 01.03.2025 Symbolic Possession	Rs 23,07,878.10 + interest and other charges / expenses w.e.f. 30.10.2024
BRANCH : DEORI ROAD, AGRA				
5.	1. M/s. Royal Lubricants, Proprietor Mr. Dalvir Singh S/O Mr. Rajendra Singh Address: Plot No 7 (Part), Khasra No 474, New Surakasha Vihar Colony Sector C , Mauza Rohta Tehsil and District Agra-282001 2.Mr. Dalveer Singh S/O Mr. Rajendra Singh Address: Plot No 7 (Part), Khasra No 474, New Surakasha Vihar Colony Sector C , Mauza Rohta Tehsil and District Agra-282001 3. Mrs. Sunita Singh W/o Shri Dalveer Singh Address: Plot No 7 (Part), Khasra No 474, New Surakasha Vihar Colony Sector C , Mauza Rohta Tehsil and District Agra-282001	Name of Owner: 1- Mrs. Sunita Singh W/o Shri Dalveer Singh (Daughter of Mr. Naim chand). Details of Property: All the pieces and parcels of land and building situated at Plot No. 7 (Part), Khasra No. 474, New Surakasha Vihar Colony Sector C, Mauza Rohta Tehsil and District Agra UP- 282001, area admeasuring 128.66 Square Meters belongs to Mrs. Sunita Singh W/o Shri Dalveer Singh (Daughter of Mr. Naim chand). Bounded as- North- Plot No 06 of Smt. Anjali, East- 25' feet Wide Road, West- Others Property, South- Plot No. 07 (Part) Shri Manoj Chaturvedi. CERSAI Asset ID No. 200055793750	11.12.2024 Date of Possession Notice 28.02.2025 Symbolic Possession	Rs 24,04,498.31 + interest and other charges / expenses w.e.f. 11.12.2024
BRANCH : SHAHJAHANPUR				
6.	1. Mrs. Shushila Bharati W/o Mr. Baburam Bharati ADD: House No. 165 Muhalla Bibi Jai Anandpuram Colony Shahjhnapur UP -242001 2. Mr. Baburam Bharati S/o Mr. Lokiram ADD: House No. 165 Muhalla Bibi Jai Anandpuram Colony Shahjhnapur UP -242001	Name of Owner: 1- Mrs. Shushila Bharati W/o Mr. Baburam Bharati Details of Property: Property situated at T P No. 440 at Mohalla Bibi Jai Chauraha, Shahjahanpur, UP area admeasuring 106.60 Square meters belonging to Mrs. Sushila Bharti W/o Mr. Baburam Bharti . Bounded as East- Arazi of Mrs. Kamala Vajpayee, West- Rasta Kharanja, North- Mr. Raghuveer & Mr. Rajaram, South- Rasta Kharanja CERSAI Asset ID No. 200054853769	10.12.2024 Date of Possession Notice 27.02.2025 Symbolic Possession	Rs 16,46,728.00 + interest and other charges / expenses w.e.f. 10.12.2024
Date - 03.03.2025		Authorized Office.		

केनरा बैंक Canara Bank
SECTOR 21-C, FARIDABAD BRANCH:- DSS 45-46, NEAR BIKANER MISTHAN BHANDAR, HARIDA MARKET, SECTOR 21-C, FARIDABAD - 121001

PUBLIC NOTICE

The property i.e. the Southern Part of House No. 1-F/41 measuring 148.67 Sq. Yards with roof rights situated at Block, NH-1, NIT Faridabad being owned and possessed by **Smt. Deepika Rangila W/o Sh. Naveen Rangila and Smt. Sonam Rangila W/o Sh. Kapil Rangila, R/o House No. 1-F/41, NIT Faridabad and bounded as under:-**
North: Other Part of House; **South:** House No. 1-F/42, M/s Gautam Tailors; **West:** House No. 1-F/44; **East:** Road 60 Feet Wide, Registered Vide Sale Deed No. 1415 dated 06.05.2014.

The above said property is mortgaged with **Canara Bank, Sector 21, Faridabad** against the credit facilities, availed by **Smt. Deepika Rangila W/o Sh. Naveen Rangila and Smt. Sonam Rangila W/o Sh. Kapil Rangila** and any one dealing with same by way of Sale, Gift, Mortgage etc., will do it at its own risk responsibility and **Canara Bank, Sector 21-C, Branch** will have a first charge over the same.

Date: 03.03.2025

AUTHORIZED OFFICER

FORM G
INVITATION FOR EXPRESSION OF INTEREST FOR
MULTICITY HOSPITALITIES LIMITED LIABILITY PARTNERSHIP
PARTNERSHIP OPERATING IN BUSINESS OF LIQUOR & OPERATION OF
PROPERTIES, REAL ESTATE, HOTELS, MOTELS, GUEST HOUSE AND
RESTAURANT AND BUSINESS OR BUSINESSES OF THEIR ASSOCIATE NATURE
INCLUDING RENT-A-CAB AT NEW DELHI, DELHI-110030.
(Under Regulation 36A (1) of the Insolvency and Bankruptcy Code of India
(Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

RELEVANT PARTICULARS	
1. Name of the corporate debtor along with PAN & CIN/LLP No.	Multicity Hospitalities Limited Liability Partnership LLPIN: AAF-9689
2. Address of the registered office	417/1, Kharsa No.375, Vili. Gadai Pur, Opp. Gurudwara Govind Sadan, South Delhi, New Delhi, India, 110030
3. URL of website	No Website
4. Details of place where majority of fixed assets are located	417/1, Kharsa No.375, Vili. Gadai Pur, Opp. Gurudwara Govind Sadan, South Delhi, New Delhi, India, 110030
5. Installed capacity of main products/ services	NA
6. Quantity and value of main products/ services sold in last financial year*	As per the last audited Balance Sheet of the Company for the year ended and as at 31 st March, 2022 the Turnover is Rs. 1,51,71,02,787/-
7. Number of employees/ workmen*	Nil
8. Further details including last available financial statements (with schedules) of two years, lists of creditors are available at URL:	This information shall be made available by RP, on request through email at: circ.multicity@gmail.com and also mark CC to ipsocha@gmail.com
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL:	This information shall be made available by RP, on request through email at: circ.multicity@gmail.com and also mark CC to ipsocha@gmail.com
10. Last date for receipt of expression of interest	19.03.2025
11. Date of issue of provisional list of prospective resolution applicants	29.03.2025
12. Last date for submission of objections to provisional list	03.04.2025
13. Date of issue of final list of prospective resolution applicants	13.04.2025
14. Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	18.04.2025
15. Last date for submission of resolution plans	18.05.2025
16. Process email id to submit Expression of Interest.	circ.multicity@gmail.com

* There were no business operations of the Corporate Debtor as on the date of commencement of Corporate Insolvency Resolution Process.

Sd/-
Shalish Chandra Ojha
Resolution Professional of Multicity Hospitalities LLP
(Under Corporate Insolvency Resolution Process)
Email-ID: CIRP@multicity@gmail.com
AND
IBBI Reg No IBBI/IPA-001/IP-P-02205/2023-2024/14382
AFIA valid upto 30.06.2025

IBBI Reg Address: Flat No: 101 UGF, Plot No: 28A-28B, Extn 1 Sewak Park, Dwarka More, Adjacent NSIT, North West Delhi-110059

Correspondence Address: E-701, Design Arch eHomes, Surajpur Site 'C', Greater Noida, Gautam Budh Nagar (UP) - 201306

Date: 04.03.2025 **Mobile No.:** +91 98680 67652. **Email:** circ.multicity@gmail.com
Place: New Delhi **Another email:** ipsocha@gmail.com

FORM NO. INC - 26
[Pursuant to Rule 30 of The Companies (Incorporation) Rules, 2014]

BEFORE THE CENTRAL GOVERNMENT
THE REGIONAL DIRECTOR, NORTHERN
REGION, MINISTRY OF CORPORATE
AFFAIRS, NEW DELHI

In the matter of **The Companies Act, 2013**, Section 13 (4) of The Companies Act, 2013 and clause (a) of sub-rule (5) of Rule 30 of The Companies (Incorporation) Rules, 2014

NOTICE

----- Applicant

Notice is hereby given to the General Public that the Company proposes to make application to the Central Government under Section 13 of The Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of Special Resolution passed at the Extra Ordinary General Meeting held on Monday the 20th day of January, 2025 to enable the Company to change its Registered office from the "State of Haryana" to "National Capital Territory of Delhi".

Any person whose interest is likely to be affected by the proposed change of the registered office of the Company may deliver either on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to The Regional Director, Northern Region, Ministry of Corporate Affairs, New Delhi at the address B-2 Wing, 2nd Floor, Pt. Deendayal Ardhya Bhawan, CGO Complex, New Delhi-110003 within 14 (Fourteen) days of the date of publication of this notice with a copy of the same to the Applicant Company at its Registered Office at the address mentioned below:

Regd. Office Address: 1621 HSIDC Industrial Estate Rai, Sonapat, Haryana-131029

For and on behalf of the Applicant
MAX AEROTRON PRIVATE LIMITED
Sd/-
SUNIL MANOCHA
Director
Date: 01.03.2025
Place: Sonapat
DIN: 00907551

FORM NO. URC-2
Advertisement giving notice about registration under Part of Chapter XX of the Act
(Pursuant to section 374(b) of the Companies Act, 2013 and rule 4(1) of the Companies (Incorporation) Rules, 2014)

1. Notice is hereby given that in pursuance of sub-section (2) of section 366 of the Companies Act, 2013, an application is proposed to be made after fifteen days hereof but before the expiry of thirty days hereafter to the Registrar at Central Registration Centre (CRC) Indian Institute of Corporate Affairs (ICA), Plot No. 6, 7, 8, Sector 5, IMT Manesar, District Gurgaon (Haryana), PIN Code-122050 that a Partnership firm may be registered under Part of Chapter XX of the Companies Act, 2013, as a Private Company limited by shares with the name **NARAYAN ASCENT PRIVATE LIMITED**.

2. The principal objects of the Company are as follows:-

To carry on business in India and elsewhere as manufacturers or and dealers in and importers and exporters of all kinds of packaging containers including cartons, boxes and cases wholly or partly made of papers, boards, wood, glass, plastic, rubber, metals, zellatine, tin or otherwise and glass bottles, glass jars, flasks, casks and glass containers of every description, fibre boxes, corrugated containers, corrugated rolling boxes, display boxes, aluminium coils and packing requisite of every kind and description.

3. A copy of the draft memorandum and articles of association of the proposed company may be inspected at the Registered Office at D-157, FLATTED FACTORY COMPLEX, OKHLA PHASE III, NEW DELHI, DELHI, 110020.

4. Notice is hereby given that any person objecting to the application may communicate their objection in writing to the Registrar at Central Registration Centre (CRC) Indian Institute of Corporate Affairs (ICA), Plot No. 6, 7, 8, Sector 5, IMT Manesar, District Gurgaon (Haryana), PIN Code-122050 within twenty-one days from the date of publication of this notice, with a copy to the Company at its Registered office. Name of Applicants for and on Behalf of **NEOTERIC SOLUTIONS**

Sd/-
1. TUSHAR KUMAR (Partner)
2. NITIN SHARMA (Partner)
Date: 03.03.2025 **Place: Delhi**

केनरा बैंक Canara Bank
Regional Office : Mathura

Auction Notice

It is informed to the general public that canara bank has overdue Locker With Following details:-

Vrindaban-II 18522

1. Locker No. 366, Locker Account No. 85226050000361, Padma Ray, Add.- T VBN 281121, Rs. 7,080.00

2. Locker No. 436, Locker Account No. 85226050000830, Munni Devi, Add.- Gandhi Nagar Vn 281121, Rs. 6,978.27

Notice Was Sent by the branch to above locker holders by registered post to which no reply was received, therefore, the locker holder or the legal heir of the locker holder is requested to contact the branch the legal heir of the locker holder is requested to contact the branch which 7 (Seven) day of this notice and pay the entire outstanding rent of the locker. In case of non-payment of dues, the above contents shall be auctioned at branch premises on Date 11.03.2025 and outstanding overdue and other expenses shall be recovered.

Date: 04.03.2025 **Place: Mathura** **Authorized Officer**

FORM G
INVITATION FOR EXPRESSION OF INTEREST
FOR NEXTRA TELESERVICES PRIVATE LIMITED
OPERATING IN TELECOMMUNICATIONS (CABLE OPERATOR) AT DELHI -NCR
Under Regulation 36A (1) of the Insolvency and Bankruptcy Board of India
(Insolvency Resolution Process for Corporate Persons) Regulations, 2016

This is an amendment to the Form G previously issued for the corporate debtor in this newspaper on February 08, 2025. The extended timeline is provided below.

RELEVANT PARTICULARS	
1 Name of the corporate debtor along with PAN & CIN/LLP No.	NEXTRA TELESERVICES PRIVATE LIMITED PAN: AAKCS1371F CIN: U94204DL2006PTC150077
2 Address of the registered office	83, Chilla Village (Near Fraser Suites Hotel), Mayur Vihar Phase-1, New Delhi-110091
3 URL of website	Not Applicable
4 Details of place where majority of fixed assets are located	There are no fixed assets.
5 Installed capacity of main products/ services sold in last financial year	Not Applicable
6 Quantity and value of main products/ services sold in last financial year	Nil
7 Number of employees/ workmen	There are no employees/ workmen
8 Further details including last available financial statements (with schedules) of two years, lists of creditors are available at URL:	Details can be obtained by sending an email to nextra.arvind@gmail.com or by visiting RP's registered address
9 Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL:	Details can be obtained by sending an email to nextra.arvind@gmail.com or by visiting RP's registered address
10 Last date for receipt of expression of interest	17 March, 2025- Earlier date was 05 March, 2025
11 Date of issue of provisional list of prospective resolution applicants	21 March, 2025- Earlier date was 12 March, 2025
12 Last date for submission of objections to provisional list	26 March, 2025- Earlier date was 17 March, 2025
13 Date of issue of final list of prospective resolution applicants	02 April, 2025- Earlier date was 24 March, 2025
14 Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	07 April, 2025- Earlier date was 28 March, 2025
15 Last date for submission of resolution plans	09 May, 2025- Earlier date was 02 May, 2025
16 Process email id to submit Expression of Interest	nextra.arvind@gmail.com
17 Details of the corporate debtor's registration status as MSME	Not Available

In Corporate Insolvency Resolution Process of Nextra Teleservices Private Limited

ARVIND GARG
Resolution Professional
IP Registration Number: IBBI/UPA-003/IP-NO0029/2017-18/10189
AFIA Validity: Till December 31, 2025
Registered Address of the Resolution Professional:
 302-A, Pal Mohan Plaza, Desh Bandhu Gupta Road, Karol Bagh, New Delhi-110005, India

Date: March 04, 2025
Place: New Delhi

IDBI BANK IDBI BANK LTD
Sikanderpur Branch

NOTICE FOR BREAK OPEN OF LOCKER

This is to inform you that the locker holders of our Sikanderpur Branch relating to the following locker accounts have failed and neglected to pay the prescribed locker rent for a long time in spite of our various notices and demands made to them. As per the Terms and conditions agreed to by the locker holder, the bank will be at liberty to break open the said lockers in the event of non-payment of rent. Accordingly, it is proposed to break open the said locker on 19.03.2025 by serving the formalities and the respective locker holders are advised to approach the branch before the due date and settle the dues to avoid action. The charges for break open would be borne by the renters and the bank reserves the right to take legal action for recovery of the same along with rent arrears / other charges etc.

No.	Locker No.	Due from	Name and Address
1	S1/11	NA	Sheela Krishnan: E-61, Pilots Court, ESSEL Towers, Sector-28, M.G. Road, Gurugram, Haryana-122002
2	S1/36	01-04-2022	Dr. David Inderjeet: C-11/4, DLF Phase-I, Gitanjali Enclave, Gurugram-122002
3	S2/113	NA	M/s Platforme India Pvt Ltd: U & I Centre, 47, Sector-32, Gurugram
4	S2/131	01-04-2021	Sharad Misra: Flat No. 1604, Unit No. 04, 16 th Floor, The Palms South City 1, Gurugram, Haryana-122002
5	S3/192	NA	M R Ramaiah: A 50/17, DLF Phase I, Gurugram-122002
6	S4/279	01-04-2024	Gautam Khanna: C-513, Jalvayu Tower, Sector-56, Gurugram-122001
7	S4/287	01-04-2021	M/s Emerald Overseas: D-3 Greenwood City, Sector 46, Gurugram Haryana-122005
8	S5/335	NA	Jayesh Bhatt Villa No. 225, Tatvam Villa, Sector-48, Sohna Road, Gurugram

Sd/-
Authorized Signatory
IDBI Bank Ltd., Sikanderpur Branch

Date: 03.03.2025
Place: Gurugram

POSSESSION NOTICE

Whereas, the authorized officer of **Jana Small Finance Bank Limited** under the Securitization And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 and in exercise of powers conferred under section 13 (2) read with rule 3 of the Security Interest (Enforcement) Rules 2002 issued demand notices to the borrower(s) Co-borrower(s) calling upon the borrowers to repay the amount mentioned against the respective names together with interest thereon at the applicable rates as mentioned in the said notices within **60 days** from the date of receipt of the said notices, along with future interest as applicable incidental expenses, costs, charges etc. incurred till the date of payment and/or realisation.

Sr. No.	Loan No.	Borrower/ Co-Borrower/ Guarantor/ Mortgagor	13(2) Notice Date/ Outstanding Due (In Rs.) as on	Date/ Time & Type of Possession
1	30209410000053 & 30209440000282	1) M/s. Babulal, Prop. Babulal Electricals Represented by its Proprietor Mr. Babu Lal, 2) Mr. Babu Lal (Borrower), 3) Mrs. Santosh Devi (Guarantor)	04.12.2024 Rs.1,95,125/- (Rupees One Lakh Ninety Five Thousand One Hundred and Twenty Five Only) as on 02.12.2024	Date: 27.02.2025 Time: 03:30 P.M. Symbolic Possession

Description of the Property: House No.1124, Area Measuring 20 Sq.yards, Covered Area 350 Sq.ft., Mahuda Jali, situated at Village Gurgaon, 8 Bswa, Laidora (Abadi) Dhe, Tehsil & Jila Gurgaon, Nagar Nigam Gurgaon. Owned by **Mrs. Santosh Devi, W/o. Mr. Babulal, Bounded as:** East: Rasta 8 Ft. wide-13 Ft., West: House Kishan Lal-13 Ft., North: House of Mangli -14 Ft., South: House Sultan-14 Ft.

Whereas the Borrower/s/ Co-Borrower/s/ Guarantor/s/ Mortgagors, mentioned herein above have failed to repay the amounts due, notice is hereby given to the Borrower/s/ mentioned herein above in particular and to the Public in general that the authorised officer of **Jana Small Finance Bank Limited** has taken possession of the properties/ secured assets described herein above in exercise of powers conferred on him under Section 13(4) of the said act read with Rule 8 of the said rules on the dates mentioned above. The Borrower/s/ Co-Borrower/s/ Guarantor/s/ Mortgagors mentioned herein above in particular and the Public in general are hereby cautioned not to deal with the aforesaid properties/ Secured Assets and any dealings with the said properties/ Secured assets will be subject to the charge of **Jana Small Finance Bank Limited**.

Place: Delhi NCR **Sd/- Authorised Officer, For Jana Small Finance Bank Limited**
Date: 04.03.2025

JANA SMALL FINANCE BANK (A Scheduled Commercial Bank)
Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. **Branch Office:** 16/12, 2nd Floor, W.E.A, Arya Samaj Road, Karol Bagh, New Delhi-110005.

JANA SMALL FINANCE BANK **Registered Office:** The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. **Regional Branch Office:** 16/12, 2nd Floor, W.E.A, Arya Samaj Road, Karol Bagh, Delhi-110005.

DEMAND NOTICE UNDER SECTION 13(2) OF SARFAESI ACT, 2002.

Whereas you the below mentioned Borrower/s, Co-Borrower/s, Guarantor/s and Mortgagors have availed loans from **Jana Small Finance Bank Limited**, by mortgaging your immovable properties. Consequently to default committed by you all, your loan account has been classified as **Non performing Asset**, whereas **Jana Small Finance Bank Limited** being a secured creditor under the Act, and in exercise of the powers conferred under section 13(2) of the said Act read with rule 2 of Security Interest (Enforcement) Rules 2002, issued demand notice calling upon the Borrower/s/ Co-Borrower/s/ Guarantor/s/ Mortgagors as mentioned in column No.2 to repay the amount mentioned in the notices with future interest thereon within **60 days** from the date of notice, but the notices could not be served on some of them for various reasons.

Sr. No.	Name of Borrower/ Co-Borrower/ Guarantor/ Mortgagor	Loan Account No. & Loan Amount	Details of the Security to be enforced	Date of NPA & Demand Notice date	Amount Due in Rs. / as on
1	1) M/s. Atahar, Prop. Adil Old Tyre Center, Represented by its Proprietor Mr. Atahar Since Deceased, represented by his LR's a) Mrs. Samina (Wife of Deceased), b) Mr. Asraf Khan (Son of Deceased), c) Mr. Afjal Khan (Son of Deceased), d) Mr. Azam Khan (Son of Deceased), e) Mr. Amad Khan (Son of Deceased), f) Mr. Arif Khan (Son of Deceased), g) Mr. Amir Khan (Son of Deceased), 2) Mr. Atahar (Borrower), 3) Mrs. Nasreen (Guarantor), 4) Mr. Ajam (Guarantor)	Loan Account No. 30689440000446 Loan Amount: Rs.9,47,782/-	Details of Secured Assets: Part-'A' - Hypothecated Moveable Assets: First Charge on all Raw materials and stock in the books of account and receivables and book debts of the business premises of the company i.e., Atahar Prop Adil Old Tyre Center , GT Road, Mohalla Kidwai Nagar, Dabri, Ghaziabad, U.P-203207 Part-'B': Mortgaged Immovable Property - Schedule Property: All that piece and parcel of the Immovable 1 Kitta Vacant Residential Plot Comprised in Old Kharsa No.764, Admeasuring 108 Sq.yards i.e. 90.30 Sq.mtrs, situated at Mohalla Mewatiani, Kasba Dabri, Pargana & Tehsil Dabri, District Gautam Budh Nagar. Owned by Mrs. Nasreen, W/o. Mr. Azam Khan. Bounded by: East: Rasta 12 Ft. wide, West: Other's Plot, North: Other's Plot, South: Other's Plot.	Date of NPA: 01.11.2024 Demand Notice Date: 27.02.2025	Rs.5,96,713/- (Rupees Five Lakh Ninety Six Thousand Seven Hundred and Thirteen Only) as of 25-02-2025

Notice is therefore given to the Borrower/ Co-Borrower/ Guarantor/ Mortgagor as mentioned in Column No.2, calling upon them to make payment of the aggregate amount as shown in column No.6, against the respective Borrower/ Co-Borrower within **60 days** of Publication of this notice as the said amount is found payable in relation to the respective loan account as on the date shown in Column No.6. It is made clear that if the aggregate amount together with future interest and other amounts which may become payable till the date of payment, is not paid, **Jana Small Finance Bank Limited** shall be constrained to take appropriate action for enforcement of security interest upon properties as described in Column No.4. Please note that this publication is made without prejudice to such rights and remedies as are available to **Jana Small Finance Bank Limited** against the Borrower/s/ Co-Borrower/s/ Guarantor/s/ Mortgagors of the said financials under the law, you are further requested to note that as per section 13(13) of the said act, you are restrained/ prohibited from disposing of or dealing with the above security or transferring by way of sale, lease or otherwise of the secured asset without prior consent of Secured Creditor.

Date: 04.03.2025, Place: Delhi NCR **Sd/- Authorised Officer, For Jana Small Finance Bank Limited**

SHIVALIK SMALL FINANCE BANK LTD.
Registered Office at :- Shivalik Small Finance Bank Ltd.501, Saloon Aarum, Jasola district Centre, New Delhi, South Delhi, Delhi -110025 & Branch Office at Shivalik Small Finance Bank Ltd, Sector 18 Uttar Pradesh 201301

Appendix - IV-A [See Proviso to rule 8 (6)]

Open 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/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold "As is Where is", "As is What is", "As is What is" and Whatever there is" on for recovery of **Rs.5,84,000/- (Rupees Five Lakh Eighty-Four Thousand Only)** As on 18-10-2023 plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from 1. Mr. Sajid Ali S/o Hakam Ali (Borrower) R/o H. No. 180A, Village Surajpur, Tehsil Dabri, Gautam Budh Nagar U.P.201304, 2. Mrs. Muneesha W/o Mr. Sajid Ali (Co-Borrower) R/o H. No. 180A, Village Surajpur, Tehsil Dabri, Gautam Budh Nagar U.P.201304, 3. Mrs. Rukhsana W/o Sabudadeen Ali (Guarantor/Mortgagor) R/o H. No. 57, Village Surajpur, Tehsil Dabri, Gautam Budh Nagar U.P.201304, 4. Mr. Sabudadeen Ali S/o Hakam Ali (Guarantor) R/o H. No. 57, Village Surajpur Tehsil Dabri, Gautam Budh Nagar U.P.201304

The reserve price will be **Rs. 2,50,000/- (Rupees Two Lakhs Fifty Thousand Only)** and the earnest money deposit will be **10% of Bid Amount i.e. Rs.25,000/- (Rupees Twenty Five Thousand Only)** the latter amount to be deposited with the Bank on or before 20-03-2025 by 5 PM. particulars of which are given below:-

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Outstanding Amount as per Demand Notice	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)
1. Mr. Sajid Ali S/o Hakam Ali (Borrower) R/o H. No. 180A, Village Surajpur, Tehsil Dabri, Gautam Budh Nagar U.P.201304 2. Mrs. Muneesha W/o Mr. Sajid Ali (Co-Borrower) R/o H. No. 180A, Village Surajpur, Tehsil Dabri, Gautam Budh Nagar U.P.201304 3. Mrs. Rukhsana W/o Sabudadeen Ali (Guarantor/ Mortgagor) R/o H. No. 57, Village Surajpur, Tehsil Dabri, Gautam Budh Nagar U.P.201304 4. Mr. Sabudadeen Ali S/o Hakam Ali (Guarantor) R/o H. No. 57, Village Surajpur Tehsil Dabri, Gautam Budh Nagar U.P.201304 (Loan Account No. 100741003973)	18-10-2023 Rs.5,84,000/- (Rupees Five Lakh Eighty-Four Thousand Only)	All the piece and parcel of the immovable properties Residential Plot, measuring an area of 50 Sq. Yards or 41.8 Sq. Mtrs, Situated at Kharsa No. 1847, Mohalla Mewatiyaan Kasba Village Dabri, Pargana and Tehsil District Gautam Budh Nagar, Uttar Pradesh Registered in revenue records of Bahi No.1, Jild No.2575, Page No.297-308, Serial No. 1750 Dated 18-02-2010 In the name of Mrs. Rukhsana W/o Sabudadeen Ali	Rs. 2,50,000/- (Rupees Two Lakhs Fifty Thousand Only)	10% of Reserve Price Rs.25,000/- (Rupees Twenty Five Thousand Only)

Date of Inspection of Immovable properties:- 19th March 2025..... 1100 hrs – 1500 hrs
Auction Date and time of opening of Bid:- 21st March 2025 from 1000 hrs to 1200 hrs
Last Date for Submission of Offers / EMD:- 20th March 2025 till 5.00 pm.

For detailed terms and conditions of the sale, please refer to the link provided in Shivalik Small Finance Bank, the Secured Creditor's website https://shivalikbank.com/auction_of_bank_properties.php

Important Terms & Conditions of Sale:

- The property is being sold on "as is where is, whatever there and without recourse basis as such sale is without any warranties and indemnities.
- The property/documents can be inspected on the above given date and time with the Authorised Officer of the Bank.
- Bid document/Form containing all the general terms and conditions of sale can be obtained from Authorised Officer on any working day during office hours at Bank's Branch Office mentioned herein above. The intending bidders should send their sealed bids on the prescribed Bid Form to Be Authorised Officer of Bank.
- Bid to be submitted in sealed envelope mentioning the Bid for Auction property and accompanied with EMD (being 10% of the Bid Amount) by Demand Draft drawn in favour of "Shivalik Small Finance Bank Ltd.", payable at Noida on or before 20th March 2025 till 5.00 p.m. at the above-mentioned Branch office of Bank. Bids that are not filled up or Bids received beyond last date and time will be considered as invalid Bid and shall accordingly be rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, the same cannot be withdrawn. The sealed bids will be opened on 21st March 2025 at 10:00-12:00 hrs at the above-mentioned Branch Office of Bank in the presence of the bidders present at that time and thereafter the eligible bidders may be given an opportunity at the discretion of the Authorised officer to participate in inter-se bidding to enhance the offer price.
- The bid price to be submitted shall be above the Reserve Price and the bidder shall further improve their offer in multiple of Rs.50,000/- .The property will not be sold below the Reserve Price set by the Authorised Officer.
- The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Shivalik Small Finance Bank Ltd, payable at Noida and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be, shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default.
- Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e., outstanding water/electric dues, property tax, Municipal/ Panchayat taxes or other charges if any.
- The successful bidder shall bear all expenses including pending dues of any Development/Authority if any/taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the 'Sale Certificate'.
- The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice.
- Bids once made shall not be cancelled or withdrawn.
- To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation about the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid property. The notice is hereby given to the Borrower (s) / Mortgagor(s)/ Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.
- The immovable property will be sold to the highest bidder. However, the undersigned reserves the absolute discretion to allow inter se bidding, if deemed necessary.
- Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.
- The Borrower (s) / Mortgagor(s) / Guarantor(s) are hereby given **15 DAYS SALE NOTICE OF IMMOVABLE SECURED ASSETS UNDER RULES 8(6) AND 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES**, published in Hindi & English Edition in Newspaper, to discharge the liability in full and pay the dues as mentioned above along with up-to-date interest and expenses within Fifteen days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pay the amount due to Bank, in full before the date of sale, auction is liable to be stopped. However, in such cases, Further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
- The decision of the authorized officer is final binding and un-questionable. All bidders who submitted the bid shall be deemed to have read and understood the terms and condition of auction sale and be bound by them.
- For details, help, procedure and bidding prospective bidders may contact. Mr. Siddharth Sinha, Contact No.9811864937.
- Please note that the secured creditor, the Bank is going to issue sale notice to all the Borrower/Co-Borrowers/Guarantors/Mortgagors by POST by their addresses. In case, the same is not received by any of the parties, then this publication of sale notice may be treated as substituted mode of service.
- The Borrower/Co-Borrowers/Guarantors/Mortgagors are also hereby informed that they must take delivery of their household effects, lying inside the above premises/under the custody of the Bank, if any within 15 days of this publication, with prior permission, failing which the Bank shall have no liability/responsibility to the same and will dispose of all the Borrower/Co-Borrowers/Guarantors/Mortgagors risk and adjust the sale proceed towards dues.
- If the Auction fails due to any reasons whatsoever, the Company would at liberty to sell the above mortgaged properties through private treaty as per provisions mandated under SARFAESI Act, 2002.

Date: 03-03-2025 Place: Noida **Authorised Officer, Shivalik Small Finance Bank Ltd.**

SHIVALIK SMALL FINANCE BANK LTD.
Registered Office at :- Shivalik Small Finance Bank Ltd.501, Saloon Aarum, Jasola district Centre, New Delhi, South Delhi, Delhi -110025 & Branch Office at Shivalik Small Finance Bank Ltd, Sector 45, Noida Uttar Pradesh 201301.

Appendix - IV-A [See Proviso to rule 8 (6)]

Open 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/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold "As is Where is", "As is What is" and Whatever there is" on 20-03-2025 for recovery of **Rs. 6,62,000/- (Rupees Six Lakhs Sixty Two Thousand Only)** plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from 1. Mr. Omendra Singh S/o Mr. Sukhbir Singh (Borrower/Mortgagor) R/o Village Aimenabad Kulesara Gautam Budh Nagar 201306, 2. Mr. Sukhbeer Singh S/o Mr. Ratan Singh (Co-Borrower) R/o Kharsa Choganpur Gautam Budh Nagar Uttar Pradesh 201306, 3. Mr. Vijay S/o Mr. Attar Singh (Guarantor) R/o Village Aimenabad Kulesara Gautam Budh Nagar Uttar Pradesh 201306. The reserve price will be **Rs.8,69,332.5/- (Rupees Eight Lakhs Sixty Nine Thousand Three Hundred Thirty Two and Five Paisa Only)** and the earnest money deposit will be <



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
Corporate Office: Chola Crest C 54 & 55, Super B – 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600032, India, **Branch Office:** 1st & 2nd Floor, Plot No.6, Main Pusa Road, Karol Bagh, New Delhi - 110 005.


POSSESSION NOTICE

WHEREAS the undersigned being the Authorised Officer of M/s. Cholamandalam Investment And Finance Company Limited, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 hereinafter called the Act and in exercise of powers conferred under Section 13(12) read with Rules 3 of the Security Interest [Enforcement] Rules, 2002 issued demand notices calling upon the borrowers, whose names have been indicated in Column [B] below on dates specified in Column [C] to repay the outstanding amount indicated in Column [D] below with interest thereon within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers in particular and the Public in general that the undersigned has taken possession of the properties mortgaged with the Company described in Column [E] herein below on the respective dates mentioned in Column [F] in exercise of the powers conferred on him under Section 13(4) of the Act read with Rule 3 of the Rules made there under.

The borrowers in particular and the Public in general are hereby cautioned not to deal with the properties mentioned in Column [E] below and any such dealings will be subject to the charge of M/s. Cholamandalam Investment And Finance Company Limited for an amount mentioned in Column [D] along with interest and other charges. Under section 13 [8] of the Securitisation Act, the borrowers can redeem the secured asset by payment of the entire outstanding including all costs, charges and expenses before notification of sale.

SL NO	NAME AND ADDRESS OF APPLICANT & LOAN ACCOUNT NUMBER	DATE OF DEMAND NOTICE	OUTSTANDING AMOUNT	DETAILS OF PROPERTY POSSESSED	DATE OF POSSESSION
[A]	[B]	[C]	[D]	[E]	[F]
1.	Loan Account Nos. HE01ELD00000018377) 1. RAJ KUMAR SHARMA (APPLICANT) B-8/61, SECTOR-11, ROHINI, DELHI-110085 2. M/S. SHIV KRISHNA ENTERPRISES (THROUGH ITS PROP. RAJ KUMAR SHARMA) (CO. APPLICANT) PLOT NO-882, GALI NO-3, VILLAGE RITHALA INDUSTRIAL AREA, NEAR ROYAL ENFIELD WORKSHOP, DELHI-110085. 3. M/S. SHIV KRISHNA ENTERPRISES (THROUGH ITS PROP. RAJ KUMAR SHARMA) (CO. APPLICANT) B-8/61, SECTOR-11, ROHINI, NORTH DELHI-110085. 4. ALKA SHARMA (CO. APPLICANT) B-8/61, SECTOR-11, ROHINI, NORTH DELHI-110085 5. M/S. SHREE JEE FABRICS (THROUGH ITS PROP. ALKA SHARMA) (CO. APPLICANT) PLOT NO-882, GALI NO-3, VILLAGE RITHALA INDUSTRIAL AREA, NEAR ROYAL ENFIELD WORKSHOP, DELHI-110085. 6. M/S. SHREE JEE FABRICS (THROUGH ITS PROP. ALKA SHARMA) (CO. APPLICANT) B-8/61, SECTOR-11, ROHINI, DELHI-110085.	14.10.2024	Rs. 1,43,85,979/- as on 14.10.2024	ALL THAT PIECE AND PARCEL OF FREE HOLD BUILT-UP PROPERTY BEARING NO.61, POCKET B - 8, SECTOR - 11, AREA MEASURING 50.40 SQ.MTR., SITUATED AT ROHINI RESIDENTIAL SCHEME, DELHI, WHICH IS BOUNDED AS UNDER: NORTH: ENTRY, SOUTH: S/1 ANF, EAST: PLOT NO. 60, WEST: PLOT NO. 62.	01-MARCH-25

Date : 01/03/2025 Place DELHI/NCR Authorised Officer : Cholamandalam Investment And Finance Company Limited



KOTAK MAHINDRA BANK LIMITED
Registered Office: 27, BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051
Branch Office: 2nd Floor, Ambadeep Building, KG Marg, New Delhi-110001
Corporate Identity Number - L65110M1985PLC038137 www.kotak.com

E-AUCTION CUM SALE NOTICE OF IMMOVABLE PROPERTY

E-Auction Notice for subsequent Sale of Immovable Asset under provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) read with proviso to Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the Public in general and in particular to the Borrower (s), Guarantor (s) and / or Mortgagor (s), that the below described immovable property(ies) mortgaged / charged to Kotak Mahindra Bank Limited, ("Secured Creditor"), the Physical Possession of which has been taken by the Authorised Officer of the Secured Creditor on 08.07.2024, will be sold through E-Auction on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", and "WHATEVER THERE IS BASIS" on 21.03.2025 for recovery of Rs.21,69,45,299.63/- (Rupees Twenty One Crore Sixty Nine Lakh Forty Five Thousand Two Hundred Ninety Nine and Paise Sixty Three only) as on 31st May, 2018 together with further interest, cost and other charges thereon at the contractual rates upon the footing of compound interest until payment/realization due to Kotak Mahindra Bank Limited, being the Secured Creditor, from the Borrower/s namely F6 Finserve Private Limited and F6 Commodities Private Limited (Borrower) and 1. Mr. Pankaj Goel, 2. Mr. Meenu Goel, 3. Mr. Sanjay Anand & 3. Mrs. Kavita Anand&5. Mr. Praveen Sharma &6. Mrs. Asha Sharma&7. Mrs. Ruchika Goel &8. Mr. Deepak Goel (Guarantor and/or Mortgagors). The details / description of Immovable Property put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:-

Name of the Mortgagor/s	Details Of Immovable/Movable Property put for E – Auction	Reserve Price (INR)	Earnest Money Deposit (EMD) (INR)
Mr. Praveen Sharma and Mrs. Asha Sharma	All that piece and parcel of immovable property bearing Plot No. 902, Tupper No. 12, Orange Country, Valley View Estate, Gwal Pahadi, Sohna, Gurgaon with super area admeasuring 203.58 Sq. Mtrs. Approximately (2191.37 Sq. Ft) along with parking space no. EOP-35, together with proportionate undivided share in the land underneath, common area facilities and all buildings, structures, installations, fittings, plants & machinery if any affixed to the land or permanently affixed to something attached to the earth owned by Mr. Praveen Sharma and Mrs. Asha Sharma	Rs.1,75,28,000/- (Rupees One Crore Seventy Five Lakhs and Twenty Eight Thousand Only)	Rs.17,52,800 (Rupees Seventeen Lakhs Fifty Two Thousand Eight Hundred Only)

Last date for submission of online bid : 20.03.2025

Date & Time of E-Auction: 21.03.2025 between 11:00 a.m. to 12:00 noon

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on 11.03.2025 between 12:30 PM to 04:30 PM through his/her authorised representative/agent.

- The E-Auction shall be conducted only through "On Line Electronic Bidding" through website www.bankauctions.com on 21.03.2025. The E-Auction shall be conducted from 11:00 A.M. to 12:00 Noon with unlimited extensions of 5 minutes duration each. For details about E-Auction, the intending bidders may contact M/s C1 India Pvt. Ltd, 3rd Floor, Plot No. 68, Sector-44, Gurgaon, Haryana. Contact person Mr. Dharani Krishna- 99481-82222. Email: andhra@icindia.com and support@bankauctions.com. Helpline No. +91-124 4302020/2021/2022/2023/2024. Support Mobile No's +91-7291981124 /25/26.
- The intending bidders may visit the Bank's official website - <https://www.kotak.com/en/bank-auctions.html> for auction details and for the terms and conditions of sale.
- For detailed terms and conditions of auction sale, the bidders are advised to go through the portal <https://www.bankauctions.com> and the said terms and conditions shall be binding on the bidders who participate in the bidding process.
- The interested Bidders are required to generate the login ID and password from the portal <https://www.bankauctions.com> before uploading the bid and other documents.
- The bid form has to be filled in the prescribed format and is to be submitted / uploaded online only along with KYC documents of the Bidder/s on the portal <https://www.bankauctions.com> on or before 20.03.2025 upto 4:00 P.M. and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidders shall be sent by mail to vikram.sharma@kotak.com anubhav.gupta2@kotak.com gs.pandey@kotak.com. The Bidders shall write the subject of the email "For purchase of residential property in "F6 Finserve /F6 Commodities Private Limited".
- Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from M/s C1 India Pvt) on the above mentioned contact numbers.
- Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/FUND TRANSFER to the credit of Account No. 06410125272001, Kotak Mahindra Bank Ltd, Nariman Point Branch, Mumbai. IFSC Code: KKBK0000958, on or before 20.03.2025 upto 4.00 P.M. The NEFT/RTGS/FUND TRANSFER shall only be done from the accounts of the intending bidder(s) only. In case of delay in depositing the EMD and/or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorised Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bids received after the scheduled cutoff time without giving any disclosure to any person. Any bid submitted without depositing the EMD amount shall stand automatically rejected. The EMD deposited by the proposed bidder shall not earn any interest.
- The bid price to be submitted shall be equal to and / or above the Reserve Price and during the bidding process, bidders who have submitted bids shall improve their further offers in multiples of Rs. 2,00,000/- (Rupees Two Lakh Only)
- In case any bid is placed within last 5 minutes of the closing time of the e-auction proceeding, the closing time shall automatically and immediately be extended by another 5 minutes.
- The successful bidder has to deposit 25% of the highest bid amount (including EMD already paid) immediately on closure of the e-auction sale proceedings or on the following working day in case business hours is closed on the day of E-Auction, in the mode stipulated as above. The balance 75% of the highest bid amount shall have to be deposited within 15 days from the date on which the acceptance /confirmation of sale is conveyed to such successful bidder or such extended period which shall be at the sole discretion of the Authorised Officer and within the provisions of the SARFAESI Act, 2002 and the Security Interest Rules, 2002. Please note that the time line for payment of the sale consideration would not be extended and the successful auction purchaser will not have any right to claim FORCE MAJUURE, in the event he/she fails to make the payment within stipulated timelines for any reason whatsoever.
- The highest bidder will not have any right and title over the property until the Sale Certificate is issued in his /her favour subject to realisation of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E-Auction and confirmation by the Secured Creditor to that effect.
- If the successful bidder fails to deposit the entire bid/auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the property nor on the amounts deposited. The Authorised Officer shall be free to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction properties.
- On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorised Officer shall issue the Sale Certificate, the sale shall be completed thereafter, and Kotak Mahindra Bank Limited shall not entertain any claims.
- The sale certificate shall be issued in the same name in which the bid is submitted. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid document shall be entertained.
- The EMD amount of the unsuccessful bidders, shall be returned by Kotak Mahindra Bank Ltd, in their accounts by way of RTGS / NEFT / Funds Transfer, within 10(Ten) working days and without any interest.
- The Authorised Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E – Auction Sale without assigning any reason. In the event of postponement/cancellation of the E – Auction Sale after submission of the bids, EMD submitted by the bidders will be returned, without interest and in case the bids are rejected, Authorised Officer can negotiate with any of the bidders or other parties for sale of the property by private treaty.
- The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer / Secured Creditor, but the Authorised Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation. It is clarified that, this invitation purports to invite prospective bidders and does not create any kind of binding obligation on the part of the Authorised Officer or Kotak Mahindra Bank Ltd to effectuate the Auction. The Authorised Officer reserves the right to cancel or modify the process and / or not to accept and / or disqualify any interested party / potential investor / bidder without assigning any reason and without any liability.
- Any other encumbrances are not known to the Bank except:- TSA 852 of 2022 (SA-156/21), PRAVEEN SHARMA Vs. Kotak Mahindra Bank from Hon'ble DRT-II, New Delhi. The Intending bidders are advised to make independent enquiries regarding any other pending Litigations, dues of local Authority i.e. Municipal Taxes, Maintenance/society charges, Electricity and water Charges and any other dues or Taxes, including Transfer Charges/Fee. The Authorized Officer of the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or any other entities in respect of property under Auction. The Intending Bidders are advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.
- All statutory dues other than including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
- All outgoing charges i.e. Municipal Taxes, Maintenance/Society charges, Electricity and Water charges and any other dues or taxes including transfer charges/fees in respect of the property put for Auction-cum-Sale under the present notice shall be paid by the successful Bidder/Purchaser solely.

- This is to inform the bidders that the Authorised Officer of the bank has received communication from the Resident Welfare association that there are outstanding dues of Rs. 10,33,315/-against the property under sale as dues of electricity, maintenance, plumbing and development contribution
- All other incidental charges (including but not limited to security charges or maintenance charges for preservation of the property under the present auction) will be borne solely by the highest / successful bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However at the sole discretion of the Authorised Officer, any just and reasonable delay may be considered for exemption, without setting any precedent for future.
- In the event, bidder is declared as successful bidder in the e-auction sale conducted and subsequent to that, if the auction proceedings are stayed by any Court/Tribunal, at any stage till the issuance of sale certificate and handing over of possession, including but not limited to restraining bank from further proceedings, then the bidder shall not have any right to claim refund of the EMD/amount so deposited by him /her or any interest over the amount deposited towards sale of the property. The Bank on its sole discretion will refund the money deposited.
- As per Section 194-A of the Income Tax Act, 1961, TDS shall be applicable on the sale proceeds if the sale consideration is Rs.50,00,00,00 (Rupees Fifty Lakhs only) and above. The Successful bidder/purchaser shall deduct and deposit, the applicable TDS (1%) in favour of (Mortgagor Mr. Praveen Sharma PAN No. ACDP53164Q and Mrs. Asha Sharma PAN No. AWHPS6616H from the sale price and deposit the same with Income Tax Department. Furthermore, only 99% of the sale price is to be remitted to the Bank. The Sale certificate will be issued by the Bank in favour of successful bidder/purchaser, only upon the receipt of Form 16B, Form 26QB and Challan evidencing the deposit of such TDS.
- Sale will strictly be on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" on the terms and conditions as mentioned herein, where the Authorised Officer shall have the absolute discretionary right to change or vary any of the terms and conditions. The bidders are advised to make their own independent inquiries regarding any encumbrances, Search in Sub-Registrar Office and Revenue Records and Municipal Records and any administrative Government records relating to the concerned Property and shall satisfy themselves regarding the nature and description of the property, condition, any encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Property. Please note that the Bank/Authorised Officer/Secured Creditor does not in any way guarantee or make any representation with regard to the fitness/tie of the property/ies/assets under auction. Sale/auction will be strictly on no recourse basis.
- The Borrower/s attention is invited to the amended provisions of sub-section 8 of section 13 of the Act in respect of time available, to redeem the secured asset. In this respect the bank has issued noticised dated 26-11-2024 and 12-02-2025 giving advance notice providing the opportunity to redeem the subject property but despite the said notice the borrower have failed to give any response or in making the payment of dues. The Authorised Officer reserves the right to accept, or reject any/all bids, if not found acceptable or to postpone/cancel/ adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. No counter-offer/conditional offer/conditions by the Bidder and/or Successful-Bidder will be entertained. The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions.
- The bidders should ensure proper internet connectivity, power back up etc., The Bank shall not be liable for any disruption due to internet failure, power failure, or technical reasons or reasons / contingencies affecting the E-Auction proceedings.
- Kotak Mahindra Bank Limited or its employees will not be liable for any claims from any person in respect of the property/ies put for sale.
- The present notice is also uploaded on the Bank's official website i.e. www.kotak.com and interested parties can visit the same also.
- For further details kindly contact Authorised Officer Mr. Vikram Sharma (Mobile no. 96672-21449) or Officer of Bank, Mr. Anubhav Gupta (Mobile No. 9654389505) and Mr. GS Pandey (Mobile No. 88796-39170)
- In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

STATUTORY 15 DAYS PRE SALE NOTICE FOR SALE UNDER THE AMENDED PROVISIONS OF SECTION 13(8) READ WITH RULE 8(6) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.
The borrower/guarantor/mortgagors are hereby notified to discharge the liability in full and pay the dues as mentioned above along with up to date interest and expenses immediately on receipt of the notice failing which the "Secured Asset" (mentioned above) will be sold as per the terms and conditions mentioned above.

For Kotak Mahindra Bank Limited
Authorized Officer



ORIX LEASING & FINANCIAL SERVICES INDIA LIMITED
 (formerly known as OASIS Auto Financial Services Limited) (A Subsidiary of ORIX Auto Infrastructure Services Limited)
Regd. Office : Plot No. 94, Marol Co-operative Industrial Estate, Andheri-Kurla Road, Andheri (E), Mumbai - 400 059
 Tel.: +91 22 2859 5093 / 6707 0100 | Fax : +91 22 2852 8549
 Email: info@orixindia.com | www.orixindia.com | CIN: U74900MH2006PLC163937

POSSESSION NOTICE

(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas the undersigned being the Authorised Officer of the ORIX Leasing & Financial Services India Limited, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Act,2002) and in exercise of the power conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued demand notice to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice/s.

The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the property described herein below in exercise powers conferred on him/her under sub-section (4) of Section 13 of the said Act read with Rule 8 of Security Interest Enforcement Rules, 2002.

The borrower/s in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealings with the property/ies will be subject to the charge of ORIX Leasing & Financial Services India Limited., for the amount mentioned in the demand notice and interest thereon as per loan agreement. The borrowers' attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr No.	Loan Account No.	Name of the Borrower/ Co Borrower	Demand Notice date & Amount	Date & Type of possession Taken	Description of the Immovable Properties
1	LN0000000020054	1. M/s Rahul Building Material Carrier, 2. M/s Arvi Enterprises, 3. Hemant Yadav (in The Capacity of Available Legal Heir of late Rajesh Kumar Yadav) 4. Hemant Yadav	17-Dec-2024 & Rs. 54,72,573.34/-	25-Feb-2025 (Symbolic Possession)	All That Piece And Parcel of Entire First Floor, Having its Covered Area 129.824 Sq. Mtrs. Approx (1397.54 Sq. Feet Approx) Comprising Lobby, Kitchen, Dining Area, Three Bed Rooms, Three Toilets, Dress Together With Proportionate Share At Silt/Ground Floor And on Terrace Floor, Alongwith Undivided, Impartible And Proportionate 1/4 Th Share of Residential Plot Bearing No. 6, Street No. TWN-003, Serenity Enclave-Avenue, Situated in The Residential Colony Known as Vatika India Next, Sector-84, Situated in And Around Villages Sihri, Sikandarpur Badha, Shikohpur, Tehsil: Manesar, District: Gurugram, Haryana- 122004, And Entire Plot Bounded As: East: Other Plot West: Road North: Road South: Other Plot

Date : 25th February, 2025
Place : Delhi
Sd/-
Authorised officer
ORIX Leasing & Financial Services India Limited

Public Notice For E-Auction Cum Sale (Appendix – IV A) (Rule 8(6))

Sale of Immovable property mortgaged to IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IIFL-HFL) Corporate Office at Plot No.98,Udyog Vihar, Phase-IV,Gurgaon-122015.(Haryana) and Branch Office at- Office No 1, First Floor, Mahalaxmi Metro Tower, Plot No. C - 1,Sector -4, Vaishali, Ghaziabad, Uttar Pradesh - 201010 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"), Whereas the Authorized Officer ("AO") of IIFL-HFL had taken the possession of the following properties pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/prospect nos, with right to sell the same on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS AND WITHOUT RECOURSE BASIS" for realization of IIFL-HFL's dues. The Sale will be done by the undersigned through e-auction platform provided at the website: www.iiflhome.com

Borrower/s Co-Borrower/s Guarantor/s	Demand Notice Date and Amount	Description of the Immovable property/ Secured Asset	Date of Physical Possession	Reserve Price	Date of Inspection of property
1. Mr. Satvir Singh 2. Mrs. Sapna (Prospect No 628415	26-Jul-2022 Rs. 34,39,546/- (Rupees Thirty Four Lakh Thirty Nine Thousand Five Hundred Forty Six Only)	All that part and parcel of the property bearing Plot No. C-17 & C-18, (As per Site Plan No. TF-2, Third Floor), Khasra No. 96M, area admeasuring No. 127 Sq. Mtrs. Krishna Garden, Govind Puram, Ghaziabad, Uttar Pradesh, India. Rs. 25,000/- (Rupees Twenty Five Thousand Only)	14-Jun-2023 Total Outstanding As On Date 05-Feb-2025 Rs. 48,22,309/- (Rupees Forty Eight Lakh Twenty Two Thousand Three Hundred and Ninety Four Only)	Rs. 14,00,000/- (Rupees Fourteen Lakh Only) Earnest Money Deposit (EMD) Rs. 1,40,000/- (Rupees One Lakh Forty Thousand Only)	19-Mar-2025 1100 hrs - 1400 hrs EMD Last Date 21-Mar-2025 till 5 pm. Date/Time of E-Auction 24-Mar-2025 1100 hrs-1300 hrs

Mode Of Payment :- EMD payments are to be made vide online mode only. To make payments you have to visit <https://www.iiflhome.com> and pay through link available for the property/ Secured Asset only.
Note: Payment link for each property/ Secured Asset is different. Ensure you are using link of the property/ Secured Asset you intend to buy vide public auction. For Balance Payment-Login <https://www.iiflhome.com> >My Bid >Pay Balance Amount


Terms and Conditions:-

- For participating in e-auction, Intending bidders required to register their details with the Service Provider <https://www.iiflhome.com>, well in advance and has to create the login account, login ID and password. Intending bidders have to submit / send their "Tender FORM" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.
- The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.
- The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment.
- The purchaser has to bear the cess, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoings relating to the property.
- The purchaser has to pay TDS application to the transaction/payer of sale amount and submit the TDS certificate with IIFL HFL.
- Bidders are advised to go through the website <https://www.iiflhome.com> and <https://www.iifl.com/home-loans/properties-for-auction> for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
- For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID:- care@iiflhome.com, Support Helpline no.1800.2672.499.
- For any query related to Property details, Inspection of Property and Online bid etc. call IIFL HFL toll free no.1800.2672.499 from 09:30 hrs to 18:30 hrs between Monday to Friday or write to email:- care@iiflhome.com.
- Notice is hereby given to aware said borrowers to collect the household articles, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IIFL-HFL shall not be responsible for any loss of property under the circumstances.
- Further the notice is hereby given to the Borrower/s, that in case they fail to collect the above said articles same shall be sold in accordance with Law.
- In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put up for sale.
- AO reserves the rights to postpone/cancel or vary the terms and condition of tender/auction without assigning any reason thereof. In case of any dispute in tender/Auction, the decision of AO/IIFL-HFL will be final.

15 DAYS SALE NOTICE UNDER THE RULE 9 SUB RULE (1) OF SARFAESI ACT, 2002

The Borrower are hereby notified to pay the sum as mentioned above along with up to dated interest and ancillary expenses before the date of Tender/Auction failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.

Place : Ghaziabad,
Date : 04-Mar-2025
Sd/- Authorised Officer, For IIFL Home Finance Ltd.



SATYA Micro Housing Finance Private Ltd
Regd. Office: 519, 5th Floor, DLF Prime Tower, Okhla Industrial Area, Phase -1, New Delhi- 110020
Corporate Office: 7th Floor, Prius Heights, Sector 125, Noida - 201303

DEMAND NOTICE

NOTICE UNDER SECTION 13 (2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

NOTICE is hereby given that the following borrower/s who have availed from SATYA MICRO Housing Finance Private Limited (SMHFPL) have failed to pay Equated Monthly Installments (EMIs) of their loan to SMHFPL and that their loan account has been classified as Non-performing Asset as per the guidelines issued by National Housing Bank. The borrower/s have provided security of the immovable properties to SMHFPL, the details of which are described herein below. The details of the loan and the amounts outstanding and payable by the borrower/s to SMHFPL as on date are also indicated here below. The borrower/s as well as the public in general are hereby informed that the undersigned being the Authorized Officer of SMHFPL, the secured creditor has initiated action against the following borrower/s under the provisions of the Securitization and Reconstruction of Financial Assets and enforcement of Security Interest Act, 2002 (the SARFAESI Act). If the following borrower/s fail to repay the outstanding dues indicated against their names within 60 (Sixty) days of this notice, the undersigned will exercise any one or more of the powers conferred on the Secured Creditor under sub-section (4) of Section 13 of SARFAESI Act, including power to take possession of the property/ies and sell the same. The public in general is advised not to deal with properties described here below.

Sr. No.	Name of the Borrower(s) / Co-Borrower (s) / Loan A/c No. / Branch	Demand Notice Date & Amount	Description of secured assets(s) (Immovable property/ies)
1.	HLNHFLMTJ0001507 /Branch : Mathura 1. SNEHA KUMARI 2. VINIPI 3. NARESH ADD1: Maholi Road, Maa Vaishno Dham Colony Atv, Mathura, Maholi B.O2, Mathura, Uttar Pradesh, Pincode- 281004, India ADD2: House On South Part of Plot No-22 Khasra No-152 Nidhivhan Colony Mouza Nariholi Tehsil & Distt Mathura, Uttar Pradesh- 281004	21-02-2025 & ₹ 12,55,781/-	All that part and parcel of the property bearing Property Address:- House on South Part of Plot no-22 Khasra no-152 Nidhivhan Colony Mouza Nariholi Tehsil & Distt Mathura, Uttar Pradesh - 281004, Boundaries :- North: 50 ft., North Part of Plot No. 22, South: 50 ft., Plot No. 21, East: 15 ft. Railway Line, West: 15 ft., Road 18 ft. Wide
2.	1200228 /Branch : Yamuna Vihar 1. SHEELA 2. VIRENDER 3. RAKESH 4. HEENA ADD1: Property No.264, Khasra No.4517/3674/3147/704, Village- Chandrawali Alias Shahdara Gali No.6, Jawala Nagar, Illaga, West: Property of Moti Ram	21-02-2025 & ₹ 11,19,897/-	All that part and parcel of the property bearing Property Address:- Property No.264, Khasra No. 4517/3674/3147/704, Village- Chandrawali Alias Shahdara Gali No.6, Jawala Nagar, Illaga, West: Property of Moti Ram
3.	HLNLAPLNG0001330 /Branch : Uttam Nagar 1. JAYVATI 2. NAVEEN KUMAR 3. DHIRENDER SINGH ADD1: Village-Devta, Deota B.O1, Gautam Buddha Nagar , Uttar Pradesh, Pincode:203202, India ADD2: Khet No.660 & 669, Village-Devta, Pargana-Dankaur, Tehsil & Distt.- Gautam Budh Nagar, U.P.- 203202	21-02-2025 & ₹ 11,21,520/-	All that part and parcel of the property bearing Property Address:- Khet No.660 & 669, Village-Devta, Pargana-Dankaur, Tehsil & Distt.- Gautam Budh Nagar, U.P.- 203202

Place: Gautam Budh Nagar, Shahdara, Mathura
Date: 04.03.2025
Sd/- Authorised Officer
SATYA MICRO Housing Finance Private Limited



Chola
 Enter a better life

Cholamandalam investment and Finance Company Limited

Corporate Office: CHOLA CREST " C 54 & 55, Super B – 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai - 600032, India Branch Office: 1st & 2nd Floor, Plot No.6, Main Pusa Road, Karol Bagh, New Delhi - 110 005
Contact No: Mr. Srinivas V - Mob No. 9643344410

SALE BY PRIVATE TREATY FOR SALE OF IMMOVABLE PROPERTIES

Sale Notice for Sale of Immovable Assets by private treaty under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(5)(d) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower / Co-Borrower/ Mortgagor (s) that the below described immovable properties mortgaged to the Secured Creditor, the Symbolic/Physical possession of which has been taken by the Authorised Officer of Cholamandalam investment and Finance Company Limited the same shall be referred herein after as Cholamandalam investment and Finance Company Limited . The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through Sale by Private Treaty

It is hereby informed to General public that we are going to sale the immovable property through sale by private treaty.

S.N.	Account No. and Name of borrower, co- borrower, Mortgagors	Date & Amount as per Demand Notice U/s 13(2)	Descriptions Of The Property /Properties	Reserve Price, Amount (In Rs.)	Private Treaty Date
1.	Loan No. X0HEDHE00001109899 1. RAJAT GULATI PP-42 SECOND FLOOR, PITAMPURA, NEW DELHI – 110034 Also at: Shop Municipal No. 484, Ground Floor, Haveli Haider Quli Chandni Chowk, New Delhi - 110006 2. MUGDHA GULATI PP-42 SECOND FLOOR, PITAMPURA, NEW DELHI - 110034	14.10.2016 Rs. 2,31,85,463.91/- Type of Possession SYMBOLIC	PROPERTY ADMEASURING 334 SQ.FT., SITUATED IN SHOP MUNICIPAL NO. 484, GROUND FLOOR, ALONGWITH MEZZANINE FLOOR, HAVELI HAIDER QULI, CHANDNI CHOWK, NEW DELHI – 110006.	Rs. 1,60,00,000-	12.03.2025 at 11.00 a.m to 1.00 p.m



SMFG
Grihasthakti
Happy Home, Happy Wealth

SMFG India Home Finance Co. Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)

Corporate Office : 503 & 504, 5th Floor, G Block, Inspire BKC, 8KC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051
 Regd. Office : Commerce Zone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Purur, Chennai - 600116, TN


POSSESSION NOTICE FOR IMMovable PROPERTY [(Appendix IV) Rule 8(1)]


WHEREAS the undersigned being the **Authorized Officer of SMFG India Home Finance Co. Ltd.** (Formerly Fullerton India Home Finance Co. Ltd.) a Housing Finance Company [duly registered with National Housing Bank (Fully Owned by RBI)] (hereinafter referred to as “**SMHFCC**”) under Secutisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names mentioned below) to repay the amount mentioned in the said notice and interest thereon within **60 days** from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has **Taken Possession** of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned herein in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of “**SMHFCC**” for an amount as mentioned herein under and interest thereon.

Sl. No.	Name of the Borrower(s) / Guarantor(s) LAN	Description of Secured Assets (Immovable Property)	Demand Notice Date & Amount	Date of Possession
LAN : 610439511355159			20.11.2024	
1.	1. Raju Buddhisen	A House Admeasuring 31.13 Sq. Mtr. Ka Part of 1/4 7.78 Sqrmts Situated At Mohalla Sher Mohammad, Ward No.13 Tahsil & Distt, Pilpith.	Rs. 10,48,607/- (Rupees Ten Lakh Forty-Eight Thousand Six Hundred Seven Only) as on 18.11.2024.	27.02.2025
	2. Dulari, W/o. Buddhisen			
	3. Ravi, S/o. Budh Sen	4. Vanti		

Date : Pilpith, Uttar Pradesh
Date : 27.02.2025

Sd/-
Authorized Officer, SMFG INDIA HOME FINANCE CO. LTD.
(Formerly Fullerton India Home Finance Co. Ltd.)

 इंडियन बैंक Indian Bank		Zonal Office, Delhi Central Indian Bank Building, 1st Floor, 17, Parliament Street, New Delhi-110001		SALE NOTICE FOR E-AUCTION ON 10.04.2025		
APPENDIX- IV-A" [See proviso to rule 8 (6)] Sale notice for Sale of immovable properties E-Auction Sale Notice for Sale of Immovable Assets/Movable 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 properties/Movable Assets, mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Indian Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 10.04.2025 for recovery of dues. The specific details of the properties intended to be brought to sale through e-auction mode are enumerated below: DESCRIPTION OF PROPERTIES/ASSETS TO BE AUCTIONED ON 10.04.2025 (30 DAYS NOTICE FOR SALE)						
S. No.	Branch Name & Contact Person	Borrower/ Guarantors/Mortgagor Name & Address	Property Details	Physical / Constructive Possession	Amount of Secured Debt as on	Reserve Price Earnest Money Deposit Min Incremental Amount
(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)
1	Rani Bagh Mr.Nitin Jain (9868171363)	Borrower cum Mortgagor Mr. Umesh Kumar S/o Mr. Radhakant Jha WZ-3392, 2nd Floor, Mahindra Park, Rani Bagh, Delhi-110034 Also at Mrs. Shilpi Devi W/o Mr. Umesh Kumar WZ-3392, 2nd Floor, Mahindra Park, Rani Bagh, Delhi-110034	(Property ID-IDIB3300476454A) Residential Free hold property Bearing No. WZ-3392 Entire 2nd Floor (with roof rights), Plot No. 9 (out of Mustatil No. 28, Killa No. 3/1), Mahindra Park, Shakur Pur, Delhi-110034 Bounded by: East: Other's Property, West: Other's Portion of property (50 Sqyds), North: Other's Property (100 Sq Yds), South: Street (Property ID-IDIB3300476454B) Residential Free hold Property Bearing no. WZ-3299/1, Entire 1st Floor, 2nd Floor and 3rd Floor with roof rights, with entire parking area on ground floor of northern portion , Built on Plot No. 51 and Portion of Plot No. 50, Mustatil No. 28, Killa No. 8, Mahindra Park, Shakur Basti, Delhi-110034 Bounded by: East: Road, West: Property No. WZ-3299/5, North: Property No. WZ-3299/2, South: Property No. WZ-3299/1	Constructive Possession	₹59.58 Lakhs + Interest & other expenses till realization of Bank's dues (as on 05.11.2024)	₹ 40.50 Lakhs ₹ 4.05 Lakhs ₹. 0.10 Lakh ₹ 100.00 Lakhs ₹ 10.00 Lakhs ₹. 0.50 Lakh
Date and Time of e-Auction		On 10.04.2025 between 11.00 a.m. to 5.00 p.m. with unlimited extensions of 10 minutes each. Minimum Bid incremental amount is as mentioned above.				
Bidders are advised to visit the website (https://www.baanknet.com) of our e auction service provider PSB Alliance Pvt. Ltd to participate in online bid. For Technical Assistance Please call 8291220220. For Registration status and for EMD status please email to support.baanknet@psballiance.com . For property details and photograph of the property and auction terms and conditions please visit: https://www.baanknet.com and for clarifications related to this portal, please contact PSB Alliance Pvt Ltd, Contact No 8291220220. Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with https://www.baanknet.com						
Date : 03-03-2025, Place : New Delhi		Authorized Officer, Indian Bank				



Utkarsh Small Finance Bank

Apki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

Zonal Office: 2 nd Floor 134A, Floor Patliputra Colony Opp-Polytechnic College Patna ,Bihar - 800013
Registered Office: Utkarsh Tower, NH - 31 (Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, UP - 221 05.

POSSESSION NOTICE FOR IMMOVABLE PROPERTY

Notice is hereby given under the securitization and Reconstruction of Financial Assets and enforcement (Security) interest Act, 2002 and in exercise of powers conferred under 13(12) read with rule 3 of Security interest (enforcement) rules 2002, the authorised officer issued a Demand notice on the dates notes against each account as mentioned hereinafter, calling them to repay the amount within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the under noted borrowers having failed to repay the amount that the undersigned has taken **Possession of the secured assets** described herein below in exercise of powers conferred on him/her under section 13(4) of the said act read with rule 8 of the said rules on the dates mentioned against each account. The borrower in particular and the public in general is hereby cautioned not to deal with the secured assets and any dealing with the properties will be subject to the charge of **UTKARSH SMALL FINANCE BANK LIMITED** for the amounts and interests thereon mentioned against each account herein below:

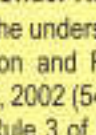
The attention of the borrowers detailed hereunder is invited to the provisions of subsection (8) of section 13 of the act, in respect of time available, to redeem the secured assets.

Sr. No.	Name of the Account	Name of the Borrower/ Guarantor (Owner of the Property)	Date of Demand Notice	Date of Symbolic Possession	Amount Outstanding as on the date of Demand Notice
1	1363060000006007	Mr. Sanjay Kumar Jaysawal (Borrower/mortgagor) Mr. Anand Kumar Jayswal (Gaurantor)	04/12/2024	28/02/2025	₹ 7,95,700/- as on 03/12/2024-

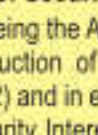
Description of Property/ies (all the part & parcel of the property consisting of): All That Part And Parcel Of Arazi No. (abad1) 78 Kh As Per Report Of Lekhpal Admeasuring Area 30 Ft. X 9 Ft. = 270 Sq.fts. Or 25.09 Sq. Mtrs. Mohalla/village Ijari, Pargana Bayalsi, Tehsil Sadar, District Jaunpur-222136 Boundes: East: Road Sampark Marg (sirkoni To Surhurpur Marg). West: H/o Dhanna Lal North: H/o Manna Lal South: Kewalpatti W/o Lalita

Date: 04/03/2025
 Place: Varanasi

Sd/-
 (Authorized Officer)
 Utkarsh Small Finance Bank Ltd.



बैंक ऑफ बरोडा
Bank of Baroda



**ON TOWER, COMMERCIAL BELT,
SECTOR-ALPHA-I, GREATER NOIDA,
GAUTAM BUDD NAGER, UTTAR PRADESH**

Possession Notice

Under Rule 8(1) of the Security Interest Enforcement Rules, 2002

Whereas The undersigned being the Authorized Officer of the Bank of Baroda 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 3 of the Security Interest (Enforcement) Rules, 2002 issued under a Demarcation Notice dated 20-10-2024 calling upon the **Borrower 1. Mr. Sanjay Srivastava Flat No. 2002, Tower No. U 20th Floor, Amrapalli Sapphire Plot No. GH-03, Sec-45 Noida, Uttar Pradesh and guarantor Ms Smिता कुमार D/o Shyam Kumar Flat No. 80, Samrat Apts. B-11, Vasundhara Enclave New Delhi, Pin-110096 (hereinafter the Borrowers) and Guarantors are collectively referred to as the "Borrowers"** to repay the amount mentioned in the notice being Rs. 24,02,071.88/- (Rupees Twenty four Lakhs Two Thousand Seventy One and paise Eighty eight Only) + other bank dues as on 20.10.2024 together with future interest expenses and other charges, etc. thereon within 60 days from the date of receipt of the said notice.

The Borrowers/guarantor having failed to repay the amount, notice is hereby given to the Borrower/guarantor and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred upon him under Section 13 and sub Section (4) of the said Act read with Rule 8 of the security interest (Enforcement) Rule 2002 on this **01st day of March of the Year 2025.**

The Borrower/guarantor 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 Bank of Baroda, for an amount of Rs.24,02,071.88/- (Rupees Twenty four Lakhs Two Thousand Seventy One and paise Eighty eight Only) + other bank dues as on 20.10.2024 with costs, etc. thereon.

The Borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act in respect of time available, to redeem the secured assets.



DESCRIPTION OF THE IMMOVABLE PROPERTY

All the part and parcel of the property consisting of Flat No.2002, Tower No. U 20th Floor, Amrapalli Sapphire Plot No. GH-03, Sec-45 Noida, Uttar Pradesh having area about 1850 Sq.ft. in the name of Mr. Sanjay Srivastava.

The Boundaries of the Flat is as: East: Open/flat no. U-2003, West Flat No. U.2001 North: Open to Sky/ Other Tower, South: Entrance/Passage/Lift

Date: 01-03-2025. Place : Greater Noida

Authorized Officer, Bank of Baroda

 Canara Bank <small>A Division of Canara Corporation</small> 	Regional Office North Delhi, DP 10-11, 1st Floor North Shopping Centre, Opp. Maurya Enclave, Pitampura, Delhi, 11003 Email: ronrecdel@canarabank.com								
POSSESSION NOTICE (Section 13(4)) (For Immovable Property and Movable Property)									
<p>Whereas, The undersigned being the Authorized Officer of the Canara Bank under Securitization And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as "the Act") and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 23.12.2024 calling upon the borrower Ms Dimple Textile, Prop. Mrs Dimple Sharma to repay the amount mentioned in the notice, be Rs. 2,57,63,149.88 (Rupees Two Crore fifty Seven lakhs Sixty Three Thousand One Hundred Forty Nine and Paise Eighty Eight only), within 60 days from the date of receipt of the said notice</p> <p>The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under section 13 (4) of the said Act, read with Rule 8 & 9 of the said Rule on this 03rd Day of March 2025.</p> <p>The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Canara Bank for an amount of Rs. 2, 57,63,149.88 (Rupees Two Crore fifty Seven lakhs Sixty Three Thousand One Hundred Forty Nine and Paise Eighty Eight only) and interest thereon. The borrower's attention is invited to the provisions of Section 13 (8) of the Act, in respect of time available, to redeem the secured assets.</p>									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 70%; text-align: left;">IMMOVABLE PROPERTY</th> <th style="width: 30%; text-align: left;">Name of title Holder</th> </tr> <tr> <td> 1. Entire first floor having its area measuring 1106.87 Sq Ft or say 102.84 SQ Mtrs with common passage and stairs leading from ground to first floor being part of property bearing Municipal No. 2787, Ward no V, situated at Cheera Khana, Nai Sarak, Delhi-110006 with proportionate share of free hold land underneath having boundaries herein under mentioned. East - Others property, West-Gali, North Property No. 2786, South-Property no 2788 </td> <td> Ms Chaavi Bhardwaj CERSAI Asset ID: 200069574206 dated 24.02.2023 </td> </tr> <tr> <td> 2. Entire second floor having its area measuring 1106.87 SQ Ft or say 102.84 SQ Mtrs with common passage and stairs leading from ground to second floor being part of property bearing Municipal no. 2787, Ward no V, situated at Cheera Khana, Nai Sarak, Delhi-110006 with proportionate share of free hold land underneath having boundaries herein under mentioned. East -Others property, West - Gali, North Property No.2786, South-Property no 2788 </td> <td> Ms Chaavi Bhardwaj CERSAI Asset ID: 200069573646 dated 24.02.2023 </td> </tr> <tr> <td> 3. Entire third floor having its area measuring 1106.87 SQ Ft or say 102.84 SQ Mtrs with common passage and stairs leading from ground to second floor and above being part of property bearing Municipal No. 2787, Ward no V, situated at Cheera Khana, Nai Sarak, Delhi-110006 with proportionate share of free hold land underneath having boundaries herein under mentioned. East - Others property, West - Gali, North Property No. 2786, South-Property no 2788 </td> <td> Ms Chaavi Bhardwaj CERSAI Asset ID: 200069573225 dated 24.02.2023 </td> </tr> </table>		IMMOVABLE PROPERTY	Name of title Holder	1. Entire first floor having its area measuring 1106.87 Sq Ft or say 102.84 SQ Mtrs with common passage and stairs leading from ground to first floor being part of property bearing Municipal No. 2787, Ward no V, situated at Cheera Khana, Nai Sarak, Delhi-110006 with proportionate share of free hold land underneath having boundaries herein under mentioned. East - Others property, West-Gali, North Property No. 2786, South-Property no 2788	Ms Chaavi Bhardwaj CERSAI Asset ID: 200069574206 dated 24.02.2023	2. Entire second floor having its area measuring 1106.87 SQ Ft or say 102.84 SQ Mtrs with common passage and stairs leading from ground to second floor being part of property bearing Municipal no. 2787, Ward no V, situated at Cheera Khana, Nai Sarak, Delhi-110006 with proportionate share of free hold land underneath having boundaries herein under mentioned. East -Others property, West - Gali, North Property No.2786, South-Property no 2788	Ms Chaavi Bhardwaj CERSAI Asset ID: 200069573646 dated 24.02.2023	3. Entire third floor having its area measuring 1106.87 SQ Ft or say 102.84 SQ Mtrs with common passage and stairs leading from ground to second floor and above being part of property bearing Municipal No. 2787, Ward no V, situated at Cheera Khana, Nai Sarak, Delhi-110006 with proportionate share of free hold land underneath having boundaries herein under mentioned. East - Others property, West - Gali, North Property No. 2786, South-Property no 2788	Ms Chaavi Bhardwaj CERSAI Asset ID: 200069573225 dated 24.02.2023
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Date: 03-03-2025 Place : New Delhi									
Authorised Officer, Canara Bank									

Bank of Baroda
First Floor, Bougainvillea Market,
Gamma-II, Greater Noida, UP,
T: 0120-2326125, 4153028

CORRIGENDUM

With reference to advertisement Sanku Notice for movable Properties published in this newspaper on 01-03-2025, the general public is hereby informed that the Car in A/c Borrower: Mrs Malo w/o Mr. Virpal Singh has been withdrawn from E-auction process to be held on 18.03.2025

Authorized Officer, Bank of Baroda

Public Notice For E-Auction For Sale Of Immovable Properties

Sale of Immovable property mortgaged to IFIL Home Finance Limited (Formerly known as Indica Infoline Housing Finance Ltd.) (IFIL-HFL) Corporate Office at Plot No. 88, Udyog Vihar Phase-IV, Gurgaon-122015 (Haryana) and Branch Office at 5th Floor, Eldeo Corporate Chambers-1, Near Ram Manohar Iohia hospital, Vibhuti Khand, Gomi Nagar, Lucknow 226019 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"), Whereas the Authorized Officer (AO) of IFIL-HFL had taken the possession of the following properties pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/respect nos. with a right to sell the same on "AS IS WHERE IS, AS IS WHAT IS BASIS AND WITHOUT REQUIRE BASIS" for realization of IFIL-HFL's dues. The Sale will be done by the undersigned through e-auction platform provided at the website: www.ifilhome.com

Borrower(s)/Co-Borrower(s)/Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable Property/ Secured Asset	Date of Symbolic Possession	Reserve Price	Date of Inspection of property
1. Mrs. Ruchi Mishra, 2. Mr. Dinesh Kumar Mishra, 3. R.D Engineers India, (Prospect No IL10151913)	10-Jan-2024 Rs. 11,48,493/- (Rupees Eleven Lakh Eighty Six Thousand Four Hundred and Ninety Three Only) Bid Increase Amount: Rs. 20,00,000/- (Rupees Twenty thousand Only)	All That Part and Parcel Of The Property Bearing Flat No-08/01/04, On F1 Floor, In Tower L-8, In The Building Known As Ews-Ig Flat Garden City Apartment, Khajura No. 659/Kha. 661, 654, 662/Kha. Raebatoli Rasthiya Rajmarg, Gram Purseni, Mohanlal Ganj, Lucknow, 226301, Uttar Pradesh. Area: Admeasuring (in Sq. Ft.): Property Type: Saleable area, Carpet area, Property Area: 393.00, 333.00	04-Apr-2024 Total Outstanding As On Date 05-Feb-2025 Rs. 11,90,408/- (Rupees Eleven Lakh Ninety Thousand Four Hundred Eight Only)	Rs. 7,00,000/- (Rupees Seven Lakh Only) Earnest Money Deposit (EMD) Rs. 70,000/- (Rupees Seventy Thousand Only)	02-Apr-2025 1100 hrs -1400 hrs EMD Last Date 04-Apr-2025 till 5 pm. Date/Time of E Auction 08-Apr-2025 1100 hrs.-1300 hrs.

Mode Of Payment - EMD payments are to be made vide online mode only. To make payments you have to visit <https://www.ifilhome.com> and follow the link available for the property/lot.

Note: Payment link for each property/Secured Asset, is different. Ensure you are using link of the property/Secured Asset you intend to buy vide public auction.

For balance Payment - Login <https://www.ifilhome.com> on My Bid > My Balance Amount.
Important Information: The auction is a physical possession vide Sl. 13 (4) of SARFAESI Act. Physical possession will be offered post realisation of Section -14 order as per process laid down under SARFAESI Act and as and when physical possession will be taken. Bidder shall do necessary due-diligence in respect of documents and legality before participating in auction proceedings

Terms and Conditions:-

- For participating in e-auction, Intending bidders required to register their details with the Service Provider <https://www.ifilhome.com> well in advance and has to create the login account, login ID and password. Intending bidders have to submit / send their "Tender FORM" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.
- The bidders shall remain eligible to participate in the auction till the closing time of the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.
- The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment.
- The purchaser has to bear the costs, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoings relating to the property.
- The purchaser has to pay TDS applicable to the transaction payment of sale amount and submit the TDS certificate with IFIL HFL.
- Bidders are advised to go through the website <https://www.ifilhome.com> and <https://www.ifilhome.com/properties-for-auction> for detailed terms and conditions of auction sale and auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
- For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID - care@ifilhome.com, Support Helpline Numbers: +91800 2672 499.
- For any query related to Property details, Inspection of Property and Online bid etc. call IFIL HFL toll free no. 1800 2672 499 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to email - care@ifilhome.com.
- Notice is hereby given to all persons having knowledge to collect the below listed articles, which were lying in the secured asset at the time of taking physical possession of the said properties, otherwise IFIL HFL shall not be responsible for any loss of property under the circumstances.
- Further the notice is hereby given to the Borrowers, that in case they fail to collect the above said articles same shall be sold in accordance with Law.
- In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put to sale.
- AO reserves the rights to postpone/cancel or vary the terms and condition of tender/auction without assigning any reason thereof. In case of any dispute in tender/auction, the decision of AO of IFIL HFL will be final.

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8 (6) OF THE SARFAESI ACT, 2002

The Borrowers are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.

Place: LUCKNOW Date: 04-03-2025

Sd/- : Authorised Officer, For IFIL Home Finance Ltd.

AXIS BANK LTD.	RETAIL ASSET CENTRE- AXIS BANK LTD, GICAPLEX, MPC-1, 3RD FLOOR MIDC, AIROLI KNOWLEDGE PARK, MUGULSAN ROAD AIROLI NAVI MUMBAI-400708
ALSO AT- AXIS BANK LTD. AXIS HOUSE, TOWER 2- 2ND FLOOR, I-14, SECTOR-128, NOIDA EXPRESSWAY, JAYPEE GREENS WISHTOWN, NOIDA (U.P)-201801, CORPORATE OFFICE- 10, 11TH FLOOR, MULLA GARDEN, JALPAIGANJ, KOLKATA-700016	
MARG, WORLI, MUMBAI-400025, REGISTERED OFFICE- TRISHUL, 3RD FLOOR, OPPOSITE SAMARTHESHWAR TEMPLE, LAW GARDEN, ELLISBRIDGE, AHMEDABAD-380006	
POSESSION NOTICE UNDER SARFAESI ACT 2002	
<p>Whereas the undersigned being the Authorized Officer of Axis Bank Ltd. under the Securitisation, Reconstruction of Financial Assets and Securitisation of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 9 of the Security Interest (Enforcement) rules 2002, issued demand notice upon the Borrower(s) Co-Borrower(s), Guarantor(s) Mortgagor(s) mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said demand notice. And whereas the Borrower(s) Guarantor(s) Mortgagor(s) having failed to repay the amount, notice is hereby given to the Borrower(s) Co-Borrower(s) Guarantor(s) Mortgagor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred under Section 13(4) of the said Act read with Rule 8 of the said rules upon the below-mentioned dates.</p> <p>The Borrower(s) Co-Borrower(s) Guarantor(s) Mortgagor(s) in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property of the Borrower(s) Co-Borrower(s) Guarantor(s) Mortgagor(s) and the public in general. The Borrower(s) Mortgagor(s) attentions is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.</p>	
Name of Borrower/Co-Borrowers/Guarantor	
1. Mr. Sunny Shoor S/ Mr. Rajkumar Shor, R/O H. No-1472, Gall No-13, Govind Puri, Kalkaji, South Delhi- 110019 Also At- Mr. Sunny Shoor S/ Mr. Rajkumar Shor, Flat No. D-226-128, Migsun Road, Society, Raj Nagar Ext. Ghaziabad, Uttar Pradesh-201017	Date of Demand Notice 20-Nov-2024
Also At- Mrs. Renu M/ Mr. Sunny Shoor S/ Mr. Sunny Shoor Fashion Consultant Retail Hub Solutions Limited Raymond Ratil, Shop No- D225 & D226 First Floor All India, Noida. Sec: 18, Gautam Budh Nagar, Noida- 201301 2. Mrs. Renu M/ Mr. Sunny Shoor R/O H. No-1472, Gall No-13, Govind Puri, Kalkaji, South Delhi- 110019	Date of Possession 27-Feb-2025
Also At- Mrs. Renu M/ Mr. Sunny Shoor S/ Mr. Sun-2 1280 Migsun Road, Society, Raj Nagar Ext. Ghaziabad, Uttar Pradesh-201017	Amount Due Rs. 20,90,665/- (Rupees Twenty Lakh Ninety Thousand Six Hundred Sixty Five Only)

"IMPORTANT"

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

CSB Bank Trusted Heritage Smart Future		PUBLIC NOTICE ON AUCTION OF PLEDGED GOLD ORNAMENTS			
<p>The borrower/s in specific and interested bidders, in general, are hereby informed that on account of non-repayment of the Banks due by the borrowers as under despite the payment notice and recall notice issued by the Bank, the gold ornaments pledged with the bank security by the respective borrowers for the loan availed by them will be sold in public auction on "as is where is" and "non-recourse" basis through e-auction portal https://csbgold.auctiontiger.net/ on 17th March 2023 at 10.30 AM. The auction may be adjourned to any other later date at the discretion of the bank upon publication of the same in the Bank's website.</p> <p>The borrowers are hereby further inform that the gold ornaments will be disposed of by private sale if the public auction is not successful and if there is a further balance to be recovered thereafter, legal action will be initiated against the borrower/s for recovery of the balance amounts due to the bank. In case of deceased borrower, all conditions will be applicable to legal heirs.</p>					
S. No.	Account Name	Client ID	No. of Acc.	Bal. Outstanding as on 02-03-2023	Weight (grams)
NOIDA					
1	Anand Kumar Tiwary	2931945	001	21,35,447.29	368.70
2	Barun Kumar Mishra	4103989	001	1,46,691.46	28.05
3	Niraj Kumar	9118775	001	19,92,464.84	344.00
4	Preeti	7885393	001	2,72,766.22	48.35
5	Sabeena	7988629	001	2,36,638.60	46.85
6	Shafiq Gupta	7275192	001	3,87,295.56	72.53
7	Suman Sharma	4939936	002	3,37,074.37	78.22
8	Suresh Chauhan	9130835	002	1,33,322.22	133.22
9	Vikas Nagar	4851612	002	2,55,775.38	47.52
GHAZIABAD					
10	Anil Besoya	7775752	001	1,46,126.38	203.00
11	Ashishhek	8116377	001	5,85,580.76	115.60
12	Aslam	78134976	001	73.95	78.95
13	Gajendra Devi	7878593	001	11,96,834.10	236.30
14	Gaurav Mittal	7202016	001	2,96,128.96	59.60
15	Israr Niyaz	4604395	001	2,78,006.66	56.05
16	Javed Khan	1133650	001	2,86,846.46	55.30
17	Jay Prakash	4269196	001	10,56,820.32	250.80
18	Madhu	8122789	001	2,87,100.12	54.70
19	Meena Rani	7870622	001	9,29,316.34	176.90
20	Shalini Chaurasia	7171566	001	5,68,495.54	123.30
21	Vikram Singh	7134975	001	1,04,230.50	82.30
22	Yogendra Singh	8132520	001	1,67,359.72	33.10
KOSI KANUN					
23	Abid Chaudhary	4938022	001	3,24,431.68	72.38
24	Aditya Verma	8213123	001	9,21,817.62	210.00
25	Ahsan	4842568	001	50.01	50.01
26	Ansari	7965357	001	1,94,696.24	41.36
27	Aslam	4602700	002	1,61,188.14	44.90
28	Chanchal	7900056	002	7,97,790.08	206.86
29	Data Ram	4804901	001	1,87,557.46	6.08
30	Harsh Singh	6940657	001	1,00,494.08	21.48
31	Iqram Khan	2364825	001	1,04,230.50	82.30
32	Indrajeet	4814127	001	8,83,765.18	56.95
33	Abid	8116086	002	4,98,180.14	108.32
34	Javed	7678594	001	5,53,161.82	167.61
35	Jay Parkash	7410543	001	1,84,860.08	68.52
36	Lakshminand D	3,1437099	001	73.12	73.12
37	Mahendra Singh	4982589	001	1,72,763.50	40.83
38	Mohammad Shakir	4936940	001	1,84,036.52	40.44
39	Mohd Anif Qureshi	7545897	001	1,16,971.78	27.31
40	Oma	7745986	001	2,17,212.34	59.19
41	Omprakash	4945174	001	3,34,626.80	83.50
42	Raj	4108238	001	34,870.76	11.30
43	Sabana	7168905	001	1,34,761.26	40.00
44	Sanir	4794458	002	6,00,026.82	160.85
45	Samran	4938500	001	1,21,126.06	28.97
46	Sandeep Kumar	4942458	001	1,32,397.14	32.20
47	Sandeep Kumar	4945979	001	1,02,626.46	24.78

001	3,48,466.76	71.11
001	3,23,794.94	79.48
002	9,38,768.96	226.10
001	1,19,286.92	34.60
001	1,07,658.82	33.57
001	3,21,412.94	91.30
001	6,94,562.84	142.40
001	005 9,03,732.58	181.80
003	31,80,257.44	644.63
001	3,21,933.04	64.90
004	11,64,580.01	218.91
001	3,03,183.88	57.29
001	15,63,450.98	322.70
001	2,12,493.54	52.10
002	3,16,333.12	69.40
002	3,93,800.80	83.00
005	7,00,620.35	291.98
001	2,85,302.16	60.90
001	3,00,068.02	53.90
001	3,97,928.36	79.00
001	1,10,234.58	25.30
001	1,31,601.62	24.20
001	1,72,886.88	36.90
001	2,55,510.86	49.30
002	7,10,251.02	142.40
003	2,48,860.74	51.90
001	3,16,060.84	29.90
002	3,67,686.18	66.17
001	8,28,861.24	161.70
001	3,08,565.57	63.90
003	3,59,294.20	69.97
002	2,79,723.76	45.96
001	4,05,708.78	81.90
001	3,00,771.71	60.90
005	6,44,824.86	128.79
001	1,10,785.22	21.14
001	2,63,126.28	46.44
001	1,62,265.38	107.45
001	2,59,554.04	53.05
001	6,20,728.04	110.75
001	1,50,865.28	26.50
001	2,69,200.90	49.16
003	7,91,929.76	156.20
001	4,07,568.92	82.85
001	7,26,673.99	178.88
002	2,08,597.12	38.34
001	38,830.84	7.60
002	2,14,580.70	40.00
001	1,09,739.60	22.00
001	1,14,394.56	24.20
002	3,85,813.00	68.92
001	6,78,548.18	138.30
001	5,62,467.02	103.50
001	20,02,941.28	375.90
001	12,75,703.10	227.56
002	3,81,648.30	79.42
Bidders/Interested bidders may participate in the auction, please contact auctioneer.net		
Authorized Officer, CSB Bank		

PUBLIC NOTICE ON AUCTION OF EDGED GOLD ORNAMENTS				GURUGRAM - SECTOR 10			
Interested bidders in general, are hereby informed that the Bank has accepted the bids submitted by the borrowers as under recall/auction notice issued by the Bank, the gold ornaments will be sold to the respective borrowers for the loan secured by them.				44 Babbar Singh Rajput	8113073 001	1,28,905.25	27.49
The bank's policy is to sell the gold ornaments at public sale or through its e-auction portal www.icsgedgold.auctiontiger.net on 17 th March 2025 adjourned to any other later date at the discretion of the same in the Bank's notice board. The borrowers' gold ornaments will be disposed of by private sale if full payment is made within 10 days from the date of initiation against the borrower's recovery of the loan. In case of deceased borrower, all conditions will be followed.				45 Saroj	8114329 001	2,40,275.06	49.14
				46 Surendra Kumar Sharma	4585056 002	9,50,017.72	190.81
				PHAGWARA			
				47 Jagir Kaur	7632508 001	63,500.70	148.90
				CHANDIGARH 2			
				48 Gangaadeep Singh	4135186 002	2,86,982.62	51.49
				PANCHKULA			
				49 Komal	8109518 001	2,76,770.74	48.89
				50 Rohit Samra	8131753 001	3,32,883.50	58.00
				51 Sandeep	7883775 001	1,83,312.93	36.00
				52 Tejinder Thakur	7708203 001	3,67,501.18	64.60
				GURDASPUR			
				53 Gurmeet Singh	7998446 004	12,44,541.61	229.27
				54 Nirmala Devi	8120019 001	1,64,363.96	32.52
				55 Palvi	7979311 001	1,10,445.42	23.36
				56 Renu Bala	7680667 001	1,04,135.12	19.67
				KARNAL			
				57 Ankrit	7999726 001	3,60,852.42	65.25
				58 Bakram	4580823 001	1,33,480.32	27.54
				59 Deepam	8101015 001	1,62,525.94	30.42
				60 Kavita	8114112 001	1,61,969.14	32.42
				61 Ramesh Chand	4814887 001	3,65,752.14	73.80
				62 Sohan Singh	7998952 001	2,19,987.68	43.01
				KURUKSHETRA			
				63 Sanjeev Kumar Verma	8123451 002	2,86,174.40	54.60
				BHATINDA			
				64 Bhaxminder Singh	8211125 001	10,77,444.60	218.53
				65 Gurmeet Kaur	7880887 001	3,34,187.10	69.45
				66 Parveen Kumar	8139854 004	4,21,283.62	78.56
				PANIPAT - SECTOR 12			
				67 Gurpreet Singh	7959596 001	90,104.80	17.78
				68 Rahul Sharma	4695812 001	3,34,403.89	68.89
				69 Rinku	4720852 002	3,49,025.34	67.80
				JALANDHAR 1- SUS NAGAR			
				70 Shaveta Arora	4674581 001	1,21,646.92	21.40
				71 Tejohman Singh	4686397 001	3,18,410.82	56.02
				MOHALI			
				72 Gurpreet Singh	4796560 001	13,26,415.41	230.51

SBI STATE BANK OF INDIA
STRESSED ASSETS RECOVERY BRANCH

S.C.O. 70, SECTOR - 5, PANCHKULA - 134109
TEL: 0172-2573570, FAX No. : 0172-2585707
E-mail sbi.51519@sbi.co.in

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY/IES)

Whereas, the undersigned being the Authorized Officer of the **STATE BANK OF INDIA**, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act (25 of 2002) and in exercise of the powers conferred under Section 13(12) read with Rules 3 of the Security Interest (Enforcement) Rules 2002, issued a **DEMAND NOTICE** date mentioned below calling upon the Borrower(s) and Guarantor(s) to repay the amount mentioned in notice within 60 days from the date of receipt of the said notice.

The Borrower(s) having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) and the public in general that the undersigned has taken Possession of the property/ies described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002.

The Borrower(s) / Guarantor(s) in particular and the public in general are hereby cautioned not to deal with the property/ies and any dealings with the properties will be subject to the charge of the **STATE BANK OF INDIA**.

The attention of Borrower / Guarantor is invited to provisions of Section 13(8) of the said Act, in respect of time available, to redeem the secured assets.

Name of the Borrower(s) and Guarantor(s)	Description of the Immovable Property	Date of Demand Notice & Amount	Amount Outstanding	Date of Possession
Borrower(s):- M/s Devender and Sons, Near Gas Godown, Dujana Beri Road, VPO Beri, District Jhajjar, Haryana-124201. Partner(s):- (1) Sh. Tanuj Narang S/o Sh. Devender Narang C/o Sh. Devender Narang, Old Tehsil Road, Adarsh Nagar, Jhajjar, Haryana - 124103 (2) Smt. Usha Rani W/o Sh. Devender Narang C/o Sh. Devender Narang, Old Tehsil Road, Adarsh Nagar, Jhajjar, Haryana - 124103.	A Residential Property having No. J/R/W12/0621, measuring 300 Sq. Yards, which is part of Khawat No. 3442 Khata No. 3998 min, 3999 Rect. No. 969 Killa No. 1(8-10) total land measuring 8 Kanal 10 Marla to the extent of 10/170 share which comes to 0 Kanal 10 Marla, situated in front of Govt High School, Bhatti Gate, Jhajjar - 124103, registered in the name of Smt. Usha Narang W/o Sh. Devender Singh vide Registered Sale Deed Vasika No. 4745 Dated 07.01.2009, registered in the Sub-Registrar Office Jhajjar, bounded as under- East: Street 10; West: Custodian (Old Bus Stand); South: Property of Subhash, Mamchand, Hazari S/o Totaram; North: House of Subhash Bhabhuja.	30.11.2024 & Rs. 93,80,647/- as on 30.11.2024 and further interest from 01.12.2024, cost, etc. thereon.	Rs. 93,80,647/- as on 30.11.2024 and further interest from 01.12.2024, cost, etc. thereon.	28.02.2025
Late Sh. Subhash Chander (Proprietor of M/s Subhash Filling Station) through legal heirs:- (1) Pulkita @ Pulkit D/o Viney Singh, through her De-Facto Guardian Sh. Navneet S/o Late Sh. Subhash Chander, House No. 185, Sector 1, Maharana Pratap, Chowk, Nehru Park, Rewari - 123401 (2) Pulkita @ Pulkit D/o Viney Singh, through her De-Facto Guardian Sh. Navneet S/o Late Sh. Subhash Chander, House No. 3126/90, Company Bagh, Rewari, Haryana - 123401.	A Residential House having H. No. 286, measuring 450 Sq. Mtrs. i.e. 538.20 Sq. Yards situated in the revenue Estate of Sector-2, HSIDC, Industrial Estate Growth Centre, Bawal, Dist. Rewari in the name of Sh. Subhash Chander S/o Sh. Makhan Lal, Vide Conveyance Deed No. 1097 Dated 25.08.2006. Bounded as under- East: 15 meter Road; West: Plot No. 299; North: Plot No. 285; South: Plot No. 287.	03.12.2024 & Rs. 1,29,79,151.13 as on 31.01.2023 and further interest from 01.02.2023, cost, etc. thereon.	Rs. 1,29,79,151.13 as on 31.01.2023 and further interest from 01.02.2023, cost, etc. thereon.	03.03.2025

***Notice U/s 13(4) was issued to the other legal heirs of Late Sh. Subhash Chander on 15.03.2023.**

Date: 03.03.2025 Place: Panchkula **AUTHORISED OFFICER**

SMFG India Home Finance Co. Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)

Corporate Off.: 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051
Regd. Off.: Cornerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Purur, Chennai - 600116, TN

POSSESSION NOTICE FOR IMMOVABLE PROPERTY [(Appendix IV) Rule 8(1)]

WHEREAS the undersigned being the Authorized Officer of **SMFG India Home Finance Co. Ltd. (Formerly Fullerton India Home Finance Co. Ltd.)** a Housing Finance Company (duly registered with National Housing Bank (Fully Owned by RBI)) (hereinafter referred to as "SMHFC") under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act, calling upon the borrower (names mentioned below) to repay the amount mentioned in the said notice and interest thereon **within 60 days** from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has **Taken Possession** of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned herein above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of "SMHFC" for an amount as mentioned herein under and interest thereon.

Sl. No.	Name of the Borrower(s) / Guarantor(s) LAN	Description of Secured Assets (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1.	LAN :- 610339511446800, 1. Arpita, W/o. Siddharth Jain 2. Siddharth Jain S/o. Suneel Jain	Property i.e. Flat At Second Floor Constructed Over Property, Nagar Nigam No. 30/128 And 30/128 B, Area 123.18 Sq. Mtrs. Situated At Jain Bandhu Niketan, Kurnahpada Chhipitola Rakawganj Ward, Agra. Boundaries East :- Open To Sky, West :- Flat of Manindra Kumar Jain, North :- Other's Property And In Some Portion Opening & Stairs, South :- Other's Property	16.12.2024 Rs. 41,07,436/- (Rupees Forty One Lakhs Seven Thousand Four Hundred Thirty Six Only) as on 12.12.2024	27.02.2025

Place : Agra, Uttar Pradesh
Date : 27.02.2025

Authorized Officer, SMFG INDIA HOME FINANCE CO. LTD.
(Formerly Fullerton India Home Finance Co. Ltd.)

FUTURE RETAIL LIMITED (In Liquidation)

Registered Office: 2nd Floor, Future Group Office, SOBO Brand Factory, Pandit Madan Mohan Malviya Marg, Cross Road Haji Ali, Tardeo, Mumbai 400034
Email: fri.liquidation@gmail.com

E-AUCTION-SALE OF ASSETS UNDER IBC, 2016

Date and Time of Auction- March 24th, 2025
03:00PM to 05:00PM (With unlimited extension of 5 minutes each)

Sale of Assets owned by **FUTURE RETAIL LIMITED** (In Liquidation) forming part of Liquidation Estate under sec 35(f) of IBC 2016 read with Regulation 33 of Liquidation Process Regulations. E-Auction will be conducted on "AS IS WHERE IS, AS IS WHAT IS BASIS AND NO RECOURSE BASIS."

The Sale will be done through e-auction service provider **RIGHT2VOTE INFOTECH PVT LTD- Right2Vote** via website <https://right2vote.in/online-auction/>

ASSETS	DESCRIPTION	QUANTITY	LOCATION	RESERVE PRICE	EMD (Rs)
Lot No. 24	a. Inventory – Clothes, Accessories, Footwear & Miscellaneous in scrap or damaged condition b. PPE – Scrap of Furniture/ Fixtures, Electricals, Utilities & Other Items	Lumpsum	Bihar, Jharkhand, West Bengal, Assam, Nagaland, Tripura, Hapur, Dadri, Baddi, Jammu, Kanpur	4,49,13,684	44,91,368
Lot No.25	a. Inventory – Clothes, Accessories, Footwear & Miscellaneous in scrap or damaged condition b. PPE – Scrap of Furniture/ Fixtures, Electricals, Utilities & Other Items	Lumpsum	Goa, Maharashtra, Gujarat, Chennai	1,93,13,674	19,31,367
Lot No.2	Inventory – Clothes, Accessories, Footwear, etc (except PPE) in scrap or damaged condition	Lumpsum	Delhi	28,80,000	2,88,000

Submission of Eligibility Documents March 4th, 2025 to March 10th, 2025

Inspection date and time March 11th, 2025 to March 18th, 2025

Last Date of submission of EMD March 21st, 2025

Date and Time of E-Auction March 24th, 2025
(In case bid is placed in the last 5 minutes of the closing time of the e-auction, the closing time will automatically get extended for 5 minutes of each occasion unlimited)

Declaration of Highest Bidder March 25th, 2025

Declaration of Successful Bidder March 27th, 2025

Note – *Taxes as applicable

Terms and Condition of the E-auction are as under:

- E-auction sale will be conducted on "AS IS WHERE IS", "AS IS WHAT IS", "WHATSOEVER THERE IS BASIS" AND "NO RECOURSE BASIS" only and as such, the E-auction sale shall be without any kind of waivers, warranties and indemnities. It is to be noted that the bidder(s) cannot place a bid at a value below the reserve price.
- The intending bidders are required to deposit EMD amount through NEFT/RTGS/DD in the favor of **Future Retail Ltd in Liquidation** having Account No.:016020110000388 with Bank of India, Spl. Asset Recovery Management Mumbai- 400038 and IFSC Code: BKID0000154.
- Interested applicants may refer to the Complete E-Auction Information Process Document containing details of terms and conditions of the E-auction and other details which are uploaded at the website www.right2vote.in or shall be available on sending the request at fri.liquidation@gmail.com
- For any query relating to E-auction at mail fri.liquidation@gmail.com or Liquidator on his email sanjay@sgaiddia.in. We kindly request that all phone inquiries be made during the designated hours of 3:30 PM to 5:30 PM to ensure availability and efficient assistance. Alternatively, you may reach out anytime via WhatsApp at 9540016852.
- The Bidder shall submit an undertaking that the bidder does not suffer from any ineligibility under Section 29A of the Insolvency and Bankruptcy Code, 2016 and that if the Bidder is found ineligible under section 29A of the Code at any stage, the EMD shall be forfeited.

Sd/-
Sanjay Gupta
Liquidator- Future Retail Ltd
IBBI Reg. No: IBBI/PA-002/IP-N00982-C01/2017-2018/10354
Registered Address: Primus Insolvency Resolution and Valuation Pvt Ltd
D-58 Defence Colony, New Delhi-110024

Date: March 4th, 2025
Place: New Delhi

PUBLIC NOTICE (Notice for Loss of Shares)

Notice is hereby given that I S. K. AGARWAL have lost the following share certificate of Himadri Speciality Chemical Ltd (Formerly known as Himadri Chemicals & Industries Limited) and applying to the Company for issue of duplicate share certificates:

Folio No.	Certificate No.	Distinctive No.	No. of Shares
A005490	43256	5247612	100
	63097	7933163	100

The public is hereby warned against purchasing or dealing with the above share certificates in any way and any person (s) who has any claim in respect of these shares, must lodge such claim with the Company at its Registered Office at 23A, Netaji Subhas Road, 8th Floor, Suite No.15, Kolkata- 700 001, within 21 days from the date of this publication.

PLACE – DELHI S.K.AGARWAL
Dated : 04-03-2025 Name of the shareholder(s)

AXIS BANK LTD. RETAIL ASSET CENTRE: AXIS BANK LTD. GIGAPLEX, NPC-1, 3RD FLOOR MIDC, AIROLI KNOWLEDGE PARK, MUGULSAN ROAD AIROLI NAVI MUMBAI-400708

ALSO AT: AXIS BANK LTD., AXIS HOUSE, TOWER 2-2, FLOOR-11-4, SECTOR-128, NOIDA EXPRESSWAY, JAYPREE GREENS WISHTOWN, NOIDA (U.P.)-201301, CORPORATE OFFICE: AXIS HOUSE, BLOCK B, BOMBAY DYEING MILLS COMPOUND, PANDURANG BUDHIA MARG, WOLMI, MUMBAI-400025, REGISTERED OFFICE: TRISHUL, 3RD FLOOR, OPPOSITE SAMARTHESWAR TEMPLE, LAW GARDEN, ELLISBRIDGE, AHMEDABAD-380006

POSSESSION NOTICE UNDER SARFAESI ACT 2002

Whereas the undersigned being the Authorized Officer of **Axis Bank Ltd.** under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 9 of the Security Interest (Enforcement) rules 2002, issued demand notice upon the Borrower(s)/ Co-Borrower(s)/ Guarantor(s) Mortgage(s) mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The Borrower(s)/ Co-Borrower(s)/ Guarantor(s) Mortgage(s) having failed to repay the amount, notice is hereby given to the Borrower(s)/ Co-Borrower(s)/ Mortgage(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned details.

Name of Borrower/Co-Borrowers/Guarantor	Date of Demand Notice
1. Mr. Sunny Shoor S/o Mr. Rajkumar Shoor, R/o H. No-1472, Gali No-13, Govind Park, Kalkaji, South Delhi - 110019 Also At- Mr. Sunny Shoor S/o Mr. Rajkumar Shoor, Flat No- Sun-2-1208, Migsun Roof Society, Raj Nagar Extn, Ghaziabad, Uttar Pradesh-201017, Also At- Mr. Sunny Shoor Fashion Consultant Retail Hub Solutions Limited Raymond Road, Shop No- D225 & D226 First Floor Mail Of India Noida, Sec 18, Gautam Budh Nagar UP- 201301 2. Mrs. Renu M/o Mr. Sunny Shoor R/o H. No-1472, Gali No-13, Govind Park, Kalkaji, South Delhi- 110019 Also At- Mrs. Renu M/o Mr. Sunny Shoor Flat No- Sun-2-1208 Migsun Roof Society, Raj Nagar Extn, Ghaziabad, Uttar Pradesh-201017	20-Nov-2024 Date of Possession 27-Feb-2025 Amount in Demand Notice (Rs.) Rs. 20,90,665/- (Rupees Twenty Lakh Ninety Thousand Six Hundred Sixty Five Only)

DETAILS OF PROPERTIES:- Residential Apartment No. 1208, On 12th Floor, In Tower Sun-2 In The Multistored Project "Migsun Roof" Constructed On Plot Bearing Kharsa No. -4, S & S1, In Raj Nagar Extension In Village Makapuri, Sakral, Jalandhar, Tehsil & District Chhabra (Jalandhar) and Bounded As Under- East- As Per Title Deed, West- As Per Title Deed, North- As Per Title Deed, South- As Per Title Deed

The above-mentioned Borrower(s)/ Co-Borrower(s)/ Guarantor(s) Mortgage(s) are hereby given a 30 days' Notice to repay the amount, as the mortgaged properties will be sold on the expiry of 30 days from the date of publication of this Notice, as per the provisions under the Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Dated: 04-Mar-2025, Place:- Noida Sd/-, Authorized Officer, Axis Bank Ltd.

HINDUJA HOUSING FINANCE LIMITED
Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015.
Branch Office: Office No. 2nd Floor, SCO-19, Sector-28, Saraswati Vihar, Shopping Complex Chakrapur, (Near M.C. Road Metro Station) Gurgaon Haryana -122001
Email: nucleon@hindujahousingfinance.com

RLM - Harsh Thiharia, Mob No. 8826934767 RRM - Sunil Verma, Mob No. 8397972200 CLM - Mukul Sharma - Mob No. 8285415188 CLM - Himanshu Singh, Mob No. 9958443500

SYMBOLIC POSSESSION NOTICE

Whereas the undersigned being the Authorized Officer of the **HINDUJA HOUSING FINANCE LIMITED** under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 3 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice was issued on the dates mentioned against each account and stated hereinafter calling upon the borrower (hereinafter the borrower and guarantors collectively referred to as the "Borrowers") to repay the amount within 60 days from the date of receipt of said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section 4 of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this the dates mentioned against each account.

The borrower/guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the **HINDUJA HOUSING FINANCE LIMITED** for an amount and future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges, etc. thereon. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No.	Name of Borrowers/ Guarantors	Demand Notice Date	Amount Outstanding
1.	DL/UTMUTTA/A000000204 Mr. AMIT KUMAR, Mrs. ANITA. & Mr. ANITA, All At: House No. 116, Post Kadapur, Village Bandhawi, Gurgaon, Haryana-122001.	08-04-2024 27-02-2025 SYMBOLIC	Rs. 1640536/- as on 08-04-2024 plus interest thereon
Details of Immovable Property: Property bearing Khawat No. 207, Khata No. 213, Mu. No. 86, Kila No. 14(2/4-1), 17(8-0), 23(7-8), 24(7-18), area measuring 560 Sq. Yds., Waka Moja Bandhawi, Tehsil-Wazirabad, Distt Gurgaon, Haryana, India-122102.			
2.	DL/BDP/BDP/A000000964 CO/CP/CP/PO/A000002448 Mr. Mukesh Mukesh, Mrs. Saloni Saloni, Both At: Ladwara, Bahadurgarh, Haryana-124507	28-06-2024 27-02-2025 SYMBOLIC	Rs. 2179262/- as on 27-06-2024 plus interest thereon
Details of Immovable Property: Property area measuring Kila 4 Rakha 20 Kanal 5 Marla Part of Khawat No. 340/289 min Khata No. 365 Muski Kila No. 29/2(20-14), 72/21(4-3), 8(8-0), 9(7-8) Situated at Ladrawan Tehsil Bahadurgarh and District Jhajjar, Haryana, India-124507. Bounded as: East: Road, West: Plot of Ashok, North: Plot of Pappu, South: Road.			
3.	HR/IGN/FRBD/A000001920 Mr. SHAHABUDIN FULANI, Mrs. Fajri Sahabuddin & Mr. Mustkin Shahabuddin, All At: Village Rapur Sohna, Sohna Gurgaon, Sohna, Meht, Sohna, Haryana - 122103	29-08-2024 27-02-2025 SYMBOLIC	Rs. 10378905/- as on 28-08-2024 plus interest thereon
Details of Immovable Property: Khawat/khata No. 6/11, Mu. No. 11, kila no. 25(8-0), kila 1, rakha 8 kanal 0 marla of share 30/1440 bakdar rakha 0 kanal 3 marla 3 sarai i.e. 100 Sq. Yds., Waka moja Rapur, Tehsil Sohna Distt. Gurgaon, Haryana, India - 122103. Bounded as: East: Rasta Aam, West: Plot of Suleman, North: Plot of Smt. Hazra, South: Plot of Kayum.			
4.	HR/NCN/GURH/A000001143 CO/CP/CP/PO/A000001654, Mr. Ajit Khataana S/o Munge Ram, Mr. Deepak S/o Munge Ram, Maya W/o Munge Ram, Both At: Daula 197 Village Lohatki, Gurgaon, Haryana, 122103	23-09-2024 27-02-2025 SYMBOLIC	Rs. 440761/- as on 23-09-2024 plus interest thereon
Details of Immovable Property: Khawat No. 18 Khata No. 19 TA 23, Mustki no. 4, Killa no. 19/1(3-13), Mu. No. 7, Killa no. 17/23(1-12), 18(8-0), 22/2(1-6), 23(7-1), 25(14-19), Mu. No. 11(8-0), 6(16-0), 13, Killa no. 13(3-8), 14(1-4-0), Mu. No. 15, Killa no. 16(27-18), 24(23-0), 25(7-18), Kila 14 Rakha 20 Kanal 5 Marla of share 70/481 of bakdar rakha 3 kanal 10 marla (i.e. 2117 Sq. Yds.) Village Lohatki Tehsil Sohna Distt. Gurgaon, Haryana, India - 122103. Bounded as: East: 90 Ft land Rasta Aam 16.5 ft, West: 90 Ft land empty, North: 220 Ft land Hardey Numberdar, South: 220 Ft land Plot Vadram			
5.	HR/IGN/KRNL/A000000767 Mr. Babita Babita W/o Ompal, Mr. Akash Akash S/o Ompal, Both At: House No 137, Vpo Rethoj (169), Gurgaon, Haryana - 122102	26-10-2024 27-02-2025 SYMBOLIC	Rs. 1086288/- as on 25-10-2024 plus interest thereon
Details of Immovable Property: A Property/House/Plot no. area measuring 0 Kanal 8 Marla (Approx 240 Sq. Yds.) Comprised in Khawat/Khata No. 7/7, Mustki no 42, Kila no. 18/12(7-18), Kila 1 Rakha 7 Kanal 18 Marla to the extent of 8/158 share which comes to Rakha, 0 Kanal 8 Marla (Approx. 240 Sq. Yds.). Waka moja Village Rithoj Tehsil Sohna District Gurgaon, Haryana, India-122102. Bounded as: East: General Road 11 Ft Wide, West: Other Property, North: Property of Kapil S/o Sikhi, South: Property of Parveen S/o Bhavichand.			
6.	DL/BDP/BDP/A000000348 Mr. Harish Chandra Joshi S/o Ghanashyam Joshi, H. No. 3C, Block-23, Rail Vihar, Sector 56, Nathpuri (67), Gurgaon Haryana-122002 Mrs. Tulshi Joshi W/o Ghanashyam Joshi, Patel, Bajrath, Bageshwar, Uttarakhand-263641	13-11-2024 27-02-2025 SYMBOLIC	Rs. 1833584/- as on 12-11-2024 plus interest thereon
Details of Immovable Property: Plot bearing C-60 area measuring 200 Sq. Yards., part of khasra no 398 rakha 128 Hectare of 1/6 share situated at ojvasi Greens kahran, Bhiwadi, Alwar Rajasthan-3010108. Bounded as: East: Property no. 4, West: Property no. 6, North: Road 30 Feet, South: Other Property			
7.	DL/BDP/BDP/A000001023 Mr. Tej Singh S/o BUDHRAM SINGH, Mrs. VINOD Devi W/o TEJ SINGH, Both at 250 village Patil Hazipur, Tehsil Farukhnagar, Gurgaon, Haryana - 122506	13-11-2024 27-02-2025 SYMBOLIC	Rs. 1991228/- as on 12-11-2024 plus interest thereon
Details of Immovable Property: A Property/House/Plot Khawat khata no. 494/501, Mustil no. 37, Killa no.21(23(0-17)), Kila 1 rakha 0 kanal 17 Marla Waka Siwana Mauja Patil Hazipur, Tehsil Farukhnagar, Near Yash public school, Gurgaon, Haryana-122506 Bounded as: East: Property no. 4, West: Property no. 6, North: Road 30 Feet, South: Other Property			
8.	GR/PLW/PLW/A000000033 Mr. Jitender Singh, Mrs. Kashmiri, Mr. Subhkar, All At, House No.14, Near Police Station, Goraula, Palwal, Haryana-121106	29-10-2024 27-02-2025 SYMBOLIC	Rs. 15,05,810/- as on 25-10-2024 plus interest thereon
Details of Immovable Property: Freehold Residential Land Area Measuring 7.59 Marla i.e. 229 Sq. Yards, Out Of Khawat No.657, Khata No.694/1, Mu. No. 13, Killa No.1(8-0), Situated At Waka Mauja Goraula, Tehsil Hoda, District Palwal, Haryana-121106 Bounded As: East: Entry Gali 14ft., West: Pokhar, North: Fool Singh, South: Dharamever			
9.	HR/IGN/FRBD/A000001691 Ms. Munesh Kehar, Mr. Chandraver Kehar, Both At, Bagchi Road, Gorak Fatak Paar, Palwal, Haryana -12106	01-10-2024 27-02-2025 SYMBOLIC	Rs. 5,67,596/- as on 30-09-2024 plus interest thereon
Details of Immovable Property: Property Bearing Khawat/khata No. 111, Mu.No.265, Situated At Waka Mauja Hoda Patil Thiv, Tehsil Hoda, District Palwal, Haryana-121102			
10.	HR/IGN/FRBD/A000001535 Mr. Rajbir Singh, Mrs. Pushpa Devi, Mr. Deep Chander, All At, House No.18, Ward No.7, Behind Uppar Cinema, Near Reliance Tower, Adarsh Colony, Hoda, Haryana -121106	01-10-2024 27-02-2025 SYMBOLIC	Rs. 18,08,871/- as on 30-09-2024 plus interest thereon
Details of Immovable Property: Property Bearing Khawat/khata No. 264/270, Mu.No.265, Situated At Waka Mauja Hoda, Tehsil Hoda, District Palwal, Haryana-121102			
11.	GR/SKP/SUP/A0000000234 Mr. Yashpal, Mrs. Neetu, Both At, House No.146, Magoliya Mohalla Gorak (120), Palwal, Haryana -121106	14-11-2024 27-02-2025 SYMBOLIC	Rs. 19,84,110/- as on 12-11-2024 plus interest thereon
Details of Immovable Property: A Property/house/plot Area Measuring 300 Sq. Yards Comprised In Khawat/khata No.555/589, Mu.No.30, Kila No.8(2(4-0), 12(8-0), 13(8-0), 18(8-0), 19(8-0), 22(8-0), 23(8-0), And Mu.No.58, Kila No.11(1(7-17), 9(23-15), 10(2(4-17), Rakha 60 Kanal 9 Marla Share 10/1209 i.e. Rakha 10 Marla, Situated At Waka Mauja Ghodota, Tehsil Hoda, District Palwal, Haryana-121106. Bounded as: East: Road 15ft., West: Property Of Rishal, North: Property Of Sudheer, South: Property Of Jawahar Singh.			
12.	GR/PLW/PLW/A000000061 CO/CP/CP/PO/A000004712 Mr. Mukesh Kuntal, Mrs. Rekha, Both At, Garaula, Rural, Hoda, Haryana-121106	16-11-2024 27-02-2025 SYMBOLIC	Rs. 21,06,056/- as on 12-11-2024 plus interest thereon
Details of Immovable Property: Property Area Measuring 15 Marla Part Of Khawat/khata No.506/535, Mu.No.69, Kila No.23(9-10), Mu.No.72, Kila No.3(2(13), 4(7-11), 6(7-19), 7(2-5), 15(3-16), Situated At Waka Mauja, Tehsil Hoda, District Palwal, Haryana-121106. Bounded As: East: Hemra, West: Road 33ft. Wide, North: Hemra, South: Barbal.			

Dated: 04.03.2025, Place: Haryana Sd/-, Authorized Officer, Hinduja Housing Finance Limited

इण्डियन ओवरसीज़ बैंक **Indian Overseas Bank**

Regional Office : 595, Malik Chowk, Indra Nagar, Dehradun, Uttarakhand-248001

E-AUCTION (SALE NOTICE) FOR SALE OF IMMOVABLE/MOVABLE ASSETS "APPENDIX- IV-A [See proviso to Rule 8 (6)]

E-Auction Sale Notice for Sale of Movable & 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) Mortgagor(s), Guarantor (s) & legal heirs that the below described Hypothecation Movable property mortgaged/charged to the Secured Creditor, the Symbolic possession of which has been taken by the Authorised Officer of Indian Overseas Bank Secured Creditor, will be sold on "AS IS WHERE IS", "AS IS WHAT IS", AND "WHATSOEVER THERE IS" on mentioned below date of sale for recovery of mentioned below amount & future interest and other charges due to the Indian Overseas Bank (Secured Creditor) mentioned below Borrower (s) Mortgagor(s), Guarantor (s) & legal heirs. The Reserve Price and Earnest Money deposit amount is mentioned below. The Sale will be done by the undersigned through e-auction platform provided at the : <https://ebkcray.in>.

s. No.	Name of the Branch & Name & Address of Borrowers/Mortgagors/ Guarantors	Description of the Immovable/ Movable Assets	Outstanding Amount	Date and Time of e-Auction & Type of Possession	A/c, IFSC Code for Bid Submission & Name of the A/c	Reserve Price
1.	Branch : Laksar, (0444) Borrower/Mortgagor/Guarantor: 1. M/s Shivani Trading, Proprietor: Sh. Rajiv Kumar S/o Sh. Sohan Lal, R/o- Village Jaitpur, Laksar, Haridwar, 2. Sh. Pitamber Singh S/o Sh. Shadi Ram, R/o- Village Jaitpur, Laksar, Haridwar, 3. Sh. Karan Pal Singh S/o Sh. Kanwal Singh, R/o- Society Road, Village Simli, Laksar, Haridwar, Uttarakhand-247663.	Residential Property: All taht part and parcel of property at Kharsa No 126/2 Ma & 127/2 Ma, Ward No.9, Village Simli, on Haridwar Road near Sugar mill gate, Nagar Panchayart, Pargana Manglore, Laksar, District Haridwar, Name of the Owner- Rajeev Kumar & Pitamber Singh, Boundaries as per site:- North- Property of Amlak Ram, South- Gali 10 feet wide East- Part of Madan Pal, West- Part of Prem Property Area admeasuring 498.70 sq.ft in name of Rajiv Kumar & Pitamber Singh.	Rs. 1,77,93,602/- As on 30.01.2025 + further interest from 31.01.2025	21.03.2025 From 11:00 AM to 01:00 PM with Auto extension of time by 10 minutes if the bid is placed in the last minutes	A/c No. 04440113035001 IFSC Code: IOBA00000444 Safarasi Sale Parking A/c Laksar Branch, EMD Start Date 05.03.2025/ Last Date 20.03.2025	Rs. 11,60,000/- Rs. 1,16,000/-
2.	Branch : Vikas Nagar, (2502) Borrower : 1. Mohd. Naim Khan S/o Shamshad Ali Khan, R/o- Village Dharmawala, Post Office, Dharmawala, Vikas Nagar Uttarakhand -248142. 2. All surviving legal heirs late Mrs. Shajiya Khan W/o Mohd. Naim Khan, R/o- Village Dharmawala, Post Office, Dharmawala, Vikas Nagar Uttarakhand -248142	Residential Mortgage by deposit of title deed of Residential Property bearing Khatuni Khata No.166 Kharsa No.263ka Min area 231.60 Sq. Mtr. or 2492.00 Sq. feet Situated at Mauza Dharmawala, Pargana Pachwadoon, Tehsil Vikas Nagar District- Dehradun, Uttarakhand. Property in Name of Naim Khan & Shajiya Khan. Boundaries as per sale deed/registry: East- 16 feet wide roadside (side measuring 44feet), West- Land of Seller (side measuring 45feet, North- 12 feet wide passage (side measuring 56 feet), South- Land of Seller side (Measuring 56 feet). Equitable Mortgage of immovable Property owned by				