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NSE tightens mainboard migration rules for SMEs

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China denies talks with US to reach tariffs deal

NEW DELHI, FRIDAY, APRIL 25, 2025

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FINANCIAL EXPRESS

VOL. L1 NO. 46, 24 PAGES, ₹12 (PATNA & RAIPUR ₹12, SRINAGAR ₹15) PUBLISHED FROM: AHMEDABAD, BENGALURU, CHANDIGARH, CHENNAI, HYDERABAD, KOCHI, KOLKATA, LUCKNOW, MUMBAI, NEW DELHI, PUNE

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SENSEX: 79,801.44 ▼ 315.05 NIFTY: 24,246.70 ▼ 82.25 NIKKEI 225: 35,039.15 ▲ 170.52 HANG SENG: 21,909.76 ▼ 162.86 ₹/$: 85.27 ▲ 0.15 ₹/€: 97.08 ▲ 0.46 BRENT: $66.73 ▲ $0.61 GOLD: ₹95,719 ▲ ₹78

IN THE NEWS

US trade deal: Bessent says India may be first

US TREASURY SECRETARY Scott Bessent has said that India is likely to become the first nation to finalise a bilateral trade agreement with the US — a development that would help New Delhi sidestep the 26% reciprocal tariffs that have been paused till July, reports **fe Bureau**. ■ PAGE 2

EV policy to be tweaked based on BTA outcome

THE CENTRE WILL tweak its new electric vehicle (EV) policy based on the outcome of ongoing bilateral trade agreement (BTA) and free trade agreement (FTA) negotiations, reports **Nitin Kumar**. ■ PAGE 3

Govt begins steps to monetise land assets of BSNL

THE CENTRE HAS commenced a process to monetise large parcels of prime land owned by state-run BSNL, which it seeks to revive and has seen several rounds of fresh fund infusions, reports **Prasanta Sahu**. ■ PAGE 2

NaBFID plans $2-bn foray into offshore debt

NABFID IS PLANNING to enter the overseas credit market for the first time and aims to raise as much as $2 billion through loans and bonds this financial year, reports **Bloomberg**. ■ PAGE 6

FE SPECIAL

Tariff war a short-term challenge

Focus on everyday wear to stay relevant, says Saumen Bhaumik, CEO, CaratLane

■ BRANDWAGON, P9

MITTALS WANT GOVT TO PICK STAKE

Airtel takes Voda route on AGR dues

- If govt agrees, its stake in telco will be around 3-4%

FE BUREAU
New Delhi, April 24

BHARTI AIRTEL HAS sprung a surprise by requesting the department of telecommunications (DoT) in writing to convert its deferred adjusted gross revenue (AGR) dues of around ₹40,000 crore into equity under the telecom reforms package of 2021, according to people familiar with the matter.

The Bharti move comes after the government converted ₹36,950 crore of Vodafone Idea's spectrum dues into equity late last month, raising its stake from 22.6% to 48.99%. Before this, the government had converted ₹16,133 crore of Vi's interest dues into equity.

Based on Bharti Airtel's closing share price of ₹1,845.60 on the National Stock Exchange on Thursday, an equity conversion would translate into a government stake of around 3-4%. Analysts said that such a stake would be relatively easy to offload in the secondary market at a profit, given Bharti's stable fundamentals and healthy stock performance. In fact, if the dues are converted into equity, the share price is expected to rise further as the firm would have cleared its full liability, saved on interest cost, and would be able to deploy funds for network upgradation and expansion.

CALLING CENTRE

- Bharti's request comes weeks after govt converted **₹36,950 crore** of Vi's dues into equity
- If govt picks up Bharti shares, it can offload them in the market at a profit
- Such a deal will be win-win for both as Bharti will also be able to clear its full liability
- Industry observers say the move is strategically timed, as moratorium on its dues is coming to an end

Continued on Page 15

PM leads India's fightback

WILL PURSUE PERPETRATORS OF PAHALGAM ATTACK 'TO THE ENDS OF THE EARTH': MODI

PAKISTAN REACTS, CLOSES ITS AIRSPACE TO INDIAN AIRLINES, SUSPENDS SIMLA PACT

FE BUREAU
New Delhi, April 24

PROMISING RETRIBUTION FOR the Pahalgam terror attack, Prime Minister Narendra Modi sent Pakistan a tough message on Thursday, saying "India will identify, track and punish every terrorist and their backers" and would "pursue them to the ends of the earth".

Addressing a rally in Madhubani in Bihar, the Prime Minister said, "*Ab aatankiyon ki bachi kuchi zameen ko bhi mitti mein milane ka samay aa gaya hai* (the time has come to raze whatever is left of the haven of terrorists)."

Meanwhile, in response to India's measures to suspend the Indus Water Treaty and downgrade diplomatic ties, Pakistan on Thursday put the Simla Agreement and other bilateral accords with India on hold, suspended all trade and closed its airspace for Indian airlines. After a meeting of its National Security Committee chaired by Prime Minister Shehbaz Sharif in Islamabad, Pakistan said any attempt to divert the water meant for it under the Indus Water Treaty will be considered an act of war.

Islamabad also closed the Wagah border post, cancelled visas given to Indians under the SAARC Visa Exemption Scheme (SVES) and asked military advisers at the Indian High Commission to leave — mirroring steps taken the previous evening by India over the Pahalgam terror attack.

Two days after the attack, the mortal remains of several victims reached their home states on Thursday. In New Delhi, the government held an all-party meeting and shared its assessment of the emerging situation with leaders of political parties, including key Opposition figures, in an attempt to forge a broad domestic political consensus on the matter.

Continued on Page 15

The wife and other family members of Madhusudan Rao, who was among the 26 people killed in the Pahalgam terror attack, break down after his mortal remains arrived at the Chennai airport on Thursday PTI

NARENDRA MODI, PRIME MINISTER

India will identify, track & punish every terrorist and their backers... India's spirit will never be broken by terrorism

The punishment will be significant & stringent, which the terrorists would have never even thought about

»INSIDE«
OPINION: INDIA'S WATER WEAPON P8
WHY SIMLA AGREEMENT WAS A BIG DEAL? P9

New quarter, same old FMCG story

VIVEAT SUSAN PINTO
Mumbai, April 24

FMCG FIRMS HINDUSTAN Unilever and Nestle India on Thursday reported mixed fourth-quarter results that reflected the impact of ongoing subdued demand and commodity cost pressures on them. While both companies saw margin headwinds, they remain optimistic about improved growth prospects in FY26, driven by better macros, easing inflation, and strong volume performance.

HUL's standalone net profit increased 3.6% year-on-year to ₹2,493 crore in Q4, but its margins contracted. Nestle reported a 6.5% decline in consolidated net profit to ₹873 crore. ■ REPORTS, PAGE 4

MUTED OUTLOOK

ED detains Puneet, raids Gensol offices

PRESS TRUST OF INDIA
New Delhi, April 24

THE ENFORCEMENT DIRECTORATE conducted searches against beleaguered Gensol Engineering and detained its co-promoter Puneet Singh Jaggi from a Delhi hotel Thursday, official sources said.

The raids were conducted at the company's premises in Delhi, Gurugram and Ahmedabad under the provisions of the Foreign Exchange Management Act (FEMA).

The promoter brothers of the company — Anmol Singh Jaggi and Puneet Singh Jaggi — are under the scanner of the federal probe agency following a Sebi report against them for alleged financial misconduct, corporate misgovernance and diversion of funds. The company could not be immediately contacted for comments.

The sources told *PTI* that Puneet Jaggi was detained by the Enforcement Directorate from a hotel in the national capital, while his brother Anmol Singh Jaggi was stated to be in Dubai.

The wives of the two brothers have been traced to Pune in Maharashtra even as the ED officials visited their homes in Gurugram apart from a location in Ahmedabad, the sources said.

The federal probe agency will soon file a criminal case of money laundering against the promoters once the Delhi Police economic offences wing (EOW) files an FIR in this case based on a complaint by the IREDA and Power Finance Corporation (PFC), they said.

Puneet Singh Jaggi of Gensol

Continued on Page 15

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Remuneration	As applicable to Scale VII officer

Vice President - IT

Educational Qualification	B.E / B.Tech. in Computer Science / Information Technology / M.E / M.Tech. in Computer Science / Information Technology / MCA / equivalent degree from a reputed University
Age	Minimum - 45 years and not more than 55 years as on 31.03.2025
Experience/ Eligibility	Candidate should have exceptional experience in Information Technology field with at least minimum 10 years and should have had practical experience in a Bank in Core Banking environment. AGM in Public / Private Sector Scheduled Commercial Banks or equivalent cadre in Private Sector Commercial Banks, with exceptional experience in IT field at least for a period of 2 years in the cadre
Remuneration	As applicable to Scale VI officer

Deputy Vice President (IT) - CISA Qualified

Educational Qualification	Engineering Graduate (Computer Science/IT) or MCA or equivalent qualification from a recognized University/Institution with any one of the following certifications: (1) Certified Information System Auditor (CISA) (2) Certified Information Systems Security Professional (CISSP) (3) Certified Information Security Manager (CISM) (or) Graduation / Post Graduation with CISA/CISSP/CISM certification will be preferred.
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Manufacturing sector records 78% rise, information technology 43%

White-collar hiring at fast clip, up 38% in March

MANU KAUSHIK
New Delhi, April 24

WHITE-COLLAR HIRING IN India continues to be at a fast clip, with March figures being a solid 38% higher on year, with big support from the manufacturing sector (up 78% on year and 12% on month). In the six months to March, such hiring across sectors rose 23%, foundit Insights Tracker showed.

The growth has, however, slowed a bit after steady acceleration in the final months of 2024, with the last three months showing a lower growth of 10%. March hiring, to be sure, was the same as in February.

The jobs platform said India is "well-positioned to become a preferred hub for manufacturing and assembly," as global firms adopt "China Plus One" strategy with hefty tariffs being imposed by the US on China.

THE FACTORY FACTOR

Sectoral hiring trend	Y-o-Y growth (%)	M-o-M growth (%)
Manufacturing	78	12
Healthcare & pharma	62	1
BFSI	57	8
Logistics & transportation	46	9
Real estate	55	1

Source: foundit

In the manufacturing sector, the survey noted key demand in engineering, quality control and production roles. With the government incentives for micro, small and medium enterprises (MSMEs), Tier-2 cities like Vadodara and Kochi witnessed brisk hiring in March, with a month-on-month growth of 4% and 3%, respectively. Among sectors, after manufacturing, the most job-creating sectors were healthcare and pharma (up 62% on year), BFSI (57%), logistics and transportation (46%), and real estate (55%).

"India's manufacturing and export sectors are expanding workforce capacity to support new demand patterns. With tariff re-alignments, global businesses are expected to explore Indian manufacturing hubs, creating demand for production managers, quality assurance engineers, supply chain analysts, and robotics and automation specialists," it said.

As for the information technology sector, the survey noted that MNCs are expanding their global capability centres in India. "The biggest beneficiary has been the IT software and services sector, which (in March) grew 43% year-on-year and 8% month-on-month."

Top skills driving demand are cloud computing (17%), AI/ML (15%), data science (13%), and cybersecurity (11%).

"India is no longer just a talent hub, but a critical growth engine for global enterprises. The marked uptick in hiring across manufacturing, IT, and supply chain functions underscores the country's readiness to lead in a realigned world order," said V Suresh, CEO of foundit.

Experts said that India's importance in the global value chain is going to grow as it is likely that Indian exporters may have to deal with lower reciprocal tariffs as compared to large manufacturing hubs like China, and even countries like Vietnam.

Economy

FRIDAY, APRIL 25, 2025

IN THE NEWS

India Inc revenue growth to remain flat in Q4: Crisil

INDIA INC'S REVENUE growth will remain flat at about 5-6% in the March quarter, but profitability will widen, a domestic rating agency said on Thursday. An arm of Crisil Ratings said the operating profit margins are seen at 8%, a widening of up to 0.60%, when compared with the year-ago performance. The agency analysed over 400 companies accounting for over 50% of NSE's market capitalisation to arrive at its estimates.

Hindustan Zinc calls for galvanisation to avoid corrosion costs

VEDANTA GROUP FIRM Hindustan Zinc on Thursday stressed the adoption of galvanisation, highlighting its role in addressing the critical issue of corrosion, which costs India nearly 5% of its annual GDP. HZL is a leading zinc-lead producer in the country and a key supplier of zinc used in galvanisation processes, especially for steel structures.

Govt taking steps to ensure quality, price are right: Steel secy

THE GOVERNMENT IS taking all measures to ensure that the quality and price of steel are "right", Steel Secretary Sandeep Pondrik said on Thursday even as he sounded confident of the country achieving the target of having 300-million tonnes steel production by 2030. Talking on the sidelines of the Steel India 2025 event, Poundrik defended the 12% safeguard duty on steel imports.

Mumbai airport to allow hand-carriage jewellery exports

THE GEM AND Jewellery Export Promotion Council (GJEPC) on Thursday said that Mumbai International Airport will roll out hand-carriage jewellery export operations starting May 1, marking a major milestone for the country's gem and jewellery trade. The Central Board of Indirect Taxes and Customs (CBIC) formalised the procedure on March 28, this year that will enable import or export through personal carriage, the apex industry body said.

Zuari Industries inks pact with ICAR-ISRI for cane development

ZUARI INDUSTRIES ON Thursday said it has signed a pact with ICAR-Indian Sugarcane Research Institute (ISRI) to implement a cane development programm at Gobind Sugar Mills in Lakhimpur, Uttar Pradesh. The programme aims to enhance sugarcane productivity, sustainability, farmer engagement, and R&D integration for long-term strategic gains, the firm said.

—AGENCIES

FIRM LAST POSTED PROFITS IN 2009

BSNL land asset monetisation process begins

● Valuers sought for firm's 8.7-acre prime land parcels in south

PRASANTA SAHU
New Delhi, April 24

THE GOVERNMENT HAS commenced a process to monetise large parcels of prime land owned by state-run BSNL, which it seeks to revive and has seen several rounds of fresh fund infusions in recent years.

The National Land Monetisation Corporation (NLMC) has invited applications for valuation of the telecom company's 35,591 sq meters (roughly 8.7 acre) of prime freehold land/building in five southern cities of Hyderabad, Bengaluru, Kozhikode, Ernakulam and Mangalore, according to an official source.

BSNL reported a profit of ₹262 crore in the third quarter of 2024-25, marking its first return to profitability since 2007. The department of telecommunications (DoT) had projected BSNL to turn profitable in FY27 with a profit of ₹558 crore, based on the potential increase in revenues expected in the coming years with the launch of 4G and 5G services. For FY27, DoT has projected the company's revenues at ₹33,553 crore, up 73.5% from ₹19,344 crore reported in FY24.

The source said NLMC has asked empanelled international property consultants (IPCs) to submit their proposals by May 7 for carrying out the market valuation of the prime land pieces. The winning IPC would have to give the valuation report within 45 days after the agreement to carry out the valuation.

The empanelled consultants who can bid are: SBI Capital Markets, CBRE South Asia, Ernst & Young LLP, Cushman Wakefield India, KPMG Assurance and Consulting Services LLP, Deloitte Touche Tomatsu India LLP, Colliers International (India) Property Services, Anarock Property Consultants, Jones Lang La Salle Property Consultant (India), Darashaw & Company and RITES Limited. The BSNL's five freehold lands include 12,792 sq mtr in Ernakulam, 11331.2 sq mtr in Mangaluru, 4,354 sq mtr at Banjara Hills of Hyderabad, 4,420 sq mtr in Kozhikode and 2,694.44 sq mtr at Bengaluru. Monetisation of non-core assets like land and building would generate resources for the struggling state-run telecom firm.

BSNL last showed annual profits in 2008-09 and in the last 15 years post that, its net loss topped ₹1.3 lakh crore. In FY24, BSNL narrowed its net loss to ₹5,367 crore from ₹8,161 crore in FY23.

Notably, in the three revival packages, the government has spent ₹3.2 lakh crore on BSNL. Experts attribute the reason for the derailment of BSNL to the delay in the adoption of new technologies like private operators, employee inefficiency, weak customer service, and inability to control huge expense outgo in terms of employee bills.

BREAKING NEW GROUND

- NLMC asked empanelled international property consultants to submit their proposals by May 7

- The winning IPC would have to give the valuation report within 45 days after valuation agreement
- Monetisation of non-core assets like land and building would generate resources
- BSNL reported a profit of ₹262 crore in Q3FY25, marking its first return to profitability since 2007
- For FY27, DoT has projected the firm's revenues at ₹33,553 crore, up 73.5% from ₹19,344 crore reported in FY24

Govt gives fresh policy impetus to underground coal mining

● Upfront payments waived, fiscal relief offered

ARUNIMA BHARADWAJ
New Delhi, April 24

IN AN ATTEMPT to accelerate underground coal mining, the government on Thursday introduced incentives such as waiving the upfront payment and a reduction in floor revenue share for the investors.

The move comes in line with the government's goal of sustainable development and modernisation of the coal ecosystem. Underground mining is a capital-and-tech-intensive activity.

The share of underground mines in India's coal production continues to be very low, despite efforts to give a boost to the sector that holds tremendous potential. While the domestic coal output crossed 1 billion tonnes in FY25, the share of underground production is just around 4%.

"In a decisive step towards revitalising India's coal sector, the Ministry of Coal has introduced a series of transformative policy measures aimed at promoting underground coal mining," the coal ministry said, adding these reforms address the traditional challenges of high capital investment and longer gestation periods.

As per the new incentives, the floor percentage of revenue share for underground coal mines has been reduced to 2% from earlier 4%. "This targeted reduction offers substantial fiscal relief and enhances the financial viability of underground projects," said the government.

Additionally, the government waived off the mandatory upfront payment requirement for underground mining ventures completely, encouraging broader participation from the private sector and facilitating faster project implementation.

These incentives are further complemented by an existing 50% rebate on performance security for underground coal blocks, collectively lowering the entry threshold and facilitating smoother project implementation.

"By incentivising underground mining, the government is not only catalysing economic growth but also driving the industry toward greater efficiency, safety, and employment generation," it said.

Underground coal mining is inherently more environment-friendly, as it causes significantly less surface disruption compared to opencast operations.

The policy measures are expected to encourage the adoption of advanced technologies—such as continuous miners, longwall systems, remote sensing tools, and AI-based safety mechanisms—which will boost productivity while ensuring ecological balance, said the government.

The government is working towards reducing the country's import of coal while increasing domestic production. It opened up the sector for the private players, introducing commercial coal mining through auctioning of coal blocks back in 2020.

Subsequent to this, India's coal production has reached 1.05 billion tonnes in FY25, compared to 997.83 million tonnes in FY24, marking a 4.99% growth, as per provisional data from the coal ministry. Production from commercial and captive mines also surged, reaching 197.50 MT, up 28.11% increase from 154.16 MT recorded in the previous year.

The government has projected coal production to reach 1.13 billion tonnes in the upcoming financial year 2025-26, according to the sources.

NEW INCENTIVES

- Floor percentage of revenue share for underground coal mines has been reduced to 2% from earlier 4%
- The policy measures are expected to encourage the adoption of advanced technologies to boost productivity
- Underground coal mining is inherently more environment-friendly as it causes significantly less surface disruption
- The govt is working towards reducing the country's import of coal while increasing domestic production
- India's coal production has reached 1.05 bn tonnes in FY25, compared to 997.83 mn tonnes in FY24

Tax deductions not allowed for settling proceedings under Sebi, 3 other laws

FE BUREAU
New Delhi, April 24

TAXPAYERS WILL NOT be allowed to claim a deduction for expenditures incurred to settle proceedings initiated for contravention or defaults under four laws, including the Sebi Act and the Competition Act, the Central Board of Direct Taxes (CBDT) said.

In a notification dated April 23, the CBDT notified that any expenditure incurred to settle proceedings initiated in relation to contravention or defaults under the four specified laws would not be deemed to have been incurred for the purpose of business or profession, and no deduction or allowance will be allowed for such expenditure.

The four laws are the Securities and Exchange Board of India Act, 1992; the Securities Contracts (Regulation) Act, 1956; the Depositories Act, 1996; and the Competition Act, 2002.

"The deductibility of settlement payments under Section 37(1) of the Income-tax Act, 1961, has long been a subject of judicial debate, particularly in cases like Income Tax Officer v. Reliance Share & Stock Brokers (P.) Ltd., where consent fees paid to SEBI were allowed as business expenditure on grounds of commercial expediency," said Amit Maheshwari, tax partner, AKM Global, a tax and consulting firm said.

However, the CBDT—by way of Explanation 3, clause (iv) to section 37(1), inserted via the Finance Act, 2024—has notified that any expenditure incurred for settlement or compounding of proceedings under specific legislations in India or outside India, including the SEBI Act, the Securities Contracts (Regulation) Act, the Depositories Act, and the Competition Act, shall not be eligible for deduction, he said.

"This effectively overrides prior tribunal rulings and brings much needed clarity to the tax landscape, although grey areas persist under other regulatory laws such as FEMA and RBI directions," Maheshwari said.

Taxpayers are thus advised to re-evaluate their positions and exposure in light of this definitive guidance, he added.

REGULATORY LAW

- Expenses from proceedings under the four laws would not be deemed to have been incurred for the purpose of business or profession
- The four laws are Securities and Exchange Board of India Act, 1992; Securities Contracts (Regulation) Act, 1956; Depositories Act, 1996; and Competition Act, 2002

- Taxpayers are advised to re-evaluate their positions and exposure in light of this definitive guidance, experts said

US trade deal: Bessent says India may be first

US TREASURY SECRETARY Scott Bessent has said that India is likely to become the first nation to finalise a bilateral trade agreement with the US — a development that would help New Delhi sidestep the 26% reciprocal tariffs that have been paused till July.

According to a *New York Post* report, Bessent told a group of journalists on Wednesday that trade talks with India are "very close" to reaching a successful conclusion as it doesn't have "so many high tariffs." "India also has fewer non-tariff trade barriers, obviously, no currency manipulation, very, very little government subsidies, so reaching a deal with the Indians is much easier," he said.

US Treasury secretary Scott Bessent

A bilateral trade agreement (BTA) between India and the US, proposed during Prime Minister Narendra Modi's meeting with US President Donald Trump in Washington in February, seeks to more than double trade to $500 billion by 2030 from over $190 billion at present.

The first in-person meeting between the chief negotiators of India and the US got underway in Washington on Wednesday, after the finalisation of the terms of reference for the BTA. Both sides are seeking to iron out issues for a faster deal over three days. The Indian team led by chief negotiator Rajesh Agrawal left for the US earlier this week.

Both sides are attempting to cover as much ground as possible to reach some kind of an interim trade agreement or understanding with the US before the 90-day pause on the 26% reciprocal tariffs expires in early July. India, along with other nations, continues to face a 10% tariff under the prevailing US trade policy.

Finance minister Nirmala Sitharaman, who was in the US earlier this week, said India hoped to "conclude positively" the first tranche of the BTA with the US by the fall of this year. "We are one of the countries which actively engaged with the new administration in the United States of America to see how best we can get a bilateral trade agreement done," she said, addressing the Indian diaspora in San Francisco.

In 2024-25, India's merchandise exports to the US grew 11.6% on year to $ 86.51 billion, while imports grew 7.4% to $ 45.3 billion.

—FE BUREAU

QUICK PICK

Startups filed 310% more patents in past 5 years: Official

PATENT FILINGS BY startups and MSMEs have increased by 310% in the last 5 years from 1,492 in 2018-19 to 6,120 in 2023-24, an official said on Thursday. N Ramchander, joint controller, Controller General of Patents, Designs and Trademarks, during an event organised by ASSOCHAM, said that the filing of patent applications in India has surged by 116% rising from 42,763 in 2014-15 to 92,172 in 2023-24.

—PTI

NTPC Green to raise up to ₹5,000 crore via bonds

ARUNIMA BHARADWAJ
New Delhi, April 24

NTPC GREEN ENERGY is expected to consider and approve raising funds up to a maximum amount of ₹5,000 crore next week through issuance of bonds in one or more tranches during the financial year 2025-26.

The company is a wholly-owned subsidiary of state-owned power company NTPC for the purpose of undertaking renewable energy projects. "..the meeting of Board of Directors is scheduled to be held on Tuesday 29th April, 2025, inter alia to consider and approve borrowing (raising of funds) up to a maximum amount of ₹5,000 crore during the financial year 2025-26, by issuing secured/unsecured, redeemable, taxable/tax free, cumulative, non-cumulative debentures (bonds/NCDs) in one or more tranches," the firm said.

NTPC Green through its joint venture with ONGC Green, named ONGC NTPC Green, aims to set up battery energy storage projects, offshore and onshore wind projects, and green chemical projects. ONGC NTPC Green (ONGPL) has recently completed acquisition of 100% equity stake in Ayana Renewable Power for ₹6,248.50 crore.

The company is targeting a 19 GW renewable energy capacity in a phased manner by 2026-27 at an estimated investment of ₹1 lakh crore, the company has earlier said.

In FY25, NTPC added 660 MW of thermal capacity and 3.3 GW of renewable energy capacity. For the current financial year 2025-26, the company intends to add 3 GW of coal-based capacity, and 5 GW of renewable energy capacity.

As supply chains realign, India must avoid shortcuts

● India to benefit from firms looking to shift production lines

FE BUREAU
New Delhi, April 24

LIKE THE ALREADY established global practice of "treaty shopping" to bring down income tax liability, the world is entering the new phase of "tariff shopping," as trade between the two biggest traders US and China is now subject to abnormally high import duties, according to a study. This is forcing buyers to look at alternate production and sourcing bases, it added.

Given the uncertainty surrounding the duration of the US tariffs, most companies are looking for quick wins: setting up assembly lines, contract manufacturing units, or joint ventures that offer substantial transformation without requiring full-scale industrial ecosystems from scratch, the study by GTRI said.

Businesses all over the world, including in India, are informally reporting increased interest from global buyers looking to shift production or establish new outsourcing relationships to take the best advantage of tariff differential between China and other major exporters in the US markets. The additional tariffs on Chinese goods in the US market stands at up to 145% as against 10% for other countries. "A senior White House official said on Wednesday tariffs on China could be reduced to around 50–65%."

The manufacturing bases that do substantial value addition are important otherwise the products would not meet the criteria of US non-preferential rules of origin. If a product contains high Chinese content and fails to meet the 'substantial transformation' test, it may still be classified as Chinese—regardless of where it was assembled—and subjected to punitive tariffs, the report added.

To ensure compliance with the US rules of origin, firms must map and audit the supply chain to identify foreign content, redesign manufacturing processes to ensure domestic transformation of key inputs and maintain meticulous documentation, including invoices, production steps, and origin declarations, the report said.

Rerouting Chinese products from India are likely to invite scrutiny from the US Customs and Border Protection (CBP) and can lead to steep penalties or long-term reputational damage.

By complying with origin rules and performing genuine transformation—through assembly, integration, programming, or design—firms can access the US market legally and competitively. This model is already gaining traction in sectors such as garments, toys, steel products, and electronics, furniture, kitchenware, and auto parts.

In textiles and apparel, the country where fabric is made decides the origin and not where it is cut or sewn. Similarly, in smartphones and laptops, origin depends on where key parts like motherboards or logic boards are assembled and programmed. Just assembling the phone or laptop in a country may not be enough if the programming is done elsewhere.

In pharma and chemicals, changing the chemical structure counts as origin. But turning an imported API into tablets does not count if the core chemical doesn't change. In automobiles, building the full vehicle qualifies as transformation. But adding parts to an already-made car would not work.

Share in US global imports (in %)

Sector	China	India	Sector	China	India
Chemicals including pharma raw materials, API etc.	9.7	3.5	Shoes, footwear, parts	36.2	1.6
Machinery	16	1.3	Ceramic products, glass and stone, cement products	23.1	6.1
Electrical, and electronics Products	26.1	3	Artificial flowers, umbrella, headgears	59.9	0.5
Textiles, fabric, yarn, fibre, carpets	15.3	16.7	Paper, wood, articles	13.8	1.7
Garments	22	5.9	Clock, medical, furniture, toys, work of art	26.3	1
Made ups, worn clothing	51.8	17.1	Plastics, articles	27.5	1.7
Leather, products	21.9	5.2			

Source: GTRI analysis based on the US trade data (WITS) and DGCI&S Data

HIGH IMPORT DUTY ON AUTO FLAGGED BY US REGULARLY

EV policy to be tweaked based on BTA outcome

NITIN KUMAR
New Delhi, April 24

THE GOVERNMENT WILL tweak its new electric vehicle (EV) policy based on the outcome of ongoing bilateral trade agreement (BTA) and free trade agreement (FTA) negotiations. If the talks lead to tariffs being reduced and brought close to the 15% level currently offered under the policy, then lower duty would be offered as part of a revised policy, officials said.

As part of the possible changes, the government could consider reducing the tariff to zero in the policy, further lowering the investment commitment, relaxing the domestic value addition (DVA) requirement, or implementing a combination of these measures to further sweeten the deal.

"We are open to changes in the policy, but only based on the outcome of the trade deals. If the tariff relaxation aligns with the levels offered in the policy, we would consider revising it," the official said.

The government recently launched the Scheme to Promote Manufacturing of Electric Passenger Cars in India (SPMEPCI), commonly referred to as the EV policy, under which global manufacturers can import up to 40,000 vehicles over a five-year period at a reduced import duty of 15%, provided they invest at least $500 million in local manufacturing and meet phased localisation targets.

The policy is primarily aimed at easing tariff barriers, as completely built electric vehicles (CBUs) priced above $40,000 currently attract a 100% import duty in India, while those priced below face a 70% duty.

However, the policy has seen limited interest from automotive players due to its stringent guidelines and the potential for tariff reductions through upcoming trade deals. In the ongoing trade talks, the US and the EU have requested duty cuts on EVs.

In light of potential duty cuts, the government is considering options to make the policy more attractive.

The guidelines of the policy are likely to be released after the conclusion of the trade deals.

"We have sought comments from the concerned ministries, including commerce and finance," the official added.

Tesla recently highlighted high tariffs as a key reason for its slow entry into the Indian market.

Vaibhav Taneja, Tesla's chief financial officer, made it clear during the company's earnings call on Tuesday that import tariffs are a major deterrent. "The same car which we are sending is 100% more expensive than what it is. So, that creates a lot of anxiety. People feel they are paying too much for the car," he said, pointing to how the high cost erodes consumer confidence. Taneja added that Tesla is being very careful in choosing the right moment to formally launch in India.

The US has also flagged high import duty on auto, among other products, by India. However, domestic automakers are not in favour of any relaxation here fearing that duty cuts for foreign firms without local investment would hurt the emerging EV ecosystem within the country.

ON THE TABLE

- If tariffs are brought close to the 15% level currently offered, lower duty would be offered as part of a revised policy
- The government could consider reducing the tariff to zero in the policy, further lowering the investment commitment
- Under the EV policy, global manufacturers can import up to 40,000 vehicles over a 5-year period at a 15% reduced import duty

Petroleum products exports rise 3% in FY25, value dips 7%

ARUNIMA BHARADWAJ
New Delhi, April 24

INDIA'S EXPORTS OF petroleum products grew by 3.4% in volume terms to 64.7 million tonnes in FY25, compared to 62.6 million tonnes in FY24, according to data from the Petroleum Planning and Analysis Cell. The rise in exports was primarily driven by increased shipments of motor spirit, petcoke, and fuel oil.

Even as the volumes registered an increase, in value terms, the exports declined by almost 7% to $44.3 billion during the fiscal compared with $47.7 billion in the year ago. The dip in export value was due to subdued prices in the current year compared to the year ago period.

In March, petroleum product exports remained at 5.7 million tonnes, similar to March 2024. The month, however, saw a 9% year on year decline in exports of petroleum products to $3.9 billion, according to the PPAC data.

According to data by global real-time data and analytics provider, Kpler, the United Arab Emirates emerged as the top destination for the country's exports in March, followed by Singapore, and the Netherlands.

Imports of refined oil products increased by 4.9% to 51.1 million tonnes during FY25, compared to 48.7 million tonnes in the previous fiscal. The import bill for these products also rose by 4.3% to $23.9 billion, up from $22.9 billion in FY24.

India's consumption of petroleum products during the year rose to 239.2 million tonnes, up from 234.3 million tonnes in the previous fiscal. This growth was attributed to higher demand for diesel, motor spirit, liquefied petroleum gas (LPG) and aviation turbine fuel (ATF).

While the demand for ATF increased by 9.7%, that of LPG and motor spirit grew by 5.4% and 7.5% respectively. Diesel consumption recorded a growth of 2% during FY25.

UAE TOP BUYER

Source: PPAC

India cuts purchase of LNG

RAKESH SHARMA
April 24

INDIAN ENERGY IMPORTERS are switching from expensive liquefied natural gas to cheaper oil products, a move that will help ease tight global supplies of the super-chilled fuel.

Buyers including Gail India and Indian Oil cancelled LNG purchase tenders due to high prices, according to people with knowledge of the matter who didn't wish to be named due to the sensitivity of the trade.

India's LNG imports this month are estimated to average 1.9 million tons, down 5% from the same month last year and the lowest monthly volume since December 2023, according to data analytics firm Kpler.

Prices of LNG have been elevated due to a series of recent outages at export plants in Malaysia to Australia. That's in spite of fears that the global trade war will cut gas demand. Any reduction in Indian purchases will help to free up supply for rival buyers in Asia and Europe.

Spot prices have been trading between $11 to $12 per million British thermal units over the last few weeks, while naphtha rates in India are closer to $8 to $9 per million Btu thanks to a slump in crude.

—BLOOMBERG

Govt to procure 0.3 MT of onion for buffer in FY26

SANDIP DAS
New Delhi, April 24

THE GOVERNMENT HAS set a target of procuring 0.3 million tonne (MT) of onion from the farmers at market prices in the current fiscal for creating a buffer under the price stabilisation fund (PSF).

This target for the volume of purchase this fiscal is lower than 0.47 MT of the onion purchased from farmers in FY25 for building buffer, which would be offloaded in the market when prices started to spike in festive seasons.

Sources told *FE* the government agencies — farmers cooperative Nafed and NCCF — who had purchased onion at average price of ₹29/kg in FY25 from farmers for the buffer, are expected to purchase 0.15 MT the key vegetable each at significantly lower market prices this fiscal. Cold storage units close to consumption centres of onion will be allowed to keep 10,000 – 15,000 tonne of onion at buffer under PSF.

The agencies have floated tenders or expressions of interests for procurement of the key vegetable from the entities including cooperative societies, farmers producer companies, primary agricultural cooperative societies etc who would be purchasing onions from only pre-registered farmers mostly in Maharashtra and Madhya Pradesh.

Sources said after the shortlisting of entities purchase operations could commence by the first week of May.

Meanwhile, with the arrivals of rabi crop gradually increasing and robust crop prospects, currently mandi prices of onions are ruling at ₹1,006/quintal, which is 36% less than prices prevailed a year ago.

The modal retail prices of onion according to the department of consumer affairs has dropped to ₹25/kg at present from ₹40/kg prevailed three months back.

To ensure that shortlisted entities have adequate storage facilities, only entities with 5,000 tonne storage facility in Nashik are eligible to participate in the tender process which would be scrutinised by an internal committee of the government agencies.

Cold storage units close to consumption centres will be allowed to keep 10,000 – 15,000 tonne of onion at buffer under PSF

Driving Inclusive, **Sustainable Growth**

Aavas
SAPNE AAPKE, SAATH HAMAARA

Aavas Financiers Limited
(CIN: L65922RJ2011PLC034297)
Regd. & Corp. Office: 201-202, 2nd Floor, Southend Square, Mansarovar Industrial Area, Jaipur-302020, Rajasthan (INDIA)
Phone No.: +91-141- 4659239, **Website:** www.aavas.in, **Email:** info@aavas.in

Statement of audited financial results for the quarter and year ended March 31, 2025

(in Lakh except figure of EPS)

SL NO.	PARTICULARS	QUARTER ENDED March 31, 2025 (AUDITED) (Refer note ii)	QUARTER ENDED March 31, 2024 (AUDITED) (Refer note ii)	YEAR ENDED March 31, 2025 (AUDITED)	YEAR ENDED March 31, 2024 (AUDITED)
1	Total Income from Operations	63,621.30	54,601.99	2,35,450.52	2,01,749.82
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	19,322.38	17,749.41	73,258.91	62,444.98
3	Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	19,322.38	17,749.41	73,258.91	62,444.98
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	15,367.92	14,261.53	57,410.82	49,069.42
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	15,403.21	14,287.85	57,434.48	49,084.58
6	Paid up Equity Share Capital	7,915.37	7,913.97	7,915.37	7,913.97
7	Reserves (excluding revaluation reserve)	4,28,167.86	3,69,417.55	4,28,167.86	3,69,417.55
8	Securities Premium Account	1,36,494.02	1,36,306.94	1,36,494.02	1,36,306.94
9	Net Worth	4,36,083.23	3,77,331.52	4,36,083.23	3,77,331.52
10	Paid up Debt Capital/Outstanding Debt	13,84,986.45	12,35,010.78	13,84,986.45	12,35,010.78
11	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
12	Debt Equity Ratio	3.18	3.27	3.18	3.27
13	Earnings Per Share (of Rs. 10/- each) (EPS for the quarters are not annualised)				
	1. Basic:	19.42	18.02	72.54	62.03
	2. Diluted:	19.26	18.00	71.97	61.93
14	Capital Redemption Reserve	NA	NA	NA	NA
15	Debenture Redemption Reserve	NA	NA	NA	NA
16	Debt Service Coverage Ratio	NA	NA	NA	NA
17	Interest Service Coverage Ratio	NA	NA	NA	NA

Notes:
(i) The above results for the quarter and year ended March 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on April 24, 2025, and audited by the statutory auditors of the Company.
(ii) The figures for the last quarter are balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures upto the third quarter of the financial year.
(iii) The above is an extract of the detailed format of quarterly and yearly financial results filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly and yearly financial results are available on the websites of Stock Exchange at www.nseindia.com and www.bseindia.com and on the website of the Company i.e. www.aavas.in. The same can be accessed by scanning the QR code.
(iv) For the other line items referred in Regulation 52(4) of the Listing Regulations, pertinent disclosures have been made and available on the websites of the Stock Exchange at www.nseindia.com and www.bseindia.com
(v) There is no impact on net profit/loss, total comprehensive income or any other relevant financial item is due to changes in accounting policies for the year ended March 31, 2025
(vi) Figures for the previous year / period have been regrouped and/or reclassified wherever considered necessary.

For AAVAS FINANCIERS LIMITED
Sd/-
Sachinderpalsingh Jitendrasingh Bhinder
(Managing Director & CEO)
DIN - 08697657

Place: Mumbai
Date: April 24, 2025

Long term rating CARE AA (Stable) | Long term rating ICRA AA (Stable) | States 14 | Branches 397 | Employees 7233

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ACC

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ACC LIMITED
CIN: L26940GJ1936PLC149771
Registered Office : Adani Corporate House, Shantigram, Near Vaishnav Devi Circle, S. G. Highway, Khodiyar, Ahmedabad, Gujarat 382421
Tel. No.: +91 79 2656 5555, Website: www.acclimited.com, E-mail: ACC-InvestorSupport@adani.com

(₹ in Crore)

Extract of Statement of consolidated audited financial results for the quarter and year ended March 31, 2025

Particulars	3 months ended 31/03/2025	Preceding 3 months ended 31/12/2024	Corresponding 3 months ended 31/03/2024	For the Year ended 31/03/2025	For the Year ended 31/03/2024
	Audited	Unaudited	Audited	Audited	Audited
Total Revenue from Operations (Including Government grants)	6,066.52	5,927.38	5,408.72	21,762.31	19,958.92
Net Profit for the period (before exceptional item, share of profit of associates and joint ventures and tax)	745.58	1,476.18	652.84	3,024.26	2,514.88
Net Profit for the period before tax (after exceptional item and share of profit of associates and joint ventures)	882.18	1,476.50	883.10	3,126.78	2,757.36
Net Profit for the period after tax (after exceptional item and share of profit of associates and joint ventures)	751.04	1,091.79	943.39	2,402.27	2,335.08
Total Comprehensive Income for the period	744.51	1,091.04	971.18	2,367.61	2,363.13
Paid-up Equity Share Capital	187.99	187.99	187.99	187.99	187.99
Other Equity (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year				18,366.85	16,140.23
Earnings per share of ₹10 each (not annualised):					
a) Basic ₹	39.99	58.14	50.23	127.92	124.34
b) Diluted ₹	39.89	57.98	50.10	127.57	124.01

Key numbers of standalone audited financial results of the Company are as under :- (₹ in Crore)

Particulars	3 months ended 31/03/2025	Preceding 3 months ended 31/12/2024	Corresponding 3 months ended 31/03/2024	For the Year ended 31/03/2025	For the Year ended 31/03/2024
	Audited	Unaudited	Audited	Audited	Audited
Total Revenue from Operations (Including Government grants)	6,008.52	5,896.05	5,398.11	21,668.11	19,952.23
Net Profit for the period before tax	859.36	1,475.32	661.52	3,145.39	2,519.08
Net Profit for the period after tax	735.39	1,089.07	748.54	2,424.56	2,124.24
Total Comprehensive Income for the period	728.80	1,088.32	776.56	2,389.82	2,152.66

Notes :
The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the stock exchanges www.bseindia.com and www.nseindia.com and also on the Company's website www.acclimited.com.

For and on behalf of the Board of Directors

Vinod Bahety
Whole-time Director and CEO
DIN: 09192400

Place: Ahmedabad
Date: 24 April, 2025

Companies

FRIDAY, APRIL 25, 2025

QUARTERLY SCORECARD

HUL profit holds firm, but margins contract

● Volume growth at 2%; revenue up 2.4%

VIVEAT SUSAN PINTO
Mumbai, April 24

HINDUSTAN UNILEVER (HUL), the country's largest consumer goods maker, on Thursday reported a rise in fourth-quarter profit (Q4FY25), meeting analysts' estimates. However, margins contracted due to inflation in key commodities such as palm oil, tea, and coffee. HUL's standalone net profit increased by 3.6% year-on-year to ₹2,493 crore in Q4, aligning with Bloomberg's consensus estimate of ₹2,482 crore.

Urban demand remained muted in Q4, while rural demand showed resilience, consistent with market research insights from Nielsen and Kantar for the quarter. HUL derives 60% of its revenue from urban areas and 40% from rural markets.

The company, however, expects a gradual recovery in urban consumption, supported by fiscal stimulus measures announced in the Union Budget earlier this year. It added that the first half of FY26 is likely to outperform the second half of FY25. HUL's Q4 revenue rose 2.4% year-on-year to ?15,214 crore, aligning with Bloomberg's consensus forecast of ₹15,200 crore.

"We have seen urban markets moderating and rural markets gradually recovering. Both should improve over the next three to six months of FY26. The macros are favourable and it is a good moment for the FMCG (fast-moving consumer goods) market," Rohit Jawa, CEO & MD, Hindustan Unilever (HUL), said in a post-results briefing on Thursday.

The maker of Lux soaps and Rin detergent powders reported a sequential volume growth of 2% in the fourth quarter (Q4). While this is at the lower end of the 2–4% range seen in FY25, it marks an improvement over the flat volume growth recorded in the December quarter (Q3). In Q1 and Q2 of FY25, HUL's volume growth was 4% and 3%, respectively.

HUL's turnover also surpassed ₹60,000 crore for the full fiscal year ending 2025, with underlying volume growth at 2%. Shares of the company fell 4% on Thursday on the BSE at the end of trade to ₹2,325.25 apiece despite the company announcing that it had proposed a final dividend of ₹24 per share for FY25, subject to shareholder approval. Together with the interim dividend of ₹19 per share and a special dividend of ₹10 per share declared in October 2024, the total dividend payout for FY25 will be ₹12,453 crore.

Earnings before interest, tax, depreciation and amortisation (Ebitda) rose nearly 1% year-on-year to ₹3,466 crore. Bloomberg consensus estimates had pegged Ebitda at ₹3,490 crore. Ebitda margins contracted to 22.8% versus 23.1% reported last year as inflation in palm oil, tea and coffee hurt the FMCG major despite taking price hikes in categories such as soaps and beverages. Bloomberg consensus estimates had pegged Ebitda margins at 22.4% in Q4 for HUL.

In the near term, the FMCG company expects price growth to be in the low-single-digit range if commodities remain where they are, the company's CFO Ritesh Tiwari said on Thursday. Tiwari said that the company has lowered its operating margin guidance to 22-23% compared with the previous guidance of 23-34% on the back of higher investments in advertising and high-growth demand spaces. Furthermore, HUL's gross margin is also expected to moderate as it continues to deliver the right price-value proposition, sector analysts said.

UNDER PRESSURE

- HUL Q4 profit up 3.6% y-o-y to ₹2,493 cr
- Margins contracted due to input inflation
- Revenue rose 2.4% y-o-y to ₹15,214 cr
- Urban demand muted; rural demand resilient

ROHIT JAWA, CEO & MD, HINDUSTAN UNILEVER

"We have seen urban markets moderating & rural markets gradually recovering. Both should improve over the next three to six months of FY26"

Nestle profit down 7% to ₹873 crore

RAGHAV AGGARWAL
New Delhi, April 24

NESTLE INDIA ON Thursday reported a 6.5% year-on-year decline in its consolidated net profit to ₹873.46 crore for the January-March quarter, primarily due to elevated commodity costs. Despite the dip, the profit figures were in line with market expectations. According to Bloomberg consensus estimates, the net profit was projected at ₹873 crore.

Revenue from operations rose by 4.4% to ₹5,503.8 crore, slightly missing the estimated ₹5,512 crore. The company's operating performance remained steady, with Ebitda growing 2.9% year-on-year to Rs 1,389 crore. However, the Ebitda margin narrowed marginally to 25.2% from 25.6% a year ago.

The company registered a volume growth of 2% during the quarter. It said that prices of key raw materials such as coffee and cocoa, essential ingredients in its Nescafe beverages and KitKat chocolates, have remained elevated. Additionally, milk prices have firmed up with the onset of summer, adding further pressure on input costs.

Urban demand has continued to face headwinds due to high living expenses and muted wage growth. Despite these challenges, the company reported double-digit growth in its beverages and confectionery segments, with three out of four product groups registering healthy performance. Other categories, including milk products, petcare, and out-of-home consumption, also contributed to the overall growth.

To widen its market reach, Nestle India has been expanding its distribution network and has introduced specially designed e-commerce packs to boost its online sales.

The board has declared a dividend of ₹10 per share, with the payout scheduled for July 24. Manish Tiwary, former country manager at Amazon India, who has been appointed as a key management personnel, will take over as managing director from August 1. The tenure of PR Ramesh as an independent non-executive director has been extended for five years until June 30, 2030.

MUTED DEMAND

- Revenue up 4.4% YoY to ₹5,503.8 crore
- Ebitda up 2.9% YoY to ₹1,389 crore
- Ebitda margin shrunk to 25.2% from 25.6%
- Domestic revenue hit a record ₹5,235 cr
- Domestic revenue up 4.7% YoY
- Price hikes in coffee and chocolates boosted revenue
- Urban demand muted due to high costs and wage stagnation
- Growth in beverages, confectionery
- Declared ₹10 per share dividend, payable July 24

SURESH NARAYANAN, CHAIRMAN AND MANAGING DIRECTOR, NESTLÉ INDIA

TechM profit jumps 19% to ₹1,167 cr

URVI MALVANIA
Mumbai, April 24

TECH MAHINDRA POSTED an 18.7% sequential increase in net profit for the fiscal fourth quarter at ₹1, 167 crore, the Mumbai-based tech major announced on Thursday. The net profit came in ahead of Bloomberg estimates of ₹1, 081 crore.

Revenue for the quarter under consideration was up 0.7% at ₹13, 384 crore, on-quarter trailing Bloomberg estimates of ₹13, 459 crore. The firm also trailed street estimates on earnings before interest, taxation, depreciation and amortisation (Ebitda) of ₹1, 874 crore at ₹1,867 crore. Ebitda was up 3.2% quarter on quarter.

Revenues for the fourth quarter were impacted by delays in decision making, Tech Mahindra's managing director and chief executive, Mohit Joshi, said. "There was one major deal in the US which saw a delay in renewal," he added.

The management attributed Ebitda and profit growth to efforts towards operational efficiency undertaken during the quarter.

"Profit has grown partly due to the EBIT improvement of 40 basis points quarter on quarter, even after the impact of wage hikes. We also saw some one-time gains, which have helped with ETR (effective tax rate), which is at 22%," Rohit Anand, chief financial officer, Tech Mahindra, said.

The company also saw a reduction in the number of active clients to 1,162 in Q4FY25 compared to 1,175 in the preceding quarter and 1,172 in the fourth quarter of FY24. This, Anand explained, was because of the firm's efforts towards margin growth. "We have shifted focus to long-term strategic clients," he said.

He added that the firm saw a 60% increase in operating profit through operational leverage and cost management. "We raised our dividend per share by 12.5% and returned 85% of our free cash flow to shareholders, reflecting our commitment to capital allocation policy," he said.

The firm said that while macroeconomic headwinds on account of tariff tensions may impact revenue visibility for now, it maintains its margin ambitions of 15% for FY26.

The firm's total new deals in the quarter amounted to $798 million, up from $745 million in Q3 and $500 million a year prior.

REPORT CARD

MOHIT JOSHI, CEO & MD, TECH MAHINDRA

There was one major deal in the US which saw a delay in renewal

IN THE NEWS

Telcos gross revenue up 14 % to 96,390 cr in December quarter

Telecom service providers reported a 14.07% increase in their gross revenue to ₹96,390 crore in the December quarter on a year-on-year basis, according to data published by telecom regulator Trai on Thursday. The telecom service providers (TSPs) had registered a gross revenue of ₹84,500 crore in the year-ago period.

TCS launches sovereign cloud infra to safeguard data

TATA CONSULTANCY Services (TCS) on Thursday announced a line up of three India-focused offerings including an indigenous sovereign cloud for government and public sector enterprises, engineered to keep sensitive data within India's borders, as the IT services behemoth sharpened its gaze on the domestic market.

Navi Mumbai Airport to offer India's first water taxi service

THE UPCOMING NAVI Mumbai international airport will be the first one in the country to have water taxi facilities, Maharashtra Chief Minister Devendra Fadnavis said on Thursday. Speaking at a review meeting of state-run planning authority CIDCO, the CM also said "multi-modal transport connectivity" must be established at Navi Mumbai International Airport.

IndiGo appoints Michael Whitaker as independent director

InterGlobe Aviation, the parent of the country's largest airline IndiGo, on Thursday announced the appointment of former administrator US Federal Aviation Administration (FAA) and pilot Michael Whitaker as an Independent Director. The appointment is subject to the necessary regulatory and shareholders' approvals.

FE BUREAU & AGENCIES

Gensol EV shuts shop, lays off remaining staff as crisis brews

● Subsidiary of Gensol Engineering to cease operations by April 30

ANEES HUSSAIN
Bengaluru, April 24

GENSOL ELECTRIC VEHICLES Private Limited (Gensol EV), the electric vehicle manufacturing subsidiary of Gensol Engineering that was developing two-seater electric cars, has laid off its remaining 100-odd employees and will officially shut down operations by April 30, according to sources. This comes just weeks after the company had terminated about 50 employees, as reported by *FE* earlier this month.

The announcement was made during a company call by CEO Pratik Rajendrakumar Gupta on Wednesday, who informed the remaining staff about the closure.

Genso, however, did not respond to a request for comments at the time of going to the press.

The closure comes in the wake of a damning Securities and Exchange Board of India (Sebi) interim order issued on April 16, which detailed alleged "systemic fraud and fund diversion" by the Jaggi brothers. Sebi's investigation found that Gensol obtained ₹663.89 crore in term loans from Indian Renewable Energy Development Agency (Ireda) and Power Finance Corporation (PFC) for procuring 6,400 electric vehicles, but delivered only 4,704 EVs worth ₹567.73 crore. According to the SEBI order, the remaining ₹262.13 crore disappeared through what was described as "layered transactions" benefiting the Jaggi brothers personally. The investigation was triggered by a complaint in June 2024 regarding share price manipulation and fund diversion. The Sebi order had noted an intricate web of subsidiaries and related entities under the Gensol Group umbrella, many of which were involved in fund transfers the regulator deemed suspicious.

END OF THE ROAD

- Remaining 100+ employees laid off
- Closure announced by CEO Pratik Gupta
- 50 staff were laid off earlier this month
- Gensol didn't respond to request for comment
- Sebi interim order cited fraud and fund diversion

- ₹663.89 crore loan taken for 6,400 EVs
- Only 4,704 EVs delivered, worth ₹567.73 crore
- ₹262.13 crore allegedly siphoned off

Persistent Systems logs 25% profit at ₹396 cr in Q4

PERSISTENT SYSTEMS REPORTED a sequential net profit growth of 12.2%, reaching ₹395.76 crore for the March quarter.

Revenues increased by 4.2% quarter-on-quarter to $ 375.2 million. Revenue was up 5.9% sequentially to ₹3,242.1 crore. The company achieved a 70 basis point improvement in EBIT margins to 15.6% for the quarter. EBIT rose by 10.9% quarter-on-quarter to Rs 505.29 crore. For the quarter ending March 31, 2025, the total contract value (TCV) for order bookings was $ 517.5 million, with an annual contract value (ACV) of $ 350.2 million.

Sandeep Kalra, CEO and executive director of Persistent, stated that the company had outperformed its peers and continued to grow in an uncertain macroeconomic environment. He noted that this marks the 20th consecutive quarter of revenue growth.

FE BUREAU

LTTS revenue grows 12.4%, profit drops

PADMINI DHRUVARAJ
Bengaluru, April 24

L&T TECHNOLOGY SERVICES (LTTS) reported a sequential increase in its revenue during the quarter ended March, led by growth in its tech and sustainability segments. However, net profit declined due to the impact of the Intelliswift acquisition completed during the quarter

Consolidated revenue increased by 12.4% quarter-on-quarter to ₹2,982.4 crore in January-March. Meanwhile, the operating margin fell to 13.2% against 15.9% reported in the December quarter, which led to the net profit declining 3.5% to ₹311.1 crore.

"We continued our industry leading QoQ growth momentum with a third straight quarter of sequential growth of 10.7% and delivered 8.9% revenue growth in cc in FY25 despite a challenging environment. The growth was driven by superior client engagements and new-gen service offerings for our clients in the 3 segments, as well as a record deals momentum that started in H2FY25," Amit Chadha, CEO and managing director, said.

On the deal front, LTTS said it recorded the highest-ever bookings in the March quarter, which included one $80 million deal, one $50 million deal, along with a $30 million, $20 million, and three $10 million deals.

AMIT CHADHA, CEO & MD, L&T TECHNOLOGY SERVICES

The growth was driven by superior client engagements and new-gen service offerings for our clients in the 3 segments

● KEYUR PAREKH, CEO GLOBAL & WHOLE TIME DIRECTOR, WELSPUN LIVING

'We are expanding our manufacturing in the US'

Welspun Living is expanding its manufacturing in the US, a move which will not only broaden its manufacturing base there but also help it in dealing with the potential reciprocal tariffs. **Keyur Parekh**, *CEO global and whole time director, in an interview with* **Krishna Barot**, *discusses Welspun's growth strategy, international expansion, and the importance of brand partnerships in navigating uncertainty. Excerpts:*

How do you see the potential US tariffs impacting the textile industry and Welspun's business?

The proposed tariffs from the United States certainly present headwinds. Increased costs and short-term pressure on consumer demand are inevitable. However, we view these challenges as opportunities to further strengthen our resilience. We have made significant investments in supply chain agility and have maintained healthy inventory levels in our US warehouses to buffer against disruptions. Our global footprint and diverse portfolio across categories and geographies give us a built-in hedge against market volatility. Moreover, with the acceleration of the China+1 sourcing strategy by global retailers, India is gaining momentum as a preferred sourcing destination. We believe this trend works in our favour. The government's ongoing negotiations for free trade agreements with the EU and UK, regions that contribute nearly 20% of our revenues, are also expected to create fresh growth channels. Simultaneously, we are actively looking to enhance our presence in markets like the Far East and GCC nations.

Could you elaborate on Welspun's expansion in the US?

We achieved a major milestone with the commencement of commercial operations at our fully automated pillow manufacturing facility on the US East Coast. This facility is a testament to our commitment to innovation, leveraging cutting-edge automation to meet the evolving comfort and lifestyle needs of North American consumers. It also allows us to cater more effectively to leading national brands. Following this, we are advancing plans for another facility on the West Coast. This strategic move will not only broaden our manufacturing base but also significantly improve service levels for our partners across the continent.

"WITH THE ACCELERATION OF THE CHINA+1 SOURCING STRATEGY BY GLOBAL RETAILERS, INDIA IS GAINING MOMENTUM"

What growth avenues is Welspun exploring beyond manufacturing?

Our brand strategy is central to our growth roadmap. We continue to build both in-house and licensed brands to serve a wide range of consumers. A standout example is our licensing partnership with Disney in the EU and UK markets, which has proven to be highly successful across both adult and kids' product lines. These collaborations help us expand our reach and create stronger emotional connections with customers. We are also focused on ensuring our logistics ecosystem is prepared for disruption. Our robust supply chain model, which includes strategically located warehouses, enables us to maintain seamless service to our retail and hospitality partners even under challenging conditions.

What are some of Welspun's top-performing and emerging product categories?

Our home textiles segment has shown impressive performance, with 14% year-to-date revenue growth in the third quarter of FY25. We have also recorded a 12% year-on-year increase in innovation-driven sales during the same period. Towels in the bath category continue to be our flagship product, where we are moving towards global leadership by aligning with fashion and luxury trends. Emerging categories like sleep pillows, branded offerings, and floor textiles are also gaining strong traction. The focus on sleep comfort and meaningful brand partnerships with global retailers is opening up new frontiers for us. Our licensed brands have seen exceptional growth, with over 40% expansion in shelf presence year-to-date in the third quarter of FY25.

VIETNAMESE EV MAKER POSTS $1.3-BN LOSS IN Q4

VinFast to open India plant by June-end

REUTERS
Hanoi, April 24

VIETNAMESE ELECTRIC VEHICLE maker VinFast plans to open a car assembly plant in India by the end of June and another one in Indonesia in October, its chief Pham Nhat Vuong said on Thursday, as the company shifts its focus to Asia.

The loss-making startup had initially planned to focus on America for its foreign sales, but slow progress in the US, even before growing uncertainty caused by US tariffs, pushed the company to change strategy.

"In the near future, apart from the Vietnamese market, we will focus more on Indonesia, India, and the Philippines markets," Vuong told shareholders of VinFast's parent company Vingroup.

"At the moment, VinFast is not planning to boost sales in the US, Canada, and the European Union due to high logistics fee," he added.

Last year, VinFast and Tamil Nadu agreed to work towards an investment of up to $2 billion, with an intended commitment of $500 million for the first five years of the project, with the plant expected to have an annual production capacity of up to 150,000 vehicles.

EXPANSION ALERT

- VinFast, TN govt had agreed to work towards an investment of up to **$2 bn**
- The plant is expected to have an annual production capacity of up to **150,000** vehicles
- Had reported **$773 mn** loss in Q3
- Posted a **70%** jump in Q4 revenue

PHAM NHAT VUONG, CEO, VINFAST

...not planning to boost sales in the US, Canada, EU due to high logistics fee

Loss widens on market expansion

VinFast on Thursday reported a deeper quarterly loss due to rising costs linked to its overseas expansion and free charging programme aimed at attracting buyers.

VinFast reported a net loss of $1.3 billion in the fourth quarter of 2024, worsening from a $773 million in the third quarter. The quarterly loss was due to the free charging program, net realizable value and impairment of assets, according to the filing.

It reported a 70% jump in fourth-quarter revenue, helped by higher deliveries of its electric vehicles. It said its total revenue was $633.82 million) in the quarter ended December 31, 2024, up 69.8% from a year earlier.

KFC operator to buy Sky Gate's 80% stake for ₹420 crore

FE BUREAU
New Delhi, April 24

DEVYANI INTERNATIONAL, THE operator of KFC and Pizza Hut in India, announced that it will acquire up to 80.72% equity in Sky Gate Hospitality, the company behind the restaurant brand Biryani By Kilo, among others.

Post-transaction, Sky Gate Hospitality will become a subsidiary of Devyani International, the company said in a regulatory filing.

The board of Devyani International has approved the acquisition at a valuation of ₹519 crore for Sky Gate. So, the equity value for acquisition of up to 80.72% stake will be around ₹420 crore.

The deal is expected to close within 15 days from the date of shareholder approval, which will be sought through a special resolution for a preferential allotment of equity shares.

The deal is expected to close within 15 days from the date of shareholder approval

Sky Gate, along with its subsidiaries, operates a portfolio of Indian cuisine brands including Biryani By Kilo, Goila Butter Chicken, and The Bhojan.

The company runs a network of over 100 outlets across more than 40 cities, with a mix of dine-in formats.

Devyani International stated that the acquisition aligns with its strategy to expand its footprint in the Indian cuisine category and reinforces its "house of brands" approach.

With this move, Devyani International's brand portfolio expands to include 10 prominent food and beverage brands such as Tealive, Sanook Kitchen, and New York Fries.

As of December 31, 2024, Devyani International operated over 2,000 stores across more than 280 cities in India, Nigeria, Nepal, and Thailand.

Q4 REPORT CARD

ACC profit declines 20.4%

PRESS TRUST OF INDIA
New Delhi, April 24

CEMENT MAKER ACC on Thursday reported a 20.4% decline in consolidated net profit to ₹751.04 crore during the March quarter.

The company had posted a profit of ₹943.39 crore in the year-ago period, according to a regulatory filing from ACC, which is now a part of Adani Cement.

Its revenue from operations was at ₹5,991.67 crore, up 12.7% in the March quarter. It was at ₹5,316.75 crore in the corresponding period a year ago.

During the March quarter, ACC's revenue from the cement business was at ₹5,685.53 crore, up 11.14%.

During the quarter, ACC reported a sales volume of 11.9 MT, reporting a growth of 14%, which, according to the Adani group firm is the "highest-ever sales volume in a quarter" for the company.

Adani Energy profit up 79%, beats estimates

RAGHAVENDRA KAMATH
Mumbai, April 24

BEATING ANALYST ESTIMATES, Adani Energy Solutions (AESL) reported a 79% year-on-year jump in net profit for Q4FY25, coming in at ₹647 crore, compared to ₹361 crore in the same quarter last year. Analysts had projected a profit of ₹310 crore.

The company also exceeded revenue expectations, reporting a 35% rise to ₹6,375 crore for the quarter, up from ₹4,707 crore in Q4FY24. The consensus estimate was pegged at ₹5,440 crore. Ebitda for the quarter surged 44% to ₹2,251 crore, compared to ₹1,566 crore a year ago, also beating analyst expectations of ₹1,832 crore.

AESL's net profit for the full fiscal year FY25 declined 7% to ₹1,060 crore, down from ₹1,137 crore in FY24.

Waaree trims loss to ₹3 cr

WAAREE TECHNOLOGIES ON Thursday said its net loss has narrowed to ₹3.03 crore in the March quarter from ₹5.50 crore a year ago.

Its total income was ₹4.81 crore during the fourth quarter against ₹15.18 crore in the year-ago quarter, the company said in a regulatory filing.

Expenses trimmed to ₹8.89 crore during the quarter under review, from ₹ 22.41 crore in FY25.

PTI

Macrotech Developers profit rises 38% in Q4

FE BUREAU
Mumbai, April 24

REAL ESTATE FIRM Macrotech Developers, which develops properties under Lodha brand, posted a 38% jump in its net profit in the fourth quarter of FY25 at ₹923 crore on higher income.

It stood at ₹667 crore in the year-ago period.

The profit was in line with analyst estimate of ₹914 crore.

Total income went up 5% at ₹4,224 crorein the fourth quarter of the previous fiscal year from ₹4,018 crore crore in the corresponding period of the preceding year.

Analysts had estimated imcome at ₹4,414 crore.

The company's finance costs went up to ₹151.7 crore in Q4FY25 as compared to ₹115.8 crore in Q4FY24.

Net profit increased to ₹2,764.3 crore during FY25 from ₹1,549.1 crore in the preceding year.

Total income grew to ₹14,169.8 crore last fiscal year from ₹10,469.5 crore in FY24.

Recently the company's managing director Abhishek Lodha and his brother Abhinandan settled dispute on Lodha brand.

(With inputs from PTI)

Siam, KVS launch road safety programme

TO ENHANCE ROAD safety awareness among students, the Society of Indian Automobile Manufacturers (Siam) and Kendriya Vidyalaya Sangathan (KVS), under the guidance of the ministries of road transport and highways and education, have launched the Siam-KVS Road Safety Online Education Programme.

The initiative was inaugurated by Union ministers Nitin Gadkari and Dharmendra Pradhan. The programme aims to educate students in 1,253 Kendriya Vidyalayas through six interactive digital modules on road safety.

These curriculum-integrated lessons address topics like pedestrian awareness, helmet and seatbelt usage, road rules, and legal aspects for students at various education levels. FE BUREAU

Nestlé
Good food, Good life

NESTLÉ INDIA LIMITED

EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND FINANCIAL YEAR ENDED 31ST MARCH 2025

(₹ in million)

Particulars	Standalone			Consolidated		
	Quarter ended March 31, 2025	Financial Year ended March 31, 2025	Quarter ended March 31, 2024	Quarter ended March 31, 2025	Financial Year ended March 31, 2025	Quarter ended March 31, 2024
	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
Total Revenue from Operations	55,038.8	202,015.6	52,675.9	55,038.8	202,015.6	52,675.9
Net Profit before Exceptional Items and Tax	12,045.6	41,566.5	12,405.0	11,921.4	41,327.0	12,405.0
Net Profit before Tax (after Exceptional items)	12,045.6	44,474.7	12,505.8	11,921.4	43,161.2	12,505.8
Net Profit after Tax	8,854.1	33,145.0	9,341.7	8,734.6	32,075.9	9,341.7
Total Comprehensive Income (Comprising Net Profit after Tax and Other Comprehensive Income after Tax)	9,055.9	32,348.6	9,230.5	8,936.1	31,279.2	9,230.5
Paid Up Equity Share Capital (Face Value – ₹1 Per Share) *	964.2	964.2	964.2	964.2	964.2	964.2
Other Equity excluding Revaluation Reserve (as shown in the Audited Balance Sheet of the previous year) **	-	-	-	-	-	-
Earnings Per Share (EPS) (Face Value – ₹1 Per Share)						
Basic / Diluted EPS (₹)	9.18	34.38	9.69	9.06	33.27	9.69

* Effective from 5th January 2024, 1 (one) equity share having face value of ₹10.00 (Rupees Ten only) each, was sub-divided into 10 (ten) equity shares having face value of ₹1.00 (Rupee One only) each.

** Other Equity excluding Revaluation Reserve for the previous financial year ended 31st March 2024 was ₹32,444.7 million.

Notes:

1. The above is an extract of the detailed format of financial results for the quarter and financial year ended on 31st March 2025, filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarter and financial year ended 31st March 2025 results are available on the websites of BSE at www.bseindia.com, NSE at www.nseindia.com and Company's website at https://www.nestle.in/investors/stockandfinancials/financialresults. The same can also be accessed by scanning the Quick Response Code (QRC) provided below.
2. The Board of Directors have recommended a final dividend for the financial year ended 31st March 2025 of ₹10.00 per equity share (face value of ₹1/- each) amounting to ₹9,641.6 million. Besides the aforementioned final dividend, the total dividend for the financial year ended 31st March 2025 includes first interim dividend of ₹2.75/- per equity share (face value of ₹1/- each), second interim dividend of ₹14.25 per equity share (face value of ₹1/- each) paid on 06th August 2024 and 27th February 2025 respectively.
3. The Company has made an investment for 49% stake in Dr. Reddy's and Nestlé Health Science Limited for development of nutraceutical business. Pursuant to this, the investee entity has become an associate of the Company with effect from 24th July 2024. In compliance with section 129(3) of Companies Act, 2013 the financial results of the Company have been presented on standalone as well as consolidated basis. The figures presented in all the comparative periods in the consolidated financial results are same as presented in the standalone financial results.
4. Exceptional items for the financial year ended 31st March 2025 comprise of gain on slump sale of the businesses mentioned below:
   -Nutraceutical Business ("NHSc") to Dr. Reddy's and Nestlé Health Science Limited.
   -Nestlé Business Services ('NBS') Division to Nestlé Business Services India Private Limited (Formerly known as Purina PetCare India Private Limited).
5. The statutory auditors have issued an unmodified report on the aforesaid financial results.

THE ABOVE RESULTS AND THIS RELEASE HAVE BEEN REVIEWED BY THE AUDIT COMMITTEE OF THE BOARD AT THEIR MEETING HELD ON 23rd APRIL 2025 AND APPROVED BY THE BOARD OF DIRECTORS AT THEIR MEETING HELD ON 24th APRIL 2025.

Date: 24th April 2025
Place: Nanjangud

For and on behalf of the Board

Suresh Narayanan
Chairman and Managing Director

Our Path To Progress

Head Office: Nestlé House, Jacaranda Marg, M Block, DLF City Phase – II, Gurugram 122 002 (Haryana), Registered Office: 100 / 101, World Trade Centre, Barakhamba Lane, New Delhi – 110 001
Corporate Identity Number: L15202DL1959PLC003786, Email ID: investor@in.nestle.com, Website: www.nestle.in, Phone: 011-23418891

Markets

FRIDAY, APRIL 25, 2025

IN THE NEWS

Stock markets snap seven-day rally on profit-booking

EQUITY BENCHMARK INDICES Sensex and Nifty reversed their seven-day uptrend and settled lower on Thursday amid profit-taking. The 30-share BSE benchmark declined 315.06 points to settle at 79,801.43 while the Nifty fell 82.25 points to 24,246.70.

SBI Life Insurance March quarter profit rises to ₹814 crore

SBI LIFE INSURANCE Company on Thursday reported a marginal increase in profit after tax to ₹813.5 crore in the March quarter. The insurer had posted a PAT of ₹811 crore in the same quarter of the preceding fiscal.

Sunil Mittal in World Bank's Private Sector Investment Lab

THE WORLD BANK has added four prominent names, including Bharti Enterprises chairman **Sunil Bharti Mittal**, as it embarks on the next phase of the 'Private Sector Investment Lab' initiative, according to a release. The other new members of the Lab include Bill Anderson, CEO, Bayer AG; Aliko Dangote, President & CEO, Dangote Group; Mark Hoplamazian, President and CEO, Hyatt Hotels Corporation.

Sebi facilitates ease of doing biz for SM REITs

TO FACILITATE EASE of doing business for Small and Medium REITs (SM REITs), Sebi has standardised disclosures in draft scheme offer document and simplified public issue processes for such schemes. In another development, it slapped a fine of ₹10 lakh on Future Retail for making inadequate and delayed disclosure regarding the interim order passed by Singapore International Arbitration Centre (SIAC). **– AGENCIES**

AVERAGE ₹100 CR M-CAP MANDATORY

Rules tightened for SMEs' shift to mainboard

ANANYA GROVER
Mumbai, April 24

IN A DEVELOPMENT that is expected to make migration from small and medium enterprise (SME) platform to the mainframe more difficult, the National Stock Exchange has introduced several measures that will be implemented from May 1.

According to its latest circular, the new eligibility criteria for migration requires the paid-up equity capital of such companies at not less than ₹10 crore and the average market capitalisation should be at least ₹100 crore. In addition, it has also mandated that companies should be listed on its SME platform for at least 3 years, the number of public shareholders is mandated to be at least 500 on the date of application while promoter and promoter group holding is required to be at least 20% at the time of making application to shift.

In addition, the circular also said that on the application date for mainboard migration, promoter's holding should not be less than 50% of shares held by them on the date of listing. For the migration, the revenue is required to be more than ₹100 crore in the previous financial year and the company should have positive operating profit from operations for at least 2 out 3 financial years.

Further, it has also introduced certain other regulatory conditions also apply for the migration like ensuring no proceedings have been admitted under Insolvency and Bankruptcy Code, no winding up petition admitted by NCLT/IBC, and no material regulatory action by the exchanges in the past 3 years, and no debarment of company or regulated entities by the Securities and Exchange Board of India (Sebi).

The tightening of guidelines for already-listed SMEs comes at a time, when Sebi has already tightened the guidelines for companies going for initial public offers (IPOs).

Last month, the markets regulator notified that SMEs planning to launch an IPO must have minimum operating profits of ₹1 crore in at least two of the last three financial years. The offer-for-sale component was also capped at 20% of the total issue size, and selling shareholders was barred from selling more than more than 50% of their existing shareholding in the offering.

The new rules were implemented amid a sharp rise in SME IPO activity over the past two years. In 2024, 240 SMEs raised over ₹8,500 crore, almost double of around ₹4,500 crore raised in 20s23.

When contacted, a BSE spokesperson said that effective January 01, 2024, BSE had revised certain eligibility criteria regarding migration, including requirements for net worth, minimum listing period, number of public shareholders, market capitalisation, positive Ebitda and PAT etc.

"These norms are reviewed periodically and strengthening of the same shall be taken up at the appropriate time," the spokesperson added.

A November 2023 circular by BSE effective January 1, 2024 had required the companies applying for migration to have a paid-up capital of more than ₹10 crore and market cap of ₹25 crore, and promoter holding at 20%, and net worth of at least ₹15 crores for two preceding full financial years, along with three years listing period on the SME platform.

CRITERIA REVISED

- The NSE also said the SME firms must be profitable for two of the last three years
- It also lowered the minimum number of public shareholders to 500 from 1,000
- Promoters need to hold at least a 20% stake without cutting it by more than half
- The companies need to be listed on SME platform of the exchange for at least 3 years

Axis Bank Q4 profit flat at ₹7,117 cr

SACHIN KUMAR
Mumbai, April 24

AXIS BANK ON Thursday reported flat growth in its net profit at ₹7,117 crore in the fourth quarter of FY25 compared to ₹7,130 crore in the same quarter of FY24, impacted by muted growth in other income. The profit number beat Street expectations as analysts polled by Bloomberg had estimated the bank to post ₹6,381-crore profit in the quarter.

Net interest income grew 6% to ₹13,811 crore in Q4 from ₹13,089 crore in the year-ago period.

Its other income went up marginally to ₹6,780 crore from ₹6,766 crore in the same quarter previous year, due to fall in trading income. Trading income declined by 83% to ₹173 crore during the quarter.

"The bank prioritised profitability over growth, considering the uncertain macros and tight liquidity environment dominating most of FY25, while continuing to meaningfully invest in making the franchise more sustainable," said Amitabh Chaudhry, MD&CEO, Axis Bank in an earnings call. "As we enter FY26, we believe the operating environment is improving, which should help us drive both growth and profitability."

The net interest margin improved to 3.97% in the fourth quarter from 3.93% in the third quarter but shrunk from 4.06% in the fourth quarter of previous year.

Deposits during the quarter rose 10% year-on-year to ₹11.72 lakh crore. Term deposits rose 14% from last year to ₹6.94 lakh crore, while current account and savings account (CASA) deposits accounted for 41% of the deposit portfolio, compared with 39% a quarter ago.

OTHER INCOME WEIGHS ON Q4

- The bank Q4 profit beat analysts estimates of ₹6,381 crore
- The net interest margin improved to 3.97% in the fourth quarter
- Deposits during Q4 rose 10% y-o-y to ₹11.72 lakh cr

Lender plans to raise ₹55K cr

AXIS BANK plans to raise ₹20,000 crore through a share sale as part of a bigger capital raise that includes debt, reports **Bloomberg**.

The Mumbai-based bank also plans to raise ₹35,000 crore through local rupee bonds or foreign currency bonds, Additional Tier-1 bonds, infrastructure bonds and other debt, the bank said in an exchange filing Thursday. The equity funds will raised through sale of local shares or depository receipts, either by way of institutional placement or preferential allotment, it said.

The fund raise comes at a time when a gauge of Indian lenders' shares is near its record high, driven by investors' bullishness due to the sector's relative insulation from tariff-related turmoil.

Positive returns by end of year if external risks limited: Nomura

ANANYA GROVER
Mumbai, April 24

THE RISK PREMIUM for the Indian market is primarily external than internal, believes Nomura's head of India equity research Saion Mukherjee. He also said a lot of noise around tariff has already happened, but one will have to wait and watch the actual impact.

"We have an earnings risk but if the external situation remains within limits, we could still see a positive return by the end of the year," Mukherjee said at a media briefing on Thursday.

According to Mukherjee, domestic flows have shown some signs of fatigue, but nothing is coming off. He added as foreign institutional investors have been net sellers in the Indian market in the last six months, so, they don't own enough of Indian equities.

"Incrementally India is better off just from a flow perspective, in a scenario where we don't see a big risk-off, it would be positive," he added.

His outlook on equities is muted 'like a low, mid, single-digit kind of return'.

"I think it's a decent one after a really phenomenal run in the last many years," he said. In its latest report, Nomura had cut its March 2026 target for the Nifty 50 to 24,970, factoring in 5% more downside risks to the consensus corporate earnings.

Mukherjee explained India is closer to the higher end of the range than to the lower end of the range and noted there are two aspects including valuations and corporate earnings, which saw an unexpected spectacular run from FY19-24 and Covid acted as a catalyst.

"When I scan the consensus expectations, it seems that the market is factoring in around 15-16% earnings growth and this has been a habit in India, if you go back, generally, that's the expectation where we start the year and then you see cuts happening through the course of the year," he said.

He also pointed out challenges in the economy including the investment cycle, capex and challenges on the export side. About the impact of uncertainties in the US and global markets, especially on the IT sector, he believes that there could be further cuts in expectations, as some of these sectors are dependent on demand globally. According to him, there is some bit of strength and resilience in domestic sectors.

When asked if there will be a spillover effect from the recession in the US, Rob Subbraman, head of global macro research at Nomura said, "It's close to recession, but we are not forecasting this. A little bit of a slowdown globally is not bad for India from an equity perspective as the earnings are not so dependent on exports."

INDIA FOCUS

- Domestic flows have shown some signs of fatigue, but nothing is coming off, according to Nomura
- Nomura's head of India equity research Saion Mukherjee says a lot of noise around tariff has already happened, but one will have to wait and watch the actual impact
- He says it seems that the market is factoring in around 15-16% earnings growth

QUICK PICKS

Canara, Indian Bank cut lending rates

CANARA AND INDIAN Bank on Thursday lowered their repo-linked lending rate by 25 basis points making home and vehicle loans cheaper. Following the reduction, Indian Bank has cut its home loan interest rates from the existing 8.15% to 7.90%. **–PTI**

NSE pledges ₹1 cr for Pahalgam victims

NATIONAL STOCK EXCHANGE (NSE) chief Ashishkumar Chauhan expressed deep sorrow over the tragic terrorist attack in Jammu and Kashmir's Pahalgam that claimed the lives of 26 people and pledged ₹1 crore by the exchange to the next of kin of the victims. **–PTI**

SBI Card Q4 profit slips 19% to ₹534 cr

SBI CARD ON Thursday reported a 19% decline in profit to ₹534 crore in the March quarter, on account of a rise in defaults. The pure-play credit card company had earned a profit of ₹662 crore in the fourth quarter of the previous fiscal. **–PTI**

Tata Motors scrip part of most retail portfolios

TATA MOTORS RETAINED its position as the top company with the highest number of retail investors for the second consecutive quarter, according to data sourced from Capitaline. The number of retail shareholders in the company surged from 6.34 million in the December 2024 quarter to 6.60 million in the March 2025 quarter. During the same period, retail holding in Tata Motors increased from 16.83% to 17.35%. Yes Bank held the second position with 6.24 million retail investors; however, its retail stake declined from 22.55% to 22.23%.

– Compiled by Kishor Kadam

	Retail stake (%)		No of retail shareholders (mn)	
	Dec '24	Mar '25	Dec '24	Mar '25
Tata Motors	16.83	17.35	6.34	6.60
Yes Bank	22.55	22.23	6.19	6.24
Tata Steel	18.75	18.10	6.08	5.95
Vodafone Idea	7.63	7.32	5.83	5.91
Suzlon Energy	24.49	25.12	5.41	5.61
IRFC	9.63	9.70	5.49	5.59
Reliance Inds	7.37	7.25	4.56	4.60
Tata Power	23.60	23.56	4.58	4.60
Reliance Power	27.79	27.73	4.11	4.09
NTPC	2.71	2.65	4.25	4.03

Source: Capitaline

NaBFID plans $2-bn offshore debt foray

SAIKAT DAS
April 24

THE NATIONAL BANK for Financing Infrastructure & Development (NaBFID) is planning to enter the overseas credit market for the first time, and aims to raise as much as $2 billion through loans and bonds this financial year, according to people familiar with the matter.

Initially, the state-owned infrastructure lender plans to raise at least $250 million through an external commercial borrowing loan with a tenor of three-to-five years, said the people, asking not to be identified because the information is private. The agency is engaging with rating companies to obtain a rating, they said. NaBFID didn't respond to a Bloomberg request seeking comment.

The government created NaBFID in 2021 to attract new capital, augment the bond market and shrink the sector's financing gap. That gap is a major obstacle for Prime Minister Narendra Modi's plans to transform the Indian economy, especially as private investment has waned over the last decade, according to a report by Knight Frank.

A NaBFID rating could come as early as next month with the first loan in June, one of the people said. However, the plans could change if economic uncertainties intensify amid tariff hikes, the people said.

A fresh $2 billion in borrowing would certainly deepen India's market for offshore debt, which is relatively small compared to Asian peers like South Korea. Indian companies issued about $13 billion of dollar bonds last year, according to data compiled by *Bloomberg*.

Global banks are now in discussions with NaBFID to iron out contours of the borrowing. Multilateral agencies are also holding bilateral talks with the borrower, the people added.

– BLOOMBERG

FOREIGN PUSH

- Initially, the infra lender plans to raise at least $250 mn through an external commercial borrowing loan
- The agency is engaging with rating companies to obtain a rating
- The government created NaBFID in 2021 to attract new capital, augment the bond market and shrink the sector's financing gap
- A fresh $2 billion in borrowing would certainly deepen India's market for offshore debt

TMB targets 15–18% loan growth in FY26

NARAYANAN V
Chennai, April 24

TAMILNAD MERCANTILE BANK (TMB) is targeting a 15–18% growth in gross advances in FY26, driven by strong traction in the retail, agriculture and MSME (RAM) segments, along with a sharper focus on gold loans.

"On the asset side, the bank has been verticalised into four segments," MD & CEO Salee S Nair said at the post-Q4 and FY25 earnings media briefing. He added that the four segments —MSME, gold loans, retail (housing and car loans), and trade finance—each are created with clear budgetary targets and dedicated resources to drive growth.

The lender posted its highest yearly net profit of ₹1,183 crore in FY25, while gross non-performing assets (GNPA) declined to a 10-year low of 1.25%.

Nair said the bank is actively re-engaging with previously lost customers through an enhanced relationship management team focused on retail and MSME clients.

TMB's total business grew 9.58% year-on-year to ₹98,055 crore in FY25, with total advances at ₹44,366 crore. The RAM portfolio contributed 93% of the advances. "Gold loans have been a key driver and we expect that momentum to continue," Nair said.

"We have substantial cushion available even if the gold loan price takes a turn for worse," he said.

NBFCs' credit growth to moderate to 13-15%: Icra

FE BUREAU
New Delhi, April 24

THE NON-BANKING FINANCIAL companies (NBFCs) in the country are experiencing moderated credit growth, projected at 13-15% in FY25 and FY26, down from 17% in preceding two years, according to report by rating agency Icra.

The retail loans are expected to slow down to 16-18% due to high post-pandemic base effects and rising stress in unsecured segments like microfinance and personal loans.

Overall, NBFC credit stood at about ₹52 trillion in December 2024 and it is set to exceed ₹60 trillion in FY26. Within this, the retail assets, which accounted for 58% of the overall NBFC credit in December 2024, have been the key growth drivers, while other wholesale and infrastructure credit expanded at a stable rate of 10-12% during FY23-25. The retail assets of NFBCs expanded at a compounded annual growth rate (CAGR) of 23% during FY23-24.

"Some asset segments, largely unsecured loans, namely - microfinance, personal loans, credit cards and unsecured business loans (~28% of retail NBFC credit in December 2024) - have already witnessed higher stress in FY2025 leading to elevated delinquencies and write-offs," said Karthik Srinivasan, Group Head Financial Sector Ratings, Icra.

The profitability of NBFCs, barring housing finance companies (HFCs), shall witness some headwinds with return on average managed assets (RoMA) projected to decline by about 30-50 bps in FY25-26 vis-à-vis FY24 levels. While the HFCs' performance has remained relatively stable, the impact of portfolio seasoning on credit cost remains to be seen.

With bank funding constituting the largest share of the overall funding to NBFCs, a slower bank credit expansion shall warrant diversification to other sources, the agency stated.

Debt issuances also improved in FY25 and are expected to remain healthy in the current fiscal, supported by a favourable outlook on interest rate cuts. Moderate loan growth expectations, along with limited dependence on short-term funding at present, bodes well for sectoral liquidity, which is expected to remain adequate, but access to the commensurate funding remains key.

Icra anticipates the rise in credit costs in line with increasing delinquencies, especially in unsecured loan segments, as growth slows down.

Overall, the rating agency has a stable outlook on the sector, barring NBFC-microfinance, which is expected to witness moderate growth and elevated credit costs even in FY26, albeit better than FY25 when it witnessed higher stress. The impact of tightening in microfinance credit norms on borrower leveraging, applicable in FY26, remains to be seen.

OUTLOOK STABLE

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International

FRIDAY, APRIL 25, 2025

IN THE NEWS

Virgin Atlantic in talks with Starlink, Amazon for Wi-Fi deal

VIRGIN ATLANTIC AIRWAYS is in discussions with Wi-Fi providers including with Elon Musk<'s Starlink to overhaul its onboard internet service by the end of the decade. The UK longhaul carrier should make a decision on the provider in the next six to 12 months, chief executive Shai Weiss said on Thursday. There are about three viable options, including Starlink, Amazon's Project Kuiper and Viasat, he said.

China launches new crew to Tiangong space station

CHINA SENT THREE astronauts to its permanently inhabited Tiangong space station on Thursday in its 15th crewed spaceflight and 20th overall in its Shenzhou programme, which started more than three decades ago. The spacecraft Shenzhou-20 and the crew lifted off atop a Long March-2F rocket from the Jiuquan Satellite Launch Centre in northwest China at 5.17 pm, according to state broadcaster CCTV.

US job market holds steady for now; companies on edge

THE NUMBER OF Americans filing new applications for unemployment benefits increased marginally last week, suggesting the labor market remained resilient despite darkening clouds over the economy caused by a chaotic trade policy. But President Donald Trump's constantly shifting tariffs position has heightened economic uncertainty, sharply eroding business and consumer confidence. Signs of caution among businesses were reinforced by other government data on Thursday.

AGENCIES

'AMERICA SHOULD RESPOND TO RATIONAL VOICES IN THE INTERNATIONAL COMMUNITY'

China says US should revoke unilateral tariffs, denies talks

BLOOMBERG
April 24

CHINA DEMANDED THAt the US revoke all unilateral tariffs and denied there were talks on reaching a trade deal, maintaining a defiant stance despite President Donald Trump's recent easing of criticism of the country.

"The US should respond to rational voices in the international community and within its own borders and thoroughly remove all unilateral tariffs imposed on China, if it really wants to solve the problem," Commerce Ministry spokesman He Yadong said at a regular briefing on Thursday in Beijing.

He also dismissed speculation that progress has been made in bilateral communications, saying "any reports on development in talks are groundless," and urging the US to "show sincerity" if it wants to make a deal.

The remarks suggest that President Donald Trump's comments this week signaling that he could lower tariffs on China — which currently stand at 145% for most goods — will not be enough to de-escalate tensions. Trump has tried to get President Xi Jinping on the phone a number of times since he returned to office, but the Chinese leader has, so far, resisted. Beijing wants to see a number of steps from Washington before it will agree to trade negotiations, including showing more respect and naming a point person for the dialogue, *Bloomberg News* previously reported.

Highlighting how the strain in trade ties is spilling into other areas of the relationship, China's Defense Ministry on Thursday blamed the "biased" view of "some individuals in the US" for hindering engagement between the Chinese and US militaries. The focus now is on what policy support Beijing will unleash to shield the world's No 2 economy from the impact of tariffs on the export engine that drove some 40% of growth in the first quarter. Hints on stimulus could come as soon as this week, when the decision-making Politburo is expected to huddle, with its April meeting traditionally focused on the economy. It's "too early" for Beijing to go all in on policy support, according to Larry Hu, chief China economist at Macquarie Group.

FIRM ON DEMAND

- China dismissed speculation that progress has been made in bilateral communications
- It said any reports on development in talks are groundless
- Remarks suggest Trump's comments signaling that he could lower tariffs on China will not be enough to de-escalate tensions
- Trump has tried to get President Xi Jinping on the phone a number of times since he returned to office, but has failed

Boeing 'should default China'

REUTERS
Washington, April 24

US PRESIDENT DONALD Trump said on Thursday that Boeing "should default China" for not taking the planes it committed to purchase.

"This is just a small example of what China has done to the USA, for years," Trump said in a post on Truth Social.

Boeing is looking to resell potentially dozens of planes locked out of China by tariffs after repatriating a third jet to the US rather than store it without willing buyers.

The move to prevent a repeat of the costly build-up of undelivered jets seen during past safety and trade crises comes as the plane-maker seeks to prevent tensions undercutting its efforts to save cash and pay down debts.

Boeing took the rare step of publicly flagging the potential aircraft sale during an analyst call on Wednesday, saying there would be no shortage of buyers in a tight jet market.

Chinese sellers appeal to US buyers: Go direct

April 24

CHINESE MANUFACTURERS ARE flooding TikTok and other social media apps with direct appeals to American shoppers, urging people to buy luxury items straight from their factories. And amid the threats of sky-high tariffs on Chinese exports, Americans seem to be all in.

The pitch in the videos is that people can buy leggings and handbags exactly like those from brands like Lululemon, Hermes and Birkenstock, but for a fraction of the price. They claim, often falsely, that the products are made in the same factories that produce items for those brands.

American influencers have embraced the videos, promoting the factories and driving downloads of Chinese shopping apps like DHGate and Taobao as a way for shoppers to save money if the price of goods skyrockets under President Trump's tariffs on Chinese imports. DHGate was among the 10 most downloaded apps in Apple's and Google's app stores last week.

The videos are surging in popularity on TikTok and Instagram, racking up millions of views and thousands of likes. Many of the posts also seem to have elicited Americans' sympathy for China in comments, such as "Trump bullied the wrong country" and "China won this war." The videos offer a rare outlet for Chinese factory owners and workers to speak directly to American consumers through social media apps that are technically banned in China. And their popularity in America highlights increasingly vocal support for China on social media, similar to the outcry over the federal government's potential ban of TikTok. "It's activating people politically in a similar way that you saw when we were going to cancel TikTok, but this time in the context of tariffs and the overall relationship with the two countries," said Matt Pearl, a director who focuses on technology issues at the Center for Strategic and International Studies."

Pearl suggested that the Chinese government might be allowing the videos to proliferate, since it has otherwise tended to discourage its citizens from posting videos that infringe on trademarked products from Western countries. NYT

Japan not to team up against China?

JAPAN INTENDS TO push back against any US effort to bring it into an economic bloc aligned against China because of the importance of Tokyo's trade ties with Beijing, according to current and former Japanese government officials.

Japan is trying to get permanent relief from President Donald Trump's tariffs by addressing US concerns in areas of bilateral trade, including automobiles and agriculture. The officials, who asked not to be identified, said that Japan is pushing to strike a deal before the current 90-day reprieve in tariffs expires. At the same time, the officials said Japan doesn't want to get caught up in any US effort to maximise trade pressure on China by curbing its own economic interaction with Beijing. REUTERS

Xi seeks detente with EU as tariff bites

BLOOMBERG
April 24

PRESIDENT XI JINPING is seeking to repair ties with the European Union, painting China as the more reliable partner as Donald Trump alienates the bloc over issues from tariffs to defense.

Faced with an effective trade embargo from the US, Chinese policymakers and business leaders are searching for new markets in Europe and beyond. To help smooth those ties, Xi is preparing to lift sanctions on several EU lawmakers, according to one European official — a largely symbolic gesture of good will as the measures had little impact.

"As the world's major economies, China and Europe will jointly safeguard the multilateral trading system," the Chinese Foreign Ministry said in a statement Thursday, adding that it would welcome more European members of parliament to visit China, without addressing reports on sanctions being lifted.

While leaders in Europe remain fiercely opposed to Beijing's support for Russian President Vladimir Putin, they've indicated a willingness to move forward on some issues. EU officials are considering minimum price quotas on Chinese electric cars, in place of tariffs as high as 45.3% imposed last year over complaints of an export glut.

Such a move would help draw a line under a long-running spat that saw Beijing impose retaliatory levies on French cognac. The conclusion of that process has also been delayed for three months, easing pressure on producers.

At the Shanghai auto show this week, Chinese executives laid out their investment plans in Europe, as exporters across the nation retreat from US markets. Some European counterparts urged a more pragmatic approach to resolving disputes.

Russian strike on Kyiv kills 12

ASSOCIATED PRESS
Kyiv, April 24

RUSSIA POUNDED KYIV with an hourslong barrage of missiles and drones Thursday, killing at least 12 people in its deadliest assault on the Ukrainian capital since July and drawing a rare rebuke of Moscow from U.S. President Donald Trump just as peace efforts were coming to a head.

The attack kept residents on edge for about 11 hours, with many staying awake all night while loud explosions reverberated around the city and flashes of light punctuated the sky.

Families gathered in public air-raid shelters, some of them bringing cats and dogs.

The strikes that began around 1 a.m. hit at least five neighborhoods and heavily damaged multiple residential buildings. Around 90 people were wounded. Ukrainian President Volodymyr Zelenskyy said he would cut short his official trip to South Africa and return home as the city reeled from the bombardment. It appeared to be Russia's biggest attack on Kyiv in nine months, and Zelenskyy called it one of Russia's "most outrageous.

"Trump, who has long been reluctant to criticise the Kremlin, said he was "not happy" with it.

He implored Russian President Vladimir Putin, to cease the devastating strikes.

"Not necessary, and very bad timing. Vladimir, STOP!" Trump wrote on his social media platform Truth Social.

Senior US officials have warned that the Trump administration could soon give up its efforts to stop the war if the two sides do not come to agreement to halt the fighting. The Ukrainian air force said Russia fired 66 ballistic and cruise missiles, four plane-launched air-to-surface missiles, and 145 Shahed and decoy drones at Kyiv and four other regions of Ukraine. Rescue workers with flashlights scoured the charred rubble of partly collapsed homes as the blue lights of emergency vehicles lit up the dark city streets.

The attack came as weeks of peace negotiations appeared to be culminating without an agreement in sight and hours after Trump lashed out at Zelenskyy, accusing him of prolonging the "killing field".

Rescue workers clear the rubble after a Russian strike in a residential neighborhood in Kyiv, Ukraine, on Thursday AP/PTI

RESULTS CORNER

PepsiCo cuts profit forecast as tariffs set to drive up costs

REUTERS
April 24

PEPSICO ON THURSDAY cut its annual profit forecast as the soda and snacks giant signaled higher production costs and subdued consumer spending due to the uncertainty fueled by U.S. President Donald Trump's expansive tariffs.

The Frito-Lay maker also posted its first quarterly profit miss in at least five years. Its shares were down nearly 2.5% in early trading.

"We expect more volatility and uncertainty, particularly related to global trade developments, which we expect will increase our supply chain costs," CEO Ramon Laguarta said in a statement.

Consumer goods bellwether Procter & Gamble and rival Kimberly-Clark have also lowered their profit forecasts, tempering expectations due to the tariffs uncertainty.

PepsiCo forecast fiscal 2025 core earnings per share to decline 3%, compared with its previous expectation of a low-single-digit increase.

The tariffs on trading partners have also have also stoked fears of high inflation and stagnation in economic growth, likely weighing on consumer spending.

"Relative to where we were three months ago, we probably are not feeling as good about the consumer," PepsiCo Chief Financial Officer Jamie Caulfield said. A P&G executive on the company' earnings call on Thursday also warned that it was "unclear how long this period of consumer softness will last.

P&G lowers sales guidance on 'volatile' market status

PROCTER & GAMBLE cut its annual sales and profit outlook, citing tariffs and volatility in consumer demand.

The maker of Tide detergent expects organic sales growth this year of approximately 2% versus the prior year, the company said Thursday in a statement. That's lower than what the company forecast in January when it said it was expecting that figure to increase between 3% and 5%.

Sales in the most recent quarter were $19.8 billion. The overall volume of organic sales was flat during the three months that ended on March 31. Beauty and grooming products increased slightly, while the volume of baby and feminine care products fell. Prices rose by 1%, driven by beauty and grooming. P&G said it expects earnings per share in the current fiscal year, which ends in June, to be in the range of $6.72 to $6.82 per share versus $6.59 in the prior year. REUTERS

Amid revamp, Nissan Motors sees record loss of $5.26 bn

NISSAN MOTOR SEES a record net loss of 700 billion yen to 750 billion yen ($4.91 billion-$5.26 billion) for the financial year that ended in March, it said on Thursday, due to impairment charges as the struggling automaker restructures.

That compares with a previous forecast for a loss of 80 billion yen. It would be the company's largest ever loss and comes as new CEO Ivan Espinosa attempts to turn around Japan's third largest automaker, which is cutting jobs, reducing capacity and closing plants.

Nissan booked impairments of more than 500 billion yen in North America, Latin America, Europe and Japan after reviewing production assets with additional restructuring costs to total more than 60 billion yen.

"We are taking the prudent step to revise our full-year outlook, reflecting a thorough review of our performance and the carrying value of production assets," Espinosa said in a statement. REUTERS

UK's child safety rules to challenge age verification process on X

BLOOMBERG
April 24

NEW RULES FROM the UK's communications regulator will challenge the way Elon Musk's X platform and others handle age verification and pornographic content on their platforms.

Ofcom unveiled on Thursday the final draft of its children's safety codes designed to protect users under the age of 18 from harmful content. The rules require social media services such as X to prevent children from seeing pornography by implementing "highly effective" age checks no later than July.

X is unique among mainstream social networks in that it allows users to post content that includes nudity and sexual behavior. Rivals such as Meta's Facebook and Instagram explicitly ban pornographic material. While X says that it restricts this type of content to users who say they're over 18, there aren't additional checks that would prevent someone from misrepresenting their age.

Ofcom suggests platforms verify ages by checking with banks or mobile network operators, or using photo-ID matching or facial-age-estimating software.

"If services have minimum age requirements but are not using strong age checks, they must assume younger children are on their service and ensure they have an age-appropriate experience," Ofcom said in the guidance.

A representative for X didn't immediately respond to a request for comment. Musk has said repeatedly that he believes X should allow all content as long as it's lawful. X blocks users who list their age as under 18 or who haven't provided a birth date from viewing adult content, according to the company's policy. It also allows adult users to opt out of seeing the posts.

A spokesperson for Ofcom said that the new measures "will go beyond current industry standards and lead to children living safer lives online. If we do not see meaningful changes from industry, companies can expect enforcement action."

The rules set up another potential clash between Musk and European regulators over content moderation.

The EU is investigating X for violations of the Digital Service Act, which also requires platforms to tackle illegal content and disinformation. Musk has previously said on X that he will fight a DSA fine through "a very public battle in court."

Ofcom's child safety measures are part of the Online Safety Act, a broader clampdown on digital abuse, fraud and "harmful content," which came into force at the end of 2023 and is being rolled out on an ongoing basis.

The child safety regulation is meant to protect children from encountering a range of harmful topics online including suicide, eating disorders and self harm. Platforms will be obligated under the rules to conduct broad assessments of the potential risks that their services pose to children.

CHILD PROOFING TECH

- Rules require social media services to prevent children from seeing pornography by implementing "highly effective" age checks no later than July
- X is unique among mainstream social networks in that it allows users to post content that includes nudity and sexual behaviour

- Rivals such as Meta's Facebook and Instagram explicitly ban pornographic material

Opinion

FRIDAY, APRIL 25, 2025

STEEL AND PROGRESS

Prime Minister Narendra Modi

Steel has played a pivotal role in modern economies, akin to a skeleton...India is striving to achieve the goal of becoming a $5-trillion economy, with the steel sector playing a significant role in this mission

Trade tensions

Tariffs surging past levels of the 1930s impart a negative shock to global growth

THESE ARE CHALLENGING times for the world economy with the prospect of a full-blown trade war triggered by US President Donald Trump's imposition of 10% tariffs on all countries and reciprocal tariffs on those nations with which America has the largest trade deficits. Although he was forced to pause his reciprocal tariff agenda for 90 days, levies on China were raised as high as 145% for its retaliatory actions. Though Trump has been making some conciliatory noises in the past couple of days, the prospect of an all-out trade conflict between the two biggest powers is roiling the markets as policymakers and finance ministers from around the world are in Washington to attend the International Monetary Fund (IMF)-World Bank spring meetings this week.

Surging tariffs amidst a dangerous spike in trade policy uncertainty negatively impact trade, raise inflation, and lower global growth. As the IMF MD noted in a speech ahead of the spring meetings, "trade tensions are like a pot that was bubbling for a long time and is now boiling over", reflecting an erosion of trust in the international system and between nations. With effective US levies higher than levels of the 1930s, the dangerous portends are eerily reminiscent of that decade when Smoot-Hawley tariffs triggered a collapse of global trade. The impact assessments of the trade war by the IMF and World Trade Organization (WTO) clearly indicate the negative shock to global economic activity. Tariff announcements between February 1 and April 4 are factored in the reference forecast of the IMF's World Economic Outlook that downgrades global growth to 2.8% this year and also for most countries, including India.

The World Bank has also trimmed its growth forecast for India for FY26 in this milieu of tariffs and rising trade policy uncertainty. The Fund outlined an alternative scenario that takes into account tariff developments till April 14, but this does not change the global outlook as effective levies of the US and China remain elevated. Global trade growth will dip more than output to 1.7% this year. Not so different is the WTO's forecast of a fall in global trade volumes by 1.5%: based on tariff measures as of April 14, including suspension of reciprocal tariffs, global trade volumes will decline by 0.2%. Enactment of reciprocal tariffs would reduce global trade by another 0.6 percentage points while the spread of trade policy uncertainty shaves off an additional 0.8 percentage points.

Of course, these forecasts are highly provisional given the unpredictability of Trump's on and off tariff agenda. Global trade and growth prospects obviously would improve if the biggest powers pull back from the brink as Trump is now signalling a thaw on import tariffs for China. But that still is a big if as neither the US nor the dragon has blinked first. The US reportedly seeks to use the pause on reciprocal tariffs to negotiate with 70 partner countries to isolate China. China, in turn, has threatened retaliation against those who negotiate with the US at its expense. In this milieu, a more realistic prospect is for global trade and investment flows to increasingly fragment along geopolitical lines, broadly into US- and Sino-centric blocs. Countries like India should not take sides in this struggle for global dominance. Our prospects in navigating through the disruption of a high-tariff world improve manifold if we leverage the opportunities thrown up by fragmentation by cutting trade deals with the US and other major powers while also engaging with China.

Apple, Meta got slapped by new EU tech rules

PARMY OLSON

Bloomberg

ANOTHER DAY, ANOTHER European Commission fine against Big Tech — a phenomenon Silicon Valley views as little more than a speeding ticket. But Wednesday's modest penalties against Apple and Meta Platforms, totalling €700 million ($798 million), belie a more meaningful smackdown by the continent's antitrust regulator that could force them to rewire their business models.

Assuming the Trump administration pays more attention to the headline numbers than the fine print, the commission may have cleverly threaded the needle: avoid provoking Trump as he threatens tariffs, while forcing Silicon Valley giants to change their behaviour.

Apple, for instance, can't just pay the fine and go back to doing business as usual. The commission says it breached the rule that requires app developers to inform their users about how to make purchases outside of Apple's App Store without any further fees or restrictions. Now it's been ordered to let iPhone users in the EU install apps from sources outside the App Store, access alternative payment methods, and connect iPhones more easily with non-Apple devices and services. That creates a fracture in Apple's tightly controlled walled garden.

Meta's problem was the "pay or consent" model it set up in Europe to half-heartedly comply with the EU's omnibus law, known as the Digital Markets Act, in late 2023. The law states that online platforms must give their users a choice between having their personal data tracked for advertising, or not. Meta's answer was a pop-up window on Facebook and Instagram that invited you to keep using the site for free with ads or pay a monthly subscription to make the ads go away.

That smelled coercive to the Europeans, who said users shouldn't have to pay to avoid being tracked. There should be an option where Facebook and Instagram were still free, but personal data wasn't being harvested for targeted ads. That is what Joel Kaplan, Meta's chief global affairs officer, was referring to on Wednesday when he complained that the commission was "requiring us to offer an inferior service".

Kaplan, of course, didn't elaborate on why not being relentlessly tracked on Facebook is anything other than an upgrade. Targeted ads on social media are primarily good for the revenue of social media companies, no matter how much they insist their users want to be "served relevant ads". Recent research has shown they barely matter to consumers either. Now Meta must redesign its whole process of asking to track users to give them a proper choice, or face more penalties.

The orders strike at the heart of Apple's closed ecosystem for the App Store and Meta's data-driven advertising engine, and it's the first time the teeth behind the DMA have been bared. Under the new law, the commission is going beyond financial penalties to dictate product changes. "The message that 'You have to change' is much more important than any fine because it's impacting their business models," says Anne Witt, a law professor at EDHEC Business School.

The question now is how the White House will react and how Meta and Apple will comply. Both have contested the commission's findings and vowed to appeal, but the clock is ticking. They have 60 days to obey or risk additional daily fines that could quickly dwarf the initial penalties. But even if the relatively low fines are seen as a nod to Trump's sensitivities, the structural demands the EU is making shows it's not backing down on its regulatory ambitions, even in the midst of trade tensions.

Google may be the next giant to feel the DMA's sting. A decision is pending over alleged self-preferencing in Google search results. It's a do-over of the Google shopping case that the commission took seven years to investigate, according to Witt, which was first brought by the British firm Foundem in 2009 but was followed by endless appeals. "Now they're going after them under the DMA," she says.

Europe has written a blueprint that forces even the mightiest tech titans to play by new rules. The era of the speeding ticket may well be over.

SHAKY PACT

A COLLAPSE OF INDUS WATERS TREATY MAY BRING MOMENTARY LEVERAGE FOR INDIA, BUT AT A BIG COST

India's water weapon

ASHISH KAUL

The writer is senior fellow, Centre for Cultural Resources and Training, and post-doctoral research scholar on Kashmir

IN A MOVE that could reshape South Asian geopolitics, India's signal to renegotiate or cancel the Indus Waters Treaty (IWT) has raised alarms in Pakistan. Signed in 1960 with World Bank mediation, the IWT allocated three eastern rivers (Ravi, Beas, Sutlej) to India and three western rivers (Indus, Jhelum, Chenab) primarily to Pakistan. The treaty, having survived wars and decades of tension, now faces its gravest threat.

The Indus Basin is Pakistan's lifeline. The western rivers supply about 76% of Pakistan's water, irrigating 80% of its farmland, and supporting 90% of food production. With just 240 mm annual rainfall, Pakistan depends on these rivers for 90% of its freshwater, sustaining over 240 million people. Agriculture, which employs nearly 40% of the workforce and contributes 24% to GDP, hinges on the Indus canal system, one of the world's largest. Dams like Tarbela and Mangla, fed by these rivers, also power a big portion of Pakistan's electricity.

Pakistan's water crisis is worsened by poor irrigation, water-intensive crops, and inefficient management. A 2018 International Monetary Fund report ranked Pakistan third among nations facing severe water shortages. Climate change and glacial melt, after initially increasing flows, are expected to reduce peak water levels by 2030.

If India abrogates the IWT and blocks the Indus, Jhelum, and Chenab, the fallout for Pakistan could be apocalyptic. Experts estimate a water availability drop of up to 70%, turning fertile provinces like Punjab and Sindh into arid wastelands. Agriculture, already fragile, would collapse. Wheat and rice, grown on 80% of cultivated land, would suffer massive yield losses, triggering food shortages and price spikes. The Food and Agriculture Organization estimates a 50% irrigation cut could halve output, plunging millions into hunger and poverty.

Rural populations, 68% of Pakistan's total, could face mass displacement. Cities like Lahore and Karachi would absorb climate refugees, straining infrastructure and triggering unrest. The loss of hydropower, which generates 30% of electricity, would cause blackouts, crippling industry and deepening economic turmoil. Social media reflects the panic, with dire predictions of Pakistan becoming a "desert" or "mortgaged house".

> Indian leaders have issued strong warnings. PM Modi once famously said that "blood and water cannot flow together"

India's limited infrastructure amplifies the risks. It lacks large reservoirs to store water from the Indus, Jhelum, and Chenab beyond a few days. While run-of-the-river hydropower projects like Kishanganga and Ratle are allowed, they have limited storage. Existing large dams like Bhakra and Pong lie on the eastern rivers and are irrelevant to western river control.

If India attempts to block or divert these rivers, its infrastructure may be overwhelmed, especially during monsoons. Overflow would force massive water releases downstream to avoid domestic flooding, particularly in Jammu and Kashmir. This could trigger devastating floods in Pakistan's low-lying Punjab and Sindh. The 2010 floods, which killed 2,000, serve as a grim precedent. Pakistan has long accused India of mismanaging water releases, though India denies this.

Pakistan's flood defences are fragile. The Indus River System Authority is marred by inefficiency and corruption. Dams are poorly equipped for flood control, and outdated warning systems leave communities exposed. A 2022 flood, displacing millions, highlighted these weaknesses. If India's water releases coincide with monsoon rains, the flooding could destroy homes, crops, and infrastructure on a vast scale.

India's shift on the IWT stems from strategic, environmental, and security concerns. New Delhi cites demographic shifts, hydropower needs, and cross-border terrorism, particularly after incidents like the 2019 Pulwama attack. Indian leaders have issued strong warnings. PM Narendra Modi once famously said that "blood and water cannot flow together". In 2019, Union minister Nitin Gadkari even threatened to divert water to Indian states.

But India faces constraints. Beyond infrastructure, cancelling the treaty could hurt its global image, especially as it seeks a UN Security Council seat and hosts G20 events. Neighbours like Bangladesh, Nepal, and China may view such a move warily. China, which is upstream on the Indus and Sutlej, could retaliate with its own dam-building spree.

The World Bank has urged bilateral resolution. But Pakistan, citing its weaker position, demands third-party arbitration. India has suspended Permanent Indus Commission meetings since 2022 and refuses to engage the Permanent Court of Arbitration, suggesting a hardening stance. If talks fail, India could divert water or, in extreme cases, physically block flows which requires unprecedented engineering.

The risks to Pakistan are existential. A water cut-off would reduce per capita availability below the critical 1,000 cubic metre threshold, plunging it into severe scarcity. Food and energy crises could destabilise the fragile government. Militant groups might exploit unrest, intensifying regional insecurity. If flooding follows due to India's infrastructure limits, the human toll would soar, displacing millions.

Climate change adds urgency. Melting glaciers and erratic rains already strain the Indus. By 2030, Pakistan could face a 50% water deficit. The IWT, conceived before climate change was understood, lacks provisions for joint crisis management. Experts urge treaty reform to include data-sharing and disaster coordination. But mistrust makes cooperation unlikely.

The IWT, once hailed as a model of cooperation, is teetering on the brink of collapse. The world must act. The World Bank and global powers must mediate before this time bomb explodes. For India, using water as a weapon may bring momentary leverage, but at immense humanitarian and diplomatic cost.

The India-US sideshow

ANWARUL HODA

Honorary professor, ICRIER

It's advantage Trump on market access for agriculture, but for non-agri products progress in bilateral negotiations won't be easy

ALTHOUGH THE ONGOING India-US negotiations for a bilateral trade agreement (BTA) were set off by the joint statement by Prime Minister Narendra Modi and President Donald Trump on February 13, the talks are not of India's seeking. India was pushed into the talks by the US President's high-decibel criticism of its tariff levels. With Trump launching the mega-show on reciprocal tariffs on April 2, the bilateral talks slid into the position of a sideshow.

The dialogue is now well on course and the first meeting of high officials has already been held at New Delhi between March 26 and 29. According to reports, the talks have moved on and the parties are now engaged in sectoral expert-level virtual talks. The India-US Joint Statement dated February 13 sketched out the broad agenda of increasing market access for both sides. There is specific mention of the objective to increase US exports of industrial goods and Indian exports of labour-intensive goods. There is an indication that both sides will try to increase trade in agriculture as well. What is surprising is that the initiation of the bilateral trade talks was accompanied with rather unfriendly comments on India being the "tariff king". Is the objective to demoralise India at the outset and drive the negotiations towards one-sided results with bluff and bluster? To prevent the talks from becoming lopsided, India must insist on some guardrails to protect its interests.

Ensuring reciprocal negotiations

First, the negotiations must lead not to one-sided liberalisation but to an exchange of reciprocal concessions. The concept of "reciprocal negotiations", embodied in the World Trade Organization's (WTO) agreement, is quite different from that of "reciprocal tariffs" that Trump and his team propound. The former implies that both sides must participate in the process and there must be an exchange of concessions, a give and take in reducing tariffs, which could very well begin and end at different levels. On the other hand, the latter seems to point to tariff equalisation among trading partners.

At the outset, India must dismiss the notion of reciprocal tariffs and emphasise the need for the negotiating process being reciprocal.

Adherence to MFN principle

Second, the liberalisation undertaken pursuant to the BTA must be generalised and applicable on a most-favoured nation (MFN) basis, as in mainstream WTO negotiations. Thus, the reduced tariffs in India will apply not only on products imported from the US but also on those imported from any WTO member. Likewise, the reduced US duties will apply not only to India but to products imported from any WTO member.

> Negotiations must lead not to one-sided liberalisation but to an exchange of reciprocal concessions

When multilateral trade negotiations take place, the results are multilateralised automatically and there is no problem in implementation. However, when only two countries negotiate, the free ride for third countries may create hesitancy among the participants in going forward. The participating countries may decide either to ignore the free ride benefits and go ahead with bilateral liberalisation or exclude the product from the liberalisation exercise. Both India and the US will face this problem.

Sticking to the rules

The US may ask for a preferential arrangement in conflict with the rules, as happened in the US-Japan Trade Agreement 2020, which the first Trump administration entered into on the pretence of an interim agreement as permitted under Article XXIV of the General Agreement on Tariffs and Trade, 1994. There was no customs union or free trade area on the horizon, and no interim agreement in sight, with a plan and schedule for such economic integration within a reasonable period, and yet the US and Japan cut a deal. For one reason or the other, everyone blinked and the US took home an interim deal with substantial and one-sided preferential benefits in agriculture. A repeat of such a deal, if attempted by the Trump administration, should be firmly resisted.

Foreseeing market access

A few agricultural products imported by India from the US have been so much in the news that one can visualise a core list that might figure in the BTA for tariff reduction: lentils, tree nuts (almonds, walnuts, pecan, and pistachios), apples, cranberries, and bourbon whisky. The US will no doubt make a strong effort for at least a tariff quota for milk products, but the sensitivities around the slaughterhouse residue being added to fodder given to cows in the US will make agreement on the liberalisation of dairy products a big challenge in India. For Indian agricultural exports, the sanitary and phytosanitary aspect has been a hurdle for mangoes and pomegranates. However, in past discussions, no clear sense has emerged on how progress could be made.

As for non-agricultural products, both sides will face the problem of a free ride for third countries arising from MFN-based liberalisation. Any initiative for an alternative deal of an exchange of preferential concessions between the US and India without a free trade agreement is likely to be met with serious retaliatory challenge by the European Union and perhaps other industrial nations, leading to a frustrating gridlock.

Non-tariff barriers, other issues

In the past few years, there have been rising complaints against India over non-tariff barriers, which are likely to be raised by the US during bilateral talks. India should welcome an honest discussion so that the problems are effectively addressed.

The bilateral talks will also provide an opportunity to resolve differences on two important issues. The first issue is the indefinite extension of the moratorium on imposing customs duty on electronic transmissions, sought by the US and opposed by India. The second issue is data localisation, on which the two sides have different viewpoints.

Overall outlook

The market access package for agriculture is advantage Trump. For non-agricultural products, progress in bilateral negotiations will not be easy. There is potential for advances on some important non-market access issues. More than that, it is difficult to tell at this stage.

LETTERS TO THE EDITOR

Tackling terrorism

Apropos of "Tragedy in the Valley" (*FE*, April 24), the Centre's swift and decisive response to the heinous Pahalgam massacre, perpetrated by Pakistan-based terrorists, is both timely and commendable. By suspending the Indus Waters Treaty, halting visas for Pakistanis, closing the Attari border, and withdrawing defence advisers, New Delhi has sent a clear message: state-sponsored terror will not go unpunished. However, a calibrated but firm military-security response targeting the masterminds behind the attack is imperative. Pakistan seeks a broader conflict to internationalise Kashmir, but India must strike at the roots of cross-border terrorism.

—Sanjay Chopra, Mohali

Boost exports

Apropos of "Strategising exports post-tariff pause" (*FE*, April 24), after Donald Trump's 90 days' pause on reciprocal tariffs and imposing 245% tariff on China, India finds a viable export platform with the US. India must utilise the American shift from China via a bilateral trade agreement (BTA) and frame a forward-looking export strategy. It also should work towards reducing tariffs on American goods appropriately and seek diversified export markets to reduce over-dependence on a few countries. Overall, India should not lose its cool on Trump's provocations and must try to make the best out of the situation.

—NR Nagarajan, Sivakasi

●Write to us at feletters@expressindia.com

Regd. No: DL -21048/03-05. R.N.I. No.26750/74. Printed and Published by Ramesh Chander Malhotra on behalf of The Indian Express (P) Ltd and printed at The Indian Express (P) Ltd Press, A-8, Sector-7, Noida - 201301 and published at The Indian Express (P) Ltd, Mezzanine Floor, Express Building, 9 & 10, Bahadur Shah Zafar Marg, New Delhi-110002. Phone: 0120-6651500. (Cover price: Patna:₹12, Raipur: ₹12, Srinagar ₹15) Chairman of the Board: Viveck Goenka, Editor: Shyamal Majumdar, Editor (Delhi) Shobhana Subramanian* (*Responsible for selection of News under the PRB Act)
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BrandWagon

FRIDAY, APRIL 25, 2025

NUMEROLOGY

$36 bn: Size of global men's jewellery market in 2024
$72 bn: Estimated size by 2032
8.4%: Estimated CAGR between 2024 and 2032
— Polaris Market Research

INTERVIEW: SAUMEN BHAUMIK, CEO, CARATLANE

'Tariff war a short-term challenge as we build global presence'

*Tata-owned jewelry retailer CaratLane, which crossed the ₹3,000-crore revenue mark in the fiscal year ending March 2024, is unfazed by the global tariff turmoil or soaring gold prices. CEO **Saumen Bhaumik** says the shift toward lightweight, everyday gold jewellery will continue to drive demand even in a high-price environment. The brand is also hedging its bets with a foray beyond jewellery through the launch of Shaya Home, a range of handcrafted silver decor and utility pieces. In this interview, Bhaumik talks to **Alokananda Chakraborty** about the ways in which e-commerce has upended the category and the emerging opportunity in the luxury jewellery space. Edited excerpts.*

The new store in New Jersey flagged off CaratLane's global journey last year. What have been the key milestones in global expansion since then?
The inauguration of our first international store in New Jersey was a landmark moment in our global journey. Since then, we've been focused on deepening our presence in the US by understanding local preferences and tailoring our offerings accordingly. We've also started exploring opportunities in other global markets, though those are still at a nascent stage.

What do the US tariffs mean for India's jewellery exports? And for your global expansion plans?
While the current three-month tariff relief offers some temporary breathing room, there's considerable uncertainty around what might follow. The increased 10% tariffs are likely to impact end consumers in the US, as Indian jewellery exports become more expensive. For CaratLane, this poses a short-term challenge, especially as we continue building our presence in global markets. Our strong design-led positioning and focus on everyday wear jewellery help us stay relevant, even in a price-sensitive landscape.

Gold prices have soared to record highs. Will jewellery demand take a hit in India, the second-largest consumer of gold in the world?
India is a market with an enduring affinity for gold, and consumer sentiment continues to remain optimistic—even amid price hikes. We've seen more planned purchases through our Plan of Purchase scheme, which gives them a strategic average price point at maturity. Additionally, there's a clear shift toward lightweight, everyday gold jewellery, which continues to drive demand even in a high-price environment.

How important is the role of social media and e-commerce in driving brand visibility and sales? What platforms and strategies have proven most effective for you?
CaratLane started as a digital-first brand, and that foundation continues to shape our approach to customer engagement. Over the years, we've developed a strong omnichannel presence with 322 stores across India. Our community of 1.1 million on Instagram and 2.1 million on Facebook allows us to maintain rich, ongoing conversations with our audience. We prioritise consistency across our website, mobile app and social media platforms to create a unified and intuitive shopping experience.

> FOCUS ON EVERYDAY WEAR TO STAY RELEVANT IN A PRICE-SENSITIVE MARKET

Is there a big market for luxury jewellery in India? What are your plans to address that segment?
The luxury jewellery segment in India is expanding steadily fuelled by rising disposable incomes and an appetite for exclusivity. While CaratLane has always prioritised accessibility, we're also tapping into this segment with launches like CaratLane Gulnaara, a rare 73-faceted solitaire diamond. Our latest collections—Sol and Luna—feature statement pieces that cater to the premium buyer. At the same time, we're making icons of luxury more accessible with our Eternity Collection—the classic diamond look at competitive prices. Our Made to Order offering has seen remarkable traction, allowing customers to personalise everything—from the carat weight of the diamond to the gold colour—giving their jewellery a bespoke appeal.

What are your plans for Shaya Home?
Shaya Home is a range of handcrafted silver decor and utility pieces. It's our way of bringing the design-first philosophy into everyday spaces.

SNAPSHOT

Volume versus value

As IPL 2025 enters its fourth week, the findings from an ongoing study by CrispInsight and Kadence International reveal a striking demographic divide in brand recall. In a competitive ad space, it's not just the volume of ads that matters, but how well they connect with specific audiences, says the study.

Source: CrispInsight & Kadence International

IN THE NEWS

Alia-Chandni speak for L'Oréal's Infallible Skin Tint

Actor Alia Bhatt has teamed up with social media personality Chandni Bhabhda, known for her spot-on impersonations of the Bollywood star, for a fun campaign for L'Oréal Paris Infallible Skin Tint. In the ad, Bhabhda is seen trying out the new skin tint on Alia's recommendation — while mimicking everything from the latter's voice to her signature lipstick move and giggle.

Shiprocket, CriticaLog join hands

E-commerce enablement platform Shiprocket has entered premium category shipping by partnering CriticaLog, a logistics firm that provides customised logistics solutions. This partnership signals

Shiprocket's entry into the niche market of gold and diamond jewellery shipping. The service is already live across 5000+ pincodes, and covers Delhi, Mumbai, and Chennai.

Improve culture score to stay ahead

In an era where talent retention, workplace transformation and financial resilience are at the forefront of boardroom discussions, corporate culture has emerged as a differentiator for organisations, says a report by Deloitte India. The India Culture Sensing Report 2024-25 uncovers a compelling link between workplace culture and key financial metrics, indicating that companies that improve culture scores over time will likely observe a better impact on financial elements such as total shareholder return, net profit margin and so on.

Play, chill, repeat

Nescafe's ready-to-drink cold coffee range has partnered with

the Minecraft gaming community for a new initiative around the Minecraft movie. As many as 27 live streams were activated featuring top creators playing Minecraft mini-games, pausing to "chill with Nescafe". In total, the campaign has crossed 3.89 mn organic views in 10 days.

Explainer

Why Pakistan suspended Simla Agreement

PAKISTAN, ON THURSDAY, declared the suspension of the 1972 Simla Agreement in response to India putting the Indus Waters Treaty between the two countries in abeyance a day before following the killing of 26 people, mostly tourists, in a terror attack in Jammu and Kashmir's Pahalgam. It said that it "shall exercise the right to hold all bilateral agreements with India, including but not limited to the Simla Agreement, in abeyance." Warning that any Indian attempt to stop or divert flow of water would be considered an "act of war" and met with "full force across the complete spectrum" of Pakistan's national power, it also announced the closure of the Wagah border with India and halted all cross-border movement from India via Wagah and shut its airspace to Indian carriers.

On Wednesday, India had downgraded diplomatic relations with Pakistan, expelled diplomats and top defence officials from the Pakistan High Commission, and suspended visa services to Pakistani nationals with immediate effect.

INDO-PAK RELATIONS

Why Simla Agreement was a big deal

The Simla Agreement of 1972 has been the cornerstone of India-Pakistan relations all these decades. The unilateral suspension of the peace treaty by Pakistan could shatter the fragile peace between the two countries in the aftermath of the Pahalgam terror attack

July 2, 1972

SIMLA AGREEMENT SIGNED BETWEEN INDIA AND PAKISTAN

A HARDENING OF STANCES ON BOTH SIDES IS DISCERNABLE AND RIGHT NOW, A PEACEFUL, BILATERAL RESOLUTION OF DISPUTES SEEMS ALMOST IMPOSSIBLE

Line of Control

IN KASHMIR WAS A SIGNIFICANT OUTCOME OF THE AGREEMENT

What is the Simla Agreement?

THE SIMLA AGREEMENT, signed by by the then Prime Minister Indira Gandhi and Pakistan's President Zulfikar Ali Bhutto on July 2, 1972, in the hill town of Shimla in Himachal Pradesh, serves as the cornerstone of the relations between the neighbouring countries. Inked after the 1971 Indo-Pak war, which led to the secession of East Pakistan and the creation of an independent Bangladesh, this peace treaty has guided the framework of diplomatic and territorial relations between India and Pakistan. The agreement marked the formal end to war between the two nations and aimed to "put an end to the conflict and confrontation" and chart a new course of peaceful co-existence.

Though the Simla Agreement has not been able to resolve the Kashmir dispute, it forms the bedrock of relations between the two hostile nations as it laid down the framework for bilateral cooperation and dialogue.

Why is the treaty important?

A SIGNIFICANT OUTCOME of this agreement was the establishment of the Line of Control (LoC) in Kashmir, effectively dividing the disputed region between the two nations, as New Delhi and Islamabad vowed not to "alter the LoC unilaterally, irrespective of mutual differences and legal interpretations." The LoC in Jammu and Kashmir resulting from the ceasefire of December 17, 1972, would "be respected by both sides without prejudice to the recognized position of either side", the two countries said. While the pact failed to resolve the Kashmir conflict or prevent future conflicts such as the Siachen standoff in 1984 and the Kargil War in 1999, New Delhi has consistently cited the Agreement to oppose third-party involvement in its dispute with Islamabad. In contrast, Pakistan has called for international mediation several times, on the basis of divergent interpretations of the pact's intent and scope.

Key parts of the agreement

- In accordance with the Charter of the United Nations, the two nations agreed to refrain from the threat or use of force against each other's territorial integrity or political independence and refrain from interfering in each other's internal affairs.
- The Indian and Pakistani governments undertook to take all steps within their power to prevent hostile propaganda directed against each other and to encourage the dissemination of information that would promote friendly relations.
- Both countries agreed that the basic issues and causes of conflict which had spoiled relations between the two for 25 years would be resolved by peaceful means.
- The treaty laid out a series of steps to progressively restore and normalise relations, including the resumption of communications (postal, telegraphic, sea, land, and air links), promotion of travel facilities and resumption of trade and cooperation.

Possible ramifications

THE ESCALATING TIT-FOR-TAT moves has heightened tensions between India and Pakistan and the suspension of a key peace treaty brings the two nuclear-armed countries closer to a potential war. A hardening of stances on both sides is clearly discernable and right now, a peaceful, bilateral resolution of disputes seems almost impossible. The risk of miscalculation and escalation of hostilities along the long border between the two countries, particularly along the volatile Line of Control (LoC), has increased significantly.

Pakistan now gets a chance to take the Kashmir dispute to an international forum, a scenario India has avoided all these years by pointing at the bilateral dispute resolution mechanism under the Simla Agreement.

More importantly, with the sanctity of the Simla Agreement now under a cloud, it is anybody's guess which country would violate the long-standing de facto border first.

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Shimla Regional Office** located at Thakur Building, First Floor, Tawi Chowk, Totu, Shimla, Himachal Pradesh - 171011 will shift to Asha Bhawan, Opposite to Hotel The Park, Ghora Chowki, Tara Devi Post Office, Shimla, Himachal Pradesh - 171010 from 30th July, 2025.

The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Tuticorin Regional Office** located at Second Floor, No. 3 188 6, MSP Towers, Palai Road, Thoothukudi, Tamil Nadu - 628002 will shift to Plot No. 46 & 47, RCC Building, Kurinji Nagar, First Street, Polpattai, Thoothukudi, Tamil Nadu - 628002 from 30th July, 2025.

The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Madurai Regional Office** located at P.K.N.A Complex, Third Floor, No:81, Bye Pass Road, Madurai, Tamil Nadu - 625016 will shift to ADR Towers, Third Floor, No. 74, AB, P.P. Road, Kalavasal, Madurai, Tamil Nadu - 625016 from 29th July, 2025.

The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Pune Zonal Office** located at Unit No. - 02A, Stilt Floor, Fortune Plaza, Thube Park, Shivajinagar, Pune, Maharashtra - 411005 will shift to Office No. 101, First Floor, Pinnacle Panaroma, CS No. 2279, Bibwewadi, Market Yard Road, Near Bank of Maharashtra, Haveli, Pune, Maharashtra - 411037 from 30th July, 2025.

The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Orrisa North Regional Office** located at Plot No.-125 & 126, Third Floor, Laxmisagar, Near Vits Hotel, Above Modicare, Bhubaneswar, Odisha - 751006 will shift to Second Floor, Gitanjali Complex, Above State Bank of India, Lewis Road, Bhubaneswar, Khurda, Odisha - 751002 from 29th July, 2025.

The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Hubli Regional Office** located at Third Floor, Kaldurgi Square, Near Vivekanand Hospital, Desai Cross, Deshpande Nagar, Hubli, Dharwad, Karnataka - 580029 will shift to Second Floor, Eureka Junction, Travellers Banglow Road, Hubli, Dharwad, Karnataka - 580029 from 31st July, 2025.

The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Satana - Nasik Branch** located at 309, Plot 7,8,9, Shri Swami Samarth Sankul, Alai Sankul, Malegaon Road, Satana, District-Nashik, Maharashtra - 423301 will shift to Ground Floor, Nerkar Hub, Door No. 309/A/1, Plot No. 3, Opposite to Bank of India, Malegaon Road, Satana, Nashik, Maharashtra - 423301 from 30th July, 2025.

The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Dharwad - I Branch** located at First Floor, 692/1/M, Halageri Hanumantha Devara Temple Complex, Gandhi Square, Dharwad, Karnataka - 580001 will shift to Second Floor, Shop No. S6, Suvidhas Matoshree Lifestyle Mall, Line Bazar, Hanuman Temple, Dharwad, Dharwad, Karnataka - 580001 from 30th July, 2025.

The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Jayanagar Branch** located at Third Floor, Property Bearing No.1, New No.56/1, BBMP PID No. 58-108-56/1, Situated at Ninth Main Road, Fifth Block, Jayanagar, Bengaluru, Karnataka - 560041 will shift to Second Floor, PID No. 64-146-58-No.58-KEB HBCS Layout, Third Main -100 Feet Ring Road, First Stage BTM Layout, Bengaluru, Karnataka - 560076 from 31st July, 2025.

The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that **K Pudur - II Branch** located at No: 15/2, KK Road, TMB Upstairs, Near Muruga Theatre, Villupuram, Viluppuram, Tamil Nadu - 605602 will shift to First Floor, Old No. 27, New No. 11, Azhagar Kovil Main Road, K. Pudur, Madurai, Tamil Nadu - 625007 from 29th July, 2025.

The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Saharanpur - III Branch** located at Upper Ground Floor, Parshvanath Plaza, Court Road, Saharanpur, Uttar Pradesh - 247001 will shift to First Floor, Office -1, Monga Complex, Building Number 2B/2934 A 1/2, Above IDBI Bank, Delhi Road, Saharanpur, Uttar Pradesh - 247001 from 30th July, 2025.

The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Orrisa South Regional Office** located at Dash Residency - First Floor, Ayodhya Nagar, First Lane, Near Sales Tax Square, Berhampur, Ganjam, Odisha - 760010 will shift to First Floor, Above Cooprative Bank, Sahu Complex, Santo, Gosaninuagam, Ganjam, Odisha - 760003 from 30th July, 2025.

The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

KERALA STATE ROAD TRANSPORT CORPORATION
Transport Bhavan , Fort P.O, Thiruvananthapuram–695023
E-TENDER CUM E-AUCTION

Name of Item	Bid submission end date
KSRTC invited e-Tender Cum e-Auction for the sale of Scrap Tyres, Scrap Tubes, Scrap Flaps, Scrap Curing Envelops, Scrap Curing Bags, Scrap Glass Rubber Beading e-Tender ID: 2025_KSRTC_761097_1	05.05.2025, 06.00 PM

For the detailed tender document visit: www.etenders.kerala.gov.in, www.keralartc.com/tenders/purchase, e-mail: sr@kerala.gov.in

sd/-
Chairman & Managing Director
24.04.2025

AMBIKA COTTON MILLS LIMITED

Regd. Office: 9-A, Valluvar Street, Sivanandha Colony, Coimbatore-641 012.
CIN : L17115TZ1988PLC002269
Phone : 0422-2491504, 2491505
website: www.acmills.in, email: ambika@acmills.in

NOTICE OF POSTAL BALLOT / E-VOTING

Members are hereby informed that pursuant to Section 110 and other applicable provisions, if any, of the Companies Act, 2013 ("the Act",) read with Rule 22 of the Companies (Management and Administration) Rules, 2014 ("the Rules ") (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), read with the General Circular No. 14/2020 dated 8th April 2020, General Circular No. 17/2020 dated 13th April 2020, read with other relevant circulars, including General Circular No. 9/2024 dated 19th September 2024 issued by the Ministry of Corporate Affairs ("MCA")(hereinafter collectively referred to as "MCA Circulars"), the Company has completed the dispatch of the Postal Ballot Notice on **Wednesday 23rd April 2025** through e-mail to all its shareholders, who have registered their e-mail IDs as on **21st April 2025** ("cut-off date") seeking the consent of the Members through voting by electronic means to transact the business as set out in the Postal Ballot Notice dated 11th April 2025 in respect of the following **Businesses:**

1. Appointment of Dr. T. Bina (DIN: 11009643) as a Director and as an Independent Director of the Company **(Special Resolution)**
2. Appointment of Mrs. Seethalakshmi T R (DIN: 11011306) as a Director and as an Independent Director **(Special Resolution)**
3. Renumbering of the Door Number of the Registered Office of the Company by Coimbatore Corporation **(Ordinary Resolution)**

In pursuance of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration)Rules, 2014 and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the aforesaid MCA Circulars, the Company has engaged the services of MUFG Intime India Private Limited to provide remote e-voting facility to the Members of the Company through their e-voting platform available at **https://instavote.linkintime.co.in** for passing of the Resolutions mentioned in the Postal Ballot Notice. The remote e-voting period commences from 9.00 AM India Standard Time ("IST") on **Thursday, 24th April 2025,** and ends at 5.00 PM India Standard Time ("IST") on **Friday, 23rd May 2025.** The e-voting module shall be disabled by MUFG Intime India Private Limited thereafter and no voting will be possible beyond the said date. Please note that in compliance with MCA Circulars, there will be no dispatch of physical copies of Postal Ballot Notice and Postal Ballot forms to Shareholders of the Company. Members are therefore requested to communicate their assent or dissent through the remote e-voting facility only. Therefore, those Shareholders who have not yet registered their e-mail address are requested to get their e-mail address submitted by following the procedure as mentioned in the said Postal Ballot Notice.

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 i.e., Monday, 21st April 2025, will only be entitled to cast their votes by remote e-voting. The Persons who are not Members of the Company on the cut-off date should treat this notice as informative only.

The Board of Directors has appointed Sri. K. Murali Mohan, (Membership No. 14328), Chartered Accountant as the Scrutinizer to scrutinize the postal ballot process in a fair and transparent manner. The results of the Postal Ballot e-voting shall be announced within 2 working days from the closure of the e-voting platform and the same shall be intimated to BSE Limited (BSE) and the National Stock Exchange of India Limited (NSE) and shall also be uploaded on the Company's website **www.acmills.in** and on the MUFG Intime India Private Limited website **https://instavote.linkintime.co.in**

If you have not registered your e-mail address with the Company/RTA/Depositories you may please follow the instructions given below for obtaining login details for e-voting:

i. For Physical shareholders – Please provide necessary details like Folio No., Name of Shareholder, scanned copy of the share certificate (front and back), Permanent Account Number (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to Company's Registrar and Share Transfer Agent at **https://instavote.linkintime.co.in**

ii. For Demat shareholders – please update your email ID & Mobile No. with your respective Depository Participants("DP").

For any grievance/queries relating to voting by electronic means, shareholders are requested to write an e-mail to **evoting@nsdl.co.in, helpdesk.evoting@cdslindia.com, enotices@in.mpms.mufg.com** and the company's mail ID : **ambika@acmills.in**

The Notice of the Postal Ballot is available on the Company's website **www.acmills.in** , MUFG Intime India Private Limited **https://instavote.linkintime.co.in** and on the websites of the NSE at **www.nseindia.com** and BSE at **www.bseindia.com.**

By order of the Board
For **Ambika Cotton Mills Limited**
Sd/-
P.V.Chandran
Chairman and Managing Director
DIN: 00628479

Place : Coimbatore
Date : 24th April 2025

(This is only an advertisement for information purposes and not a prospectus announcement.)

KENRIK INDUSTRIES LIMITED

CIN: U36101GJ2017PLC095995

Our Company was originally incorporated as Private Limited Company in the name of "Kenrik Industries Private Limited" on February 28, 2017 under the provisions of the Companies Act, 2013 bearing Corporate Identification Number U36101GJ2017PTC095995 issued by Central Registration Centre, Registrar of Companies. Subsequently, Our Company was converted into Public Limited Company under the Companies Act, 2013 and the name of Our Company was changed to "Kenrik Industries Limited" vide a fresh Certificate of Incorporation consequent upon conversion from Private Company to Public Company dated April 27, 2018 bearing Corporate Identification Number U36101GJ2017PLC095995 issued by Registrar of Companies - Ahmedabad. For further details of change in name and registered office of Our Company, please refer to section titled **"Our History and Certain Corporate Matters"** beginning on page no. 122 of the Prospectus.

Regd. Office: B-306, East Face, Behind Maruti Suzuki Showroom, Nr. S P Ring Road, Ambli Road, Ambli, Daskroi, Ahmedabad, Gujarat - 380058 India
Tel: 91-8460085869; **E-mail:** cs@kenrikindustries.net; **Website:** www.kenrikindustries.net
Corporate Identity Number (CIN): U36101GJ2017PLC095995

PROMOTERS: NITINKUMAR DALPATBHAI SHAH, NIHAR NITINBHAI SHAH, MANISHA NITINKUMAR SHAH & SHAH NITIN DALPATLAL (HUF)

THE ISSUE

INITIAL PUBLIC OFFER OF 34,98,000 EQUITY SHARES OF FACE VALUE OF Rs. 10/- EACH ("EQUITY SHARES") OF KENRIK INDUSTRIES LIMITED (THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF Rs. 25/- PER EQUITY SHARE, INCLUDING A SHARE PREMIUM OF Rs. 15/- PER EQUITY SHARE (THE "ISSUE PRICE"), AGGREGATING TO Rs. 874.50 LAKHS ("THE ISSUE"), OF WHICH 1,80,000 EQUITY SHARES OF FACE VALUE OF Rs.10/- EACH FOR CASH AT A PRICE OF Rs. 25/- PER EQUITY SHARE, AGGREGATING TO Rs. 45.00 LAKHS WILL BE RESERVED FOR SUBSCRIPTION BY THE MARKET MAKER TO THE ISSUE (THE "MARKET MAKER RESERVATION PORTION"). THE ISSUE LESS MARKET MAKER RESERVATION PORTION I.E. ISSUE OF 33,18,000 EQUITY SHARES OF FACE VALUE OF Rs.10/- EACH FOR CASH AT A PRICE OF Rs. 25/- PER EQUITY SHARE, AGGREGATING TO Rs. 829.50 LAKHS IS HEREINAFTER REFERRED TO AS THE "NET ISSUE". THE ISSUE AND THE NET ISSUE WILL CONSTITUTE 27.99% AND 26.55% RESPECTIVELY OF THE POST ISSUE PAID-UP EQUITY SHARE CAPITAL OF THE COMPANY.

For further details see "Issue Information" beginning on page 210 of the Prospectus

PROPOSED LISTING

THE ISSUE IS BEING MADE IN TERMS OF CHAPTER IX OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018 (AS AMENDED FROM TIME TO TIME) ("SEBI ICDR REGULATIONS"). THE EQUITY SHARES ISSUED THROUGH THE PROSPECTUS ARE PROPOSED TO BE LISTED ON SME PLATFORM OF THE BSE LIMITED ("BSE") ("BSE SME"). OUR COMPANY HAS RECEIVED AN IN-PRINCIPLE APPROVAL LETTER DATED FEBRUARY 17, 2025 FROM BSE FOR USING ITS NAME IN THE ISSUE DOCUMENT FOR LISTING OF OUR SHARES ON THE BSE SME. FOR THE PURPOSE OF THE ISSUE, THE DESIGNATED STOCK EXCHANGE SHALL BE BSE LIMITED.

DISCLAIMER CLAUSE OF THE SECURITIES AND EXCHANGE BOARD OF INDIA

SINCE THE ISSUE IS BEING MADE IN TERMS OF CHAPTER IX OF THE SEBI ICDR REGULATIONS 2018, THE OFFER DOCUMENT HAS BEEN FILED WITH SEBI. HOWEVER, IN TERMS OF THE SEBI ICDR REGULATIONS 2018, SEBI SHALL NOT ISSUE ANY OBSERVATIONS ON THE OFFER DOCUMENT. HENCE, THERE IS NO SPECIFIC DISCLAIMER CLAUSE OF SEBI. HOWEVER, INVESTORS MAY REFER TO THE ENTIRE "SEBI DISCLAIMER CLAUSE" ON PAGE 201 OF THE PROSPECTUS.

DISCLAIMER CLAUSE OF BSE LIMITED

IT IS TO BE DISTINCTLY UNDERSTOOD THAT THE PERMISSION GIVEN BY BSE LIMITED ("BSE") SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED THAT THE CONTENTS OF THE PROSPECTUS OR THE PRICE AT WHICH THE EQUITY SHARES ARE OFFERED HAS BEEN CLEARED, SOLICITED OR APPROVED BY BSE, NOR DOES IT CERTIFY THE CORRECTNESS, ACCURACY OR COMPLETENESS OF ANY OF THE CONTENTS OF THE PROSPECTUS. THE INVESTORS ARE ADVISED TO REFER TO THE PROSPECTUS FOR THE FULL TEXT OF THE DISCLAIMER CLAUSE PERTAINING TO BSE.

LEAD MANAGER TO THE ISSUE

Turnaround Corporate Advisors Private Limited
CIN: U74140DL2015PTC278474
614, Vishwadeep Building, Plot No. 4, District Centre, Janakpuri, New Delhi- 110058
Tel: +91-11-45510390
E-mail: Info@tcagroup.in
Investor Grievance Email: complaints@tcagroup.in
Website: www.tcagroup.in
Contact Person: Mr. Manav Anand and Mr. Saurav Rawat
SEBI Registration No.: MB/INM000012290

COMPANY SECRETARY AND COMPLIANCE OFFICER

Ms. Zalakben Chintan Gajjar
KENRIK INDUSTRIES LIMITED
CIN: U36101GJ2017PLC095995
Registered Office: B-306, East Face, Behind Maruti Suzuki Showroom, Nr. S P Ring Road, Ambli Road, Ambli, Daskroi, Ahmedabad, Gujarat - 380058, ;
Tel: +91-8460085869 ; Email: cs@kenrikindustries.net ; Website: www.kenrikindustries.net

Investors can contact the Compliance Officer or the Registrar in case of any pre-Issue or post- Issue related problems, such as non-receipt of letters of allocation, credit of allotted Equity Shares in the respective beneficiary accounts or unblocking of ASBA accounts etc.

CREDIT RATING

This being a public issue of Equity Shares, no credit rating is required.

TRUSTEES

This being an issue of Equity shares, appointment of Trustees is not required.

IPO GRADING

Since the Issue is being made in terms of Chapter IX of the SEBI ICDR Regulations, there is no requirement of appointing an IPO Grading agency.

AVAILABILITY OF APPLICATION FORMS

The Application Forms may be obtained from the Registered Office of our Company i.e. Kenrik Industries Limited, the Lead Manager to the Issue i.e. Turnaround Corporate Advisors Private Limited. Application Forms will also be available on the website of BSE (www.bseindia.com) and the designated branches of SCSBs, the list of which is available at the websites of the Stock Exchange and SEBI.

AVAILABILITY OF PROSPECTUS

Investors should note that Investment in Equity Shares involves a degree of risk and investors are advised to refer to the Prospectus and the Risk Factors contained therein, before applying to the Issue. Full copy of the Prospectus will be available on the SEBI's website (www.sebi.gov.in), website of the Company (www.kenrikindustries.net), the website of the Lead Manager to the Issue (www.tcagroup.in) and on the website of BSE Limited (www.bseindia.com).

ISSUE		
	OPENS ON :	Tuesday, April 29, 2025
	CLOSES ON :	Tuesday, May 06, 2025

THE FACE VALUE OF THE EQUITY SHARES IS RS. 10/- EACH. ISSUE PRICE IS RS. 25/- PER EQUITY SHARE. THE ISSUE PRICE IS 2.5 TIMES OF THE FACE VALUE OF THE EQUITY SHARES MINIMUM LOT SIZE: 6,000 EQUITY SHARES AND IN MULTIPLES OF 6,000 EQUITY SHARES THEREAFTER

RISKS IN RELATION TO FIRST ISSUE

This being the first Issue of Equity Shares of Kenrik Industries Limited, there has been no formal market for the Equity Shares of the Company. The face value of the Equity Shares is Rs. 10/- and Issue price of Rs. 25/- is 2.5 times of the face value. The Issue price (as determined and justified by the Company in consultation with Lead Manager as stated in Chapter titled **"Basis for Issue Price"** on page 76 should not be taken to be indicative of the market price of the Equity Shares after the Equity Shares are listed. No assurance can be given regarding an active and/or sustained trading in the Equity Shares of the Company or regarding the price at which the Equity Shares will be traded after listing.

RISK TO INVESTORS

Investments in Equity and Equity related securities involve a degree of risk and investors should not invest any funds in this issue unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision on the Issue. For taking an investment decision, investors must rely on their own examination of our Company and the Issue including the risks involved. The Equity Shares issued in the Issue have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the Prospectus. Specific attention of the investors is invited to the section **"Risk Factors"** beginning on page 21 of the Prospectus.

BASIS FOR ISSUE PRICE

Please refer to Chapter titled **"Basis for Issue Price"** beginning on page 76 of the Prospectus.

Investor should read the Prospectus carefully, including the Risk Factors on page 21 of the Prospectus before making any investment decision.

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.
UPI UNIFIED PAYMENTS INTERFACE	**UPI-Now available in ASBA for Retail Individual Investors ("RII")**** Investors are required to ensure that the bank account used for bidding is linked to their PAN. UPI – Now available in ASBA for Retail Individual Investors applying through Registered Brokers, DPs & RTA. Retail Individual Investors also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account.

**ASBA has to be availed by all investors except Anchor Investors (if any). UPI may be availed by RIIs.*
*For details on ASBA and UPI process, please refer to the details given in ASBA Form and abridged prospectus and also please refer to section **"Issue Procedure"** beginning on page 217 of the Prospectus. The process is also available on the website of the Stock Exchange and in the General Information Document. ASBA Forms can be downloaded from website of BSE SME and can be obtained from the list of banks that is available on the website of SEBI at www.sebi.gov.in.*
***List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. For the list of UPI Apps and Banks live on IPO, please refer to the SEBI website (www.sebi.gov.in). AXIS Bank Limited has been appointed as Sponsor Bank for the Issue in accordance with the requirements of the SEBI Circular dated November 01, 2018, as amended.*

ADDITIONAL INFORMATION AS REQUIRED UNDER SECTION 30 OF THE COMPANIES ACT, 2013

Contents of the Memorandum of the Company as regards its Objects: Investors are requested to refer to clause III of the Memorandum of Association of the Company for the main objects and other objects of the Company. The Memorandum of Association of the Company is a material document for inspection in relation to the Issue. For details see the section **"Material Contracts and Documents for Inspection"** on page 247 of the Prospectus.

Liability of Members as per MOA: The Liability of Members is Limited.

Capital Structure: The Authorized Share Capital: Rs. 13,00,00,000/- (Rupees Thirteen Crores Only) divided into 1,30,00,000 (One Crores Thirty Lakhs) Equity Shares of Rs.10/- each. The Issued, Subscribed and Paid-Up Capital of the Company is Rs. 8,99,99,000/- (Rupees Eight Crores Ninety Nine Lakhs Ninety Nine Thousand Only) divided into 89,99,900 (Eighty Nine Lakhs Ninety Nine Thousand Nine Hundred) Equity Shares of Rs.10/- each fully paid up. For details, please see the section titled "Capital Structure" beginning on page 58 of the offer document.

ORIGINAL SIGNATORIES TO THE MoA		CURRENT PROMOTER'S SHAREHOLDING	
Name of the Signatories to the MoA	**Number of Shares subscribed**	**Name of the Current Promoters**	**Number of Shares held**
Nitinkumar Dalpatbhai Shah	5,000	Nitinkumar Dalpatbhai Shah	45,77,900
Nihar Nitinbhai Shah	5,000	Nihar Nitinbhai Shah	29,56,600
		Manisha Nitinkumar Shah	9,72,500
		Shah Nitin Dalpatlal (HUF)	4,92,500
Total	**10,000**	**Total**	**89,99,500**

Capitalised terms used herein and not specifically defined herein shall have the meaning given to such terms in the Prospectus.

On behalf of the Board of Directors
For KENRIK INDUSTRIES LIMITED
Sd/-
(NITINKUMAR DALPATBHAI SHAH)
Managing Director
DIN: 07715360

Date: April 24, 2025
Place: Ahmedabad

KENRIK INDUSTRIES LIMITED is proposing, subject to market conditions and other considerations, a public issue of its Equity Shares and has filed the Prospectus with the Registrar of Companies, Ahmedabad. The Prospectus is available on the website of the SEBI at www.sebi.gov.in and the website of the Lead Manager to the Issue at www.tcagroup.in and website of the BSE SME Limited at www.bsesme.com and website of Issuer Company at www.kenrikindustries.net.
Investors should note that investment in Equity Shares involves high degree of risks. For details, investors should refer to and rely on the Prospectus, including the section titled **"Risk Factors"** on page 21 of the Prospectus.

The Equity Shares have not been and will not be registered under the US Securities Act of 1933, as amended (the "Securities Act") or any state securities law in United States and may not be offered or sold within the United States (as defined in Regulations under the Securities Act) or to, or for the account benefit of "U. S. Person" (as defined in the Regulations under the Securities Act), except pursuant to an exemption from, or in a transaction not subject to the registration requirements of the Securities Act.

NOTICE

Transfer of Equity shares & Unpaid Dividend of the Company to Investor Education and Protection Fund (IEPF) Authority

This Notice is published pursuant to the provisions of Section 124(6) of the Companies Act, 2013 read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ["Rules"] notified by the Ministry of Corporate Affairs and subsequent amendment thereof.

The said Rules inter-alia, contain provisions for the transfer of all shares and transfer of unpaid or unclaimed dividend to Investor Education and Protection Fund (IEPF) in respect of which dividend has not been paid or claimed by shareholders for 7 (seven) consecutive years or more and the shares shall be credited to the Demat Account of the IEPF Authority, within 30 days of such shares becoming due to be transferred to the IEPF.

The Company has sent individual notices to concerned shareholders for, whose shares and dividends are liable to be transferred to IEPF Authority at their latest available addresses with RTA. The Company has displayed full details of such shareholders, dividends and shares due for transfer to IEPF on its website at https://www.skf.com/in/investors/shareholder-information for a list of shareholders whose dividend is outstanding for 7 consecutive years (2018-2024). Shareholders are requested to verify the details of the shares liable to be transferred as aforesaid. Shareholders may further note that the details of the concerned shareholders as uploaded by the Company on its website shall be deemed as adequate notice in respect of issue of the new share certificate(s) by the Company / Corporate Action for the purpose of transfer of shares to IEPF Demat Account pursuant to the Rules.

The Unclaimed dividend amount and the shares transferred to IEPF, may be claimed by the concerned shareholder from the IEPF Authority by following the procedure prescribed under the aforementioned IEPF Rules.

In case the Company does not receive any communication from the concerned shareholders on or before 16th August 2025, the Company shall with a view to complying with the requirements of the Rules, will proceed to transfer the equity shares and unpaid dividend to the IEPF Authority.

The concerned shareholders holding shares in demat mode may note that the Company shall inform the depository by way of corporate action for transfer of shares in favour of IEPF Authority by the Company on behalf of the shareholder will be issued to the concerned Depository Participant. The Depository will thereupon effect the transfer of the shares in favour of IEPF in its records, as required under the Rules.

The concerned shareholders holding shares in physical mode and whose shares are liable to be transferred to IEPF Authority, may note that the Company would be issuing duplicate shares certificate(s) in lieu of the original share certificate(s) held by them for this purpose. Upon such issue, the original share certificate(s) will stand automatically cancelled and hence cannot be traded.

The shares and unclaimed dividends transferred to IEPF Authority including all benefits accruing on shares if any, can be claimed back by the shareholders from IEPF Authority after following the due process prescribed under the Rules. No claim shall lie against the Company in respect of the shares so transferred to IEPF.

In case the shareholders have any queries on the subject matter, they may contact the Company's Share Transfer Agent, M/s MUFG INTIME INDIA PRIVATE LIMITED (formerly LINK INTIME INDIA PRIVATE LIMITED), C-101, 1st Floor, 247 Park,Lal Bahadur Shastri Marg,Vikhroli West, Mumbai – 400 083 Tel No.: +91810 811 8484, Email Id: csg-unit@in.mpms.mufg.com

Pune : 25th April 2025

For SKF India Limited

Ranjan Kumar

Company Secretary & Compliance Officer

SKF India Limited
Regd. Office: Chinchwad, Pune 411 033, Maharashtra, India
CIN No: L29130PN1961PLC213113
Tel : +91 020 66112500
E-mail : investorIndia@skf.com
website: https://www.skf.com/in/investors

SKF

SUDARSHAN
Outshine. Outdo.

SUDARSHAN CHEMICAL INDUSTRIES LIMITED

Regd. Office & Global Head Office : 7th Floor, Eleven West Panchshil, Survey No. 25, Near PAN Card Club Road, Baner, Pune - 411 069. **Tel. :** 020-68281200
Email : shares@sudarshan.com **Website :** www.sudarshan.com **CIN :** L24119PN1951PLC008409

NOTICE

Notice is hereby given that pursuant to Section 108, 110 of the Companies Act, 2013 ("the Act"), read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014, as amended, read with Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations, 2015") as amended, and in accordance with the requirements prescribed by the Ministry of Corporate Affairs ('MCA') for holding general meetings/ conducting postal ballot process through e-Voting vide General Circular No(s). 14/2020 dated 8th April, 2020, 17/2020 dated 13th April, 2020 read with other relevant circulars issued in this regard, the latest being General Circular No. 09/2024 dated 19th September, 2024 (collectively referred to as 'MCA Circulars') and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated 3rd October, 2024 issued by Securities and Exchange Board of India ("SEBI") (MCA Circulars and SEBI Circulars are hereinafter collectively referred to as "Circulars"), to transact the business as set out in the Notice of the Postal Ballot ("the Notice") only through remote e-voting.

As per the abovementioned Circulars issued by MCA and SEBI, the Company has sent Notice along with the Explanatory Statement thereof through electronic mode only, to such persons who are members as on the cut-off date i.e. **Friday, 18th April, 2025** and who have registered their email addresses with the Company / MUFG Intime India Private Limited, Registrar and Share Transfer Agent ("RTA") / Depository Participants ("DPs").

Please note that there will be no dispatch of physical copy of Postal Ballot Notice or Postal Ballot Form to the members of the Company and no physical Ballot Form will be accepted by the Company as per the abovementioned MCA and SEBI Circulars.

The Company has completed dispatch of Postal Ballot Notice along with Explanatory Statement on **Thursday, 24th April, 2025.**

Voting rights shall be reckoned on the paid-up value of equity shares registered in the name of Members as on **Friday, 18th April, 2025**. A person who is not a Member on the cut-off date shall treat this notice for information purposes only.

The Company has engaged the services of National Securities and Depositories Limited ("NSDL") for providing e-voting facility to all its Members. Members are requested to note that e-voting will commence on **Friday, 25th April, 2025 from 9.00 a.m. (IST)** and end on **Saturday, 24th May, 2025 at 5.00 p.m. (IST)**. The detailed procedure for e-voting has been provided in the Postal Ballot Notice. The members are requested to communicate their assent / dissent only through remote e-voting system on or **before 5.00 p.m. (IST)** on **Saturday, 24th May, 2025** and remote e-voting shall not be allowed thereafter. Once the vote is cast by a member, the member shall not be allowed to change it subsequently.

The members holding shares in physical form and who have not registered their email address may do so by visiting the website of RTA at **pune@in.mpms.mufg.com** and members holding shares in demat form may update their email address with their respective Depository Participants (DPs). Detailed procedure for registration of email addresses forms part of the Notice.

The Board of Directors of the Company have appointed Mr. Rajesh Karunakaran, Practicing Company Secretary, Pune (FCS No. 7441, C.P. No. 6581), as a Scrutinizer to scrutinize the Postal Ballot remote e-voting process in a fair and transparent manner.

Any member who does not receive the Postal Ballot Notice may either send an e-mail to **shares@sudarshan.com** or may apply to the RTA of the Company. The Postal Ballot Notice and Explanatory Statement can also be downloaded from the Company's website at **www.sudarshan.com/notices/** and from the websites of both the Stock Exchanges viz. BSE Limited at **www.bseindia.com** and National Stock Exchange of India Limited at **www.nseindia.com**.

The results of the e-voting by Postal Ballot (along with the Scrutinizer's report) will be announced by the Chairman of the Company within the Statutory timelines and will also be displayed on the notice board of the Company at its registered office and on the website of the Company at **www.sudarshan.com**, besides being communicated to the Stock Exchanges, Depositories and RTA.

In case of any grievance related to this activity, the members may contact Mr. Mandar Velankar, Company Secretary and Compliance Officer at the designated email address **shares@sudarshan.com** or NSDL at **evoting@nsdl.com**. For any queries, you may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of **https://www.evoting.nsdl.com** or contact NSDL by email at **evoting@nsdl.com** or call on 022 - 4886 7000.

For Sudarshan Chemical Industries Limited

Sd/-
Mandar Velankar
General Counsel & Company Secretary

Place : Pune
Date : 24th April, 2025

PUBLIC NOTICE

Form No. INC-26
[Pursuant to rule 30 of the companies (Incorporation)Rules, 2014]

Advertisement to be published in the newspaper for change of the Registered office of the company from one state to another

Before the central Government
South East Region,(Regional Director)
3rd Floor, Corporate Bhawan, Bandlaguda, Nagole, Tattiannaram Village, Hayat Nagar Mandal, Ranga Reddy District, Hyderabad-500 068, Telangana

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

AND

In the matter of **SPARKLE GOLD ROCK LIMITED** (formerly Known as **SREE JAYALAKSHMI AUTOSPIN LIMITED**) having its Registered Office at, 'SNAJANA' Davangere Road, Chitradurga, Karnataka-577501

.....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 the special resolution passed at the Annual General Meeting held on 30th September 2024 to enable the company to change its Registered Office from **"State of Karnataka" to"State of Rajasthan".**

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, South East Region, 3rd Floor, Corporate Bhawan, Bandlaguda, Nagole, Tattiannaram Village, Hayat Nagar Mandal, Ranga Reddy District, Hyderabad-500068, Telangana** 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:

Registered Office:'SNAJANA' Davangere Road, Chitradurga, Karnataka-577501

For **SPARKLE GOLD ROCK LIMITED**
LAKSHITA SHARMA
(Director)
DIN-09831479
C/o Om Prakash Sharma, 58, Mahadev Nagar Gandhi Path, Jaipur Rajasthan-302021

Date: 24.04.2025
Place: **Chitradurga, Karnataka**

International Travel House

INTERNATIONAL TRAVEL HOUSE LIMITED

Regd. office : 'Travel House' T-2, Community Centre, Sheikh Sarai, Phase-I, New Delhi-110 017
CIN : L63040DL1981PLC011941
Tel : 91-11-26017808 | E-mail : Investor_TH@ith.co.in | Website : www.internationaltravelhouse.in

Extract of Financial Results for the Quarter and Twelve Months ended 31st March, 2025

(₹ in Lakhs)

Sl. No.	Particulars	3 months ended 31.03.2025	Twelve Months ended 31.03.2025	Corresponding 3 months ended 31.03.2024
1	Total Income from Operations	6,286.14	24,227.23	6,016.63
2	Net Profit for the period (before tax and Exceptional items)	1,054.86	3,678.75	831.92
3	Net Profit for the period before tax (after Exceptional items)	1,054.86	3,678.75	831.92
4	Net Profit for the period after tax (after Exceptional items)	763.11	2,715.17	612.64
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	773.51	2,689.70	610.65
6	Equity Share Capital	799.45	799.45	799.45
7	Reserves (excluding Revaluation Reserve)		15,737.26	
8	Earnings Per Share (of ₹ 10/- each) (not annualised):			
	1. Basic (₹) :	9.54	33.96	7.67
	2. Diluted (₹) :	9.54	33.96	7.67

Notes :

a) The above is an extract of the detailed format of the Statement of Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Statement of Financial Results and this extract were reviewed by the Audit Committee and approved by the Board of Directors of the Company at the meeting(s) held on 23rd April, 2025. The Statutory Auditors of the Company, M/s Deloitte Haskins & Sells LLP, has issued report with unmodified opinion on audit of annual financial results for year ended 31st March, 2025 and review of quarterly financial results for quarter ended 31st March, 2025. The full format of the Statement of Financial Results are available on the Company's website (www.internationaltravelhouse.in) and on the website of BSE Limited (www.bseindia.com).

b) The Board of Directors of the Company has recommended a Final dividend of ₹ 5.50 /- per equity share of ₹ 10 /- each for the financial year ended 31st March, 2025 and dividend, if declared, will be paid to those members entitled thereto.

c) As per the Scheme of Arrangement amongst the ITC Limited (ITC) and ITC Hotels Limited (ITCHL) and their respective shareholders and creditors under Sections 230 to 232 read with the other applicable provisions of the Companies Act, 2013 ('the Scheme') for demerger of the Hotels Business of ITC into ITCHL, upon the Scheme becoming effective with effect from 1st January, 2025, the Hotels Business and the investments held by the ITC in Hospitality entities including International Travel House Limited have been transferred to ITCHL. Accordingly, the Company has become an associate of ITC Hotels Limited from such date.

Scan QR Code for detailed Financial Results

For and on behalf of the Board

Dated 23rd April, 2025
Place : Gurugram

Sd/-
Ashwin Moodliar
Managing Director

Sd/-
Gunjan Chadha
Chief Financial Officer

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES, **NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION DIRECTLY OR INDIRECTLY OUTSIDE INDIA**. INITIAL PUBLIC OFFERING OF EQUITY SHARES ON THE SME PLATFORM OF BSE LIMITED IN COMPLIANCE WITH CHAPTERS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED (**"SEBI ICDR REGULATIONS"**).

PUBLIC ANNOUNCEMENT FOR INVITING PUBLIC COMMENTS ON DRAFT OFFER DOCUMENT

ADVANCE TECHNOFORGE LIMITED

(Erstwhile known as Advance Technoforge Private Limited)

Our Company was incorporated as a private limited company in the name and style of "**Advance Technoforge Private Limited**", under the Companies Act, 1956, pursuant to a Certificate of Incorporation dated August 05, 2013 issued by the Registrar of Companies, Gujarat, at Ahmedabad, ("**RoC**"). Pursuant to a special resolution passed by our shareholders in the Extra Ordinary General Meeting held on 8 July 2024, our Company was converted into a public limited company and the name of our Company was changed to "**Advance Technoforge Limited**" and a fresh Certificate of Incorporation dated 6 September 2024 was issued to our Company by the RoC. For further details on the changes in the name and registered office of our Company, see "**History and Certain Corporate Matters**" on page 123 of the Draft Prospectus.

Registered & Corporate Office: Sr. No.-121, Plot No.1 to 6 At. & Po. Padavala Road, Opp. Eaterflow Piping System, Veraval Shapar, Lodhika, Rajkot, Gujarat, India, 360024
Contact Person: Ms. Payal Bansal, Company Secretary & Compliance Officer; **Tel No**: +91 9825368310,
E-Mail ID: cs@advancetechforge.com **Website**: www.advancetechforge.com/; **CIN**: U28111GJ2013PLC076316

OUR PROMOTERS: (I) NILESH SHAMBHUBHAI MOLIYA; (II) PRADIPBHAI BHIKHABHAI VORA; (III) DAXABEN NILESHBHAI MOLIYA; and (IV) KAJAL ALPESHBHAI MOLIYA

INITIAL PUBLIC OFFER OF UP TO 25,30,000 EQUITY SHARES OF FACE VALUE OF ₹10 EACH ("EQUITY SHARES") OF ADVANCE TECHNOFORGE LIMITED (THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF [●]/- PER EQUITY SHARE, INCLUDING A SHARE PREMIUM OF [●]/- PER EQUITY SHARE (THE "ISSUE PRICE"), AGGREGATING TO ₹ [●] LAKHS ("THE ISSUE"), OF WHICH EQUITY SHARES OF FACE VALUE OF EACH FOR CASH AT A PRICE OF PER EQUITY SHARE, AGGREGATING TO [●] LAKHS WILL BE RESERVED FOR SUBSCRIPTIONS BY THE MARKET MAKER TO THE ISSUE (THE "MARKET MAKER RESERVATION PORTION"). THE ISSUE LESS MARKET MAKER RESERVATION PORTION I.E. ISSUE OF EQUITY SHARES OF FACE VALUE OF EACH FOR CASH AT A PRICE OF [●]. PER EQUITY SHARE, AGGREGATING TO [●] LAKHS IS HERE IN AFTER REFERRED TO AS THE "NET ISSUE". THE ISSUE AND THE NET ISSUE WILL CONSTITUTE [●] % AND [●] % RESPECTIVELY OF THE POST ISSUE PAIDUP EQUITY SHARE CAPITAL OF THE COMPANY. FOR FURTHER DETAILS, PLEASE REFER TO CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 226 OF THE DRAFT PROSPECTUS.

THE FACE VALUE OF THE EQUITY SHARE IS 10 EACH. THE ISSUE PRICE IS [●] TIMES THE FACE VALUE OF THE EQUITY SHARES.

THIS ISSUE IS BEING MADE IN TERMS OF REGULATION 6 (1) AND CHAPTER IX (INITIAL PUBLIC OFFER BY SMALL AND MEDIUM ENTERPRISES) OF THE SEBI (ISSUE OF CAPITAL AND DISCLOSURE REQUIRMENT) REGULATIONS, 2018 (THE "**SEBI ICDR REGULATIONS**") AS AMENDED. THIS ISSUE IS A FIXED PRICE ISSUE AND ALLOCATION IN THE NET OFFER TO THE PUBLIC WILL BE MADE IN TERMS OF REGULATION 253(3) OF THE SEBI ICDR REGULATIONS. (For further details please see "**The Issue**" beginning on page no. 41 of the Draft Prospectus). A copy will be delivered for filing to the Registrar of Companies as required under sub-section 4 of Section 26 of the Companies Act, 2013.

In terms of Regulation 256 of SEBI ICDR Regulations read with the SEBI Circular No. CIRJCFD/POLICYCELL/11/2015 dated November 10, 2015, and Unified Payments Interface (UPI) introduced vide SEBI Circular Ref: SEBI/HO/CFD/DIL2/CIRfP/2018/138 dated November 1, 2018 all the potential investors shall participate in the issue only through an Application Supported by Blocked Amount ("ASBA") process providing details about the bank account which will be blocked by the Self Certified Syndicate Banks ("SCSBs') for the same. Further, pursuant to SEBI Circular No. SEBI/HO/CFD/DCR2/CIRJP/2019/133 dated November 08, 2019, Individual Investors applying in public issue may use either Application Supported by Blocked Amount (ASBA) process or I-JPI payment mechanism by providing I-JPI ID in the Application Form which is linked from Bank Account of the investor. (For details in this regard, specific attention is invited to "**Issue Procedure**" beginning on page no. 235 of the Draft Prospectus)

This public announcement is being made in compliance with the provisions of Regulation 247(5) of the SEBI ICDR Regulations to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offering of its Equity Shares pursuant to the Issue and has filed the Draft Prospectus dated March 28, 2025 with SME Platform of BSE Limited. Pursuant to Regulation 247(4) of the SEBI ICDR Regulations, the Draft Prospectus filed with BSE Limited shall be made public for comments, if any, for a period of at least 21 days, from the date of such filing by hosting it on the website of BSE Limited at and www.bseindia.com, on the website of the Company at www.advancetechforge.com/ and on the websites of the Lead Manager, i.e. Sun Capital Advisory Services Private Limited at www.suncapitalservices.co.in. Our Company invites members of the public to give their comments, if any, on the Draft Prospectus filed with BSE Limited, with respect to disclosures made in the Draft Prospectus. The members of the public are requested to send a copy of their comments to BSE and/ or to the Company Secretary and Compliance Officer of our Company and/or the Lead Manager at their respective addresses mentioned herein by 5.00 p.m. on the 21st day from the aforesaid date of filing of the Draft Prospectus with BSE Limited.

Investments in Equity and Equity related securities involve a degree of risk and investors should not invest any funds in this issue unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Issue. For taking an investment decision, investors must rely on their own examination of our Company and the Issue including the risks involved. The Equity Shares issued in the Issue have not been recommended or approved by the Securities and Exchange Board of India ("**SEBI**"), nor does SEBI guarantee the accuracy or adequacy of the Draft Prospectus. Specific attention of the investors is invited to the section "**Risk Factors**" beginning on page 22 of the Draft Prospectus.
Any decision to invest in the Equity Shares described in the Draft Prospectus may only be taken after the Prospectus has been filed with the ROC and must be made solely on the basis of such Prospectus as there may be material changes in the Prospectus from the Draft Prospectus. Equity Shares, issued through the Prospectus, are proposed to be listed on the SME Platform of BSE Limited.

For details of the share capital and capital structure and the names of the Signatories to the Memorandum of Association and the number of shares subscribed by them of our Company, please see the section titled "**Capital Structure**" beginning on page 56 of the Draft Prospectus. The liability of members of our Company is limited.

For details of the main objects of our Company as contained in the Memorandum of Association, please see the section titled "**History and Certain Corporate Matters**" beginning on page 123 of the Draft Prospectus.

LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE
Sun capital **SUN CAPITAL ADVISORY SERVICES PRIVATE LIMITED** 302, 3rd Floor, Kumar Plaza, Near Kalina Market, Kalina Kurla Road, Santacruz East, Mumbai-400029, Maharashtra, India **Telephone:** +91-22-6178 6000 / 001 **Email:** mb@suncapital.co.in **Contact Person:** Mr. Ajesh Dalal **Website:** www.suncapitalservices.co.in **Investor Grievance Email:** investorgrievance@suncapital.co.in **SEBI Registration No:** INM000012591	KFINTECH **KFIN TECHNOLOGIES LIMITED** Selenium Tower-B, Plot 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad 500032, Telangana, India **Telephone:** +91-40-6716 2222 **Email:** ncml.ipo@kfintech.com **Contact Person:** Mr. M Murali Krishna **Website:** www.kfintech.com **Investor Grievance Email:** einward.ris@kfintech.com **SEBI Registration Number:** INR000000221 **CIN No:** L72400TG2017PLC117649
COMPANY SECRETARY & COMPLIANCE OFFICER	
Name: Ms. Payal Bansal **Website**: www.advancetechforge.com/ **Tel. No.:** +91 9825368310 **Email**: cs@advancetechforge.com	Investors can contact our Company Secretary and Compliance Officer, the Lead Managers, or the Registrar to the Issue. In case of any pre-issue or post-issue related problems, such as non receipt of letter of allottment, non-credit of allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders and non-receipt of funds by electronic mode, etc.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed in the Draft Prospectus.

For **ADVANCE TECHNOFORGE LIMITED**
On behalf of the Board of Directors
Sd/-
Nilesh Shambhubhai Moliya
Managing Director
DIN - 03480165

Place: Rajkot
Date: 25 April 2025

ADVANCE TECHNOFORGE LIMITED is proposing, subject to the receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offering of its Equity Shares and has filed the Draft Prospectus dated 28 March 2025 with SME Platform of BSE Limited. The Draft Prospectus is available on the website of the BSE Limited at www.bseindia.com, the website of the Company at www.advancetechforge.com/ and the website of the Lead Manager, i.e. Sun Capital Advisory Services Private Limited at www.suncapitalservices.co.in. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, please see the section titled "**Risk Factors**" on page 22 of the Draft Prospectus. Potential investors should not rely on the Draft Prospectus filed with BSE Limited for making any investment decision.

The Equity Shares have not been and will not be registered under the U.S Securities Act of 1933 ("US Securities Act"), or any state securities law in the United States, and unless so registered, and may not be offered or sold within the united States except pursuant to an exemption from, or in a transaction not subject to the registration requirements of the US Securities Act and applicable US State securities laws. Accordingly, the Equity Shares are being offered and sold outside the United States in 'offshore transactions' in reliance of Regulations and applicable laws of each jurisdiction where such offers and sales are made. There will be no public offering of the shares in the United States.

Persistent Systems Limited

Registered Office : Bhageerath, 402, Senapati Bapat Road, Pune 411016, India
Ph. No. +91(20)67030000; Fax +91(20)67030009; Email : info@persistent.com, 'www.persistent.com'. CIN L72300PN1990PLC056696

Persistent

Consolidated Audited Statement of Profit and Loss of Persistent Systems Limited for the quarter and year ended March 31, 2025

in ₹ Million

Sr. No.	Particulars		Quarter ended			Year ended	
			March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
	Income						
1	Revenue from operations (net)		32,421.12	30,622.84	25,905.26	119,387.17	98,215.87
2	Other income		183.61	426.34	307.83	1,381.54	1,280.20
3	**Total income**	(1+2)	**32,604.73**	**31,049.18**	**26,213.09**	**120,768.71**	**99,496.07**
4	**Expenses**						
	- Employee benefits expense		18,110.09	17,639.37	15,290.06	68,737.17	59,609.70
	- Cost of professionals		4,687.18	4,331.32	3,645.51	17,491.65	11,492.70
	- Finance costs		184.62	163.20	97.35	671.29	467.27
	- Depreciation and amortisation expense		791.02	821.15	799.17	3,069.10	3,093.73
	- Other expenses		3,779.74	3,273.75	2,426.08	12,576.42	10,356.61
	Total expenses		**27,552.65**	**26,228.79**	**22,258.17**	**102,545.63**	**85,020.01**
5	**Profit before tax**	(3-4)	**5,052.08**	**4,820.39**	**3,954.92**	**18,223.08**	**14,476.06**
6	**Tax expense**						
	- Current tax		1,287.02	1,344.02	764.52	4,680.05	3,679.65
	- Deferred tax credit		(190.25)	(297.74)	43.92	(500.50)	(211.69)
	- Tax (credit) / charge in respect of earlier period / year		(2.29)	44.21	(6.73)	41.92	73.19
	Total tax expense		**1,094.48**	**1,090.49**	**801.71**	**4,221.47**	**3,541.15**
7	**Profit for the period / year**	(5-6)	**3,957.60**	**3,729.90**	**3,153.21**	**14,001.61**	**10,934.91**
8	**Other comprehensive income**						
	A. Items that will not be reclassified to profit or loss						
	- Remeasurements of the defined benefit (liabilities) / asset		(14.81)	37.57	(64.23)	193.08	(98.29)
	- Income tax effect on above		2.51	(9.45)	15.63	(49.81)	21.29
			(12.30)	**28.12**	**(48.60)**	**143.27**	**(77.00)**
	B. Items that will be reclassified to profit or loss						
	- Effective portion of cash flow hedge		379.03	(367.96)	(11.27)	(34.97)	21.59
	- Income tax effect on above		(89.39)	86.60	14.84	8.80	8.02
	- Exchange differences in translating the financial statements of foreign operations		(256.90)	(357.25)	(25.17)	81.19	104.82
			32.74	**(638.61)**	**(21.60)**	**55.02**	**134.43**
	Total other comprehensive income for the period / year	(A+B)	**20.44**	**(610.49)**	**(70.20)**	**198.29**	**57.43**
9	**Total comprehensive income for the period / year (comprising profit and other comprehensive income for the period / year)**	(7+8)	**3,978.04**	**3,119.41**	**3,083.01**	**14,199.90**	**10,992.34**
10	Paid-up equity share capital (Face value of share ₹ 5 each)		779.25	779.25	770.25	779.25	770.25
11	Other equity excluding revaluation reserves						48,806.82
12	**Earnings per equity share (in ₹) (Nominal value per share ₹ 5 each) (Post-split)**						
	- Basic		25.64	24.28	20.73	91.22	72.44
	- Diluted		25.39	23.93	20.48	90.24	71.07
13	**Dividend per share (in ₹) (Nominal value per share ₹ 5) (Post-split)**						
	- Interim dividend		-	20.00	-	20.00	16.00
	- Final dividend		15.00	-	10.00	15.00	10.00
	Total dividend		**15.00**	**20.00**	**10.00**	**35.00**	**26.00**

Consolidated audited statement of assets and liabilities

in ₹ Million

Particulars	As at March 31, 2025	As at March 31, 2024
ASSETS		
Non-current assets		
Property, plant and equipment	4,350.88	4,420.03
Capital work-in-progress	41.84	218.73
Right-of-use assets	3,798.67	2,307.18
Goodwill	12,337.95	10,912.56
Other intangible assets	4,923.33	4,574.95
Intangible assets under development	731.77	116.53
Financial assets		
- Trade receivables	664.40	730.18
- Investments	6,415.04	5,539.14
- Other financial assets	773.81	691.06
Deferred tax assets (net)	2,024.24	1,462.80
Income tax assets (net)	787.54	387.05
Other non-current assets	257.02	1,247.28
Total non-current assets	**37,106.49**	**32,607.49**
Current assets		
Financial assets		
- Investments	3,388.17	2,726.54
- Trade receivables	18,477.95	16,761.13
- Cash and cash equivalents	6,744.06	6,625.15
- Bank balances other than cash and equivalents	3,510.65	3,603.71
- Other financial assets	9,375.16	6,621.83
Other current assets	8,763.54	5,230.49
Total current assets	**50,259.53**	**41,568.85**
TOTAL ASSETS	**87,366.02**	**74,176.34**
EQUITY AND LIABILITIES		
Equity		
Equity share capital	779.25	770.25
Other equity	62,411.40	48,806.82
Total Equity	**63,190.65**	**49,577.07**
Liabilities		
Non-current liabilities		
Financial liabilities		
- Borrowings	-	99.15
- Lease liabilities	2,156.67	1,608.09
- Other financial liabilities	425.90	-
Other non-current liabilities	47.63	44.44
Deferred tax liabilities (net)	150.49	121.92
Provisions	66.95	546.96
Total non-current liabilities	**2,847.64**	**2,420.56**
Current liabilities		
Financial liabilities		
- Borrowings	-	1,974.04
- Lease liabilities	952.30	830.01
- Trade payables		
- Total outstanding dues of micro and small enterprises	40.77	49.63
- Total outstanding dues of creditors other than micro and small enterprises	8,845.40	8,088.99
- Other financial liabilities	2,438.40	3,718.27
Other current liabilities	4,516.47	3,639.82
Provisions	4,028.54	3,330.66
Income tax liabilities (net)	505.85	547.29
Total current liabilities	**21,327.73**	**22,178.71**
TOTAL EQUITY AND LIABILITIES	**87,366.02**	**74,176.34**

Audited unconsolidated financial information

in ₹ Million

Particulars	Quarter ended			Year ended	
	March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
Revenue from operations	31,875.51	30,016.68	16,309.02	117,280.21	65,142.17
Profit before tax	3,597.65	4,639.82	2,564.15	15,730.86	13,165.29
Profit after tax	2,876.40	3,336.07	1,839.57	11,551.41	9,856.65

Segment wise Revenue, Results and Capital Employed

The operating segments are:
a. Banking, Financial Services and Insurance (BFSI)
b. Healthcare & Life Sciences
c. Software, Hi-Tech and Emerging Industries

in ₹ Million

Sr. No.	Particulars	Quarter ended			Year ended	
		March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
1	Segment revenue					
	- Banking Financial Services and Insurance	10,468.44	9,692.28	7,958.67	37,709.68	31,385.58
	- Healthcare & Life Sciences	8,691.78	8,483.43	6,278.12	32,551.45	20,880.32
	- Software, Hi-Tech and Emerging Industries	13,260.90	12,447.13	11,668.47	49,126.04	45,949.97
	Total	**32,421.12**	**30,622.84**	**25,905.26**	**119,387.17**	**98,215.87**
2	Less: Inter segment revenue	-	-	-	-	-
3	Net sales / income from operations	32,421.12	30,622.84	25,905.26	119,387.17	98,215.87
4	Segment results i.e. profit before tax, interest and depreciation and amortisation					
	- Banking Financial Services and Insurance	3,695.28	3,622.78	2,768.32	13,486.46	11,523.86
	- Healthcare & Life Sciences	3,353.50	3,607.64	2,268.80	12,768.39	8,671.22
	- Software, Hi-Tech and Emerging Industries	4,377.80	3,920.07	3,016.31	14,320.53	11,804.66
	Total	**11,426.58**	**11,150.49**	**8,053.43**	**40,575.38**	**31,999.74**
5	**Less:**					
	- Finance costs	184.62	163.20	97.35	671.29	467.27
	- Other un-allocable expenses	6,373.49	6,593.24	4,308.99	23,062.55	18,336.61
6	Un-allocable income	183.61	426.34	307.83	1,381.54	1,280.20
7	**Profit before tax**	**5,052.08**	**4,820.39**	**3,954.92**	**18,223.08**	**14,476.06**

in ₹ Million

Particulars	March 31, 2025	March 31, 2024
8 Segment assets		
- Banking, Financial Services and Insurance (BFSI)	7,007.19	6,128.36
- Healthcare & Life Sciences	7,163.26	4,236.24
- Software, Hi-Tech and Emerging Industries	14,230.62	13,648.05
Total allocable segment assets	**28,401.07**	**24,012.65**
Unallocable assets	58,964.95	50,163.69
Total assets	**87,366.02**	**74,176.34**

Note for segment information:
Operating segments are components of an enterprise for which discrete financial information is available that is evaluated regularly by the chief operating decision makers, in deciding how to allocate resources and assessing performance. The Group's chief operating decision makers are the Chief Executive Officer and Chairman & Managing Director.
Segment capital employed:
Segregation of assets (other than trade receivables and unbilled revenue), liabilities, depreciation and amortisation and other non-cash expenses into various reportable segments have not been presented as the assets and liabilities are used interchangeably among segments and the Group is of the view that it is not practical to reasonably allocate the other assets, liabilities and other non-cash expenses to individual segments and an ad-hoc allocation will not be meaningful.

Consolidated Audited Cash Flow Statement For The Year Ended March 31, 2025

in ₹ Million

Particulars		For the year ended	
		March 31, 2025	March 31, 2024
Cash flow from operating activities			
Profit before tax		**18,223.08**	**14,476.06**
Adjustments for:			
Interest income		(556.42)	(562.45)
Finance costs		417.06	287.25
Interest on lease liability		254.23	180.02
Depreciation and amortisation expense		3,069.10	3,093.73
Unrealised exchange gain / loss (net)		275.94	27.27
Change in foreign currency translation reserve		227.91	172.65
Exchange gain on derivative contracts		44.12	(70.63)
Exchange loss / (gain) on translation of foreign currency cash and cash equivalents		11.76	(23.84)
Bad debts		-	63.36
Allowance for expected credit loss (net)		422.18	103.57
Employee stock compensation expenses		3,095.27	1,091.75
Loss / Impairment of non-current investments		-	20.58
Changes in contingent consideration payable on business combination		(1,461.82)	(743.03)
Excess provision in respect of earlier period / year written back		(29.37)	(27.76)
Profit on sale / fair valuation of financial assets designated as FVTPL		(470.40)	(289.11)
Provision towards employee benefits		(506.74)	-
Profit on sale of investment - Dx Now		(21.67)	-
Profit on sale of investment - PSG		(0.69)	-
Profit on sale of Property, plant and equipment (net)		(76.84)	(22.64)
Operating profit before working capital changes		**22,916.70**	**17,776.78**
Movements in working capital :			
(Increase) / Decrease in other non-current assets		197.12	(256.22)
Increase in other financial assets		(2,761.88)	(1,585.47)
Increase in other current assets		(3,659.19)	(1,076.41)
Increase in trade receivables		(2,394.69)	(1,810.64)
Increase in trade payables, current liabilities and non-current liabilities		1,467.51	4,629.73
Increase / (Decrease) in provisions		917.69	(1,242.94)
Operating profit after working capital changes		**16,683.26**	**16,434.83**
Direct taxes paid (net of refunds)		(5,114.10)	(3,413.74)
Net cash generated from operating activities	**(A)**	**11,569.16**	**13,021.09**
Cash flows from investing activities			
Payment towards capital expenditure (including property, plant and equipment, intangible assets, capital advances and capital creditors)		(2,366.91)	(3,580.33)
Proceeds from sale of property, plant and equipment		436.14	29.35
Payment for acquisition of financial instruments		(54,916.91)	(50,889.51)
Payment towards contingent consideration		(489.64)	(2,073.64)
Proceeds from sale of financial instruments		52,773.30	49,522.79
Investment in unquoted securities		(434.93)	-
Profit on sale of investment - Dx Now		21.67	-
Profit on sale of investment - PSG		0.69	
Proceeds from (maturity) / investment of bank deposits having original maturity over three months		62.21	773.06
Interest received		570.04	597.38
Net cash used in investing activities	**(B)**	**(4,344.34)**	**(5,620.90)**
Cash flows from financing activities			
Repayment of long term borrowings		-	(1.84)
Proceeds from issue of share capital including securities premium		1,845.90	1,607.80
Repayment of foreign currency long term borrowings		(2,061.35)	(2,231.88)
Payment of principal portion of lease liabilities		(1,093.66)	(760.18)
Interest paid		(372.82)	(349.11)
Dividends paid		(4,600.06)	(4,083.62)
Net cash used in financing activities	**(C)**	**(6,281.99)**	**(5,818.83)**
Net increase in cash and cash equivalents (A + B + C)		942.83	1,581.36
Cash and cash equivalents at the beginning of the period / year		6,625.15	4,670.12
Cash and cash equivalents acquired on acquisition		56.38	-
Effect of exchange difference on translation of foreign currency cash and cash equivalents		(11.76)	23.84
Impact of ESOP Trust & Persistent India Foundation consolidation		(868.54)	349.83
Cash and cash equivalents at the end of the year		**6,744.06**	**6,625.15**
Components of cash and cash equivalents			
Cash on hand		0.20	0.11
Balances with banks			
On current accounts #		4,392.63	4,819.66
On saving accounts		27.50	23.48
On exchange earner's foreign currency accounts		1,488.57	1,401.87
On deposit accounts with original maturity less than three months		835.16	380.03
Cash and cash equivalents		**6,744.06**	**6,625.15**

Of the cash and cash equivalent balance as at March 31, 2025, the Group can utilise ₹ 0.02 Million (Previous year : ₹ 65.10 Million) only towards certain predefined activities specified in the government grant agreement.
The above Cash Flow Statement has been prepared under "Indirect Method" as set out in Ind AS - 7 on "Statement of Cash Flows" notified under Section 133 of the Act read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and relevant amendment rules issued thereafter.

Notes :

1 The audited condensed interim consolidated financial statements for the quarter and year ended March 31, 2025, as recommended by the Audit Committee at its meeting held on April 22, 2025 (PDT) i.e., April 23, 2025 (IST), have been taken on record by the Board of Directors at its meeting held on April 23, 2025 (PDT) i.e., April 24, 2025 (IST). The statutory auditors have expressed an unmodified audit opinion. The information presented above is extracted from the audited condensed interim consolidated financial statements.

2 The above consolidated financial results have been prepared from the condensed interim consolidated financial statements, which are prepared in accordance with Indian Accounting Standards ("Ind AS"), the provisions of the Companies Act, 2013 ("the Companies Act"), as applicable and guidelines issued by the Securities and Exchange Board of India ("SEBI"). The Ind AS are prescribed under Section 133 of the Companies Act read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and amendments issued thereafter. All amounts included in the consolidated financial results (including notes) are reported in million of Indian rupees (in ₹ Million) except share and per share data, unless otherwise stated.

3 The Board of Directors at its meeting concluded on April 24, 2025 (IST), recommended a Final Dividend of ₹ 15 per Equity Share of ₹ 5 each for FY 2024-25. This Final Dividend is subject to the approval of the Members at the ensuing 35th Annual General Meeting of the Company.

4 The Board of Directors at its meeting held on January 22, 2025, approved the payment of an Interim Dividend of ₹ 20 per Equity Share of ₹ 5 each for FY 2024-25. Accordingly, an amount of ₹ 3,105.46 million was paid as an Interim Dividend out of the total dividend amount of ₹ 3,117.00 million. The remaining amount of ₹ 11.54 million is unclaimed, and the Company will make due efforts to pay the same to the respective Shareholders.

5 The Board of Directors of the Company at its meeting concluded on April 24, 2025 (IST), appointed Mr. Vinit Teredesai (DIN: 03293917), Chief Financial Officer of the Company as an Additional Director (Executive Member) of the Company with immediate effect to hold office till September 30, 2028, subject to the approval by the Members at the ensuing 35th Annual General Meeting of the Company.

6 Consequent to the receipt of approval by the Members at the 34th Annual General Meeting held on July 16, 2024, Mr. Praveen Kadle (DIN: 00016814) commenced his second term as the Independent Director of the Company for the term of 5 (Five) consecutive years effective from April 23, 2025, to April 22, 2030.

7 Mr. Sunil Sapre (DIN:06475949) retired as the Executive Director of the Company effective from the closure of business hours on December 31, 2024.

8 The Board of Directors of the Company at its meeting concluded on April 24, 2025 (IST), recommended the appointment of M/s. B S R & Co.LLP, Chartered Accountants (Firm Registration No. 101248W/W-100022) as the Statutory Auditors of the Company to hold office from the conclusion of the 35th Annual General Meeting ('AGM') up to the conclusion of the 40th AGM of the Company to be held in the calendar year 2030 subject to the approval by the Members at the ensuing 35th Annual General Meeting of the Company.

9 The Board of Directors of the Company at its meeting concluded on April 24, 2025 (IST), recommended the appointment of M/s. SVD & Associates, a Peer-Reviewed Firm of Practicing Company Secretaries in Pune as the Secretarial Auditors of the Company to hold office for the term of 5 (Five) consecutive years commencing from FY 2025-26 to FY 2029-2030 subject to the approval by the Members at the ensuing 35th Annual General Meeting of the Company.

10 The Board of Directors of the Company at its meeting concluded on April 24, 2025 (IST), approved the proposal of Merger of M/s. Arrka Infosec Private Limited ('the Wholly Owned Subsidiary') into Persistent Systems Limited ('the Holding Company'), subject to the receipt of necessary approvals in accordance with the provisions of the Companies Act, 2013.

11 The Hon'ble National Company Law Tribunal, Mumbai ("NCLT") has sanctioned the merger of M/s. CAPIOT Software Private Limited (the Wholly Owned Subsidiary – Transferor Company) into Persistent Systems Limited (the Holding Company – Transferee Company) through absorption, as per its order dated April 9, 2025. The Company received the order on April 11, 2025. Further, the said Order will be effective upon submission of its Certified True Copy dated April 21, 2025, to the Registrar of Companies, Pune for updating their records. The financial impact of this merger will be reflected in the Company's financial statements for the period following its submission to the ROC.

12 In accordance with para 4 of notified Ind AS-108 "Operating Segments", the Company has disclosed segment information only on the basis of consolidated financial results.

13 The investors are requested to visit the following website of the Company and stock exchanges for further details:
- Company's website: https://www.persistent.com/investors
- BSE Ltd: www.bseindia.com
- National Stock Exchange of India Ltd.: www.nseindia.com

Place : USA
Date : April 23, 2025

By order of Board of Directors of Persistent Systems Limited
Dr. Anand Deshpande
Chairman and Managing Director

"For risks and uncertainties relating to forward-looking statements, please visit our website :- www.persistent.com"

SHRIRAM Finance

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Kondagaon Branch** located at First Floor, Jawahar Goods Transport, 138, Mararapara, Kondagaon, Bastar, Chhattisgarh - 494226 will shift to First Floor, Behind Sumit Bazar Shopping Mall, Infront of Bus Stand, Kondagaon, Bastar, Chhattisgarh - 494226 from 30th July, 2025.
The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM Finance

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Kottayam Regional Office** located at Third Floor, Urumbil Signature Towers, Kanjikuzhy, Kottayam, Kerala - 686004 will shift to First Floor, Geetha Commercial Complex, YMCA Road, MC Road, Kottayam, Survey No.22/2, Muttambalam Village, Kottayam, Kottayam, Kerala - 686001 from 31st July, 2025.
The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM Finance

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Ernakulam Regional Office** located at 48/108, Second Floor, Anjiparambil Building, Chalikavattom Bye Pass, Vyttila Ernakulam, Kerala - 682019 will shift to No. 40/786, Chittoor Road, Ernakulam, Kochi, District Ernakulam, Kerala - 682011 from 31st July, 2025.
The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM Finance

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Kota Regional Office** located at Second Floor, 2-CH-7, Dadabari Kota, Kota, Rajasthan - 324009 will shift to First Floor, Plot No. 5, Near Ghode Wale Baba, Rawatbhata Road, Aerodrome Circle, Kota, Rajasthan - 324001 from 30th July, 2025.
The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

SHRIRAM Finance

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Calicut Regional Office** located at Third Floor, Zainab Rahman Arcade, Near Malabar Christian College, Gandhi Road, Calicut, Kozhikode, Kerala - 673011 will shift to Second Floor, 6/1002-H, City Mall, Opposite to YMCA, Kannur Road, Calicut, Kerala - 673001 from 31st July, 2025.
The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

360 ONE PORTFOLIO MANAGERS LIMITED

CIN: U74120MH2011PLC219930
Regd. Office: 360 ONE Centre, Kamala City, Senapati Bapat Marg, Lower Parel (West), Mumbai 400 013, Maharashtra, India. | **Tel:** (91-22) 4876 5600; **Fax:** (91-22) 4341 1895
Email id: secretarial@360.one | https://www.360.one/wealth-management/portfolio-managers/

wealth 360 ONE

EXTRACT OF UNAUDITED / AUDITED FINANCIAL RESULTS FOR THE QUARTER AND FINANCIAL YEAR ENDED MARCH 31, 2025

360 ONE PORTFOLIO MANAGERS LIMITED ("**the Company**") hereby informs that the unaudited/audited Financial Results for the quarter and financial year ended March 31, 2025 **("Results")** have been reviewed and approved by the Board at their adjourned Board meeting held on Wednesday, April 23, 2025 and the Audit has been carried out by Deloitte Haskins & Sells LLP, Chartered Accountants, the Statutory Auditors of the Company.

In compliance with the provisions of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended from time to time), the full format of the Results along with the Limited Review Report is available on the Stock Exchange website viz. www.bseindia.com and on the Company's website at https://www.360.one/wealth/portfolio-managers. The same can also be accessed by scanning the Quick Response Code provided below:

In case of any queries,

Scan the QR code to view Financial Results on Website of the Company

Scan the QR code to view Financial Results on Website of BSE Limited

By Order of the Board
For 360 ONE Portfolio Managers Limited

Sd/-

Yatin Shah
Director
DIN:03231090

Place: Mumbai
Date: April 23, 2025

SHRIRAM FINANCE LIMITED

PUBLIC NOTICE

This is to inform our customers and public at large that our **Raipur Zonal Office** located at Babylon Tower, B-block, B-205 and B-206,VIP Square, Telibandha, Raipur, Chhattisgarh - 492001 will shift to First Floor, Shop No.103, 10402, Business Centre, Gudhiyari, Gondwara, Raipur, Chattisgarh - 492001 from 30th July, 2025.

The Customers are requested to contact the new office premises for their needs.

REGIONAL BUSINESS HEAD

AngelOne Mutual Fund

Disclosure of half yearly unaudited financial results of the schemes of Angel One Mutual Fund

NOTICE is hereby given to the investors / unit holders of the scheme(s) of Angel One Mutual Fund ("**Mutual Fund**") that, in accordance with the provisions of Regulation 59 of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended from time to time, a soft copy of the half yearly unaudited financial results of the schemes of the Mutual Fund for the period ended March 31, 2025 have been hosted on the website of the Mutual Fund viz www.angelonemf.com in a user-friendly and downloadable format. The investors/unit holders can view/download the results of the schemes of the Mutual Fund from the website as mentioned above.

For **Angel One Asset Management Company Limited**
(Investment Manager to Angel One Mutual Fund)
sd/-
Authorised Signatory

Place : Mumbai
Date : April 24, 2025

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

Angel One Asset Management Company Limited

Registered Office: G-1, Ground Floor, Ackruti Trade Centre, Road No. 7, Kondivita, MIDC, Andheri (East), Mumbai - 400 093. **T :** (022) 69747777/7700 | **F :** (022) 69747750
website : www.angelonemf.com | **CIN** - U66301MH2023PLC402297

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360 ONE WAM LIMITED

CIN: L74140MH2008PLC177884
Regd. Office: 360 ONE Centre, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai 400013.
Tel: (91-22) 4876 5600 **I Fax:** (91-22) 4341 1895
Email id: secretarial@360.one **I Website:** www.360.one

360 ONE

STATEMENT OF STANDALONE AND CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED MARCH 31, 2025 AND AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2025

360 ONE WAM LIMITED (the **"Company")** hereby informs that the Standalone and Consolidated Unaudited Financial Results for the quarter ended March 31, 2025 and Audited Financial Results for the year ended March 31, 2025 **("Results")** have been reviewed by the Audit Committee and approved by the Board at their respective meetings held on Wednesday, April 23, 2025 and the audit has been carried out by Deloitte Haskins & Sells LLP, Chartered Accountants , the Statutory Auditors of the Company.

In compliance with the provisions of Regulations 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, the full format of the Results along with the Audit Report is available on websites of the Stock Exchange viz. www.bseindia.com and www.nseindia.com and on the Company's website at 360.one/investor-relations.html. The same can also be accessed by scanning the Quick Response **("QR")** Code provided below:

Scan the QR code to view Results on website of the Company	Scan the QR code to view Results on website of BSE Limited	Scan the QR code to view Results on website of National Stock Exchange of India Limited

For and on behalf of the Board of Directors of
For 360 ONE WAM LIMITED
SD/-
Karan Bhagat
Managing Director
DIN: 03247753

Place: Mumbai
Date: April 24, 2025

GUJARAT GAS LIMITED

Registered Office: Gujarat Gas CNG Station, Sector 5/C, Gandhinagar – 382006, Gujarat **Tel:** +91-79-26737400
website: www.gujaratgas.com
E-mail Id: Investors@GUJARATGAS.com
CIN: L40200GJ2012SGC069118

GUJARAT GAS

NOTICE

Notice is hereby given that the meeting of the Board of Directors of the Company will be held on **Monday, 19th May, 2025** to consider and approve the standalone and consolidated Audited Financial Results for the quarter and financial year ended on **31st March, 2025** and also to consider recommendation of dividend for the FY 2024 -25. The notice of this meeting is also available on the Company's website **(www.gujaratgas.com)** and also on the website of the Stock Exchanges' viz. National Stock Exchange of India Limited at **(www.nseindia.com)** and BSE Limited at **(www.bseindia.com).**

For, Gujarat Gas Limited
Sd/-
Sandeep Dave
Company Secretary

Place: Gandhinagar
Date: 24th April, 2025

TATA

TATA POWER

(Corporate Contracts Department)
Sahar Receiving Station, Near Hotel Leela, Andheri (E), Mumbai 400 059, Maharashtra, India
(Board Line: 022-67173188) CIN: L28920MH1919PLC000567

NOTICE INVITING EXPRESSION OF INTEREST

The Tata Power Company Limited hereby invites Expression of Interest from eligible parties for **Three Year Out Line Agreement (OLA) for following jobs** at 5 x 830MW Mundra Thermal Power Station, Gujarat.

1. **CC25KNC012 – Services for Boiler and accessories overhauling covering all units.**
2. **CC25KNC013 – Services for Turbine Generator & accessories overhauling covering all units.**

Details of pre-qualification requirements, bid security, purchasing of tender document etc. may be downloaded from the tender section of our website URL **https://www.tatapower.com/tender/tenders-listing**

Eligible parties willing to participate in above tender may submit their Expression of Interest along with the tender fee for issue of bid document latest by **06th May 2025.**

ICICI Securities

Primary Dealership Limited

501B, First International Financial Centre (FIFC), Plot No. C 54 & 55, G Block, Bandra Kurla Complex (BKC),Bandra (East), Mumbai 400098.
CIN: U72900MH1993PLC131900, GST: 27AAACI0995H1ZG

Audited Financial Results for the year ended March 31, 2025

Balance Sheet at March 31, 2025 (₹ in million)

SOURCES OF FUNDS	
1 Shareholder's funds	
A Share capital	1,563.4
B Reserves and surplus	18,842.6
2 Loan funds	
A Secured loans	2,83,929.1
B Unsecured loans (of which call/notice/term money borrowings of ₹58,655.0 million)	83,236.1
	3,87,571.2
APPLICATION OF FUNDS	
1 Fixed assets	226.0
2 Investments	-
3 Current assets, loans & advances	
Current assets	
A I Stock-in-trade	
(i) Government securities (including T-Bills & CMBs)	3,37,928.7
(ii) Corporate bonds & debentures	24,523.8
(iii) Commercial Paper & Certificates of Deposit	8,918.0
(iv) Equity Shares	3.4
	3,71,373.9
II Other Current assets	18,749.2
B Loans and advances (of which call money lendings: NIL)	30,977.4
	4,21,100.5
Less: Current liabilities	(33,260.6)
Net	**3,87,839.9**
4 Non-Current assets	201.6
Less: Non-Current Liabilities	(696.3)
Net	**(494.7)**
	3,87,571.2

Statement of Profit and Loss for the year ended March 31, 2025

1 Income	
A Interest & dividend income	22,105.3
B Discount	1,652.2
C Trading Profit	6,187.0
D Income from services	338.3
E Other Income	16.0
	30,298.8
2 Expenses	
A Interest	21,197.5
B Administrative & employee expenses	1,392.6
C Other expenses	510.8
	23,100.9
3 Profit before tax	**7,197.9**
4 Tax Expense	**1,829.8**
5 Profit for the year	**5,368.1**
Other Comprehensive Income	
1 Items that will not be reclassified to profit & loss (net of tax)	(3.4)
2 Items that will be reclassified to profit & loss (net of tax)	-
Total Comprehensive Income for the year (comprising Profit/ (loss) and Other Comprehensive Income)	**5,364.7**
Regulatory Capital required *	**14,660.2**
Actual Capital (including eligible Tier II)	**23,319.8**
Return on Average Net Worth	**27.56%**

Notes :

1. The results have been approved at the Board Meeting held on April 11, 2025
2. The securities held as stock-in-trade are fair-valued
3. Net borrowings in call/notice: average ₹21,242.2 million; peak ₹51,107.5 million
4. Leverage ratio: average 17.81 times; peak 22.53 times
5. CRAR (Quarterly)*

At	Ratio (%)
Jun 30, 2024	25.0%
Sep 30, 2024	25.8%
Dec 31, 2024	31.3%
Mar 31, 2025	31.8%

*Calculated as per Master Direction - Standalone Primary Dealers (Reserve Bank) Directions, 2016 dated August 25, 2016 issued by the Reserve Bank of India.

6. Details of Issuer composition of investments in non-government securities at March 31, 2025

(₹ in million)

Issuer#	Amount$	Extent of private placement**	Extent of 'unlisted securities'
PSUs	1,005.4	1,005.4	Nil
FIs	18,352.7	18,352.7	Nil
Banks	3,767.9	3,767.9	Nil
Other PDs	Nil	Nil	Nil
Private corporates	Nil	Nil	Nil
Subsidiaries/ Joint ventures	Nil	Nil	Nil
Others ##	10,315.8	10,315.8	Nil
Provision held towards depreciation	Nil	Nil	Nil
Total	**33,441.8**	**33,441.8**	**Nil**

All the investments (securities for trade) above are rated above investment grade
$ Represents amounts net of provision for depreciation if any
** Represents primary issuance
# Does not include equity and preference shares
Others include investments in Non-Banking Financial Companies and Housing Finance Companies
All the investments reported in this disclosure are fair valued through profit or loss

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Maharashtra Fisheries Development Corporation Ltd.

(Government of Maharashtra undertaking)
Head Office - N.K.M. International House, 3rd Floor, Babubhai M. Chinoi Marg, Mumbai- 400020 | Tel. (022) 35114917 | Email: eemfdc@gmail.com / mfdc73@gmail.com

E-Tender Notice No.: MFDC/Engg./Mirkarwada/01/2025-26

Managing Director of Maharashtra Fisheries Development Corporation, Maharashtra State, Mumbai, is inviting E-tender in B-2 form for **Development of Allied facilities at Mirkarwada Fishing Harbour Tal & Dist. Ratnagiri** from the contractors.

The details of tender can be seen and downloaded from web site: **https://mahatenders.gov.in** The right of acceptance & rejection of any tender is reserved by the Managing Director of Maharashtra Fisheries Development Corporation, Mumbai.

Online E-tender available period	Date from 24/04/2025 at 10:00 am to Date 01/05/2025 15:00 Hrs. IST
Pre-Bid Meeting	Date 28/04/2025 at 12:00 Noon
Date of online E-tender opening	Date 03/05/2025 at 12:00 Noon (if Possible)

All information regarding E-tender is available on below web site.
https://mahatenders.gov.in
(If there is any change in tender notice same will be displayed on above web site)

Sd/-
Managing Director

THE SOUTH INDIAN BANK LTD.

Registered Office: **The South Indian Bank Ltd.,**
Head Office: S.I.B House, T.B Road,
P.B No: 28, Thrissur - 680001, Kerala
CIN: L65191KL 1929PLC001017

SOUTH INDIAN Bank

TRANSFER OF EQUITY SHARES OF THE SOUTH INDIAN BANK LIMITED TO THE INVESTOR EDUCATION AND PROTECTION FUND (IEPF)

Notice is hereby published pursuant to the applicable provisions of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 notified by the Ministry of Corporate Affairs effective from September 07, 2016 and subsequent amendments thereto ("the Rules").

The rules amongst other matters contain provisions for transfer of unpaid or unclaimed dividend to IEPF and transfer of shares in respect of which dividend remains unpaid or unclaimed for 7 consecutive years or more to the IEPF account.

Hence, all the underlying shares in respect of which dividend are not claimed/paid for consecutive 7 years from the year 2017-18 have to be transferred to the IEPF Authority.

As required under the Rules, the Bank has informed the concerned shareholders through a specific communication at their address registered providing the details of unclaimed dividends for the 7 consecutive years and the equity shares that are so liable to be transferred to IEPF. Further, the statement containing the details of name, address, folio number/Demat account number and number of shares due for transfer is made available in our website www.southindianbank.com under Investors Desk->Shareholders Information-> List of Shareholders w.r.t. transfer of unclaimed shares to IEPF. Shareholders are requested to verify the details of the shares liable to be transferred to the IEPF Account.

The shareholders who have not claimed the dividends for the last seven years in respect of the Equity Shares held by them are advised to make claim for the dividends for the year 2017-18 onwards by writing to our Registrar and Share Transfer Agents M/s MUFG Intime India Private Limited, Surya 35, Mayflower Avenue, Behind Senthil Nagar, Sowripalayam Road, Coimbatore – 641028, Tel : 0422-2314792, Email : coimbatore@in.mpms.mufg.com or to Registered Office of the Bank- The South Indian Bank Ltd., Secretarial Department, "SIB House", T.B.Road, Mission Quarters, Thrissur - 680 001, Kerala. Phone: 0487-2429333, 2420020 (extn: 572), Fax : 0487-2424760 Email: ho2006@sib.co.in on or before 9th of August, 2025.In the event the Company does not receive valid claim from the concerned shareholder(s) on or before 9th of August, 2025, the Company will proceed to transfer the shares to the Demat account of the IEPF Authority.

Further the underlying shares of the shareholders who have not claimed dividends for a consecutive period of seven years from 2010-11,2011-12, 2012-13, 2013-14, 2014-15, 2015-16 and 2016-17 has already been transferred to the Demat account of the IEPF Authority. Shareholders may note that both the unclaimed dividend and the shares transferred to the IEPF including all benefits accruing on such shares, if any, can be claimed back by them from IEPF Authority by making an application in the prescribed Form IEPF-5 online and sending the physical copy of the same duly signed (as per the specimen signature recorded with the Company) along with the requisite documents in original enumerated in Form IEPF-5 to the Nodal Officer of the Company.

The concerned shareholders, holding shares in physical form and whose shares are liable to be transferred to IEPF may note that the Company would be issuing new share certificate(s)/letter of confirmation in lieu of the original share certificate(s). Upon issue, the company shall inform depository by way of corporate action to convert share certificate into demat form and transfer in favour of IEPF, the original share certificate(s) which stand registered in their name will be deemed cancelled and non-negotiable. In case shares are held in Demat form and are liable to be transferred to IEPF, the Company shall inform the depository by way of corporate action for transfer to the Demat account of the IEPF Authority.

The shareholders may further note that, the details uploaded by the Company on its website should be regarded and shall be deemed adequate notice in respect of issue of the new share certificate(s) by the Company for the purpose of transfer of shares to IEPF pursuant to the Rules. Please note that no claim shall lie against the Company in respect of unclaimed dividend amount and equity shares transferred to the IEPF.

For The South Indian Bank Ltd
sd/-
(JIMMY MATHEW)
COMPANY SECRETARY

Place: Thrissur
Date: April 24, 2025

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infoedge

INFO EDGE (INDIA) LIMITED

CIN: L74899DL1995PLC068021 | Regd. Office: GF-12A, 94, Meghdoot Building, Nehru Place, New Delhi-110019
Corp. Office: B-8, Sector-132, Noida-201304 (Uttar Pradesh) | Tel: 0120-3082000; Fax: 0120-3082095
Web: http://www.infoedge.in; Email: investors@naukri.com

NOTICE OF POSTAL BALLOT & REMOTE E-VOTING TO MEMBERS

Members of Info Edge (India) Ltd., (the "Company") are hereby informed that pursuant to the provisions of Sections 108 and 110 of the Companies Act, 2013 read with Companies (Management and Administration) Rules, 2014, Secretarial Standard-2 on General Meetings issued by the Institute of Company Secretaries of India, circular issued by the Ministry of Corporate Affairs, Government of India (the "MCA") dated September 19, 2024, read with circulars dated April 8, 2020 and April 13, 2020 (collectively referred to as "MCA Circulars") and Regulation 44 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 (including any statutory modification or re-enactment thereof for the time being in force), the Company seeks approval of the Members through Postal Ballot process by way of Remote E-voting in respect of the following resolution as set out in the Postal Ballot Notice dated April 18, 2025, circulated to the Members:

S.No	Description of Resolution	Type of Resolution
1.	Approval for entering into material related party transaction with Karkardooma Trust (for investment in its scheme, namely, IE Venture Investment Fund III), to be regarded as a related party of the Company	Ordinary

Pursuant to the MCA Circulars, the Company has duly sent Postal Ballot Notice on April 24, 2025, by e-mail only, to the Members on their registered e-mail addresses, seeking their consent on the resolution set out in the Postal Ballot Notice. The said Postal Ballot Notice is also available on the Company's website at http://www.infoedge.in/, website of the Stock Exchanges at www.bseindia.com and www.nseindia.com and on the website of MUFG Intime India Private Limited (formerly known as 'Link Intime India Private Limited') ("RTA") at https://instavote.linkintime.co.in. The Members may also download the same from the above mentioned websites.

The Members of the Company, holding shares either in physical form or in dematerialized form, as on cut-off date i.e. Thursday, April 17, 2025 may exercise their votes electronically and provide their assent or dissent on the resolution as set out in the Postal Ballot Notice and a person who is not a Member as on cut-off date should treat this Notice for information purpose only. The Company is providing the facility to the Members to exercise the right to vote by electronic means through E-voting platform provided by the RTA.

Remote E-Voting period commences on Friday, April 25, 2025 (at 9:00 A.M. IST) and ends on Saturday, May 24, 2025 (at 5:00 P.M. IST) both days inclusive. Remote E-voting module shall be disabled by RTA after 5:00 P.M. IST on Saturday, May 24, 2025. Remote E-voting shall not be allowed beyond the date and time mentioned above.

Once a vote on a resolution has been cast by the Member, he/she shall not be allowed to change it subsequently or cast the vote again on the said resolution. The detailed procedure/instructions for Remote E-voting are contained in the Postal Ballot Notice.

In terms of the MCA Circulars, the Company has sent Postal Ballot Notice in electronic form only and physical copy of the Postal Ballot Notice and form has not been sent to the shareholders for the Postal Ballot process. Accordingly, the communication of the assent or dissent of the Members would take place through the Remote E-voting system only.

Members who have not yet registered their e-mail address are requested to register the same in respect of shares held by them in electronic form with the Depository through their Depository Participant and in respect of shares held in physical form by clicking the link: https://web.in.mpms.mufg.com/EmailReg/E-mail_Register.html and follow the registration process as guided therein. The Members of the Company holding shares of the Company in dematerialized form and who have not registered their e-mail addresses may also temporarily get their e-mail addresses registered with the RTA by clicking the link: https://web.in-.mpms.mufg.com/EmailReg/Email_Register.html and follow the registration process as guided therein. The detailed registration process forms part of the Postal Ballot Notice.

Mr. Rupesh Agarwal, Managing Partner, M/s. Chandrasekaran Associates, Company Secretaries, failing him, Mr. Shashikant Tiwari, Partner, M/s. Chandrasekaran Associates, Company Secretaries, failing him, Mr. Lakhan Gupta, Partner, M/s. Chandrasekaran Associates, Company Secretaries has been appointed as the Scrutinizer to conduct the Postal Ballot through Remote E-voting process in a fair and transparent manner.

The resolution, if passed by requisite votes, shall be deemed to have been passed on the last date of Remote E-voting i.e. Saturday, May 24, 2025. The results of the Postal Ballot will be declared at the Registered Office/Corporate Office of the Company within prescribed statutory timelines, and also be displayed on the website of the Company i.e. http://www.infoedge.in/ and the website of RTA i.e. https://instavote.linkintime.-co.in. The results will also be intimated to the Stock Exchanges where the Company's shares are listed.

Any Member having any grievance pertaining to the Postal Ballot/Remote E-voting processes or who have not received Postal Ballot Notice may write to Ms. Jaya Bhatia, Company Secretary at investors@naukri.com or contact at +91 120 3082000.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for shareholders and e-voting user manual for shareholders available at https://instavote.linkintime.co.in., or contact RTA by e-mail at enotices@in.mpms.mufg.com or rnt.helpdesk@in.mpms.mufg.com or call on: +91 022 49186000. Those Members who have already registered their e-mail addresses are requested to keep their e-mail addresses validated with their Depository Participants/the Company's RTA.

By Order of the Board of Directors
For Info Edge (India) Limited

Jaya Bhatia
Company Secretary & Compliance Officer
Membership No. A33211

Date: April 24, 2025
Place: Noida

ANDREW YULE & COMPANY LIMITED

(A Government of India Enterprise)
8, Dr. Rajendra Prasad Sarani, Kolkata 700 001
CIN: L63090WB1919GOI003229

Recruitment Advertisement No. 2025/04

The Company is looking for qualified and experienced candidates on deputation or immediate absorption basis to fill up the following position.

Post Code No.	Position	Grade	Location	No. of Post
2025/04	General Manager, Engineering Division	E7	Kalyani, Nadia, WB	01

For details log on to Company's website
http://www.andrewyule.com/current-opening.php

CORRIGENDUM TO THE DETAILED PUBLIC STATEMENT WITH RESPECT TO THE OPEN OFFER TO THE PUBLIC SHAREHOLDERS OF

KANDAGIRI SPINNING MILLS LIMITED

Corporate Identification Number: L17111TZ1976PLC000762
Registered Office: Post Box No. 3, Mill Premises, Udayapatti P.O., Salem 636 140, Tamil Nadu, India.
Tel. No. +91- 0427-2244400; Email: ksmcs@kandagirimills.com
Website: www.kandagirimills.com

Open Offer for Acquisition of Upto 10,00,805 (Ten Lakhs Eight Hundred and Five Only) Fully Paid-Up Equity Shares of Rs. 10 Each ("Equity Shares") Representing 26% of Voting Share Capital of Kandagiri Spinning Mills Limited ("The Target Company") from the Public Shareholders In Cash at a Price of Rs. 25 Per Equity Share ("Offer Price") by Akshayam Creations LLP ("Acquirer") together with Persons Acting In Concert with the Acquirer Namely, Mr. Sigamani Sivakumar ("PAC 1"), Mr. Manoj Kumar Maurya ("PAC 2"), Mr. Adinarayana Sripathy Kumar ("PAC 3") and Mr. Balasubramanian Prabhakaran ("PAC 4") (Hereinafter PAC 1, PAC 2, PAC 3 And PAC 4 collectively referred to as "PACs") pursuant to and in compliance with Regulation 3(1) and 4 of the Securities and Exchange Board of India (Substantial Acquisition Of Shares And Takeovers) Regulations, 2011 as amended ("The SEBI (SAST) Regulations").

This Corrigendum (**"Corrigendum"**) is being issued by Systematix Corporate Services Limited (**"Manager to the Offer"**), for and on behalf of the Acquirer and the PACs in the newspapers namely, the Financial Express (English daily), Jansatta (Hindi Daily), Mumbai edition of Mumbai Lakshadeep (Marathi Daily), Chennai Edition of Madrasmani (Tamil Daily) and Coimbatore Edition of Makkal Kural (Tamil Daily) in which DPS was released on February 10, 2025.

This Corrigendum should be read in continuation with and in conjunction with (a) Public Announcement dated February 03, 2025 (**"PA"**); (b) Detailed Public Statement dated February 10, 2025 (**"DPS"**); and (c) Draft letter of offer dated February 17, 2025 (**"DLOF"**).

Capitalised terms used but not defined in this Corrigendum shall have the same meaning assigned to them in the DPS. The Manager to the Offer has received SEBI Observations Letter dated April 17, 2025 (**"SEBI Observations Letter"**) on the DLOF.

The Public Shareholders are requested to note the following changes/amendments to the Detailed Public Statement and in relation to the Open Offer pursuant to the SEBI Observations Letter and the development post filing of DLOF with SEBI:

1. The Selling Shareholders have initiated transfer of their respective Sale Shares to the Acquirer for the First Tranche in the manner specified under the SPA.
2. The email id of Cameo Corporate Services Limited (RTA) has been changed to priya@cameoindia.com
3. The Acquirer and PACs do not have any intention to delist the Target Company following two years from the completion of this Offer. The same has been added in Objects of the Acquisition/Offer.
4. The key financial information of the Acquirer as disclosed in Para 1.12 of the DPS has been updated with 12 (twelve) month Audited Financials for March 31, 2024.

(Rs. In Lakhs)

Particulars	Unaudited Financial for the period ended December 31, 2024	Audited Financial Statement for the year ended March 31, 2024
Total Revenue*	14.46	1.68
Net Income (PAT)	12.55	0.57
EPS #	-	-
Net Worth (Partners fund)	788.94	375.57

*Total Revenue including Other Income
Since the entity is a Limited Liability Partnership earning per share (EPS) is not applicable

5. Negative Covenants of the loan agreement between PAC 1 and the Target Company has been added under paragraph 2.7.iv.f as follows:
   i. commence any proceedings for liquidation, dissolution or winding up (whether voluntary or involuntary) of the Borrower or the passing of an order of any court appointing a provisional liquidator or administrator in any other proceeding seeking the winding up of the Borrower or the liquidation of the Borrower or any arrangement by the Borrower with the shareholders or the creditors of the Borrower to that effect;
   ii. undertake any merger, demerger, acquisition, change of Control, consolidation, sale of equity shares or other transaction or series of transactions in which the shareholders to such transaction or transactions will not retain a majority of the voting power of the surviving entity including a drag sale;
   iii. engage in sale, lease, license, spin-offs, slump sale, or other transfer of all or substantially all of the Borrower 's assets including the Property;
   iv. enter into any agreement or arrangement with any Person, institution or local or Government body for the use, occupation or disposal of the Property or any part thereof.
   v. utilize the Loan for purposes other than those explicitly outlined in this Agreement.
   vi. act as a surety for or guarantee the repayment of any loan or borrowing of any Person.
   vii. execute any document, including power of attorney or any analogous deed, in favor of any Person or entity to handle the Security in any way, unless expressly required by the Lender.
   viii. engage in any actions or take any steps that could reduce the value of the Security or adversely affect the Security or render the enforcement of the Security by the Lender futile.
   ix. Undertake any other actions that could compromise the interests of the Lender as outlined in this Agreement.
6. Networth Details of PAC 1, PAC 2, PAC 3 and PAC 4 has been updated to the following:
   i. As per the Certificate bearing UDIN 25212932BMIISC1975 dated April 02, 2025 issued by R. Raghavendiran (Membership No. 212932), Proprietor at R. Raghavendiran, Chartered Accountants, having their office located at C-2, Gokulam Apartments, No.29, 7th Cross, Maravaneri, Salem- 636007, Mob. No. 9843512421; Email: ragahv@gmail.com has certified vide certificate dated April 02, 2025 that the net worth of the PAC 1 as on February 28, 2025 is Rs. 6,70,46,604 (Rupees Six Crore Seventy Lakhs Forty Six Thousand Six Hundred and Four only).
   ii. As per the Certificate bearing UDIN 25021435BNFTHP9444 dated April 02, 2025 issued by V.S. Ashok Kumar (Membership No. 021435), Partner at V.V. Soundararajan & Co., Chartered Accountants (Firm Registration No. 003944S), having their office located at # 9/4, II Cross, Maravaneri, Salem - 636 007; Email: vvscoy@yahoo.com has certified vide certificate dated April 02, 2025 that the net worth of the PAC 2 as on February 28, 2025 is Rs. 10,54,92,664 (Rupees Ten Crore Fifty Four Lakhs Ninety Two Thousand Six Hundred and Sixty Four only).
   iii. As per the Certificate bearing UDIN 25200817BMGHCZ1056 dated April 02, 2025 issued by V. Indira (Membership No. 200817), Partner at S. Krishnamoorthy & Co., Chartered Accountants, having their office located No. 16, Bharathi Park Main Road, 2nd cross street, Saibaba Colony, Coimbatore- 641 011. Tel.No.0422 4039900; Email: skmcoca@skmcoca.com has certified vide certificate dated April 02, 2025 that the net worth of the PAC 3 as on March 30, 2025 is Rs. 28,57,12,339 (Rupees Twenty Eight Crores Fifty Seven Lakhs Twelve Thousand Three Hundred and Thirty Nine only).
   iv. As per the Certificate bearing UDIN 24204741BKCZRH7767 dated November 26, 2024 issued by S. Sridhar (Membership No. 204741), Partner at Bala & Sakthi, Chartered Accountants (Firm Registration No. 000372S), having their office located at 3/250-F, Ground Floor, Brindavan Road, 6th Cross (West) (Behind Lord Sri Venkatachalapathy Temple) Fairlands, Salem - 636 016, Mob. No. 9842745999; Email: balasakthica@gmail.com, has certified vide certificate dated November 26, 2024 that the net worth of the PAC 4 as on October 30, 2024 is Rs. 55,897.96 lakhs (Rupees Fifty Five Thousand Eight Hundred and Ninety Seven Lakhs and Ninety Six Thousand.
7. There are instances of delayed compliances with respect to Chapter V of SEBI (SAST) Regulations, by the Promoter and Promoter Group of the Target Company for which SEBI may initiate suitable action.
8. As on date of this Corrigendum, there are no pending approvals which are required to implement this Offer. Further, in case of any regulatory or statutory or other approvals being required at a later date before the closure of the TP, the Offer shall be subject to all such approvals and the Acquirer and the PACs shall make the necessary applications for such approvals.
9. Revised Schedule of Activities:

The public shareholders are requested to kindly note following revisions in the Schedule of activities relating to the Offer:

ACTIVITY	Original Schedule of Activities (as disclosed in DLOF) Day and Date	Revised Schedule of Activities Day and Date
Date of the PA	Monday, February 03, 2025	Monday, February 03, 2025
Date of publication of this DPS	Monday, February 10, 2025	Monday, February 10, 2025
Last date of filing Draft Letter of Offer (DLOF) with SEBI	Monday, February 17, 2025	Monday, February 17, 2025
Last date for a Competitive Bid / Offer (1)	Wednesday, March 05, 2025	Wednesday, March 05, 2025
Identified Date(2)	Monday, March 17, 2025	Tuesday, April 22, 2025
Last date by which the letter of offer ("LOF") is to be dispatched to the Public Shareholders whose names appear on the register of members on the Identified Date	Monday, March 24, 2025	Tuesday, April 29, 2025
Last date by which the committee of the independent directors of the Target Company is required to give its recommendation to the Public Shareholders for this Open Offer	Thursday, March 27, 2025	Monday, May 05, 2025
Last date for upward revision of the Offer Price or any increase in the Offer Size	Friday, March 28, 2025	Tuesday, May 06, 2025
Date of publication of offer opening public announcement in the newspapers in which this DPS has been published	Friday, March 28, 2025	Tuesday, May 06, 2025
Date of commencement of the Tendering Period (**"Offer Opening Date"**)	Tuesday, April 01, 2025	Wednesday, May 07, 2025
Date of closure of the Tendering Period (**"Offer Closing Date"**) Last date for communicating the rejection /acceptance;	Wednesday, April 16, 2025	Wednesday, May 21, 2025
Completion of payment of consideration or refund to the shareholders	Friday, May 02, 2025	Wednesday, June 04, 2025
Last date for publication of post- Offer public announcement in the newspapers in which this DPS has been published	Friday, May 09, 2025	Wednesday, June 11, 2025
Submission of Final Report by the Manager to the Offer with SEBI	Friday, May 09, 2025	Wednesday, June 11, 2025

(1). There is no competing offer(s).
(2). The Identified Date is only for the purpose of determining the Public Shareholders as on such date to whom the LOF would be sent. It is clarified that all holders (registered or unregistered) of Equity Shares (except those who are excluded from the ambit of Public Shareholders) are eligible to participate in the Open Offer at any time during the Tendering Period.

Note: Where last dates are mentioned for certain activities, such activities may happen on or before the respective last dates. Duly Signed FOA and Transfer Deed(s) together with Share Certificate(s) in case of physical shares and duly signed FOA and delivery instruction slip in case of dematerialized shares should be dispatched by Registered Post / Courier or Hand Delivery to Cameo Corporate Services Limited (**"Registrar to the Offer"**) to arrive not later than 5:00 pm on or before Friday, May 23, 2025 i.e. within two working days from closure of the TP.

Except as detailed in this Corrigendum, all other terms and contents of the Detailed Public Statement and Draft Letter of Offer remain unchanged.

The Acquirer and the PACs accept full responsibility for the information contained in this Corrigendum and shall be jointly and severally responsible for the fulfillment of obligations under the SEBI (SAST) Regulations in respect of the Open Offer.

This Corrigendum will be available on the website of the Securities and Exchange Board of India at(www.sebi.gov.in) and BSE (www.bseindia.com). For further details, please refer to the Letter of Offer.

ISSUED BY MANAGER TO THE OFFER ON BEHALF OF THE ACQUIRER AND THE PACs

SYSTEMATIX GROUP
Investments Re-defined

Systematix Corporate Services Limited
SEBI Registration No. INM000004224
The Capital, A-Wing, 6th Floor, No. 603-606, Plot No. C-70, G-Block, Bandra-Kurla Complex (BKC), Bandra (East), Mumbai 400 051, Maharashtra, India.
Telephone: +91-22-6704 8000; **Facsimile:** +91 22 6704 8022
Email: ecm@systematixgroup.in;
Website: www.systematixgroup.in
Contact Person: Ms. Hanishi Shah

For and on behalf of the Acquirer and the PACs

Sd/-
Akshayam Creations LLP (Acquirer)

Sd/-
Sigamani Sivakumar (PAC 1)

Sd/-
Manoj Kumar Maurya (PAC 2)

Sd/-
Adinarayana Sripathy Kumar(PAC 3)

Sd/-
Balasubramanian Prabhakaran (PAC 4)

Date:April 25, 2025
Place: Salem, Tamil Nadu.

IIRM Holdings India Limited

(formerly known as Sudev Industries Limited)
CIN: L70200TS1992PLC189999
Registered Office: 5th Floor, Ashoka My Home Chambers, Sindhi Colony, SP Road, Begumpet, Secunderabad, Hyderabad-500003, Telangana, India.
Website: www.iirmholdings.in, E-mail: cs@iirmholdings.in, Tel. No.: +91 84477 72518
"STATEMENT OF CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

(Rs. in Lakhs)

S. No.	Particulars	Consolidated				
		Quarter Ended			Year Ended	
		31-Mar-25 [Refer Note 5]	31-Dec-24 (Unaudited)	31-Mar-24 [Refer Note 4]	31-Mar-25 (Audited)	31-Mar-24 (Audited)
1	Total Income [Revenue from Operations & other income]	5,645.66	5,044.58	17,999.80	22,095.28	17,999.80
2	Net Profit / (loss) for the period (before Tax, Exceptional and/or Extraordinary items)	547.39	471.08	3,164.81	3,166.33	3,164.81
3	Net Profit for the period before tax	444.25	471.08	3,164.81	3,055.39	3,164.81
4	Net Profit for the period after tax	197.38	306.39	2,263.55	2,163.06	2,263.55
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	174.61	306.39	2,243.80	2,140.30	2,243.80
6	Equity Share Capital	3,407.21	3,407.21	3,407.21	3,407.21	3,407.21
7	Earnings per Equity share (nominal value of Rs. 5/- each) - Basic and Diluted (Rs.)	0.26	0.45	12.91	3.17	12.91

Notes:

1. The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
2. The above audited consolidated financial results have been reviewed and recommended by the Audit Committee and taken on record and approved by the Board of Directors at their meeting held on April 23, 2025 in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The statutory auditors have carried out a review on the consolidated financial results and expressed an unmodified conclusion thereon.
3. The Company's wholly owned subsidiary - Sampada Business Solutions Limited has registered profit before tax of Rs. 2,874.57 lakhs for the year ended March 31, 2025 against profit of Rs. 3,067.12 lakhs for year ended March 31, 2024.
4. Sampada Business Solutions Limited has been acquired by IIRM Holdings India Limited as on 18th January, 2024 as a result of which figures for the quarter ended March 31, 2024 and year ended March 31, 2024 remain the same.
5. The figures for the quarter ended March 31, 2025 are the balancing figures between the audited figures in respect of the full financial year ended March 31, 2025, and published year to date figures up to third quarter ended December 31, 2024, regrouped as necessary.
6. The full Financial Results are available on the websites of the Stock Exchange (BSE) and the Company (https://www.iirmholdings.in).
7. **Key Standalone information**

Particulars	Quarter Ended			Year Ended	
	31-Mar-25	31-Dec-24	31-Mar-24	31-Mar-25	31-Mar-24
Revenue from Operations & other income	132.00	98.05	8.00	365.05	170.29
Profit/(Loss) before Tax	34.33	45.17	0.96	180.82	97.69
Profit/(Loss) after Tax	-6.22	0.58	0.66	76.12	75.74

For and on behalf of the Board
IIRM Holdings India Limited
(Formerly known as Sudev Industries Limited)
SD/-
Vurakaranam Ramakrishna
Chairman & Managing Director
DIN No. 00700881

Date: April 23, 2025
Place : Hyderabad

IRONWOOD EDUCATION LIMITED

CIN: L65910MH1983PLC030838
Regd. Off.: KHIL House, 1st Floor, 70-C Nehru Road, Adjacent to Domestic Airport, Vile Parle (East), Mumbai - 400099
Tel.: +9122 26631834 **E-Mail ID:** cs@ironwoodworld.com **Website:** www.ironwoodworld.com

Recommendations of the Committee of Independent Directors (the **"IDC"**) of Ironwood Education Limited (the **"Target Company"**) under Regulation 26(7) of the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended (the **"SEBI (SAST) Regulations, 2011"**) in relation to the open offer to the public shareholders of the Target Company made By Balaji Raghavan **("Acquirer 1")**, Manojshankar Tripathi (**"Acquirer 2"**), Rushabh Chaubey (**"Acquirer 3"**) and, Nitish Nagori (**"Acquirer 4"**) (Hereinafter Acquirer 1, Acquirer 2, Acquirer 3 and Acquirer 4 collectively referred to as "Acquirers").

1.	Date	**April 24, 2025**
2.	Name of the Target Company	Ironwood Education Limited
3.	Details of the Offer pertaining to Target Company	The Open Offer is being made by the Acquirers in terms of Regulations 3(1) and 4 of the SEBI (SAST) Regulations, 2011 for acquisition of up to 33,33,030*# (Thirty Three Lakh Thirty Three Thousand and Thirty) fully paid-up equity shares of face value of ₹10/- each (the **"Equity Shares"**), representing 22.12% (Twenty Two Point One Two Percent) of the Existing Voting Share Capital of the Target Company on a fully diluted basis from the eligible shareholders of the Target Company for cash at a price of ₹ 36.10/- (Rupees Thirty Six and Ten Paise Only), including interest of ₹ 0.10**/- per equity share (**"Open Offer"**) **As per Regulation 7 of the SEBI (SAST) Regulations, 2011, the Offer Size, for the Open Offer under Regulations 3(1) and 4 of the SEBI (SAST) Regulations, should be for at least 26% (Twenty Six Percent) of the Existing Voting Share Capital of the Target Company. However, the Offer Size is restricted to 33,33,030# (Thirty Three Lakh Thirty Three Thousand and Thirty) Equity Shares, being the Equity Shares held by the Eligible Public Shareholders, representing 22.12% (Twenty Two Point One Two Percent) of the Existing Voting Share Capital of the Target Company.* *#Excludes 10,932 Equity shares held by Acquirer 4, i.e. Nitish Nagori.* ***The interest is calculated at the rate of 10% per annum, for a delay of 1 day in filling the public announcement with the Exchange, Target Company and SEBI.*
4.	Name of the Acquirers and PAC with the Acquirers	1. Balaji Raghavan (**"Acquirer 1"**), 2. Manojshankar Tripathi (**"Acquirer 2"**), 3. Rushabh Chaubey (**"Acquirer 3"**) and, 4. Nitish Nagori (**"Acquirer 4"**) There are no PAC(s) with the Acquirers for the purpose of Open Offer.
5.	Name of the Manager to the Offer	Saffron Capital Advisors Private Limited 605, Sixth Floor, Centre Point, J. B. Nagar, Andheri (East), Mumbai-400 059; Tel. No.: +91 22 49730394 Email Id: openoffers@saffronadvisor.com Website: www.saffronadvisor.com Investor Grievance Id: investorgrievance@saffronadvisor.com SEBI Registration Number: INM000011211 Contact Person: Saurabh Gaikwad/ Ritika Rathour
6.	Members of the Committee of Independent Directors (**"IDC Members" or "Members of the IDC"**)	i. Mr. Rakesh Bhatia (DIN: 00008192) - Chairperson ii. Mr. Sumit Somani (DIN: 00985143) - Member iii. Mr. Sanjay Panicker (DIN: 08091505) - Member
7.	IDC Member's relationship with the Target Company (Director, Equity shares owned, any other contract / relationship), if any	I. All IDC Members are Independent and Non -Executive directors on the Board of the Target Company. ii. Except Mr. Sanjay Panicker who holds 2,500 equity shares in the Target Company, no other members of the IDC hold any equity shares or other securities in the Target Company. iii. Other than their positions as Directors of the Target Company, there are no other contracts or relationships with the Target Company.
8.	Trading in the Equity shares/other securities of the Target Company by IDC Members	None of the members of the IDC has traded in Equity Shares/ other securities of the Target Company during the: i. 12 (twelve) months period prior to the date of the Public Announcement (**"PA"**) dated December 03, 2024; and ii. period from the date of the PA till the date of this recommendation.
9.	IDC Member's relationship with the acquirers (Director, Equity shares owned, any other contract / relationship), if any.	None of the IDC Members have any contract or any relationship with the Acquirers.
10.	Trading in the Equity shares/other securities of the Acquirers by IDC Members	Not Applicable as the Acquirers are individuals
11.	Recommendation on the Open offer, as to whether the offer, is or is not, fair and reasonable	Based on the review, a) The IDC Members are of the view that the Offer Price of ₹ 36.10/- (Rupees Thirty Six and Ten Paise Only), including interest of ₹0.10/- per equity share is in line with the parameters prescribed by the SEBI (SAST) Regulations, 2011; b) IDC Members believe that the Offer is in line with the SEBI (SAST) Regulations, 2011 and the same is fair and reasonable; and c) It is advised to the shareholders to independently evaluate the open offer vis-à-vis current share price and take an informed decision before participating in the Offer.
12.	Summary of reasons for recommendation	1. The IDC Members have reviewed: a) Public Announcement (**"PA"**) dated December 03, 2024; b) Detailed Public Statement (**"DPS"**) dated December 07, 2024, and was published on December 09, 2024; c) Draft Letter of Offer (**"DLOF"**) dated December 16, 2024; d) Letter of Offer (**"LOF"**) dated April 21, 2025; 2. The IDC members also noted that: a) The Equity Shares of the Target Company are frequently traded in terms of Regulations 2(1)(j) of the SEBI (SAST) Regulations, 2011. b) The Offer Price is in accordance with Regulation 8(1) and 8(2) of the SEBI (SAST) Regulations, 2011. c) The Offer Price is at par with the (i) negotiated price per share of the Target Company for acquisition (i.e. Price paid in preferential Issue by Acquirers) and higher than (ii) the volume-weighted average market price of shares for a period of sixty trading days immediately preceding the date of the PA as traded on the BSE, being only stock exchange where the equity shares of the Target Company are listed, i.e. ₹ 31.91/- per Equity Share. Based on the above, the IDC Members are of the view that the Offer Price of ₹ 36.10/- per equity share is in line with the parameters prescribed by SEBI (SAST) Regulations, 2011.
13.	Disclosure of voting pattern	These recommendations were unanimously approved by the Members of the IDC.
14.	Details of Independent Advisors, if any.	None
15.	Any other matter to be highlighted	None

Terms not defined herein carry the meaning ascribed to them in the Letter of Offer dated April 21, 2025.

To the best of our knowledge and belief, after making proper enquiry, the information contained in or accompanying this statement is, in all material respect, true and correct and not misleading, whether by omission of any information or otherwise, and includes all the information required to be disclosed by the Target Company under the SEBI (SAST) Regulations, 2011.

For and on behalf of the Committee of Independent Directors of
Ironwood Education Limited
Sd/-
Chairperson of IDC

Place: Mumbai
Date: April 24, 2025

Kerala Co-operative Milk Marketing Federation Ltd.

milma

Milma Bhavan, Pattom P.O, Trivandrum-695004
Ph: 0471 2786415 to 416 E-mail: purchase@milma.com

E TENDER FOR DAIRY CONSUMABLES

KCMMF:HO:PUR:131:2025 24.04.2025

Bids are invited through e-tenders from interested Bidders for supply of Dairy Consumables for the year 2025-26. e-tenders are hosted in **www.etenders.kerala.gov.in.** Last date for submission of bids is **20.05.2025**. For more details, log on to **www.etenders.kerala.gov.in** or **www.milma.com**

MANAGING DIRECTOR.

Hero MotoCorp Limited

CIN: L35911DL1984PLC017354,
Regd. Office : The Grand Plaza, Plot No.2, Nelson Mandela Road, Vasant Kunj - Phase-II, New Delhi - 110070
Phone No. 011-46044220 | Fax No. 011-46044399
E-mail: secretarialho@heromotocorp.com,
Website: www.heromotocorp.com

PUBLIC NOTICE FOR ISSUE OF DUPLICATE SHARE CERTIFICATES

Members of the general public and existing shareholders of **Hero MotoCorp Ltd.** ('Company') are hereby informed that the Original Share Certificates, details of which are given hereunder have been reported lost/misplaced/stolen/not received and that pursuant to requests received from concerned shareholders, the Company intends to issue duplicate share certificates in lieu of the said original Share Certificates (Face Value Rs.2/-) in their favour :

Folio No(s)	Shareholder Name(s)	Face Value	Distinctive Nos.	Certificate No(s)	No. of Shares
HML0023289	RAKESH NAYYAR	FV.10/-	12185671-12185690 16063709-16063713 20310433-20310457	124748 208126 324537	20 05 25
		FV.2/-	44340041-44340290	507335	250
HML0030909	ASHEESH MITTAL	FV.10/-	20390907-20390956 20390957-20390968	326907 326908	50 12
		FV.2/-	44678661-44678970	530033	310
HML0089494	GURMEEN KAUR	FV.10/-	4559966-4560015 4560016-4560065 4560066-4560115 4560116-4560165 12674992-12675001 16282747-16282751	91209 91210 91211 91212 148736 246326	50 50 50 50 10 05
		FV.2/-	47781201-47782275	514242	1075

Any person having objection to issue of duplicate Share Certificates, as mentioned herein above, may submit the same, in writing, with the Company marked to the 'Secretarial Department' at its Registered Office or send an email at **secretarialho@heromotocorp.com** within 7 days from the date of publication of this Notice. In the meanwhile, members of the public are hereby cautioned against dealing in the above mentioned Share Certificates.

For Hero MotoCorp Ltd.
Sd/-
Dhiraj Kapoor
Company Secretary & Compliance Officer

Place : New Delhi
Date : 24.04.2025

SALE NOTICE under IBC, 2016

G S Biotech Limited (In Liquidation)

Liquidator's Office: B-725, Western Plaza, OU colony, H S Darga, Hyderabad 500008. Email: gsbiotech.cirp@gmail.com

E - AUCTION

Notice is hereby given to the public at large for inviting bids for Sale of M/s. G S Biotech Limited (In Liquidation)CIN No. U01403TG2007PLC054391 having its registered office at Plot no. 22 & 23, G S Estates Adilabad, Telangana 504001, Indiaas a going concern by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, Hyderabad Bench I vide order dated 13.09.2024.

Description of Assets	Reserve Price	EMD	Bid Increase Amount
Corporate debtor as a whole (as a going concern basis). (For complete details about the corporate debtor please refer to the e-auction process document.)	**Rs. 49.81 crores**	**Rs. 4.98 crores**	**Rs. 10 lacs.**

1. The sale is on "as is where is", "as is what is", "whatever there is", "without any recourse" basis.
2. The Sale will be done by the undersigned through e-Auction platform (with unlimited extension of 5mins each).
3. For detailed terms & conditions of E-Auction sale, interested Applicants may refer COMPLETE E-AUCTION PROCESS DOCUMENT available on https://ibbi.baanknet.com/eauction-ibbi/homeor can be obtained by sending an email to the Liquidator: gsbiotech.cirp@gmail.com..
4. For e-auction process /helpline no. Phone No. +91 82912 20220, Email:support.ebkray@psballiance.com.
5. For site inspection and for property related querites please send an email to gsbiotech.cirp@gmail.com
6. Qulaifiedbidders intending to submit bids are requested to visit service provider website https://ibbi.baanknet.com/eauction-ibbi/home.
7. Prospective bidders shall submit an undertaking that they do not suffer from any ineligibility under section 29A of the Code to the extent applicable and that if found ineligible at any stage, the earnest money deposited shall be forfeited.
8. The liquidator have the right to accept or cancel or extend or modify any terms and conditions of the e-auction.
9. The last date and time for submission of Expression of Interest (EOI) by the interested bidders is IST 5:00 PM on 09.05.2025.
10. The last date and time for payment of EMD & other forms only by qualified bidders is IST 5:00 PM on 13.05.2025.
11. The date and time of e-Auction is 16.05.2025 between 11:00 AM to 1:00 PM.

Sd/-
Rajesh Chillale, Liquidator
G S Biotech Limited
IBBI/IPA-001/IP-P00699/2017-2018/11226

Place: Hyderabad
Date 25.04.2025

ADDENDUM CUM CORRIGENDUM

THIS IS A CORRIGENDUM TO LETTER OF OFFER FOR INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE AN INVITATION OR AN OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES.

SONALIS CONSUMER PRODUCTS LIMITED

Registered Address: HD-275, WeWork Oberoi Commerz II, 20th floor, CTS No. 95, 4 B 3 & 4 590, Off W. E. Highway, Oberoi Garden City, Goregaon East (D2), Mumbai – 400063, Maharashtra, India • **Mobile No:** +91 9867611444
• **Email:** info@appetitefood.in • **Website:** www.sonalisconsumer.com
• **Contact Person:** Mrs. Sweta Agarwal, Company Secretary and Compliance Officer
• **Corporate Identification Number:** U52109MH2022PLC378461

OUR PROMOTERS :
MS. SONALI NILESH KOCHAREKAR AND MS. SMITA SHASHIKANT SHAH

NOTICE TO ELIGIBLE EQUITY SHAREHOLDERS OF Sonalis Consumer Products Limited

ISSUE OF UP TO 29,98,500 FULLY PAID-UP EQUITY SHARES OF FACE VALUE OF ₹10 EACH OF OUR COMPANY (THE "EQUITY SHARES") FOR CASH AT A PRICE OF ₹ 54.60/- PER EQUITY SHARE (INCLUDING A PREMIUM OF ₹ 44.60 PER EQUITY SHARE) AGREEGATING UPTO ₹ 16.37 CRORES ONA RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 3 (THREE) EQUITY SHARE FOR EVERY 02 (TWO) FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS FRIDAY, MARCH 28, 2025 (THE"ISSUE"). FOR FURTHER DETAILS, PLEASE REFER TO "TERMS OF THE ISSUE" BEGINNING ON PAGE 171 OF THIS DRAFT LETTER OF OFFER.

RIGHT ISSUE PERIOD EXTENDED

ISSUE CLOSES ON	OLD DATE	NEW DATE
	Friday, 25th April, 2025	Tuesday, 29th April 2025

This is to inform eligible shareholders of the Company that the date of closure of the Rights Issue of the Equity Shares of the Company, which opened on Friday, 11th April, 2025 and schedules to close at Friday, 25th April, 2025 now be extended till Tuesday, 29th April 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 Tuesday, 29th April 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 Tuesday, 29th April 2025. Accordingly, there is no change in the LOF, CAF and ALOF except for the modification in the Issue closing date; resultant change in the indicative time table of post issue activities on account of the extension of the issue closing date and to the extent state in this notice.

Access Of Documents On The Website Of	URL of websites
Company	www.sonalisconsumer.com
Registrar to the Issue	www.purvashare.com
BSE Limited	www.bseindia.com

COMPANY DETAILS

SONALIS CONSUMER PRODUCTS LIMITED
Corporate Identification Number: U52109MH2022PLC378461;
Registered Office: HD-275, We Work Oberoi Commerz II, 20th floor, CTS No. 95, 4 B 3 & 4 590, Off W. E. Highway, Oberoi Garden City, Goregaon East, Mumbai, Goregaon East, Maharashtra - 400063, India
Contact Number: +91 9867611444;
Contact Person: Mrs. Sweta Agarwal, Company Secretary and Compliance Officer;
Email-ID: cs@appetitefood.in; **Website:** www.sonalisconsumer.com;

REGISTRAR TO THE ISSUE

PURVA SHAREGISTRY (INDIA) PRIVATE LIMITED
Address: Unit No. 9, Shiv Shakti Industrial Estate, J. R. Boricha Marg, Near Lodha Excelus, Lower Parel (E), Mumbai – 400011
Telephone: +91 22 2301 0771;
Email: support@purvashare.com; **Website:** https://www.purvashare.com/
SEBI Registration: INR000001112
Validity: Permanent
Contact Person: Deepali Dhuri

Investors may contact Compliance Officer or Registrar to the Issue for any pre-issue / post-issue related matters such as non-receipt of letters of allotment / share certificates / refund orders, etc. All grievances relating to the ASBA process may be addressed to the Registrar to the Issue, with a copy to the SCSBs for grievances related to ASBA, giving full details such as name, address of the applicant, e-mail id of the 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 plain paper application was submitted by the ASBA Investors along with a photocopy of the acknowledgement slip (in case of ASBA process). For further details on the ASBA process, please refer to the section titled "Terms of the Issue" beginning on page 86 of this Final Letter of Offer.

On Behalf of Board of Directors
For SONALIS CONSUMER PRODUCTS LIMITED
Sd/-
SONALI NILESH KOCHAREKAR
Managing Director

Place: Mumbai
Date: 24th April 2025

Vision 2047: PM stresses growth and innovation

PRESS TRUST OF INDIA
New Delhi, April 24

Prime Minister Narendra Modi addresses during a National Panchayati Raj Day event in Madhubani, Bihar, on Thursday PTI

PRIME MINISTER NARENDRA Modi on Thursday said India's vision for 2047 aims to transform the country into a hub of innovation, sustainable growth and inclusivity where every citizen enjoys a high quality of life while the nation's progress remains both people centric and planet friendly.

"The vision is not merely economic in nature but is firmly rooted in pride about our rich cultural heritage as well as an embrace of innovation and modernity," the Prime Minister said in a message read out at the inaugural session of a three-day international conference here.

The Swadeshi Shodh Sansthan, a unit of RSS affiliate Swadeshi Jagaran Manch (SJM), has organised the conference in collaboration with various national and international academic institutions, aiming to generate forward-looking insights and strategic pathways for India's development journey towards 2047 on the basis of "Bharatiya model of development".

Prime Minister Modi appreciated the organisation of the conference on the topic, 'VISION 2047: Prosperous and Great Bharat', calling it a "thoughtful initiative" and wished for its success.

"As India approaches its centenary of Independence in 2047, our vision is driven by a future that is prosperous, self-reliant, inclusive and globally respected," he said in his message. Such a vision aspires to transform India into a hub of innovation, sustainable growth and inclusivity where every citizen enjoys a high quality of life and the nation's progress is both people centric and planet friendly, the Prime Minister added.

The prime minister further said India's vision for 2047 is not just a destination but an ongoing journey in itself of building a "strong, developed and inclusive Bharat". "Together through inspired youth and empowered institutions, India is poised to achieve a historic transformation," he said.

India can't develop without developing its villages

India cannot develop without developing its villages, the Prime Minister said on Thursday as he launched and inaugurated projects worth ₹13,500 crore in Bihar's Madhubani, and addressed Panchayati Raj Institutions across the country. He was speaking at an event to mark National Panchayati Raj Day. A developed Bihar is essential for a developed India and efforts are being made to ensure the benefits of progress reach all corners of the state, he said.

FROM THE FRONT PAGE

Airtel takes Voda route on AGR dues

A QUERY SENT to Bharti Airtel did not elicit any response till the time of going to press. Government officials also declined to comment on the matter.

The 2021 telecom reforms package provided telecom operators a four-year moratorium on statutory dues like AGR and spectrum payments, though interest would accrue during this period. As part of it, the government also allowed telcos to convert the interest on their deferred dues into equity. While Vodafone Idea opted for both, moratorium and equity conversion, Bharti had opted only for moratorium.

Industry observers said that Bharti's move is strategically timed, especially considering the upcoming expiry of the moratorium period. Repayments on the deferred dues are scheduled to begin from September this year.

Bharti has already taken substantial steps to strengthen its financial position. Last month, it pre-paid ₹5,985 crore to the government, fully settling its liabilities from the 2024 spectrum auctions. With this, the company's outstanding spectrum debt stands at ₹52,000 crore, including the dues from 2021 and 2022 auctions. It has cumulatively pre-paid ₹66,665 crore in spectrum liabilities as of now, significantly reducing its average interest burden.

According to company disclosures, the average interest rate on these pre-paid amounts was approximately 9.74%, with some earlier liabilities carrying interest rates as high as 10%. These payments were made almost seven years ahead of their respective maturities, helping the company avoid scheduled repayments totalling over ₹1.16 lakh crore.

DoT officials said that each equity conversion request will be assessed on a case-by-case basis, suggesting no automatic approvals. However, since the telecom reforms package is for the sector and not any specific company (read Vodafone Idea), analysts said that it would be difficult for the government to turn down Bharti's request.

ED detains Puneet, raids Gensol premises

THE ED ACTION is based on the Sebi order which claimed that Gensol Engineering obtained loans from PFC and IRDEA Ltd for procurement of EVs and EPC (Engineering, Procurement and Construction) contracts.

However, according to the sources, the company instead of utilising these funds for the intended purposes had "diverted" the funds for purchasing the assets in name of promoters or their relatives or in various shell entities floated by the group.

The agency is understood to have identified such assets and it was also noticed that the group has used such diverted funds for acquiring foreign exchange.

Gensol, as per the sources, has floated various companies outside India including in Dubai and the US.

The sources said the ED is also investigating allegations that Ajay Aggarwal of Go Auto Pvt Ltd, the Tata e-vehicles distributor, "assisted" Gensol in "diverting" the loan funds instead of using it for supply of EVs. At the heart of the ED's investigation are findings of the Sebi's interim order that said Gensol Engineering's promoters treated the listed company as a proprietary firm, diverting corporate funds to buy a high-end apartment in The Camellias, DLF Gurugram, splurging on a luxury golf set, paying off credit cards, and transferring money to close relatives.

PM leads India's fightback

Protesters outside the Pakistan High Commission in New Delhi

HOME MINISTER AMIT Shah, defence minister Rajnath Singh, finance minister Nirmala Sitharaman and external affairs minister S Jaishankar — all members of the Cabinet Committee on Security (CCS) which decided the retaliatory steps against Pakistan, including putting on hold the Indus Waters Treaty — attended the meeting.

It was a signal that the government was keen that the political class speak in one voice as it plans the next retaliatory steps. On Friday, Congress leader Rahul Gandhi will be going to Srinagar to visit the injured.

Just hours ahead of the all-party meeting ,Modi, in his address in Bihar, said in English, "Today, from the soil of Bihar, I say to the whole world: India will identify, track and punish every terrorist and their backers. We will pursue them to the ends of the earth. India's spirit will never be broken by terrorism."

"Terrorism will not go unpunished. Every effort will be made to ensure that justice is done... The punishment will be significant and stringent, which these terrorists would have never even thought about." Modi, who began his address by asking the crowd to observe a minute of silence for the victims, noted the diverse backgrounds of the 26 people killed, 25 of whom were tourists, and said the entire nation was united in grief and anger.

"Among those killed, someone spoke Bangla, someone was Marathi, someone spoke Kannada, someone was Odia, someone was Gujarati, and someone was the son of Bihar. Today, from Kargil to Kanyakumari, we are united in our grief over their demise. We share the anger. This attack was not just on unarmed tourists; the enemies of the nation have dared to attack the soul of Bharat," he said.

He told the families of the victims that the whole nation stands by them. "The whole nation shares the grief of the families of those affected and stands by them."

(With agency & ENS inputs)

Money laundering probe: ED raids FIITJEE premises

EXPRESS NEWS SERVICE
New Delhi, April 24

MULTIPLE TEAMS OF the Enforcement Directorate (ED) conducted raids at the premises of FIITJEE in Delhi-NCR on Thursday, as part of its money laundering investigation against the coaching institute chain — that primarily prepares engineering students for competitive exams — which had recently shut down its centres abruptly, sources in the ED said.

"The action is being undertaken under the Prevention of Money Laundering Act. Locations in Delhi and neighbouring Noida and Gurugram, including those of the promoters of the coaching institute, are being searched," an officer said.

The case stems from FIRs lodged by Noida and Delhi Police on the complaints of some parents, who had alleged in January that FIITJEE had shut its centres suddenly, leaving their children in the lurch.

Parents had alleged that they deposited lakhs of rupees as fee but did not receive any service or refund, the officer added.

Last month, the Delhi Police Economic Offences Wing had lodged a cheating case against FIITJEE after receiving 190 complaints from parents of students who studied at its Preet Vihar centre in East Delhi, which was shut down in mid-January.

The FIR has been registered under the IPC, as the complaints had started coming in from 2022.

The Bharatiya Nyaya Sanhita, the new criminal code of India, had come into effect on July 1, 2024, replacing the IPC.

"The EOW had started a probe after it received around 35 complaints in February, which has now gone up to 190. These complaints were initially filed with the local police in East Delhi and later forwarded to the EOW, as the amount was suspected to be big and needed a thorough investigation," an officer said. In January, it had come to light that FIITJEE had shut down several centres across Delhi-NCR, Maharashtra, Uttar Pradesh and Madhya Pradesh.

GOYAL ALUMINIUMS LIMITED
CIN: L74999DL2017PLC314879
Reg. Off: 2814/6 Ground Floor, Chuna Mandi Paharganj New Delhi-110055
E-mail: goyals2729@gmail.com, Website: www.goyalaluminiums.com
Tel No.: 011-49536409

POSTAL BALLOT NOTICE AND REMOTE E-VOTING

Members of the Company are hereby informed that pursuant to Section 108 & 110 of the Companies Act, 2013 and other applicable provisions ,if any, read with the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (Listing regulations), Secretarial Standard-2 on General Meetings (the SS-2) the Company as on Wednesday, April 23, 2025 completed the dispatch of the postal ballot notice through electronic mail to the members whose email IDs are registered in the records of depository participants as on Friday, April 18, 2025 for seeking approval of the shareholders of the Company by electronic means or, for the following matters:

Item No.	Description of the Resolution(s)
1.	To consider and approve reclassification request of promoter/ promoter group of the company as public shareholders.

The Company has engaged the services of Central Depository Securities Limited (CDSL) for the purpose of providing e-voting facility to all its members. Members are requested to note that the voting by electronic mode shall commence from Thursday, April 24, 2025 at 09.00 A.M. and ends on Friday, May 23, 2025 at 5.00 P.M.

The Board of Directors has appointed M/s. Nitin Bhardwaj & Associates, Company Secretaries as the Scrutinizer for conducting the Postal Ballot/e-voting process in a fair and transparent manner. Members are requested to vote on the resolution not later than 05:00 PM on Friday, May 23, 2025.

All members may kindly note that voting on the aforesaid resolution done through e-voting after the aforesaid date shall not be considered valid.

The notice of postal ballot has also been placed on the website of the company (i.e. www.goyalaluminiums.com).

The result of the voting by postal ballot will be announced on or before Monday, May 26, 2025, at the registered office of the Company. The result will be displayed at the registered office and on the website of the company and intimate stock exchange on which the shares of the company are listed. In case you have any queries or issues regarding e-voting, shareholders are requested to contact, Skyline Financial Services Pvt. Ltd. at D-153A, 1st Floor, Okhla Industrial Area, Phase-I, New Delhi-110020, email: info@skylinerta.com.

By Order of the Board of Directors
GOYAL ALUMINIUMS LIMITED
Sd/-
Sandeep Goyal
Managing Director & Chief Financial Officer
DIN: 07762515

NOTICE

Unaudited Half Yearly Financial Results of the Scheme(s) of Axis Mutual Fund ("The Fund")

Investors and prospective investors may note that pursuant to Regulation 59 of Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, a soft copy of the unaudited half-yearly financial results of the schemes of the Fund for the period ended March 31, 2025 has been uploaded on Axis Mutual Fund's website (www.axismf.com) in a user-friendly and downloadable format (Microsoft Excel spreadsheet).

Investors are requested to kindly take note of the above.

For Axis Asset Management Company Limited
(CIN - U65991MH2009PLC189558)
(Investment Manager to Axis Mutual Fund)

Place : Mumbai
Date : April 24, 2025
No. : 09/2025-26

Sd/-
Gop Kumar Bhaskaran
Managing Director & Chief Executive Officer

Axis Bank Limited is not liable or responsible for any loss or shortfall resulting from the operation of the scheme.
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

AXIS MUTUAL FUND

One Lodha Place, 22nd & 23rd Floor, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra, Pin Code - 400 013, India.
TEL : (022) 6649 6100, **EMAIL :** customerservice@axismf.com, **WEBSITE :** www.axismf.com.

L&T Technology Services

L&T TECHNOLOGY SERVICES LIMITED
(A subsidiary of Larsen & Toubro Limited)
Registered Office: L&T House, N.M. Marg, Ballard Estate, Mumbai - 400 001; **Tel:** (91 22) 6752 5656; **Fax:** (91 22) 6752 5893
Email: investor@ltts.com, **Website:** www.ltts.com, **Corporate Identity Number:** L72900MH2012PLC232169

EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

₹ Million

Particulars	Consolidated				
	Quarter ended			Year ended	
	Mar. 31, 2025 #	Dec. 31, 2024 (Reviewed)	March 31, 2024 #	March 31, 2025 (Audited)	March 31, 2024 (Audited)
Total Income	30,317	26,865	25,935	1,08,801	98,546
Net profit before exceptional item and tax	4,273	4,399	4,710	17,407	18,038
Net profit before tax	4,273	4,399	4,710	17,407	18,038
Net profit after tax	3,102	3,195	3,414	12,635	13,063
Total comprehensive income	3,423	2,739	3,641	12,414	13,482
Equity share capital	212	212	212	212	212
Other equity				60,588	53,059
Face value per equity share (₹)	2	2	2	2	2
Earnings per equity share (Not annualised except for the year ended March 31, 2025 and March 31, 2024)					
(a) Basic EPS (₹)	29.38	30.47	32.25	119.70	123.34
(b) Diluted EPS (₹)	29.32	30.40	32.16	119.44	123.00

₹ Million

Particulars	Standalone				
	Quarter ended			Year ended	
	Mar. 31, 2025 #	Dec. 31, 2024 (Reviewed)	March 31, 2024 #	March 31, 2025 (Audited)	March 31, 2024 (Audited)
Total Income	25,994	24,420	24,008	97,443	88,820
Net profit before exceptional item & tax	4,265	4,188	4,590	16,829	17,391
Net profit before tax	4,265	4,188	4,590	16,829	17,391
Net profit after tax	3,144	3,008	3,293	12,209	12,585

#Refer Note no. 2

Notes:

1 The consolidated audited financial results for the quarter and year ended March 31, 2025 have been reviewed by Audit Committee and approved by Board of Directors at its meeting held on April 24, 2025. The statutory auditors of the Company have expressed an unmodified opinion on the consolidated audited financial results for the year ended March 31, 2025.

2 The figures for the quarter ended March 31, 2025 and March 31, 2024 are the balancing figures between audited figures in respect of the full financial year and the limited reviewed year to date figures up to the quarters ended December 31, 2024 and December 31, 2023 respectively.

3 Figures for earlier periods have been regrouped, wherever necessary.

4 The above is an extract of the detailed format of the financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The quarterly financial results in the detailed format are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and on the Company's website at www.ltts.com. The same can be accessed by scanning the QR code provided below.

For **L&T Technology Services Limited**

Place : Mumbai
Date : April 24, 2025

Amit Chadha
Chief Executive Officer and Managing Director

Adfactors 22/25

Bandhan AMC Limited (Formerly known as IDFC Asset Management Company Limited)
CIN: U65993MH1999PLC123191
Regd. Office Address: 6th Floor, Tower 1C, One World Center, Senapati Bapat Marg, Prabhadevi (W), Mumbai - 400 013. **Phone:** +91-22-6628 9999, **Email:** investormf@bandhanamc.com
Website: www.bandhanmutual.com, www.bandhanamc.com

Bandhan Mutual Fund

NOTICE

Declaration of Dividend:

Notice is hereby given that the Board of Directors of Bandhan Mutual Fund Trustee Limited (formerly known as IDFC AMC Trustee Company Limited) (Trustee to Bandhan Mutual Fund) has approved the declaration of the following dividend under the Income Distribution cum Capital Withdrawal Option (IDCW option) of the Scheme(s)/Plan(s), subject to availability of *distributable surplus, with the Record Date as #Tuesday, April 29, 2025.

Scheme(s) Name	Plan(s)	Option(s)	NAV (in Rs.) Per Unit as on April 23, 2025	Dividend Proposed per unit* (in Rs.)
Bandhan Equity Savings Fund	Regular	Monthly IDCW	10.984	0.055
Bandhan Equity Savings Fund	Direct	Monthly IDCW	11.634	0.058
Bandhan Arbitrage Fund	Regular	Monthly IDCW	10.1456	0.0507
Bandhan Arbitrage Fund	Direct	Monthly IDCW	10.1639	0.0508
Bandhan Conservative Hybrid Fund (formerly known as Bandhan Regular Savings Fund)	Regular	IDCW	11.6858	0.0576
Bandhan Conservative Hybrid Fund (formerly known as Bandhan Regular Savings Fund)	Direct	IDCW	13.6426	0.0672
Bandhan Aggressive Hybrid Fund (formerly known as Bandhan Hybrid Equity Fund)	Regular	IDCW	18.922	0.107
Bandhan Aggressive Hybrid Fund (formerly known as Bandhan Hybrid Equity Fund)	Direct	IDCW	21.293	0.120

Face Value per unit is Rs. 10/-.

* TDS and other statutory levies (if any) shall be levied on the amount received by the investor. Considering the volatile nature of markets, Trustee reserves the right to restrict the quantum of dividend upto the per unit distributable surplus available on the Record Date in case of fall in market.

\# If in any case the Record Date falls on a non-business day, the immediately following business day shall be deemed to be the Record Date.

All investors whose names appear in the register of unit holders of the Scheme(s)/Plan(s)/Option(s) as on the close of the record date will be eligible to receive the dividend.

Pursuant to the payment of dividend, NAV of the Scheme(s)/Plan(s)/Option(s) will fall to the extent of payout and statutory levy (if any).

Date: April 24, 2025

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

बैंक ऑफ़ बड़ौदा Bank of Baroda

GHAZIABAD BRANCH
187, New Gandhi Nagar, Ghaziabad, UP-201001
Phone : 0120-2712477, 2713097, E-Mail- ghazia@bankofbaroda.co.in

Notices to Lockers Holders-Bank of Baroda Defaulters in Payment of Rent of Lockers

This is for the information of our valued patrons, who have taken lockers on rent at **Bank of Baroda, Ghaziabad Branch** and have committed breach of agreement. The notices sent as per the RBI/Banks' guidelines to the locker holders at their recorded addresses have been returned undelivered or not responded. Efforts to contact the locker holders in person at their recorded addresses have also gone in vain and their present whereabouts could not be ascertained.

Thus, having no alternative, this notice is being served to all the persons named below for contacting **Bank of Baroda, Ghaziabad** to clear the dues of the Bank within a period of 90 days from the publication of this notice, failing which the bank will proceed to break open the locker at their cost, risk and responsibility and the Bank will exercise its right of lien for recovery of outstanding rent, costs and other charges, qua this exercise.

S No	Old Locker No	New Locker No	Customer Name	Customer Address	Due Date	Final Notice Sent on	Over Due Amount as 21.04.2025 (In INR)
1	49	0080AX0256	Krishna Kumari	177, New Gandhi Nagar, Ghaziabad, U.P.-201001	07-12-2012	08-01-2025	33,276.00
2	437	0080AX0437	Rajiv Kumar S/o Ajit Singh	14/195, Raj Nagar, Ghaziabad, U.P.	11-03-2018	08-01-2025	22,007.00

Please note that bank shall be discharged of its obligations and shall not be liable for any cost, loss or liability incurred by the Customer (including for any damage and/or loss of contents of Locker) in the event the Locker is broken open and its contents dealt with in keeping with the provisions of the Locker Agreement.

Branch Head

SYMBOLIC POSSESSION NOTICE

ICICI Bank Branch Office : ICICI Bank Limited Plot No-23, Shal Tower, 3rd Floor, New Rohtak Road, Karol Bagh, New Delhi-110005

The Authorised ICICI Bank Officer 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 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising 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 dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	Rahul Kumar/ Ritu/ LBBJO00006594506/ LBBJO00006316659	Part of Khasra No. 105kh Situated at Village Ganj Pargana Daranagar, Tehsil and District Bijnor Uttar Pardesh./ 22-Apr-2025	August 16, 2024 Rs. 55,73,151.80/-	Bijnor

The above-mentioned borrowers(s)/guarantors(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: April 25, 2025, Place: Bijnor

Sincerely Authorised Signatory, For ICICI Bank Ltd.

"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.

पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon! (A GOVERNMENT OF INDIA UNDERTAKING)

CIRCLE SASTRA, GHAZIABAD,
KJ-13, Kavi Nagar, Ghaziabad-201001,
M: 9819490364, Email: cs8228@pnb.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged /charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by Authorised Officer of the Bank/Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective Borrower(s) and Guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF SALE OF THE SECURED ASSETS

Sr. No.	Name of the Branch / Name of the Account / Name and Addresses of the Borrower/Guarantors Account	(E) Date of Demand Notice U/s 13(2) of Sarfeasi Act 2002 / (F) Possession Date u/s 13(4) of Sarfeasi Act 2002 / (G) Amount as per Demand Notice / (H) Nature of Possession Symbolic / Physical/ Constructive	Description of Immovable Properties Mortgaged / owner's Name (Mortgagers of Property[ies]	(A) RESERVE PRICE / (B) EMD / (C) Bid Increase Amount	DATE/ TIME OF E-AUCTION	Details of the encumbrances known to the secured creditors
1	BO: Govind Puri (601100) M/s Tana Bana, Khasra No 874 Vill Rori Moh Krishna Puri Line Par Govindpuri Sh Ravi Shankar Paliwal (Prop.- Tana Bana) Smt Santosh Paliwal W/o Sh Ravi Shankar Paliwal, (Guarantor)	(E) 15/11/2021 (F) 02/11/2022 (G) Rs. 18.93 Lakh + Interest & Charges thereon (H) Symbolic	EM of Khasra No 874 Vill Rori Moh Krishna Puri Line Par Govindpuri In The Name of Sh Ravi Shankar Paliwal, Area 209.02 Sq Mtr, Bounded as : East : Open Plot-132, West : Open Plot-130, North : Open Plot-122, South : Road	(A) Rs. 42.58 Lacs (B) Rs. 4.26 Lac (C) Rs. 10,000/-	30-05-2025 11:00 AM to 04:00 PM	Not Known
2	Vasundhra Ghaziabad (471800) SH MANOJ KUMAR GUPTA(PROP- M/S GANPATI ELECTRICALS) SH AMAR GUPTA & SMT PRIYA SHARMA(GUARANTOR) FLAT S-3 PLOT-48, SECTOR-5 RAJENDRA NAGAR, SAHIBABAD-GHAZIABAD	(E) 05.08.2023 (F) 30.10.2023 (G) Rs. 25.95 lacs + Interest & Charges thereon (H) Symbolic	EM OF SHOP NO 25, GROUND FLOOR, BLOCK-A-10, A-11, SECTOR-7, THA RAMPURI, VILL CHIKAMBARPUR, IN THE NAME OF SH MANOJ KUMAR GUPTA S/O SH RADHEY SHYAM GUPTA MEASURING 11.33 SQ METER	(A) Rs. 24.00 Lacs (B) Rs. 2.40 Lac (C) Rs. 10,000/-	30-05-2025 11:00 AM to 04:00 PM	Not Known
3	G T ROAD(018000) Sh SHAILENDRA RANJAN S/O NAGENDRA PRASAD, Smt Anupam Ranjan W/o Sh Shailender Ranjan	(E) 10/12/2019 (F) 14.02.2020 (G) Rs. 43.79 Lakh + Interest & Charges thereon (H) Symbolic	EM OF PLOT NO 179 BLOCK-B, 2ND FLOOR, SHALIMAR GARDEN EXTN-2 SAHIBABAD GHAZIABAD, AREA 167.22 SQ MTR	(A) Rs. 55.80 Lacs (B) Rs. 5.58 Lac (C) Rs. 10,000/-	14-05-2025 11:00 AM to 04:00 PM	Not Known
4	G T ROAD GHAZIABAD (018000) SH SUBHASH CHAND S/O SH BAL VEER SINGH(BORROWER), 17 R K PURAM, RAKESH MARG GHAZIABAD, SUNDER LAL S/O MURARI LAL (GUARANTOR) 201, TURAB NAGAR RAM NAGAR-201001	(E) 04/01/2020 (F) 25/08/2023 (G) Rs. 20.81 Lakh + interest & charges thereon (H) PHYSICAL	ALL PART & PARCELH NO 202, 1ST FLOOR(WITHOUT ROOF RIGHT), TURAB NAGAR MOH-EAST ISMILE KHAN, GHAZIABAD-AREA-65.40 SQ. MTR.	(A) Rs. 16.65 Lacs (B) Rs. 1.67 Lac (C) Rs. 20,000/-	14-05-2025 11:00 AM to 04:00 PM	Not Known
5	G T ROAD GHAZIABAD (018000) RAJ KUMAR SINGH S/O LATE RAMNET SINGH (BORROWER) MANOJ KUMAR SINGH S/O LATE RAMNET SINGH (CO BORROWER) SMT ARCHNA SINGH W/O MANOJ KUMAR SINGH SMT SANJU SINGH W/O RAJ KUMAR SINGH	(E) 31/05/2017 (F) 21/06/2017 (G) Rs. 8357835/- + interest & charges thereon (H) SYMBOLIC	Flat no-403, 4TH FLOOR, TOWER-1 OASIS EMERALD HEIGHTRAMPRASTHA GREEN,(WITHOUT ROOF RIGHT) SECTOR-7, POCKET-1 VAISHALI EXTENSION-GHAZIABAD- IN THE NAME OF RAJ KUMAR AND MANOJ KUMAR SINGH COVERED AREA-207.1669 SQ METER	(A) Rs. 154.00 Lacs (B) Rs. 15.40 Lac (C) Rs. 25,000/-	30-05-2025 11:00 AM to 04:00 PM	Not Known

BRIEF TERMS AND CONDITIONS OF E-AUCTION SALE: 1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions, 2. The properties are being sold on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".** 3. The particulars of Secured Assets specified in the Schedule herein above stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. 4. The sale will be done through e-auction platform provided at the Website **https://baanknet.com on above mentioned dates. 5.** For further details and complete Terms & Conditions of the sale., please refer : **https://baanknet.com & www.pnbindia.in 6. All Statutory dues/attandent charges / other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser and the authorised office or the Bank shall not be responsible for any charges, lien in encumbrance or any other dues to government or any one else in respect of property (e-auctioned) not known to the bank, the intending bidder is advised to make there on independent enquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.**

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

Date: 24-04-2025, Place : Ghaziabad

Sh. Ashok Kumar Yadav, Mob.: 9819490364 (AUTHORIZED OFFICER), PUNJAB NATIONAL BANK

CORPORATE BRIEFS

INAUGURATION— MoSPW

M/o Ports, Shipping & Waterways, Sarbananda Sonowal flagged off Cruise Operations from the New Mumbai Int'l Cruise Terminal recently. The Union Minister also inaugurated renovated Fire Memorial at Victoria Docks as well as renovated two heritage buildings — Fort House Ballard Estate & Evelyn House at Colaba. Sonowal also inaugurated Sagar Upvan garden along with Shore to Ship Electric Supply under Green Port Initiative.

TRAINING— JAMIA MILIA ISLAMIA

A four-week training programme in General Administration for Assistant Registrars, Section Officers, & Administrative Staff of JMI was inaugurated recently by the VC JMI, Prof. Mazhar Asif. The training programme is organized & designed by Malaviya Mission Teacher Training Centre, JMI, with the aim to enhance the professional capacities & administrative skills of the university's administrative personnel.The session began with an overview and vision of MMTTC by Dr. Khalid Raza, Honorary Dy Dir, MMTTC.

INAUGURATION— PSB

PSB marked a significant step towards digital banking excellence with the inauguration of modern E-Lobby at Wave City, Ghaziabad. The newly launched E-Lobby is equipped with advanced facilities under one roof, enabling customers to carry-out their financial transactions seamlessly & independently. The ceremonial launch witnessed the gracious presence of Swarup Kumar Saha, MD & CEO, Manoj Kumar, GM, Sanjay Datta, Dy. GM, Mahesh Sabharwal, Zonal Head, staff members alongwith valuable Customers.

EXCELLENCE IN JEE— ALLEN CAREER INSTITUTE

Allen Career Institute students have proved their excellence in the JEE Main 2025 result declared by the National Testing Agency. In the results seen so far, 33 students of Allen have achieved success with AIR Ranks in the top 100 All India Ranks. Among them, Allen Kota classroom student Omprakash Behera, who scored 300/300 marks, has got All India Rank 1. In the results seen so far, 33 students in the top 100 are from Allen Career Institute.

INAUGURATION—GRAPHISADS

Grand dance ballet 'Maryada Purushottam Shri Ram' was staged at Kamani Auditorium in New Delhi, organized by Urvashi Dance Music & Cultural Society & Graphisads. This was inaugurated by Delhi CM Rekha Gupta. On this occasion, many dignitaries were present, including former Minister Vijay Goel, former Rajya Sabha MP Dushyant Gautam, MLAs Satish Upadhyay, Anil Sharma, Ashok Goel Devrah, Graphisads CMD Mukesh Gupta & many others.

SEMINAR—NDMC

NDMC organized a seminar on Fire Safety in High Rise Buildings and also conducted a Fire Safety demonstration during the ongoing 'Fire Service Week 2025' under the theme of "Unite to Ignite, a Fire Safe India" at NDCC Convention Centre in New Delhi. The Fire Service Week emphasizes the significance of community involvement, education, preparedness and innovations in fire safety.

RECORD PRODUCTION—KHADI

The Khadi and Village Industries sector has not only touched new heights in the last 11 yrs under the dynamic leadership of PM Modi and the guidance of the MSME, but has also brought new light to hope in the lives of crores of villagers. Manoj Kumar Chairman KVIC informed that KVIC has set a new record of production, sales and new employment generation in the financial year 2024-25.

MOU—DTU

A significant step toward strategic collaboration was taken recently as Delhi Technological University Delhi (DTU) & the SAU signed a MoU at a formal ceremony held at SAU Campus, New Delhi.The MoU outlines a framework for cooperation between the two universities in the areas of research and development, education, sustainability, and digital innovation.

VISIT—CCIC

The Vice President of United States JD Vance accompanied by his spouse Mrs Usha Vance & family visited "The Cottage" on 21.4. 25.The delegates were given a warm welcome by Cmde Rajiv Ashok (Retd), MD, CCIC, Smt Meera Somani GM (HR/ Admin), Navin Kumar Yadav, GM (ISD/ IT) & Other Senior Officials. JD Vance was impressed by the decor & delightful array of Artisanal Crafts made by the Indian Master Craftspersons on display & commended on the efforts of Cottage in showcasing diverse range of Art & Crafts of India all under one roof. He took keen interest in the Wooden Articles, Brassware, Paper Machie, Herbal Products, Tea & Handlooms & purchased from the exclusive collection. Speaking on the occasion Cmde Rajiv Ashok(Retd), MD, Central Cottage Industries Corporation of India Ltd said that it was a great honour to have the Vice President & family at Cottage as their presence & admiration for Indian crafts is going to motivate the Cottage team & Artisans & weavers to further promote Indian Handmade Crafts & Textiles to the Craft lovers world over.

VISIT—IREDA

Nidhi Khare, Secretary, MNRE, visited IREDA's Corporate Office in New Delhi recently. She was welcomed by PK Das, CMD, IREDA, & Dr. BK Mohanty, Director (Finance), followed by a comprehensive review meeting & interactive session with senior officials. The CMD presented an overview of IREDA's progress – highlighting a 27% CAGR growth in the loan book & a 51% CAGR growth in Profit After Tax, supported by notable rises in loan sanctions and disbursements over the last five yrs. The discussion emphasized IREDA's role in achieving the national target of 500 GW non-fossil fuel capacity by 2030 & the broader vision of 'Viksit Bharat'. J.V.N. Subramanyam, the Joint Secretary, MNRE, also participated in the discussions.

CSR—OIL

OIL proudly announces a landmark achievement by its flagship CSR initiative, OIL Pragyan Super 30. The Jodhpur centre of the program has recorded a 100% success rate in JEE Mains 2025, with all 30 enrolled students clearing the prestigious national-level examination. In recognition of this remarkable feat, OIL felicitated the student achievers at a special ceremony held in Jodhpur on April 22, 2025. The event celebrated their academic excellence and inspiring personal journeys. Among the 30 students, 20 scored above the 95 percentiles, and 4 secured All India Ranks under 1000. The batch reflects strong social diversity, comprising students from Scheduled Castes, Scheduled Tribes, Other Backward Classes, and the Economically Weaker Section.

LAUNCH—SCOPE

SCOPE & Capacity Building Commission launched the first-of-its-kind 'DAKSH' leadership program with the key objective of developing a cadre of Future fluent PSE leaders. Arunish Chawla, Secretary, DIPAM inaugurated the program in the presence of Adil Zainulbhai, Chairman, CBC; Smt. Soma Mondal, Member, PESB; K.P. Mahadevaswamy, Chairman, SCOPE & Chairman, NBCC; Atul Sobti, DG, SCOPE and Dr. Alka Mittal, Member, CBC. The inauguration was also graced by CMDs, Directors of PSEs; Senior officials of DPE, CBC, PSEs and Knowledge partners.

MoU Signed Between Nextleap & Dheya

In a major stride toward bolstering indigenous aerospace and defence capabilities, two cutting-edge Indian DeepTech startups, NextLeap Aeronautics and Dheya Engineering Technologies Private Limited, have officially signed a MoU to collaborate on the development of turbojet-powered unmanned aerial vehicles (UAVs) for defence applications.

Jamia Millia Islamia 32 candidates who received coaching and training in the Residential Coaching Academy, of JMI have been selected in UPSC's Civil Services Exam 2024. A total of 78 students from RCA appeared in the interview out of which 32 have been finally selected. 12 out of 32 selected candidates are women. Out of the 32 selected candidates, few are likely to get IAS and IPS services and remaining candidates are likely to get IRS, Audit & Account Service, IRTS. Alfred Thomas secured All India 33rd rank, is the best performer from the RCA this yr. Ms. Iram Choudhary secured the 40th rank & Ms Ruchika Jha whose rank is 51.

LAUNCH—SIAM

In a significant step towards fostering road safety awareness among school students, the Society of Indian Automobile Manufacturers, in association with Kendriya Vidyalaya Sangathan, under the guidance of the M/o Road Transport & Highways & M/o Education officially launched the SIAM-KVS Road Safety Online Education Program.

IRCTC announced the launch of its Bharat Gaurav Special Tourist Train on "Chhatrapati Shivaji Maharaj & the Glorious Maratha tour" departing from New Delhi on 16.07.2025. The program will commence Ex New Delhi Railway Station. Interested tourists may opt for this tour program from Delhi & other boarding points including Gurgaon, Rewari, Ajmer, Ahmedabad, Vadodara, Surat, Vasai Road & Kalyan. The carefully curated itinerary shall cover sites connected to the life of Shivaji Maharaj & Maratha rulers.

PUNJAB NATIONAL BANK has announced its special edition retail loan campaign, "PNB NIRMAAN 2025", until June 20, 2025. The campaign is designed to offer diversified financial Retail Products to customers across all PNB branches, as well as through its digital platforms – the PNB One app and official website.

APPOINTMENT

REC Jitendra Srivastava, IAS, has assumed charge as CMD of REC on 22nd April 2025. On 18th April 2025, the Appointments Committee of the Cabinet (ACC) appointed Srivastava, who is an IAS from Bihar Cadre (2000 Batch), as the CMD of REC. This appointment has been made in the rank & pay of Additional Secretary to the GOI, under the M/o Power. Srivastava is a seasoned civil servant with over two decades of distinguished service. Over the years, he has held several key administrative & leadership roles across the Government of India and the Government of Bihar. Srivastava has served as Joint Secretary in the Department of Drinking Water & Sanitation, Ministry of Jal Shakti from January 2023 onwards.

SC DAV Public School Noida celebrated the occasion of birth anniversary of Mahatma Hansraj ji, the strong pillar of Arya Samaj, on 19 April 2025 by organising a grand program in which students and teachers of class VI & VII participated in the havan. Junior class students presented the life introduction and ideals of Mahatma Hansraj ji through an inspirational poem. Important stages of Mahatma Hansraj ji's life were presented through a short drama. The program ended with the recitation of Om... bhajan & chanting of 'Om' mantra.The school Principal Mrs. Upasna Sharma praised the entire program and inspired people to adopt the ideals of Mahatma Hansraj in their lives & said that while performing their duties towards the family and the nation, discipline and service to humanity is the true service to God.

COLLABORATION — BHUMI

Bhumi has partnered with Realme to expand its impact through a range of educational & community development programs. Through this collaboration, Realme aims to empower more young individuals by providing them with the right skills, resources, & opportunities to shape a more promising future. Through this partnership, Bhumi will strengthen its key initiatives, such as the Bhumi Fellowship, Social & Emotional Learning Program, Schools of Excellence, Ignite Shelters & Bhumi Clubs.

"FORM NO. INC-26"

[Pursuant to rule 30 the Companies (Incorporation) Rules, 2014]
BEFORE THE CENTRAL GOVERNMENT (REGIONAL DIRECTOR, NORTHERN REGION, DELHI)
In the matter of Section 13(4) of the Companies Act, 2013 and Rule 30(5) (a) of the Companies (Incorporation) Rules, 2014
AND
In the matter of
COMIC CON INDIA PRIVATE LIMITED
having its Registered Office at Unit No. 111, Aggarwal City Square, Plot No 10., District Centre Manglam Place, Sector-3, Rohini, New Delhi 110085

..... Applicant Company

Notice is hereby given to the General Public that the Company proposes to make an application to the Central Government viz. Regional Director, Northern Region, Ministry of Corporate Affairs 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 11th June 2024 to enable the Company to change its Registered Office from "**National Capital Territory of Delhi**" to "**State of Haryana**".

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, PT. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003, within Fourteen days of the date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned below:

Regd. Office: Unit No. 111, Aggarwal City Square, Plot No 10., District Centre Manglam Place, Sector 3, Rohini, New Delhi 110085

For Comic CON India Private Limited
Sd/-
Shefali Johnson
Managing Director
DIN : 09566425

Date: 25.04.2025
Place : New Delhi

Form No. INC-26

[Pursuant to Rule 30 of the Companies (Incorporation) Rules, 2014]
Before the Central Government, Regional Director, Northern Region, New Delhi
In the matter of sub-section (4) of Section 13 of Companies Act, 2013 and clause (a) of sub-rule (5) of Rule 30 of the Companies (Incorporation) Rules, 2014
AND
In the matter of **FINGATE FOUNDATION** having its registered office at **119, Sector- 20C Motia Khan, Fatehgarh Sahib, Mandi Gobindgarh, Punjab - 147301,**

.....**Applicant Company/Petitioner**

Notice is hereby given to the General Public that the Company proposes to make application to the Central Government under section 13(4) 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 **Tuesday April 22nd, 2025** to enable the Company to change its Registered Office from **"State of Punjab"** to the **"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, at the address **B-2 Wing, 2nd floor, Pt. Deendayal Antyodaya Bhawan, 2nd floor, CGO Complex, New Delhi-110003** within **fourteen (14) days** of the date of publication of this notice with a copy to the applicant Company at its registered office at the address: **119, Sector-20C Motia Khan, Fatehgarh Sahib, Mandi Gobindgarh, Punjab-147301.**

For and on behalf of
Fingate Foundation
Sd/-
Satyendra Raj Vidyarthi
Director
DIN: 08592127

Date : 25.04.2025
Place: Delhi

FORBES PRECISION TOOLS AND MACHINE PARTS LIMITED

CIN : L29256MH2022PLC389649
Registered office: Forbes' Building, Charanjit Rai Marg, Fort, Mumbai 400 001.
Tel No. 022 - 69138900 **Website :** www.forbesprecision.co.in
Email : investor.relations @forbesprecision.co.in

Extract of Audited Financial Results for the Quarter and year ended March 31, 2025

(Rs. in Lakhs)

Particulars	Quarter ended			Year ended	
	31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.03.2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
Total income from operations	6,758	5,796	6,637	23,704	22,956
Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	1,438	1,002	1,575	4,088	3,983
Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	1,438	1,002	1,575	4,088	3,983
Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	912	744	1,080	2,875	2,971
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	922	758	1,085	2,849	2,977
Paid up Equity Share Capital (Face value of Rs.10/- each)	5,159	5,159	5,159	5,159	5,159
Other equity (excluding Revaluation Reserve)				11,465	8,616
Basic & Diluted Earning per equity share (of Rs.10/- each) (Quarter figures not annualised)	1.77	1.44	10.03	5.57	110.63

Notes

1. The above is an extract of the detailed format of Audited Financial Results for the year as well as quarter ended March 31, 2025 filed with BSE Limited under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly Financial Results are available on the website of BSE Limited at www.bseindia.com and Company's website at www.forbesprecision.co.in
2. The Audited Financial Results for the quarter and year ended March 31, 2025 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their respective meetings held on April 24, 2025.

For Forbes Precision Tools and Machine Parts Limited
Sd/-
Mahesh Tahilyani
Managing Director
DIN- 01423084

Mumbai,
April 24, 2025

kotak — KOTAK MAHINDRA PRIME LIMITED

Registered Office - 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051

POSSESSION NOTICE (For immovable property)

(As per Appendix IV read with Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)
Loan Account Name: KHURANA COLLECTION, Loan Account No. KLAP-10989

WHEREAS, The undersigned being the Authorized Officer of the Kotak Mahindra Prime Ltd. a Non-banking Finance Company within the meaning of the Banking Regulation Act, 1949 having it's Registered Office at 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051 and branch office at Plot No. 105, 2nd Floor, Mall Road, The Boulevard, Ludhiana - 141001 under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") and in exercise of the powers conferred under sections 13(2) and 13 (12) read with Rule 8(1) of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated **10th Feb, 2025 to (1) Khurana Collection** Through Its Prop. Rajan Khurana, 167, S.T. No. 4, Near Sandhu Nagar, Jawand Vihar, Ludhiana, Punjab 141001 **(2) Rajan Khurana S/O Satish Kumar** House No. B-34-39-47, Street No. 6, Jawand Vihar, Ludhiana Punjab 141001 **(3) Kavita Rani W/O Rajan Kumar** House No. B-34-39-47, Street No. 6, Jawand Vihar, Ludhiana Punjab 141001 **(4) Vandana Khurana W/O Kapil Dev** House No. B-34-39-47, Street No. 6, Jawand Vihar, Ludhiana Punjab 141001 (5) Kapil Dev S/O Satish Kumar House No. B-34-39-47, Street No. 6, Jawand Vihar, Ludhiana Punjab 141001, To repay total outstanding amount aggregating to **Rs. 1,36,32,476.59/- (Rupees One Crore Thirty Six Lakh Thirty Two Thousand Four Hundred Seventy Six and Five-Nine Paisa Only) as on 10th Feb 2025**, towards the outstanding amount for Loan Account No. KLAP-10989, together with further interest and other charges thereon at the contractual rates upon the footing of compound interest from 10th Feb 2025, till it's actual realization ("outstanding amount") within 60 days from the date of delivery of the said Demand Notice.

The aforementioned Borrower/Co Borrower/Legal Heirs having failed to repay the amount, notice is hereby given to the Borrower/Co Borrower/Legal Heirs 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 SARFAESI Act read with Rule 8 of the above said Rules on this **21st Day of APRIL 2025.**

The Borrower/ Co Borrower/ Legal Heir mentioned hereinabove 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 KOTAK MAHINDRA PRIME LIMITED, having Branch office at Plot No. 105, 2nd Floor, Mall Road, The Boulevard, Ludhiana - 141001, for an amount **Rs. 1,36,32,476.59/- (Rupees One Crore Thirty Six Lakh Thirty Two Thousand Four Hundred Seventy Six and Five-Nine Paisa Only) as on 10th Feb 2025**, together with further interest and other charges thereon at the contractual rates upon the footing of compound interest and substitute interest, incidental, costs and charges etc. due from 16/11/2024 till the date of full repayment and / or realization.

The Borrowers/Co-Borrowers/Legal Heirs 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 asset

Description of the Immovable Property

Mortgage over following properties : Street No. 6 Jawand Vihar Near Akal Mandal Gurudwara Sahib Near Sandhu Nagar Tehsil & Distt Ludhiana. **Owned by Mrs. Kavita Rani and Mr. Rajan Kumar**

Description of Mortgaged Property : 1. PROPERTY MEASURING 50 SQ YDS COMPRISED IN THE KHASRA NO. 1381/1156/663 TO 2423/1342/663 SITUATED IN THE VILLAGE "PEERUBANDA" LOCALITY KNOWN AS "JAWAND VIHAR", TEHSIL & DISTT LUDHIANA. **2.** PLOT (PRESUMABLY M.C.L. NO. B-XXXIV-39/45-A MEASURING 209 SQ YARDS COMPRISED IN KHASRA NO. 1331/1156/663 2421342/663 SITUATED IN VILLAGE "TARAF PEERUBANDA" LOCALITY KNOWN AS SANDHU NAGAR, TEHSIL & DISTRICT LUDHIANA. **3.** PRPOPERTY MEASURING 100 SQ YARDS COMPRISED IN KHASRA NO. 1331/1156/663, 6281/2579/1342/663, 2598/1342/663 TO 2395/1342/663, 2423/1342/663 SITUATED IN THE VILLAGE "PEERUBANDA" LOCALITY KNOWN AS "JAWAND VIHAR", TEHSIL & DISTT LUDHIANA. **4**. HOUSE (PRESUMBLY M.C.L. NO. B-XXXIV-39/47 MEASURING 100 SQ YARDS COMPRISED IN KHASRA NO. 1331/1156/663 2423/1342/663 SITUATED IN VILLAGE "TARAF PEERUBANDA" LOCALITY KNOWN AS SANDHU NAGAR, TEHSIL & DISTRICT LUDHIANA

Date : 21.04.2025, Place : Ludhiana **Sd/- Authorized Officer, Kotak Mahindra Prime Ltd.**

UMMEED HOUSING FINANCE PVT. LTD

CIN: U65922HR2016PTC057984
Regd. Off.: Unit No.2009-14, 20th Floor, Tower-2, Magnum Global Park, Golf Course Extn. Road, Sector 58, Gurugram-122011

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Sale notice for sale of immovable assets under the securitisation and reconstruction of financial assets and enforcement of security interest act, 2002 under rule 8(5) read with rule 8 (6) of the security interest (enforcement) rule, 2002.

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) whose details are given in below mentioned table that the below described immovable property mortgaged/charged to the secured creditor the physical possession of which has been taken by the **Authorised Officer of M/s Ummeed Housing Finance Pvt. Limited** Secured Creditor on **22.04.2025,** Pursuant to assignment of debt in UHFPL, **will be sold on 28.05.2025 "As is where is", "as is what is**", and "**whatever there is**" basis for realization of company's dues.

DESCRIPTION OF THE IMMOVABLE PROPERTY WITH KNOWN ENCUMBRANCE, IF ANY
Property Description: All That Part And Parcle Of Property Measuring 6.42 Marla As Per Jamabandi Year 2015-16, Khewat No.2200, Khatoni No.2664, Khasra No.56//18/1/3 Hadbast No.203 Situated In Village Barara Hargobindpura Colony, Tehsil Barara, District-Ambala. Bounded As: **East**: Vacat Plot, **West**: Gali, **North**: Other Owner, **South**:70 Ft.

Borrower/s & Guarantor/S Name & Address	1. Date & Time of Auction 2. Last Date of Submission of EMD 3. Date & Time of The Property Inspection	1. Reserve Price 2. EMD of The Property 3. Bid Increment
1. Rakesh Kumar S/o Surjit Singh (Borrower) Residing At- Ward No.12 Bajwa Colony Banur Sas Nagar Mohali 140601 **Also At-** Ward No.11 Bajwa Colony Banur Chhat Sas Nagar Mohali 140601 Also At Village Barara Tehsil Barara District Ambala 133201 **2. Meeto Devi W/o Surjit Singh (Borrower) Residing At-** Ward No.11 Bajwa Colony Banur Sas Nagar Mohali 140601 **Also At** : Village Barara Tehsil Barara District Ambala 133201 **3. Surjit Singh S/o Nanak Chand (Co-Borrower) Residing At-** 36, Ward No.12, Banur Meera Sha Colony Bir Chhat Sas Nagar Mohali 140601, **Also At-** Ward No.11 Bajwa Colony Banur Sas Nagar Mohali 140601, **Also At** Village Barara Tehsil Barara District Ambala 133201 **Lan. No. LXAMB02820-210009061, Loan Agreement Date: 28.10.2020, Loan Amount Rs.984669/- Total Amount Dues Of Rs.1027527/- (Rupees Ten Lakhs Twenty Seven Thousand Five Hundred Twenty Seven Only) As On 23-Apr-2025 + Furher Interest And Other Charges From 24-Apr-2025.**	1) **Auction Date: 28.05.2025 Between 12:00 Pm To 1:00 Pm With Unlimited Extension Of 5 Minutes** 2) **Last Date Of Submission Of Emd With Kyc Is 26.05.2025 Up To 7:00 Pm. (Ist.)** 3) **Date Of Inspection: 24.05.2025 Between 11:00 Am To 4:00 Pm (Ist)**	1. **Reserve Price: Rs.1182000/-** 2. **Earnest Money Deposit: Rs.118200/-** 3. **Bid Increment Rs.15000/- & In Such Multiples.**

Place : Gurgaon **Authorise Officer, Gaurav Tripathi Mobile- 9650055701**
Date : 25.04.2025 **UMMEED HOUSING FINANCE PVT.LTD.**

PPFAS Mutual Fund

PPFAS Asset Management Private Limited
(Investment Manager to PPFAS Mutual Fund)
Registered Office: - 81/82, 8th Floor, Sakhar Bhavan, Ramnath Goenka Marg,
230 Nariman Point, Mumbai - 400 021, Maharashtra, INDIA. Tel.: 91 22 6140 6555 Fax: 91 22 6140 6590.
E-mail: mf@ppfas.com. Website: www.amc.ppfas.com CIN No: - U65100MH2011PTC220623

NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM (KIM) OF ALL SCHEMES OF PPFAS MUTUAL FUND AND STATEMENT OF ADDITIONAL INFORMATION (SAI) OF PPFAS MUTUAL FUND ('THE FUND')

1. Addition to the list of Official Points of Acceptance (OPA):

Investors are hereby requested to note that the Company's branch offices located in the cities mentioned in the table below shall now be considered as an Official Points of Acceptance for the transactions of the Schemes of PPFAS Mutual Fund with effect from **April 25, 2025.**

Location	Address
Chennai	Raheja Tower, Unit No: 0002A (B Block), 177, Mount Road, Annasalai, Chennai-600002
Gurugram	Office No. 109, First floor, "Vipul Agora" situated at Sector - 28, Mehrauli Gurgaon Road, Near M.G. Road Metro Station, Gurugram-122001, Haryana.
Lucknow	Office No -07, Saran Chamber -2, Building -5, Park road, Hazratganj, Lucknow-226001, Uttar Pradesh.
Vadodara	Unit No. 144, First Floor, Emerald One Complex, Jetalpur Rd., near Gujarat Kidney Hospital, Anand Nagar, Alkapuri, Vadodara-390020

2. Change in address of AMC's OPAs:

Investors are requested to take note of the following change in the address of the **Ahmedabad** and **Kolkata** Branch Offices of the Company.

Location	Existing Address	New Address	Effective date
Ahmedabad	Office No. 607, D & C Dynasty Plaza, CG Road, Near Stadium Circle, Navrangpura, Ahmedabad - 380009	Showroom No. 1, Ground floor, ABC-1(Amarnath Business Centre-1), C.G.Road, Navarangpura, Ahmedabad - 380009	April 30, 2025
Kolkata	Suite No. A-10, 5th Floor, Chatterjee international Centre, 33-A, Jawaharlal Nehru Rd, Park Street area, Kolkata - 700071, West Bengal	3rd Floor, 'Gooptu Court' 7A/ 1A, Middleton Street, Kolkata - 700071.	May 02, 2025

All other terms and conditions of the SIDs, KIMs and SAI remains unchanged.

This addendum shall form an integral part of the SID, KIM and SAI of the Fund as applicable and as amended from time to time.

For PPFAS Asset Management Private Limited
(Investment Manager to PPFAS Mutual Fund)
Sd/-
Director

Place: Mumbai
Date: April 24, 2025

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

PPFAS MUTUAL FUND
There's only one right way®

ICICI Prudential Asset Management Company Limited

Corporate Identity Number: U99999DL1993PLC054135

Registered Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001.
Corporate Office: ONE BKC, A - Wing, 13th Floor, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051; Tel.: +91 22 2652 5000, Fax: +91 22 2652 8100, Website: www.icicipruamc.com, Email id: enquiry@icicipruamc.com
Central Service Office: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (E), Mumbai - 400 063. Tel.: 022 2685 2000 Fax: 022 26868313

IMPORTANT ALERT

Ref: Social Media/2/2025-2026- Fake Telegram Group

It has come to the attention of ICICI Prudential Asset Management Company Limited (the Company), that a fake telegram group namely https://t.me/icicifund is being operated by impostors and unauthorized persons not belonging to the Company.

The Company clarifies that it does not have any relationship or association with the groups or individuals or entities responsible for the creation and dissemination of such fake communication. The Company therefore, advises the readers to not fall prey to such fake communication or give any credence to the same.

The readers are also hereby cautioned not to rely upon the statements and information provided in such communication or any communication issued in future from unauthorized sources. Kindly note that any engagement with such groups/account/ handles is solely at the user's risk and the Company and/or its employees shall not be held liable for any losses suffered on account of reliance on such fake communication/ handles/channels.

OFFICIAL SOCIAL MEDIA PRESENCE

ICICI Prudential Mutual Fund is officially present on the following social media platforms:

- LinkedIn: https://www.linkedin.com/company/icici-prudential-amc-ltd/
- X: https://x.com/iciciprumf
- Facebook: https://www.facebook.com/iciciprumf
- YouTube: https://www.youtube.com/@ICICIPrudentialAMC and www.youtube.com/@ICICIETF
- Instagram: https://www.instagram.com/iciciprumf/
- Quora:https://www.quora.com/profile/ICICI-Prudential-Mutual-Fund-4?ch=10&oid=999323798&share=b9a5b0ff&srid=zHn8h&target_type=user

Investors are further informed that investments in schemes of ICICI Prudential Mutual Fund can only be made through the following official modes of transactions:

- Visit our website https://www.icicipruamc.com and https://www.icicietf.com
- At our 'Official Points of Acceptance of Transactions' notified by the Company from time to time
- Through empaneled distributors holding valid ARN or financial advisors
- Download i-Invest iPru (previously IPRUTouch) mobile application

This notice is being issued in public interest.

For ICICI Prudential Asset Management Company Limited
Sd/-
Authorised Signatory

Place : Mumbai
Date : April 24, 2025
No. 012/04/2025

UMMEED HOUSING FINANCE PVT. LTD

Registered office at : Unit 2009-14, 20th Floor, Tower – 2, Magnum Global Park Golf Course Extension Road, Sect-58, Gurugram (Haryana)-122002
CIN: U64990HR2016PTC057984

APPENDIX IV [See rule 8(1)] POSSESSION NOTICE

Whereas,The undersigned being the authorized officer of the **UMMEED HOUSING FINANCE PVT. LTD** under the "Securitization 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 demand notices to the Borrower/s as details herein under,calling upon the respective Borrowersto repay the amount mentioned in the notice with all costs ,charges and expenses till actual date of payment within 60 days from the date of the receipt of the said notice.

The said Borrower/Co-borrower/Guarantor/Mortgagor having failed to repay the amount, notice is hereby given to the borrower//Co-borrower/Guarantor/Mortgagor and the public in general that the undersigned has taken **Physical possession** of the property described herein below in exercise the powers conferred on him under sub-section (4) of section 13 of the said act read with rule 8 of the security interest Enforcement Rules, 2002 on this date.

The Borrower/Co-borrower/Guarantor/Mortgagorin particular and the public in general is hereby cautioned not to deal with the property and dealings with the property will be subject to the charge of the **UMMEED HOUSING FINANCE PVT.LTD.** For the amount specified therein with further interest, costs and Chagares from respective dates thereon until full payment.

The Borrower's attention is invited to provision of sub section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Details of the Borrowers, Co-borrowers and Guarantors, Securities, Outstanding Dues, Demand Notice sent under Section 13(2) and Amount claimed thereunder and Date of Possession is given as under:

Name And Address of The Borrower, Co Borrower Guarantor Loan Account No. And Loan Amount	Demand Notice Date	Physical Possession Date
1. Rishi Pal S/o Ram Kala (Borrower) 2. Pinki Devi W/o Rishi Pal (Co-Borrower) 3. Balvinder Singh S/o Ram Kala (Co-Borrower) All Above Residing At- H.no.1093 Chamar Mohalla, Kakot, Kaithal, Haryana-136043 **Loan No. LXKTH03622-230020705 Loan Agreement Date- 25-11-2022 Loan Amt. Rs.200000/-**	**11-SEP-2024**	**24-APR-2025**
	Amount Due In Rs.	
	Rs. 193,751/- (Rupees One Lacks Ninety Three Thousand Seven Hundred Fifty One Only) As On 11-Sep-2024 + Further Interest And Other Charges From 12-Sep-2024	

DETAILS OF THE SECURED ASSET : All That Part And Parcel Of Property Bearing Unique Id No.058862WSIS2000RO414A Document No.588620414, Land Measuring Area 58.112 Sq.mtrs. **Situated At -Village Kakot Tehsil And District Kaithal Haryana. Bounded** As Per Legal Report- **East**- House Of Singh Ram, **West**- House Of Balwan, **North**- Street, **South**- House Of Ramphal Total Measuring

Date: 25.04.2025 **Authorized Officer,** Mr. Gaurav Tripathi Mobile- 9650055701
Place: Gurugram, Haryana **Ummeed Housing Finance Pvt. Ltd**

Canara Bank

ASSET RECOVERY MANAGEMENT(ARM) BRANCH, ARYA SAMAJ ROAD, KAROL BAGH, NEW DELHI-110005. PH-011-28751723, 28754731

POSSESSION NOTICE [SECTION 13(4)]

Whereas:

The undersigned being the Authorised Officer of the Canara Bank under Securitisation 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 10.02.2025 calling upon the borrower/guarantor/ mortgagor **(1) M/s Amar Greengrass Healthcare and Diagnostics Pvt Ltd, (2) Mr. Prabhakar Amar Kumar, (3) Mr. Nivedita Prabhakar,** to repay the amount mentioned in the notice, being **Rs. 2,19,19,815.91 (Rupees. Two Crores Nineteen Lakhs Nineteen Thousand Eight Hundred Fifteen and paise Ninety One Only)** within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under section 13 (4) of the said Act, read with Rule 8 & 9 of the said Rule on this **22nd day of April of the year 2025.**

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Canara Bank for an amount of **Rs. 2,19,19,815.91 (Rupees. Two Crores Nineteen Lakhs Nineteen Thousand Eight Hundred Fifteen and paise Ninety One Only)** as on 10.02.2025 plus interest thereon (+) expenses (-) recoveries, if any, till realization of all dues.

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.

Description of the Movable/ Immovable property

S. No.	Property Description	Name of Title Holder
1.	**Hypothecated Plant and Machinery**	**M/s Amar Greengrass Healthcare and Diagnostics Pvt Ltd**
2.	EMT of the built-up property RZ-A1/7, (Old Plot no. RZ/7), land areameasuring 66.888 Sq Mtr i.e. 80 Sq Yard Out of Khasra No. 86/4, situated in the Revenue Estate of Village Palam, Delhi State, Colony as Mahavir Enclave, New Delhi – 110045 in the name of Shri. Prabhakar Amar Kumar s/o **Shri Jitendra Prasad Choudhary** **Bounded by :** On the North by: Others property On the South by: Road On the East by: Property Rz6 A On the west by: Property RZ 7	**Shri. Prabhakar Amar Kumar S/o Shri Jitendra Prasad Choudhary** **Asset Id : 400071770539 (Plant & Machinery)** **Asset Id: 400071771990 (Land & building)**

Date : 22.04.2025, Place : New Delhi **Authorised Officer, Canara Bank**

SMFG INDIA CREDIT COMPANY LIMITED

(Formerly Fullerton India Credit Company Limited)
Corporate Office: 10th Floor, Office No. 101,102 & 103, 2 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.

POSSESSION NOTICE (For Immovable Property)
(Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)

Whereas the undersigned being the authorized officer of S**MFG India Credit Company Limited (Formerly Fullerton India Credit Company Limited)**, Having its registered office at Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road Maduravoyal, Chennai, Tamil Nadu-600095 and Corporate office at 10th Floor, Office No. 101, 102 & 103, 2 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (E), Mumbai – 400051, under 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 Demand Notice dated 12th July, 2024 calling upon the borrower(s) **1) ATUL KUMAR, 2) ALKA DEVI under loan account number (s) # 213720911017389** to repay the amount mentioned in the notice being **Rs. 23,99,463.86/- [Rupees Twenty Three Lakhs Ninety Nine Thousand Four Hundred Sixty Three and Eighty Six Paisa Only]** As on 04th July, 2024 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) and the public in general that 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 the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this **23 Day of 04 in the year 2025.**

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 SMFG India Credit Company Limited (Formerly Fullerton India Credit Company Limited) for an amount of **Rs. 23,99,463.86/- [Rupees Twenty Three Lakhs Ninety Nine Thousand Four Hundred Sixty Three and Eighty Six Paisa Only]** As on 04th July, 2024 and interest 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 Immovable Property: OWNER OF THE PROPERTY – SH. ATUL KUMAR S/o SH. MOTI LAL. ALL THAT PROPERTY PIECE AND PARCEL OF MEASURING 101-1/3 SQ. YDS. KHASRA NO. 927-928 KHEWAT/KHATAUNI NO. 420/497 JAMABANDI FOR YEAR 2009-2010 SITUATED VILLAGE LOHARA ABADI KNOWN AS NEW AZAD NAGAR HADBAST NO. 260, TEHSIL & DISTRICT LUDHIANA. BOUNDED BY BOUNDARIES AS UNDER: EAST – NEIGHBOUR ADM. 48, WEST - NEIGHBOUR ADM. 48, NORTH - NEIGHBOUR ADM. 19, SOUTH – STREET 18 WIDE ADM. 19.

Place: Ludhiana Date: 25.04.2025 SD/-, Authorised Officer.
SMFG India Credit Company Limited *(Formerly Fullerton India Credit Co. Ltd.)*

REGENCY FINCORP LIMITED

(Formerly known as Regency Investments Limited)
CIN: L67120PB1993PLC013169
Corp. & Regd. Office: Unit No. 57-58, 4th Floor, Sushma Infinium, Chandigarh-Ambala Highway, Zirakpur-140603
Contact No.: +91 7717593645 Web: www.regencyfincorp.com
Email: regencyinvestmentsltd@gmail.com

ANNOUNCEMENT OF RESULTS OF E-VOTING/ REMOTE E-VOTING AT THE 1ST (FIRST) EXTRA-ORDINARY GENERAL MEETING (EGM) OF THE COMPANY FOR THE FINANCIAL YEAR 2025-26

In terms of Sections 96, 108 and other applicable provisions of the Companies Act, 2013, as amended, read together with the Companies (Management and Administration) Rules, 2014 and in compliance with applicable Regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time, the approval of the members was sought by means of E-Voting/Remote E-Voting. The Company had provided E-Voting as well as Remote E-Voting facility to the members to cast their votes on Special Resolutions, proposed in the Notice of 1st (First) EGM for the financial year 2025-26 dated Saturday, 29th March, 2025.

The Board had appointed Mr. Shailendra Kumar Roy, Company Secretary in Practice as the Scrutinizer for conducting the E-Voting/ Remote E-Voting Process.

The Scrutinizer has carried out the scrutiny of all the electronic votes received up to the last date of receipt i.e. Wednesday, 23rd April, 2025 till 5:00 P.M. and also the E-voting done at the EGM and has submitted his report on Thursday, 24th April, 2025 to the Chairperson of the Meeting.

Based on the Scrutinizer's Report dated Thursday, 24th April, 2025, the Board has declared the results of EGM as under:

S. No.	Particulars of the Resolutions	% of Total Valid Votes cast in favour of the Resolutions
1	To change designation and fix remuneration of Mr. Sarfaraz Mallick (DIN: 10255433) from Non-Executive Director to Executive Director of the Company	100%
2	To issue Secured/ Unsecured, Listed/Unlisted Redeemable Non-Convertible Debentures on Private Placement Basis to Residents and Non-Residents	99.68%
3	To consider and approve revision in the terms of Loan Agreements with various entities	100%
4	To ratify the contents of notice of Extra-Ordinary General meeting dated 3rd October 2024	100%

Based on the above report of Scrutinizer, the resolution no. 1 to 4 as set out in the Notice of 1st (First) EGM for the financial year 2025-26 dated 29th March, 2025 are deemed to have been duly approved by the members with requisite majority on Thursday, 24th April, 2025, through Remote E-Voting process and E-voting done by the members at the EGM held on Thursday, 24th April, 2025.

The Results along with Scrutinizer's Report are available at the registered office of the Company. The same are also hosted on the Company's Website i.e. https://regencyfincorp.co.in/, on the website of MAS Services Ltd being the Registrar and Share Transfer Agent of the Company: https://www.masserv.com, and are also available on the website of BSE Limited: https://www.bseindia.com

For Regency Fincorp Limited
Sd/-
Gaurav Kumar
Managing Director
DIN: 06717452

Place: Chandigarh
Date: 24th April, 2025

SMFG INDIA CREDIT COMPANY LIMITED

(Formerly Fullerton India Credit Company Limited)
Corporate Office: 10th Floor, Office No. 101,102 & 103, 2 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.

DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITISATION 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 herein below:

Name of the Borrower(s)	Demand Notice Date and Amount
1. JOGINDER SINGH 2. KUSUM DEVI 3. RAVINDER KULDEEP LAN – 189420910693523 & 189420910728933	15 April, 2025 Rs. 23,17,486.01/- (Rupees Twenty Three Lakhs Seventeen Thousand Four Hundred Eighty Six and One Paisa Only) as on 07 April, 2025.

Description of Immovable Property Mortgaged

OWNER OF THE PROPERTY – SMT. KUSUM DEVI W/O SH. KULDEEP SINGH PROPERTY DESCRIPTION - PROPERTY GAIR MUMIN BADA, COMPRISED IN KHEWAT NON. 188, KHATONI NO. 330, TOTAL KITTE3, RAKBA 17 KANAL 11 MARLA ITS 8/351 SHARE I.E. 8 MARLA, SITUATED AT VILLAGE SAGGA, TEHSIL NILOKHERI AND DISTRICT KARNAL MEASURING 8 MARLA

The borrower(s) are hereby advised to comply with the demand notice(s) and to pay the demand amount mentioned therein and hereinabove 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 their liabilities in full within the stipulated time, SMFG India Credit shall be entitled to exercise all the rights under Section 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. SMFG India Credit is also empowered to ATTACH AND/OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), SMFG India Credit also has a right to initiate separate legal proceedings to recover

IDENTIFY, TRACE, PUNISH: MODI'S ACTION PLAN FOR TERRORISTS

At all-party meet, leaders seek decisive action

EXPRESS NEWS SERVICE
New Delhi, April 24

A DAY AFTER it announced a raft of measures against Pakistan in response to the terror attack in Pahalgam which left 26 civilians dead, the government on Thursday shared its assessment of the emerging situation with leaders of political parties, including key Opposition figures, in an attempt to forge a broad domestic political consensus on the matter.

Union home minister Amit Shah, defence minister Rajnath Singh, finance minister Nirmala Sitharaman and external affairs minister S Jaishankar — all members of the Cabinet Committee on Security (CCS) which decided the retaliatory steps against Pakistan, including putting on hold the Indus Waters Treaty — attended the meeting.

It was a signal that the government was keen that the political class speak in one voice as it plans the next retaliatory steps. On Friday, Congress leader Rahul Gandhi will be going to Srinagar to visit the injured.

Just hours ahead of the all-party meeting held by the government, Prime Minister Narendra Modi said at a meeting in Bihar that "India will identify, track, and punish every terrorist, and their backers (and)... will pursue them to the ends of the Earth".

From the government side, apart from the CCS members — Shah visited the terror site near Pahalgam the day after the attack — parliamentary affairs minister Kiren Rijiju and health minister and BJP president JP Nadda were present.

Apart from the Leaders of Opposition of the Rajya Sabha and Lok Sabha, respectively, Mallikarjun Kharge and Rahul Gandhi, floor leaders of various parties were present at the meeting. They included the Samajwadi Party's Ramgopal Yadav, the Trinamool Congress's Sudeep Bandyopadhyay, the DMK's Tiruchi Siva, the Aam Aadmi Party's Sanjay Singh, the BJD's Sasmit Patra, the RJD's Prem Chand Gupta, the AIMIM's Asaduddin Owaisi, and the NCP (SP)'s Supriya Sule.

NDA allies Shiv Sena and TDP were also present, represented by Shrikant Shinde and Lavu Sri Krishna Devarayalu, respectively.

Earlier in the day, the Congress modulated its stand on the Pahalgam attack and raised the question of intelligence "failures" and social media posts "spewing hate". In the immediate aftermath of the attack, the Congress message was unambiguous in expressing support for any measure taken by the government to bring the perpetrators of the attack to justice. The Congress Working Committee (CWC) held a meeting in Delhi on Thursday morning, where party leaders were of the opinion that the issue of "intelligence and security lapses" that "enabled" the attack needed to be addressed.

A resolution passed by the CWC said: "Pahalgam is known to be a heavily guarded area, secured by a three-tier security arrangement. It is imperative that a comprehensive analysis is conducted into the intelligence failures and security lapses that enabled such an attack in an UT — an area directly under the purview of the Union home ministry. These questions must be raised in the larger public interest. This is the only way justice can truly be seen to be served for the families whose lives have been so brutally devastated."

The CWC urged the government to ensure adequate security for the coming Amarnath Yatra and slammed the BJP for "exploiting" the grave tragedy "through official and proxy social media platforms to sow further discord, mistrust, polarisation and division at a time when unity and solidarity is most needed".

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1. The wife and kin of Neeraj Udhwani, who was killed in the Pahalgam terror attack, mourn after his mortal remains arrive in Jaipur on Thursday PTI

2. Barriers at the Attari integrated check post on Thursday, a day after India announced its closure RANA SIMRANJIT SINGH

3.Boatmen holding placards as a mark of protest at Dal Lake in Srinagar on Thursday ANI

Bilateral trade comes to a grinding halt

MUKESH JAGOTA
New Delhi, April 24

PAKISTAN'S DECISION TO end all trade links with India, including those passing through its territory from third countries would bring the already minuscule direct trade between the two neighbours to a complete halt. The impact of Thursday's announcement and is expected to impact Afghanistan's exports to India as well.

"The trade will now come to a complete standstill, affecting supply of some key products to Pakistan and hitting their economy further," said SC Ralhan, president of the Federation of Indian Export Organisations (FIEO).

"We have minuscule trade with Pakistan, which is constantly declining. During April–January FY25, it was not even $500 million against India's overall trade of over $800 billion during the same period, which makes it just 0.06% of India's international trade," he added.

Islamabad's decision follows New Delhi's announcement to scale down diplomatic ties with Pakistan and suspend the Indus Waters Treaty. Pakistan has also barred Indian airlines from using its airspace, further escalating tensions.

This marks the second major disruption to bilateral trade since 2019, when India revoked the Most Favoured Nation (MFN) status granted to Pakistan and imposed 200% duties on its imports in response to the Pulwama terror attack. That same year, India scrapped Article 370, ending Jammu and Kashmir's special status—prompting Pakistan to suspend all trade with India.

Closure of Pak airspace will push cost, time for carriers

SWARAJ BAGGONKAR
Mumbai, April 24

PAKISTAN'S DECISION TO close its airspace to Indian carriers, announced on Thursday amid rising tensions between the two countries, is set to increase flight durations and operating costs for Indian airlines.

This marks the first such airspace closure in six years. In 2019, Pakistan shut its airspace for five months following Indian Air Force strikes in Balakot.

"This action will certainly have an impact on all westbound flights — including to the West Asia, Europe and the US — for Indian airlines. They will now have to plan alternate routes that will require more time and add to operational costs," said a senior airline executive, requesting anonymity.

Flights departing from India to destinations in the West, and vice versa, routinely traverse Pakistani airspace. Indian carriers such as Air India, IndiGo, and SpiceJet, along with international airlines including United, British Airways, and Air France, rely on this route. The closure will lead to longer travel times and increased fuel consumption.

"Due to the announced restriction of Pakistan airspace for all Indian airlines, it is expected that some Air India flights to or from North America, the UK, Europe, and the West Asia will take an alternative extended route," Air India said in a statement.

IndiGo, India's largest airline by market share, said it is offering flexible rebooking and refunds to passengers impacted by the closure.

NIPUN AGGARWAL, CHAIRMAN, AIR INDIA EXPRESS

The low-key high-flyer

THE BOEING & AIRBUS TEAM, WHO NEGOTIATED THE AIRCRAFT DEAL WITH AIR INDIA, WOULD PROBABLY NOT FORGET AGGARWAL IN A HURRY

SWARAJ BAGGONKAR

NEWS POINT

NIPUN AGGARWAL, 51, who was appointed chairman of Air India Express on Tuesday, is not an aviation industry veteran, but the Boeing and Airbus top brass would probably never forget him.

In late 2022, a few months after boarding Air India, Aggarwal led a five-member team of the Tata Sons-owned airline to negotiate the biggest aircraft deal in commercial aviation. The deal was crucial for the transformation of the legacy carrier as this would meet its growing appetite for aircraft for the next 5-6 years at least. As chief commercial and transformation officer at Air India (before that he was chief due diligence officer), Aggarwal drove a hard bargain, prompting the aircraft manufacturers to say, "the Air India team compares with some of the best dealmakers in the business".

The Boeing and Airbus team should have known better: After all, the low-key Aggarwal was perceived as a hard-nosed investment banker by Air India officers who faced his questions before the deal making stage.

In early 2023, Air India announced the purchase of 470 aircraft from Boeing and Airbus with an option to purchase an additional 370. While the purchase price wasn't disclosed, the total deal value is estimated at around $80 billion, going by the list prices of the aircraft.

An alumnus of IIM Calcutta, Aggarwal was part of a major reshuffle in the top management of the carrier. He was previously senior vice president at Tata Sons for a little over five years after being a banker at Standard Chartered and Bank of America Merrill Lynch for 10 years. His appointment predates the joining of Campbell Wilson, who is the managing director and CEO of Air India.

Barely a fortnight before Aggarwal's appointment in 2022, Turkish Airlines chairman Ilker Ayci had declined an offer to be Air India's new CEO after his appointment raised a political storm because of his previous political links with Turkish President Recep Tayyip Erdogan. In July of 2022 Campbell Wilson, CEO of Scoot, a wholly-owned low-cost subsidiary of Singapore Airlines joined Air India.

"Over the past 18 months we completed many structural changes critical to transforming the rebuilding of the Air India Group, including merging our four airlines into two, consolidating our non-flying teams in Gurugram, and refreshing the leadership teams of both Air India and Air India Express," Wilson said in a letter to staff on Tuesday.

"With this structural work largely complete, the task at hand now is to fully leverage and optimise the Group fleet, network, sales, distribution and loyalty assets. I've therefore decided that the time is right for me to step down as chairman of the Air India Express Board, and for Nipun Aggarwal, to assume the role, thus enabling greater coordination of the Group's network and commercial efforts," Wilson added.

While steering Air India Express, Aggarwal will continue to be the CCO of Air India. This will allow him and the group to execute a host of plans including precisely segregating the roles of its two carriers, building multiple hubs within the country and challenging foreign carriers on international routes.

With a combined group strength of around 300 aircraft, full-service carrier AI will serve the international market and markets with demand for premium traffic including domestic. Low-cost carrier Air India Express will aim to capture the remaining domestic and short haul international routes.

The company is realigning the network and segregating the market for the two carriers which has already resulted in reduction in overlaps. In percentage terms, the overlap in total routes has come down from 20% to 12%. In the short haul the overlap has come down from 26% to 5%.

Air India wants to bring traffic from South East Asia, Far East and SAARC and aggregate them at its hubs before taking them to long haul and ultra long-haul markets of Europe, US and Canada. This will make its India hubs compete with hubs of the West Asia such as Dubai, Abu Dhabi and Doha. And to make sure there is no shortage of planes, Air India in December 2024, placed an additional order of 100 Airbus aircraft comprising 10 wide body A350 and 90 narrow body A320 family aircraft.

"We will focus on building strong corridors at our hubs and all other point-to-point opportunities," Aggarwal had said in an interaction with the media in January this year.

Around 26 million passengers flew on the long-haul routes in FY24 and generated $16 billion in revenue. "The 21% share in long-haul contributes more than 50% in revenue for Air India," he said.

As IndiGo is the only major player, Air India has little competition at home. The airline is targeting 30% market share in domestic and international markets by 2030.

With domestic share reaching 28%, Air India is inching closer to the target and the changes in the roles of some of the senior executives is one of the vital cogs in that wheel.

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FINANCIAL RESULTS

(₹ in Lakhs)

Sl. No.	Particulars	Three months ended/ As at		Year ended/ As at	
		March 31, 2025 (Audited)	March 31, 2024 (Audited)	March 31, 2025 (Audited)	March 31, 2024 (Audited)
1	Premium Income (Gross)[1]	24,00,154	25,24,114	84,98,463	81,43,064
2	Net Profit /(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	84,061	83,635	2,49,467	1,94,211
3	Net Profit /(Loss) for the period before tax (after Exceptional and /or Extraordinary items)	84,061	83,635	2,49,467	1,94,211
4	Net Profit /(Loss) for the period after tax (after Exceptional and /or Extraordinary items)	81,351	81,080	2,41,330	1,89,378
5	Total Comprehensive Income for the period [Comprising Profit /(Loss) for the period (after tax) and Other Comprehensive Income (after tax)][2]	NA	NA	NA	NA
6	Equity Share Capital (Paid up)	1,00,214	1,00,147	1,00,214	1,00,147
7	Reserves (excluding Revaluation Reserve and fair value change account.)	15,79,068	13,59,001	15,79,068	13,59,001
8	Earnings Per Share (face value of ₹10/- each)				
	1. Basic (not annualised for three months) (in ₹)	8.12	8.10	24.09	18.92
	2. Diluted (not annualised for three months) (in ₹)	8.11	8.09	24.07	18.90

Note:
1) Premium income is gross of reinsurance and net of Goods and Service Tax (GST).
2) The Indian Accounting Standards (Ind AS) are currently not applicable to Insurance companies in India.
3) The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on the website of the Stock Exchanges (www.nseindia.com and www.bseindia.com) and the Company (www.sbilife.co.in).

For and on behalf of Board of Directors

Amit Jhingran
Managing Director & CEO
(DIN: 10255903)

Place: Mumbai
Date: April 24, 2025

AFRS/ver1/04/25/ADVT/ENG

Classifieds

PERSONAL

It is for general information that I,USHA RANI PATLA SINGH,W/o Pratap Patla Singh,R/o,H.No-46,C-Block GTB-Hospital Campus Jhilmil-East,Delhi-110095,declare that name of mine has been wrongly written as P. USHA RANI in my Service Record,The actual name of mine is USHA RANI PATLA SINGH, Which may be amended accordingly. 0040785580-9

I, Bharat Sharma R/o K14, South Ext-1, Delhi have changed my minor son name from Bhaavik Sharma to Bhavik Sharma for all purposes. 0070963505-1

I,Shivani,D/o Siya Ram,R/o 3-Floor Khasra No.66/13,H-Block,Om Vihar Phase 5,Uttam Nagar,Delhi-110059,have changed my name to Shivani Sharma permanently. 0040785507-9

I,Neetu W/o-Pawan Kumar,R/o G-30, NearHanuman Mandir,New Seelampur,Delhi-110054,have changed my name to Neetu Nagyana. 0040785580-8

I, Mahendar Aggarwal S/o Bashashar Dayal Aggarwal R/o C805, Bluemoon Homes, Rajnagar Ext., Ghaziabad have changed my name to Mahender Kumar Aggarwal. 0070963559-1

I, Kalpna Garg W/o Ajay Garg R/o Gandhi Mandi, Anoopshahr, Bulandshahr have changed my name to Kalpana Garg. 0070963554-1

I, Gopal Das Nagpal S/o Jai Lal Nagpal R/o 113, Navniti Apartment, Patparganj, Delhi have changed my name to Gopal Dass Nagpal for all purposes. 0070963588-1

I,Vansh s/o-Ashwani Mahajan,R/o A-1001,10th Floor,Tower-A,Atulya Heights,Sec-3,Vaishali, Ghaziabad-201010,UP,have changed my name to Vansh Mahajan,permanently. 0040785578-9

I, Saurabh Kumar Singh C/o Ramugarh Singh R/o H.No-506, Tower-19, Shree Radha Sky Garden, G.R Noida West, G.B Nagar, U.P-201301 have changed the name of my minor son Aarish Singh aged 12 years and he shall hereafter be known as Raghav Pratap Singh. 0070963568-1

I, Raju Sharma S/o Munshi Lal Sharma R/o 33/A1, Lohiya Nagar Belan Ganj, Agra have changed my name to Rajendra Sharma. 0070963522-1

I,Muskaan Kalra,W/o Arjun Nagyana,R/o G-30,Near Hanuman Mandir,New Seelampur,Delhi-110054,have changed my name to Muskan Nagyana. 0040785580-7

I,Kajal Khanna d/o Manohar Lal Khanna,R/o-31/378,Block-31, Trilok Puri,Delhi-110091, have changed my name to Kajal permanently. 0040785507-10

I,Jyoti w/o Ashwani Mahajan,R/o A-1001,10th-Floor,Tower-A,Atulya Heights,Sec-3,Vaishali, Ghaziabad-201010,UP,have changed my name to Jyoti Mahajan,permanently 0040785578-7

I,Jyoti Mahajan,w/o-Ashwani Mahajan,R/o-A-1001,10th Floor, Tower-A,Atulya Heights, Sec-3, Vaishali,Ghaziabad-201010,UP,have changed my minor daughter's name,from Koshika to Koshika Mahajan permanently 0040785578-8

I,Jagrati D/o Om Prakash,R/o H.No.64, M Block,Street No.3, Sunder Nagri, Delhi-110093 have changed my name to Jagriti. 0040785580-6

I,ARSHIYA,D/O MOHAMMED ANIS,R/O,H.NO.117 SURYA VIHAR DINDAR PUR NAJAFGARH DWARKA, DELHI-110043,HAVE CHANGE MY NAME TO ARSHIYA ANIS FOR ALL PURPOSE. 0040785578-6

I, Km Pragati D/o Tej Pal Singh R/o 3E/5, Mohkampur, Ward-11, Meerut have changed my name to Pragati Singh. 0070963584-1

"IMPORTANT"

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CIRCLE SASTRA OFFICE: ALIGARH; Office Address: Sai Vihar Opposite Madan Palace Village Talaspur Kalan, Ramghat Road, Aligarh-202001 Email: cs8183@pnb.co.in

POSSESSION NOTICE

Possession Notice (For Immovable property)

Whereas, the undersigned being the Authorized Officer of the Punjab National Bank under the Securitisation 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(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 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 date herein mentioned below.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 thesecured assets

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

SCHEDULE OF THE SECURED ASSETS

S. No	Name of the branch	Name of the Account	Description of the property mortgaged	Date of Demand Notice	Date of possession notice affixed	Amount Outstanding as on the date of possession notice.
1.	BO:Ramghat Road	Dinesh Verma S/o Subhash Chandra Verma	All the part and parcel of the residential property in the name of Dinesh Verma S/o Subhash Chandra Verma and Amit Kumar Verma S/o Subhash Chandra Verma, situated at part of khasra no 1789,1793,1794,1795/1,1797/2,1865,1866,1867 and 1868 at Mauza Kaveri Vatika near Nagla Tikona Kasba Koil District-Aligarh having area 130.67 Sq Meter and having **boundaries as per title deed, are as follows: - East-**Road 9 Meter wide West-Property Others **North**-House No-21 and 22 South-House No-24	08-01-2025	21-04-2025	Rs 70,26,030.00/- (Rupees Seventy Lakh Twenty Six Thousand Thirty only) + interest w.e.f 01-01-2025 + Legal Charges. .

DATE: 23.04.2025, PLACE: Aligarh **Authorised Officer Punjab National Bank-Secured Creditor**

पंजाब नैशनल बैंक ...भरोसे का प्रतीक (A GOVERNMENT OF INDIA UNDERTAKING) pnb punjab national bank ...the name you can BANK upon!

CIRCLE SASTRA OFFICE: ALIGARH; Office Address: Sai Vihar Opposite Madan Palace Village Talaspur Kalan, Ramghat Road, Aligarh-202001 Email: cs8183@pnb.co.in

DEMAND NOTICE

Punjab National Bank

SVDC Branch, Address Shree Varshney College, GT Road, Aligarh

A notice is hereby given that the following Borrower Deepika Joshi W/o Narendra Joshi, have defaulted in the repayment of principal and interest of the loans facility obtained by them from the Bank and the loans have been classified as Non-Performing Assets (NPA). The notices were issued to them under Section 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known addresses, but they have been returned unserved and as such they are hereby informed by way of this public notice.

SCHEDULE OF THE SECURED ASSETS

S. No	Name of the Borrower	Details of Properties/ Address of Secured Assets to be Enforced	Date of Notice	Date of NPA	Amount outstanding (As on the date of notice)
1.	Deepika Joshi W/o Narendra Joshi	All the part and parcel of the Property in name of Deepika Joshi w/o Narendra Joshi Situated at Part of Khasra No 44 Ka Baraula Jafrabad Tehsil Koil Distt. Aligarh admeasuring 91.97 Sq mtr. having Boundaries as under: East: Khet of Raj Bahadur West: Rasta 20 ft wide North: Land Ravendra Kaur South:Land of Pushpa	17-04-2025	30-01-2025	9,99,081.60 (Rupees Nine Lakh Ninety Nine Thousand Eighty One and Paisa Sixty only) as on as on 31 Mar 2025 + further interest and incidental expenses, costs

The above Borrower(s) and /or their Guarantor(s) (whenever applicable)are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of Section 13 of Securitization and Reconstruction of Financial Assets and Enforcement of Security interest Act, 2002.

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.

DATE: 23.04.2025, PLACE: Aligarh **Authorised Officer Punjab National Bank-Secured Creditor**

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Circle Sastra Center East Delhi, Pocket-E, Mayur Vihar Phase-II, Delhi-110091 E-mail: cs8075@pnb.co.in

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY) [Rule 8(1)]

Whereas, the undersigned being the Authorized Officer of the **PUNJAB NATIONAL BANK, Circle Sastra, Center East Delhi,** (Previously Assets Recovery Management Branch) CSC, Pocket-E, Mayur Vihar Phase-II, Delhi-110091 under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 21/12/2024 calling upon the **Mrs. Meena Naniwal, W/o-late. Dharambir, R/O – 642 Veer Bazar Gali, Harijan Mohalla, Kapashera Delhi-110037, also at House no-296, DDA Flats, Pocket -1, Sector 23, Dwaraka Bagdola, South West Delhi-110077, to repay the amount mentioned in the notice being Rs.16,46,173.60/- (Rupees Sixteen Lakhs Forty Six Thousand One Hundred Seventy Three and Paisa Sixty only) as on 10/12/2024** within 60 days from the date of notice/dated of receipt of the said notice.

The borrower(s) having failed to repay the amount, notice is hereby given to borrower, Guarantor 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) Rule 2002 on this the 21 day of April 2025.

The borrower's /guarantor's/mortgagor's attention is invited to provision of sub-section (8) of section 13 of the Act in respect of time available to redeem the secured assets.

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 PUNJAB NATIONAL BANK, Circle Sastra, Center East Delhi,** (Previously Assets Recovery Management Branch) CSC, Pocket-E, Mayur Vihar Phase-II, Delhi-110091, for an amount of being **Rs.16,46,173.60/- (Rupees Sixteen lakhs Forty Six Thousand One Hundred Seventy Three and paisa Sixty only) as on 10/12/2024** With Further Interest, Expenses, And Other Charges thereon.

DESCRIPTION OF IMMOVABLE PROPERTY: -

Entire Residential House Three Stories RCC building Comprising Ground Floor, 1st Floor, 2nd Floor built on the plot measuring 177.77 sq. yrds. Out of total measuring 266 Sq. yrds. In which portion 88.88 sq. yrds. Already 3 stories built up & construction area is 4800 sq. feet out of the corner Plot house no.-642 out of khasra no-255 min(0-9), 256 min(0-9), 257 min(0-9), 258 min(0-9), 275 min(0-17), 282 min(0-4), 283min(0-6), 285 min,(0-13) & 288 min(0-7) situated at extended Lal Dora Area Village Kapashera Tehsil Vasant Vihar, Delhi Standing in the name of Mrs. Meena Naniwal, W/o Late Dharambir, bounded as under:-

East- Road, West- House of Lal Chand, North – House of Harpal, South-Road.

Date: 21-04-2025 Place: Delhi

Authorized Officer (Punjab National Bank)

Indian Overseas Bank

PANIPAT MAIN BRANCH

(Address : Panipat, SCF-36 Part-1, Huda, Panipat (MCL), Panipat, Haryana-132103) Phone No.: & Email id : iob1297@iob.in)

Under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act) read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 (Rules)

1. Whereas the undersigned being the Authorised Officer of Indian Overseas Bank under SARFAESI Act and in exercise of powers conferred under Section 13(12) read with Rule 3, issued Demand Notice under Section 13(2) of the said Act, calling upon the Borrowers/ mortgagors/ guarantors listed hereunder (hereinafter referred to as the "said Borrowers"), to repay the amounts mentioned in the Notice, within 60 days from the date of receipt of Notice, as per details given below.

2. The said Notices have been returned undelivered by the postal authorities / have not been duly acknowledged by the borrowers/mortgagors/guarantors.*Hence the Bank by way of abundant caution is effecting this publication of the demand notice. The undersigned has, therefore, caused these Notices to be pasted on the premises of the last known addresses of the said Borrowers/mortgagors/ guarantors as per the said Act. Copies of the said Notices are available with the undersigned and the said Borrowers/ mortgagors /guarantors, may, if they so desire, collect the said copies from the undersigned on any working day during normal office hours.

3. Against the above background, Notice is hereby given, once again, to said Borrowers/ mortgagors/ guarantors to pay to Indian Overseas Bank, within 60days from the date of publication of this Notice, the amounts indicated/payable as given below under the loan & other documents. As security for due repayment of the loan, the following assets have been mortgaged to Indian Overseas Bank by the respective parties as below.

S No.	Name of the Borrowers/ Mortgagors/ Guarantors with Address	Total Outstanding* Rs. as on 20.03.2025	Description of Secured Assets	Date of Demand Notice
1.	RAVINDRA	1017725.00	Property is in form of Double storey residential house bearing house ID no. P03700430367 having Khewat No 1190/1071, Khatoni No 1292 and Khasra No 62//19(3-18) with total land of 3K-18M having share 6/702"' which is 6 sarsai & khewat no 1191/1072 khatoni no 1297 and khasra no 62//18(7-3) with total share is 1M-6 Sarsai or 50.00 sq yds w=hich is located at Main Devi Mandir- Bhawana Chowk – Bhola Bhowk- Noorwala at Bhola Chowk near D.N High school/Bhola Chowk at Billu Colony in ward no 5, Panipat, Teh & Distt Panipat vide sale deed no 8922 dated 27/02/2012 Mutation No 27305 dated 23/08/2012. Property is in name of Mr Ravindra S/o Ved Singh.	20.03.2025

* payable with further interest at contractual rates/rests as agreed from the date mentioned above till date of payment.

4. If the said borrowers/ mortgagors / guarantors fail to make payment to Indian Overseas Bank as aforesaid, then Indian Overseas Bank shall proceed against the above secured assets under Section 13(4) of the SARFAESI Act and Rules entirely at the risks, costs and consequences of the said borrowers/ mortgagors/guarantors.

5. Further, the attention of borrowers/ mortgagors / guarantors is invited to provisions of Sub-section(8) of the Section 13 of the Act, in respect of time available to them to redeem the secured assets.

6. The said Borrowers/ mortgagors / guarantors are prohibited under the SARFAESI Act from transferring the secured assets, whether by way of sale, lease or otherwise without the prior written consent of Indian Overseas Bank. Any person who contravenes or abets contravention of the provisions of the Act or Rules shall be liable for imprisonment and/ or fine as given under Section 29 of the Act.

Date : 24.04.2025 **Place : Panipat**

Sd/- Authorized Officer, Indian Overseas Bank

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CIRCLE SASTRA CENTRE, Noida, SH-12, 1st floor, Gama Shopping Centre, Sector-Gama-I, Greater Noida - 201308, Distt. Gautam Budh Nagar, E-mail: cs8290@pnb.co.in

POSSESSION NOTICE [Rule 8 (1)] (For Immovable property)

Whereas, the undersigned being the Authorised Officer of **Punjab National Bank** under the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under Section 13(12) read with rule 3 of 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 Sixty (60)days from the date of notice(s)/ date of receipt of the said notice(s).

The borrowers/guarantors/mortgagors 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 **below mention dates**

The borrowers/guarantors/mortgagors 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.

Sr. No.	Name of the branch	Name of the Account	Description of the property mortgaged	Date of demand notice	Date of affixture of possession notice	Amount Out-standing as on the date of demand notice.
1	B/O Sector-18 Noida (370200)	Borrowers M/s P.k.s Infra Engineers Pvt. Ltd. (1) Smt. Shail Sushma Goel W/o Sh. Pushpendra Kumar Goel (director & Guarantor) (2) Sh. Abhinav Goel S/o Sh. Pushpendra Kumar Goel (Director & Guarantor) (3) Smt. Samta Mittal W/o Sh. Rahul Mittal (Guarantor) (4) Sh. Vipul Agarwal S/o Sh. Arun Kumar (Guarantor)	1. EM of Commercial office space no. SF-I on 2nd floor measuring 66.13 Sq. mtrs. on Plot No. 4B, Sector-12, Vasundhara, Ghaziabad, U.P in the name of M/s PKS Infra Engineers Pvt. Ltd. 2. EM of freehold Commercial office space no. SF-3 on 2nd floor having covered area 33.49 Sq. mtrs. in Mahalaxmi Square Plot No. 4B, Sector-12, Vasundhara, Ghaziabad, U.P in the name of Smt. Sushma Goel W/o Sh. Pushpendra Kumar Goel.	30.01.2025	23.04.2025	Rs. 1,26,63,811.86 (Rupees One Crore Twenty-Six Lakhs Sixty-Three Thousand Eight Hundred Eleven and Eighty-Six Paisa Only) as on 31.12.2024 with further interest, cost, expenses and other incidental charges thereon

Date : 23-04-2025, Place : Ghaziabad Authorised Officer, Punjab National Bank

बैंक ऑफ़ बड़ौदा Bank of Baroda

BRANCH: SADABAD

POSSESSION NOTICE (For Immovable/Movable Security)

(As per Appendix IV read with 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 (Act No. 54 of 2002) and in exercise of powers conferred under section 13 (12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002, issued a demand notice calling upon the Borrower/Guarantors as given below to repay the amount mentioned below within 60 days from the receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower/Guarantors and the public in general that the undersigned has taken possession of the Security described herein below in exercise of powers conferred on him/ her under Sub-section (4) of section 13 of the act read with rule 8 of the security interest Enforcement rules, 2002 on the date mentioned below against their names. The Borrower/Guarantors in particular and the public in general are hereby cautioned not to deal with the Securities, and any dealings with the Securities will be subject to the charge of **BANK OF BARODA SADABAD, BRANCH** for the amount detailed below and interest together with expenses 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.**

S. No.	Name of the Borrowers/Guarantors	Description of the Security	Date of Demand Notice	Outstanding Amount
1.	**Borrower:** M/s Shiva Dairy Farm, Jalesar Road Sadabad Hathars, Mrs. Raj Wala W/o Mr. Ghur Kumar Gautam **(Proprietor)** and **Guarantors:** Mr. Ghur Kumar Gautam, Mr. Sachin Sharma, Mr. Atul Gautam & Mrs. Sulekha W/o Mr. Kapil Kumar gautam All R/o H.No. 21, Prakash Nagar mursan road, Sadabad Hathras U.P.	**Property No.1.** Equitable mortgage of plot Area 2371.25 Sq.mt situated at Khasra No. 225, Village Madhapithu, Post and tehsil Sadabad, Distt. Hathras (U.P.) in the name of Mrs. Raj Wala W/o Mr. Ghur Kumar Gautam. Bounded as - East: Arazi Charan Singh & Avnish Measurement 33 ½ mtr, West: Rasta 5 mtr Chora, Measurement 36 ½ mtr,.North: Arazi ram Bharose & Others, Measurement 30 mtr., South: Plot Ghur Kumar Gautam measurement 46 mtr. **Property No. 2.** Equitable mortgage of plot Area 423.50 Sq. mt situated at Khasra No. 225, Village Madhapithu, Post and tehsil Sadabad, Distt. Hathras (U.P.) in the name of Mr. Ghur Kumar Gautam S/o Mr. Babu Lal Gautam. Bounded as- East: Arazi Charan Singh & Avnish Measurement 11 mtr.,West: Rasta 5 mtr Chora, Measurement 11 mtr, North: Seller land 39 mtr., South: Sadabad Jalesar Road 38 mtr. **Property No. 3.** Equitable mortgage of plot Area 5670 Sq.mt situated at Khsra No. 1084, Village Madhapithu, Post and tehsil Sadabad, Distt. Hathras (U.P.) in the name of Mrs. Raj Wala W/o Mr. Ghur Kumar Gautam. Bounded as- East: Plot of Sh. Om prakash.,West: Land of Sh. Pratap Singh, North: Nala., South: Kaccha Road. **Property No. 4.** Equitable mortgage of plot Area 1210 Sq.mt situated at Khsra No. 1540, Village Salempur, Post and tehsil Sadabad, Distt. Hathras (U.P.) in the name of Mrs. Raj Wala, Mrs. Sulekha, Mr. Sachin Sharma & Mr. Atul Gautam. Bounded as- East: Property of Smt lalita Devi at Present Smt Sulekha, West: Land of Smt Omvati, North: Road Sadabad to Jalesar, South: Rasta & land of Sh Vendveer Singh.	06.02.2025 Date of Possession Notice 19.04.2025	**Rs. 3,54,55,758.94** + interest w.e.f. 01.02.2025 + Other charges & Miscellaneous Expenses/charges

Date : 24.04.2025 Place: Sadabad Authorised Officer, Bank of Baroda

पंजाब नैशनल बैंक .....भरोसे का प्रतीक (A GOVERNMENT OF INDIA UNDERTAKING) pnb punjab national bank ...the name you can BANK upon!

CIRCLE SASTRA CENTRE: WEST DELHI, 2nd Floor, Vikrant Tower, Rajendra Place New Delhi-110008

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 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) and Mortgagor/Guarantor(s) that the below described immovable properties mortgaged /charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by Authorised Officer of the Bank/Secured Creditor, will be sold on "As is where is", " As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective Borrower(s) and Guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Lot. No	NAME OF THE BRANCH / NAME OF THE ACCOUNT / Name & Addresses of the Borrower/ guarantors Account/Property ID	DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED/ OWNER'S NAME [MORTGAGERS OF PROPERTY(IES)]	Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 / Outstanding Amount / Possession Date u/s 13(4) of SARFAESI ACT 2002 / Nature of Possession Symbolic/Physical/ Constructive	RESERVE PRICE / EMD (Last date of Deposit EMD) / Bid Increase Amount	DATE / TIME OF E-AUCTION	Details of the encumbrances known to the secured creditors	Barcode for property details
1.	**"PNB: DELHI NEW, TILAK NAGAR** Gambhir Gambhir **(Borrower)** Address- 58, Block F, Lower Ground Floor, Rajouri Garden, New Delhi **Property Id : PUNBSW072501"**	"Lower Ground Floor, Without Roof Rights Portion of Free-Hold Built UP property bearing no 58, Block-F, Built on land area measuring 265 Sq, Yrds. (221.57 Sq. Mtrs.), Builtup area measuring 92.9 Sq. Mtrs., situated in the area of village Basai Darapur, colony known as Rajouri Garden, New Delhi 110027 with proportionate share in the land area measuring 265 Sq, Yrds., underneath the said property alongwith common share in passage, entrance, common share in staircase and in other common facilities. **Owner's name : Gambhir "**	"02.07.2021 / Rs 84.36 Lac + further intt. + other Expenses / 18.09.2021 / Physical"	"Rs. 70.00 Lac / Rs. 7.00 Lac / Rs. 0.25 Lac"	**"14.05.2025 11:00 AM To 04:00 PM**	Not Known	
2.	**"PNB: Naraina Vihar** M/s Design Impex, Smt Sanjeet Narang (Proprietor/Guarantor/ Mortgagor) Address:- A-82, 3rd Floor Naraina Indstrial Area, Phase-I, Delhi-110028 Navdeep Singh Narang (Garantor/Mortgagore) Address: A-82, 3rd Floor Naraina Indstrial Area, Phase-I, Delhi-110028 **Property Id : PUNBSW06270 "**	"Built-up Property at C-35 Ground floor along with basement and C-34 Ground Floor, Block C, Naraina Vihar, New Delhi 110028 having total land area measuring 235.55 Sq mtr **Owner Name: Navdeep Singh Narang and Sanjeet Narang.** "	"28.04.2022 / Rs 89.93 Lac + intt + other Expenses / 27.07.2022 / Physical	"Rs. 225.00 Lac / Rs. 22.50 Lac / Rs. 0.25 Lac "	**"14.05.2025 11:00 AM To 04:00 PM**	Not Known	

"BRIEF TERMS AND CONDITIONS OF E-AUCTION SALE:

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

1. The properties are being sold on **""AS IS WHERE IS BASIS"" and ""AS IS WHAT IS BASIS"" and ""WHATEVER THERE IS BASIS"".**
2. The particulars of Secured Assets specified in the Schedule herein above stated to the best of the informationof the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.
3. The sale will be done through e-auction platform provided at the Website https://baanknet.com on date and time of auction specified above.
4. Bank reserves the rights to cancel / postpone the auction at any point of time.
5. The First Bid Amount of Reserve Price shall be accepted only after inclusion of BID Increse amount as mentioned in the advertisement.
6. For further details and complete Terms & Conditions of the sale, please refer : **https://baanknet.com, www.pnbindia.in**
7. Inspection date for the properties has been scheduled for **29.03.2025 between 11.30 Am to 1.30 Pm**
8. **Name of the Authorised Officer - Sh. Arun Verma, 9953322530"**

STATUTORY SALE NOTICE UNDER RULE 9(1) OF THE SARFAESI ACT, 2002

DATE: 23.04.2025, PLACE: NEW DELHI **AUTHORIZED OFFICER, PUNJAB NATIONAL BANK**

SBI **STATE BANK OF INDIA RACC BRANCH, HATHRAS (62355)**

POSSESSION NOTICE

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

TO,

M/S IFFDC KRISHAK SEWA KENDRA

Prop ARYAN GAUTAM S/O SH. RAJESH KUMAR GAUTAM

ADD- VILLAGE – NAGLA RAJA, BISWAR, THE- SADABAD, HATHRAS U.P.

RAJESH KUMAR GAUTAM S/O SH. ROSHAN LAL

ADD- VILLAGE – NAGLA RAJA, BISWAR, THE- SADABAD, HATHRAS U.P.

A/c - 36127947123

Whereas The Undersigned being the authorised officer of the **STATE BANK OF INDIA,** RACC Branch, HATHRAS UTTAR PRADESH 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 8 and 9 of the Security Interest (Enforcement) Rules, 2002 issued a **demand notice dated 24.07.2024 calling upon the borrower Aryan Gautam S/o Sh. Rajesh Kumar Gautam Add Village- Nagla Raja, Biswar, The-Sadabad, Hathras U.P.** to repay the amount mentioned in the notice being Rs. 19,66,633.00/- (Rupees Nineteen Lacs Sixty Six Thousand Six Hundred Thirty Three only + INTT) within 60 days from the date of receipt of the said notice with future interest, and incidental charges **w.e.f 18.07.2024.**

The borrowers/Guarantor 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 and 9 of the said rule on this **Twenty Three Day of April 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 **STATE BANK OF INDIA, RACC BRANCH, Hathras Uttar Pradesh for an amount Rs. 19,66,633.00/- (Rupees Nineteen Lacs Sixty Six Thousand Six Hundred Thirty Three only)** with future interest and incidental charges w.e.f 18.07.2024.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Residencial House situated at GANGA NAGAR (UNDER TOWN AREA) MAUZA SHERPUR SAADABAD, HATHRAS REGISTERD ON BAHI NO. 1, ZILD NO.277, PAGES – 01/46, DOCUMENT NO. 4458 DATE – 20/08/1999 IN THE NAME OF SH. RAJESH KUMAR GAUTAM S/O SH. ROSHAN LAL.), SUB REGISTRAR OFFICE SADABAD TOTAL AREA – 125.41SQEM MTR.

Date: 23-04-2025, Place: Sadabad Authorised Officer, State Bank of India

PUBLIC NOTICE

I.A. No. 5442/2024 in C.P. (IB) No. 173 of 2024
pursuant to Hon'ble NCLT, New Delhi order dated 17.03.2025

Mr. Ashok Kumar Gulla
(Resolution Professional of Stargaze Entertainment Pvt. Ltd.) **... Applicant**

vs.

Upal Buildtech Pvt. Ltd. **... Respondents**

Next date of hearing : 02.05.2025

Please take notice that an interlocutory application being I.A. No. 5442/2024 has been filed by the Applicant against you before the Hon'ble National Company Law Tribunal, New Delhi, under Section 25 read with Section 60(5) of the Insolvency and Bankruptcy Code, 2016. On 14th November, 2024 & further on 17th March 2025, the matter was heard and in compliance of the said order, the matter is due to appear before the Hon'ble National Company Law Tribunal, New Delhi on 2nd May 2025 wherein the Respondent is requested to remain present during such hearing. Copies of the petition have been provided by way of email and will be made available upon payment of appropriate charges.

Ashok Kumar Gulla
Applicant/ Resolution Professional of Stargaze Entertainment Pvt. Ltd.,
RBSA Restructuring Advisors LLP,
4th Floor, DLF Corporate Park, 4B Tower, Gurgaon, Haryana - 122002. Ph.: 9674713222
Email id: ashok.gulla@rbsa.in
National Company Law Tribunal, New Delhi

Dated:25.04.2025

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-borrowers(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	46149430000155 46149430000168 & 46149410000034	1) Mrs. Suchita Singh (Borrower), 2) Mr. Pramod Singh (Co-Borrower)	18-02-2025 Rs.6,28,723.95/- (Rupees Six Lac Twenty Eight Thousand Seven Hundred Twenty Three and Ninety Five Paisa Only) **as on 17-02-2025**	Date 23.04.2025 Time: 02:36 P.M. Symbolic Possession

Description of the Property: Property Detail: All that piece and parcel of the immovable property being a Plot of Admeasuring Area 495.635 Sq.mtr situated at Arazi No.63, Mauza Parsipur, Pargana Kaswar Raja, Tehsil Rajatalab, Varanasi, Uttar Pradesh-221405. Owned by **Mrs. Suchita Singh, W/o. Mr. Pramod Singh. Bounded as: North:** Land of Amrawati Devi, **South:** Village Pitch Road, **East:** Land of Gram Sabha thereafter Land of Kailash etc., **West:** Land of Kusma Devi.

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: Varanasi | **Sd/- Authorised Officer,**
Date: 25.04.2025 | **For Jana Small Finance Bank Limited**

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: G-01, Ground Floor, Cyber Heights, Vibhuti Khand, Gomti Nagar, Lucknow, Uttar Pradesh-226010.

IN THE COURT OF THE PRESIDING OFFICER EXCLUSIVE MOTOR ACCIDENT CLAIMS TRIBUNAL, TIRUPPUR
M.C.O.P.No. 871 / 2024

M.Balasubramaniam and others
- Petitioners

-Vs-

J.Mahendra Kumar Pandey,
S/o.Jai Narain Pandey, aged about 60 years, residing at No.107, Purwa Nankari, Kanpur Nagar, Kanpur - 208 016. -1st Respondent

PUBLIC NOTICE

For the death of the petitioners Wife B.Sasikala in a Road Accident on 15.11.2024. they filed the above claim petition and the court order your appearance on 16.06.2025 at 10.30 A.M. unless you are remained ex-parte.

/-By Court Order -/
V.MOHAN, B.A.,B.L.,
S.KUMAR, B.Com.,B.L.,
ADVOCATES,
Palladam Road, TIRUPUR - 641 605.

Possession Notice (For Immovable Property) Rule 8-(1)

Whereas, the undersigned being the Authorized Officer of **IIFL Home Finance Limited** (Formerly known as India Infoline Housing Finance Ltd.) (IIFL-HFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, a Demand Notice was issued by the Authorised Officer of the company to the Borrower/Co-Borrowers mentioned herein below 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 Section 13(4) of the said Rules. 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 **IIFL HFL** for an amount as mentioned herein under with interest thereon."The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, If the borrower clears the dues of the **"IIFL HFL"** together with all costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by **"IIFL HFL"** and no further step shall be taken by **"IIFL HFL"** for transfer or sale of the secured assets.

Name of the Borrower (s)/ Co-Borrower(s)	Description of the Secured Asset (Immovable Property)	Total Outstanding Dues (Rs.)	Date of Demand Notice	Date of Possession
Mrs. Suman Goel Suraj Infras, Mr. Raj Goyal **(Prospect No . IL10845241)**	All that piece and parcel of First Floor, Front Side, RHS, Pvt. No. 9, Tower-3, Without Roof/With Common Terrace Rights, Built On Property Bearing Plot No. 127, Out of Khasra No. 15/25/2, Situated in the Area of Village Razapur Khurd, Colony Known as Sainik Enclave Extn., Mohan Garden, Uttam Nagar, New Delhi-110059, With Common One Small/Hatch Back Car Parking Space In Stilt Parking Area With Common Parking Rights. Area Admeasuring (IN SQ. FT.): Property Type: Saleable_Area, Carpet_Area Property Area: 855.00, 680.00	**Rs.4541132/-** (Rupees Forty Five Lakh Forty One Thousand One Hundred and Thirty Two Only)	13/02/ 2025	22/04/ 2025
Mr. Mohammad Irsad, Al Qaria Interior Designer, Mrs. Tehseen **(Prospect No.980818, IL10282325)**	All that piece and parcel of Property bearing Plot no. V-164, out of Khasra no.441, Block V , Sector A , Situated in the area of Village Bindapur Khurd , Colony known as Bhagwati Vihar, Uttam Nagar, New Delhi , 110059. Area Admeasuring (IN SQ. FT.): Property Type: Land_Area Property Area: 180.00	**980818 is Rs.111191/-** (Rupees One Lakh Eleven Thousand One Hundred and Ninety One Only) & **IL10282325 is Rs.1567913/-** (Rupees Fifteen Lakh Sixty Seven Thousand Nine Hundred & Thirteen only)	10/02/ 2025	23/04/ 2025
Mr. Ravi Kumar Mrs. Kavita **(Prospect No 971169, 976870)**	All that piece and parcel of Property Bearing : Built up property bearing no. A-131, out of Khasra no.469, Situated at Village Ghondli , Lal Dora ,Krishna Nagar, Delhi , 110051 Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area ,Carpet_Area Property Area: 360.00, 1260.00 ,1071.00.	**971169 is Rs.1791850/-** (Rupees Seventeen Lakh Ninety One Thousand Eight Hundred and Fifty Only) **& 976870 is Rs.105666/-** (Rupees One Lakh Five Thousand Six Hundred and Sixty Six Only)	22/01/ 2025	21/04/ 2025

For, further details please contact to Authorised Officer at **Branch Office:** / Plot No. 30/30E, Upper Ground Floor, Main Shivaji Marg, Najafgarh Road, Beside Jaguar Showroom,Moti Nagar, New Delhi **or Corporate Office:** Plot No.98, Phase-IV, Udyog Vihar, Gurgaon, Haryana.

Place: Delhi, Date: 25-04-2025 **Sd/- Authorised Officer, For IIFL Home Finance Ltd.**

AXIS BANK LTD. POSSESSION NOTICE

Retaill Asset Centre: 1st Floor, G-4/5, B, Sector-4, Gomti Nagar Extension Lucknow, UP 226010.
Registered Office: "Trishul"- 3rd Floor, Opp. Samartheshwar Temple, Near Law Garden, Ellisbridge, Ahmedabad-380006.

Whereas the undersigned being the Authorized Officer of AXIS BANK LTD. under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and in exercise of power conferred under Section 13(12) read with Rule-3 of the Security Interest (Enforcement) Rules, 2002 issued Demand notice under section 13(2) of the said Act. The borrower(s) mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned here in below in particular and to the public in general that the undersigned has taken Physical/Symbolic Possession of the property described hereinbelow in exercise of powers confered on him under section 13(4) of the said Act read with the rule 8 of the Said Rules. The borrower(s) mentioned here in below in particular and the public in general are hereby cautioned not to deal with the said property and any dealings with the said property will be subject to the mortgage of AXIS BANK LTD. for an amount together with further interest incidental expenses, costs, charges, etc. on the amount mentioned against each amount herein below. The Borrower(s)/Co-Borrower (s)/Mortgagor(s)/Guarantor(s) attention is invited to the provisions of sub-section(8) of section 13 of the Act, in respect to time available to redeem the secured assets.

Name & Address of the Borrowers/ Guarantors	Description of the Mortgaged/ charged Property(ies)	Demand Notice Date	Symbolic Possession Notice Date	Amount Due as per Demand Notice
1. Chanchal Kumar Rai S/o Sh. Pramod Kumar Rai (Applicant), **2.** Bindu Kumari W/o Sh. Chanchal Kumar Rai (Co-Applicant), Both R/o-1. 193/17/1B/1 Beniganj Near ADC Law College Prayagraj Uttar Pradesh 211016, Both R/o-2. 310 Beta Bar Khurd Betabar Near Prathmik Vidlayay Ghazipur Uttar Pradesh 232340	Land/Property admeasuring area 65.00 sq.mt, Part of Land Arazi Number 342 MI. Situated at Mauza Ponghat, Talluka Bamrauli, Pargana & Tehsil Sadar District Prayagraj Uttar Pradesh, which is in the name of Bindu Kumari. **Bounded As:** East - Nala, West - House of Smt. Dhyan Singh No.97Q/1R/Y Lane Number 11, North- 15 Ft. Wide Road, South- House of R.P Singh	**13.12.2024**	**23.04.2025**	**Rs.22,60,971.00** as on **13.12.2024** + interest & other expenses

Date- 25.04.2025 Authorized Officer, Axis Bank Ltd.

Form No. INC-26

[Pursuant to Rule 30, The Companies (Incorporation) Rules, 2014]

Advertisement to be published in the newspaper for change of registered office of the company from one state to another

Before the Central Government
Northern Region

In the matter of sub-section (4) of Section 13 of Companies Act, 2013
and clause (a) of sub-rule (5) of rule 30 of the Companies (Incorporation) Rules, 2014 AND
In the matter of DHRTI LIFESTYLE PRIVATE LIMITED, CIN : U52599DL2022PTC406707 having its Registered Office at B1/H3, Mohan Co-Operative Industrial Area Mathura Rd, Block B, New Delhi -110044 .....Petitioner

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 the special resolution passed at the Extra ordinary general meeting held on Friday, 25th day of April, 2025 to enable the company to change its Registered Office from the "NCT Delhi to the "State of Jharkhand". 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 at the address 'B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan 2nd floor, CGO Complex, New Delhi-110003 within fourteen days of the date of publication of this notice with a copy of the applicant company at its registered office at the address mentioned below:

For and on behalf of
Dhrti Lifestyle Private Limited
Sd/-
Nawal Kishore Agarwal
Director
DIN : 00448684

Date : 25.04.2025
Place : New Delhi

"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.

SYMBOLIC POSSESSION NOTICE

ICICI Home Finance
Registered Office : ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051.
Corporate Office : ICICI HFC Tower, Andheri Kurla Road, J.B. Nagar, Andheri (E), Mumbai - 400 059.
Branch Office : Ground floor, Eldeco House / Eldeco Shopee, Hall – 1, Vibhuti Khand, Gomti Nagar, Lucknow – 226010

Whereas
The undersigned being the Authorized Officer of ICICI Home Finance Company Limited 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 3 of the Security Interest (Enforcement) rules 2002, issued demand notices upon the borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.
As the borrower 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 of the said rules on the below-mentioned dates. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of ICICI Home Finance Company Limited.
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 the Borrower/ Co-Borrower(s) Loan Account Number's	Description of Property / Date of Symbolic Possession	Date of Demand Notice/Amount in Demand Notice (Rs.)	Name of Branch
1.	Anil Kumar Pandey (Borrower), Parikalpana Pandey (Co-Borrower), NHGND00001254225.	Avas Vikas Colony Plot No W 842 Gonda-271002 Uttar Pradesh 271002 (Ref. Lan No. NHGND00001254225). Bounded By- North: House No. L-843 & 844, South: House No. W-841, East: House No. W-860, West: 6.0 Mt. Wd Road. **Date of Possession:21-Apr-25**	15-06-2021 Rs. 2164616/-	Lucknow
2.	Late. Kanhaiya Lal (Borrower), V K Construction (Co-Borrower), V K Readymix Concrete (Co-Borrower), Vijay Kumar Yadav (Legal Heir – S/O Late Kanhaiya Lal) (Co-Borrower), LHLUC00001510438.	Freehold Situated At Sector 2 Vikas Nagar Lohiya Nagar Lucknow Middle Class Na Lucknow Uttar Pradesh 226020. Bounded By- North: Commercial Plot No.2/C-3,South: 6 Mt Wide Road,East: 12 Mt Wide Road,West: Commercial Plot No.2/C-9.**Date of Possession :22-Apr-25**	20-07-2024 Rs. 15046470/-	Lucknow

The above-mentioned borrowers(s)/ guarantors(s) are hereby given a 30 day notice to repay the amount, else 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.

Date : 25.04.2025 | Place : Gonda, Lucknow **Authorised Officer, ICICI Home Finance Company Limited**

PIRAMAL CAPITAL & HOUSING FINANCE LTD. (CIN: L65910MH1984PLC032639)

Registered Office : Unit No. 601,6th Floor, Piramal Amiti Building, Piramal Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (west), Mumbai-400070, **(T) :** +91 22 3802 4000, **Branch Office :** Office No. 211 and 212, 2nd Floor 'Titanium' Shalimar Corporate Park, Vibhuti Khand, Gomti Nagar, Lucknow – 226010, **Contact Person: (1). Prashant Pandey – 7054013999, (2). Vaibhav Jain - 9837536789, (3). Vishal Ketele - 9584966653**

E-AUCTION SALE NOTICE – FRESH SALE

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of **Piramal Capital & Housing Finance Limited** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrower/s, offers are invited by the undersigned for purchase of immovable property, as described hereunder, which is in the possession, on **'As is Where is Basis', 'As is What Is Basis' and 'Whatever is There is Basis'**, Particulars of which are given below:

Loan Code / Branch / Borrower(s)/Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Property Address _final	Reserve Price	Earnest Money Deposit (EMD) (10% of RP)	Outstanding Amount (17.04.2025)
Loan Code No.: 29100000452, Bareilly (Branch), Ravi Kumar (Borrower), Ramesh Kumar (Co Borrower-1)	Dt: 21-06-2022 Rs. 3122809/- (Rs. Thirty One lakh Twenty Two Thousand Eight Hundred Nine Only)	All The piece and Parcel of the Property having an extent :- Khasra No.42, 123,193 Bake Girdharipur Bareilly Uttar Pradesh :- 243001 Boundaries As :- North : vacant plot South : vacant plot East : vacant plot West :20 ft road	Rs. 2210000/- (Rs. Twenty Two lakh Ten Thousand Only)	Rs. 221000/- (Rs. Two lakh Twenty One Thousand Only)	Rs. 4541858/- (Rs. Forty Five lakh Forty One Thousand Eight Hundred Fifty Eight Only)
Loan Code No.: 29100000785, Bareilly (Branch), Shashi (Legal Heir of Resham Devi) (Borrower)	Dt: 08-10-2021 Rs. 893795/-(Rs. Eight lakh Ninety Three Thousand Seven Hundred Ninety Five Only)	All The piece and Parcel of the Property having an extent :- Part Of Khasra No.461 Gram Karampur Choudhry Bareilly Bareilly Uttar Pradesh :- 243001. Boundaries As :- North : p/o others South : p/o t.c. Joshi, East : p/o others, West : Road.	Rs. 1070000/- (Rs. Ten lakh Seventy Thousand Only)	Rs. 107000/- (Rs. One lakh Seven Thousand Only)	Rs. 1512640/- (Rs. Fifteen lakh Twelve Thousand Six Hundred Forty Only)
Loan Code No.: HLSA00014A86, Varanasi (Branch), Sonu Vishwakarma (Borrower), KUSUMLATA (Co Borrower 1)	Dt: 16-10-2024, Rs. 2513307.44/- (Rs. Twenty Five lakh Thirteen Thousand Three Hundred Seven Only and Forty Four Paise)	All The piece and Parcel of the Property having an extent :- Arazi No.404, JA, Near Tapasthali Sainik School Narayanpur, Dist-Mirzapur-231305, Boundaries As :- North : Plot of Panch Dev Lal South : 18' bitumen road East : Boundary of School West :Plot of other.	Rs.2850000/- (Rs. Twenty Eight lakh Fifty Thousand Only)	Rs. 285000/- (Rs. Two lakh Eighty Five Thousand Only)	Rs. 2719225/- (Rs. Twenty Seven lakh Nineteen Thousand Two Hundred Twenty Five Only)

DATE OF E-AUCTION : 28.05.2025, FROM 11.00 AM TO 1.00 PM (WITH UNLIMITED EXTENSION OF 5 MINUTES EACH), LAST DATE OF SUBMISSION OF BID : 27.05.2025, BEFORE 4.00 P.M.

For detailed terms and conditions of the Sale, Please refer to the link provided in **www.piramalfinance.com/e-Auction.html or email us on piramal.auction@piramal.com.**

STATUTORY 30 DAYS SALE NOTICE UNDER SARFAESI ACT TO THE BORROWER/GUARANTOR / MORTGAGOR

The above mentioned Borrower/Guarantor are hereby noticed to pay the sum as mentioned in section 13(2) notice in full with accrued interest till date before the date of auction, failing which property will be auctioned/sold and balance dues if any will be recovered with interest and cost from borrower/guarantor.

Date : 25.04.2025, Place : UP/UK **Sd/-, (Authorised Officer), Piramal Capital & Housing Finance Limited**

बैंक ऑफ़ इंडिया Bank of India BOI

Zonal Office: "Star House" Vibhuti Khand, Gomti Nagar, Lucknow-226010, Ph.: 0522-2721512

E-Auction Notice

Sale notice for sale of immovable properties APPENDIX-IV-A Under the provisions of Rule 8(6) / 9(1)

E-Auction Sale Notice for Sale of immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8(6) / 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is given to the Public in general and in particular to the borrower(s) and Guarantors(s) that the below described immovable properties mortgaged/charged to Bank of India the constructive possession of which has been taken by the Authorized Officer of Bank of India will be sold on "As is where is" "As is what is" and "Whatever there is" basis.

The last date for submission of EMD/Documents is 27.05.2025, 03:00 PM

Date and Time of E-Auction 27.05.2025, (11:00 AM to 04:00 PM)

Sl No.	Name & Address of the Borrower/ Guarantor/Amount Outstanding	Description of the Property	Reserve Price (RP) Earnest Money (EMD) (₹)
	Branch: Lalganj, Raebareli, Mob.: 9792975885		
1	**Borrower: M/s Beeteal Pumps Pvt. Ltd., Add.** Azad Nagar Lalganj, Raebareli-229206. **Director: 1. Mr. Dharmendra Soni, 2. Mr. Rajesh Soni** **Guarantor: Late Mrs. Savitri Devi** (Through Legal Heirs) **1. Goverdhan Soni** (Husband), **2. Rajesh Soni** (Son), **3. Dharmendra Soni** (Son), Add. Saket Nagar, Alampur, Lalganj, Raebareli. **Demand Notice Dated: 18.07.2024, Amount: ₹ 18,55,322.53 Lakhs + Int. & Other charges.**	All that part and parcel of the property consisting of Plot No. 111 within the registration sub-district Alampur Khiro Lalganj and District Raebareli, **Area:** 256.13 Sq.Mtr., **Owner: Mrs. Savitri Devi, Boundaries: East:** House of Goverdhan, **West:** Paver Block Road, **North:** Paver Block Road, **South:** House of Goverdhan. **(Possession - Symbolic)**	₹ 56,65,000.00 ₹ 5,66,500.00
	Branch: Barabanki, Branch Manager, Amal Joseph, Mob.: 9807716835		
2	**Borrower: Mr. Ashish Kumar Srivastava, 2. Mrs. Sushma Srivastava, 3. Ankur Srivastava, 4. Shikha Srivastava, 5. Adarsh Srivastava, 6. Rajni Srivastava, All R/o** 3/17, Virat Khand Gomti Nagar, Lucknow - 226010. **Guarantor: Mr. Ravindra Nath Srivastava** S/o Mr. Triveni Lal Srivastava, R/o 3/17, Virat Khand Gomti Nagar, Lucknow-226010. **Demand Notice Dated: 21.04.2017, Amount: ₹ 95,83,126.50 Lakhs + Int. & Other charges.**	Property at 69 Min, Satya Premi Nagar/ Kamariyabagh, Village Paisar (within Nagar Parishad Limit) Ward Kailash Ashram, Tehsil Nawabganj, Barabanki, **Area:** 5600 Sq. Ft., **Owner: 1. Mr. Ashish Kumar Srivastava, 2. Ankur Srivastava, 3. Adarsh Srivastava, 4. Mr. Ravindra Nath Srivastava, Boundaries: East:** Road, **West:** Nallah, **North:** 30 Ft. wide Road, **South:** House of Rajive Srivastava. **(Possession - Physical)**	₹ 1,11,00,000.00 ₹ 11,10,000.00
	Branch: Gomti Nagar, Branch Manager, Abhijeet Kirti, Mob.: 9956975964		
3	**Borrower: M/s The Royal,** Prop. Mr. Naveen Haveliya, **Add. 1.** C/870, Jankipuram Extension, Lucknow-226021, **Add. 2.** Maurya Complex, Near Nahariya Road, Jankipuram Extension, Lucknow-226021. **Mortgagor: 1. Mr. Naveen Haveliya, 2. Mr. Aditya Swaroop Haveliya,** R/o House No. B-3/447, Vishwas Khand Gomti Nagar, Opp. Nehru Enclave, Lucknow-226010. **Demand Notice Dated: 21.05.2024, Amount: ₹ 1,30,25,077.30 + Int. & Other charges.**	Residential property situated at House No. B-3/447, Vishwas Khand Gomti Nagar, Lucknow, **Area:** 360.00 Sq.Mtr., **Owner: Mr. Naveen Haveliya** and **Aditya Swaroop Havelia, Boundaries: East:** 9.00 Mtr. wide Road and then Park, **West:** Plot No. A-3/472, **North:** House No. 3/446, **South:** 9.00 Mtr. wide Road. **(Possession - Symbolic)**	₹ 3,42,50,000.00 ₹ 34,25,000.00
	Branch: Nirala Nagar, Branch Manager, Animesh Rajan, Mob.: 9140073692		
4	**Borrower: Mr. Devi Singh and Mrs. Rupa Singh,** through their legal heirs **1. Mr. Ajay Singh** S/o Devi Singh, **2.Vijay Singh** S/o Devi Singh, **3. Mr. Suraj Singh** S/o Devi Singh, All R/o ES-1/259, Sector-A, Aliganj, Sitapur Road, Lucknow. Guarantor: Mr. Rajendra Singh Bhadauria S/o RB Bhadauria, Add. 568/11A, Kailashpuri, Alambagh, Lucknow. **Demand Notice Dated 12.12.2011 Amount 6,28,016.00 + Int. & Other Charges**	EWS H. No. ES1/259, Sector A, Sitapur Road, Yojna Ward-Bhartendu Harishchandra, Lucknow, **Area:** 36.75 Sq.Mtr., **Owner: Devi Singh, Boundaries: East:** House No. ES-1/260, **West:** House No. ES-1/258, **North:** House No. ES-1/280 **South:** 4.5 Mtr. wide Road. **(Possession - Physical)**	₹ 17,55,000.00 ₹ 1,75,500.00
	Branch: Indira Nagar, Lucknow, Branch Manager, Dinesh Kumar Srivastava, Mob.: 9044066421		
5	**Borrower: Mr. Dharmendra Pathak** S/o Vachaspati Pathak, **Add. 1.** H. No. 21/1180, Sector-21, Indira Nagar, Lucknow. **Add. 2.** LIG Flat No. 13/B-34/S-20, Second Floor, Sector-13, Vrindavan Yojna-4, Lucknow. **Guarantor: Mr. Vachaspati Pathak** S/o Mr. Heera Lal Pathak, Add. 21/1180, Sector-21, Indira Nagar, Lucknow. **Demand Notice Dated: 30.05.2024, Amount ₹ 22,92,742.79** + Interest + other expenses	LIG Flat No. 13/B-34/S-20, Second Floor, Sector-13, Vrindavan Yojna-4, Lucknow, **Area:** 60 Sq. Mtr., **Owner: Mr. Dharmendra Pathak, Boundaries: East:** Open to Sky, **West:** Corridor/Staircase, **North:** Flat No. 13/B-34/S-19, **South:** Open to Sky. **(Possession - Symbolic)**	₹ 25,00,000.00 ₹ 2,50,000.00
6	**Borrower: Nitin Jaiswal** S/o Late Rajan Jaiswal, Add. L-6/50, Aliganj, Lucknow-226004 **Demand Notice Dated: 15.01.2024, Amount: ₹ 21,98,740.00+** Int. & Other charges.	EWS House No. SS-3/389, Sector-H, Jankipuram, Lucknow, Uttar Pradesh, **Area:** 30 Sq.Mtr., **Boundaries: East:** Plot No. SS-3/390, **West:** Plot No. SS-3/388, **North:** Plot Others, **South:** Road **(Possession - Symbolic)**	₹ 15,20,000.00 ₹ 1,52,000.00
	Branch: Ashok Marg, Senior Branch Manager, Shruti Agarwal, Mob.: 8090667097		
7	**Borrower: Mr. Bir Bahadur Singh** S/o Sri Brij Nath Singh & **Mr. Harish Singh, Mr. Manish Singh, Mr. Sunil Kumar Singh**, All S/o Sri Bir Bahadur Singh, **Add. 1.** Ward No. 11, Post-Bansgaon, Gorakhpur, **Add. 2.** Flat No.101, 1st Floor, Riviera Residency, Plot No. 496, Sector-6, Gomtinagar Extension, Lucknow. **Demand Notice Dated 01.11.2017 Amount 47,84,250+** Int. & Other Charges	Flat No.101, 1st Floor, Riviera Residency, Plot No. 496 Sector-6. Gomtinagar Extension, Lucknow **Area:** 100 Sq. Mtr., **Owner: Bir Bahadur Singh, Boundaries: East:** Corridor, **West:** Open to Sky, **North:** Lift, **South:** Open to Sky. **(Possession - Symbolic)**	₹ 65,00,000.00 ₹ 6,50,000.00
	Branch: Malhore, Branch Manager, Lovely Khandelwal Mob.: 9537985585		
8	**Borrower: Mr. Faisal Khan** S/o Mohd. Raees & **Mrs. Shajiya Fatima** W/o Mr. Faisal Khan, Add. SD 601/Q 6th Floor Q Block Sharda Apartment Sector 4, Gomti Nagar, Extension, Lucknow. **Guarantor: Shri Mohd. Tauseef** S/o Shri Mohd. Rafeeq, Add. 56, Ujariyaon, Vijay Khand, Gomti Nagar, Lucknow-226010. **Demand Notice Dated 03.08.2023 Amount 59,47,074.60+** Int. & Other Charges	Residential property situated at SD/601. Q Block, 3 BHK Type-2. Sharda Apartment. Gomti Nagar Extension, Lucknow, **Area:** 144.72 Sq. Mtr., **Owner: Faisal Khan & Smt. Shajiya Fatima. Boundaries: On top:** SD/701/7th Floor, **At Bottom:** SD/501/5th Floor, **Adjoining:** Staircase. **(Possession - Symbolic)**	₹ 68,00,000.00 ₹ 6,80,000.00
	Branch: Mahanagar, Branch Manager, Mohd. Shahid, Mob.: 9450954107		
9	**Borrower: M/s Om Dampati Enterprises, Add.** Vill. Purab Gaon Raitha Road, Bakshika Talab, Lucknow 226201. **Proprietor: Mr. Visheesh Srivastava,** **Guarantor: 1. Manjul Prakash Srivastav, 2. Mrs. Neelima Srivastaav** (Deceased) through her legal heirs **Mr. Vishesh Srivastaav** & **Mr. Manjul Prakash Srivastava.** **Add. 1.** A-14 Ayush Vihar, Sectoe-6, Jankipuram Extension Lucknow 226021, **Add. 2.** First Floor, Ranveer Palace, Near G B Hyundai Showroom Terhipulia, Lucknow 226021. **Demand Notice Dated: 01.06.2016, Amount ₹ 29,30,000.00** + Interest + other expenses	EWS House No. ES-1B/317, Sector-A, Sitapur Road Yojana, Lucknow. **Owner: Mr. Manjul Prakash Srivastava & Mrs. Neelima Srivastava (deceased), Area:** 38.95 Sq.mtr., **Boundaries: East:** House No. 316, **West:** Road, **North:** Road, **South:** House No. 318. **(Possession - Symbolic)**	₹ 27,00,000.00 ₹ 2,70,000.00
	Branch: Sitapur Road, Branch Manager, Chandra Kiran Mob.: 9428964224		
10	**Borrower: M/s Ayush Furnishing, Prop. Mrs. Subhadra Devi** W/o Mr. Hardwari Lal, **Add.** Shop No. 4 Lower Ground Floor Mukut Trade Centre Plot No. 1, Sector-5, Jankipuram, Lucknow. **Also at:** Village Semra Gaudi Post Maharshi Vidya Mandir, Lucknow. **Guarantor: Hardwari Lal** S/o Guru Prasad, R/o Village Semra Gaudi Post Maharshi Vidya Mandir, Lucknow. **Demand Notice Dated: 12.11.2024, Amount ₹ 14,96,761.24** + Interest + other expenses	Shop No. LGF-04 (A) (Lower Ground Floor) Mukut Trade Centre construccted on Plot No. 1, Sector-5, Jankipuram Extension, Lucknow. **Owner: Mrs. Subhadra Devi** W/o Mr. Hardwari Lal, **Area:** 20.90 Sq.Mtr., **Boundaries: East:** Shop No. 4 B then Passage, **West:** Passage, **North:** Shop No. 3, **South:** Shop No. 5A. **(Possession - Symbolic)**	₹ 27,50,000.00 ₹ 2,75,000.00
	Branch: Chowk, Lucknow, Branch Manager, Garima Kumari, Mob.: 8808621240		
11	**Borrower: M/s Maa Kali Enterprises** (Prop. Ajay Kumar S/o Ram Sewak) **Add. 1 :** E-03/851, Sector-I, Aliganj, Lucknow 226024. **Comm. Add. :** 3/193, Vikas Nagar, Lucknow **Guarantor: Md. Saleem,** Legal Heirs of Lt Husan Aara W/o Md.Sami Address: House No. 356/218/161, Shivaji Puram, Mohan Road, Sheikhpur, Habibpur, Lucknow 226003 **Demand Notice Dated: 28.07.2022, Amount ₹ 49,96,401.23** + Interest + other expenses.	H.No. 356/218/161, Mohalla Alam Nagar Road, Ward Saadatganj, Plot No 4, Khasra No. 109, Village Sheikhpur, Habibpur, Lucknow, **Area:** 1125 Sq.Ft. **Owner: Mrs. Husan Aara, Boundaries: East:** House of Shashi, **West:** 20 ft wide Raasta, **North:** House of Tiwari Daroga, **South:** 10 Ft. wide Raasta. **(Possession - Symbolic)**	₹ 42,20,000.00 ₹ 4,22,000.00

Terms & Conditions:- For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's web portal i.e. **https://www.bankofindia.co.in, https://baanknet.com** For further details contact AGM/Chief Manager/Branch Manager of respective Branches at Numbers as given above. The above mentioned Borrower(s) / guarantor(s) / Mortgagor(s) is given notice to deposit there total Outstanding, Interest & Other expenses before the E-Auction date. Failing which, the said property will be auctioned, and the outstanding amount if any, will be recovered along with interest cost. **Note: Minimum acceptable bid will be Rs. 10,000/- above reserve price (RP)**

STATUTORY 15/30 DAYS SALE NOTICE UNDER / RULE 8(6) / 9(1) OF SECURITY INTEREST (ENFORCEMENT), RULES 2002

This may also be treated as notice under rules 8(6) / 9(1) of Security

INDIA SHELTER FINANCE CORPORATION LTD.

POSSESSION NOTICE FOR IMMOVABLE PROPERTY

IndiaShelter Home Loans

Regd:Office:- Plot-15,6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002 Branch Add. 167/1, Ground Floor, Krishna Tower, Mangal Pandey Nagar, Doctor Vivake Jain, Meerut, Uttar Pradesh- 250002, Shop No. S9, First Floor, Lajpat Nagar, Gt Road, Next To Pnb Bank, Panipat- 132103

Whereas, The Undersigned Being The Authorised Officer Of The India Shelter Finance And Corporation Ltd.Under The Securitisation And Reconstruction Of Financial Assests And Enforcement (security) Interest Act,2002 And In Exercise Of Power Conferred Under Section 13(2) And 13(12) Read With Rule Of The Security Interest (enforcement) Rules,2002,issued A Demand Notice On The Date Noted Against The Account As Mentioned Hereinafter, Calling Upon The Borrower And Also The Owner Of The Property/surety To Repay The Amount Within 60 Days From The Date Of The Said Notice. Whereas The Owner Of The Property And The Other Having Failed To Repay The Amount, Notice Is Hereby Given To The Under Noted Borrowers And The Public In General That The Undersigned Has Taken Possession Of The Property/ies Described Herein Below In Exercise Of The Powers Conferred On Him/her Under Section 13(4) Of The Said Act Read With Rules 8 & 9 Of The Said Rules On The Dates Mentioned Against Each Account. Now, The Borrower 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 India Shelter Finance Corporation Ltd For An Amount Mentioned As Below And Interest Thereon, Costs, Etc.

Name of the Borrower/ Guarantor(Owner Of The Property) & Loan Account Number	Description Of The Charged/mortgaged Property (All The Part & Parcel Of The Property Consisting Of)	Dt.of Demand Notice,Amount Due As On Date Of Demand Notice	Date Of Possession
MR./MRS. SONIA W/O BHUPINDER, MR./MRS. BHUPINDER W/O RAM KUMAR Gharounda Road,Barsat142, Near Gurunank School, Karnal Haryana – 132114 Also At: Property Comprising House Being Khewat No 63. Situated At Barsat Gharonda Karnal Haryana – 132114 **(Loan Account No(s) LA11CLLONS000005030613)**	All Piece And Parcel Of Property Bearing Transfer Deed No 1510 Dated 09/11/2027 comprising in khewat no 63, having an area of 120 Sq yards, Situated as Barsat, Gharonda, Karnal BOUNDARY:- East-House of Rajesh, West-House of Balraj, North-Farm, South-Road	Demand Notice : 20.07.2023 Rs. 7,12,980.46/- (Rupees Seven Lac Twelve Thousand Nine Hundred Eighty and paise Forty Six Only) Due As On 17-07-2023 Together With The Interest From 18-07-2023 And Other Charges And Cost Till The Date Of The Payment.	**21.04.2025 Physical**
Mrs. Sonam W/o Man Singh Tomar Mr. Man Singh Tomar S/o Jatanswarup At: Fakana Post Pitobash Fakana Bulandsharhr Uttar Pradesh 245408 **Also At,** Khata No. 293, Part Of Gata No.633, Situated At House No.75, Gram Fakana, Tehsil Sikandrabad District Bulandshar, U.p **(Loan Account No(s) LA14VLLONS000005083183/AP-10197770)**	All Piece And Parcel Of Property comprising of land whose admeasuring area is 1782 sq. feets, or 165.5 sq. meters, carved out of Khata No. 293, Part of Gata No.633, situated at House No. 75, Gram Fakana, Tehsil Sikandrabad District Bulandshar, U.P., BOUNDARY:- East-House of Sunil Kumar,West-Gher of Mangesh, North-15ft wide Road,South-House of Bhola	Demand Notice : 12.11.2024 Rs. 11,72,512/- (Rupees Eleven Lakh Seventy Two Thousand Five Hundred Twelve Only) Due As On 09-Nov-2024 Together With The Interest From 10-Nov-2024 And Other Charges And Cost Till The Date Of The Payment.	**21.04.2025 Symbolic**

PLACE: DELHI/NCR, AGRA DATE: 25.04.2025 FOR INDIA SHELTER FINANCE CORPORATION LTD (AUTHORIZED OFFICER)
For Any Query Contact Authorized Officer: - For Any Query Please Contact Mr. Sudhir Tomar (+91 9818460101)

SMFG India Home Finance Co. Ltd.

(Formerly Fullerton India Home Finance Co. Ltd.)

SMFG Grihashakti

Corporate Off. : 503 & 504, 5th Floor, G-Block, Insipre BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
Regd. Off. : Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, 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 Secuitisation and Reconstruction of Financial Assests 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 here 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 **"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 :- 605439511123387 1. Saurabh Tiwari 2. Manju Sharma**	A Third Floor with Roof Rights Out Of Property No. H-2/49 Areaa Measuring 105.3486 Sq. Mtrs (126 Sq.yds.) Out of Khasra No 79/23 Situated In The Area Of Village Palam Delhi State Colony Known as Mahavir Enclave New Delhi-110045 Boundaries As Under:- **East:-** Other's, **West:-** Other Property, **North:-** Road 20 Ft Wide, **South:-** Gali 10 Ft Wide	**22.01.2025 Rs. 25,29,551.19** (Rupees Twenty Five Lakh Twenty Nine Thousand Five Hundred Fiftty One And Ninteen Paisa Only) as on **11.01.2025**	**22.04.2025**
2	**LAN :- 610838311396059 1. Yashveer Singh** S/o. Mahendra Singh **2. Monika,** W/o. Yashveer Singh **3. Mahendra,** S/o. Sohan Singh	A Residential House Measuring 463.77 Sq.yrds Or 387.76 Sq.mtrs Consisting Of Khasra No. 140 Situated At Vill. Sadullapur Urf Chandpura Pargana Sarava Tehsil And Distt. Meerut. **East :-**House of Satish, **West :-** 20 Fit Road Wide, **North :-** House Of Shamiuddin, **South :-** House Of Pal Others	**12.07.2024 Rs. 39,37,988/-** (Rupees Thirty Nine Lakh Thirty Seven Thousand Nine Hundred Eighty Eight Only) as on **11.07.2024**	**24.04.2025**
3	**LAN :- 610839211231520 1. Nitin Kumar** S/o. Kishan Lal, **2. Soniya Vimal** W/o. Nitin Kumar	A Residential Plot Having Anarea 60 Sq. Yards I.e 50.18 Sq. Mtrs Situated At Village Asaura, Mohalla Peer Wala Hapur, Pargana, Tehsil & Distt, Hapur, **East :-** House of Surajbhan, **West:-** House of Bundu & Rasta Gali 4 Fit Wide, North House Of Noratan **South :-** House Of Mahendra	**23.01.2025 Rs. 12,72,745/-** (Rs. Twelve Lakh Seventy Two Thousand Seven Hundred Forty Five Only) as on **13.01.2025**	**24.04.2025**

Place : Delhi, Meerut, Hapur, Uttar Pradesh
Date : 22.04.2025 / 24.04.2025

Sd/-
Authorized Officer, SMFG INDIA HOME FINANCE CO. LTD.
(Formerly Fullerton India Home Finance Co. Ltd.)

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Chola *Enter a better life*

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.

DEMAND NOTICE UNDER SECTION 13[2] OF THE SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

You all, below mentioned Borrowers / Mortgagors is hereby informed that the company has initiated proceedings against you all under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and that the Notice under section 13 (2) of the Act by Registered Post Ack. The same has been undelivered. Hence, you all are hereby called upon to take notice and pay the outstanding loan amount mentioned against the said account with interest accruing therefrom within 60 days from the date of this publication, failing which the company will proceed against you all by exercising its right under Sub-Sec (4) of Section 13 of the Act by enforcing the below mentioned security to realize its dues with interests and costs. It is needless to mention that this notice is addressed to you all without prejudice to any other remedy available to the company.

Name and Address of the Applicant/s	Loan Amount	Date of Demand Notice & Amount Outstanding	Description of the property/ Secured Asset
Loan Account No. ML01EDL00000077865, Ml01 EDL00000089701) **1. MONA DEVI (APPLICANT),** BLOCK-B UNIT NO. B - 304, GALI NO 12, SAIKUNJ APARTMENT 2, THIRD FLOOR, BACK PORTION, DELHI-110037 **2. NEW MONA DESIGN (THROUGH IT'S PROP - MONA DEVI) (CO - APPLICANT),** H.No.431, GROUND FLOOR, GALI N0.3, KH. N0.1100, KAPASHERA VILLAGE, DELHI -110037 **3. RAJU KUMAR (CO - APPLICANT),** BLOCK-B UNIT NO. B- 304, GALI NO 12, SAIKUNJ APARTMENT 2, THIRD FLOOR, BACK PORTION, DELHI-110037	**Rs. 27,00,000.00**	**09/04/2025 Rs. 29,03,166.00**	PRIVATE NO. PVT NO. B - 304, ON THE THIRD FLOOR (WITHOUT ROOF / TERRACE RIGHTS) AREA MEASURING 58.527 SQ.MTRS (70 SQ.YDS.) (APPROX.) TWO BEDROOMS, ONE DRAWING ROOM, ONE KITCHEN, TWO BATHROOM, KHASRA NO. 1184 MIN. (0-11), SITUATED IN THE EXTENDED LAL DORA ABADI OF VILLAGE KAPASHERA, NEW DELHI - 110037, ALONGWITH PROPORTIONATE UNDIVDED INDIVISIBLE AND INPARTIABLE OWNERSHIP RIGHTS IN THE LAND BENEATH AND WITH ALL RIGHTS OF POSSESSION, PREVELAGES, EASEMENTS AND APPURTENANCES WITH ALL FITTINGS, FIXTURES OVERHEAD WATER TANK COMMON CAR PARKING IN STILT, STRUCTURE STANDING THEREON, WITH ALL RIGHTS IN COMMON ENTRANCES, PASSAGES, STAIRCASE, LIFT AND OTHER COMMON FACILITIES AND AMENITIES.
Loan Account No. ML01NOI00000072141) **1. MAHINDER PAL MEHTA (APPLICANT),** PLOT NO. 7/233 AND A-7/231, GEETA COLONY, DELHI-110031 **2. MAHINDER PAL MEHTA (APPLICANT),** PROPERTY NO. 2, OUT OF KHASRA No.24/11, RANI GARDEN, SHASTRI NAGAR, KHUREJI KHAS, SHAHDARA DELHI -110031 **3. MAXGROW MFG. CO. (THROUGH IT'S PROP - MAHINDER PAL MEHTA) (CO - APPLICANT),** PLOT No.2, GEETA COLONY, DELHI-110031 **4. MAOHU BALA MEHTA (CO· APPLICANT),** PLOT NO. 7/233 AND A-7/231, GEETA COLONY, EAST DELHI-110031	**Rs. 5000000.00**	**09/04/2025 Rs. 5057889.00**	BUILT UP PROPERTY BEARING No. 2, MEASURING LAND AREA 173.07 SQ. MTRS., I.E., AREA 207 SQ. YDS., AND ITS PLINTH / COVERED AREA 346 SQ. MTRS., ALONG WITH WHOLE OF ITS STRUCTURE OF DOUBLE STOREY, WITH THE RIGHTS OF UPPER CONSTRUCTION UPTO THE LAST STOREY, FITTED WITH ELECTRICITY AND WATER TAP WITH THEIR METERS. OUT OF KHASRA N0.24/11, SITUATED IN THE LAYOUT PLAN OF RANI GARDEN SHASTRI NAGAR, IN THE AREA OF VILLAGE KHUREJI KHAS SHAHDARA DELHL-110031, BOUNDED AS UNDER: EAST-PROPERTY OF OTHERS WEST-PASSAGE, NORTH-REMAINING PORTION SOUTH-PROPERTY OF OTHERS
Loan Account No. XOHEDET00002008398) **1. KAPIL KUMAR (APPLICANT),** H.NO.B-10 AIR FORCE ROAD, NEAR AIR FORCE STATION, KAPDA COLONY NIT, SECTOR 22, FARIDABAD, HARYANA-121005 **2. KAPIL KUMAR (APPLICANT),** PLOT NO. 121, MCF NO. 1985, JAWAHAR COLONY, NIT FARIDABAD, HARYANA-121001 **3. NIRMAL BANSAL (CO APPLICANT),** H.NO.B-10 AIR FORCE ROAD, NEAR AIR FORCE STATION, KAPDA COLONY NIT, SECTOR 22, FARIDABAD, HARYANA-121005 **4. BANSAL JEWELLERS (THROUGH IT'S PROP. - KAPIL KUMAR) (CO - APPLICANT),** 2292/1, AIR FORCE ROAD JAWAHAR COLONY, FARIDABAD, HARYANA-121005	**Rs. 5650000.00**	**15/04/2025 Rs. 2692396.00**	**Property No. 1 :-** PLOT NO. B-10, ADMEASURING 160 SQ. YDS., KHEWAT KHATA No.1674, MU.No.44, KILLA No.8/23 (0-5) VAKA MAUJA SARAN (JAWAHAR COLONY), TEHSIL AND DISTRICT FARIDABAD, BOUNDED AS UNDER: EAST-PLOT No. B-9, WEST- GALI 8 FT WIDE NORTH-GALI 15FTWIDE, SOUTH- ROAD 60 FT WIDE **Property No. 2**:-PLOT NO. 121, ADMEASURING 133 SQ. YDS.,MCF NO. 1985, JAWAHAR COLONY NIT FARIDABAD BOUNDED AS UNDER : EAST - PLOT NO. 122 WEST- PLOT NO. 128 NORTH- ROAD 15 FT. WIDE SOUTH - PLOT NO. 136.
Loan Account No. MLO1ZIA00000060914) **1. JEET SINGH (APPLICANT),** DEVLA GREATER NOIDA, GAUTAM BUDH NAGAR, UTTAR PRADESH· 201308 **2. JEET SINGH (APPLICANT),** KHASRA NO. 336, SITUATED IN VILLAGE DEVLA PARGANA, TEHSIL DADRI, DISTT. GAUTAM BUDDHA NAGAR, UTTAR PRADESH - 203207 **3. KRISHNA DAIRY (THROUGH IT'S PROP - JEET SINGH) (CO - APPLICANT),** DEVLA GREATER NOIDA, GAUTAM BUDH NAGAR, UTTAR PRADESH 201308 **4. BRAHAM DEVI ALIAS BHARAMWATI (CO· APPLICANT),** DEVLA GREATER NOIDA, GAUTAM BUDH NAGAR, UTTAR PRADESH 201308 **5. MEMVATI (CO· APPLICANT),** DEVLA GREATER NOIDA, GAUTAM BUDH NAGAR, UTTAR PRADESH - 201308	**Rs. 2500000.00**	**15/04/2025 Rs. 2616359.00**	RESIDENTIAL PLOT AREA MEASURING 300 SQ. YDS., SITUATED IN VILLAGE DEVLA PARGANA AND TEHSIL DADRI, DISTI. GAUTAM BUDDHA NAGAR, OUT OF KHASRA NO. 336, BOUNDED AS UNDER:, EAST - OTHER PROPERTY,WEST- OTHER PROPERTY,NORTH - ROAD 15 FT. WIDE, SOUTH - OTHER PROPERTY.
Loan Account No. HE01FID00000073428) **1. M/S CHAMAN NAMKEEN PRODUCTS (THROUGH IT'S PARTNER AVNISH BANSAL) (APPLICANT),** 101, MALIWARA, GHAZIABAD, UTTAR PRADESH-201001 **2. M/S CHAMAN NAMKEEN PRODUCTS (THROUGH IT'S PARTNER AVNISH BANSAL) (APPLICANT),** PLOT BEARING NO. C-6, PUNJAB EXPRESS COMPOUND, GHAZIABAD, UTTAR PRADESH - 201001 **3. SHOBHA BANSAL (CO - APPLICANT),** 140, KANJIMAL MOHALLA, DASNA GATE, GHAZIABAD, UTTAR PRADESH-201009 **4. SHOBHA BANSAL (CO - APPLICANT),** PLOT BEARING NO. C-6, PUNJAB EXPRESS COMPOUND, GHAZIABAD, UTTAR PRADESH - 201001 **5. AVNISH BANSAL (CO -APPLICANT),** 140, KANJIMAL MOHALLA, DASNA GATE, GHAZIABAD, UTTAR PRADESH-201009 **6. AVNISH BANSAL (CO - APPLICANT),** PLOT BEARING NO. C-6, PUNJAB EXPRESS COMPOUND, GHAZIABAD, UTTAR PRADESH - 201001 **7. PRADEEP KUMAR BANSAL (CO -APPLICANT),** 101, MALIWARA, GHAZIABAD, UTTAR PRADESH- 201001 **8. PRADEEP KUMAR BANSAL (CO - APPLICANT),** PLOT BEARING NO. C-6, PUNJAB EXPRESS COMPOUND, GHAZIABAD, UTTAR PRADESH -201001 **9. NISHA BANSAL (CO - APPLICANT),** 101, MALIWARA, GHAZIABAD, UTTAR PRADESH- 201001	**Rs. 8950000.00**	**09/04/2025 Rs. 9161259.00**	INDUSTRIAL PLOT BEARING NO. C-6, SITUATED AT PUNJAB OILS EXPELLER COMPANY, MEERUT ROAD, COMPOUND INDUSTRIAL AREA, GHAZIABAD, ADMEASURING 200 SQ. YDS., BOUNDED AS UNDER: EAST- FACTORY BAMRAH ENGINEERS WEST- ROAD 18FT WIDE, NORTH-FACTORY, SOUTH- NATIONAL STEEL AND GENERAL MILL FACTORY

Date : 09-15/4/2025 Place DELHI/NCR Authorised Officer : Cholamandalam Investment And Finance Company Limited

PUBLIC NOTICE

ICICI Bank

Branch Office : ICICI Bank Limited Shal Tower Plot No-23, New Rohtak Road Karol Bagh New Delhi-110005

The following borrower(s) has/have defaulted in the repayment of principal and interest towards the Loan facility(ies) availed from ICICI Bank. The Loan(s) has/have been classified as Non-Performing Asset(s) (NPA). A Notice was issued to them under Section 13(2) of the Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002, at their last known addresses. However, it has not been served and are therefore being notified by way of this Public Notice.

Sr. No.	Name of the Borrower/ Co-Borrower/ Guarantor/ (Loan Account Number) & Address	Description of Secured Asset to be enforced	Date of Notice sent/ Outstanding as on Date of Notice	NPA Date
1.	Rajbir Singh Sharma,/ Sunita/ (LBPBR00005802501/ LBPBR00005848831) Qtr No. NHB-11, Saurashtra Cement Limited, Near Railway Station, Gujarat, Porbandar-360560	Flat On Plot No. B-6, Ground Floor, Situated At Somdutt City Colony, Revenue Village-Sarai Kazi, Pargana, Tehsil and District-Meerut, Uttar Pradesh 250001	April 03, 2025 Rs. 19,86,288/-	29/01/2025

These steps are being taken for substituted service of Notice. The above borrower/s and/or guarantor/s (as applicable) is/are advised to make the outstanding payment within 60 days from the date of publishing this Notice. Else, further steps will be taken as per the provisions of the Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date: April 25, 2025
Place: Bareilly

Sincerely, Authorised Signatory
For ICICI Bank Ltd.

CAPRI GLOBAL HOUSING FINANCE LIMITED

CAPRI GLOBAL HOUSING FINANCE LIMITED

Registered & Corporate Office: 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai- 400013 , **Circle Office :-** 9B, 2nd Floor, Pusa Road, New Delhi–110060

APPENDIX IV POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the Authorized Officer of Capri Global Housing Finance Limited (CGHFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower (s) / Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub –section (8) of section 13 of the Act, in respect of time available, to redeemthe secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of CGHFL for an amount as mentioned herein under with interest thereon.

S. N.	Name of the Borrower(s) / Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1.	(Loan Account No. **LNHLGHB000048018 (Old) 51500000690160(New) of our Ghaziabad Branch)** **Mr. Rahul R** (Borrower) **Mrs. Nisha N** (Co-Borrower)	All That Piece and Parcel of the Property having land and building bearing freehold Residential Plot, land Area Admeasuring 151 Sq. Mts., Part of Khasra No 370 and 372 situated at Village Devla, Pargana & Tehsil Dadri, Distt Gautam Budh Nagar, Uttar Pradesh - 201307 Bounded As:-, East - House of Babu, West - Plot of Jagat, North - House of Inder, South - Rasta 12 ft. Wide	**07-02-2025 Rs. 19,14,821/-**	**22-04-2025**

PLACE : DELHI/NCR **Sd/- (Authorised Officer)**
DATE : 25-APRIL-2025 **For Capri Global Housing Finance Limited (CGHFL)**

NORTHERN RAILWAY

(E-Auction Notice)

The Sr.Divisional Commercial Manager/PS, Northern Railway Delhi Division, New Delhi invites e-Auction through IREPS (http://ireps.gov.in) for allotment of contracts of Multipurpose Stall/Special Minor Units (SMUs) at following railway stations/locations:-

E-Catalogue No	Type of Units	Stations and Reserved for category	Date & Time for e-auction
MPS-06-2025	Multi Purpose Stall Unit	11 Multi Purpose Stalls at various Railway Stations over Delhi Division	Start: 09.05.2025 at 11:00 hrs
Website particulars where complete details of E-Auction can be seen			**https://ireps.gov.in/ (E-Auction-Leasing)**

All contractors who intend to participate in the e-auctions conducted through E-Auction Leasing module of IREPS should fulfil following mandatory requirements before they can submit their bids:

- Registration on IREPS for E-Auction Leasing Module -Active IREPS User Account for E-Auction Leasing Module.
-Payment of One Time Registration Fee; Current Account in State Bank of India; Integration of SBI Bank Account with IREPS Account; Lien Marking of Funds; Updation of Turnover Details.
- A new mechanism namely Virtual Account Number (VAN) has been introduced now for E-Auction Leasing module, which can be used by the bidders as an alternative to Lien Marking Mechanism.
-The bidders are free to switch between Lien Marking Mechanism (if activated) and VAN mechanism at any point of time, before entering the bidding room. VAN mechanism does not require the bidder to have a current account in State Bank of India. The users are free to transfer money from any of their existing bank accounts in any bank to their VAN account, which enables them to participate in IREPS E-Auctions.
- Contractors who do not have IREPS account for any module of IREPS can submit their online request for registration by clicking on New Vendors/Contractors (E-Tender/E-Auction Leasing) link on IREPS Home page.

Railway Authority to contact, in case of any query	Divisional Railway Manager's Office, Commercial Branch, State Entry Road, New Delhi 110055. Email:catering.delhidivision@gmail.com Tel: 011-23743084

No. 23 AC/CTG/MPS Policy 2017 (Computer No.44158) Dated: 24.04.2025 **1221/2025**
Serving Customers With A Smile

PIRAMAL CAPITAL & HOUSING FINANCE LTD.

Piramal Capital & Housing Finance

CIN: L65910MH1984PLC032639
Registered Office: Unit No.-601,6th Floor, Piramal Amiti Building, Piramal Agastya Corporate Park, Kamani Junction,Opp. Fire Station, LBS Marg, Kurla (west), Mumbai-400070 -T +91 22 3802 4000
Branch Office : : MPL No. DR/4/4 Second Floor, Balaji Tower, Khasra No. 52, Village Milakwajuddinpur, delhi Road Saharanpur Uttar Pradesh 247001
Contact Person: 1. Manmeet Kur – 9878409513 2. Deepak Rastogi - 9927032404 3. Vishal Ketele - 9584966653

E-Auction Sale Notice – Fresh Sale

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Piramal Capital & Housing Finance Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** for the recovery of amount due from borrower/s, offers are invited by the undersigned for purchase of immovable property, as described hereunder, which is in the possession, on **'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis'**, Particulars of which are given below:

Loan Code/Branch/ Borrower(s) / Co-Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount	Property Address_final	Reserve Price	Earnest Money Deposit (EMD) (10% of RP)	Outstanding Amount (17-04-2025)
Loan Code No.: HLSA00003722, Saharanpur (Branch), Amrit Rana (Borrower), Anita Singh (Co Borrower 1)	Dt: 17-08-2024, Rs. 7395709/-, (Rs. Seventy Three lakh Ninety Five Thousand Seven Hundred Nine Only)	All The piece and Parcel of the Property having an extent :- Part of Plot No.5 & 6, Khasra No.5, Wake Mohammadpur Maffi Bairoon Pargana tehsil & Distt, Saharanpur Near Neelkanth Vihar Colony Near Mahadev Nagar Colony & Siddbali Enterprises Nail Manufacturer 100 ft Wide Road, Saharanpur Uttar Pradesh 247001	Rs. 10020000/-, (Rs. One Crore Twenty Thousand Only)	Rs. 1002000/-, (Rs. Ten lakh Two Thousand Only)	Rs. 8076350/-, (Rs. Eighty lakh Seventy Six Thousand Three Hundred Fifty Only)
Loan Code No.: M0146957, Saharanpur (Branch), Sunil R (Borrower), MUNESH S (Co Borrower 1)	Dt: 08-11-2023, Rs. 727495/-, (Rs. Seven lakh Twenty Seven Thousand Four Hundred Ninety Five Only)	All The piece and Parcel of the Property having an extent :- South Part Of Plot No. 57, Kh. No. 504, 505, 507, 508, 509, 515, 517, Wake Dara Shivprui Bairoon, Saharanpur Uttar Pradesh 247001	Rs. 640000/-, (Rs. Six lakh Forty Thousand Only)	Rs. 64000/-, (Rs. Sixty Four Thousand Only)	Rs. 887107/-, (Rs. Eight lakh Eighty Seven Thousand One Hundred Seven Only)

DATE OF E-AUCTION: 28-05-2025, FROM 11.00 A.M. TO 1.00 P.M (WITH UNLIMITED EXTENSION OF 5 MINUTES EACH), LAST DATE OF SUBMISSION OF BID: 27-05-2025, BEFORE 4.00 P.M.

For detailed terms and conditions of the Sale, please refer to the link provided in www.piramalfinance.com/e-Auction.html or email us on piramal.auction@piramal.com

STATUTORY 30 DAYS SALE NOTICE UNDER SARFAESI ACT TO THE BORROWER/GUARANTOR / MORTGAGOR

The above mentioned Borrower/Guarantor are hereby noticed to pay the sum as mentioned in section 13(2) notice in full with accrued interest till date before the date of auction, failing which property will be auctioned/sold and balance dues if any will be recovered with interest and cost from borrower/guarantor.

Date : 25.04.2025 | Place : Uttarakhand **Sd/- (Authorised Officer), Piramal Capital & Housing Finance Limited**

ELECTRONICA FINANCE LIMITED

efl

Audumber, Plot No 101/1, Erandwane, Dr Ketkar Road, Pune 411004, Maharashtra, India

POSSESSION NOTICE [(Appendix IV) Rule 8(1)]

Where the Authorized officer of Electronica Finance Limited, a Non -Banking Financial Institution, under the provision of the Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 (54 01 2002) (herein after referred to as "SARFAESI Act,2002") having its registered office at Audumbar , Plot No 101/1 , Dr. Ketkar Road, Opp. To Paranjape Builder Officer, Erandawane, Pune -411004 (hereinafter referred to as "EFL") and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rule, 2002 issued a Demand Notice Upon you the Borrower/Co- Borrower/ Guarantor mentioned in the below table. This is inform you that the Notice Issue under section 13(2) of the Securitization & Reconstruction of Financial Asset & Enforcement Of Security Interest Act, 2002 and thereby calling upon you to repay the amount mentioned in the notice along with interest within 60 days from the date of receipt of the said notice The borrower/Guarantor having failed to repay the amount , notice is hereby given to the borrower and the public in general that the undersigned taken passion 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) Reules, 2002. The borrower in particular and the public in general is hereby cautioned not to deal with the Asset mentioned in below table and any dealing with the Asset described in below table Shall be subject to the charge of "EFL" FOR Outstanding amount and interest other charges thereon. The attention of the Borrower is Invited to Provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured asset.

Sr. No.	Name of Obligor(s)/ Legal Heir(s)/ Legal Representative(s)/Loan A/c No.	Total Outstanding Dues (Rs.) as on below date*	Date of Demand Notice & Possession Notice
1.	**Loan A/c No /Ref: LOAN000005024142** 1. RAMAVATAR BADRILAL (Borrower) 2. KAMALA RAMAVTARA (Co-Borrower) All Residing At - DHAKAD MOHALLA KHERLI KANDAPHAL DHOTI KOTA RAJASTHAN 325001, Kota, Rajasthan- 325001, India	**Rs. 257167/-** (Rupees Two Lakh Fifty Seven Thousand One Hundred Sixty Seven Only)	**30-11-2024** / **21-04-2025**
	Schedule II Property Description. Property : Situated House at Patta No-7347 MisalNo- 243 Gram Dhedall Gram Panchayat Deoli Manji Panchyat Samiti Sangod Teshil Kanwas Dist. Kota Rajasthan Pin- 325001. Surrounded by Boundaries :- EAST : Road, NORTH :- House of Mr. Rajendra, WEST : Giriraj Ji Ki badi, SOUTH :- House of Mr. Jagannath		
2.	**Loan A/c No /Ref: LOAN000005046259** 1. RAMESH BHANWAR LAL LUNAR (Borrower) Residing at : BHEEL MOHOLLA, RAIPUR JHALAWAR RAJASTHAN, Jhalawar, Rajasthan - 326036, India, 2. RAM BHAROSI BAI BHANWAR LAL (Co-Borrower) Residing At - GOUR MOHALLA, RAIPUR, RAIPUR JHALAWAR, Jhalawar, Rajasthan- 326036, India	**Rs. 362039/-** (Rupees Three Lakh Sixty Two Thousand Thirty Nine Only)	**30-11-2024** / **21-04-2025**
	Schedule II Property Description. Property : Property House Situated on part of Khasra No. 2162 Patta No. JWR 37697 Gram Panchayat Raipur, Panchayat samiti Pidawa Recent Sunel at RIO Village Raipur Pin Code 326036 Tehsil. Surrounded by Boundaries :- EAST : House of Mr. Ramlal Bheel, NORTH :- House of Mr. Vimal Sen, WEST :- Common Road, SOUTH :- House of Mr.Rambabu Bheel		
3.	**Loan A/c No /Ref: LOAN000005025321** 1. BAL CHAND SURAJ MAL (Borrower) 2. LALITA BALCHAND (Co-Borrower) Both Residing At - BADODIYA CHITTAURGARH RAJASTHAN 323307, Chittorgarh, Rajasthan- 323307, India	**Rs. 296828/-** (Rupees Two Lakh Ninety Six Thousand Eight Hundred Twenty Eight Only)	**30-11-2024** / **21-04-2025**
	Schedule II Property Description. Property : Situated at Patta No-34, Gram Panchayat Badodiya Panchayat Samity Bhainsrorgarh Teshil Bhainsrorgarh Dist. Chittorgarh Rajasthan Pin-323307 admeasuring 260 Sq. Ft. (Hereinafter referred as the Said Property). Surrounded by Boundaries, EAST :-Goan Going Road, NORTH :-Panchayat & Padat & Bawdi, WEST :-Bawdi Ki Doll, SOUTH :- Shop of Mr. Shyam Kumhar		

DATE: 25-04-2025 PLACE: Rajasthan **Sd/- Authorized Officer, For Electronica Finance Limited**

INDIAN OVERSEAS BANK

Regional Office, Meerut, Building No. 80, First Floor, Near BSNL Office, Tejgarhi Crossing, Meerut -250005.

This is to inform that Bank has suspended Mr. Manoj Kumar, S/o Mr. Sardar Singh, R/o. Gali No. 1, Shalimar Garden(Near Kali ka Mandir) Behat Road, Saharanpur (UP) 247001, {last posted as Manager 2nd line, at Indian Overseas Bank, Saharanpur Main Branch, Clock Tower, Bhagat Singh Marg, Saharanpur (UP)}, from the services of the Bank w.e.f. 09.04.2025.
Any person(s) dealing with Sh. Manoj Kumar, will do so at their own risk and responsibilities and that Bank shall not be responsible in any manner whatsoever, for any acts, deed or deal done by/ with Sh. Manoj Kumar. General Public to take note.

Date: 24.04.2025 **Authorised Officer**

TATA CAPITAL LIMITED

TATA

Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai-400013.

DEMAND NOTICE

Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

To,

1. Mr. Rohit Kumar S/o Rajkumar, (Borrower)
House no 579/4, Dera Village Dera, Landmark Near PNB Bank, South Delhi , 110074
Also at : First Floor 286,Amar Mohalla , Dera Village, New Delhi South Delhi , 110074
2. Mrs. Monika W/o Rohit Kumar, (Guarantor)
House no 579/4, Dera Village, Chhatarpur, South Delhi 110074

Dear Sir/Madam,

This is to inform that **Tata Capital Ltd.(TCL)** is a non-banking finance company and incorporated under the provisions of the Companies Act, 1956 and having its registered office at Peninsula

SMFG INDIA CREDIT COMPANY LIMITED

(Formerly Fullerton India Credit Company Limited)

Corporate Office: 10th Floor, Office No. 101,102 & 103, 2 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.

POSSESSION NOTICE (For Immovable Property)

(Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)

Whereas the undersigned being the authorized officer of SMFG India Credit Company Limited (Formerly Fullerton India Credit Company Limited), Having its registered office at Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road Maduravoyal, Chennai, Tamil Nadu-600095 and Corporate office at 10th Floor, Office No. 101, 102 & 103, 2 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (E), Mumbai – 400051, under 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 Demand Notice dated 05.12.2024 calling upon the borrower(s) **1) SHAHNAWAZ KHAN & 2) AAMANA under loan account number (s) # 211120911686033** to repay the amount mentioned in the notice being **Rs. 63,19,245/- (RUPEES SIXTY THREE LAKHS NINETEEN THOUSAND TWO HUNDRED FORTY FIVE ONLY)** as on 27/11/2024 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) and the public in general that 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 the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this **22nd Day of April in the year 2025.** 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 SMFG India Credit Company Limited (Formerly Fullerton India Credit Company Limited) for an amount of **Rs. 63,19,245/- (RUPEES SIXTY THREE LAKHS NINETEEN THOUSAND TWO HUNDRED FORTY FIVE ONLY)** as on 27/11/2024 and interest 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 Immovable Property: Owner Of The Property – Shahnawaz Khan. Property Description - Residential House Facing West (with Roof Rights Up To The Open Sky), Admeasuring 21 Feet 7 Inches Towards East, 21 Feet 7 Inches Towards West, 51 Feet Towards North, 51 Feet Towards South Having Total Area Of 1097 Sq. Ft. I.e. 101.951 Sq. Mt. Area Of Land Under The Share Is 548.50 Sq. Ft. I.e. 50.975 Sq. Mt. Within Which On The Ground Floor There Are Two Rooms With Veranda, Kitchen, Three Stores, Toilet, Bathroom, Gallery With Staircase, Whose Total Covered Area Is 1097 Sq. Ft. I.e. 101.951 Sq. Mt. And On The First Floor There Is One Room With Attaxhed Toilet, Bathroom, One Room, Gallery With Staircase, The Rest Is Covered Courtyard Whose Total Covered Area Is 1097 Sq. Ft. I.e. 101.951 Sq. Mt. And On The Second Floor There Are Two Rooms, Toilet, Bathroom Staircase Whose Total Covered Area Is 1097 Sq. Ft. I.e. 101.951 Sq. Mt. And On The Third Floor There Is Mamti Whose Covered Area Is 125 Sq. Ft. I.e. 11.617 Sqm. Thus The Total Covered Area Is 3416 Sq. Ft. I.e. 317.47 Sq. Mt. Whose Unicipal Corporation Roorkee House Tax Number 64/1, Situated In Mohalla Kanungoyan Roorkee, Pargana And Tehsil Roorkee, District Haridwar. Boundaries: - East By- Property Of Satish Marwadi, West By- Municipal Corporation Street Of About 14 Feet Wide, North By- Moti Masjid, South By- House Of Husna Begum

Place: HARIDWAR Date:25.04.2025 SD/-, Authorised Officer.

SMFG India Credit Company Limited*(Formerly Fullerton India Credit Co. Ltd.)*

HDB FINANCIAL SERVICES LIMITED

Demand Notice Under Section 13(2) Of The Sarfaesi Act, 2002

Regd. Office: "Radhika", 2nd Floor, Law Garden Road, Navrangpura, Ahmedabd - 380009 Branch Office: : HDB Financial Services Limited,2nd Floor HAri Complex Near D Corbiz Hotel Behind Wave Mall Vibhuti Khand Gomti Nagar Lucknow-226010

You the below mentioned borrower, co-borrowers and guarantors have availed loan(s)/ financial facility(ies) from HDB Financial Services Limited by mortgaging your immovable properties (securities) and defaulted in repayment of the same. Consequent to your defaults your loan was classified as non-performing asset. Subsequently, the Company has issued demand notice under Section 13(2) of The Securitization And Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 (the Act), the contents of which are being published herewith as per section 13(2) of the act read with Rule 3(1) of The Security Interest (Enforcement) Rules, 2002 as and by way of alternate service upon you. Details of the borrowers, co-borrowers, loan account no., loan amount, demand notice under section 13(2) date, amount claimed in the notice, NPA date and securities are given as under:

1) NAME AND ADDRESS OF THE BORROWER/CO-BORROWER/GUARANTOR; 2) LOAN ACCOUNT NUMBER; 3) LOAN AMOUNT; 4) DATE OF DEMAND NOTICE; 5) CLAIMED AMOUNT IN INR; 4) DETAILS OF SECURITIES;7) DATE OF POSSESSION

Name Of The Borrower & Co-Borrowers: 1-Ms Rahees Mian And Sons Jewellers Ms Rahees Mian And Sons Jewellers Qila Bazar, Bb/29 Near Assam Tea Company Bareilly-243001 Uttar Pradesh And Also Mohalla Qila English Ganj Bareilly-243001, 2-abdul Rashid 162 Brampura Bazariya Ke Pass Sarkari Nal Bareilly-243001 Uttar Pradesh, 3- Mobina Khan 162 Brahmpura Bazariya Ke Pass Sarkari Nal Bareilly-243001 Uttar Pradesh ,bearing Loan A/c NO. 8998794 , 16054658 linked by **Unique Id Number** 62646651, **Loan Amount** Rs.2000000/-(Rupees Twenty Lakhs Only) by loan account number 8998794 and to the tune of Rs.392000/- (Rupees Three Lakhs Ninety Two Thousand Only) by loan account number 16054658, **DEMAND NOTICE DATE:** 15.04.2025, **AMOUNT CLAIMED:**Rs.1750452.41 (Rupees Seventeen Lakh Fifty Thousand Four Hundred & Fifty Two-Paisa Forty One Only) as of 09.04.2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.,**NPA Date :** 04.04.2025: **DETAILS OF SECURITY:**All That Piece And Parcel Of Tow Shops Admeasuring Area 30.10 Sq Mtrs, Mohalla Qila English Ganj, Bareilly Property Boundires : North : House of Dabbu Bhai, South : 20 Feet Road ., East : Shop of Assam Tea., West : Shop of Hakim Mannu

Name Of The Borrower & Co-Borrowers: 1- Parvej Paper Agency 23/82 Pay Chowki Road Dhuliyaganj Agra Agra-282003 Uttar Pradesh And Also Flat No.101 On First Floor Constructed On Pltno.38 & 47aand Property No.6c/41/8 Gopal Kunj, Mauza-mau,hariparwat Ward, Agra-282001, 2-Parvejuddin So Rafiuddin Flt 101 Ist Tal Gopa Kunj Azad Nagar Agra -282002 Uttar Pradesh, 3-Alakamar Wo Parvejuddin Flt 101 Ist Tal Gopa Kunj Azad Nagar Agra -282002 Uttar Pradesh , 4-Mohd Javed Flt 101 Ist Tal Gopa Kunj Azad Nagar Agra Agra-282002 Uttar Pradesh, bearing **Loan A/c. No** 41872846 , **Loan Amount** Rs.3200000/- (Rupees Twenty Lakhs Only) , **DEMAND NOTICE DATE:** 15.04.2025, **AMOUNT CLAIMED :** Rs.3223912.88/- (Rupees Thirty Two Lakh Twenty Three Thousand Nine Hundred & Twelve Paise Eighty Eight Only) as of 09.04.2025, and future contractual interest till actual realization together with incidental expenses, cost and charges etc. **NPA Date :** 04.04.2025: **DETAILS OF SECURITY:** All That Piece And Parcel of Flat No 101 On First Floor Constructed On Plot No 38 And 47A And Property No 6C/41/8 Ad Measuring Covered Area 78.96 Sq Meter And Undivided Area 42.99 Sq Meter Gopal Kunj, Mauza Mau Hariparwat, Tehsil And District Agra Property Boundires : North : Open to sky, South : Common wall and thereafter flat no 2 , East : Open to sky, West : On some part common wall thereafter flat no 1 and on some part Door , Exit and Common jeena

Name Of The Borrower & Co-Borrowers: 1- Rajrani Traders Pushp Vihar Maholi Mathura Up Mathura-281001 Uttar Pradesh And Also One House Construct On Plot No. 90 Area 167.22 Sqm., Situated At Khasra No. 525 & 576 Mauja Maholi Androonpushp Vihar Mathura-281001, 2- Sunil Kumar Gauttam 90 Pushp Vihar Colony Phase 1 Maholi Mathura Up Mathura-281004 Uttar Pradesh, 3- Lokesh Gautam 90pushap Vihar Colony Phase 1 Maholi Mathura Mathura-281004 Uttar Pradesh , 4- Sweety Wo Sunil 90 Pushp Vihar Colony Phase 1 Maholi Mathura Mathura-281004 Uttar Pradesh , bearing **Loan A/c No.** 43779396 , **Loan Amount** Rs.4400000/- (Rupees Forty-Four Lakh Only) , **DEMAND NOTICE DATE:** 15.04.2025, **AMOUNT CLAIMED :** Rs.4479478.50/- (Rupees Forty Four Lakh Seventy Nine Thousand Four Hundred & Seventy Eight - Paise Fifty Only) as of 09.04.2025 , and future contractual interest till actual realization together with incidental expenses, cost and charges etc. **NPA Date :** 04.04.2025: **DETAILS OF SECURITY:** All That Piece And Parcel of One House Construct On Plot No 90 Area 167.22 Sq M Situated At Khasra No 525 And 576 Mauja Maholi Androon Pushp Vihar Phase I Tehsil And District Mathura Property Boundires : North : Rasta Colony 18 feet, South : Land of other, East : Plot no 89, West : Plot no 91

You the borrower/ co-borrowers and guarantors are therefore called upon to make payment of the above mentioned demanded amount with further interest as mentioned hereinabove in full within 60 days of this notice failing which the undersigned shall be constrained to take action under the act to enforce the above-mentioned securities. **(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.)** Please note that as per section 13(13) of the said Act, you are restrained from transferring the above-referred securities by way of sale, lease or otherwise without our consent and any non compliance of section 13(13) of the Act is punishable under section 29 of the said Act.

FOR ANY QUERY PLEASE CONTACT MR. VIKAS ANAND (9711010384)

Place : Uttar Pradesh, **Sd/- For HDB Financial Services Limited,**

Date: 25-04-2025 **Authorised Officer**

HERO HOUSING FINANCE LIMITED

Registered Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057. Branch Office: A-6, Third Floor, Sector-4, Noida-201301.

PUBLIC NOTICE (SALE OF IMMOVABLE PROPERTY THROUGH PRIVATE TREATY)

[Notice of Sale by Private Treaty under Rule 8 read with Rule 9 of Security Interest (Enforcement) Rules 2002]

Notice is hereby given to the public in general and to the borrower/co-borrower ("Borrowers") in particular that below described secured asset which is mortgaged to Hero Housing Finance Ltd ("Secured Creditor"), possession of which has been taken by the Authorised Officer will be sold on "As Is Where Is", "As Is What Is" And "Whatever There Is" basis by way of Private Treaty.

The sale by private treaty will take place any day after fifteen days (15 Days) from the date of this publication The details are more particularly mentioned herein below.

Loan Account No.	Name of Borrower(s)/ Co-Borrower(s)/ Guarantor(s) /Legal Heir(s)/ Legal Rep.	Date of Demand Notice / Amount as on date	Type of Possession (Under Constructive / Physical)	Reserve Price / Earnest Money
HHFDELHOU 19000003099	RAM BHAWAN, KAVTA WIFE OF RAM BHAWAN	20/09/2023 Rs. 11,72,162/- as on 15/04/2025	Physical	Rs. 4,80,000/- / Rs. 48,000/-

Flat No. F-106, First Floor Back Side, Without Roof Rights Constructed On Plot No-d-1/5, D-1/6, Khasra No.-348, Having Covered Area Measuring 37.16 Sq. Mtrs I.e 400 Sq. Ft Consisting Of One Bedroom, One Drawing Room, One Kitchen, One Toilet And One Balcony Rail Vihar Colony, Village Sadullabad, District Ghaziabad, Uttar Pradesh- 201102. Bounded By: North: Plot No. A – 94, Rail Vihar SocietyEast: Plot No. A – 106 Rail Vihar, Society South: Rasta 25 FtWest: Other's Property

Authorised Officer's Details: Name: Mr. Sunil Yadav

Phone No.: 9818840495

Email ID: assetdisposal@herohfl.com

Private Treaty to be executed any day after 13th May. 2025

Purchaser Identified

The undersigned as Authorized Officer of Hero Housing Finance Ltd. has taken over possession of the schedule property(ies) us/ 13(4) of the SARFAESI Act, 2002 all previous attempt to auction through inviting public bid failed. Hence, Public at large is being informed that the secured property(ies) as mentioned above are available for sale, through Private Treaty, as per the terms agreeable to HHFL for realisation of HHFL's dues on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".

Standard terms & conditions for sale of property through Private Treaty are as under:

1. Sale through Private Treaty will be on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS". Thus, no public bid shall be invited. **2**. Bid increment amount shall be Rs. 15,000/- (Rupees Fifteen Thousand Only). **3.**Such purchaser shall be required to deposit 25% of the sale consideration on the next working day of receipt of HHFL's acceptance of offer for purchase of property and the remaining amount within 15 days thereafter. **4**. The purchaser has to deposit 10% of the offered amount along with application which will be adjusted against 25% of the deposit to be made as per clause (2) above. **5**. Failure to remit the amount as required under clause (2) above, will cause forfeiture of amount already paid including 10% of the amount paid along with application. **6**. In case of non-acceptance of offer of purchase by HHFL, the amount of 10% paid along with the application will be refunded without any interest. **7.**The property is being sold with all the existing and future encumbrances whether known or unknown to HHFL. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues. **8.**The purchaser should conduct due diligence on all aspects related to the property (under sale through private treaty) to his/her satisfaction. The purchaser shall not be entitled to make any claim against the Authorized Officer/ Secured Creditor in this regard at a later date. **9**. The HHFL reserves the right to reject any offer of purchase without assigning any reason. **10.**In case of more than one offer, the HHFL will accept the highest offer and there shall not be any claim against HHFL from unsuccessful offerer. **11.**The interested parties may contact the Authorized Officer for further details/ clarifications and for submitting their application.**12**.The purchaser has to bear all stamp duty, registration fee, and other expenses, taxes, duties in respect of purchase of the property. **13**.Sale shall be in accordance with the provisions of SARFAESI Act/ Rules. **14.**For property details and visit to property contact to Mr. Mr. Ershad Ali / ershad.ali@herohfl.com/ 8802270415 & Shekhar Singh/9711522275/ shekhar.singh@herohfl.com .

15 DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/MORTGAGOR

The above mentioned Borrower/Mortgagor/guarantors are hereby noticed to pay the sum as mentioned in Demand Notice under section 13(2) with as on date interest and expenses before the date of Sale failing which the property shall be sold through Private Treaty and balance dues, if any, will be recovered with interest and cost from you as a Borrower(s).

For detailed terms and conditions of the sale, please refer to the link provided in https://uat.herohomefinance.in/hero housing/other-notice on Hero Housing Finance Limited (Secured Creditor's) website i.e www.herohousingfinance.com

Date: 25-April-2025 **For Hero Housing Finance Ltd.**

Place: Delhi/NCR **Authorised officer**

SYMBOLIC POSSESSION NOTICE

ICICI Bank Branch Office: ICICI Bank Limited Shal Tower Plot No-23, New Rohtak Road Karol Bagh New Delhi-110005

The Authorised ICICI Bank Officer 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 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising 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 dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	Anmol Chaudhary/ Jitendra Singh/ LBMRT00002923947/ LBMRT00002923948	House No.42 (one Storey Concrete House, West And South Facing Brdgunyai), Situated At Village-Janta Colony Revenue Village, Pabli Khas, Pargana-Duarala, Tehsil- sardhana, District Meerut, Uttar Pradesh-250001/ April 22, 2025	January 30, 2025 Rs.7,26,188/-	Meerut

The above-mentioned borrowers(s)/guarantors(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: April 25, 2025 Sincerely Authorised Signatory,

Place: Meerut For ICICI Bank Ltd.

PUBLIC NOTICE

FOR GENERAL INFORMATION REGARDING REGISTRATION OF THE PROJECT NAMELY

CITY CENTRE 92

LOCATED AT SECTOR 92, GURUGRAM BEING DEVELOPED BY

M/s Shishta Buildwell LLP

It is for the information of the general public that **M/s Shishta Buildwell LLP** has applied for the registration of its project, "*City Centre 92*", covering an **area of 3.46875 acres** under **license no. 268 of 2023,** issued by DTCP Haryana on **27.12.2023** and valid upto **26.12.2028.**

The Director of Town and Country Planning, Haryana, has approved the building plans for a Commercial project over 3.46875 acres in Sector 92, Gurugram, vide Memo no. ZP-1993/JD(RA)/2025/6880 dated 24.02.2025, valid until 23.02.2030. The promoter has now approached the Haryana Real Estate Regulatory Authority, Gurugram, for the registration of the project.

The promoter has applied for registration u/s 4 of the Act of 2016, and has submitted an undertaking confirming that no advertisement, marketing, booking, sale, or invitation to purchase any unit in this project has been made so far.

The relevant application and related documents are available in the office of the Haryana Real Estate Regulatory Authority, Gurugram which can be seen by any concerned on any working day during office hours **i.e. 9.00 a.m. to 4.00 p.m.** up to **06th May 2025** for filing of objections, if any. Anyone concerned having any objection w.r.t to the affidavit submitted by the promoter, may appear before the Authority in person on **12.05.2025 at 11:00 am.**

Given under the approval of the Authority and its seal.

HARERA GURUGRAM

Dated: 25.04.2025 **Secretary, Haryana Real Estate Regulatory Authority, Gurugram**

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Chola *Enter a better life*

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 UNDER RULE 8 (1)

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. X0HEDHE00001073426 AND X0HEELD00001410185 1.VIRENDRA KUMAR GARG 2.MADHU GARG 3.SHRI BALAJI AND HARDWARE INDIA PVT LTD** All Above At: -H.NO.-J-8, STREET, SECTOR-41, VILLAGE NOIDA P.S. NOIDA, SECTOR-39 BLOCK-J, GAUTAM BUDH NAGAR GHAZIABAD-201301	10-10-2017	Rs. 2,51,92,192.33/- as on 06.10.2017	PROPERTY ADMEASURING 207 SQ. MTRS. RESIDENTIAL PLOT NO.8, BLOCK-J, SECTOR-41, SITUATED IN NOIDA, DISTRICT GAUTAM BUDH NAGAR, UTTAR PRADESH	24 - April - 2025 SYMBOLIC

NOTE:- "All the earlier 13(4) Symbolic notices issued w.r.t. the borrowers above mentioned are hereby withdrawn in terms of Order dated 21.04.2025 passed by the Hon'ble Debts Recovery Tribunal – Lucknow in Securitization Application No. 200/2019"

Date : 24/04/2025 Place DELHI/NCR **Authorised Officer : Cholamandalam Investment And Finance Company Limited**

केनरा बैंक Canara Bank (A Govt. of India Undertaking) Syndicate Bank

BRANCH OFFICE: ARM BRANCH, KARNAL

DEMAND NOTICE

[Under rule 7(1) of the Insolvency and Bankruptcy (Application to Adjudicating Authority for Insolvency Resolution Process of Personal Guarantors to Corporate Debtors) Rules, 2019]

To:

1. Sh Kulbhushan Sachdev S/o Sh G K Sachdev Address : B-23,2nd Floor,Greater Kailash, Part-I, New Delhi - 110048. **2.** Smt Shashi Sachdev W/o Sh Kulbhushan Sachdev Address : B-23,2nd Floor,Greater Kailash, Part-I, New Delhi -110048. **3.** Sh Rohit Sachdev S/o Sh Kulbhushan Sachdev Address : B-23,2nd Floor,Greater Kailash, Part-I, New Delhi -110048.

From: Canara Bank, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Under takings) Act, 1970, having its Head Office at 112, JC Road, Bangalore-560002, and among other places, having its Branch/Office at **Novelty Road Karnal (ARM Branch)**

Subject: Demand notice in respect of unpaid debt in default due from **M/s Rajat Wires Pvt Ltd** under the code.

Sir,

This letter is a demand notice of unpaid debt in default due from **M/s Rajat Wires Pvt Ltd.**

1. Please find particulars of the unpaid debt in default below:

PARTICULARS OF DEBT		
1	Total Outstanding debt (including any interest or penalties)	Rs 11950.81 lakh. (as on 31.01.2025)
2	Amount of debt in default	Rs 3132.53 lakh as per SARFAESI demand notice dated 19.01.2017.
3	Date when the debt was due	08-11-2016, when account was classified as NPA and thereafter the debts is continuing in due.
4	Date when the default occurred	08-11-2016,when the account was classified as NPA.
5	Nature of the debt	To meet working capital requirement of the company and purchase of plant & machineries.
6	a. Secured debt including particulars of security held, the date of its creation, its estimated value as per the creditor (as applicable), and details of securities	1) EMT of Land & Building at Plot No. L-74, MIDC Industrial Area, Taloja, Panvel, Mumbai standing in the name of Company Rajat Wires Pvt. Ltd. 2) EMT of Factory L&B situated at 262 – J, Sector 24, Faridabad admeasuring 9888.88 sq. Yds and standing in the name of the company Rajat wires Pvt. Ltd 3) Book Debts / Plant & Machineries
7	Unsecured debt (as applicable)	NIL
8	Details of retention of title arrangements (if any) in respect of goods to which the debt refers (attach a copy)	NA
9	Particulars of an order of a court, tribunal or arbitral panel adjudicating on the default, if any (attach a copy of the order)	NA
10	Record of default with the information utility, if any (attach a copy)	NA
11	Details of succession certificate, or probate of a WILL, or letter of administration, or court decree (as may be applicable), under the Indian Succession Act, 1925 (10 of 1925) (attach a copy)	NA
12	Provision of law, contract or other document under which debt has become due	Loan documents executed by you (M/s Rajat Wires Pvt Ltd) as authorized person/director(s)/guarantor(s) in M/s Rajat Wires Pvt Ltd
13	A statement of bank account where deposits are made or credits received normally by the creditor in respect of the debt of the corporate debtor, from the date on which the debt was incurred	Account statement attached
14	List of documents attached to this notice in order to prove the existence of debt and the amount in default	Account statement attached

2. If you believe that the debt has been repaid before the receipt of this notice, please demonstrate such repayment by sending to us, within fourteen days of receipt of this notice, the following:-

(a) An attested copy of the record of electronic transfer of the unpaid amount from the bank account of the guarantor; or

(b) Evidence of encashment of cheque for the unpaid amount issued by the guarantor; or

(c) An attested copy of any record that Canara Bank has received the payment.

3. The undersigned request you to unconditionally pay the unpaid debt in default in full within fourteen days from the receipt of this letter failing which insolvency resolution process, under the Code, shall be initiated against you.

Yours sincerely,

SH RANJEET KUMAR

CHIEF MANAGER, ARM BRANCH, KARNAL

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act.) read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 (the said Rules). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the said Rules, the **Authorised Officer of IIFL Home Finance Ltd. (IIFL HFL) (Formerly known as India Infoline Housing Finance Ltd.)** has issued Demand Notices under section 13(2) of the said Act, calling upon the Borrower(s), to repay the amount mentioned in the respective Demand Notice(s) issued to them. In connection with above, notice is hereby given, once again, to the Borrower(s) to pay within **60 days** from the publication of this notice, the amounts indicated herein below, together with further interest from the date(s) of Demand Notice till the date of payment. The detail of the Borrower(s), amount due as on date of Demand Notice and security offered towards repayment of loan amount are as under:

Name of the Borrower (s) / Guarantor (s)	Demand Notice Date & Amount	Description of secured asset (Immovable Property)
Mr. Balwan Singh Mrs. Rekha **(Prospect No IL10062064)**	**17/04/2025, Rs.1304756/-** (Rupees Thirteen Lakh Four Thousand Seven Hundred and Fifty Six Only)	All that piece & parcel of the property being Plot measuring 5 Marle (150 Sq. Yrds.) being 10/214 share of land measuring 5 Kanal 7 Marle comprised in Khewat/Khatoni No. 619/653 Khasra No. 160//24(5-7), Pieces (Kitte) 1, (Hadbast No. 352), NAC/M.C. Nayagaon, & Sub Tehsil: Majri, Tehsil: Kharar, District S.A.S. Nagar,- 140901. Area Admeasuring (In Sq. Ft.): Property Type: Land _Area, Super_Built_Up_Area,Carpet_Area_Property Area: 1350.00, 1215.00,111.00.
Mr. Sumanpreet Singh Mr. Surinder Singh Mrs. Inderjit Kaur **(Prospect No IL10274447)**	**19/04/2025, Rs.612935/-** (Rupees Six Lakh Twelve Thousand Nine Hundred and Thirty Five Only)	All that piece and parcel of the property being Property out of khata no. 49/57-58 comprised under khasra no. 867/10-14 part 90/4280 situated in village Dhuri, Tehsil Dhuri, Distt. Sangrur-Punjab - 148001 - India. Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area,Carprt_Area Property Area: 2025.00, 1138.00,950.00.
Mr. Sarabjeet Singh Mrs. Nirmala Rani Sarabjeet Dairy Farm **(Prospect No IL10309678)**	**19/04/2025, Rs.999241/-** (Rupees Nine Lakh Ninety Nine Thousand Two Hundred & Forty One Only)	All that piece & parcel of the property being Property out of Khewat no. 164/155, khatoni no. 178 compridsed under khasra no. 30//11/1(4-4),11/2(3-16),Kitte 2 situated in village Khunder,Hithar , Tehsil Guruharsahai, Distt. Ferozepur, Punjab- 152023 - India. Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area,Carpet_Area Property Area: 6291.00, 2961.70,2368.00
Mr. Gurbhej Singh Mrs. Sukhdeep Kaur **(Prospect No 979343)**	**21/04/2025, Rs.654090/-** (Rupees Six Lakh Fifty Four Thousand and Ninety Only)	All that piece & parcel of the property being Property out of Khewat no.72, Khatoni no.141, Khasra Mu no.158 Killa 19/1(0-11) 20(7-13), M:159 KILLE 17/2(4-0)18/2(2-14) Hadbast no.212,Tehsil and Distt. Ferozpur, Punjab - 152001 - India. Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area,Carpet_Area Property Area: 2448.00, 2342.00,2200
Mr. Vinnu Bhatnagar Bhatnagar Enterprises, Miss. Aditi **(Prospect No IL10386845)**	**17/04/2025, Rs.1320891/-** (Rupees Thirteen Lakh Twenty Thousand Eight Hundred & Ninety One Only)	All that piece & parcel of the property being Plot UID no.783,Hadbast no-39, Bearing Khewat/ Khatoni no. 11/6 & 11, Khasra no. 22//3/1(0-10)22//3/2/2/3(2-4)22//4/2/2/2/2/2/2/3(1-11) Situated at Village - Issapur Tehsil- Derabassi Distt. S.A.S Nagar,,140508,India.Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area,Carpet_Area Property Area: 657.00, 1182.60,1005.00
Mr. Satya Naryan,. Mrs. Rajni, Balaji General Store **(Prospect No IL10394565)**	**19/04/2025, Rs.1468839/-** (Rupees Fourteen Lakh Sixty Eight Thousand Eight Hundred and Thirty Nine Only)	All that piece and parcel of the property being Property Comprising Under Khasra No. 310(10-16), 311(0-8), 312(15-16),Khata no-111/126,112/127,112/1/127/1, Hadbast no-359 Situated at Village Sukhiabad, Tehsil And Distt Hoshiarpur- Punjab - 146001 - India. Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Super_Built_Up_Area,Carpet_Area,Built_Up_Area Property Area: 828.00, 1015.00, 1266.00, 1490.00
Mr. Kuldip Singh Mrs. Renu Deep Hair Salon **(Prospect No IL10402129)**	**19/04/2025, Rs.1163373/-** (Rupees Eleven Lakh Sixty Three Thousand Three Hundred & Seventy Three Only)	All that piece & parcel of the property being Property comprised under Khewat no. 647, Khatoni no. 855min, Khasra no. 113, killa 21(7-8), Situated in Janta preet Nagar, Ferozpur City, Ferozpur, Punjab- 152002 -India. Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built _Up_Area, Super_Built_Up_Area,Carpet_Area Property Area: 1125.00, 1785.00, 1785.00, 1428.00.
Mr. Jagtar Singh Mrs. Charnjeet Kaur Dairy Farm **(Prospect No IL10430847)**	**19/04/2025, Rs.790324/-** (Rupees Seven Lakh Ninety Thousand Three Hundred and Twenty Four Only)	All that piece and parcel of the property being Property out of Khewat/khatoni no. 278/806 comprised in Khasra no. 84//1/2(2-2)2(8-0)9(7-14)10(0-13) situated in vill. Ramnagar, Teh Maur, Distt Bhatinda, Punjab- 151509 - India. Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area,Carpet_Area Property Area: 2790.00, 761.00,609.00.
Mr. Samdarsh Handa Mr. Desh Deepak Handa Mrs. Usha Rani, Handa Bricks Co **(Prospect No IL10569662)**	**19/04/2025, Rs.2292011/-** (Rupees Twenty Two Lakh Ninety Two Thousand and Eleven Only)	All that piece & parcel of the property being Plot no-8 out of Khewat no-2696,khatoni-3599,mustakil no-117,kille no-4/1(6-4) and khewat no-2697, khatonii no- 3600,mustakil no-114,kille no-16/3 (0-15) 24/1(4-18) 24/2(3-2) 25/1(0-12) 25/2(0-8) mustakil no-117 kille no-5/1(0-16) & khewat no-2698, khatauni no-3601,mustakilno-114kille no-17(6-7) Hadbast no-108, situated in Vill. Firozpur near Dana mandi, City Tehsil Firozpur Distt Firozpur Punjab- 152002 India. Area Adm. (In Sq. Ft.) : Property Type: Land_Area, Built_Up_Area,Carpet_Area Property Area: 1125.00, 1665.00, 1498.00
Mr. Sandeep Singh, Mrs. Prabhjot Kaur, Sandeep Tour And Travellers **(Prospect No IL10549686)**	**17/04/2025, Rs.1517150/-** (Rupees Fifteen Lakh Seventeen Thousand One Hundred and Fifty Only)	All that piece and parcel of the property being Property bearing khasra no 35//1/2(7-4) khewat no. -395/487 of Kot ise khan, Tehsil- Dharamkot, Zila-Moga, Punjab,142043,India. Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area,Carprt_Area Property Area: 1922.00, 1020.00,918.00.

If the said Borrowers fail to make payment to IIFL HFL as aforesaid, IIFL HFL may proceed against the above secured assets under Section 13(4) of the said Act, and the applicable Rules, entirely at the risks, costs and consequences of the Borrowers. For, further details please contact to Authorised Officer at **Branch Office: Sco 32, 2nd Floor, Pal Plaza, B Block, Ranjeet Avenue, Amritsar, Punjab- 143006/ Sapna Complex, Namdev Chowk,Opposite Bikaner Sweets, Bathinda – 151001/ 2nd floor, Sai Mall, Near KFC, Model Town, Jalandhar-144001/ SCO 21, 5th Floor,Ludhiana Ferozgandhi Market, Ludhiana, Punjab – 141001 or Corporate Office:** IIFL Tower, Plot No. 98, Udyog Vihar, Ph-IV Gurgaon, Haryana.

Place: Punjab, Date: 25-04-2025 **Sd/- Authorised Officer, For IIFL Home Finance Ltd.**

PUBLIC NOTICE

ICICI Bank Branch Office : ICICI Bank Limited Shal Tower Plot No-23, New Rohtak Road Karol Bagh New Delhi-110005

The following borrower(s) has/have defaulted in the repayment of principal and interest towards the Loan facility(ies) availed from ICICI Bank. The Loan(s) has/have been classified as Non-Performing

"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.

SYMBOLIC POSSESSION NOTICE

ICICI Bank Branch Office: ICICI Bank Ltd., Plot No. 23, Shal Tower, 3rd Floor, New Rohtak Road, Karol Bagh, New Delhi- 110005

The Authorised ICICI Bank Officer 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 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising 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 dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	Brijesh Kumar Verma/ Lalta Devi/ LBMAT00004866531/ LBMAT00005198560	Part Of Plot No.53,54,55,56, Khasra No.224, Situated At Mauza Jaisinghpura Bangar, Tehsil And District Mathura, Uttar Pradesh- 281001/ April 22,2025	December 21,2024 Rs. 16,38,618.02/-	Mathura
2.	Ram Nath Sharma/ Geeta Sharma/ LBMAT00001403260	Plot No. S-2/102, Mauja Rajpur, Bangar, Andrun Kailash Nagar, Awasiya Yojna Vrindavan, Tehsil & District Mathura, Uttar Pradesh- 281121/ April 22, 2025	December 31,2024 Rs. 4,63,261.04/-	Mathura

The above-mentioned borrowers(s)/guarantors(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: April 25, 2025
Place: Mathura

Sincerely Authorised Signatory
For ICICI Bank Ltd.

PUBLIC NOTICE

Notice is hereby given that the Share Certificate for the below mentioned Equity Shares of MGF Automobiles Private Limited **("Company")** having its registered office at 1, Jhandewalan, Faiz Road Karol Bagh New Delhi-110005 held by the registered holder M/s North Delhi Metro Mall Private Limited having its registered office at The Mall Road, Khyber Pass, Civil Lines, Delhi-110054 has been misplaced/lost and the holder has applied to the Company for issuance of duplicate share certificate in the name of the holder:

Name of Registered Holder	Folio No.	No. of Shares	Certificate No.	Distinctive No.
North Delhi Metro Mall Private Limited	N-001	47,50,000	42	11-4750010

Any person having claim/interest in respect of the above-mentioned shares should lodge claim with the Company at its registered address referred above within 7 days of publication of this notice beyond which period no further claims will be entertained.

Sd/-
Surbhi Yadav Company Secretary
North Delhi Metro Mall Private Limited
(Registered Holder of Lost/Misplaced Share Certificate)

Date : 25th April 2025
Place : Delhi

PUBLIC NOTICE

I, Dipti Roy, W/o. Shri Amitesh Roy is informed you that the documents viz. Demand Letter, Allotment Letter, Possession Letter, Site Possession Letter/slip, NOC for water and electricity connection and fittings & fixtures issued by DDA in respect of Flat No.A6/2885B, Janta Flats, Paschim Vihar, New Delhi – 110063 have been lost by me as Lease Holder of the property. In this connection FIR has been lodged vide LR No.2267556/2024 dated 04.11.2024, if anybody got these documents please return back to the aforementioned address within 30 days from the date of publication of the Notice.

Form No. INC-26

{Pursuant to Rule 30 of the Companies (Incorporation) Rules, 2014}

Before the Central Government, Regional Director, Northern Region, New Delhi

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

AND

In the matter of
FRAGRANCE ESTATES PVT LTD
(CIN: U70101DL2006PTC148824)
having its Registered Office at
4315/3 ANSARI ROAD DARYA GANJ, NEW DELHI, Delhi, India, 110002
.....Applicant Company / Petitioner

NOTICE is hereby given to the General Public that the company proposes to make an application to the Central Government under Section 13(4) 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 **03rd March, 2025** to enable the company to change its Registered Office from **"National Capital Territory of Delhi"** to the **"State of Uttar Pradesh".**

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, B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003** within fourteen (14) days from the date of publication of this notice with a copy to the applicant Company at its Registered Office at the address mentioned below:-
4315/3 ANSARI ROAD DARYA GANJ, NEW DELHI, Delhi, India, 110002

For & on behalf of
FRAGRANCE ESTATES PVT LTD
Sd/-
DHEERAJ KAMAT
(DIRECTOR)
DIN : 10467596
Date : 24.04.2025 | **Place :** New Delhi

Form No. INC-26

{Pursuant to Rule 30 of the Companies (Incorporation) Rules, 2014}

Before the Central Government, Regional Director, Northern Region, New Delhi

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

AND

In the matter of
SKY LOUNGE ESTATES PVT LTD
(CIN: U70101DL2006PTC148821)
having its Registered Office at
4315/3 ANSARI ROAD DARYA GANJ, NEW DELHI, Delhi, India, 110002
.....Applicant Company / Petitioner

NOTICE is hereby given to the General Public that the company proposes to make an application to the Central Government under Section 13(4) 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 **03rd March, 2025** to enable the company to change its Registered Office from **"National Capital Territory of Delhi"** to the **"State of Uttar Pradesh".**

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, B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003** within fourteen (14) days from the date of publication of this notice with a copy to the applicant Company at its Registered Office at the address mentioned below:-
4315/3 ANSARI ROAD DARYA GANJ, NEW DELHI, Delhi, India, 110002

For & on behalf of
SKY LOUNGE ESTATES PVT LTD
Sd/-
DHEERAJ KAMAT
(DIRECTOR)
DIN : 10467596
Date : 24.04.2025 | **Place :** New Delhi

"FORM INC-26"

[PURSUANT TO RULE 30 OF THE COMPANIES (INCORPORATION) RULES, 2014]

Advertisement to be published in the newspaper for change of registered office of the Company from one state to another

BEFORE THE CENTRAL GOVERNMENT, REGIONAL DIRECTOR, NORTHERN REGION

IN THE MATTER OF SECTION 13(4) OF COMPANIES ACT, 2013 AND RULE 30(5) (A) OF THE COMPANIES (INCORPORATION) RULES, 2014

AND

IN THE MATTER OF
WELLNESS INFRASTRUCTURE PRIVATE LIMITED
HAVING ITS REGISTERED OFFICE AT 4380/ 4B, Kaushalya Building, Room No.-25, Ansari Road, Daryaganj, New Delhi-110002.
.....Petitioner

Notice is hereby given to the general public that the Company proposes to make application to the Central Government/Hon'ble Regional Director of Companies, Northern region, New Delhi 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 Monday,14th April, 202 5 to enable the Company to change its Registered Office from **"NCT of Delhi" to "State of Uttar Pradesh".**

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, B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex New Delhi-110003 within fourteen (14) days of the date of publication of this notice with a copy to the applicant Company at its registered office at :
4380/ 4B, Kaushalya Building, Room No.-25, Ansari Road, Daryaganj, New Delhi-110002.

For and behalf of the Board of Directors
Wellness Infrastructure Private Limited
Sd/-
Omji Singh
Director
DIN : 06585996

Date : 25.04.2025
Place : New Delhi

punjab national bank

...the name you can BANK upon !

Circle office : Ramganga Vihar, Near Sale Tax Office Kanth Road, Moradabad

POSSESSION NOTICE

[Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

Whereas, The undersigned being the Authorised officer of the PUNJAB NATIONAL BANK, under 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 demand notice on the date mentioned against account and stated herein calling upon them to repay the amount within 60 days from the date of receipt of said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower/ guarantor 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 Security Interest (Enforcement) Rules, 2002, The borrower/gurantor 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 the PUNJAB NATIONAL BANK. for the amounts and interest thereon.

The borrowers attentions is invited to provisions of sub-section (8) of section 13 of the act, in respect of time available to redeem the secured asset, Details of properties where possession had been taken is as follows:

Sr. No.	Name of the Borrower/ Guarantor/Mortgagor/ Branch Name	Description of the Properties (Movable/Immovable)	Outstanding Amount as per Demand Notice	Date of Demand Notice / Date of Possession
1	**M/s Amroha Textile Traders, (Borrower) Sh. Haji Zakir s/o Sh. Sabir Hussain (Proprietor & Mortgagor) & Sh. Mozzam Ali s/o Sh. Chidda (Guarantor)** **Branch:** Joya Road, Amroha	Property Situated at Godown with Vacant Land at Khasra No: 321, Village - Pandki, Tehsil & District - Amroha, (UP), Area 1013.89 sq. mtrs., (In the name of Sh. Haji Zakir s/o Sh. Sabir Hussain), Registered in Bahi No: 1, Zild No: 13491, Pages: 41 - 54, Serial No: 15307, Dated 16.08.2023. **Bounded: On the North by:** Rasta of Sh. Galib & Naeem ka Rasta **On the South by:** Property of Asif **On the East by:** Other Property of Sh. Zakir & Others **On the West by:** Joya to Amroha Road	**Rs. 25,46,276/-** as on 06.11.2024 + int. & other charges	20.01.2025 / 23.04.2025
2	**Sh. Pankaj Gera s/o Sh. Subhash Chandra Gera, (Borrower) Sh. Himanshu Gera s/o Sh. Subhash Chandra Gera (Borrower & Mortgagor) & Sh. Atul Gera s/o Sh. Subhash Chandra Gera (Guarantor & Mortgagor)** **Branch:** Main Branch, Amroha	Property Situated at Mohalla - Chowk, Gali Me, Tehsil & District - Amroha-244221, (UP), Area 76.00 sq. mtrs., (In the name of Sh. Himanshu Gera & Sh. Atul Gera), Registered in Bahi No: 1, Jild No: 6606, Pages: 311-342, Serial No: 4380, Dated 04.03.2014, SRO-Amroha. **Bounded as: North:** Property of New Purchaser Veernawati **South:** Gali 2.50 Meter Wide **East:** Property of New Purchaser Veernawati **West:** Property of Nirankari Ji	**Rs. 12.44.887/-** as on 30.06.2024 + int. & other charges	09.07.2024 / 23.04.2025
3	**Sh. Nosad Ali s/o Sh. Haider (Borrower & Mortgagor) & Sh. Mohd. Zakir s/o Sh. Sabir (Guarantor)** **Branch:** Main Branch, Amroha	Residential Property Situated at Takiya Hussain Shah (Part of Gata No: 2434), Behind Bright Land Public Senior Secondary School, Kanth Bypass Road, Amroha, (UP), Area 42.15 sq. mtrs., (In the name of Sh. Nosad Ali s/o Sh. Haider), Registered in Bahi No: 1, Zild No: 11763, Pages: 385-406, Serial No: 5286, Dated 02.03.2021, SRO-Amroha. **Bounded: On the North by:** Rasta 3.65 Meter Wide **On the South by:** Araji Waseem **On the East by :** Plot Farmeena **On the West by:** Plot Kaseem	**Rs. 9,64,857/-** as on 30.10.2024 + int. & other charges	30.11.2024 / 23.04.2025
4	**M/s Chhuttan Singh Cane Crusher, Borrower) Sh. Chhuttan Singh s/o Sh. Nyadar Singh (Partner), Sh. Devraj Singh s/o Sh. Chhuttan Singh (Partner & Mortgagor), Sh. Pawan Kumar s/o Sh. Chhuttan Singh (Partner & Mortgagor) & Sh. Hitendra Kumar s/o Sh. Chhuttan Singh (Partner & Mortgagor)** **Branch:** Main Branch, Amroha	EM of IP Situated at Khasra No: 31/1, Village - Chavi, Amroha - Kanth Road, Near Guru Tej Bahadur School, Amroha, (UP), Area 6990.00 sq. mtrs., (In the name of Sh. Devraj Singh s/o Sh. Chhuttan Singh, Sh. Pawan Kumar s/o Sh. Chhuttan Singh & Sh. Hitendra Kumar s/o Sh. Chhuttan Singh), As per Sale Deed Serial No: 7339, Dated 28.05.2012, Agriculture Land Converted to Non Agriculture Land Through 143 order No: T-201913380402633. **Bounded: On the North by:** Property of Chhuttan Singh **On the South by:** Guru Tej Bahadur School **On the East by:** Amroha to Kanth Road, Property of Bhagwan Singh **On the West by:** Property of Kartar Singh	**Rs. 35,56,725/-** as on 30.11.2024 + int. & other charges	20.01.2025 / 23.04.2025

Date - 24.04.2025 **Place - Amroha** **Authorized Officer Punjab National Bank**

HDB FINANCIAL SERVICES LIMITED

Demand Notice Under Section 13(2) Of The Sarfaesi Act, 2002

Regd. Office: "Radhika", 2nd Floor, Law Garden Road, Navrangpura, Ahmedabd - 380009 Branch Office: HDB Financial Services Limited, Khasra No 47, Behind Ox Ford School, Vikaspuri Delhi 110018

You the below mentioned borrower, co-borrowers and guarantors have availed loan(s)/ financial facility(ies) from HDB Financial Services Limited by mortgaging your immovable properties (securities) and defaulted in repayment of the same. Consequent to your defaults your loan was classified as non-performing asset. Subsequently, the Company has issued demand notice under Section 13(2) of The Securitization And Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 (the Act), the contents of which are being published herewith as per section 13(2) of the act read with Rule 3(1) of The Security Interest (Enforcement) Rules, 2002 as and by way of alternate service upon you. Details of the borrowers, co-borrowers, loan account no., loan amount, demand notice under section 13(2) date, amount claimed in the notice, NPA date and securities are given as under:

1) NAME AND ADDRESS OF THE BORROWER/CO-BORROWER/GUARANTOR; 2) LOAN ACCOUNT NUMBER; 3) LOAN AMOUNT; 4) DATE OF DEMAND NOTICE; 5) CLAIMED AMOUNT IN INR; 4) DETAILS OF SECURITIES;7) DATE OF POSSESSION

Name Of The Borrower & Co-Borrowers: Tejinder Singh Sandhu127 1st Floor Sant Nagar East Of Kailsh Sriniwaspuri S O South Delhi Delhi -110065 Delhi Jaspreet Kaur 127 1st Floor Sant Nagar East Of Kailash Sriniwaspuri Delhi-110065 Palwinder Singh 127 Ground Floor Sant Nagar East Of Kailash Delhi-110065 **LOAN ACCOUNT NO.:** 14762999,14785881: **LOAN AMOUNT:** Rs.16500000/- (Rupees One Crore Sixty Five Lakhs Only) by loan account number 14762999 and to the tune of Rs.5400000/- (Rupees Fifty Four Lakhs Only) by loan account number 14785881 **DEMAND NOTICE DATE:** 16.04.2025, **AMOUNT CLAIMED:** Rs. 19419235.93/- (Rupees One Crore Ninety Four Lakhs Nineteen Thousand Two Hundred Thirty Five and Paise Ninety Three Only) as of 16.04.2025and future contractual interest till actual realization together with incidental expenses, cost and charges etc. **NPA Date :** 08.04.2025: **DETAILS OF SECURITY:** All That Piece And Parcel Of Property Bearing No 3, Area Measuring 200 Sq Yards Out Of Khasra No 185/150, Situated At Garhi Jharia Maria, Now Known As Sant Nagar, New Delhi-110065.

You the borrower/ co-borrowers and guarantors are therefore called upon to make payment of the above mentioned demanded amount with further interest as mentioned hereinabove in full within 60 days of this notice failing which the undersigned shall be constrained to take action under the act to enforce the above-mentioned securities. **(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.)** Please note that as per section 13(13) of the said Act, you are restrained from transferring the above-referred securities by way of sale, lease or otherwise without our consent and any non compliance of section 13(13) of the Act is punishable under section 29 of the said Act.

For Any Query Please Contact Mr. Arun Yadav Phone: 9350538386 / Mr. Vikas Anand (9711010384)

Place : Delhi, DATE: 25-04-2025 **Sd/- For HDB Financial Services Limited, Authorised Officer**

Form No. INC-26

{Pursuant to Rule 30 of the Companies (Incorporation) Rules, 2014}

Before the Central Government, Regional Director, Northern Region, New Delhi

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

AND

In the matter of
KRAAJ MICRO SERVICES ASSOCIATION
(CIN: U65100DL2022NPL408134)
having its Registered Office at
KH NO - 199 HOUSE NO 1080, GROUND FLOOR OLD LAL DORA, VILLAGE- BAWANA, North West, DELHI, Delhi, India, 110039
.....Applicant Company / Petitioner

NOTICE is hereby given to the General Public that the company proposes to make an application to the Central Government under Section 13(4) 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 **15th April, 2025** to enable the company to change its Registered Office from **"National Capital Territory of Delhi"** to the **"State of Rajasthan".**

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, B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003** within fourteen (14) days from the date of publication of this notice with a copy to the applicant Company at its Registered Office at the address mentioned below:-
KH NO - 199 HOUSE NO 1080, GROUND FLOOR OLD LAL DORA, VILLAGE- BAWANA, North West, DELHI, Delhi, India, 110039

For & on behalf of
KRAAJ MICRO SERVICES ASSOCIATION
Sd/-
KAILASH KUMAR
(DIRECTOR)
DIN : 10471844
Date : 24.04.2025
Place : Delhi

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 Marg, 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 PROVISO 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 22.04.2025	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	45159430000079 & 45129430001100	1) Mr. Vikal, S/o. Mr. Rohtash Singh (Borrower), 2) Mrs. Kamlesh, W/o. Mr. Rohtash Singh (Borrower)	04.09.2024	27.03.2025	**Rs.51,70,236.97** (Rupees Fifty One Lakhs Seventy Thousand Two Hundred Thirty Six and Ninety Seven Paisa Only)	15.05.2025 09:30 AM to 05:00 PM	**Rs.43,88,000/-** (Rupees Forty Three Lakhs Eighty Eight Thousand Only)	**Rs.4,38,800/-** (Rupees Four Lakh Thirty Eight Thousand Eight Hundred Only)	29.05.2025 @ 11:00 AM	**28.05.2025 before 05:00 PM. Jana Small Finance Bank Limited. Branch Office: 16/12, 2nd Floor, W.E.A Arya Samaj Marg, Karol Bagh, Delhi-110005.**
	Details of Secured Assets: Property bearing No. Plot No.3 Measuring 125 Sq.yards Comprised in Khasra No.1373, situated at Akshay Enclave, Village Raispur, Pargana Dasna Tehsil & District Ghaziabad. Owned by **Mrs. Kamlesh, W/o. Mr. Rohtash. Bounded as: East:** Rasta 20 Feet wide, **West:** Land of Chaman Singh, **North:** Plot of Jitendra & Rachna, **South:** Land of Sita Singh.									
2	30809610002492	1) Mr. Mamhud, S/o. Mr. Maksud Ahmed (Borrower), 2) Mrs. Shabina Khatoon, W/o. Mr. Mahmud (Co-Borrower)	07.10.2024	15.03.2025	**Rs.18,94,905.76** (Rupees Eighteen Lakhs Ninety Four Thousand Nine Hundred Five and Seventy Six Paisa Only)	15.05.2025 09:30 AM to 05:00 PM	**Rs.12,81,000/-** (Rupees Twelve Lakhs Eighty One Thousand Only)	**Rs.1,28,100/-** (Rupees One Lakh Twenty Eight Thousand One Hundred Only)	29.05.2025 @ 11:00 AM	**28.05.2025 before 05:00 PM. Jana Small Finance Bank Limited. Branch Office: 16/12, 2nd Floor, W.E.A Arya Samaj Marg, Karol Bagh, Delhi-110005.**
	Details of Secured Assets: Property bearing Flat No.S-4, 2nd Floor (Without Roof Rights) Area Measuring 55 Sq.yards, Built on Plot No.33, 34 & 35, Khasra No.930, situated at Geeta Apartment, Krishna Vihar Colony, Lal Kaun Hadbast Village Shahpur Bhameta, Pargana Dasna, Tehsil & District Ghaziabad, U.P. Owned by **Mrs. Shabina Khatoon, W/o. Mr. Mahmud. Bounded as: East:** Rasta 15 Ft., **West:** Other's Property, **North:** Rasta 18 Ft., **South:** Rasta 18 Ft.									
3	45129630000182	1) Mr. Veer Singh, S/o. Mr. Bhuriya (Borrower), 2) Mrs. Rekha, W/o. Mr. Veer Singh (Co-Borrower)	10.10.2024	04.04.2025	**Rs.11,97,377.56** (Rupees Eleven Lakhs Ninety Seven Thousand Three Hundred Seventy Seven and Fifty Six Paisa Only)	15.05.2025 09:30 AM to 05:00 PM	**Rs.13,23,000/-** (Rupees Thirteen Lakhs Twenty Three Thousand Only)	**Rs.1,32,300/-** (Rupees One Lakh Thirty Two Thousand Three Hundred Only)	29.05.2025 @ 11:00 AM	**28.05.2025 before 05:00 PM. Jana Small Finance Bank Limited. Branch Office: 16/12, 2nd Floor, W.E.A Arya Samaj Marg, Karol Bagh, Delhi-110005.**
	Details of Secured Assets: Property bearing 1 Kitta Vacant Plot, Admeasuring 50 Sq.yards, Khasra No.1979, situated at Mahindra Enclave, Village Rajapur, Pargana Dasna, Tehsil & Jila Ghaziabad. Owned by **Mr. Veer Singh, D/o. Mr. Bhuriya. Bounded as: East:** Other's Plot, **West:** Rasta 15 Ft. wide, **North:** Other's Plot, **South:** Other's Plot.									

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** & **www.foreclosureindia.com.** For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact **M/s. 4 Closure; Contact Mr. Uttkarsh Adesh Contact Number: 9515160064. Email id: info@bankauctions.in/ adesh@bankauctions.in.**

For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact **Jana Small Finance Bank Authorized officers Mr. Shashi Kumar (Mob. No.8700277112), Mr. Rakesh Sharma (Mob. No.7230070463), Mr. Ranjan Naik (Mob. No.6362951653),** 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/ Mortgagors about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagor are hereby notified to pay the sum as mentioned above along with upto 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: 25.04.2025, Place: Delhi NCR **Sd/- Authorized Officer, Jana Small Finance Bank Limited**

SUPREME HOUSING FINANCE LIMITED

POSSESSION NOTICE (Appendix IV) Rule 8(1)

Whereas the Authorized officer of M/s Supreme Housing Finance Ltd, a Housing Finance Bank Company under the National Housing Bank Act. under the provision of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 Of 2002) (hereinafter referred to as "SARFAESI Act, 2002") having its Registered Presently at 2nd Floor, 13/29, Block-E, Harsha Bhawan, Middle Circle, Connaught Place, New Delhi-110001, (hereinafter referred to as "SHFL") and in exercise of the powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rule, 2002 issued a Demand Notice to the following (Borrowers) & (Co-Borrowers) To repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower/Guarantor 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 as per under mentioned Date.
The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of "SHFL" and interest other charges thereon. The attention of the Borrower is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured asset.

Name & Address Of Borrower/Co-Borrower : 1. Saroj W/O Fool Singh, 2. Parvesh S/O Fool Singh, 3. Fool Singh S/O Maji Ram,, 4. Pawan Kumar S/O Fool Singh. All R/O - , Houseno 229, Ward No 22, Near Shiv Mandir, Batra Colony, Panipat, Panipat, Haryana - 132103.

Demand Notice Dated : 01.10.2024 , **Date of Possession :** 18-Apr-25
Amount of Demand Notice : Rs. 2,99,393/- as on 17.09.2024

Details Of Property : All That Piece And Parcel Of Property Measuring 00 Kanal 03 Marla Representing 3/124 Sahre Out Of Total Land Measuring 00 Kanal 03 Marla Comprised In Khewat No. 206 And Now Khewat No. 268 Khatoni No. 324 Now Khatovi No. 354 Kitta 4 As Per Jamabandi For Year 2020-2021 Situated At Village Songri Tehsil And District Kaithal Vide Gift Deed Vasika No. 1167/1 Dated 30.01.2018 And Mutation No. 1667.

Name & Address Of Borrower/Co-Borrower : 1. Subti Devi, Ward No. 10, Pachro Ki Dhani Dalmas, Sikar Rajasthan-332312. **2. Dinesh Kumar,** 185, Pachro Ki Dhani Dalmas, Sikar Rajasthan - 332312.

Demand Notice Dated : 07.10.2024 , **Date of Possession :** 22-Apr-25
Amount of Demand Notice : Rs. 3,58,747/- as on 07.10.2024

Details Of Property : ALL THAT PIECE AND PARCEL OF PROPERTY BEARING NO. PATTA NO. 80, VILLAGE PACHARO KI DHANI, G.P. BHOJASAR BARA, P.S. LAXMANGARH, TEHSIL-LAXMANGARH, DISTRCT- SIKAR RAJASTHAN, PIN CODE-332312. THIS PATTA DEED REGISTERED AT SRO LAXMANGARH DISTRICT SIKAR MENTION BOOK NO. 01 JILD NO. 288 PAGE NO. 164 SR. NO. 202203246100657 & ADDITIONAL BOOK NO..01 JILD NO. 757 PAGE NO. 134 TO 141 ON DATE 31.01.2022, ADMEASURING 400SQUARE YARDS WHICH IS MEASURING AND BOUNDED AS UNDER: NORTH: 74'9", SOUTH: 74'9", EAST: 36'0", WEST: 36'0".

Place : Haryana, Rajasthan, Date : 25.04.2025 **Authorised Officer, SUPREME HOUSING FINANCE LIMITED**

FORM NO. URC-2

Advertisement giving notice about registration under Part I of Chapter XXI of the Act [Pursuant to section 374(b) of the companies Act, 2013 and rule 4(1) of the companies (Authorised to Register) 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 hereinafter to the **Registrar at Central Registration Centre (CRC) Indian Institute of Corporate Affairs (IICA), Plot No. 6, 7, 8, Sector 5, IMT Manesar, District Gurgaon (Haryana), Pin Code-122050** that **"M/s PHS INFRA TECH"** a partnership firm may be registered under Part I of Chapter XXI of the Companies Act 2013, as a Company limited by shares.
2. **The principal objects of the company are as follows:**
   To carry on the business of Work Contract, installation and erection of power sub stations as contract basis or other vise and to act as dealers of all types of products and equipment to be used for the purpose of installation and erection of power sub stations. Carry on the business of electrical engineers, electricians, contractors manufactures, constructors, suppliers or dealers in electrical and use such other appliances, of all types of cables, wifeliness, dry cells, accumulators lamps, power supplies, constant voltage transformers. and works as to generate, accumulate, distribute and supply electricity for the other such purpose light heat motive power and for all other such proposes for which electrical energy can be employed and manufacture and to deal in all apparatus and things required for or capable of being used in connection with the generation, transmission, distribution, supply, accumulation and employment of electricity included in the term electricity all power that may be directly derived therefore or may be incidentally hereafter discovered in dealing with electricity and any type of work contact.
3. A copy of the draft memorandum and articles of association of the proposed company may be inspected at the registered office at **Mahalaxmi Market, Prakash Industrial Estate G.T. Road, Sahibabad, Ghaziabad, UP-201001.**
4. Notice is hereby given that any person objecting to this application may communicate their objection in writing to the **Registrar at Central Registration Centre (CRC), Indian Institute of Corporate Affairs (IICA), 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 address mentioned above.

For and on behalf of
M/s. PHS INFRA TECH
Sd/-
1. **Anvesh Gupta** (Partner)
2. **Kapil Choudhary** (Partner)
3. **Deepika Sethi** (Partner)

Date : 24.04.2025 | **Place :** Ghaziabad

Mahindra FINANCE

MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD.
Registered Office at: Gateway Building, Appollo Bunder, Mumbai- 400 001.
Corporate office at: B Wing, 3rd Floor, Agastya Corporate Park, Piramal Amiti Building, Kamani Junction, Kurla West Mumbai- 400 070.

POSSESSION NOTICE (For immovable property)
Rule 8-(1) of SARFAESI Act & Rules

Whereas, the undersigned being Authorized Officer of Mahindra and Mahindra Financial Services Ltd. under **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated **30th September, 2023** calling upon the borrower **Smt. Nahid Begum, Ms. Nazia, Ms Hina, Ms Nayish, Ms. Uzma, Mohd Kashif & Smt. Sama** to repay the amount mentioned in the notice being for **Rs.36,42,509.27/- (Rupees Thirty Six Lakh Forty Two Thousands Five Hundred Nine and Twenty Seven Paise only)** within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 9 of the said rules on this day of **22nd April, 2025.**

The Borrower/s in particular and the public in general are hereby cautioned not to deal with the property (Secured Asset) mentioned herein and any dealings with the such property will be subject to the charge of Mahindra and Mahindra Financial Services Limited for an amount of **Rs.36,42,509.27 /-(Rupees Thirty Six Lakh Forty Two Thousands Five Hundred Nine and Twenty Seven Paise only) as mentioned herein under with interest 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 rede

HERO HOUSING FINANCE LIMITED

HeroHousing Finance

Regd. Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057, Branch Office: Office No. A-6, Third Floor, Sector-4, Noida-201301.

PUBLIC NOTICE (E - AUCTION) FOR SALE OF IMMOVABLE PROPERTY

[UNDER RULE 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002]

NOTICE FOR SALE OF IMMOVABLE PROPERTY MORTGAGED WITH HERO HOUSING FINANCE LIMITED(SECURED CREDITOR) UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) or their legal heirs/ representatives that the below described immovable properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Hero Housing Finance Limited (secured creditor), **will be sold on 14-May-2025 (E-Auction Date) on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS"** basis for recovery of outstanding dues from below mentioned Borrowers, Co- Borrowers or Guarantors. The Reserve Price and the Earnest Money Deposit is mentioned below. The EMD should be made through Demand Draft/RTGS/NEFT for participating in the Public E-Auction along with the Bid Form which shall be Submitted **to the Authorised Officer of the Hero Housing Finance Ltd On or before 13-May-2025 till 5 PM at Branch Office: Office No. A-6, Third Floor, Sector-4, Noida-201301.**

Loan Account No.	Name of the Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Legal Heir/Legal Rep	Date of Demand Notice/ Amount as on date	Type of Possession (Under Constructive/ Physical)	Reserve Price	Earnest Money
HHFDELHOU 19000001627	NEERAJ KUMAR SINGH, ARADHANA SINGH	17/10/2023 Rs. 17,81,098/- as on 15/04/2025	Physical	Rs. 11,50,000/-	Rs. 1,15,000/-
Description of property:- Flat No. G.F. 2, MIG, Ground Floor, Without Roof Rights, Right Hand Back Side, Consisting Of One Drawing/dining Room, Two Bedrooms, Two Toilets & One Kitchen Having Covered Area Measuring 500 Sq. Ft. i.e. 46.45 Sq. Mtrs Situated On Plot No. F-18, S.L.F. Ved Vihar, **Village And Tehsil Loni, District Ghaziabad, Uttar Pradesh-201102 Bounded By: North-** Plot No. F-17, **East:** Flat No. GF-1 M.I.G. and Common Passage, **West-** Other Land, **South-**Flat No. G. F-3 L.I.G					
HHFDELHOU 19000006505, HHFDELIPL 19000006520	MEENA WIFE OF ISHWAR, SUSHIL KUMAR	17/10/2023 Rs. 24,88,882/- as on 15/04/2025	Physical	Rs. 15,00,000/-	Rs. 1,50,000/-
Description of property:- Third Floor With Roof Rights, Plot No. 64, Khasra No. 68 Having Covered Area Measuring 66.88 Sq. Mtrs Built On Freehold Plot No. 64, Consisting Of Two Bedrooms, One Drawing Room, One Kitchen, One Toilet/bathroom, & Balcony, Akashwani Civil Wing Sahkari Awaas Samiti, **Village Sadullabad, Pargana And Tehsil Loni, Ghaziabad, Uttar Pradesh -201102 Bounded As: North:** Other Plot, **East:** Plot No. 65, **South:** 30 Ft Wide Road , **West:** Plot No. 63					

Terms and condition:

The E-auction will take place through portal https://sarfaesi.auctiontiger.net on 14-May-2025 (E-Auction Date) After 2.00 PM with limited extension of 10 minutes each.

The Intending Purchasers / Bidders are required to deposit EMD amount either through RTGS / NEFT or by way of Demand Draft/RTGS/NEFT favouring the "HERO HOUSING FINANCE LTD." The EMD amount will be return to the unsuccessful bidders after conclusion of the E-auction.

TERMS AND CONDITIONS OF THE E-AUCTION:

(1) E-Auction is being held on "As is where is Basis" & "As is what is Basis" & "whatever there is Basis" & "Without recourse Basis" and will be conducted "online". (2) Bid increment amount shall be Rs.15,000/- (Rupees Fifteen Thousand Only). (3) The E-Auction will be conducted through M/s E-Procurement Technologies Ltd. (Helpline No(s): 07961200576/ 544/ 594/ 596/ 531/ 583/ 569, 6351896643 and E-mail on support@auctiontiger.net/ maulik.shrimali@auctiontiger.net) at their web portal https://sarfaesi.auctiontiger.net. (4) There is no encumbrance on the property which is in the knowledge of Secured Creditors. However, the intending bidders should make their own independent enquires regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bids. In this regard, the E-Auction advertisement does not constitute and will not be deemed to constitute ant commitment or any representation of Hero Housing Finance Limited. (5)The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. The sale shall be subject to rules/ conditions/ prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The other terms and conditions of the E-Auction are published in the following website: www.herohousingfinance.com (6) For property details and visit to property contact to Mr. Ershad Ali/ershad.ali@herohfl.com/ 8802270415 8802270415 and Shekhar Singh/ 9711522275/ shekhar.singh@herohfl.com . (7) The prospective bidders can inspect the property on 07-May-2025 between 11.00 A.M and 2.00 P.M with prior appointment.

15 DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/MORTGAGOR

The above mentioned Borrower/Mortgagor/Guarantors are hereby noticed to pay the sum as mentioned in Demand Notice under section 13(2) with as on date interest and expenses before the date of Auction failing which the property shall be auctioned and balance dues, if any, will be recovered with interest and cost from you.

For detailed terms and conditions of the sale, please refer to the link provided in https://uat.herohomefinance.in/hero_housing/other-notice on Hero Housing Finance Limited (Secured Creditor's) website i.e www.herohousingfinance.com

DATE : 25-04-2025
PLACE : DELHI/NCR

FOR HERO HOUSING FINANCE LIMITED
AUTHORISED OFFICER
Mr. Sunil Yadav, Mob- 9818840495
Email: assetdisposal@herohfl.com

TATA CAPITAL HOUSING FINANCE LIMITED

TATA

Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai-400013 CIN No. U67190MH2008PLC187552

POSSESSION NOTICE (FOR IMMOVABLE PROPERTIES)

(As per Appendix IV read with Rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the **TATA Capital Housing Finance Limited,** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 a**nd in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notices as mentioned below calling upon the Borrowers 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, in particular 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 section 13(4) of the said Act read with rule 8 of the said Rules.**

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 **the TATA Capital Housing Finance Limited, for an amount referred to below along with interest thereon and penal interest, charges, costs etc. from date mentioned below.**

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 Obligor(s) /Legal Heir(s)/ Legal Representative(s)	Amount & Date of Demand Notice	Possession Date
TCHHL03700 00100069625 & TCHIN03700 00100118668 & TCHIN03700 00100070967	**Mr. Devendra Kumar Sharma S/o Mr. Dinesh Chandra Sharma (as Borrower) and Mrs. Sangam Sharma W/o Mr. Devendra Kumar Sharma & D. K. Plastics Through its Proprietor (as Co Borrower)**	**Rs. 11,05,784/-** (Rupees Eleven Lakh Five Thousand Seven Hundred Eighty Four Only) **is due and payable by you under Loan Account No. TCHHL03700 00100069625 and an amount of Rs. 2,36,688/-** (Rupees Two Lakh Thirty Six Thousand Six Hundred Eighty Eight Only) **is due and payable by you under Loan Account No. TCHIN0370000100118668 and an amount of Rs. 52,858/-** (Rupees Fifty Two Thousand Eight Hundred Fifty Eight Only) **is due and payable by you under Loan Account No. TCHIN0370000100070967 i.e. totaling to Rs. 13,95,330/-** (Rupees Thirteen Lakh Ninety Five Thousand Three Hundred Thirty Only) **as on 07/01/2025**	21-04-2025
Description Of Secured Assets/immovable Properties:- All that Piece & Parcels of ½ share out of Residential House bearing No. 141, Admeasuring 104.52 Sq. Mtrs., Having Covered Area Admeasuring 81 Sq. Mtrs., Comprised in Khasra No. 2195, Situated at Mauja Naraich, Locality known as Chandra Nagar, Block A, **Tehsil Etmadpur, District Agra 282006 (Uttar Pradesh), with common amenities as mentioned in sale deed. Boundaries: East:** Road 40' Wide, **West:** House of Amit Rathore, **North -** House of Satish Chand, **South -** House of Vinay Saxena			
TCHHL03700 00100064477 & TCHIN03700 00100064495	**Mr. Mahesh Kumar S/o Mr. Bhim Sen (as Borrower) and Mrs. Kavita Devi Alias Kavita W/o Mr. Mahesh Kumar & Mrs. Usha Devi W/o Mr. Bhim Sain (as Co Borrower)**	**Rs. 12,94,342/-** (Rupees Twelve Lakh Ninety Four Thousand Three Hundred Forty Two Only) **is due and payable by you under Loan Account No. TCHHL03700001000 64477 and an amount of Rs. 86,639/-** (Rupees Eighty Six Thousand Six Hundred Thirty Nine Only) **is due and payable by you under Loan Account No. TCHIN0370000 100064495 i.e. totaling to Rs. 13,80,981/-** (Rupees Thirteen Lakh Eighty Thousand Nine Hundred Eighty One Only) **as on 10/02/2025**	22-04-2025
Description Of Secured Assets/immovable Properties:- All that Piece & Parcels of Residential Plot bearing No. 11 (19'x44'), Admeasuring 92.88 i.e. 77.65 Sq. Mtrs., Comprised in Khasra No. 268 , **Situated at Mauja Ukhara, Locality known as Ram Ji Vihar, Ward Taj Ganj, Tehsil and District Agra 282001 (Uttar Pradesh), with common amenities as mentioned in sale deed. Boundaries: East -** Plot No. 10, **West -** Plot No. 12, **North -** S.R. Degree College, **South:** Road 20' Wide			
TCHHL03700 00100096130 & TCHHF03700 00100106682 & TCHIN03700 00100097813 & TCHIN03700 00100159205	**Mr. Afzal Khan S/o Mr. Azim Khan (as Borrower) and Mrs. Nazma Begum W/o Mr. Afzal Khan (as Co Borrower)**	**Rs. 11,44,361/-** (Rupees Eleven Lakh Forty Four Thousand Three Hundred Sixty One Only) **is due and payable by you under the loan agreement TCHHL0370000100096130 and an amount of Rs. 4,16,282/-** (Rupees Four Lakh Sixteen Thousand Two Hundred Eighty Two Only) **is due and payable by you under Agreement no. TCHHF0370000100106682, an amount of Rs. 3,56,979/-** (Rupees Three Lakh Fifty Six Thousand Nine Hundred Seventy Nine Only) **is due and payable by you under Agreement no TCHIN0370000100159205 and an amount of Rs. 47,732/-** (Rupees Forty Seven Thousand Seven Hundred Thirty Two Only) **is due and payable by you under Agreement no TCHIN0370000100097813 i.e. totalling to Rs. 19,65,354/-** (Rupees Nineteen Lakh Sixty Five Thousand Three Hundred Fifty Four Only) **as on 17/08/2023**	22-04-2025
Description Of Secured Assets/immovable Properties:- All that piece and parcel of Residential House, Admeasuring 100 Sq. Yard i.e. 83.61 Sq. Mtrs. (15'x 60'), Cover Area 78.21 Sq. Mtrs., Comprised in Khasra No. 126 Min, Situated at Village Kaulakkha, Ward/ Pargana Sadar, **Tehsil and District Agra (Uttar Pradesh), all amenities mentioned in Transfer Deed., all amenities mentioned in Sale Deed. Boundaries: East:** Land of Bablu, **West:** Rasta and Nikas 6.09 Mtr Wide, **North:** House of Tabbasum, **West:** Land of Smt. Sangina			

DATE :- 25/04/2025
PLACE:- AGRA (UTTAR PARDESH)

Sd/- AUTHORISED OFFICER,
FOR TATA CAPITAL HOUSING FINANCE LIMITED

Mahindra FINANCE

MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD.

Registered Office at: Gateway Building, Appollo Bunder, Mumbai- 400 001.
Corporate office at: B Wing, 3rd Floor, Agastya Corporate Park, Piramal Amiti Building, Kamani Junction, Kurla West Mumbai- 400 070.

POSSESSION NOTICE (For immovable property) Rule 8-(1) of SARFAESI Act & Rules

Whereas, the undersigned being Authorized Officer of Mahindra and Mahindra Financial Services Ltd. under **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated **06th February, 2025** calling upon the borrower **M/s Arun Enterprises and Mrs. Dropadi** to repay the amount mentioned in the notice being for **Rs.26,31,376.65/- (Rupees Twenty Six Lakh Thirty One Thousand Three Hundred Seventy Six and Sixty Five Paise only)** within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 9 of the said rules on this day of **23rd April, 2025.**

The Borrower/s in particular and the public in general are hereby cautioned not to deal with the property (Secured Asset) mentioned herein and any dealings with the such property will be subject to the charge of **Mahindra and Mahindra Financial Services Limited** for an amount of **Rs.26,31,376.65/- (Rupees Twenty Six Lakh Thirty One Thousand Three Hundred Seventy Six and Sixty Five Paise only)** as mentioned herein under with interest 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

ITEM NO-I - All that piece and parcel of the property measuring 162 Sq.yds, comprised in Khasra No. 1623/1,situated in the abadi of Krishna Vihar Colony, Phase – II, in the layout plan of Village Bahta Hajipur, Tehsil and Pargana Loni, District – Ghaziabad, Uttar Pradesh –201102. **Bounded as Follows: On or towards East by :** Road 25 Feet Wide; **On or towards West by :** Property of Other; **On or towards South by :** Property of Other; **On or towards North by :** Property of Other;

Date: 25.04.2025
Place: Ghaziabad, Uttar Pradesh

Sd/-
Authorised Signatory
Mahindra and Mahindra Financial Services Ltd

FORM A
PUBLIC ANNOUNCEMENT

(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

FOR THE ATTENTION OF THE CREDITORS OF PATEL WOOD PRODUCTS LIMITED

RELEVANT PARTICULARS

1.	Name of corporate debtor	**Patel Wood Products Limited**
2.	Date of incorporation of corporate debtor	27th May,1997
3.	Authority under which corporate debtor is incorporated / registered	Registrar of Companies, New Delhi
4.	Corporate Identity No. / Limited Liability Identification No of corporate debtor	U20299DL1997PLC087495
5.	Address of the registered office and principal office (if any) of corporate debtor	RZ-B2/115, 1st Floor, Vijay Enclave Palam, South West Delhi, Delhi, Delhi, India, 110045
6.	Insolvency commencement date in respect of corporate debtor	22nd April 2025
7.	Estimated date of closure of insolvency resolution process	19th October 2025 (180th day from the date of commencement of resolution process)
8.	Name and registration number of the insolvency professional acting as interim resolution professional	Manoj Kumar Anand (Registration No IBBI/IPA-001/IP-P00084/2017-2018/10180)
9.	Address and e-mail of the interim resolution professional, as registered with the Board	Registered address: -2, Community Centre, 3rd Floor, (Near PVR/McDonald), Naraina, New Delhi-110028 Email Address –anandmanoja@gmail.com
10.	Address and e-mail to be used for correspondence with the interim resolution professional	2, Community Centre, 3rd Floor, (Near PVR/McDonald), Naraina, New Delhi-110028 Email: -patelwoodcirp@gmail.com
11.	Last date for submission of claims	8th May,2025
12.	Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	Name the class(es): Not Applicable
13.	Names of Insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	Not Applicable
14.	(a) Relevant Forms and (b) Details of authorized representatives are available at:	**a) Web link:** https://ibbi.gov.in/downloadform.html B) Not Applicable

Notice is hereby given that the National Company Law Tribunal New Delhi, Court-V, New Delhi has ordered the commencement of a corporate insolvency resolution process of Patel Wood Products Limited as per order against Company Petition No. (IB) NO. 555/ND/2024 as on Tuesday, 22nd April 2025.

1. The creditors of M/s. Patel Wood Products Limited are hereby called upon to submit their claims with proof on or before Thursday, 8th May 2025 to the interim resolution professional at the address mentioned against entry No. 10.
2. The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means in the relevant forms to be downloaded from web link mentioned in col 14.
3. **Submission of false or misleading proofs of claim shall attract penalties.**

Sd/-
Manoj Kumar Anand
Name and Signature of Interim Resolution Professional
Registration No IBBI/IPA-001/IP- P00084/2017-2018/10180

Date: 25.04.2025
Place: New Delhi

"IMPORTANT"

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PUBLIC NOTICE

Notice is hereby given that share certificates for 1000 Equity shares of face value Rs. 10/- each having certificates No. 90129269, 90129269, 90123418, 90203683, 90203684 and 1131200, bearing Distinctive Nos.1765326-1765350, 2344851-2344875, 8314882-8314931, 15460135-15460184, 15460185-15460234 and 310477414-310478213 respectively held in Folio No. SRF0121489 of **SRF LIMITED**, registered in the name of **M/s USTAT LEASING & FINANCE PVT LTD** were found to be lost and the shareholder has applied to the Company to issue duplicate share certificates. Any person who has any claim in respect of the said share certificates should lodge such claim with the company at its registered office at Unit Nos. 236 & 237, 2nd Floor, DLF Galleria, Mayur Place, Noida Link Road, Mayur Vihar, Delhi - 110091, within 15 days of the publication of this notice after which no claim will be entertained and the company will proceed to issue duplicate share certificates.

Place: Delhi **Ustat Leasing & Finance Pvt Ltd**
Date: 25.04.2025

BARWALA LEASING & FINANCE PRIVATE LIMITED

Regd. Off. : 909, ITL Twin Tower, B-9, Netaji Subhash Place, Pitampura, Delhi - 110034
CIN : U74899DL1993PTC056645
Email : brwleasing93@gmail.com

PUBLIC NOTICE

In compliance with the Para 5 of Notification No. DNBR. (PD) 029/CGM (CDS)-2015 issued by Reserve Bank of India on July 09, 2015. Notice is hereby given that the shareholders of **BARWALA LEASING & FINANCE PRIVATE LIMITED**, a company incorporated under the companies Act, 2013 and Registered with Reserve Bank of India vide Certificate Number B.14.02280 as a Non Deposit taking Non-Banking Company, with its Registered office situated at 909, ITL Twin Tower, B-9, Netaji Subhash Place, Pitampura, Delhi - 110034, India hereby declare that Mr. Govind Gupta received 6707 shares from Shri Sat Narian Garg and 7500 Shares from Shri Subhash Chand Bansal resulting the change in Shareholding where company got the RBI approval in **BARWALA LEASING & FINANCE PRIVATE LIMITED**. The above Notice is being given pursuant to RBI Circular DNBR. (PD) CC. No. 065/03.10.001/2015-16 dated July 09, 2015 and other relevant Regulations. The company has already obtained the approval for change in Control from RBI, Delhi vide letter no. PV (N.D) S-303/NBFC-BL/ 24.03.001/ 2024-25 DATED on 26th March, 2025.

Any clarification/Objection in this regard may be addressed to Department of Non-Banking Supervision, Reserve Bank of India, 6, Sansad Marg, Delhi -110001 within 30 days from the date of publication of this notice stating therein the nature of interest and grounds of objection. This public Notice is being issued jointly by the Company and the above-mentioned Acquirers.

For Barwala Leasing & Finance Private Limited
Sd/-
Govind Gupta
Director
DIN: 00065603

Place : Delhi
Date : 24.04.2025

Form No. INC-26

{Pursuant to Rule 30 of the Companies (Incorporation) Rules, 2014}

Before the Central Government, Regional Director, Northern Region, New Delhi

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

AND

In the matter of **INNO COLOR AND COMPOUNDS PRIVATE LIMITED** (CIN: U25206DL2001PTC111010) having its Registered Office at **122, DA Block, Shalimar Bagh, New Delhi-110088**

.....Applicant Company / Petitioner

NOTICE is hereby given to the General Public that the company proposes to make an application to the Central Government under Section 13(4) 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 **12th March, 2025** to enable the company to change its Registered Office from **"National Capital Territory of Delhi"** to the **"State of Uttar Pradesh".**

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, B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003** within fourteen (14) days from the date of publication of this notice with a copy to the applicant Company at its Registered Office at the address mentioned below:-

122, DA Block, Shalimar Bagh, New Delhi-110088

For & on behalf of **INNO COLOR AND COMPOUNDS PRIVATE LIMITED**
Sd/-
SARVESH KUMAR GUPTA
(DIRECTOR)
DIN : 00672472

Date : 24.04.2025 | **Place :** Delhi

SBFC Finance Limited

Registered Office:- Unit No. 103, First Floor, C&B Square, Sangam Complex, Village Chakala, Andheri- Kurla Road, Andheri (East), Mumbai-400059.

POSSESSION NOTICE
(As per Rule 8(2) of Security Interest (Enforcement) Rules, 2002)

Whereas the undersigned being the Authorized Officer of **SBFC Finance Limited** under the Securitization, 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 8 of the Security Interest (Enforcement) rules 2002, issued Demand Notices upon the Borrowers/Co-borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The borrower/Co-borrowers having failed to repay the amount, notice is hereby given to the Borrower/Co-borrowers 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 dates.

The Borrower/Co-borrowers 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 **SBFC Finance Limited.**

Sl. No.	Name and Address of Borrowers & Date of Demand Notice and Loan A/c No.	Description of Property(ies) & Date of Possession	Amount demanded in Possession Notice (Rs.)
1.	**1. SURIENDER KUMAR, 2. SEEMA RANI,** No.1 and No.2 having address at, H. No. 1028, Ward No. 1, Ga-nesh Nagar, Panipat, Hary-ana -132103. **Demand Notice Date: 20th July 2024 Loan Account No. 4021060000265000 PR01279653**	All that piece and parcel of the Property being House No. 16-17, measuring 92 sq. yards, situated at Kacha Camp, within the limits of M.C., abadi known as Ganesh Nagar, Tehsil and District Panipat, Haryana and property **bonded as under- East-** Raj Kumar, **West-** Ramdhan Manuja, **North-** Raju Khurana, **South-** Gali. **Date of Possession: 21st April, 2025**	**Rs. 10,18,659/-** (Rupees Ten Lakh(s) Eighteen Thousand Six Hundred Fifty Nine Only) as on 15th July 2024,

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.

Place: Panipat **Sd/- (Authorized Officer)**
Dated: 25.04.2025 **SBFC Finance Limited.**

पंजाब नैशनल बैंक punjab national bank

...भरोसे का प्रतीक ...the name you can BANK upon!

POSSESSION NOTICE
(For Immovable Property)

Circle Sastra Centre-PNB House,1-Paltan Bazar, Clock Tower, Dehradun (Uttarakhand)-248001

Rule 8 (1) POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being the Authorized Officer of the Punjab National Bank under the Securitisation and Reconstruction of Financial Assets & 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 notice/s on the dates mentioned against each account calling upon the respective Borrowers/Guarantors/Mortgagors 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 Borrowers/Guarantors/Mortgagors having failed to repay the amount, notice is hereby given to the Borrowers/Guarantors/Mortgagors and the public in general that the undersigned has taken **Symbolic Possession** of the property/ies described herein below in exercise of powers conferred on him/her under Sub Section 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on the dates mentioned against each property. The Borrowers /Guarantors/Mortgagors 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 Borrowers/Guarantors/Mortgagors 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.

S. No.	Name of the Branch/Borrower/ Guarantor	Description of Mortgaged Immovable Property	Date of Demand Notice	Amount outstanding as on the date of demand notice
1.	**Branch : Paltan Bazar, Dehradun Borrower : 1.** Sh. Rajkumar Sharma S/o Sh. Vishnu Dutt Sharma, **2. Borrower/ Mortgagor:** Smt. Sampurna Sharma W/o Sh. Raj Kumar Sharma, **Both Address:** A-1 Gangotri Vihar, Canal Road, Dehradun	Equitable Mortgage of property Khasra No. 101 Kha area 145 Sq. Mtr. Out of 325 Sq. Mtr. Mauza Chidowali Pargana Parwadoon Dehradun Registered at Bahi No. 1, Zild No. 578 Pages 315 to 340 at Serial No. 4063 dated on 22.09.2012. **Bounded and Butted as under:-North-**30 ft. wide road, **South-**Land Others,**East-**Land Others, **West-**Land of Seller after that River.Ownership:Smt. Sampurna Sharma W/o Sh. Raj Kumar Sharma (Borrower/Mortgagor) **R/o-** A-1, Gangotri Vihar, Canal Road, Dehradun	27.03.2023 / Date of Possession 23.04.2025	**Rs. 22,82,594.00** +DI and other charges, further interest from 01.03.2023

Date: 24.04.2025 **Place: Dehradun** **Authorised Officer, Punjab National Bank**

IndiaShelter Home Loans — INDIA SHELTER FINANCE CORPORATION LTD.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") read with Rule 9(1) of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the Rules"). Notice is hereby given to the public in general and in particular to the Borrower(s), Co Borrower(s) and Guarantor(s) or their legal heir(s) or representative(s) that the below described immovable property(s) mortgaged/charged to India Shelter Finance Corporation Limited (hereinafter referred to the Secured Creditor), the possession of which has been taken by the **Authorized Officer of the Secured Creditor having its Registered Office at-6th Floor, Plot No 15, Institutional Area, Sector 4 Gurugram Haryana -122002,** will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on the dates mentioned below for realization of the amount due to the Secured Creditor from the borrowers, co borrowers and guarantors. The sale will be done by the Authorized Officer at the place mentioned below.

Loan Account Number/AP Number And Name of Borrower (s) / Co-Borrower(s) /Guarantor(s)	Demand Notice u/s 13(2) Date and Amount	Description of the Immovable Property/ Secured Asset	Date and Type of Possession	Reserve Price	Date and Time of Inspection of the property
LABNVLLONS000005060544 (AP-10137213) & HLBNCHLONS00000506 0743 (AP-10143810) / **MR./ MRS. Rekha Devi (Borrower) / MR./ MRS. Bagada Giri (Co- Borrower)**	**Date: 12-04-2024 Rs. 8,39,640/-** (Eight Lakh Thirty Nine Thousand Six Hundred Forty Rupees Only) **Bid Increase Amount 10000/-**	All that part and parcel of the property situated at Patta No 19, Book No. 08 Gram & Gram Panchayat Kodia Jodwara Teh.Jaswantpura Jalore Rajasthan 343029 Rajasthan BOUNDARY:-East-Rasta ,West-Kishore Giri house ,North-Rasta ,South-Rasta	**Symbolic Possession 13-09-2024 Total Outstanding as On Date Rs.** 10,25,500.27/- as On Date 31 Mar 2025 **Earnest Money Deposit (EMD) 68,670/-**	**Rs. 3,64,400/-** (Three Lakh Sixty Four Thousand Four Hundred Rupees only) **Earnest Money Deposit (EMD) 36,440/-**	**09-05-2025 (10:00 AM to 05:00 PM)** **EMD Deposition Last Date 10-05-2025** **Date and Time of Auction 12.05.2025 10:00 AM to 5:00 PM**

Place of EMD Deposition & Place of Auction:1st Floor, Shri Shyam Plaza Complex Raniwada, By Pass, Road,Bhinmal, Jalore, Rajasthan 343029 **Mode Of Payment :-** All payment shall be made by demand draft/RTGS/NEFT in favour of India Shelter Finance Corporation Limited.
For detailed terms and condition of the sale, please refer to the Secured Creditor's website www.indiashelter.in or contact Authorized Officer-Mr. Vinay Rana (7988605030)

HINDUJA HOUSING FINANCE LIMITED

Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015, Email : auction@hindujahousingfinance.com
203, 2nd Floor, Padam Business Park, Awas Vikas, Agra-282007

RLM-BRAJESH AWASTHI-9918301885, RRM - HARISH CHAND YADAV, 7060411785
CLM - UMESH CHAUHAN, 8954281688, CRM - SACHIN GAUTAM-9319551888

SYMBOLIC POSSESSION NOTICE

Whereas the undersigned being the Authorized Officer of the **HINDUJA HOUSING FINANCE LIMITED** under Securitization 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 are collectively referred to as the "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 borrowers 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 dealings 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 / Date of Possession	Amount Outstanding	Details of Immovable Property
1	**Application No.** UP/LKN/AGRA/A000000591 Mr. Ravi Kushwaha & Mr. Aman Kumar Kushwaha & Mr. Shishupal Kushwaha & Mr. Kusum Devi, **All at:** Mahaveer Vatika, Kay Dee Hotel, Tundla Firozabad, Urban, Tundla, Uttar Pradesh, India – 283203	15-09-2022 / 21-04-2025 SYMBOLIC	₹ 7,20,511 plus interest thereon	One Residential Plot Lies in Part of Khasra No. 154, which area is 143.56 Sq.Mtr. Situated at Shiva Ashram Mauza Jajpur, Tehsil Tundla & Distt. Firozabad, Uttar Pradesh-283203, **Bounded as:** North - Plot no.29, South - Plot no. 31, East - Plot of 28 & 32, West - Rasta 28 ft
2	**Application No.** UP/LKN/AGRA/A000002241 Mr. Kapil Dev Singh & Mrs. Meenakshi Meenakshi, **both at:** House No. 47/202/40, Lohamandi, Agra, Semurban, Agra, Uttar Pradesh – 282002	27-01-2025 / 19-04-2025 SYMBOLIC	₹ 20,45,635 plus interest thereon	One Residential House No. 47/202/40A/1 lies in Part Khasra No. 543 measuring area 41.8 sq. mt. Situated at Nath Ka Bagh Lohamandi Ward, Tehsil Etmadpur & Distt. Agra Uttar Pradesh 282002, **Bounded as:** North - Plot Of Deegar, South - Part Plot of Property Kamal Agarwal, East- part of Property Sandeep Chetan & Reena Chetan, West - Rasta & Exit 9Mtrs. Wide
3	**Application No.** UP/LKN/AGRA/A000000359 & UP/LKN/AGRA/A000001057 Mr. Yogendra Goswami & Mr. Kriti Goswami, **both at:** House No. 2/83, Radha Puram Estate, Ganeshwara Road, Near Central Park, Mathura, Urban, Mathura, Uttar Pradesh, India – 281001	18-11-2021 / 19-04-2025 SYMBOLIC	₹ 47,56,887 plus interest thereon	One Residential Plot No. 83 which area is 169.26 Sq.Mtr. Situated at Sector-2 Radhapuram Estate, Tehsil & Distt. Mathura, Uttar Pradesh- 281001, **Bounded as:** North - House no. 84 Sector 2,South - House no. 82 Sector 2,East - Sadak Colony, West - House no. 92 Sector 2

Dated : 24-04-2025, Place : Agra **Authorised Officer, HINDUJA H